



Cowbell Cyber Overview

The Leading Cyber Insurance for SMEs | cowbell.insure





Leading Cyber Insurance for SMEs

About Cowbell

Cowbell is signaling a new era in cyber insurance and pioneered continuous risk assessment and continuous underwriting for cyber to close insurability gaps and enable the digital distribution of policies tailored to the unique needs of each business. Cowbell's proactive closed-loop approach to risk management bundles continuous risk monitoring and incident prevention, preparedness, and response services with every cyber policy.

Why the Name "Cowbell"

For centuries, cowbells have acted as signals—of safety or distress. Our technology-forward approach takes inspiration from the original cowbell's continuous signaling to provide small and medium-sized enterprises (SMEs) with advanced warning of cyber risk exposures. As a result, our customized insurance coverage is adaptable to the threats of today and tomorrow.



The Insurability Gap

Cowbell overcomes the challenges of traditional cyber insurance: the correlated nature of cyber risks, the inability to observe cyber self-protection efforts and the imperfect ability to prove loss to an insurer. Cowbell brings innovations on all three pillars of insurance - distribution, underwriting and claims - to empower small to medium-sized enterprises to lower their risk profile.

Contact us

Isabelle Dumont
SVP, Marketing
Isabelle@cowbellcyber.ai
650-799-7542

Media Contact

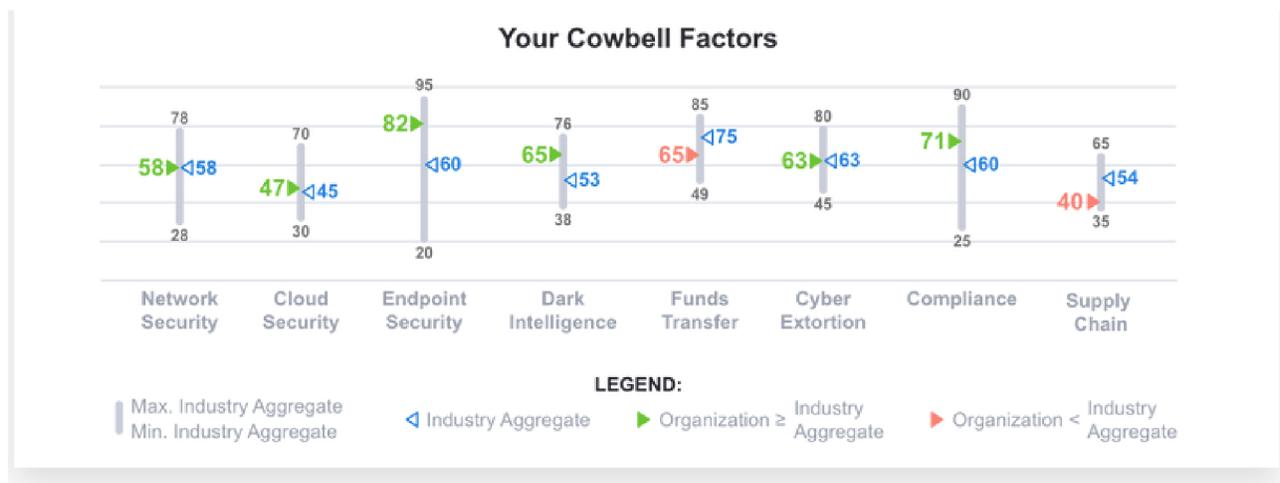
John Kreuzer
Lumina Communications
for Cowbell Cyber
Cowbell@LuminaPR.com

-  @cowbell
-  @cowbellcyber
-  @cowbellcyber
-  @cowbellcyber

The Cowbell Advantage

Continuous analysis of data (including inside-out proprietary data) generates Cowbell Factors™ for risk exposures, enabling accurate coverage selection and optimized premiums.

What are Cowbell Factors™



Cowbell Factors are multivariate risk ratings that continuously assess an organization's cyber risk profile against a risk pool of millions of organizations in the US.



Cowbell Factors™ continuously identify and rate an organization's risk exposures using inside-out and outside-in data sources, to inform the underwriting process (risk selection and pricing) in real time.



Cowbell Insights provide remediation guidance based on Cowbell Factors further helping organizations reduce their risk exposure and maintain security and data privacy.



Cowbell Connect is Cowbell's ecosystem of partners, data providers, security vendors, insurance associations, and more that contribute to making Cowbell Prime a compelling cyber insurance product.



Risk Engineering is Cowbell's team dedicated to providing first hand guidance to policyholders to help them improve their risk profile, address security gaps and ultimately optimize their premium.



Cowbell Cyber Insurance

Cowbell Prime are standalone cyber insurance programs that deliver customized cyber policies aligned to identified risk exposures and provide coverage on an admitted or non-admitted basis.

Overview of our Cyber Coverage:

- ✔ **Cowbell Prime™** is Cowbell's standalone cyber insurance offering dedicated to small and medium-sized enterprises. Cowbell Prime is designed to make cyber insurance easy: for agents, by simplifying and expediting the rate, quote, and bind process, and for policyholders by streamlining the application process while bundling risk management resources which each policy.
- ✔ **Prime 100** is Cowbell's admitted cyber insurance program targeted at businesses with up to \$100 Million in revenue.
- ✔ **Prime 250** Cowbell's admitted cyber insurance program targeted at businesses with revenue ranging from \$100 Million to \$250 Million.
- ✔ **Cowbell Prime Plus** offers excess cyber risk insurance on top of primary cyber insurance. Cowbell Prime Plus serves businesses that need higher limits than what's offered with their primary policy.



The Unique Cowbell Approach

Effective incident preparedness, response, and recovery in the aftermath of a cyberattack depend on having an adequate understanding of risk exposures. Cowbell Factors assess insurable threats and map them to risk exposures on a continuous basis, using inside-out and outside-in risk signals. The result: a cyber policy tailored to each business with continuously updated risk intelligence.



Funded by Security, AI and Insurance VCs and backed by Prominent Reinsurers



Recognized for Insurance Innovation and Featured as Cyber Insurance Disruptor



Meet Our Founders

Our team and technology leverage artificial intelligence techniques, actuarial models, inside-out data sources, and continuous assessment to customize your policy.



Jack Kudale, Founder & Chief Executive Officer

Jack Kudale has 25 years of enterprise software experience and is the founder of Cowbell Cyber. In the past, he led 3 venture-backed Silicon Valley cybersecurity and data analytics startups after a long stint as an executive in charge of distribution at a Fortune 500 software company.



Rajeev Gupta, Co-founder & CPO

Rajeev Gupta was the GM for the Application Protection Business Unit at Zimperium, a leader in Mobile Security. He comes with 20 years of experience in software architecture and design of large-scale secure enterprise applications. At CA Technologies, he led software development strategies for Fortune 500 clients.



Prab Reddy, Co-founder, InfoSec & Threat Intel

Prab Reddy brings 20 years of engineering experience to Cowbell and expertise in building enterprise SaaS software and cloud-based applications. Prior to Cowbell, Reddy was Director of Engineering at Lacework, a cloud security company. He also led engineering at E8 Security a data security company for financial services.



Trent Cooksley, Co-founder & COO

Trent Cooksley is an insurance veteran and 3-time startup co-founder. He built some of the first pay-as-you-go insurance technology solutions and has worked with many of the most innovative insurtechs and carriers. Prior to Cowbell, Cooksley was Head of Open Innovation for Markel Corporation and Managing Director of Markel Digital.