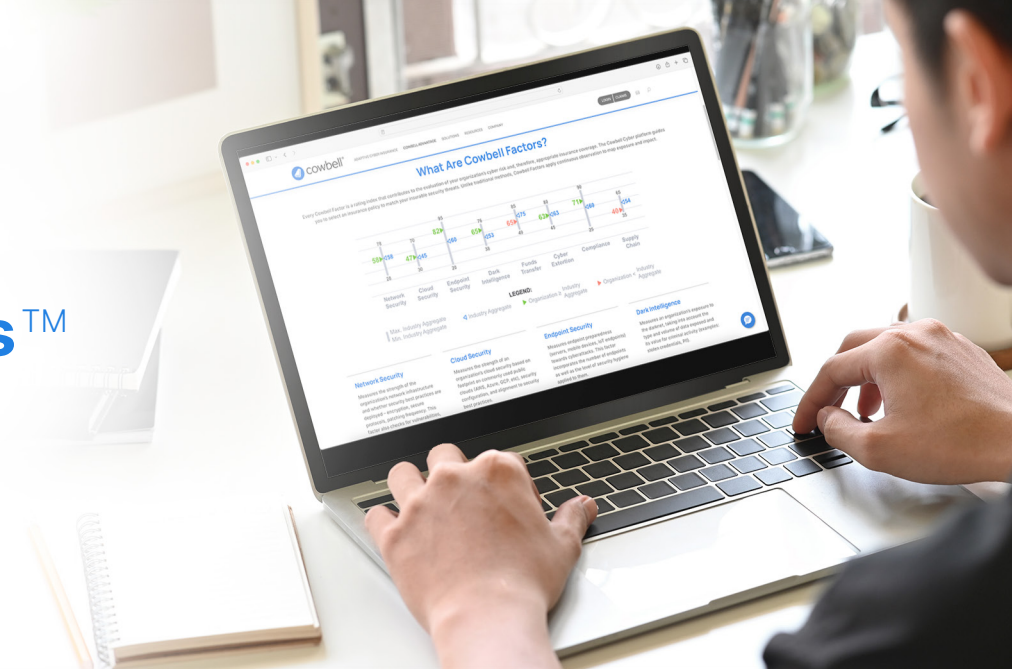




# Cowbell Factors™

Continuous Risk Rating



## What are Cowbell Factors?

Cowbell Factors provide a relative rating of your organization's risk profile against a risk pool of 31 million accounts (>92% of U.S. small and medium-sized enterprises as of March 2023). Cowbell Factors typically range from 20 to 80, with 80 representing a better risk (i.e. lower exposure) than 20.

### The Starting Point: Outside-In Data

Cowbell Factors are compiled using thousands of data points from various sources: public databases, third-party vendors, proprietary external scanners, dark web intelligence, and compliance information.

We apply artificial intelligence and machine learning algorithms to model risks and generate your Cowbell Factors.

## Getting Deeper: Inside-out Data

Cowbell Factors incorporate additional inside-out data when connectors to service providers or security vendors are activated.

Example: A business using Microsoft 365 (Office 365) should activate our Microsoft connector to access more profound insights and recommendations to improve its cyber risk profile (Learn more about the Cowbell Connectors).

### Cowbell Factors answer the following:

- Is my business as secure as my industry peers?
- Where does my business have cyber exposures?
- Does my business have data or credentials compromised on the dark web?

### Continuous Risk Assessment

Given the constantly changing nature of cyber threats, we continuously capture new data and recompile the Cowbell Factors, offering up-to-date visibility into your relative risk exposures.

### Aggregate Factors

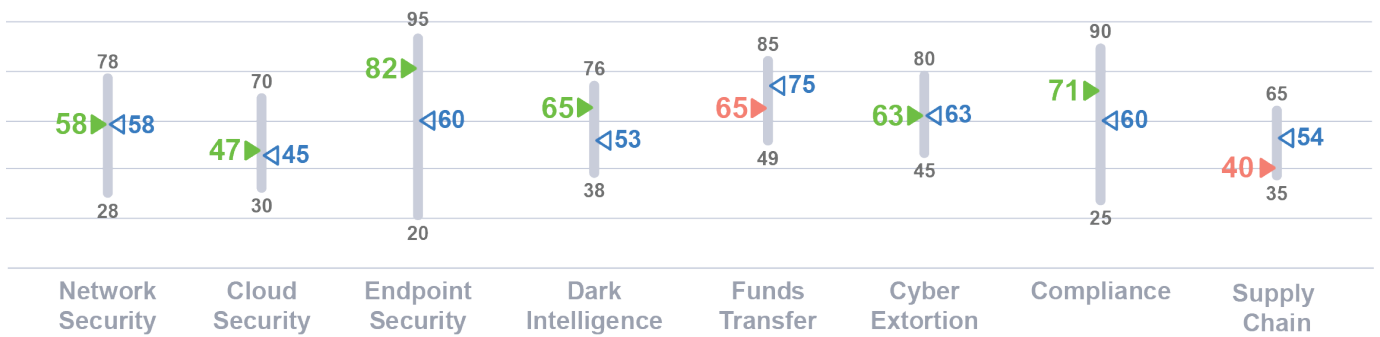
Cowbell Factors don't just show your organization's risk ratings but also your industry aggregate factors (average), using the overall risk pool of your class of business. This is vital since bad actors usually target companies with a lower cybersecurity standard than their peers. Higher Cowbell Factors than the aggregate show a better risk profile and insurability.



### Get Your Cowbell Factors

Policyholders and non-policyholders alike can gain [free access to their Cowbell Factors](#) and Cowbell Insights.

### Sample Cowbell Factors Dashboard



#### LEGEND:

- Max. Industry Aggregate
- Min. Industry Aggregate
- ◀ Industry Aggregate
- ▶ Organization ≥ Industry Aggregate
- ▶ Organization < Industry Aggregate

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. ©2024 Cowbell Cyber, Inc. All Rights Reserved. Cowbell Insurance Agency LLC, State Licenses: <https://cowbell.insure/state-licenses/>