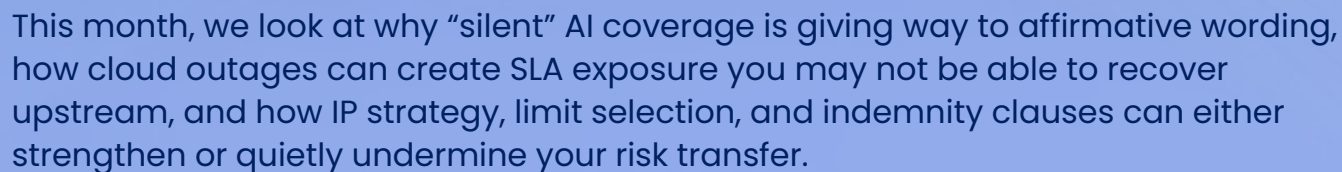


The main title of the report, "Axis Technology Risk Atlas March 2026 Edition", displayed in a bold, blue, sans-serif font within a blue rectangular box.

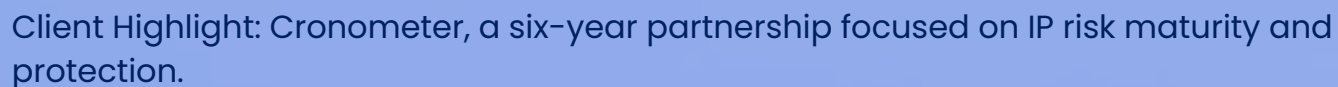
Axis Technology Risk Atlas
March 2026 Edition

The subtitle of the report, "Recommended Risk Improvements, Industry Trends, and Emerging Technology Insights", displayed in a bold, blue, sans-serif font within a blue rectangular box.

**Recommended Risk Improvements, Industry Trends, and Emerging
Technology Insights.**

A paragraph of text in a blue, sans-serif font, providing a summary of the report's content. It discusses AI coverage, cloud outages, SLA exposure, IP strategy, limit selection, and indemnity clauses.

This month, we look at why “silent” AI coverage is giving way to affirmative wording, how cloud outages can create SLA exposure you may not be able to recover upstream, and how IP strategy, limit selection, and indemnity clauses can either strengthen or quietly undermine your risk transfer.

A paragraph of text in a blue, sans-serif font, highlighting a client partnership. It mentions Cronometer and a six-year partnership focused on IP risk maturity and protection.

Client Highlight: Cronometer, a six-year partnership focused on IP risk maturity and protection.

Monthly Summary

As Q1 winds down, one theme keeps surfacing in technology insurance: the biggest gaps are rarely just in your controls. More often, they emerge where fast-moving products, contractual promises, and policy wording stop lining up.

If you're heading into renewal or negotiating enterprise customer terms, this is the right time to check whether your coverage actually supports what you've promised.

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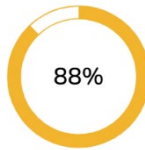
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Industry Trends

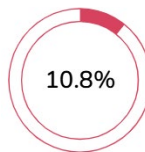
What's shaping the technology risk landscape.

Macro Technology Trends



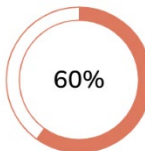
[McKinsey & Company \(2025\)](#) reports that 88% of organizations regularly use AI in at least one business function in 2025.

Technology Market Growth



[Gartner](#) now expects 2026 global IT spending to reach \$6.15T, up 10.8%. At PDAC 2026, even the mining sector featured a new TeXperience technology zone and AI-focused programming.

Cyber & AI



Breaches still hinge on people: [Verizon's 2025 DBIR](#) shows the human element remains ~60%, and third-party involvement doubled from 15% to 30%.

Claims Severity:



[Coalition's 2025 Cyber Claims Report](#) shows average loss across all claims was \$115K in 2025, while ransomware averaged \$292K.

Featured Resource

Practical tools you can implement immediately.

Cyber Resilience Toolkit: Breach Response Guide & Template

Cyber incidents move quickly, and your first hours determine coverage, cost recovery, and reputational impact. Our Breach Response Guide and Internal Response Template outline trigger events, insurer notification requirements, escalation protocols, approved vendor coordination, and post-incident documentation standards. Designed for technology organizations, this toolkit helps preserve coverage while minimizing operational and contractual disruption.

[Click here for the full guide.](#)

[Click here for the template.](#)

Monthly Spotlight

Client success and risk maturity in action.

Cronometer

[Cronometer](#) is a nutrition tracking platform built around accuracy, helping individuals, and, through its Pro offering, health professionals, log meals and view detailed breakdowns of calories, macros, and nutrients supported by verified nutrition data.

Over the past six years, we've been proud to support Cronometer as a client by helping strengthen their intellectual property protections through our IP Assessment, bringing structure to how IP is identified, safeguarded, and supported as the business grows. They've been a thoughtful, collaborative partner throughout, and we continue to be impressed by their commitment to quality, user trust, and building a product that people can rely on every day. For more information on our risk assessment process, [click here.](#)

Industry Insights

Deep dives into high-impact risk topics.

Click Any Insight to Download the Full Article

When the Cloud Goes Dark

The SLA Gap: What You Promise vs. What You Can Recover

Many teams assume hyperscale SLAs fully compensate downtime. In practice, your own customer SLAs may create broader obligations, even when the outage originates upstream. We outline practical fixes.

Selecting Liability Limits

Limits Should Follow Your Contracts, Customer Count, and Claim Drivers

For many software firms, the most common (and costly) claims aren't "cyber", they're contract-driven. Selecting liability limits starts with what you've promised. The goal isn't "more limit", it's the right limit for your business model, footprint, and contractual reality.

When AI Triggers a Loss

Will Your Insurance Respond?

With AI now central to both innovation and exploitation, the key coverage issue is silent vs. affirmative wording. Silence creates uncertainty in two high-impact areas, while Affirmative coverage brings certainty when a claim hits and can support enterprise sales and investor diligence.

Turning IP into Capital

The Investment Power of Intellectual Property Insurance

While IP is the core asset for many technology companies, it's often under-leveraged in financing because of worries about litigation risk. IP insurance can bridge that gap by protecting the value while providing both enforcement and defense coverage.

The Intersection of AI and Crypto

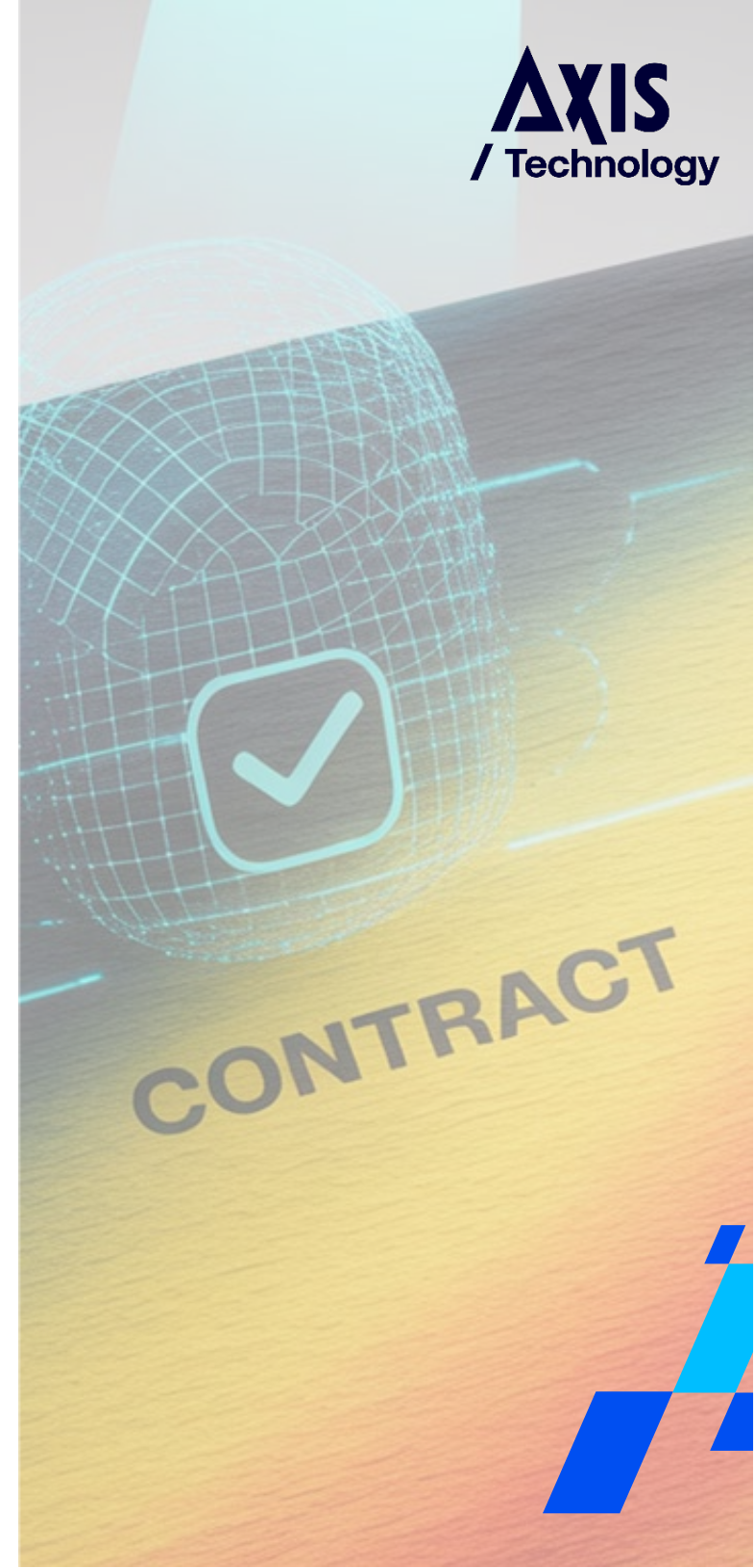
Coverage Reality Check for AI Agents + Web3 Use Cases

AI and crypto are converging, but E&O/cyber policies weren't built for autonomous agents, so coverage may be silent or excluded. Crypto exclusions can leave AI products exposed. We outline what's insurable and what needs manuscripted wording.

Designing Indemnity Clauses

that Actually Activate Insurance Coverage

Indemnities can function like risk transfer, but only when they match how your insurance responds. Overly broad indemnification can create uninsured promises, increase premiums, or trigger exclusions. A proactive contract review helps ensure you're not discovering obligations only after a dispute arises.



Closing Thoughts

As Q1 wraps, the takeaway is straightforward: technology risk is no longer confined to cyber controls or software products alone. It now sits inside customer promises, vendor dependencies, AI deployment, and the policy wording that supports, or fails to support, those exposures.

Before renewal or a key contract negotiation, pressure-test three things first: what you've promised customers, what your upstream providers will actually reimburse, and whether your coverage responds affirmatively where it matters most. The earlier those three pieces align, the more useful your insurance becomes when something goes wrong.

This edition is designed to help you do that work while there's still time to adjust.

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“Constraint enforcement will define whether autonomous agents will become useful infrastructure or... unpredictable liabilities.”

– Teng Yan



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