ERGO NEXT appetite guide

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

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ERGO | NEXT
A Munich Re company

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 $5M 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

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

- ✓ **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**
- ✓ **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	◐	◐	◐	○	◐
Building Inspectors	●	●	◐	○	●
Call Centers	●	●	●	○	●
Day Care	○	○	◐	○	○
Electronics Service & Repair	◐	●	●	○	●
Exterior House Cleaning	◐	◐	○	○	◐
Furniture Cleaning & Repair	●	●	◐	○	●
Garbage & Junk Removal	○	●	○	○	●

● = Strong appetite ◐ = Moderate appetite – likely more underwriting questions ○ = Out of appetite

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	●	●	●	●	●

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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	○	○	○	○	○

For support, reach out to:

- **Agent Support:** agents@nextinsurance.com
- **Live Chat:** Available in the agent portal.
- **Phone Support:** 855-222-5919. Available 8 a.m. – 6 p.m. CST.
- **Webinars & Training**: Stay up to date with training sessions on quoting, binding, and agent tools. Upcoming webinars will be announced via email and portal notifications to keep you informed.

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Visit the Appetite Checker in the Agent Portal to confirm eligibility, view current appetite and state availability, and access product resources.