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Insurance purchasing in the age of AI

AI is changing the shape of insurance claims — your checklist to prepare for what clients will want to know

AI is not creating a new category of insured risk. It is reengineering how existing losses occur - accelerating them, scaling them and making them harder to attribute, defend and insure.

For brokers, this is a structural shift. AI-driven events will not arrive labelled as 'AI claims.' They will present as cyber breaches, fraud losses, regulatory investigations, professional negligence or Directors & Officers (D&O) actions, but with different underlying mechanics, greater severity and far more complex coverage triggers.

As a result, your clients will be asking more sophisticated questions about whether their programme will respond when AI is part of the causal chain.

Key questions to address with your clients

Programme structure and 'silent AI' exposure

- [ ] Where will your largest AI-driven losses most likely sit - Cyber, Crime, D&O, Employment Practices Liability (EPL), Tech Errors & Omissions (E&O), Media or General Liability?
- [ ] Are there any AI, algorithm or model-related exclusions in your policies and what do they mean for you in practice?
- [ ] Are there sub-limits that could materially restrict AI-shaped claims (e.g. social engineering, privacy, media/IP, tech errors)?

Cyber and technology risk

- [ ] Does your cyber policy respond to AI-related incidents such as chatbot data leakage or prompt injection?
- [ ] Are you covered for risks arising from employee use of third-party AI tools?
- [ ] If an AI vendor fails, do you have business interruption or dependent business interruption cover?

Crime and fraud

- [ ] Will your policy respond to deepfake-enabled fraud, including voice and video impersonation?
- [ ] Could exclusions (e.g. authorised instruction or authentication failure) prevent a claim from being paid?
- [ ] What controls are insurers expecting and are these implicit conditions of cover?

D&O and governance

- [ ] Are pre-claim regulatory investigations linked to AI governance covered in the D&O policy?
- [ ] What level of board oversight and governance evidence do insurers expect?
- [ ] How is the insurer approaching 'AI washing' and disclosure-related risks?

Liability, E&O and Media

- [ ] Which policy responds if AI outputs cause customer loss - Tech E&O, PI, or GL?
- [ ] Where are the gaps between Tech E&O, PI, and GL?
- [ ] How are AI-related IP, defamation and content risks treated and are defence costs fully covered?
- [ ] Do exclusions apply even if AI is only part of the cause of loss?

Preparing for the whatever next

These are no longer theoretical issues; they are becoming core renewal conversations.

Clients will expect you to interpret evolving policy wordings, identify and explain coverage gaps, anticipate insurer positions and provide joined-up answers across multiple lines of cover.

Before your next renewal discussion, prepare for these questions as if they are already being asked because soon, they will be.

Get big expertise, no matter your client's size or direction - click here for more information on how AI impacts business risk

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