

Insurers

The Protectors of Risk

They protect against risk. How much control over AI risk do they publicly disclose?

Across ten major insurers, 22 of 250 areas show disclosed control, and the leading edge publishes named control frameworks: the widest range in the study.

10 insurers · 25 areas of AI control each

The 5x5 AI Control Matrix™: an independent standard for AI control in institutional finance.

Swipe →

Why insurers

Insurers are underwriters, claims payers and long-term investors. Their promises make AI control categorical, not optional.

Confidence in the insurance system rests on whether insurers can control the AI increasingly shaping the pricing, transfer and management of risk.

So we asked: what can ten major insurers show, in public, about controlling their AI?

What the typical insurer shows

25 areas of AI control: five layers of the AI stack (rows) by five kinds of control (columns). The median of ten insurers, area by area.

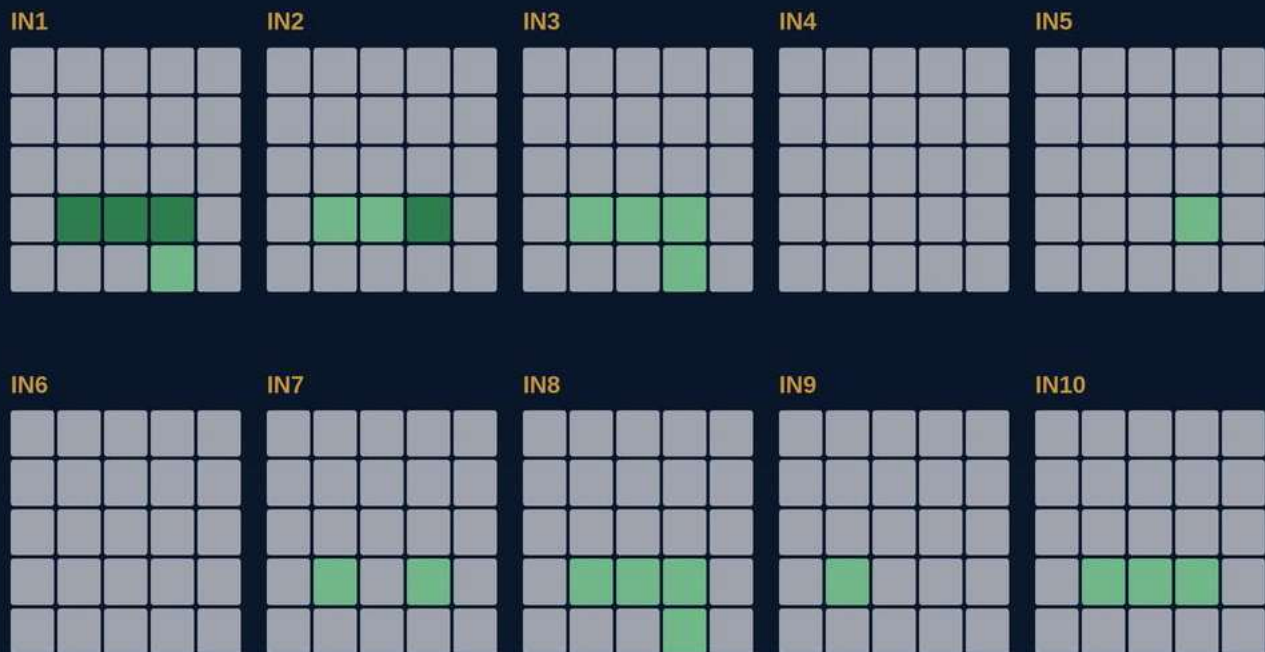
	JURISDICTIONAL	LOGICAL	TECHNICAL	OPERATIONAL	CONTRACTUAL
Power	ND	ND	ND	ND	ND
Compute	ND	ND	ND	ND	ND
Data Centers	ND	ND	ND	ND	ND
Models	ND	EVOLVING range ND – Governed	ND range ND – Governed	EVOLVING range ND – Governed	ND
Agents	ND	ND	ND	ND range ND – Evolving	ND
	SOVEREIGN	GVERNED	EVOLVING	REACTIVE	NOT DISCLOSED

Governed: the public record describes a specific, named control mechanism. Evolving: partial measures or stated intent. Not Disclosed: nothing public, which is not evidence that control is absent.

Public Information as of June 30, 2026. Tiers reflect our analytical opinion on the completeness of public disclosure, not an assessment of any institution's internal controls. Not Disclosed reflects the absence of public disclosure, never evidence that control is absent. Institutions are unnamed and presented without regard to size, market position or ranking.

Ten insurers. One standard.

Each grid is one insurer's 25 areas of AI control, in report order. Grey means nothing public; green means disclosed control; dark green means a specific, named control mechanism is disclosed.



Rows, top to bottom: Power · Compute · Data Centers · Models · Agents

Columns, left to right: Jurisdictional · Logical · Technical · Operational · Contractual

SOVEREIGN

GOVERNED

EVOLVING

REACTIVE

NOT DISCLOSED

22 of 250 areas show disclosed control. 4 reach Governed, where the record names a specific control mechanism, at two insurers. None is Sovereign.

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What the record shows

01 The widest range in the study.

From published control frameworks with defined accountability to firms that disclose AI mainly through regulatory monitoring or vendor partnerships.

02 The leading edge: named frameworks.

4 of 250 areas reach Governed, at two insurers. 22 show some disclosed control, focused on models (19 of 50) and how AI is overseen in operation.

03 The next step: jurisdiction and contract.

Where AI runs and under whose law, and the rights to audit and exit: 0 of 100 areas. Agents: 3 of 50. The infrastructure beneath: 0 of 150.

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You price the risk of others. What could you show about controlling the AI that prices it?

Not describe. Evidence.

AI governance establishes intent. AI control demonstrates evidence: through every layer of the AI stack, and across every party that operates AI on the institution's behalf.

AN INDEPENDENT STANDARD FOR AI CONTROL IN INSTITUTIONAL FINANCE

The 5x5 AI Control Matrix™ reads every institution against the same 25 areas of AI control: deep through every layer of the AI stack, and wide across every party that operates AI on its behalf.

institutionalai.net

Independent by design: no institution's placement reflects, or can be influenced by, any commercial engagement with Institutional AI.

AI is a given. Control is not.™

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