



At-Bay Stance: A Managed Risk Solution

Exclusively available to surplus Cyber and Tech E&O policyholders

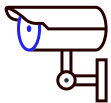


At-Bay has proven the value of strong cybersecurity practices and their impact on reducing claim frequency and severity. Our technical underwriting and active risk monitoring have already helped over 30,000 policyholders **reduce ransomware incidents by more than 5X compared to the industry average**¹, but there's more work to be done to protect SMBs.

That's why At-Bay is excited to offer **At-Bay Stance™**, a managed risk solution for keeping digital risk at bay. **This market-leading security solution comes with your client's insurance policy** and combines mission-critical products and services that reduce cyber risk. An Embedded Security fee of \$50 to \$1,000 will be included on each policy based on the risk exposure of the insured. An equivalent market solution could cost thousands of dollars.

We trust that At-Bay Stance will increase client retention by helping At-Bay insureds manage their security and cyber risk in one place, and will ultimately result in better security outcomes while simultaneously setting a higher standard for every organization's security practices.

What security services are included with At-Bay Stance?



At-Bay Stance Exposure Manager

An easy-to-use dashboard that provides regular scans to identify customers' digital assets, centralizes threat and vulnerability data, and empowers insureds to take action with clear recommendations from us. An equivalent market solution could cost a company upwards of \$5,000/year.²



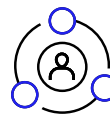
At-Bay Stance Managed Security

At-Bay's security team is your clients' security partner. Insureds get on-demand access to At-Bay's internal team of cyber experts who can advise on a breadth of security services, from vulnerability management to security education and training. Similar services cost \$300+/hour.



At-Bay Response & Recovery

At-Bay has added an in-house Response & Recovery team to our incident response panel, expanding your clients' options for help getting back on their feet ASAP in the event of a covered breach.



Security Partner Network

Insureds get access to exclusive and meaningful discounts with market-leading security products and solutions that positively impact security outcomes. At-Bay's partners include Cloudflare, 1Password, Pax8, and more.

[For more information | at-bay.com/security](https://at-bay.com/security)

¹ Frequency Based on Primary and Excess Cyber and Tech Errors & Omissions losses reported and exposure earned through 9/30/2022, evaluated as of 10/1/2022, and 2020-2021 industry analysis.

² Estimated value of At-Bay's attack surface monitoring service based on average annualized cost of comparable attack surface monitoring services for small- and medium-sized businesses. At-Bay's attack service monitoring service should not be considered a replacement for comprehensive attack surface monitoring or a standalone cybersecurity solution. Please consult with an IT professional for additional guidance.



Frequently Asked Questions

When will At-Bay Stance be added to surplus Cyber and Tech E&O quotes?

At-Bay Stance will be added to surplus Cyber and Tech E&O starting in May 2023 for new business quotes, and to renewals with effective dates in August 2023 and later.

At-Bay Stance is not available with our admitted Cyber product.

What is the intended benefit of At-Bay Stance?

For insureds:

- Better security outcomes and reduced cyber exposure
- Reduced frequency and severity of claims

For brokers:

- Reduced frequency and severity of claims
- A robust insurance offering differentiated from the rest of the market
- Increased client retention

Will there be any updates to At-Bay's policies to reflect these changes?

Yes, we'll be adding an Embedded Security fee and corresponding Endorsement to our surplus Cyber and Tech E&O policies.

Where does the Embedded Security fee get displayed?

The fee will be included in the total cost and displayed as "Embedded Security" on the quote letter, bind declarations page, and billing statement.

How does the Embedded Security fee differ from a carrier fee?

The Embedded Security fee is designed to reduce clients' exposure to cyber risk by providing them with At-Bay Stance, a managed risk solution. This is different from a carrier or policy administration fee where the insured pays an administrative cost without receiving additional value-added services.

Will there be any marketing materials included in quote documents that explain At-Bay Stance?

Yes, we've created [a customer-facing At-Bay Stance Overview PDF](#) for you to share with your clients. This will automatically be included with your quote letter summary PDF. Additionally, there will be an Embedded Security endorsement describing the Embedded Security offerings available to your client: At-Bay Stance Exposure Manager and At-Bay Stance Managed Security.