



Why AI Coverage Is Getting Harder to Place

As AI adoption accelerates across technology companies, insurers are becoming more cautious about how exposure is assessed and priced.

AI Exclusions Are Expanding

Insurers are introducing new policy language to address AI-related exposure.

Key trends include:



Broader exclusions for automated decision-making risks



Limitations around algorithm-driven outcomes



Greater caution around autonomous system liability



Enhanced fraud detection

Coverage clarity is improving, but the scope of protection is narrowing.



Silent AI Exposure Is Under Review

Many insurance policies were written before AI became embedded in products and services. Insurers are now examining where unintended AI exposure may already exist.

Underwriting reviews often focus on:



Whether AI influences customer outcomes



Where AI affects financial or operational decisions

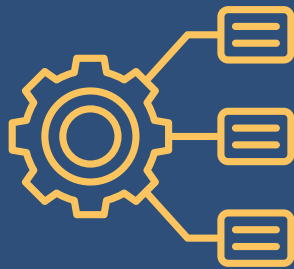


How automated outputs are validated or monitored

The goal is to identify risks that traditional policies were not designed to address.

Proposal Forms Are Getting More Detailed

Insurers ask about:



Model development
processes



Training data sources



Human oversight
mechanisms



How AI outputs are used
in decision-making

Transparency around AI systems is becoming a core underwriting requirement.



Governance Is Now an Underwriting Signal

Insurers are evaluating whether firms have the governance structures needed to manage AI risk.

Areas receiving attention include:



Documented AI development frameworks



Oversight of model outputs and decision pathways



Internal controls around deployment and monitoring

Strong governance can materially improve how insurers assess AI exposure.

Why This Matters

As AI adoption grows, insurers are reassessing how technology risk is priced and structured.

For AI-driven firms, this affects how they:



Prepare insurance applications



Structure risk management frameworks

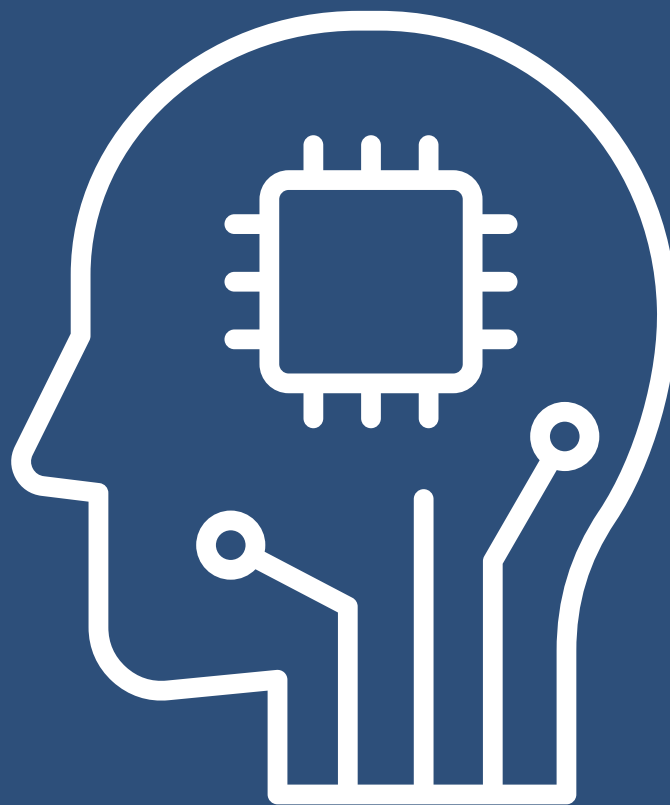


Demonstrate operational oversight

Insurance placement is becoming less about innovation alone and more about how responsibly that innovation is managed.



**AI innovation is accelerating.
Underwriting scrutiny is rising with it.**



Firms that demonstrate clear governance, transparency, and oversight are better positioned when approaching the insurance market.

Talk to us about how AI exposure is reshaping technology risk and insurance placement.

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