

INITIATIVE	Cowbell Factors™
AWARD	Celent Model Insurer 2025 for Digital and Emerging Technologies
EXECUTIVE SUMMARY	<p>Cowbell Factors™ are patented, AI-driven cyber risk rating indexes that compute thousands of data points across more than fifty million companies in the United States, the United Kingdom, and Japan.</p> <p>Leveraging machine learning, Cowbell Factors™ incorporate contextual business nuances, regulatory landscapes, geopolitical conditions, and dark web intelligence. This digital transformation empowers insurers to proactively mitigate evolving cyber threats through greater speed, accuracy, and scalability.</p>
TIMELINE	<div><div></div><div><div>Sept. 2019</div><div>Cowbell Factor Initiation</div></div><div><div>Nov. 2021</div><div>Introduction of Supply Chain Cowbell Factor</div></div><div><div>Oct. 2023</div><div>Cowbell Factor 2.0 Launch</div></div><div><div>June 2025</div><div>Risk Pool includes 50M businesses across the U.S., UK, and Japan</div></div></div>
KEY BENEFITS	<ul style="list-style-type: none">• The latest version of Cowbell Factors resulted in a noteworthy 436% enhancement in predicting claims frequency and a 254% increase in predicting claims severity.• Sixty percent of underwriting decisions were automated by leveraging Cowbell Factors thresholds, reducing manual effort, and improving consistency.• Expanded risk assessment capabilities cover 50 million SMEs in the United States, the United Kingdom, and Japan—covering 99% of all SMEs in the U.S., the U.K..
KEY VENDORS	None
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