

Robots Are Earning the World's Trust, and Koop Has the Data to Prove It

"IN BOTS WE TRUST 2026" distills five years of underwriting 392 U.S. robotics firms, showing where Physical AI trust is earned, its cost, and top loss drivers.

JERSEY CITY, NJ, UNITED STATES, September 21, 2026 / EINPresswire.com/ -- Koop, the platform that secures and insures AI operating in the physical world, today published [IN BOTS WE TRUST 2026](#), the first report on robot risk built from money that actually changed hands. Every figure in the 35-page report comes from an insurance quote, a policy, a claim file or an underwriting application for one of 392 U.S. robotics companies — developers, operators and the software companies that enable them — covering policy years 2021 through 2025.

In each of the last two years, between one in five and one in four of the robotics companies headquartered in the United States came to Koop's program for a quote or a policy. That reach lets the report answer questions the robotics industry has argued about for a decade without data: what earns the trust that lets robots out of the lab, what that trust costs, what actually goes wrong, and how underwriters decide.

Key findings



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Robots are a top-1% insurance risk. In every policy year the program's loss ratio was significantly better than the best-in-class result among the 25 largest U.S. property and casualty groups, against an industry average of 57–67%. Commercial auto liability, the closest analogue for robots that move, ran a 71% loss ratio in the first half of 2025.

Capacity grew seven-fold. Aggregate liability limits deployed for robotics rose from \$80 million in 2022 to \$572 million in 2025 (\$452 million per occurrence).

Trust got cheaper. Premium per dollar of revenue in 2025 stood at 31% of its 2022 level, a 69% decline in three years. The median policy rate fell 40%.

There is a price ladder from software to dirt. With the autonomous mobile robot as the benchmark at 100, robotics software prices at 6, drones at 50, robot arms at 172, delivery robots at 191, and machines that clean, dig and move things in occupied spaces at 360 to 700.

The largest losses came from systems, not individual robots. Cyber incidents account for 34% of all loss dollars; incidents in which a member of the public was hurt account for 12%. Only 4% of companies have ever reported an incident, and the leading root cause is how a robot was deployed and supervised.

Safety already pays, and almost nobody shows it. 87% of applicants report a safe-stop system, 74% cybersecurity measures and 65% a safety framework or third-party evaluation. Companies reporting a control pay 25–65% less per dollar of revenue. Yet underwriters credit a named standard or safe-stop in only 7% of reviews, a small minority hold a cybersecurity compliance framework, and 6% publish a safety page.

"Robots only get deployed where they are trusted," said Sergey Litvinenko, Founder and CEO of Koop. "For five years Koop has certified and insured Physical AI, which means we've watched that trust get earned one application, one policy and one claim at a time. The data says robots are becoming a well-behaved and insurable risk. It also says the industry has built the safety controls that earn lower prices and has barely begun to prove them. The companies that publish their evidence first will be paid for it twice: by their customers and by their underwriters."

Trust, measured with money

The report frames robot adoption as a trust problem. Except for auto and workers' compensation, no law compels a robotics company to buy liability insurance; the requirement arrives through contracts, when a customer, a landlord, a city or a defense prime asks for a certificate before a robot comes through the door. The price of that certificate is therefore the market's measured belief about what a dollar of robot revenue will cost in future claims, and the report tracks how that belief changed as underwriters gained five years of loss history.

It also maps the standards that are about to shape it: ISO 10218:2025 and its U.S. adoption as

ANSI/A3 R15.06-2025, R15.08 for mobile robots, the revised ISO 13482 for service robots, UL 4600 for autonomous products, the first standard in development for legged and humanoid robots, and the EU Machinery Regulation that applies from January 2027.

"The report's data matches what we see in the field: robot safety is about much more than whether the hardware works. The focus has to extend to the entire system around the machine. Verifiable controls, secure communications, and effective human oversight turn unknown risks into manageable ones. The companies that evidence trusted, cross-industry safety best practices will capture the largest gains," said Samuel Reeves, Founder & CEO at [FORT Robotics](#).

"Physical AI does not scale in labs. It scales when the technology is commercialized and the risk is priced. Koop's data shows robot liability is becoming cheaper, more capacity-rich, and underwritten at scale. That is the missing layer of the Autonomy Economy," said Grayson Brulte, Founder at [The Road To Autonomy](#).

Five predictions for 2027

The report closes with five calls: rates keep falling and then find a floor; demand for excess capacity grows with fleet sizes; cyber becomes the formal loss of record for robotics; warranties replace exclusions in policy wording; and safety standards and compliance reports become underwriting inputs.

About the report

IN BOTS WE TRUST 2026 analyses hundreds of thousands data points from 392 robotics companies for policy years 2021–2025. Findings are reported as shares, indices and comparisons to public benchmarks. Benchmarks come from NAIC market share reports and industry analyses by the Insurance Information Institute, Milliman and AM Best. Koop intends to publish the report every year. The 2026 edition is free at koop.ai/reports/in-bots-we-trust-report-2026.

About Koop

Koop secures and insures AI operating in the physical world. Its AI-powered platform lets robotics, autonomous-vehicle, aerospace and defense companies meet compliance requirements (SOC 2, ISO 27001, ISO 42001, CMMC and more), publish a Trust Center, and buy the liability insurance their contracts demand — in one place. Founded in 2020 and headquartered in Jersey City, New Jersey, Koop is trusted by more than 300 AI, Robotics, and Defense companies. Learn more at koop.ai.

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