



Specialized coverage for the **Excess & Surplus Industry**

Skyward Specialty Excess & Surplus brokerage unit specializes in providing customized solutions to meet your clients diverse needs. We look at a diverse range of hard to place Property and GL risks for small to mid-sized companies across the E&S landscape.

We provide an open minded and collaborative underwriting approach dedicated to finding a tailored solution to meet your client's needs. Our AM Best rating is A-(Excellent) with a financial size of IX.

For inquiries, contact your local Underwriter based on state and agency location or email E&Sinquiries@skywardinsurance.com

Not every risk qualifies for coverage. This information is provided as an overview of coverages available and should not be construed as underwriting guidelines, contractual terms or an offer of coverage. All submissions are subject to underwriting based on individual merits of the account.

GENERAL LIABILITY

- Limits of \$1M Occurrence/\$3M Aggregate, with higher limits on a case by case basis.
- Occurrence, Claims-Made, Products/Completed ops forms available.
- Deductibles ranging from first-dollar - \$25,000 and SIR's of \$25,000 and above available.
- Most successful on accounts \$15K - \$100K in premium with an average account size of \$30,000 but we will look at larger/ smaller accounts.

GL UNDERWRITING FOCUS:

- Manufacturers/Distributors
- Industrial & Commercial Contractors
- Welders
- Machinery/Equipment & Repair Contractors
- Equipment Rental
- Truckers
- New Ventures
- LRO & Mercantile
- Service Risks
- Amusement and Family Entertainment Centers
- Unique & Unusual Accounts

PROPERTY

- \$10M in capacity per location.
- Maximum account TIV of \$50M, with flexibility dependent on geographic spread.
- Ground Up or Primary options available.
- Not a market for Coastal, First-Tier Wind, Quake or Flood.

PROPERTY UNDERWRITING FOCUS:

- Small to medium sized Manufacturers
- Industrial buildings or industrial parks
- Vacant buildings and partially vacant buildings
- Hotel/Motel
- Restaurant/Bar/Tavern
- Risks in Receivership
- Real Estate Schedules
- Lumber Yards
- Metal workers
- New Ventures
- Unique & Unusual Accounts
- Risk with Losses

Submission Requirements: 90 Day Acceptance Window. Acord applications (or equivalent). Supplemental application where appropriate. Excel SOV spreadsheet for any multiple building or location risks. Minimum of 5 Years of Loss Runs. Premium Target and Incumbents position.