



# API-based Quoting

## Cowbell's Digital Value

Cowbell was built to support the digital distribution of specialty insurance products. API-based access to Cowbell's insurance products accelerates the delivery of bindable quotes while your clients benefit from the risk management resources bundled with every policy.



## Cowbell's Product Suite

### Admitted Products

**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 100 Pro:** Ideal for businesses seeking broader protection from cyber threats. Prime 100 Pro is available to businesses with revenue up to \$100 million.

**Zurich Select Plus:** Management Liability is available to businesses with revenue up to \$100 million.

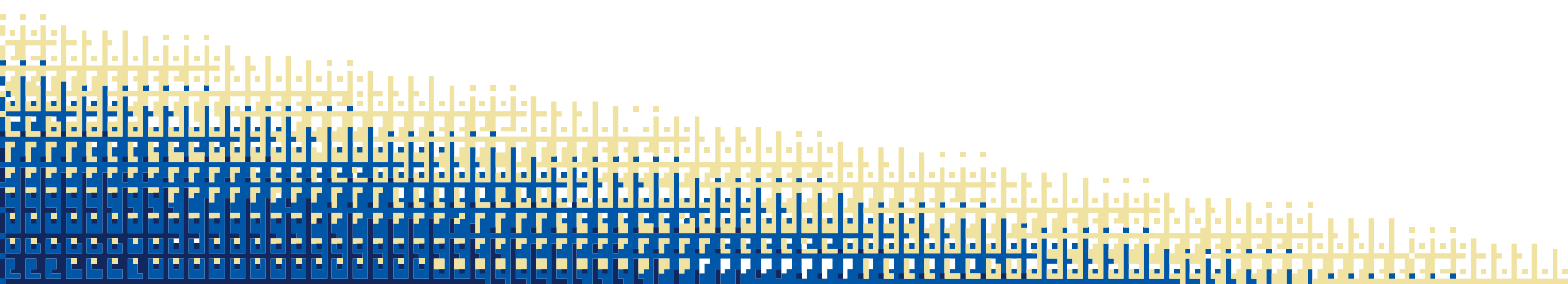
Available lines of business include:

- Directors & Officers
- Employment practices liability
- Fiduciary liability
- Crime

### Non-Admitted Products

**Prime 250:** Best for growing enterprises requiring comprehensive coverage cyber coverage. Prime 250 is available to businesses with revenue up to \$1 billion.

Review Cowbell's API services at [developers.cowbellcyber.ai](https://developers.cowbellcyber.ai).





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

Have questions for underwriting or would like small changes? **Email our Digital Distribution team at [apisupport@cowbellcyber.ai](mailto:apisupport@cowbellcyber.ai).**

## Digital Capabilities

- Built to integrate seamlessly with broker platforms, MGA systems, and distribution marketplaces.
- Apply for coverage by answering as few as seven security questions.
  - Seven-second average quote response time.
- Automated underwriting with 96% of NAICS codes eligible for automatic quoting (Learn more about Cowbell's risk appetite).
  - Auto-quotes on accounts with revenue up to \$100M across all products.
- Instantly bind over 75% of submissions with bindable auto-quotes.
  - Bind and issue instantly with Prime 100, Prime 100 Pro, and Zurich Select Plus via API.
  - Instant underwriting decision on most submissions.
  - Responsive, dedicated Cyber and Management Liability Underwriters to handle any referrals and broker questions.
- Renewal API available for Prime 100 and Prime 250.
- Applications, quote details, proposals, and policy documents available via API.
- Reduced subjectivities for quicker turnaround.
- Digital signature attestation available via API.
  - No signed application required with digital attestation.
- Lifecycle status updates and renewal quotes delivered via webhooks.
- Security & Access Control
  - Secure, token-based authentication
  - Partner-level access control
  - Encrypted data transmission using TLS 1.2+
  - Least-privilege access aligned to distribution use cases
- Dedicated agent support via Cowbell's Concierge team at +1 (833) 633-8666.

## Value to Businesses

- Streamlined and lightweight cyber insurance application with instant terms at a competitive premium.
- In-house claims handling by a team of cyber claim professionals with combined relevant experience of 90+ years.
  - Cowbell partners with more than 15 companies on our incident response panel. [Learn more.](#)
- Access to Cowbell's Resiliency Services (CRS)
  - Continuous risk assessment for real-time visibility into organizations' risk exposures with insights and recommendations to remediate security weaknesses.
  - Complementary, or heavily discounted services such as Managed Detection Response, Penetration Testing, Cybersecurity Awareness Training for employees, and User Access Monitoring.
- Backed by a panel of leading reinsurers, including Zurich RE, Munich RE, Renaissance RE, and Arch Re.

### COMING SOON

- Instantly bind and issue with Prime 250 API
- Digital capabilities for Technology E&O

## Cowbell: The Sound Approach to Risk

Cowbell delivers insurance that cuts through complexity and adapts as risks evolve. With streamlined quoting, expert guidance, and protection designed for the realities of today's threats, we make coverage easier to understand and more reliable when it matters most. Behind it all is the Hum—our constant, quiet vigilance—building stronger businesses, trusted partnerships, and the quiet confidence to keep moving forward.



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. ©2026 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licenses: <https://cowbell.insure/state-licenses/>