



Cyber Program Solutions

Program Business, Affinity Groups, Risk Pools

Many businesses get insurance through an association, trade group, or other affiliation. If you need to offer standalone cyber coverage to a group of accounts, Cowbell makes the process efficient for you and your clients.

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 AI-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**



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:

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.



Our Closed Loop Risk Management Approach:

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.](#)