



SUBDIVISION EXPRESS PROGRAM

Subdivision bond requirements are rising—and delays in securing them can stall your project and cost you opportunity.

With Skyward Specialty’s Subdivision Express Program, you gain speed without compromise. Our experienced, empowered underwriters deliver fast, tailored bonding solutions, meaningful capacity, and competitive pricing—so you can keep projects moving and stay ahead of the market.

Move faster. Price smarter. Execute with confidence.

UNDERWRITING REQUIREMENTS BY BOND LIMIT

Up to \$499,999

- Fully completed subdivision application with indemnity from:
 - The special purpose entity that owns the property being developed
 - All owners/partners with ownership percentage >10%
- Copy of the obligee’s bond form
 - No forfeiture or pay-on-demand forms

\$500,000 - \$750,000

All of the previous PLUS:

- Evidence of financing for improvements
- Copy of engineer’s estimate of cost for improvements
- Corporate financial statement for the special purpose entity
- Financial statements on the owner(s)
- Operating Agreement

\$750,001 - \$1M

All of the previous PLUS:

- Bank set-aside letter or evidence that owner(s) has/have funds to support site improvement costs in excess of 2.5x engineer’s estimated costs
- Copy of appraisal / recent valuation of property being developed
- Copy of the construction contract with contractor completing the improvements w/ copies of any performance/ payment bonds

CONTACT US

For submissions or questions, email tsg@skywardinsurance.com or scan the QR code.

