



## API-based Quoting

The insurance industry is rapidly migrating to a digital-first model. API-based access to Cowbell Prime adds a simple, yet robust option for cyber coverage. Along with the immediate delivery of bindable quotes, agents and their clients benefit from an immediate assessment of risk and Cowbell risk resources bundled with its cyber policies.

Using Cowbell’s APIs (Application Programmable Interfaces), you can streamline the digital distribution of our cyber insurance products, multiply options available for agents to prepare quotes, and for policyholders to access standalone cyber coverage.

### Most relevant to:

- Appointed Wholesale Agencies
- Appointed Retail Agencies
- Digital distributors



## Industry Leading Cyber Products

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

- **Prime 100:** Best for first time cyber insurance buyers or businesses upgrading from a bundled coverage to standalone cyber insurance. 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/](https://developers.cowbellcyber.ai/)



## The Leader in Cyber Insurance for SMEs

Cowbell Cyber delivers standalone, individualized, and state-admitted cyber insurance to small and mid-sized enterprises. Cowbell’s cyber policies include risk insights and assessment, breach coaches, cybersecurity awareness training, and more.

---

## Cowbell's 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.
- ✓ **Instant underwriting decision** on most submissions with referrals and no quote rescissions.
- ✓ **Give businesses control** by allowing them to submit, review and activate standalone cyber coverage.

---

## 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 risk management engineers

If you are interested in integrating your application process with the Cowbell platform to serve your clients efficiently, we can help!

Email our Digital Distribution team at [apisupport@cowbellcyber.ai](mailto:apisupport@cowbellcyber.ai)