Cupola

One Cupola

The marketing plan for a specialty casualty carrier

BOARD OF DIRECTORS
10 December 2026



Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

THE DECISION

We are asking the board to approve four things.

1

One name

Cupola becomes the single name for all three businesses. Both insurers keep their legal names.

2

One position

"Close to the work." Specialty casualty from the carrier that learned risk on the shop floor.

3

One plan

Seven priorities for 2027 and a 90-day roadmap to a public launch on 9 March.

4

One owner

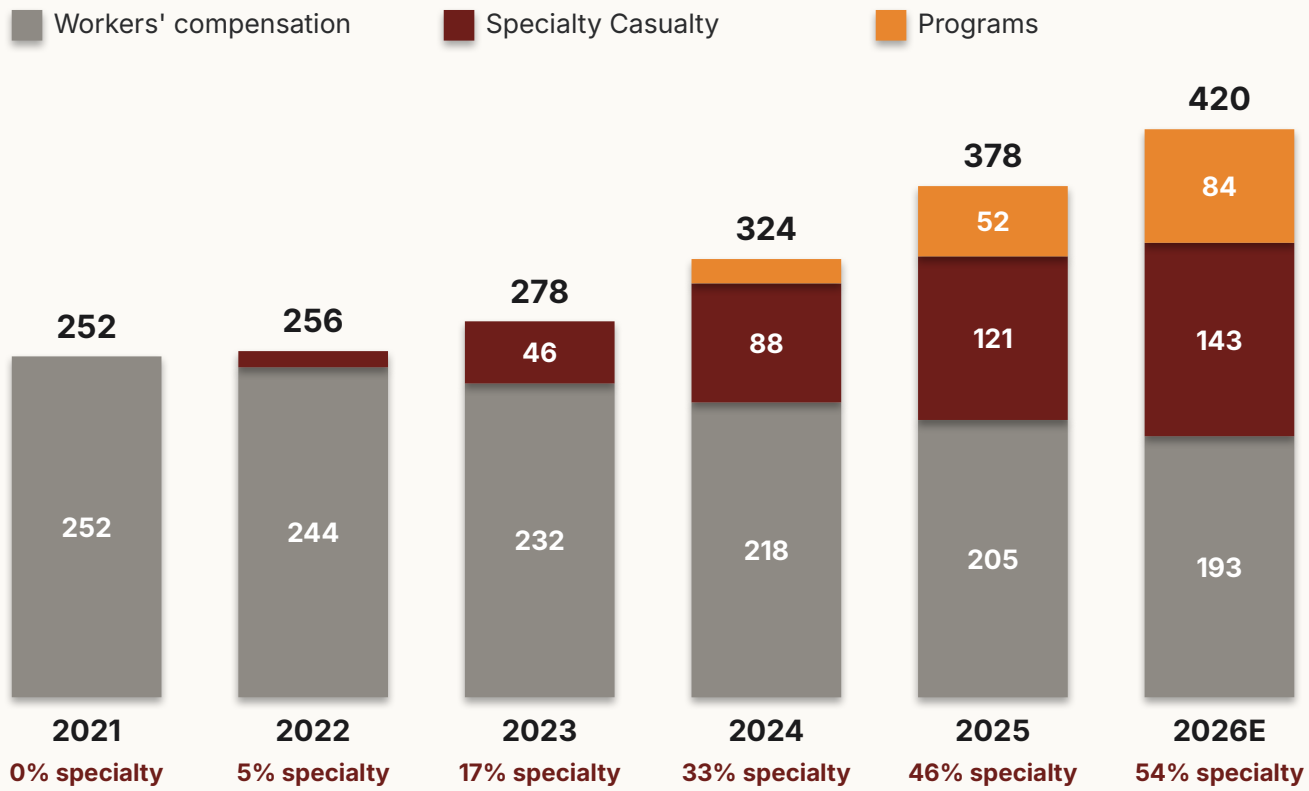
A marketing lead who reports to the CEO, with a 2027 budget of $1.85 million.

Why now: in 2026, for the first time, more than half of Cupola's premium is specialty. Our name, website and materials still describe a workers' compensation company.

Cupola

WHAT CHANGED

Specialty is 54% of premium in 2026.



Gross written premium, $ millions. 2026 is an estimate at 30 September.

$227M of $420M

Written on Cupola Specialty Insurance Company paper in 2026, up from nil in 2021.

+$54M and -$12M

Specialty grew. Workers' compensation fell because we would not follow prices down.

Still $193M

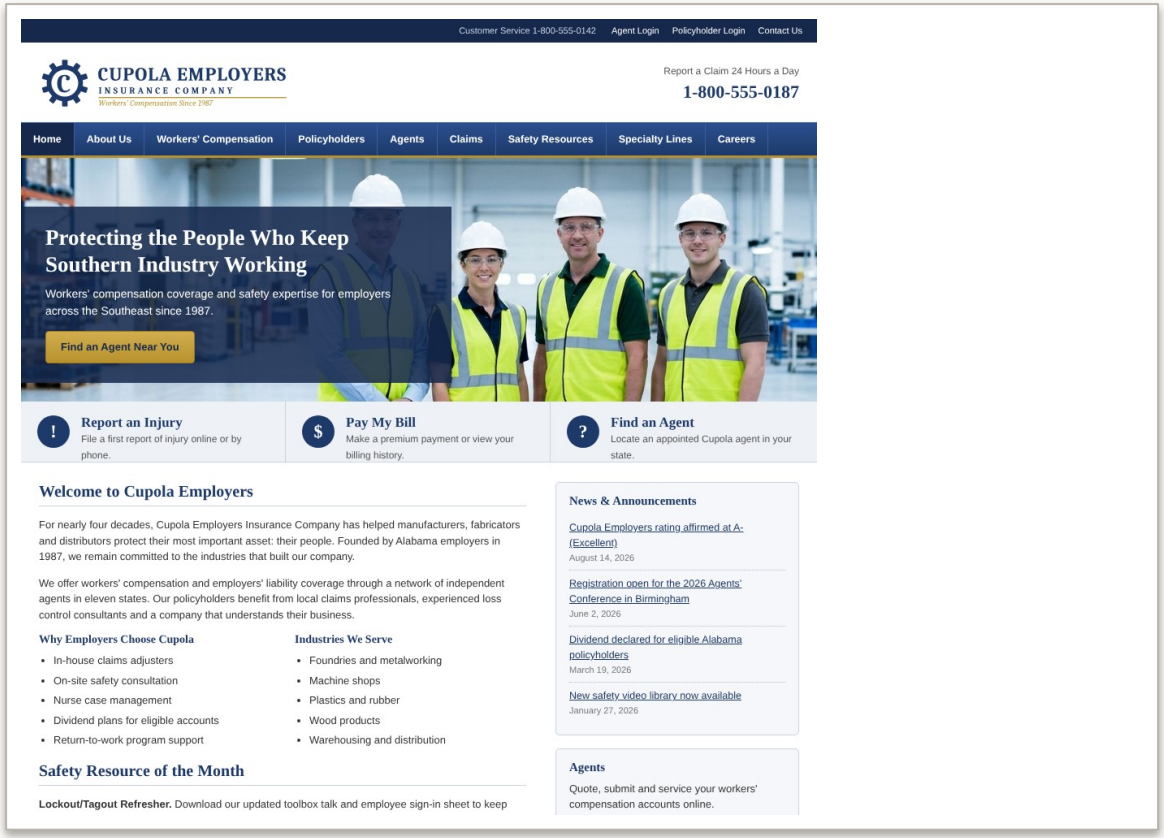
Workers' compensation remains a large, well-run book. Nothing here diminishes it.

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

WHAT AN OUTSIDER SEES

The market still meets a workers' compensation carrier.



1. **The name and tagline describe 46% of premium.**
   "Employers" and "Workers' Compensation Since 1987".

2. **Specialty is the eighth of nine navigation items.**
   It follows Safety Resources.

3. **Specialty appears once on the homepage.**
   Two PDF links in a sidebar. No classes, limits or contact.

4. **The rating statement names one insurer.**
   The company issuing 54% of premium is not mentioned.

5. **Nothing addresses a program administrator.**
   The Programs unit sends one slide on request.

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

WHAT AN OUTSIDER SEES

Each unit describes the company in its own way.

	WEBSITE	SPECIALTY CASUALTY SHEET	PROGRAMS SLIDE
Who we are	Cupola Employers Insurance Company	"Cupola Specialty", "the E&S division of Cupola Employers"	"Cupola Programs"
Whose paper	Cupola Employers only	"A non-admitted carrier", unnamed	"Cupola Specialty Ins. Co., E&S"
Rating	A- (Excellent), for Cupola Employers	"A- rated", no entity given	"A- VIII". The group is size category IX.
Who can submit	"Find an agent"	Wholesale only, stated once in italics	Not stated

A broker who sees two of these concludes that Cupola is three small things. It is one company with $420 million of premium and a single rating.

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

WHO WE NEED TO REACH

Five audiences now matter. Marketing serves one of them.

AUDIENCE	WHAT THEY ARE ASKING	WHAT THEY GET TODAY	
Retail agents	Is Cupola still committed to comp, and to me?	A site, a conference and a newsletter built for them	SERVED
Wholesale brokers	What do you write, on whose paper, and who do I send it to?	A PDF behind a sidebar link	NOT SERVED
Program administrators	Will you be here in five years? How will you treat my authority?	One slide, sent on request	NOT SERVED
Reinsurers and rating analysts	Does management have a coherent account of the business?	Assembled by hand before each meeting	PARTLY
Employees and recruits	What is this company becoming?	A careers page written for a comp company	PARTLY

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

BRAND ARCHITECTURE

Recommendation: one name, three units, two insurers.

Cupola — The masterbrand. One name on the door, the website, the signature and the stand.

Cupola Workers' Compensation

ACCESS
Retail agents

$193M

Cupola Specialty Casualty

ACCESS
Wholesale brokers only

$143M

Cupola Programs

ACCESS
Independent program administrators

$84M

ISSUING COMPANY
Cupola Employers Insurance Company
Admitted insurer

ISSUING COMPANY
Cupola Specialty Insurance Company
Surplus lines insurer. Wholly owned subsidiary, rated with its parent.

We considered keeping "Cupola Employers", running two brands, and a new name. One masterbrand is the smallest change that solves the problem: it is what agents and staff already call us.

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

POSITIONING

The position: close to the work.

Cupola insures the businesses that make, move and maintain things. For nearly forty years we have covered their workers and paid for what goes wrong on the job. We bring that knowledge of how work is really done to every liability account we underwrite and every program we back.

Close to the work.

1987
Formed by foundries to insure their own workers

14
Loss control consultants who visit the operation

In-house
Our own people handle the claim

$59M
Premium given up before price

40%
Minimum share kept of every program

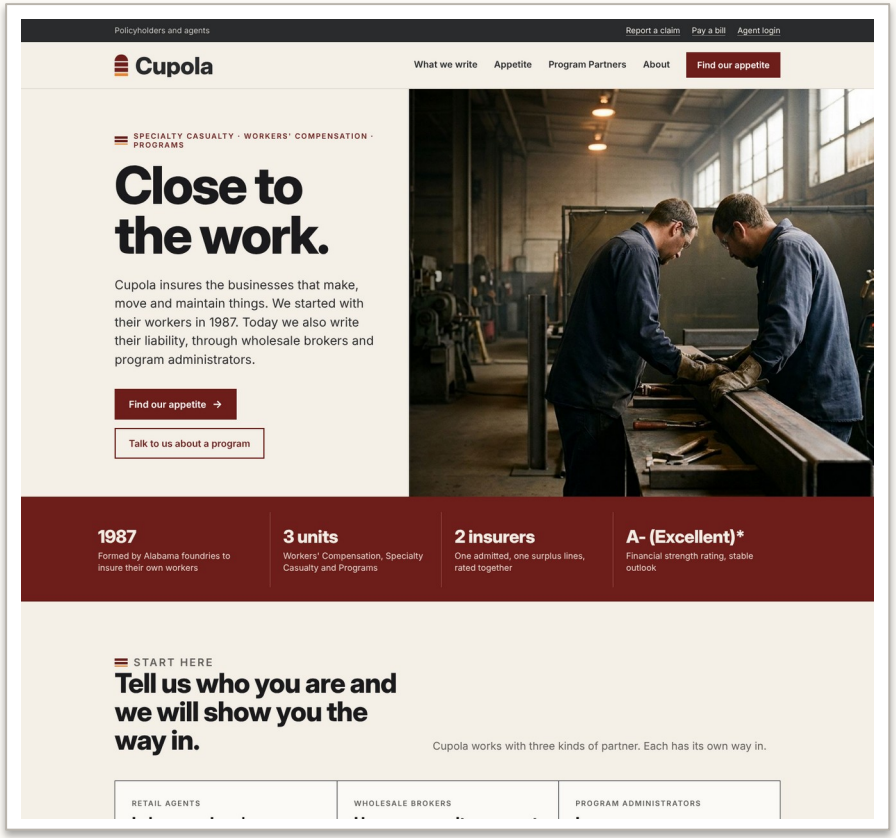
A-
(Excellent), stable. One rating for both insurers.

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

THE LAUNCH

What changes on 9 March, and what does not.



CHANGES

- The name: Cupola, with three named units
- A new website with a searchable appetite finder
- A Program Partners page with an intake route
- One identity, one set of templates, one entity line
- One address per unit for submissions
- A regular bulletin to wholesale brokers

DOES NOT CHANGE

- Legal entities, licenses and filings
- Policies in force and policy forms
- Agent appointments and the agent login
- Claim contacts and billing
- The rating, and who may describe it
- Our commitment to workers' compensation

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

THE PLAN

Seven priorities for 2027.

PRIORITY		WHAT IT MEANS	WHAT WE WILL TRACK
1	**One Cupola**	Name, identity and approved wording in use everywhere	Share of live materials on the new standard
2	**Appetite and access**	The website as front door: finder, unit pages, program intake	Submissions reaching the right unit first time
3	**Wholesale brokers**	Launch bulletin, quarterly appetite updates, broker visits	Share of submissions inside appetite
4	**Program administrators**	Program Partners page, partner updates, bylines	Inquiries that pass the first screen
5	**Agents and policyholders**	Told first. Login unchanged. Conference continues.	Agent questions logged and closed
6	**Voice and people**	CEO byline, trade press, LinkedIn, careers page	Bylines placed; specialty applications
7	**The marketing function**	One lead, one calendar, one budget, monthly measures	Plan delivered on time and on budget

Measures describe what will be counted. Targets are set with each unit head after one quarter of data. Appetite and underwriting decisions stay with underwriting.

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.

Cupola

THE PLAN

The first 90 days: launch on Tuesday 9 March 2027.

WEEKS 1 TO 4

Build

4 to 29 January

- Legal approves naming rules, entity line and rating statement
- Identity, templates and signatures finished
- Website content written and build under way
- Managers briefed

WEEKS 5 TO 9

Prepare

1 February to 5 March

- All-staff note from the CEO, 8 February
- Website tested with brokers and agents
- Agents told first, by letter
- Wholesalers, administrators and reinsurers briefed
- Go or no-go in week 9

WEEK 10

Launch

9 March

- Trade announcement
- New website live at 7 a.m. Central
- Broker bulletin
- Legacy materials withdrawn

WEEKS 11 TO 13

Follow through

15 March to 2 April

- CEO byline in the trade press
- Second broker bulletin
- First readout to the executive team, 2 April

Order of telling: managers, all staff, agents, wholesalers and program administrators, reinsurers and the rating analyst through Finance. The public hears last.

Cupola

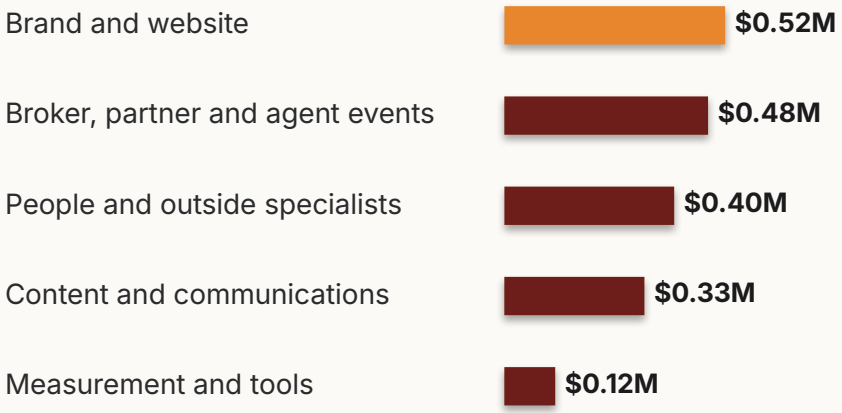
THE DECISION

Resourcing, measures and the resolutions requested.

2027 MARKETING BUDGET

$1.85 million

0.44% of 2026 premium. The 2026 budget was $1.2 million, spent almost entirely on agents and policyholders.



HOW MARKETING IS RUN

One marketing lead, reporting to the CEO, who joins the executive team for every planning cycle.

The existing team of two continues to run agent and policyholder activity and takes on the new calendar.

Outside specialists for design, web and trade media are engaged as the plan requires.

Measures are reviewed with unit heads every month and with the board twice a year.

RESOLUTIONS REQUESTED

1. Adopt Cupola as the single name for the group's three businesses.
2. Approve the positioning and the approved wording table.
3. Approve the 2027 priorities and the 9 March launch.
4. Approve the 2027 marketing budget and the reporting line to the CEO.

Illustrative portfolio work by Alltova. Cupola is a fictional carrier. Its rating is an illustrative assumption, not an actual AM Best rating.