ERGO NEXT appetite guide

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

Updated July 2026

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 $3M in TIV.

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

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.
- ✓ **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	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	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	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 Surveryors	◐	◐	●	◐
Legal	●	●	●	●
Marketing & Advertising	●	●	●	●
Real Estate	◐	●	●	●
Sales & Promoters	●	●	●	●
Technology Services	●	●	●	●

CLASS OF BUSINESS	BOP	GL	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	○	○	○	○