

API-based Quoting



A digital-first model is a must in insurance. API-based access to Cowbell Prime accelerates the delivery of bindable quotes while you and your clients benefit from the risk management resources bundled with every policy.

Using Cowbell's APIs (Application Programmable Interfaces), you can streamline the digital distribution of our cyber insurance products, multiplying options available for you to prepare bindable quotes, and your clients to rapidly get coverage.

Most relevant to:

- Appointed Wholesale Agencies
- Appointed Retail Agencies
- Digital Distributors



Industry Leading Cyber Products

The Cowbell team can help you determine which product meets your need:

- **Prime 100:** Best for first-time cyber insurance buyers or businesses upgrading from bundled coverage to a standalone policy. Prime 100 is available to businesses with revenue up to \$100 million.
- **Prime 250:** Best for broader coverage and risks.



Review Cowbell's API services at developers.cowbellcyber.ai/



The Leader in Cyber Insurance for SMEs

Cowbell delivers standalone, individualized cyber insurance to small and medium-sized enterprises (SMEs). Our policies include risk assessment and insights, risk engineering services and cybersecurity awareness training. Claims are served in-house.

Our Winning Approach: Four Fast and Efficient Digital Distribution Solutions

Once you have integrated to the Cowbell platform using APIs, you and your clients will benefit from a fully digital experience:

- ✓ **Streamlined and lightweight cyber insurance application** with instant terms available always at competitive premium.
- ✓ **100% automated computer underwriting** with 96% of all NAICS codes eligible for coverage ([Learn more about Cowbell's risk appetite](#)).
- ✓ **Instant underwriting decision** on most submissions with referrals and no quote rescissions ([Learn more about Cowbell's security controls for Prime 250](#)).
- ✓ **Give businesses control** by allowing them to submit, review and activate standalone their cyber coverage policy.

Cowbell's 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 cyber risk engineers.
- In-house claims handling by a team of cyber claim experts.

Integrate your application process with the Cowbell platform and serve your clients efficiently.

Email our Digital Distribution team at
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