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# The Skills Gap No One Is Insuring

Firms are deploying AI faster than they are building the expertise to oversee it. The liability that creates is largely uncovered.

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# Deployment Is Outpacing Oversight

**Across industries, firms are adopting AI tools without the internal capability to govern what those tools are actually doing.**

**The people deploying AI are often not the people who understand it.**

**And the people accountable for risk often have no visibility over it at all.**

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# When No One Is Watching

**Without internal expertise to oversee AI outputs, firms are exposed to:**

- **Decisions being made by systems no one fully understands**
- **Errors compounding undetected across thousands of outcomes**
- **No clear line of accountability when something goes wrong**

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## The Liability No One Saw Coming

**Australia's Robodebt scheme used an automated system to issue debt notices to welfare recipients, without adequate human oversight or legal basis.**

**The result was a royal commission, a class action settlement of over $1.8 billion AUD, and a finding that the system should never have been deployed without proper human review.**

**No one anticipated the liability. No policy was designed to respond to it.**

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# Insurers Will Look for Accountability

**When an AI-driven decision causes harm, insurers and regulators will look for the person accountable.**

**If the answer is unclear, so is the coverage**

**Most standard policies were not written with unsupervised AI deployment in mind.**

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## The Questions Firms Should Be Asking

- **Do we have someone who understands how our AI tools make decisions?**
- **Can we explain and defend those decisions if challenged?**
- **Does our insurance programme reflect the AI risk we are actually carrying?**

**The skills gap is not just an operational problem. It is an insurance one.**

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**AI capability is growing. Internal oversight is not always growing with it.**

**Understanding what your AI does, and who is responsible for it, is the first step to making sure you are actually covered when it matters.**

**Talk to us about aligning your insurance programme with your real risk profile.**