

Cowbell Overview

The Sound Approach to Risk

Who We Are

Cowbell is the insurance partner built to make digital protection simple, clear, and effective for small and medium-sized enterprises (SMEs) and middle market risk. In a world where risks evolve faster than most businesses can keep up, we provide the clarity and quiet confidence brokers and their clients need to move forward with strength.

We combine deep cyber expertise, advanced risk intelligence, and a people-first approach to deliver insurance that protects more than just systems; it protects reputations, operations, and peace of mind.

Our Mission

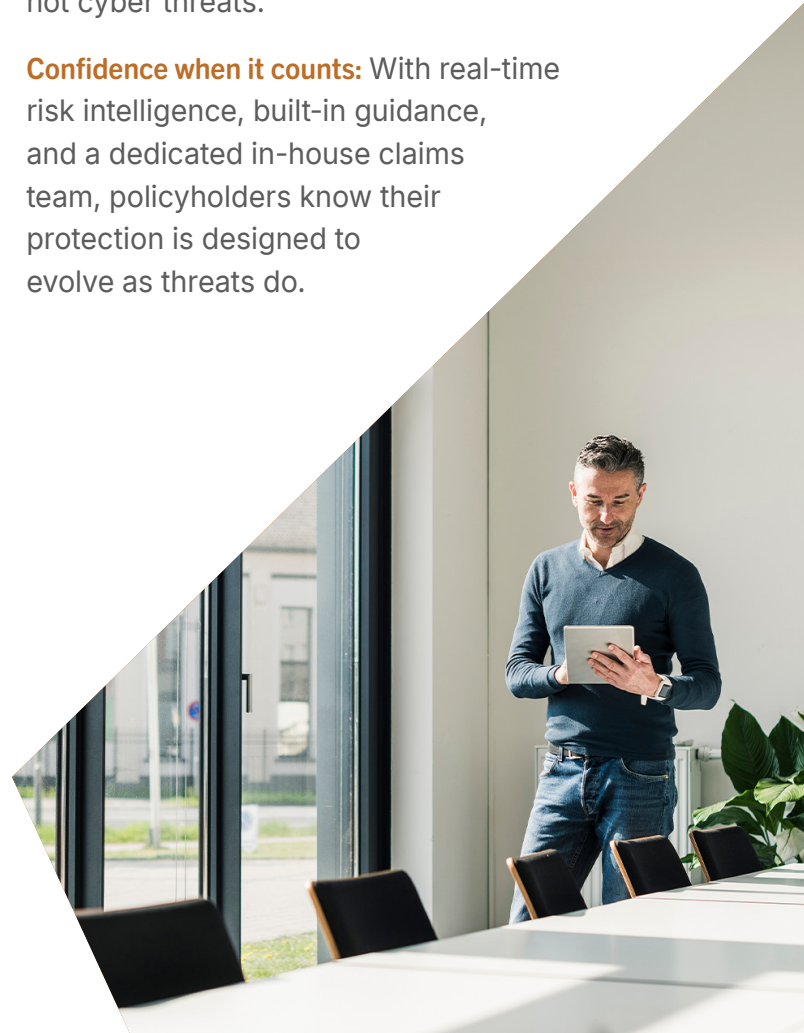
To make digital risks manageable, helping businesses understand, prevent, and recover with confidence.

Why Cowbell

Clarity that cuts through complexity: Our coverage is designed around what really happens in a cyber incident, explained in straightforward terms that brokers can share with clients.

Focus where it matters most: From quoting to claims, we move at the speed of risk so businesses can stay focused on growth, not cyber threats.

Confidence when it counts: With real-time risk intelligence, built-in guidance, and a dedicated in-house claims team, policyholders know their protection is designed to evolve as threats do.



Our Products

Cyber Insurance

Standalone cyber insurance programs tailored to businesses of different sizes:

- **Prime 100 & Prime 100 Pro:** Coverage for businesses with up to \$100M in revenue
- **Prime 250:** Coverage for businesses with \$100M–\$1B in revenue
- **Prime Plus:** Excess coverage for businesses needing higher limits

Professional Indemnity Insurance

- **Prime Tech:** Technology Errors & Omissions and cyber coverage for tech businesses

Management Liability Insurance

Cowbell partners with Zurich North America to bring a modular suite of Management Liability insurance products to all small and mid-sized business clients, including: Directors & Officers (D&O), Employment Practices Liability (EPL), Crime, and Fiduciary insurance.

Cowbell Resiliency Services (CRS)

CRS equips policyholders with tools and expert support to strengthen cyber resilience. From identifying and reducing vulnerabilities to improving security posture and responding effectively to incidents, CRS helps businesses stay ahead of evolving threats. Offerings include cyber risk assessments, penetration testing, cybersecurity awareness training, managed detection & response, and more.

Every policy includes access to Cowbell's risk insights, proactive guidance, and expert claims support.

The Cowbell Advantage

Fast, simple quoting: Bind coverage in minutes

Customized policies: Designed around each business's unique risk profile

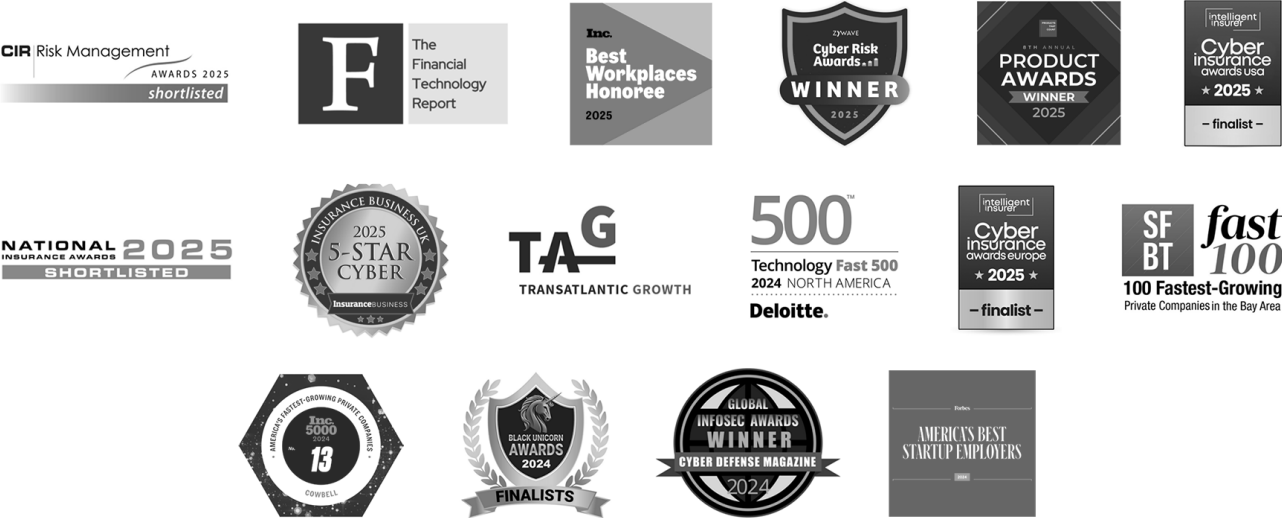
Actionable risk insights: Clear recommendations to improve security posture

Dedicated claims experts: Responding quickly, when support matters most

Backed by top reinsurers: Ensuring financial strength and long-term reliability

Resiliency support: Cowbell Resiliency Services (CRS) provides practical tools and expert guidance to help businesses strengthen defenses and recover faster

Recognized for Insurance Innovation and Featured as Cyber Insurance Disruptor



Meet Our Founders

Cowbell has been recognized across the industry as a leading innovator in cyber insurance. Our team brings together decades of experience in cybersecurity, insurance, and technology to deliver protection that keeps pace with today's risks and tomorrow's.



Jack Kudale, Founder & Chief Executive Officer

Jack is a seasoned executive with 30+ years of experience building and scaling technology businesses. He previously led three venture-backed Silicon Valley startups in cybersecurity and data analytics and held an executive role at a Fortune 500 software company. He is also an Ernst & Young Entrepreneur of the Year honoree.



Rajeev Gupta, Co-founder & CPO

Rajeev leads product vision and innovation in AI-powered digital insurance. He brings deep expertise in building secure, intelligent enterprise platforms that modernize underwriting, deliver real-time risk insights, and enable adaptive coverage. Previously, he held executive roles at Zimperium and CA Technologies, driving strategy for advanced security and application delivery.



Trent Cooksley, Co-founder & COO

Trent 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, he was Head of Open Innovation for Markel Corporation and Managing Director of Markel Digital.



Cowbell: The Sound Approach to Risk

Cowbell delivers cyber 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.



This document is for general informational purposes only and does not constitute an offer of insurance. The risks and examples described are illustrative and not exhaustive. Coverage, terms, conditions, limits, and availability may vary by jurisdiction and are subject to underwriting approval. The actual coverage provided is governed solely by the specific terms, conditions, and exclusions of the issued policy. Please refer to your policy for complete details. ©2025 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licences: <https://cowbell.insure/state-licenses/>

US00011025

Contact Us:

Thomas Pytel

VP & Head of Marketing
thomas@cowbellcyber.ai