

Cowbell Overview

The Sound Approach to Risk

Who We Are

Cowbell is the insurance partner built to make digital protection simple, clear, and effective. 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.

Connect with us

- LinkedIn: @cowbell
- X: @cowbellcyber
- YouTube: @cowbellcyber

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.



Cowbell Prime One™

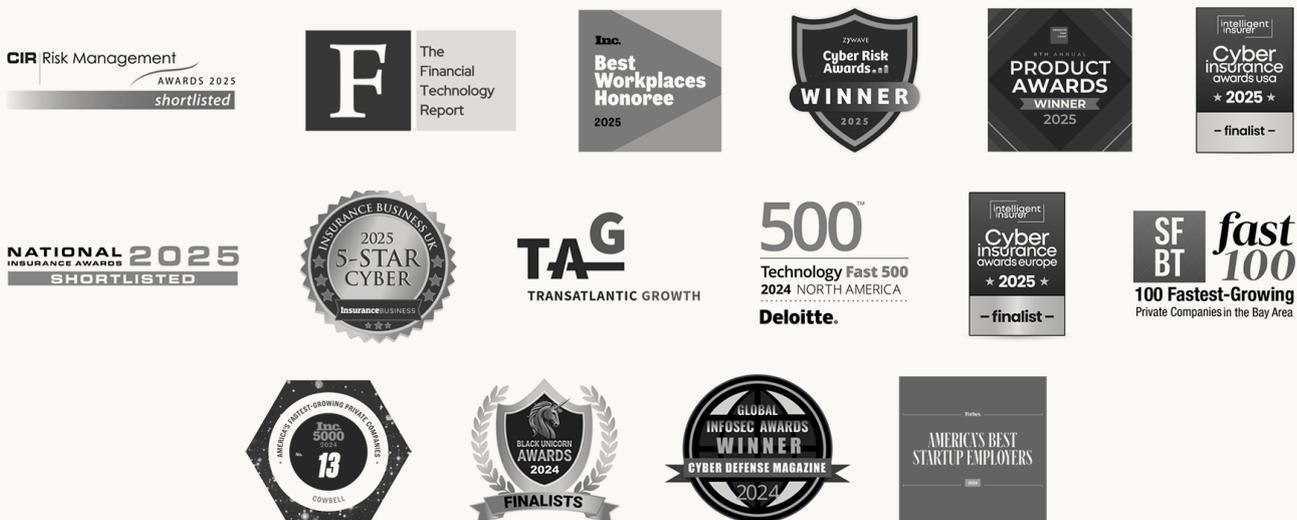
Cowbell Prime One is our standalone cyber insurance programme built specifically for small and medium-sized enterprises (SMEs) and mid-market businesses with up to £1bn in annual turnover.

Prime One makes cyber insurance straightforward. For brokers, it simplifies and accelerates the quote and bind process. For policyholders, it streamlines applications while providing built-in risk management resources with every policy. The result is protection that delivers clarity, focus, and confidence from day one.

The Cowbell Advantage

- Dedicated claims experts:** Responding quickly, when support matters most
- Fast, simple quoting:** Bind coverage in minutes
- Customised policies:** Designed around each business's unique risk profile
- Actionable risk insights:** Clear recommendations to improve security posture
- 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 defences and recover faster

Recognized for Insurance Innovation and Featured as Cyber Insurance Disruptor



Meet Our Founders

Cowbell has been recognised 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 honouree.



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 modernise 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.

Meet Our UK Team

The UK team brings decades of experience in the insurance industry and a deep understanding of how our products benefit brokers and policyholders nationwide.



Simon Hughes, SVP, Global Distribution & GM UK

Simon has over 13 years of experience in the insurance industry. He began his career at Lloyd's and has since gained valuable experience with the multi-national reinsurer SOVAG and CFC Underwriting. He is a proven leader with a deep understanding of cyber risk and insurance and has been instrumental in driving success in all his previous roles.



Claud Bilbao, RVP, UK Underwriting & Distribution

Claud leads underwriting operations for UK businesses, and he is an expert in distributing Cowbell's insurance products by educating brokers on the importance of building true cyber resiliency. Before Cowbell, he served as a Senior Underwriter at CNA, responsible for running the London Speciality Cyber and Technology portfolios on both their Company and Lloyd's platforms.



Catherine Aleppo, Sales Director, UK

With 20+ years of experience in the insurance industry, Catherine specialises in cyber risk insurance, educating brokers and UK SMEs about identifying cyber threats and vulnerabilities, ensuring effective risk management. Her commitment and expertise make her a trusted adviser in safeguarding businesses. Before joining Cowbell, she was leading the cyber department at Aston Lark.



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.



This overview is provided for general informational purposes only and does not constitute an offer of insurance. The descriptions and examples included are illustrative and may not represent all possible scenarios. Coverage, terms, limits, and availability may vary and are subject to underwriting approval. Actual coverage is determined solely by the terms, conditions, limitations, and exclusions of the issued policy. Cowbell Managing General Agency Ltd is an Appointed Representative of Advent Solutions Management Limited which is authorised and regulated by the Financial Conduct Authority in respect of general insurance business, FRN:308751. Cowbell Managing General Agency Ltd is registered in England and Wales under company registration number 14570024. Cowbell Managing General Agency Ltd is a subsidiary of Cowbell Cyber, Inc. | © 2023 Cowbell Cyber, Inc. | All Rights Reserved Cowbell Managing General Agency Ltd. | www.cowbell.insure/uk | 0800 208 8105 | uksupport@cowbellcyber.ai

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