Cupola

Close to the work.

Cupola insures the businesses that make, move and maintain things. We started with their workers in 1987. Today we also write their liability.



1987
Formed by Alabama foundries to insure their own workers

$420M
Approximate gross written premium, 2026

3 units
Two insurers, one financial strength rating

A- (Excellent)
Stable outlook, both insurers as one rating unit

WHAT WE WRITE

Workers' Compensation

FOR
Manufacturers, fabricators, processors and distributors

WHERE
AL, AR, FL, GA, KY, LA, MS, NC, SC, TN, VA

ACCOUNT SIZE
$15,000 to $750,000 in premium

THROUGH
Appointed retail agencies

ISSUED BY
Cupola Employers Insurance Company. Admitted.

Specialty Casualty

COVERAGE
Primary general liability with products and completed operations: $1M / $2M / $2M. Excess to $5M.

FOR
Manufacturers, wholesalers and distributors

THROUGH
Appointed wholesale brokers only

ISSUED BY
Cupola Specialty Insurance Company. Surplus lines.

Programs

CLASSES
Staffing firms, unarmed security, janitorial, pest control, fire protection and alarm contractors

HOW
Underwritten by independent program administrators within our guidelines. We keep at least 40%.

ISSUED BY
Cupola Specialty Insurance Company. Surplus lines.

WORKING WITH CUPOLA

Three ways in, depending on who you are.

RETAIL AGENTS

Workers' compensation

Submit to our underwriters in Birmingham. Send the ACORD 130, five years of loss runs, the experience modification worksheet and a description of operations.

WHOLESALE BROKERS

Primary and excess liability

Check the class in the appetite finder, then send ACORD 125 and 126, five years of valued loss runs, the products list with sales, and quality control and recall procedures.

PROGRAM ADMINISTRATORS

A program of your own

Tell us about the class, the team and the book through the Program Partners page. A senior member of the Programs unit replies within five business days.

Workers' compensation submissions	**wc.submissions@cupolainsurance.example**
Specialty casualty submissions	**casualty.submissions@cupolainsurance.example**
Program inquiries	**programs@cupolainsurance.example**

How we work

We know how the work is done.
Fourteen loss control consultants spend their weeks in plants, warehouses and shops. Our underwriters read an operation the way its supervisor does.

Our own people handle the claim.
Workers' compensation and specialty casualty claims are handled by Cupola staff. Program claims are handled by us or by administrators we appoint and audit.

The underwriter you reach decides.
Authority sits with the person who answers your submission. If the answer is no, you hear it quickly and you hear why.

We would rather lose premium than price.
Our workers' compensation book is smaller than it was in 2021 because we would not follow rates down. We underwrite liability the same way.

What we do not write

Roofing, logging and long-haul trucking for workers' compensation. Pharmaceuticals, firearms, aircraft and critical automotive parts, medical devices, lithium battery products, tobacco and toys for liability. Property catastrophe and commercial auto programs.

FIND OUR APPETITE

Type a class of business. See whether we write it, which unit writes it and what to send.

cupolainsurance.example/appetite

Workers' compensation is underwritten by Cupola Employers Insurance Company, an admitted insurer. Specialty casualty and program business is underwritten by Cupola Specialty Insurance Company, a surplus lines insurer. Surplus lines policies are placed through licensed surplus lines brokers and are not protected by state guaranty funds. Cupola Employers Insurance Company and Cupola Specialty Insurance Company are rated A- (Excellent), stable outlook, as one rating unit. This is a summary of appetite, not a quote or a commitment to offer terms.