



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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