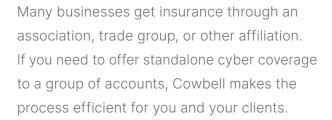


Cyber Program Solutions

Program Business, Affinity Groups, Risk Pools



We have experience and resources to help you with program opportunities: affinity groups, franchises, risk pools, and trade groups (lawyers, dentists, CPAs, etc.).

Our standalone cyber policies are powered by Al-assisted underwriting and technology that support efficient bulk operations at every step.

Industry Leading Cyber Products

Determine which Cowbell product meets the contract or franchise requirements:

- Prime 100: Best for previously slot-rated programs due.
- Prime 250: Best for broader coverage and risks.

For group aggregate policies, consultation with our underwriting team is required.



Eligibility Criteria:

- Homogenous group of risks (examples include: association, membership organization, franchisee group, or partner with the ability to deploy insurance to a group of individuals alongside another service offering)
- High volume
- · Minimal to no aggregation risk

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Cowbell's Winning Approach: Four Fast and Efficient Digital Distribution Solutions

If you qualify for a program opportunity, Cowbell's winning approach can include any or all of the following solutions:

1 Streamlined and digitized application process:

Utilize our online, co-branded customer-facing application to help collect information.

2 Tackle a large program in bulk:

Rapidly assess, quote, and present a group of accounts with customized coverage. Binding and policy issuance is performed in bulk. This brings significant efficiency to the management of cyber programs.

3 Group policies:

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Simplify the approach for large pools, but maintain individual access to Cowbell's policyholder services.

4 Give customers control:

Present your customers with a co-branded storefront to submit, quote, and buy coverage.



Assess, Insure, Improve, Respond:

- Continuous risk assessment for real-time visibility into risk exposures.
- Insights and recommendations to remediate security weaknesses.
- Direct advice from Cowbell's risk management engineers.

If you have a group that qualifies and wants to efficiently issue standalone cyber policies, we can help! **Email our Strategic Accounts Executives**.

The examples and descriptions provided above are for general, informational purposes only. Notably, these descriptions do not set forth all possible scenarios and/or situations applicable to the described events. Policyholders should be aware that each situation is unique and their experience may not resemble those set forth in the above examples and descriptions. Nor should policyholders in any way rely on the above examples or descriptions as any type of guarantee or indication of how their particular situation will ultimately be resolved. Policyholders should always refer to their own Policy for specific terms and definitions applicable to their Policy. ©2024 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licenses: https://cowbell.insure/state-licenses/