

# Managed Detection and Response

## Frequently Asked Questions

---

### What is Managed Detection & Response (MDR)?

MDR is a security service used by organizations of all sizes—from billion-dollar companies to local SMBs— to protect themselves 24/7 from cyber threats. It combines EDR technology with around-the-clock human expertise for effective security incident detection and response. It's ideal for businesses with limited IT resources, as it offloads continuous monitoring and threat management to an external team who are available around the clock.

This service provides a cost-effective, turnkey solution for organizations lacking (or looking to augment) in-house cybersecurity capabilities. It offers easy integration without the complexity of managing a full security platform.

---

### What functionality does At-Bay Stance MDR provide?

At-Bay Stance MDR provides around-the-clock security monitoring, proactive threat detection, and rapid incident response for your clients.

Stance MDR provides affordable access to:

- 24x7 monitoring and response services staffed by At-Bay cybersecurity professionals.
- Endpoint protection on a leading EDR platform, so the insured is protected by enterprise-grade security.
- Operational savings by freeing up internal IT professionals from wasting time investigating every security alert, so the IT team can focus on projects that grow their business.
- Potential access to competitive cyber insurance rates and terms in accordance with the insured's risk profile.

Stance MDR is an optional product sold separately by our affiliate, At-Bay Security LLC

---

---

## What should I say to a client that's interested in Stance MDR?

**Important Security Control:** MDR is recognized as being one of the most effective security controls. Quality MDR solutions offer 24/7 protection and endpoint monitoring using state-of-the-art security technology.

**Potential Insurance Benefits:** Clients that adopt a top-tier MDR solution like At-Bay Stance MDR can potentially unlock significant insurance benefits.

**Claims Mitigation and Risk Reduction:** At-Bay claims data shows more than 50% of cyber insurance claims over the past two years could have been mitigated or even stopped altogether by an MDR solution<sup>2</sup>.

**At-Bay's solution:** Top-tier MDR solutions like At-Bay Stance MDR help materially enhance your client's insurance program terms and conditions with a significantly improved security posture. At-Bay has a track record of creating strong security offerings for small and midmarket customers that deliver big company security outcomes. At-Bay's security expertise has been recognized in the industry, including being named to Fortune's Cyber 60 list and as a finalist for SC Media's Best SME Security Solution.

---

## What should I do if I have a client interested in Stance MDR?

If you have a client interested in At-Bay Stance MDR, you can have them reach out directly to At-Bay Security ([mdr-sales@at-bay.com](mailto:mdr-sales@at-bay.com)) or notify your underwriter and they can connect you and your client with At-Bay Security's MDR team to discuss the service in detail.

For more information, explore these additional resources:

- [Stance MDR Overview](#)
  - [Stance MDR Buyer's Guide](#)
  - [Book a meeting with the Stance MDR team](#)
-

---

## How does At-Bay Stance MDR help us as brokers?

- **Better Insurance Terms:** Offer clients improved pricing and terms tied to enhanced security.
- **Faster Sales Cycle:** Brokers can focus on selling insurance, while the At-Bay MDR Sales team focuses on selling security. The MDR sales cycle can be completed and implemented in under a week and requires little to no effort from the broker
- **Flexibility Post-Bind:** 60-day window for clients to implement Stance MDR after binding.
- **Competitive Edge:** Stand out by offering a unique path to better terms and stronger security for clients.
- **Retention Insights:** Clients who implement additional security solutions tend to experience higher retention rates year over year.

---

## Do I need to handle the technical aspects of selling At-Bay Stance MDR to clients?

No, At-Bay Security's team manages the technical side. You simply introduce the solution, and At-Bay Security provides full support to ensure your clients have all the information and help they need to get started.

Please contact your underwriter or email [mdr-sales@at-bay.com](mailto:mdr-sales@at-bay.com) with any MDR questions or inquiries.

---

## How does At-Bay Stance MDR protect against ransomware and other attacks?

At-Bay Stance MDR proactively detects and helps stop cyber threats before they can fully deploy by:

**Threat detection:** Leveraging industry-leading EDR, it identifies threats like file encryption attempts, malware, ransomware, and credential theft.

**24x7 Monitoring:** Round-the-clock surveillance detects suspicious activity early

**Rapid Response:** At-Bay Stance MDR's expert security team immediately investigates and contains threats, preventing threat actors from spreading significantly and causing damage

**Remediation:** If a threat is detected, the At-Bay Stance MDR team works to neutralize the threat, recover data, and restore systems.

---

---

**How does At-Bay Stance MDR integrate into the insurance process?**

Stance MDR is seamlessly integrated into the insurance sales cycle, providing security and insurance benefits without complicating your workflow.

Clients can implement it within days, and At-Bay's security team offers 24x7 on-demand support.

---

**Does buying Stance MDR have any effects on my insurance policy terms and conditions?**

Clients that adopt a top-tier MDR solution like At-Bay Stance MDR can potentially unlock significant insurance benefits, like enhanced sublimits or lower premium.

Final policy terms are determined by account details and the insured's risk profile.

---

**How much does At-Bay's MDR cost?**

At-Bay Stance MDR is designed to be accessible and scalable, offering competitive pricing without high minimums, making it a flexible solution for businesses of all sizes.

For more details, reach out to [MDR-sales@at-bay.com](mailto:MDR-sales@at-bay.com).

---

**How will At-Bay handle any claims for Stance MDR customers? Does this change the way they would file a claim?**

Purchasing MDR from At-Bay Security does not change whether or how a customer files a claim, potential claim, or notice of circumstance under any insurance policy. The At-Bay MDR team will not submit claims or notice of circumstance directly or indirectly to any insurance provider, including At-Bay Insurance Services, LLC.

Customers remain obligated to notify At-Bay Claims pursuant to the notification requirements of their respective policies. At-Bay Security's MDR team will not inform the At-Bay claims team of any detected cyber incident on behalf of the customer/insured.

---

**Can Stance MDR replace another MDR offering that an insured currently pays for?**

Stance MDR can replace clients' existing endpoint security solutions, whether it's an EDR, legacy Antivirus, or another MDR provider. At-Bay's MDR also stands out as a comprehensive Managed Detection and Response (MDR) solution that holds its own against top competitors:

- At-Bay MDR leverages industry-leading Endpoint Detection and Response (EDR) technology.
  - At-Bay Security's MDR team provides a highly effective service that aligns our objectives with yours: to significantly reduce risk and loss. Unlike other MDR providers, we focus on building a partnership that supports your goals.
-

- 
- Tailored to deliver Fortune 500-level security to Small and Medium-sized Businesses (SMBs), a segment often underserved by the market.
- 

---

**Where can I find more details about Stance MDR?**

To learn more about At-Bay Stance Managed Detection & Response, please visit our website (<https://www.at-bay.com/security/mdr/>) or contact [MDR-sales@at-bay.com](mailto:MDR-sales@at-bay.com).

---

**Will insureds be receiving information about Stance MDR?**

Yes, information about Stance MDR is included as part of the cyber insurance quote packet for select clients, which brokers can share with their insured to provide a helpful guide to At-Bay Stance MDR. Read more below for further details on what it looks like and how to use the packet effectively.

---

**When do insureds receive a policy credit on their policy, and how much will that policy credit be?**

Insureds with policies placed through At-Bay, who improve their security controls with Stance MDR, may be eligible to receive a policy credit upon renewal of an existing policy or binding of a new business policy. Final policy terms are determined by account details and the insured's risk profile.

---

**Will insureds who use an MDR other than At-Bay's be eligible for a premium credit?**

Yes, insureds with policies placed through At-Bay with other high-quality evaluated MDR solutions may also be eligible for an MDR premium credit on their cyber insurance policy upon renewal of an existing policy or upon binding of a new business policy, depending on the quality of the MDR solution, account details, and the insured's risk profile.

---

## At-Bay Stance MDR Quote Packet Flier Preview

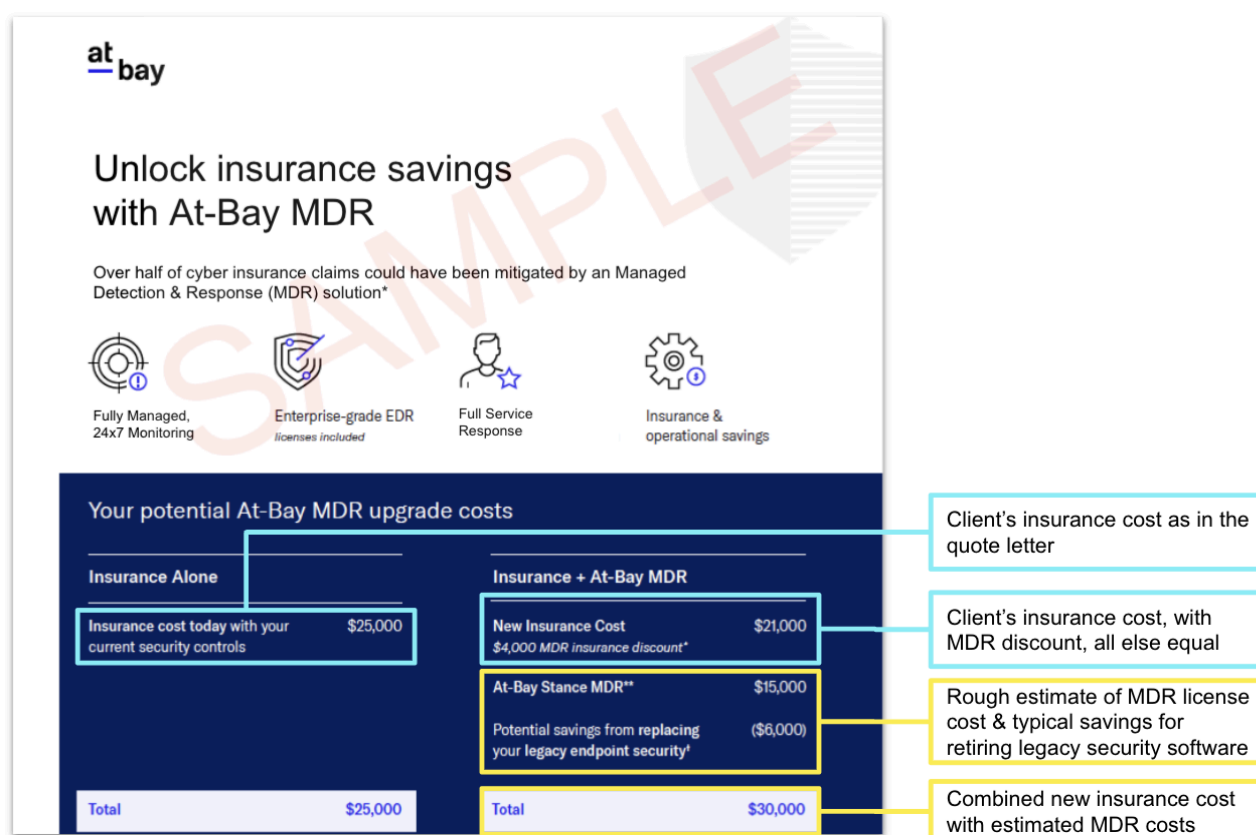
This custom flier will be provided with select new business and renewal surplus Cyber and Tech E&O quotes. It is customized to the client and highlights the business case for adopting At-Bay MDR, which you can share with your client to help explain the benefits of At-Bay MDR. What you'll see:

At left:

- The client's insurance cost for the quote, as reflected in the quote letter. This includes both the premium as well as the embedded security fee.

At right:

- The updated insurance cost with an MDR discount applied (specific to implementation of At-Bay Stance MDR), all else equal
- A rough estimate of the At-Bay Stance MDR license cost & typical savings customers may see for retiring legacy security software
- A total cost, which reflects the new insurance cost should your client adopt Stance MDR + the estimated Stance MDR costs





<sup>1</sup>Based on At-Bay analysis of At-Bay claims from Q4 2021 through to Q3 2023 that could potentially have been mitigated by a Managed Detection and Response product.

At-Bay Stance MDR is provided by At-Bay Security, LLC ("At-Bay Security") a wholly owned subsidiary of At-Bay, Inc. At-Bay Security does not provide insurance services. Insurance placed through At-Bay Insurance Services LLC is not a condition to purchase At-Bay MDR.

Insureds/Applicants with other evaluated MDR solutions may also be eligible for an MDR premium credit on their cyber insurance policy placed through At-Bay Insurance Services, LLC depending on the quality of the MDR solution, account details, and the insured's risk profile. The information contained in this communication is for informational purposes only and no warranty is given or liability accepted regarding this information. Any cost savings stated is not guaranteed. Actual cost, premium, and coverage are subject to the unique considerations of each individual risk.