

Artificial Intelligence (AI)-Native Insurance Underwriting Platform Market Segmentation Analysis Reveals 2030

*The Business Research Company's
Artificial Intelligence (AI)-Native Insurance
Underwriting Platform Global Market
Report 2026 – Market Size, Trends 2026-
2035*

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/EINPresswire.com/ -- The adoption of

artificial intelligence (AI) in insurance underwriting is transforming how risks are assessed and policies are priced. This emerging technology is rapidly shaping the market landscape, offering heightened efficiency and accuracy in decision-making. Let's explore the current market size, growth drivers, key regions, and trends influencing the AI-native insurance underwriting platform sector.

Market Size and Expansion Outlook for [AI-Native Insurance Underwriting Platforms](#)

The market for AI-native insurance underwriting platforms has experienced rapid growth recently. It is projected to increase from \$5 billion in 2025 to \$6.19 billion in 2026, reflecting a compound annual growth rate (CAGR) of 23.9%. The earlier surge can be linked to challenges such as heavy dependence on manual underwriting processes, fragmented data systems within insurers, reliance on traditional actuarial models, slow uptake of digital technologies by established insurance companies, and complex regulatory approval procedures.

Download a free sample of the [artificial intelligence \(ai\)-native insurance underwriting platform market](#) report:

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Looking ahead, this market is expected to witness remarkable growth, reaching \$14.39 billion by 2030 with a CAGR of 23.5%. Factors fueling this expansion include the rise of autonomous underwriting decision-making systems, the growth of real-time data ecosystems, greater use of



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alternative data sources for risk assessment, stricter AI governance and transparency mandates, and the integration of climate and systemic risk intelligence. Among emerging trends are underwriting models based on alternative data, real-time risk scoring engines, automated claims prediction tools, continuous policy pricing adjustments, and explainable AI frameworks for insurance decision-making.

Understanding AI-Native Insurance Underwriting Platforms

An AI-native insurance underwriting platform is a fully digital solution developed from the ground up to leverage artificial intelligence for risk evaluation and insurance eligibility determination. Utilizing machine learning, predictive analytics, and the processing of vast datasets, these platforms automate underwriting decisions with enhanced speed and precision. They continuously improve by learning from new data inputs, helping minimize manual efforts and improve accuracy in insurance risk assessments.

View the full artificial intelligence (ai)-native insurance underwriting platform market report: https://www.thebusinessresearchcompany.com/report/artificial-intelligence-ai-native-insurance-underwriting-platform-market-report?utm_source=EINPresswire&utm_medium=Paid&utm_campaign=Sep_PR

Key Factors Accelerating Growth in the AI-Native Insurance Underwriting Platform Market

One major force driving market expansion is the escalating complexity of fraud and increasing cyber risks. Fraud sophistication and digital threats are growing, with cybercriminals employing advanced tactics and social engineering methods to exploit system weaknesses and human vulnerabilities, aiming to cause financial and data losses. AI-native underwriting platforms address these challenges by using real-time analytics and machine learning to detect unusual patterns, evaluate risk more precisely, and identify potentially fraudulent or cyber threat activities proactively.

For instance, in November 2023, Australia's government agency Australian Signals Directorate reported that nearly 94,000 cybercrime cases were filed through ReportCyber in the 2022–23 financial year, marking a 23% increase over the previous year. On average, one cybercrime report was lodged every six minutes. This rising threat landscape underscores the need for advanced AI-driven underwriting solutions, boosting market growth.

Primary Region Leading the AI-Native Insurance Underwriting Platform Market

In 2025, North America held the largest share of the AI-native insurance underwriting platform market. However, the Asia-Pacific region is anticipated to emerge as the fastest-growing market throughout the forecast period. Other key regions examined in the market report include South East Asia, Western Europe, Eastern Europe, South America, the Middle East, and Africa, providing a broad view of global market dynamics.

Our 2026 market reports now offer broader strategic coverage through market attractiveness scoring and analysis, total addressable market (TAM) analysis, company scoring matrix graphics

and tables, Excel-based forecasting dashboards, market hotspots infographics, key technologies and future trend analysis, along with updated graphics and tables.

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