QUICK GUIDE:

How to Sell Cowbell Cyber Insurance

Helping brokers start the conversation about cyber risk with clarity and confidence

Set the Foundation

When approaching a client about cyber insurance, it is important to use relevant claim examples to explain the difference between not having cyber insurance, a business owner's policy, and a Cowbell standalone policy. Remember to also let your client know that cyber resilience can be achieved through the combination of cyber insurance and implementing cybersecurity best practices.

Statistics to win over clients:

- **68% of data breaches in 2024** involved a human element, such as phishing or social engineering. *(Verizon DBIR 2024)*
- **Ransomware accounted for 23% of all breaches** globally. *(Verizon DBIR 2024)*
- **94% of small and midsize businesses (SMBs)** experienced at least one cyber incident in 2024. *(Corvus Insurance 2024 SMB Cyber Risk Report)*
- **61% of SMBs** cited phishing as the most common attack vector. *(Acronis Cyberthreats Report 2025)*
- The **average cost of a data breach for an SMB** rose to **$3.3 million** in 2024. *(IBM Cost of a Data Breach Report 2024)*

Why Cowbell

Cowbell is a pioneer in Adaptive Cyber Insurance, combining advanced risk assessment, simplified quoting, and continuous underwriting to provide clarity, speed, and confidence to brokers and policyholders alike.

With AI-powered risk insights, a five-minute quote-to-bind process, and value-added services such as Cybersecurity Awareness Training, Cowbell Resiliency Services (CRS), and Micro Penetration Testing, brokers can offer more than coverage—they can offer peace of mind.

How to Start the Conversation

Not every client knows what cyber insurance covers, or why they need it. Use these questions to open the discussion and identify potential exposures.

Start by asking:

- How would your business handle an extended IT outage or ransomware attack?
- Do you store client or employee data?
- Could a cyber incident interrupt your operations or affect your reputation?
- Do you require third-party vendors to have cyber insurance?
- How do you currently manage cybersecurity awareness and training?

If a client answers "yes" to any of the above, they already face significant cyber risk.

Key Talking Points for Brokers

1. Fast, Simple Quoting

Cowbell's platform allows brokers to quote and bind standalone cyber insurance in minutes.

2. Customizable Coverages

Our programs, including Prime 100, Prime 100 Pro, and Prime 250, provide scalable coverage for businesses with revenue up to $1B.

3. Continuous Risk Assessment

Cowbell Factors™ deliver real-time insights into each business's cyber posture, helping policyholders understand and improve their security over time.

4. More Than Just Insurance

Each policy includes complimentary or discounted access to cybersecurity services such as:

- Cybersecurity Awareness Training
- Micro Penetration Testing
- Managed Detection Response
- Risk and Dark Web Reports
- And more!

5. A Trusted Partner

Cowbell's team of underwriters, cybersecurity experts, and claims professionals is available 24/7 to support brokers and clients at every stage.

The Cowbell Advantage

- **Faster quoting:** Bind coverage in minutes.
- **Smarter coverage:** Built around real-world risks.
- **Continuous underwriting:** Coverage that evolves with the threat landscape.
- **Expert support:** Guidance from in-house cyber specialists.
- **Value beyond insurance:** Tools and services that help businesses prevent, respond, and recover.

Test your newly acquired skills and **prepare a quote today!**

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.

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