

**SKYWARD**

**SPECIALTY INSURANCE**

A SKYWARD GROUP COMPANY

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# Brief Objective

The clients wants to continue to grow and expands its reach, by showing agents, brokers, and internal teams why they are the right choice for niche insurance needs. Including building the confidence of those agents in using Skyward insurance.

The primary audience for this is independent insurance agents and brokers,

The secondary audience for this is your own internal sales team and underwriters who deliver the brand experience daily.

# Statistics and your Niche

Our touchpoints leverage data-driven insights across Skyward's core insurance segments, presenting audiences with compelling statistics that reinforce the value and credibility of choosing Skyward. Additionally, each touchpoint strategically highlights Skyward Specialty Insurance's niche coverage areas, building strong brand association and positioning Skyward as the go-to authority in specialized insurance.

# Industry Solutions - Mining

Utilizing statistics about issues in the mining industry we created this image as way to demonstrate how a LinkedIn post talking about the issues within one of your main focuses.

**Skyward** 326 abonnés  
20 h • 🌐

Down below are facts about major mining conflicts:  
Join the team to help Skyward Specialty Insurance solve these problems.  
...see more  
[#Insurance](#) [#mining](#) [#skyward](#)

[See translation](#)

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40.2%	15,032	\$700M	\$1.5B
Percentage of claims (lost-time injuries) that account for ~90.2% of total costs	Number of mining accidents found mining has a higher rate of serious and fatal accidents than most industries	Individual disasters can reach this many losses from single catastrophic events	Capacity for a single mining risk can reach this much per project.

**Facts about the mining industry**  
wwf • 10 min read

👍 🌱 ❤️ 💡 🗣️ 🤝 88 • 4 Comments

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# Banner Ad

Standard insurance struggles with low-frequency, high-severity, loss profile, requiring customized underwriting and pricing. Skyward Specialty Insurance eliminates these problems.

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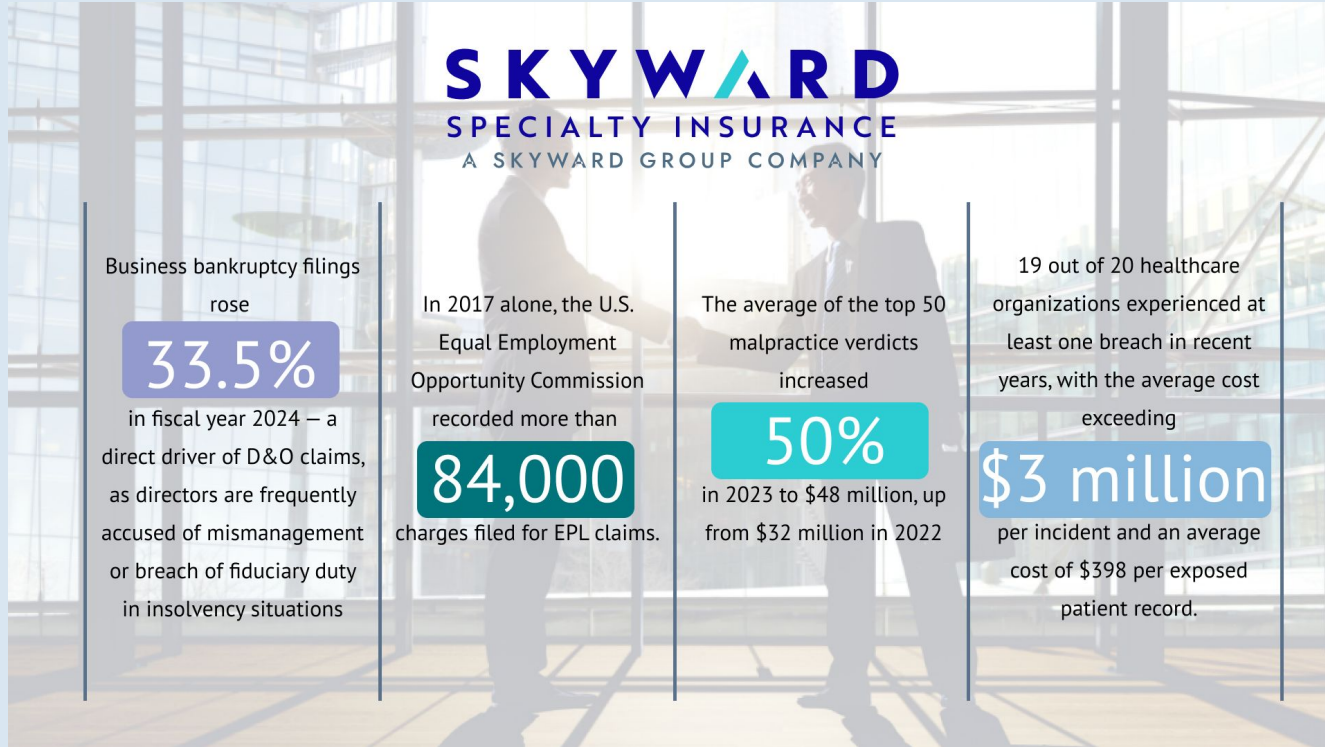
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We are the premier resource and champion for independent insurance agents in PA, MD, and DE.

# Professional Lines



# LinkedIn Post




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Skyward Specialty Insurance covers all kinds of niches; Management Liability, Healthcare Solutions, Financial Institutions, and more. Trust us with you niche!





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Our Commercial Surety team is heading to The Broadmoor in Colorado Springs for the NASBP 2026 Annual Meeting & Expo — one of the surety industry's premier events for

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# Surety

## Core contractor loss drivers (frequency vs severity)

### A. Defective workmanship & installation errors (high frequency, rising severity)

- 27% of engineering/construction claims come from defective products/workmanship (largest by frequency)
- Labor shortages are increasing defect risk as crews “cut corners” or skip inspections

### Why it matters

- Creates long-tail liability (latent defects → litigation years later)
- Drives E&S and specialty appetite (fits Skyward’s niche underwriting)

### B. Water damage (quiet but dominant loss driver)

- ~1/3 of contractor liability losses involve water
- Median water loss severity +21% YoY
- Large losses (\$500k+) doubling; \$1M+ tripling since 2015

### Why it matters

- High frequency + escalating severity
- Often tied to installation defects + poor site controls

## Commercial insurance claim environment (macro trends)

### A. Claims inflation (severity crisis)

- Commercial property claims avg \$23,500 (+21% YoY)
- Workers’ comp ~\$42k per claim
- Auto claim severity +12.5% to ~\$25k

### Implication

- Rate increases alone often not keeping pace with severity

### B. Social inflation & litigation pressure

- Rising jury awards + litigation funding pushing liability costs up
- Liability claims globally: \$420B annually

### Implication

- Excess/Umbrella lines under heavy stress
- Some carriers restricting capacity or exiting markets

# Testimonials

## 👍 Positive testimonials (common themes)

### 1. Culture & people

- Employees frequently describe a supportive, collaborative environment
- Comments like:
  - “Great culture and vision”
  - “Coworkers work as a team so we can all succeed”

### 2. Leadership & direction

- High CEO approval (~99%) and positive business outlook
- Feedback mentions:
  - “Leadership is approachable and knowledgeable”
  - “Company is people-focused”

### 3. Flexibility & work setup

- Many highlight:
  - Remote work options
  - Flexible schedules
  - Good work-life balance (in some teams)

### 4. Compensation & growth

- Competitive pay/bonuses noted in positive reviews
- Opportunities in a growing company with expanding roles

## 👎 Negative testimonials (common complaints)

### 1. Management inconsistency

- Some reviews—especially on Indeed—describe:
  - Poor or unsupportive managers
  - Lack of empathy or communication issues

### 2. Systems & operations

- Repeated complaint:
  - “Systems improvements promised but no real change”

### 3. Growing pains

- As a relatively newer public company:
  - Role definitions and processes can shift
  - Fast-paced environment can feel chaotic

### 4. Work-life balance (mixed)

- Some teams report balance, others say:
  - High expectations
  - Stressful workload

# Conclusion

In summary, our touchpoints are strategically designed to reinforce Skyward's position as a specialty insurance leader — spotlighting niche coverage areas while leveraging compelling data to build credibility and confidence among agents, brokers, and internal teams alike.

Thank You  
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