![cowbell®]

Cowbell Program Solutions

For Affinity Groups, Risk Pools, Trade Groups/ Associations, Franchises & More

Cowbell offers flexible Cyber and combined Tech E&O/Cyber solutions for homogeneous groups of small and medium-sized enterprises (SMEs) and middle-market clients.

Designed to meet the needs of each organization, our Program Solutions powered by AI-assisted underwriting and technology can help you tackle large or small programs in bulk with a streamlined process for you and your clients.

Benefits of our Program Solutions:

- Efficiently bulk quote, bind, and issue policies for groups.

- Access to a dedicated team of program specialists.

- Streamlined digital application: Co-branded to collect information from the customer and submit it directly to the underwriter.

- Co-branded marketing material available.

Common Program Solutions structures we consider:

- **Program:** A group of accounts where each entity maintains an individual policy, limit, effective date, etc.

- **Slot Rate:** A program with predetermined premiums based on a specific account characteristic (e.g., revenue band).

- **Pool:** A single policy with a shared aggregate limit for all entities for cost efficiency.

- **Dedicated Member Pool:** A single policy with an individual aggregate limit for each entity - no shared policy aggregate (minimum premiums apply).

Program Solutions Products Overview:

- **Prime 100:** Admitted cost-effective standalone Cyber for businesses with up to $100M in revenue.

- **Prime 100 Pro:** Broader admitted standalone Cyber for businesses with up to $100M in revenue (available in select states).

- **Prime 250:** Comprehensive non-admitted standalone Cyber for businesses up to $1B in revenue.

- **Prime Tech:** Non-admitted Tech E&O/ Cyber combined.

- **Prime Plus:** Non-admitted Excess standalone Cyber or Tech E&O/Cyber combined.

Our program specialists will work with you to determine the best program structure and product based on your clients' needs and eligibility.

Some examples of our Program Solutions capabilities include:

- Several K-12 education groups with up to 50+ schools and school districts.

- Investment advisor group with over 50 entities.

- Restaurant franchise with over 100 franchises.

- Several municipality/government entity groups with up to 150+ member entities.

- Church group with over 500 churches.

Cowbell Policyholder Benefits:

All Cowbell Program Solutions policyholders and members have access to complimentary and add-on cyber risk management services, including:

Superior Claims Support

All claims are handled in-house by our experienced claims team. Most incidents happen after business hours or on weekends, so our claims support is available to policyholders 24/7, providing guidance and incident response resources to help them weather the incident with as little interruption as possible.

Learn more here.

Risk Engineering

Our team of cybersecurity experts helps businesses address policy subjectivities, interpret Cowbell Factors, review system vulnerabilities and weaknesses, create an incident response plan, and more for no additional cost.

Learn more here.

Cybersecurity Awareness Training

Cowbell policyholders get access to cybersecurity awareness training for their employees through Wizer free for the first policy year.

Learn more here.

Cowbell Resiliency Services

Offers policyholders additional fee-based tools and expertise to detect vulnerabilities, fortify infrastructure, boost cybersecurity awareness, and counter evolving threats.

Learn more here.

If you have a group that could benefit from our Program Solutions offerings, email us at program@cowbellcyber.ai to learn more about how we can help!

Our experts are happy to explain the process in more detail and address any questions you may have.