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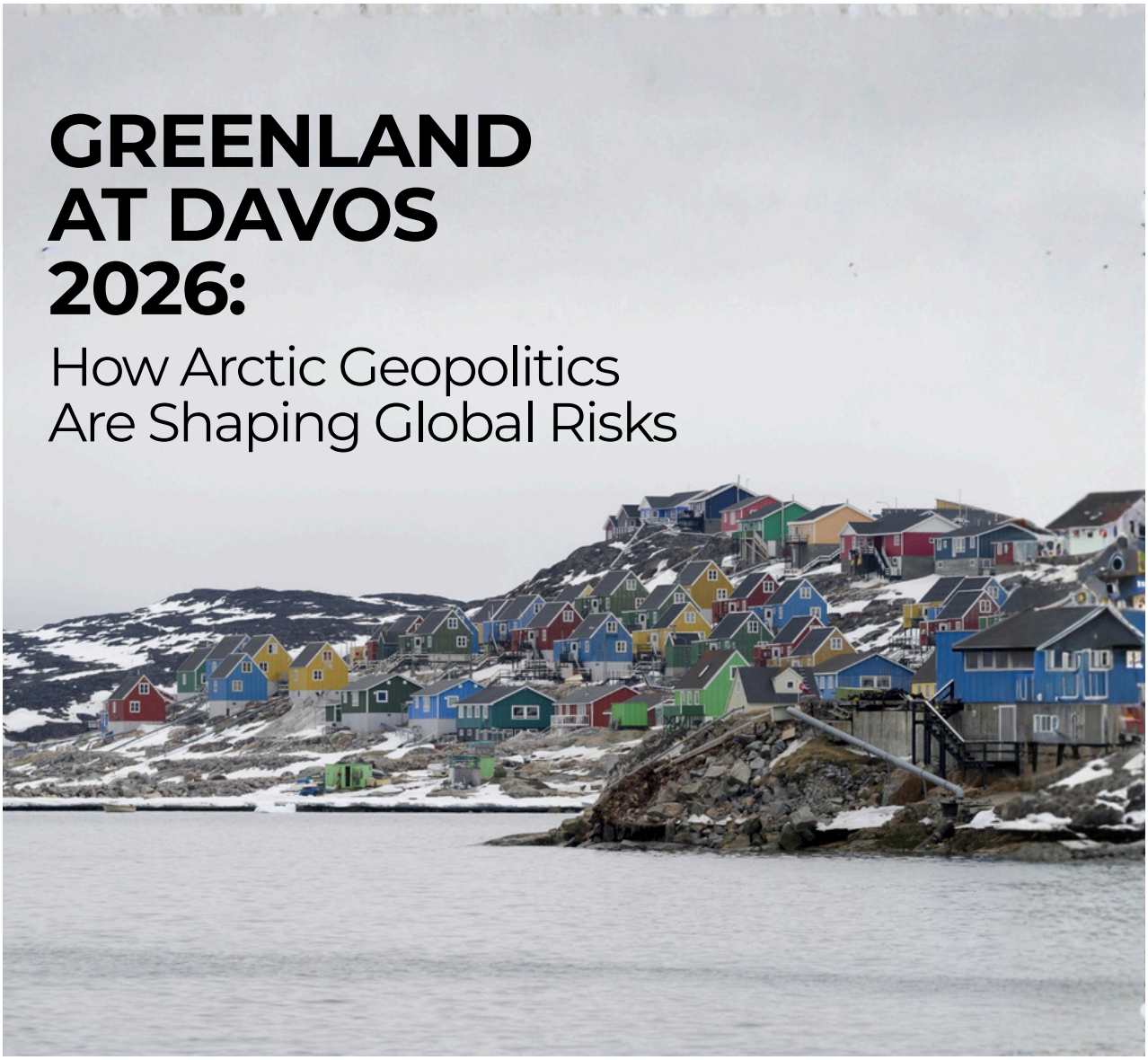

GREENLAND AT DAVOS 2026:

How Arctic Geopolitics Are Shaping Global Risks

Rethinking Supply Chain Risk

Captives Reimagined: Strategy and Resilience

Professional Indemnity for the Tech World

Editor's Note

Dear Readers,

2026 didn't exactly tiptoe in. It arrived with a jolt. Venezuela reminded us how quickly political events can reshape risk, while Greenland was in the spotlight at Davos as global leaders wrestled with Arctic access, and security frameworks. Since then, things have settled into a steadier rhythm, though the implications of these early shocks are still unfolding.

If you've been tracking geopolitics and risks long enough, you know how hard it is to look at one headline without seeing another tug at its sleeve. This month's features explore how to navigate this shifting landscape. *Greenland at Davos 2026* examines Arctic developments and their ripple effects on global risk, while *Rethinking Supply Chain Risk* reveals that disruptions are no longer temporary, but structural.

In the past year, I've noticed a growing emphasis on resilience and adaptability in my discussions with underwriters and risk managers, and it's been quite eye-opening. In *Captives Reimagined: Strategy and Resilience*, captives are evolving from mere back-office tools to strategic assets that enable organisations to anticipate, absorb, and influence risk rather than just insure against it.

And in *Professional Indemnity for the Tech World*, we look squarely at a shift many of us encounter again and again in briefings and discussions: tech professionals now carry responsibility for outcomes that have real financial and legal consequences, and insurance must reflect that reality.

These pieces reflect a feeling that resonates with many: the world is weathering forces that don't fit neatly into the risk categories we've relied on. I hope this collection gives you not only insight, but something closer to context, so when the next surprise comes you're not just reacting, you're thinking ahead.

Annie Undikai

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Managing Editor

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GREENLAND AT DAVOS 2026:

How Arctic Geopolitics Are Shaping Global Risk

Greenland's reappearance in global headlines has been striking, not because of any sudden crisis on the island itself, but because of what that attention reveals about the current state of geopolitical risk.

No conflict has erupted. No shipping route has collapsed. Yet markets, policymakers, and insurers are watching closely. That alone tells us something important.

Greenland's significance does not inherently generate geopolitical risk; instead, it illustrates the ways these risks can emerge. Such risks can flow through multiple channels, including geography, policy signals, and market behaviours; swiftly transforming into financial and insured exposures.

For business leaders and insurers, the key insight goes beyond Arctic issues; it signifies a broader systemic issue. It is about how geopolitical risk is changing shape.

Strategic Geography is Back in Focus

Greenland is situated between North America and Europe, close to Arctic shipping routes that are increasingly becoming accessible due to melting ice. Its strategic location influences not only demographics and the economy but also plays a crucial role in military surveillance, early warning systems, supply chains, logistics, and energy security.

What makes this moment notable is not novelty. Geography has always mattered. But what has changed is how openly states are competing over access and positioning.

The renewed focus on Greenland reflects a broader recalibration in which location, proximity, and control are again shaping power. For insurers, this brings geography back into underwriting conversations that had, for years, leaned heavily on efficiency and global integration.

Signalling Is Driving Risk

The Greenland discussion also illustrates a critical feature of modern geopolitical risk: it does not require physical conflict to have real effects. Public statements, diplomatic manoeuvring, and policy signals tied to Greenland have already strained transatlantic relations and prompted renewed discussions within NATO and European capitals about Arctic security cooperation.

These developments are less about immediate action and more about intent. But intent matters. Signalling alone can alter alliances, shift expectations, and change behaviour across markets and institutions. Businesses react to these signals, and investors take them into account when determining value.

Insurers need to determine the level of exposure they are prepared to manage in an environment where political climates are becoming increasingly unpredictable. Risk today is influenced as much by foresight as it is by the consequences that follow.

Greenland at Davos 2026

At the recently concluded World Economic Forum's Annual Meeting in Davos, Greenland became a focal point of global dialogue, illustrating how geopolitical risk today is shaped as much by public signalling as by hard power assertions. In a forum renowned for shaping global risk conversations, Greenland emerged not as a niche Arctic issue, but as a case study in how geopolitical risk is publicly signalled and collectively interpreted.

Photo: World Economic Forum, shared on LinkedIn

Two developments at Davos crystallised this shift. First, US President Donald Trump publicly backed away from earlier threats of coercive measures over Greenland, including tariffs against European allies. Instead, he advocated for discussions aimed at establishing a framework for future security cooperation in the Arctic with NATO partners. This diplomatic shift was presented as a step toward collaboration rather than conflict.

Second, the Greenland episode highlighted significant tensions in transatlantic relations. Leaders and executives repeatedly referenced Greenland in conversations about strategic geography, alliance cohesion, and Arctic security. High-profile exchanges involving the US and European leaders underscored how quickly territorial sensitivity and political rhetoric can test long-standing partnerships.

These high-profile exchanges did more than settle headlines. At Davos, they fed into a broader narrative about geopolitical fragmentation that leaders described as the defining risk of 2026.

More importantly, the Davos discussions placed Greenland within a larger narrative of geoeconomic fragmentation. Tariffs, sanctions, and trade controls were described not as exceptional tools, but as standard instruments of statecraft. In the World Economic Forum's risk outlook for 2026, geoeconomic confrontation ranked among the most significant near-term threats, reinforcing the idea that political decisions are now tightly coupled with economic and financial risk.

Davos offered a clear message. Geopolitical risk is no longer confined to closed-door diplomacy or distant flashpoints. It is being shaped in public forums, through statements that move markets and alter expectations in real time.

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Definition of Advantage is Expanding

Greenland also highlights a broader shift in how states define strategic advantage. Competition today extends beyond territory in the traditional sense. It includes access to rare earths, critical minerals, and emerging trade routes. Arctic access and resource control are becoming integral to how countries position themselves in trade, supply chains, and defence.

This evolution matters for insurance because it expands the scope of what constitutes geopolitical exposure. Resource nationalism, export controls, and access restrictions can disrupt projects, delay revenues, and strand assets without any physical confrontation. These are insurable risks, but only if they are recognised early and priced accordingly.

What It Means for the Insurance Industry

The insurance implications of Greenland's renewed prominence are practical and immediate. First, geopolitical uncertainty is increasingly a pricing input. Political rhetoric and policy signalling tied to Greenland have coincided with market volatility, reinforcing the need to explicitly reflect political uncertainty in risk assessments rather than treating it as noise.

Second, political risk is moving directly into insured exposures. Trade measures, diplomatic escalation, and sanctions can trigger contract disputes, project delays, supply chain interruptions, and political violence claims. These are familiar loss triggers for political risk and trade credit covers, even in the absence of physical conflict.

Third, insurers and reinsurers are focused less on single events and more on accumulation. The Greenland situation illustrates how words alone can shift risk profiles. Market participants are stress testing portfolios, reassessing exposures, and adjusting limits across Europe, transatlantic trade, and Arctic-linked supply chains.

Fourth, strategic geography adds complexity to risk modelling. Greenland's location, emerging Arctic routes, and mineral potential mean that geopolitical risk cannot be isolated within diplomacy or defence. It intersects with logistics, energy, technology, and supply chains. Insurance frameworks must reflect that interconnectedness.

Finally, the industry is being pushed to embed political risk more explicitly into capital planning. Heightened geopolitical tension, whether concerning Greenland or other regions, affects premium adequacy, capital allocation, and how risk is communicated to clients. Treating political risk as an afterthought is no longer sufficient.

A Signal Worth Paying Attention To

Greenland is not a turning point. It is a signal. A signal that geopolitical risk is increasingly visible, increasingly priced, and increasingly relevant to business and insurance decisions.

For insurers, the challenge is not predicting the next flashpoint. It is recognising how uncertainty accumulates, how political decisions ripple through markets, and how exposures can shift long before losses occur. In that sense, Greenland offers a clear lesson. Geopolitical risk has not suddenly returned. It has simply become harder to ignore.

Rethinking *supply chain risk*

For nearly thirty years, global supply chains operated under a common belief: disruptions were occasional. Companies would endure the setbacks, and normal operations would eventually return. However, this belief is no longer valid. Volatility has shifted from being an external disturbance to a fundamental characteristic of trade, production, and capital allocation in the global economy.

This shift profoundly affects the insurance industry. Supply chains, the backbone of global commerce, are also channels through which risk turns into tangible financial loss, linking factories to ports, contracts to cash flows, and disruptions to balance sheets.

As disruptions become structural rather than temporary, and supply chains grow more fragmented, politicised, and climate-exposed; insurers are shifting their focus. They are no longer merely underwriting individual events. They are now underwriting the entire framework of global commerce.

From Episodic to Structural Volatility

At the recent World Economic Forum in Davos, which wrapped up last week, conversations highlighted a significant change in leaders' perspectives on disruption. Historically, risk planning was based on the assumption of a return to a baseline state. However, many executives now question the existence of a stable baseline altogether.

Several forces are driving this change. Geopolitical tension has become persistent rather than cyclical. Trade policy is increasingly used as an economic weapon, with tariffs, export controls, and localisation mandates reshaping supply routes. Climate-related events are growing not only in severity but in frequency.

According to industry loss data, insured losses from natural catastrophes have exceeded $100 billion in four of the last six years, compared to a long-term average closer to $50 billion. At the same time, global supply chains have become longer, more specialised, and more interdependent.

Trade policy is increasingly used as an economic weapon, with tariffs, export controls, and localisation mandates reshaping supply routes.

For insurers, this convergence matters because it alters loss dynamics. Disruption is no longer confined to one geography or one line of business. A flood in one region can delay components, trigger contingent business interruption claims across continents, strain trade credit portfolios, and amplify political risk exposure if governments intervene.

This interconnectedness is now viewed less as a vulnerability to be eliminated and more as a reality to be managed. That framing places insurance squarely at the centre of the conversation.

A Core Insurance Risk

Supply chain disruption has quietly become one of the most material drivers of corporate loss, yet it often sits at the margins of traditional insurance thinking. Many policies still treat it as a secondary consequence rather than a primary exposure.

However, data reveals a contrasting narrative. Research conducted over the last ten years indicates that significant supply chain disruptions can wipe out between 30% and 50% of a company's annual EBITDA in severe situations, with recovery times extending well beyond a year.

From an insurance perspective, this translates into clustered claims across property, marine cargo, trade credit, political risk, and business interruption. It also raises uncomfortable questions about aggregation risk, particularly for reinsurers.

Insurers and reinsurers recognised that risk accumulation is influenced not just by geography but also by dependency. When numerous insured parties depend on the same logistics corridors, energy sources, or regulatory approvals; the correlation risk increases significantly. While this may not always be evident in conventional exposure maps, it becomes alarmingly apparent following a loss.

The implication is that underwriting supply chain risk requires a different lens. It demands visibility beyond Tier-1 suppliers, an understanding of contractual interdependencies, and an appreciation of how policy and politics shape operational outcomes.

Resilience Is Not a Buzzword

Insurance providers have traditionally viewed resilience as a qualitative concept —crucial for risk assessments yet challenging to quantify. However, this perspective is changing.

Companies are redesigning their supply chains to incorporate resilience as a core feature, rather than viewing it as an afterthought. Strategies such as dual sourcing, regional diversification, inventory buffers, and flexible manufacturing contracts are increasingly prevalent, even if they lead to higher short-term costs. The reasoning behind this shift is clear: stability now holds significant economic value.

This presents an opportunity to more accurately differentiate risk. A company that has diversified sourcing across various regions, maintains transparent supplier data, and has tested contingency plans poses a different level of risk compared to one that is optimized solely for cost efficiency.Yet too often, both are priced similarly.

Resilience is increasingly becoming a quantifiable element in underwriting. Metrics like supplier concentration ratios, recovery time estimates, and reliance on regulated trade corridors are starting to influence pricing and capacity decisions. Over time, this trend could transform the way capital is distributed within the insurance market.

The Investor Lens

A recurring theme in recent discussions has been the concept of investability. Investors are paying closer attention to how firms manage supply chain risk, not only because of operational continuity, but because of earnings stability. From this perspective, insurance plays a signalling role. The availability, structure, and pricing of coverage are increasingly interpreted as indicators of underlying risk quality.

A company that struggles to secure contingent business interruption or trade credit cover on reasonable terms sends a message to the market, whether intended or not.

This places insurers in a delicate position. They are no longer just absorbing risk. They are shaping perceptions of resilience and credibility. In a world of structural volatility, underwriting decisions ripple far beyond the insurance contract.

Expanding Scope of Loss

Climate risk has become a significant topic of discussion, but it's important to view it in context. The emphasis is on the interplay between climate disruption and supply chains. Consider the realities of flooded industrial areas, drought-impacted waterways, and heat-stressed power grids. These are not mere theoretical climate scenarios; they represent ongoing operational challenges.

This underscores an essential message: climate risk extends beyond just physical damage. It permeates logistics, contracts, and financial systems. It propagates through logistics, contracts, and financial systems. A single climate event can trigger losses across multiple lines and multiple regions, often with delays that complicate claims assessment and reserving.

Policy risk adds complexity to this issue. Governments are increasingly stepping in to manage supply chains in order to secure strategic resources, safeguard domestic industries, or react to political pressures.

Export bans, unexpected regulatory changes and state-led reshoring initiatives all introduce risks that blur the lines between commercial and sovereign categories. This challenges conventional distinctions between commercial risk and sovereign risk, and it raises questions about how policy wordings, exclusions, and triggers should evolve.

What This Means for Insurance

What emerges from all of this is a redefinition of what it means for supply chains to be insurable. Insurability has always depended on a balance between uncertainty and predictability. However, structural volatility has altered this equilibrium.

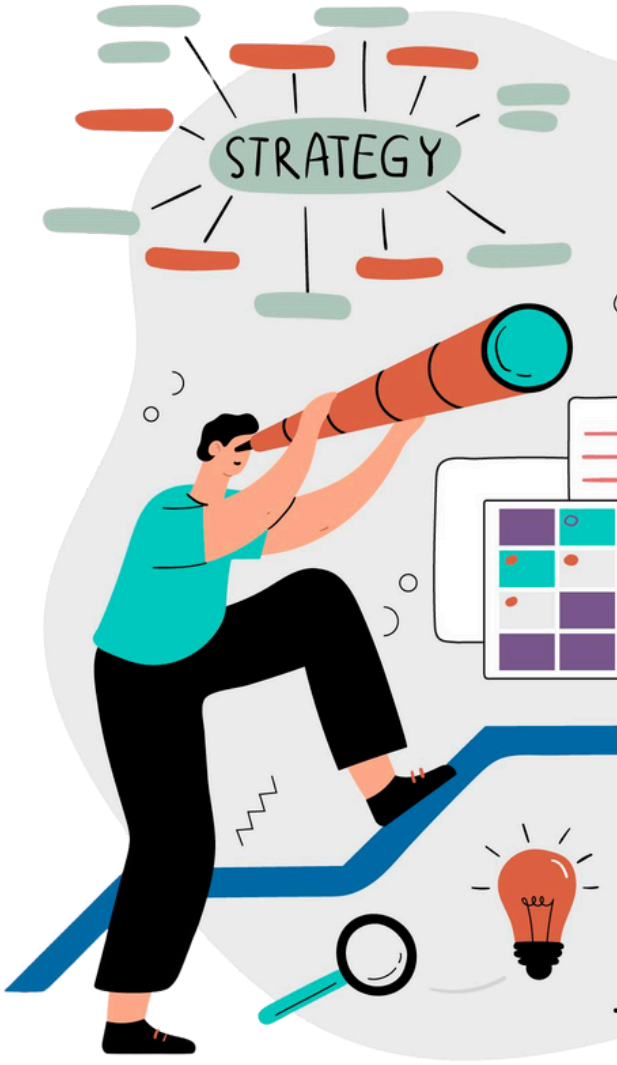
While it doesn't make risk uninsurable, it requires more flexible underwriting, greater interaction with insured parties, and improved collaboration among insurers, brokers, and clients. The focus should shift towards risk design rather than just risk transfer.

The implication for industry leaders is clear. Insurance cannot remain a downstream responder to supply chain disruption. It must become part of the design conversation. That means engaging earlier with clients on how supply chains are structured, where dependencies lie, and how resilience strategies alter risk profiles.

This also means reevaluating internal structures, data collaborations, and talent skills to adapt to a world where disruptions are ongoing rather than rare occurrences.

For insurers that adapt, this moment signifies more than a risk challenge. It represents an opportunity to redefine their role in the global economy, not just as risk bearers, but as architects of stability in an increasingly unstable world.

Captives Reimagined: Strategy and Resilience



In the past two decades the captive insurance world has responded to relentless uncertainty. From financial crises to pandemics, from geopolitical realignments to inflation spikes; captives have proven their worth by helping organisations absorb shocks that commercial markets either misprice or simply avoid.

But the next 20 years will look very different. Risk is becoming more interconnected, more multifaceted, and harder to quantify in isolation. Captives should no longer be viewed as mere risk finance tools. They must be elevated into strategic platforms that help organisations anticipate threats, manage volatility, and protect long-term value.

The upcoming transformation is not merely an incremental change; it represents a fundamental redefinition of risk management within an organisation. This shift requires captives to adopt innovative tools, expand their perspectives, and function in ways that reflect the reality of risks. Rather than viewing risks as isolated liabilities, they should be seen as interconnected clusters of exposures.

From Reactive to Strategic

Captive risk management has historically relied on annual cycles and historical loss data. Leaders reviewed past claims, reset premiums, and hoped for stability. That approach is becoming obsolete. Best-in-class captives are using integrated digital platforms to combine underwriting, claims, and enterprise data,

For example, a European manufacturing group used its captive to model multi-year supply chain disruptions, including potential cyber-attacks, allowing it to pre-allocate $50 million in capital to cover correlated risks. This proactive approach reduced exposure and ensured liquidity during 2023’s global supply chain crisis.

Climate and Sustainability Risks

Climate change is perhaps the most pervasive strategic risk of the coming decades. Its impacts are physical, regulatory, and financial, and they rarely fit neatly into traditional insurance products. Captives are uniquely positioned to address this challenge, but only if they adopt long-term, data-driven approaches to climate risk

A North American energy firm's captive, for instance, incorporated parametric hurricane triggers into its property coverage. This innovation accelerated payout timelines and reduced operational downtime by 30% following storms in 2022. Beyond physical damage, captives are financing initiatives that reduce emissions and exposure, turning insurance into a tool for long-term strategic resilience.

In addition to climate issues, sustainability risks like transition liabilities from decarbonisation are growing in importance. Organisations face the challenge of reducing their environmental impact while managing financial and operational effects. Captives can help finance these risks and necessary strategic investments for long-term mitigation.

Resilience Through Data Analytics

Data has always been part of risk management, but we are now entering a phase where the right data matters more than the most data. In this context, captives are entering a new phase where advanced analytics, real-time monitoring, and predictive modelling allow them to see risks before they materialise.

By merging underwriting, claims, financial, and operational data, captives can pinpoint emerging risks and assess potential impacts. They can also conduct stress tests on scenarios throughout the entire organisation.

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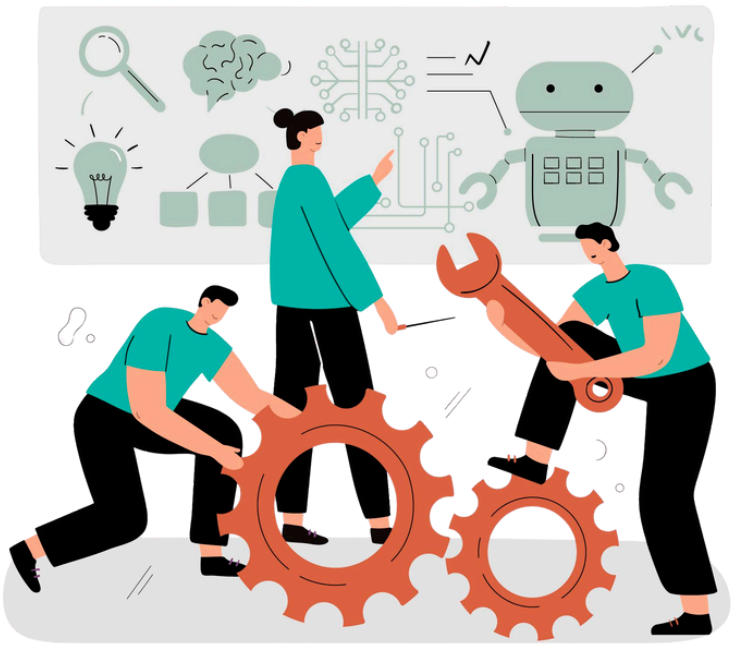

Modern analytics play a crucial role in facilitating innovative risk solutions. For instance, parametric triggers allow for automatic payouts in response to specific events, like extreme weather, which speeds up recovery and minimises administrative hassle.

Additionally, blockchain-based platforms offer secure, tamper-proof records of coverage, premium transactions, and claims, effectively linking the captive more closely to the overall enterprise strategy. In short, data-driven captives have evolved beyond being mere passive insurers; they now function as strategic engines that transform insights into resilience.

Regulation, and Governance

As captives take on more strategic roles, governance expectations are rising globally. Regulators now assess not only solvency and capital adequacy, but also how captives contribute to broader systemic resilience. Many jurisdictions are harmonising supervisory frameworks to ensure fair competition, consistent oversight, and alignment with international standards.

With a progressive regulatory framework and customisable structures, Labuan IBFC offers a future-ready ecosystem for strategic risk management. It's where innovation meets stability; backed by expertise and regional connectivity.

Captives operating in such jurisdictions benefit from clear guidance on licensing, reporting, and capital adequacy while retaining flexibility to innovate in underwriting and risk financing. Best practices in enterprise risk management, including climate and emerging risk disclosure, are encouraged without overly prescriptive rules.

Regulatory trends continue to push for greater transparency, enhanced reporting, and alignment with environmental, social, and governance (ESG) expectations. Captives that engage proactively with regulators, integrate forward-looking governance frameworks, and leverage data analytics to monitor exposures position themselves as both compliant and strategically valuable.

Beyond Traditional Exposures

Captives now play a crucial role in managing complex risks beyond natural or physical risks. Over the last decade, they have expanded into areas like cyber liability and supply chain disruption, previously viewed as uninsurable. Their flexibility enables organisations to structure coverage where commercial markets are hesitant or impose high premiums, allowing for tailored risk management.

Cyber risk offers a useful example. What began for many parents as a tactical stop-gap has evolved into a strategic risk management tool. Captives now help parent organisations manage cyber volatility, optimise total cost of risk, and tailor coverage to unique exposures that commercial carriers struggle to quantify accurately.

Their flexibility enables organisations to structure coverage where commercial markets are hesitant or impose high premiums, allowing for tailored risk management.

This evolution speaks to a broader trend: captives are no longer back-office financing vehicles. They are now front-door strategic tools that interact dynamically with business risk, regulatory expectations, and capital markets.

The future of governance for captives needs to reflect this evolution by integrating enterprise risk management directly into the decision-making processes of captives. This will elevate risk governance to be on par with financial and operational oversight.

Collaboration as a Strategic Imperative

None of this transformation happens in isolation. Captives sit within a wider ecosystem of brokers, reinsurers, regulators, and industry consortia, and that ecosystem increasingly shapes their effectiveness. As risks become more interconnected, no single captive, regardless of size or sophistication, can build a complete view of exposure on its own. Collaboration is therefore no longer optional. It has become a core capability of modern risk management.

Sharing anonymised loss data through industry consortia enables captives to detect patterns in low-frequency, high-severity risks like cyber attacks and supply chain failures.

By pooling data from multiple organisations, the clarity of the collective signal enhances modelling accuracy and stress testing. This intelligence fosters common benchmarks, aiding boards and risk committees in aligning their captive's performance and risk appetite with peers.

Cross-industry collaboration matters just as much. Climate risk, for example, cannot be understood solely within the boundaries of one sector or geography. Partnerships with energy companies, logistics providers, financial institutions, and public agencies offer insights into cascading impacts and systemic vulnerabilities. They also allow for testing innovative solutions like parametric structures and pooled risk mechanisms before losses occur.

A Strategic Future

What unifies these trends is a simple yet profound reality: risk management is no longer an auxiliary function. It is central to corporate strategy. Captives that embrace this shift—broadening their tools, extending their time horizons, integrating technology thoughtfully, and engaging collaboratively—will be positioned not merely to survive, but to shape the trajectory of their organisations in a rapidly evolving risk landscape.

Over the next twenty years, captives will evolve beyond merely managing traditional risks. They will increasingly act as platforms for enterprise resilience, directly connecting risk insights with capital allocation, operational decision-making, and strategic investments.

The captives that succeed will also be those that recognise the value of foresight. Risk is not simply a problem to be avoided; it is a dimension of strategy to be understood and harnessed. Cyber threats, supply chain disruptions, and social or regulatory shocks can be transformed from sources of volatility into opportunities for differentiation, provided the captive is structured to anticipate, model, and finance those risks effectively.

In essence, the captives of the future will operate at the intersection of risk, finance, and strategy. They will not just absorb shocks, they will enable organisations to thrive amidst uncertainty, turn insight into advantage, and create a durable platform for growth and innovation. Those that view risk as a strategic asset rather than a liability, will define the competitive edge in a world where volatility is the norm, not the exception.

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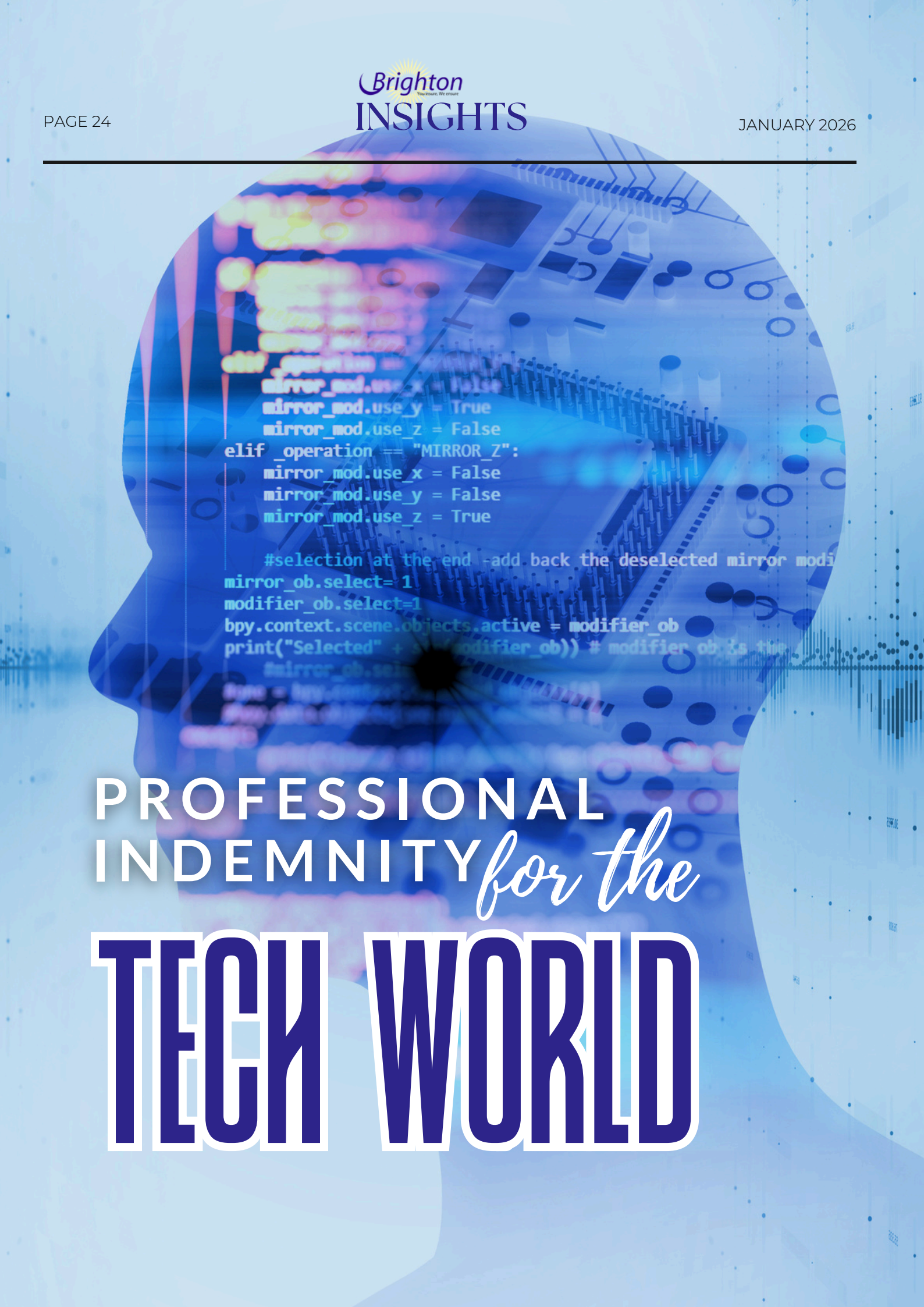


PROFESSIONAL INDEMNITY *for the* TECH WORLD

Technology professionals today occupy roles that blur the lines between creator and advisor. They aren't just building products; they are shaping client decisions, influencing strategy, and carrying a level of responsibility that, until recently, was the domain of traditional professions like law and architecture. This evolution has real implications for professional indemnity insurance, prompting insurers, brokers, and risk managers to rethink familiar assumptions about exposure, coverage, and risk transfer.

At its core, professional indemnity (PI) is about the obligation that arises when one party relies on the expertise or judgment of another. Historically that was squarely in fields where advice was the deliverable: tax guidance from an accountant, design judgments from an engineer, legal opinions from a lawyer. But today, technology professionals frequently make decisions that clients rely on in ways that go well beyond functional software delivery.

A recent industry survey highlights this shift. Over 60% of professional indemnity underwriters identified cyber and technology (including AI) as major factors driving demand for PI coverage. They expressed considerable concern that inaccuracies related to AI will increase risk exposure in professional services over the next few years. Nearly three-quarters of respondents expect the severity of PI claims to grow, even as premium rates soften in competitive markets.

The Nature of Modern Tech Work

When a software developer chooses a cloud configuration for a client, when a data scientist advises on predictive modelling, or when a systems architect recommends a security protocol, those decisions carry weight. Clients rely on these professionals to anticipate risk and deliver outcomes that align with expectations. These are judgments, not just technical outputs.

But today, technology professionals frequently make decisions that clients rely on in ways that go well beyond functional software delivery.

Consider a real-world example from the AI space. In the legal profession, an attorney faced sanctions after submitting court filings that included fabricated case citations generated by an AI tool. The lawyer's reliance on unverified output, rather than human review, became the linchpin of professional liability exposure.

Similar situations resonate across technology sectors where generative tools play a role in analysis or decision-making. Insurers are growing more wary of coverage uncertainties, particularly when the line between human judgment and automated results is blurred. This issue is commonly known as the "silent AI" risk.

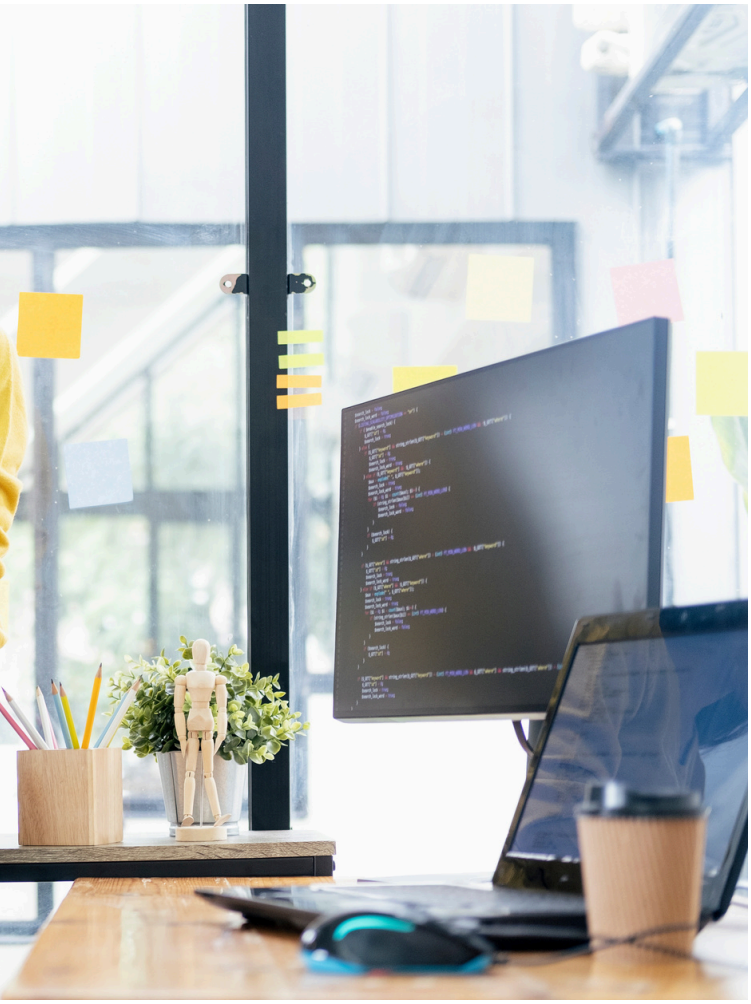
AI is not the sole emerging risk; cyber-induced events causing breaches or service interruptions are leading to more professional indemnity notifications. Clients are holding service providers accountable for lapses, influencing underwriting discussions and product design.

When Advice Becomes Liability

Insurance professionals are familiar with the notion that errors, omissions, and breaches of contract can trigger PI claims. But in the tech world, "errors" often arise not from obvious technical faults but from strategic misalignment or unmet expectations.

Consider. this case study. A small company previously collaborated with developed a performance analytics platform that fulfilled its functional requirements. The problem did not stem from a coding error; rather, it arose from a misaligned assumption regarding how the client would utilise the insights provided. As a result, the reports significantly misled their strategic decisions. The client sought damages, not due to any malfunctions, but because the guidance implied by the tool was incorrect.

These shifts have practical consequences for insurers. In underwriting, questions now extend beyond traditional indicators like revenue size or employee count. Underwriters are increasingly interested in how technology professionals deliver services, how they document client engagements, what quality assurance practices are in place, and the extent to which professional advice is embedded in deliverables.



Contracts between tech professionals and clients are also evolving. Broader warranties around performance, security, and compliance are now common, and they bring with them the possibility of greater indemnity exposure. The clarity with which responsibilities are articulated in these agreements often becomes central in claims scenarios. More precise language reduces ambiguity and gives underwriters greater confidence in risk assessment.

Lessons for Insurers and Clients

For insurers, understanding the nature of tech work is now as important as assessing balance sheets. Risk models that fail to capture the complexity of professional judgment in technology engagements risk underestimating exposure.

Data and analytics tools that bring greater precision to underwriting can help here, but they must be paired with deep domain understanding. Competitive dynamics in the PI market have encouraged innovation in pricing and coverage, yet the underlying risks are shifting fast.

Clients, on the other hand, need to view professional indemnity not as a compliance requirement but as part of a broader conversation about how they manage expectations and deliver services. As such, clear documentation of roles, responsibilities, and assumptions is not just good practice. It can materially affect coverage outcomes in the event of a claim.

Ultimately, technology professionals today are operating at the intersection of creation and counsel. That intersection carries both opportunity and exposure. Professional indemnity in this context is not a safety net to be tacked on at renewal; it is a lens through which organisations can understand the risks implicit in what they promise and deliver.

And as coverage markets continue to evolve to reflect these realities, both insurers and insureds will benefit from a clearer understanding of how decisions, not just defects, shape exposure in the tech era.

Ultimately, technology professionals today are operating at the intersection of creation and counsel.