



At-Bay Cyber Admitted vs. Surplus

Find the best coverage for your client

At-Bay takes an innovative approach to underwriting cyber insurance. Cyber risk is dynamic, and numerous new threats emerge over the course of an insurance year. At-Bay analyzes and monitors the risk of every company in our portfolio – not once, but regularly – so we can educate, advise, and support brokers and businesses throughout our partnership. Because risk never rests, and neither do we.

For a detailed comparison of our admitted and surplus Cyber coverage, please reference the table below.

At-Bay Cyber comparison for auto-quotes

	Admitted	Surplus
Target Customer	Micro to small businesses with a standard risk profile seeking affordable but comprehensive coverage	Small to midsize businesses seeking a premium cyber insurance product with the ability to customize based on their needs
Minimum Premium	\$100 for \$100K aggregate limit (\$750 for \$1M aggregate)	\$950 for \$1M aggregate limit
Revenue Limit	Up to \$25M	Up to \$100M
Coverage Limit	Up to \$1M	Up to \$3M
Included Coverage Highlights	<ul style="list-style-type: none"> • Information Privacy - Event Response & Liability • Network Security - Event Response & Liability • Data Recovery • PCI Liability • Business Interruption* (Direct and Contingent) • System Failure* (Direct and Contingent) • Reputational Harm* • Cyber Extortion* • Financial Fraud* 	<p>All admitted coverages (without applicable sublimits for Business Interruption, System Failure, Reputational Harm, and Cyber Extortion)</p> <p>PLUS:</p> <ul style="list-style-type: none"> • Media Liability & Event Response • Broker-Specific Amendatories • Contingent Bodily Injury* • HIPPA Betterment* • PCI Betterment* • And many more!

* Sublimits apply



Admitted

Surplus

Ransomware Event Sublimit

Sublimit is applicable subject to underwriting guidelines

State Availability

All states including D.C., except for Alaska

All states including D.C.

UW Involvement

None

None to limited

AM Best Rating¹

A- (Excellent)

Underwritten by A- (Excellent) rated
non-admitted carrier

Underwritten by Clear Blue Insurance
Company and Clear Blue Specialty
Insurance Company

Security Solutions Included with Policy

- [Active Risk Monitoring](#) (for policyholders with a unique web domain): Regular monitoring and proactive alerts for new critical vulnerabilities.
- [At-Bay Response & Recovery](#): Our incident response panel includes an in-house Response & Recovery team, expediting the claims process in the event of a covered breach.
- [At-Bay Security Partner Network](#): Access to exclusive discounts on security software and services we've identified as most effective at reducing risk.

All admitted security solutions

PLUS:

- [At-Bay Stance Exposure Manager](#): An online platform that alerts you of vulnerabilities, prioritizes threats, and provides clear recommendations to resolve.
- [At-Bay Stance Managed Security](#): On-demand access to cyber experts that provide advice and guidance on a breadth of security topics.

Fees

State surcharges (if applicable)

- Surplus lines tax
- Embedded Security fee (of \$50 to \$1,000 based on risk exposure of the insured) for access to At-Bay Stance Exposure Manager and Managed Security

For more details on eligible business classes, view our [appetite guide](#).

[Get an At-Bay Cyber quote today](#)

¹For the latest Best's Credit Rating, access www.ambest.com.

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