

ERGO NEXT appetite guide

ERGO | NEXT

A Munich Re company

Check what you can write for your client — and place it under 10 minutes

Updated July 22, 2026

It's easy to grow your small business book with ERGO NEXT. We offer appetite across multiple lines of coverage — built specifically for small business owners and designed to place in minutes, not days. Whether your client is a new venture or an established operation, we make it easy to quote, bind, and issue 100% online. Below is a snapshot of our appetite by industry — where you see strong appetite, expect a fast, seamless experience.

Why ERGO NEXT?

Quote more small business, faster.

ERGO NEXT helps agents place eligible small business coverage quickly, with broad appetite, digital quote-and-bind, and tools that make servicing easier.

Built for agents

Access unlimited digital COIs, online endorsements, in-house claims support, and U.S.-based agent support.

Flexible for clients

Offer monthly or annual billing with ACH, debit, and credit card payment options.

Broad small business appetite

Write coverage for 1,300+ eligible business types across key industries, including construction, retail, restaurants, professional services, personal care, and more.

Digital from quote to bind

Quote and bind eligible business 100% online in minutes, with no paperwork required to issue a policy.

Financial strength

Backed by Munich Re with an A+ Superior rating by AM Best.

Lines of Business Key



BOP — Business Owner's Policy

Property and liability coverage bundled into one policy for eligible small businesses. Available for businesses with up to \$5M in annual revenue and \$3M in TIV.



GL — General Liability

Standalone liability coverage for third-party bodily injury, property damage, personal injury, and advertising injury claims.



WC — Workers' Compensation

Coverage for employee workplace injuries.



PL — Professional Liability / E&O - Errors and Omissions

Coverage for eligible service-based businesses against claims involving errors, negligence, or failure to perform professional services.



UMB — Umbrella / Excess Liability

Additional liability limits are available as an add-on to eligible underlying GL or BOP policies only.

Eligibility Overview

✓ Businesses with multiple locations

BOP requires a separate policy for each location.

✓ W-2 employee payroll up to \$5 million

Total W-2 payroll must not meet or exceed \$5M annually.

✓ Annual revenue up to \$5 million

Total gross annual revenue must be below \$5M. Revenue limit does not apply to WC coverage.

✓ WC manual premium up to \$50,000

Before you quote, check the basics on whether a client's business is likely eligible for an ERGO NEXT policy.

✓ New businesses welcome

Both new and existing businesses are accepted.

✓ Insurance and banking history must be in good standing

Businesses with a prior carrier cancellation or bankruptcy filing are not eligible.

✓ Loss history under \$20,000

No more than 2 incidents in the past 3 years.

CLASS OF BUSINESS	BOP	GL	WC	PL	UMB
Arts & Entertainment					
Fine Arts					
Game Centers					
Movie Theaters					
Performing Arts					
Video & Music Production					
Auto Service & Repair					
Auto Body Shop					
Auto Dealership					
Auto Repair Shop					
Car Wash					
Gas Station					
Tire Shop					
Towing					
Construction					
Carpentry					
Concrete					
Door & Window Installation					
Drywall & Plastering					
Electricians					
Excavation & Grading					
Fence & Gate Installation					
Flooring					
General Contractors					
Handyman Services					
HVAC					
Insulation					
Landscaping					
Construction (Con't)					
Carpentry					
Masonry					
Painting					
Paving & Asphalt					
Plumbers					
Roofing & Siding					
Solar Contractors					
Education					
Academic Schools					
Coaching & Training					
Music & Art Schools					
Trade Schools					
Tutors & Teachers					

CLASS OF BUSINESS	BOP	GL	WC	PL	UMB
Fitness & Recreation					
Fitness Studio					
Gymnastics Center					
Health & Wellness Coaching					
Sports Instructor					
Food & Beverage					
Bakery					
Bar					
Caterers					
Coffee Shop					
Food Truck					
Night Clubs					
Restaurant					
Healthcare					
Dentists					
Diagnostic & Lab Services					
Doctors					
Home Health Care					
Hospitals					
Medical Technicians					
Nurses & Medical Assistants					
Manufacturing					
3D Printing					
Apparel & Accessories					
Chemicals & Petroleum					
Electronics					
Food and Beverage					
Home Goods					
Jewelry					
Machine Shops					
Paper, Plastic, & Aluminum					
Welding & Foundry					
Wood Furniture & Products					
Other Services					
Appliance Install., Svc & Repair					

CLASS OF BUSINESS	BOP	GL	WC	PL	UMB
Other Services (Con't)					
Janitorial & House Cleaning	●	●	◐	○	●
Laundry & Dry Cleaning	○	◐	●	○	◐
Linen Supply	○	○	●	○	○
Locksmiths	●	●	◐	○	●
Pest Control	○	○	◐	○	○
Printing & Mailing	●	●	●	○	●
Storage	◐	●	◐	○	●
Tailors, Clothing & Shoe Repair	●	●	●	○	●
Travel & Hospitality	◐	◐	◐	●	◐
Personal Care Services					
Barber	◐	◐	●	○	◐
Beauty Salon	●	●	●	○	○
Spa	◐	◐	●	○	◐
Tanning Salon	○	○	●	○	○
Tattoo Studio	○	○	●	○	○
Therapists	●	●	●	◐	●
Pet Services					
Pet Boarding	◐	◐	◐	○	◐
Pet Breeders	○	○	○	○	○
Pet Groomers	◐	◐	◐	○	◐
Pet Stores	●	●	●	○	●
Pet Training	●	●	◐	○	●
Livestock	○	○	○	○	○
Veterinarians	●	●	●	○	●
Professional Services					
Accounting & Finance	●	●	●	●	●
Administrative Support	●	●	●	●	●
Architects & Engineers	●	●	●	●	●
Business Consulting	●	●	●	●	●
Claims Adjusters	●	●	◐	○	●
Graphic Designers & Photographers	●	●	●	○	●
Insurance Agents	●	●	●	●	●
Land & Environmental Surveyors	◐	◐	○	●	◐
Legal	●	●	●	●	●
Marketing & Advertising	●	●	●	●	●
Real Estate	◐	●	◐	●	●
Sales & Promoters	●	●	●	○	●
Technology Services	●	●	●	●	●

CLASS OF BUSINESS	BOP	GL	WC	PL	UMB
Retail					
Apparel & Accessories	◐	●	●	○	●
Auto Parts	◐	◐	◐	○	●
Bookstore	●	●	●	○	●
Convenience Stores	◐	◐	◐	○	◐
Department Stores	●	●	◐	○	●
Discount Stores	◐	●	◐	○	●
E-Commerce	●	●	●	○	●
Electronics Store	◐	●	●	○	●
Furniture Store	◐	◐	◐	○	◐
Grocery Store	◐	◐	◐	○	◐
Hobby Store	◐	●	●	○	●
Home Improvement	◐	●	◐	○	●
Liquor	○	○	◐	○	○
Marijuana & Cannabis	○	○	○	○	○
Medical Supplies	◐	●	●	○	●
Nurseries & Gardening	◐	●	◐	○	●
Pharmacy	○	◐	◐	○	○
Specialty Food	◐	●	●	○	●
Sporting Goods	●	●	◐	○	●
Vitamins & Supplements	●	●	●	○	●
Used Goods	○	○	○	○	○
Whole Salers					
Durable Goods	◐	●	◐	○	●
Non-Durable Goods	○	○	○	○	○



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