# Censys & at bay

# How At-Bay Enhances Cyber Insurance with Censys

*"Every loss we help prevent justifies the investment in Censys."*

**INDUSTRY:**
Insurance

**REGION:**
United States

**SIZE:**
201-500 employees

**THE CHALLENGE:**
At-Bay needed up-to-date internet data to support its underwriting and risk assessment.

**THE GOAL:**
At-Bay's objective is to make informed insurance decisions in two minutes or less.

**THE OUTCOME:**
With Censys, At-Bay conducts superior risk assessment and automates insurance processes, while setting new standards for the cyber insurance industry.

Learn how At-Bay, a pioneering force in the realm of cyber insurance, has harnessed the power of Censys, the leading threat hunting and exposure management platform, to optimize its operations and risk assessment.

## What Makes At-Bay Unique

At-Bay is a cyber insurance provider that strives to provide end-to-end prevention and protection to its customers.

At-Bay specializes in helping organizations protect themselves against the financial and reputational risks associated with cyberattacks, data breaches, and other cyber-related incidents.

One of At-Bay's distinguishing features is its data-driven approach to underwriting and risk assessment. The company uses technology and data analytics to evaluate an applicant's risk profile, which includes evaluating its cybersecurity posture and identifying critical vulnerabilities, in order to help determine appropriate coverage and pricing options for insurance policies placed by At-Bay. This approach allows At-Bay to offer tailored insurance solutions to its clients based on their specific cybersecurity needs.

## Two Minutes or Less

At-Bay's objective is to make informed insurance decisions in under two minutes. Ayelet Kutner, CTO of At-Bay, who oversees technology, data research, and product teams shared further:

"Our goal is to make a decision within two minutes whether to provide a quote for an applicant. To achieve this, we utilize over 10 different data sources in our scans, and we've developed our own risk assessment, which we believe sets us apart in the market."

With in-house data engineers, data scientists, and machine learning models, At-Bay has fine-tuned its risk assessment capabilities.

## Recurring Scanning

In their quest for efficiency, Ayelet and her team have adopted a recurring scanning approach. They perform regular scans of At-Bay's portfolio companies to identify vulnerabilities, enabling them to guide customers through the patching and upgrading process.

"Our scans are an essential part of our portfolio. They provide us with valuable insights and help us engage with our customers to ensure their systems remain secure."

At-Bay's security team, which operates behind the scenes, assists in delivering a seamless experience to its customers with critical insights and notifications. This team works closely with At-Bay customers to ensure that vulnerabilities are addressed, and it provides support and guidance for patching and upgrades.

## Why Censys

The decision to use Censys is driven by the need for real-time, up-to-date information, and At-Bay finds Censys more reliable and current than other alternatives.

> **Censys plays a critical role in our technology stack for understanding risk and automating insurance processes. We choose Censys over other tools because of its reliability. Missing an up-to-date vulnerable device is a significant concern for us. Every loss we help to prevent justifies our investment in Censys.**

This is because Censys has the widest breadth and depth of internet scanning coverage available, scanning 63% more services than the nearest competitor. Censys is the only vendor conducting ML-based discovery of services across all 65k ports, daily refreshes on all 3b+ services in its dataset, or using ~100 Deep Protocol Scanners and Automatic Protocol.

With >95% accuracy, Censys surfaces behavioral data points on every host and running service, allowing At-Bay to identify patterns and uncover relationships between otherwise disparate infrastructure.

## Setting New Industry Standards

At-Bay's partnership with Censys underscores its commitment to data-driven, efficient, and proactive cyber insurance processes. Through the integration of Censys, At-Bay continues to set new standards in the industry, enabling superior risk assessment and added protection against cyber threats for its clients.

## The one place to understand everything on the internet.

Censys is the leading Internet Intelligence Platform for Threat Hunting and Exposure Management. We provide governments, enterprises, and researchers with the most comprehensive, accurate, and up-to-date map of the internet to defend attack surfaces and hunt for threats. Censys scans 63% more services than the nearest competitor across the world's largest certificate database (>10B), reducing the likelihood of a breach by 50%.

Founded by the creators of ZMap, trusted by the U.S. Government and over 50% of the Fortune 500, Censys' mission is to be the one place to understand everything on the Internet.

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