

Digital Aggregator: Getting Started Guide

Cowbell Cyber Insurance platform is open to Digital Aggregators. You can integrate Cowbell's cyber insurance processes and data (account, quote and policy, risk rating, and more) into your own applications and workflows using these APIs. To get access credentials and become a partner, please contact us at support@cowbellcyber.ai.

This step-by-step guide is for Digital Aggregators to integrate their application (and user experience) with Cowbell Cyber Insurance platform. Cowbell's secure, scalable, and feature-rich APIs can be used for Rate, Quote, Bind, and even Issue the policy. Detailed API Reference documentation is available at <https://developers.cowbellcyber.ai/>

Most Digital Aggregators hand-off post bindable quote with a deep link back to the Cowbell platform.

Instructions

High-level outline of the steps required to get a bindable quote with deep link:

1. Signup with Cowbell Cyber to get access to the platform
2. Login to the platform and generate API Access Keys
3. Get Access and Refresh Token
4. Register Agencies with Cowbell
5. Request Indication (Optional)
6. Register / Submit Policyholder Account
7. Request a Bindable Quote
8. Get Bindable Quote Details (with Deep Link)
9. Using Bind Quote DeepLink URL

Step 1: Signup with Cowbell Cyber to get access to the platform

If you don't have access to cowbellcyber.ai platform, please reach out to agencies@cowbellcyber.ai or support@cowbellcyber.ai to become a partner.

Once you are an official partner, you will be assigned a dedicated tenant on the Cowbell's SaaS platform with your dedicated URL, <https://<companyName>.cowbellcyber.ai>.

Production URL: <https://<company-name>.cowbellcyber.ai>

You will also get access to the pre-production environment for development and testing purposes. IP Addresses must be whitelisted to get full access to the pre-production environment. Please share your IP Address(es) with Cowbell

Pre-Production / Dev URL: <https://<company-name>.morecowbell.ai>

Users must be registered on the platform to have access. Please share the name and email of at least one person who will be granted access to your dedicated tenant. Once added, the user will get an invitation email with a link to select a password and finish the signup process. More users can be added to the platform, if needed, from the **Manage Users** menu.

Step 2: Login to the platform and generate API Access Keys

Once logged into the Cowbell platform, you can create API Keys from the API Keys menu. API Keys allow for granular and secure access to various features in the platform. Multiple API keys can be created for different use cases/purposes. As a Digital Aggregator, the following permissions are available:

ADD API ACCESS KEY

Description

description

CONFIGURE PERMISSIONS Select All

Accounts	<input type="checkbox"/> manage	<input type="checkbox"/> view	<input type="checkbox"/> delete	<input type="checkbox"/> Select All
Agencies	<input type="checkbox"/> manage	<input type="checkbox"/> view		<input type="checkbox"/> Select All
Audit Log	<input type="checkbox"/> view			<input type="checkbox"/> Select All
Policy	<input type="checkbox"/> manage	<input type="checkbox"/> view		<input type="checkbox"/> Select All
Quote	<input type="checkbox"/> manage	<input type="checkbox"/> view		<input type="checkbox"/> Select All
Roles	<input type="checkbox"/> view			<input type="checkbox"/> Select All
States	<input type="checkbox"/> view			<input type="checkbox"/> Select All
Users	<input type="checkbox"/> manage	<input type="checkbox"/> view		<input type="checkbox"/> Select All

2.1 ADD API ACCESS KEY

Use ADD button to add a new API Key. Your account can have multiple access keys. On the ADD API ACCESS KEY page, enter the appropriate API Description, so it helps you remember the purpose of the API Key as a later stage.

API Keys

Client Id ↑	Description	Created By	Modified By	Modified	Created
Rows per page: 25 0-0 of 0 < >					

Following minimum set of permissions are recommended, if you desire to use the same API key for steps 5-8 of this guide:

- Accounts: Manage, View, Delete
- Quotes: Manage, View
- Users: Manage, View

2.2 GENERATE KEY

Click on GENERATE KEY to create the clientId and secret.

API Access Key Generated

Client ID

Client Secret

Make sure you copy your new api access key. You will not be able to see it again.

Make sure to copy the secret as it cannot be retrieved at a later stage. Cowbell does not save this secret (or any other passwords). If the secret is lost, you can regenerate a new ClientId+Secret for the same key or delete the old API Key (and create a new API Key)

Request

POST /api/account/v1/agency

HEADERS:

- Authorization: Bearer {{accessToken}}
- Content-Type: application/json

Request JSON payload (Sample)

```
{
  "name": "Agency Business Name",
  "description": "Optional description of the Agency",
  "npn": "123456789",
  "enoInsurance": true,
  "cyberInsurance": true,
  "contactFirstName": "AgentFirstName",
  "contactLastName": "AgentLastName",
  "contactEmail": "agent@agency-domain.com",
  "contactPhone" : "9251113234"
}
```

Response code

HTTP 200 OK

Response JSON payload (Sample)

```
{
  "id": "ddb85876-b279-42ce-a4bd-4ca2b15dd51a",
  "name": "Agency Business Name",
  "description": "Optional description of the Agency",
  "npn": 123456789,
  "enoInsurance": true,
  "cyberInsurance": true,
  "contactEmail": "agent@agency-domain.com",
  "hostname": "<agencyName>.cowbellcyber.ai",
  "created": 1588873982983,
  "modified": 1588873982983
}
```

Cowbell platform generates a unique hostname for every agency, which is returned in the Register Agency response payload. If you desire to have a different hostname, please contact support@cowbellcyber.ai

Note: **id** in the response is the **agencyId** that is required for all account and quote APIs

Step 5: Request Indication (Optional)

<https://developers.cowbellcyber.ai/#operation/requestIndicationUsingPOST>

To be able to request Quote indication using the API, make sure the API Access Key has the **quote:manage** permission. API returns UNAUTHORIZED 403 otherwise.

Request

POST /api/calculator/v1/calculate

HEADERS:

- Authorization: Bearer {{accessToken}}
- Content-Type: application/json

Request JSON payload (Sample)

```
{
  "aggregateLimit": 1000000,
  "yearsInBusiness": 30,
  "retroactiveYear": 3,
  "companyType": "Private",
  "numberOfEmployees": 48,
  "questionLeadership": true,
  "questionTraining": true,
  "questionCloud": true,
  "questionEncryption": true,
  "excludedFromSE": false,
  "socialEngEndorsement": false,
  "revenue": 2983373,
  "naicsCode": "237110",
  "state": "AZ",
  "effectiveDate": "2020-05-24",
  "deductible": 1000,
  "waitingPeriod": 8,
  "businessIncomeCoverage": 100000,
  "computerFraudEndorsement": false,
  "socialEngLimit": 100000,
  "socialEngDeductible": 10000
}
```

Response code

HTTP 200 OK

Response JSON payload (Sample)

```
{
  "cumCoveragePremium": 620.0,
  "endorsementPremium": 0.0,
  "totalPremium": 626.0,
  "totalAdjustedPremium": 1100.0,
  "stateFeeAmount": 0.0,
  "brokerFee": 50.0,
  "finalPremium": 1150.0
}
```

Step 6: Register / Submit Policyholder Account

<https://developers.cowbellcyber.ai/#operation/createAccountUsingPOST>

To be able to register a new Agency using the API, make sure the API Access Key has the **accounts:manage** permission.

Request

POST /api/account/v1/account

HEADERS:

- Authorization: Bearer {{accessToken}}
- Content-Type: application/json

NOTE: Register Account JSON Request Payload requires agencyId, which you get from Register Agencies API

Request JSON payload (Sample)

```
{
  "agencyId": "{{agencyId}}",
  "name": "Policy Holder Account Business Name Inc",
  "description": "Description of the account / business",
  "domainName": "company-name.com",
  "yearEstablished": "1977",
  "revenue": "1541727",
  "noOfEmployees": "24",
  "ownershipType": "Private",
  "naicsCode": "621111",
  "address1": "1100 Park Ave W",
  "city": "Highland Park",
  "state": "IL",
  "country": "US",
  "zipCode": "60035",
  "phoneNumber": "8274320840",
}
```

```
"agentFirstName": "AgentFirstName",
  "agentLastName": "AgentLastName",
  "agentEmail": "agent@email.com",
  "agentPhone": "9252334033"
  "policyContactFirstName": "PolicyHolderContactFirstName",
  "policyContactLastName": "PolicyHolderContactLastName",
  "policyContactPhone": "9252504474",
  "policyContactEmail": "policy-holder@gmail.com"
  "isSecurityOfficer": true,
  "isSecurityTraining": true,
  "useEncryption": true,
  "useCloudStorage": true,
  "claimHistory": 0,
  "isVerifyingBankAccounts": true,
  "isAuthenticatingFundTransferRequests": true,
  "isPreventingUnauthorizedWireTransfers": true
}
```

Response code: HTTP 200 OK

Response JSON payload (Sample)

```
{
  "accountValid": true,
  "id": "5a256353-10e1-443d-b243-681ffela6e5d",
  "accountType": "CUSTOMER",
  "cbid": "390300",
  "profileScore": 6,
  "domainName": "company-name.com",
  "hostname": "company-name.cowbellcyber.ai",
  "name": "Policy Holder Account Business Name Inc",
  "ownershipType": "Private",
  "entityType": "Independent",
  "dbaOrTradestyle": "",
  "noOfEmployeesAll": 13,
  "revenue": 1541727.0,
  "isFranchise": false,
  "yearEstablished": 1977,
  "group1Verified": false,
  "naicsCode": 621111,
  "primaryIndustry": "Health Care and Social Assistance",
  "secondaryIndustry": "Offices of Physicians (except Mental Health Specialists)",
}
```



```
"address1": "1100 Park Ave W",
  "city": "Highland Park",
  "state": "il",
  "zipCode": "60035-2285",
  "county": "Lake",
  "country": "United States",
  "phoneNumber": "8274320840",
  "isSecurityOfficer": true,
  "isSecurityTraining": true,
  "useEncryption": true,
  "useCloudStorage": true,
  "claimHistory": 0,
  "created": 1588961699142,
  "modified": 1589048597124,
  "dunsNumber": "103998910",
  "isHeadquarters": true,
  "status": "Open",
  "productType": "P100",
  "isVerifyingBankAccounts": false,
  "isAuthenticatingFundTransferRequests": false,
  "isPreventingUnauthorizedWireTransfers": false,
  "excludedFromSE": false,
  "quickQuotePremium": 1150.0
}
```

Explanation of certain fields in the response

- **id**: id in the response is the unique accountId, which is required for quote APIs
- **hostname**: Cowbell platform generates a unique hostname for every policy holder, which is returned in the Register Account response payload. If you desire to have a different hostname, please contact support@cowbellcyber.ai
- **cbid**: Cowbell internal Id for the account.
- **profileScore**: ranges between 1 and 10. It represents completeness of the account profile. If profileScore is under 5, quote APIs will return error because of lack of data.
- **status**: represents account status (Open, Quoted, Declined, Active). Account can be Declined if it fails underwriting guidelines, for example revenue over 100M
- **excludedFromSE**: If true, Social Engineering endorsement is not available for this account / NAICS code
- **quickQuotePremium**: Quick quote premium is based on \$1M aggregate limit and no endorsements selected.

Note: **id** in the response is the unique **accountId**, which is required for quote APIs

Step 7: Request a Bindable Quote

<https://developers.cowbellcyber.ai/#operation/quoteUsingPOST>

To be able to request a Quote using the API, make sure the API Access Key has the **quote:manage** permission. API returns UNAUTHORIZED 403 otherwise.

Request

POST api/quote/v1/{{accountId}}

HEADERS:

- Authorization: Bearer {{accessToken}}
- Content-Type: application/json

Request JSON payload (Sample)

```
{
  "agencyId": "{{agencyId}}",
  "effectiveDate": "2020-05-30",
  "endDate": "2021-05-30",
  "limit": 50000,
  "deductible": 1000,
  "waitingPeriod": 6,
  "retroactivePeriod": 1,
  "businessIncomeCoverage": 5000,
  "computerFraudEndorsement": true,
  "agentFirstName": "AgentFirstName",
  "agentLastName": "AgentLastName",
  "agentEmail": "agent@email.com",
  "agentPhone": "9252334033"
}
```

Response code

HTTP 200 OK

Response JSON payload (Sample)

```
{
  "id": "f551e891-d48a-407c-a735-e163c6b2e0f9", //quoteID
  "message": "Generating Quote"
}
```

Note: **id** in the response is the unique **quoteid**, which is required to get Quote Details

Step 8: Get Bindable Quote Details (with Deep Link)

<https://developers.cowbellcyber.ai/#operation/getQuoteUsingGET>

To be able to get Quote details using the API, make sure the API Access Key has the **quote:view** permission. API returns UNAUTHORIZED 403 otherwise.

Request

GET /api/quote/v1/{{quoteid}}

HEADERS:

- Authorization: Bearer {{accessToken}}
- Content-Type: application/json

Response code

HTTP 200 OK

Response JSON payload (Sample)

```
{
  "id": "f551e891-d48a-407c-a735-e163c6b2e0f9",
  "modified": "2020-05-09T19:54:47.181+0000",
  "expiresOn": "2020-06-06T05:00:00.000+0000",
  "accountId": "5a256353-10e1-443d-b243-681ffela6e5d",
  "agencyId": "01956a43-e83d-4619-8c0e-97b158a8a7f0",
  "createdBy": "DIGITAL",
  "agencyName": "Agency Name",
  "quoteNumber": "QCB-100-1IEV1A43",
  "premium": 1370.0,
  "brokerFee": 50.0,
  "totalPremium": 1395.0,
  "companyName": "Policy Holder Account Business Name Inc",
  "agentFirstName": "AgentFirstName",
  "agentLastName": "AgentLastName",
  "agentEmail": "agent@email.com",
  "customerStatus": "AVAILABLE",
  "customerFirstName": "pcfname",
  "customerLastName": "pclname",
  "customerEmail": "pcemail@gmail.com",
}
```

```

"customerPhone": "4082504474",
  "agencyStatus": "READY",
  "agencyDescription": "Quote Ready for the Customer",
  "agencyDeleted": false,
  "initialRequestData": {},
  "cowbellRiskFactors": {
    "companyAggregateCF": 52,
    "industryAggregateCF": 54,
    "factors": {
      "networkSecurityCF": 57,
      "cloudSecurityCF": 50,
      "endpointSecurityCF": 54,
      "fundsTransferCF": 51,
      "complianceCF": 54,
      "darkIntelligenceCF": 47,
      "cyberExtortionCF": 51
    }
  },
  "cowbellCoverages": {
    "securityBreachExpense": true,
    "securityBreachLiability": true,
    "extortionThreats": true,
    "restorationOfElectronicsData": true,
    "businessIncomeAndExtraExpense": true,
    "businessIncomeAndExtraExpenseSubLimit": 5000,
    "publicRelationsExpense": true,
    "computerAndFundsTransferFraud": true,
  },
  "agencyDeepLinkURL":
  "https://agency-name.cowbellcyber.ai/signup-validation/7da8388a978390cf",

  "policyHolderDeepLinkURL":
  "https://company-name.cowbellcyber.ai/signup-validation/810c44344f8c4"
}

```

Explanation of certain fields in the response

- **agencyDeepLinkURL**: Deep Link URL to be used by the Agent to bind the Quote (refer to section 9 for details)
- **policyHolderDeepLinkURL**: Deep Link URL to be used by the Policyholder to approve the Quote (refer to section 9 for details)
- **agentFirstName, agentLastName, agentEmail**: agencyDeepLinkURL is for this agent
- **customerFirstName, customerLastName, customerEmail**: policyHolderDeepLinkURL is for this user
- **quoteNumber**: Agent and Policy Holder visible Quote Number (different from quote-id)
- **totalPremium**: Quoted premium
- **agencyStatus**: Quote Status for the agency. "REQUESTED" "READY" "BOUND" "SIGNED" "ACTIVE" "INVALID" "EXPIRED"
- **initialRequestData**: Request Quote Payload repeated on this response for reference
- **cowbellCoverages**: Coverages selected in the Quote
- **cowbellRiskFactors**: Risk Ratings Factors (aka Cowbell Factors) for the Policy Holder's Organization

Step 9: Using Bind Quote DeepLink URL

Quote details contains two different types of Deep Link URLs: `agencyDeepLinkURL` and `policyHolderDeepLinkURL`

9.1 `agencyDeepLinkURL`

Digital Aggregator platform can present this URL to the Agents who are interested in binding the quote. This deep link URL is agent specific (tied to his email id) and takes the Agent directly into the Cowbell Platform. If the Agent already has an account, then he/she will be presented with a login screen (unless there is already a saved session token). However, if the Agent is not added to the agency ahead of time, then he/she will be presented with a screen to create a new password. Once a new password is selected, Agent is logged into the platform and is re-directed to the quote details to continue the binding process.

9.2 `policyHolderDeepLinkURL`

Digital Aggregator platforms, which allow policyholders to self-service, can present this URL to the Policy Holders. This deep link URL is policyholder specific (tied to his email id) and takes the Policyholder directly into the Cowbell Platform. If the Policy holder already has an account, then he/she will be presented with a login screen (unless there is already a saved session token). However, if the Policy holder is new, then he/she will be presented with a screen to create a new password. Once a new password is selected, Policy Holder is logged into the platform and is re-directed to the quote details to continue the approval process.

Related Links

- API Reference: <https://developers.cowbellcyber.ai/>
- API License: <https://cowbell.insure/api-license/>
- Production Environment: <https://<your-company-name>.cowbellcyber.ai>
- Pre-Production Environment: <https://<your-company-name>.morecowbell.ai> (IP white-listing required)
- Cowbell Website: <https://cowbell.insure/>