AI ASSESS TECH

Measurable Risk Is Insurable Risk

Insurance requires a defined boundary, measurement within it, and evidence no one has to take on faith. Runtime behavioral attestation provides all three — for deployed AI.

The pattern: insurance creates the measurement standard

Fire → building codes	**Auto → telematics**	**Cyber → attestations**
Insurers could not price fire risk, so they funded the standards and inspection regimes that made buildings insurable. The measurement layer came first.	Continuous observation of actual driving behavior replaced demographic guesswork. Premiums moved from who you are to how you actually drive.	Carriers now condition coverage on attested controls — SOC 2 reports, MFA verification. The attestation became the underwriting artifact.

The pattern repeats: insurance demand creates the measurement standard. AI liability is at the start of that curve — and the measurement instrument does not exist yet in the market.

Three insurance functions, one evidence layer

FUNCTION	WHAT THE INSURER NEEDS	WHAT RUNTIME ATTESTATION PROVIDES
Underwriting	A picture of the risk at policy inception — not the vendor's benchmark, the deployed system's actual behavior	Baseline behavioral attestation against a published, preregistered standard — the inspection report for a deployed AI system
Ongoing insurability	Notice when the risk materially changes during the policy period	Continuous measurement over time; behavioral drift detection maps directly to "material change in risk" provisions
Claims	Evidence of system behavior at the time of an incident that neither party can dispute	SHA-256 hash-chained records, anchored to a public blockchain — tamper-evident, independently verifiable by adjuster, insured, or court

The conversation starter

"Your cyber insurer already asks for SOC 2 and MFA attestations before they'll quote you. AI liability is next — and the carriers have no instrument for it yet. We're the telematics for deployed AI: continuous behavioral measurement, with evidence your insurer can verify without having to trust your logs. Organizations that can show this evidence will be the ones that get coverage. Organizations that can't will get exclusions."

WHAT WE SAY	WHAT WE NEVER SAY
"We make AI behavior measurable — and measurable risk is insurable risk." "This is the underwriting-relevant evidence carriers increasingly ask for." "Continuous third-party attestation is strong reasonable-care evidence."	"This will lower your premiums" — we do not set pricing; carriers do. "Actuarial" anything — we provide measurement, not actuarial services. "Insured, guaranteed, or safe" — we are not an insurer, broker, or risk advisor.