



Powering the Data Center Boom

ENERGY RISK AND THE NEW INFRASTRUCTURE REALITY



TABLE OF CONTENTS

Executive summary: The energy-defined build cycle	3
Why energy is now central to data center strategy	5
Energy pressures surging power density and infrastructure strain	8
The new risk landscape: Where energy and infrastructure collide	14
4 Practical strategies to manage energy risk	18
Conclusion: The new infrastructure reality	20

Key highlights

- Power availability and reliability increasingly drive site selection, design, timelines and long-term operability.
- Hybrid architecture combining grid supply, on-site generation and battery energy storage systems (BESS) introduces cascading failure risks.
- Supply chain and labor constraints are now core delivery challenges.
- Extended third-party storage and in-transit exposures increase the risk of delays.
- Developers are moving into secondary and frontier markets, adapting higher-risk sites to secure available power.
- Traditional insurance frameworks are misaligned with power interruption, contingent outages and interconnected energy risks.

Executive summary

The energy-defined build cycle

For data center developers, the central challenge is no longer simply delivering computing capacity. It is securing the energy required to support it. As AI fuels unprecedented growth in compute demand, power availability is emerging as one of the most important determinants of where and how data centers are built.

Energy has shifted from a supporting input to the primary determinant of feasibility, influencing site selection, construction timelines and long-term operational viability.

Increasingly, data center projects are being shaped by **power availability** before traditional development considerations such as geography, labor markets or even exposure to natural catastrophe (NatCat).

Energy availability and reliability now dictate development outcomes. Access to sufficient, dependable power has become the single largest constraint on growth, so developers are having to prioritize proximity to grid capacity or generation assets.

Utilities are looking to upgrade their infrastructure by implementing technologies such as smart grids and battery storage to more efficiently manage energy loads.



The most prominent change is that power is now driving design decisions much earlier than before.

— **Tom Harper**

Data Center Managing Director, Gallagher



Energy strategy: Reshaping risk thinking

In an environment defined by multi-billion-dollar investments and aggressive delivery schedules, owners and developers are increasingly choosing to adapt sites rather than abandon them. Engineering solutions such as elevation changes can help address site constraints while preserving access to critical power infrastructure.

At the same time, emerging power strategies are introducing new and complex risk profiles.

Data centers are:

- No longer purely real estate or technology projects.
- Evolving into hybrid developments that incorporate elements of power generation.
- Becoming complex risk ecosystems with interconnected exposures.

From nuclear and small modular reactors (SMRs) to on-site gas and BESS, each solution brings unique operational, regulatory and technological risks. While many of these risks are not entirely new, their convergence at scale has created exposures that traditional underwriting approaches are not fully equipped to address.

Data centers are more than just a technology issue. They connect supply chain dependencies, cyber risk, energy security, water use, planning decisions and geopolitical competition. When it comes to data centers, risks “refuse to stay in their lane.” For the insurance industry, this underscores the importance of measuring, managing and mitigating.

The limitation lies not just in risk identification but in risk quantification and structuring, making robust risk modeling capabilities essential.

Why is risk modeling so critical now?

The push to build data centers near available power rather than historically “safe” locations means developers are entering under-modeled or newly emerging catastrophe zones.

Robust risk modeling not only quantifies exposures such as NatCat risk but also optimizes coverage strategies and capacity constraints in the insurance market.

Why energy is now central to data center strategy

The role of energy in data center development has evolved significantly, moving from a supporting consideration to a central factor in strategic decision-making.

The structural shift: Speed-to-power first

For much of the past two decades, data center site selection was driven by connectivity and economics. Operators prioritized fiber routes, latency corridors, land cost and tax incentives. Power was essential, but it was widely available and rarely dictated strategic decisions.

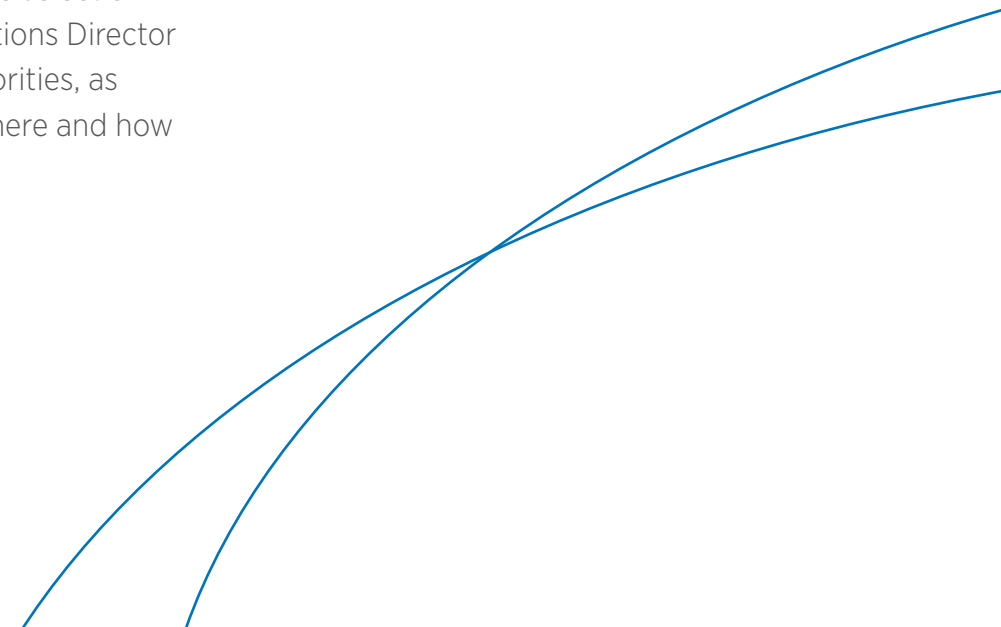
This paradigm has fundamentally changed. Today, access to grid capacity, substations, transmission infrastructure and alternative power sources determines not just the cost efficiency of a project but whether it can be built at all.

Interconnection queues are becoming longer, suitable grid capacity is becoming scarce in major data center hubs, and hyperscalers are competing aggressively for limited power allocations.

Power purchase agreements (PPAs), long-term agreements between data center owners and energy providers, have become more common. Through PPAs, data centers investing in on-site renewable energy can purchase electricity at a predetermined price.

“Data center companies are helping expand renewable energy by buying power directly from project developers and owners via PPAs,” says Stefan Szulc, Executive Director of Energy, Gallagher. “This is significant because contracting with strong creditworthy data center offtakers provides revenue certainty, which is crucial for financing energy projects.”

“Power density and speed-to-power have emerged as the leading drivers of data center design, with power availability increasingly shaping site selection and development strategies,” said Jodi Harper, Data Center Operations Director at Gallagher. “This marks a fundamental reordering of industry priorities, as access to power has become the defining factor in determining where and how facilities are built.”



Demand explosion: AI and the repricing of power intensity

The urgency around power is being amplified by a step-change in demand driven by artificial intelligence.

AI workloads powered by graphics processing units (GPUs) and accelerators operate at significantly higher densities and utilization levels than traditional cloud workloads. Rack densities, historically around 5-10 kW per rack, are increasingly being supplemented or replaced by AI clusters operating at 30-100+ kW per rack. Next-generation designs are pushing even higher than that.

According to the International Energy Agency (IEA), electricity consumption from AI-focused data centers grew by roughly 50% in 2025 and is projected to triple by 2030.¹ This is not incremental growth, it is a structural inflection point in digital infrastructure energy demand.

The implications extend beyond utility bills. Higher power density requires:

Advanced cooling

**Heavier electrical
distribution**

Larger backup systems

**New resilience
architecture**

Facilities are increasingly planned at campus scale, with gigawatt-level load forecasts replacing the megawatt footprints that dominated earlier generations.

“Modern AI workloads are significantly more energy-intensive than those of traditional data centers, driving a sharp rise in capital expenditure for new facilities and technological upgrades,” says Stefan Szulc. “Meeting this growing demand requires additional generation capacity and enhanced transmission and distribution infrastructure.”

Energy as a core strategic risk variable

As power becomes central to development, it is also redefining the risk landscape.

Delays in securing power can stall projects for years. Grid instability, transmission constraints, fuel supply disruptions or failures in on-site generation can directly affect uptime, revenue and customer obligations.

This marks a transition from traditional infrastructure risk to energy-constrained infrastructure risk, in which site feasibility, speed-to-revenue, operational resilience and insurability are tied to power strategy.

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The biggest issue for data centers is their significant power requirements and the need for reliable power. If I were a data center owner, ensuring that the power source is dependable would be my top priority. Reliability is the key factor.

→ **Michael Hogue,**
Energy Managing Director, Power & Utilities, Gallagher

Power vs traditional risk filters: A new trade-off

Historically, data center siting decisions heavily accounted for NatCat exposure, avoiding flood zones, seismic activity and extreme weather risks. Today, however, the need to secure power is pushing projects into locations where these risks are greater or not as well understood.

Tom Harper explains, “Developers and investors are prioritizing locations with clear utility alignment, transmission capacity or viable alternative power options — even if that means higher upfront costs or less traditional geographies.”

Developers are increasingly choosing to adapt sites rather than abandon them due to power access constraints. They are using engineering measures such as elevation changes, drainage redesign, hardened substations and flood protection. These solutions help mitigate hazards that might previously have ruled out a location.

The underinsurance gap

Modern data centers are increasingly energy-dependent ecosystems integrating on-site generation, storage systems, grid interdependencies and high-density computing assets. Traditional insurance programs were built around physical assets, and that mismatch is now creating material exposure.

Coverage gaps are emerging across several distinct areas:

- Power interruption policies that don’t respond without physical damage at the insured site.
- Contingent outage exposure when a third-party utility or generator fails.
- Transmission failures between the data center and its power source.
- Off-site events affecting upstream infrastructure or shared substations.
- Declared insured values lagging behind rapidly rising equipment replacement costs.
- The construction-to-operations handover window, where operational and under-construction sections of the same site carry different risk profiles under different policies.

“The gap between what operators assume is insured and what actually responds when something goes wrong is widening as these facilities get more complex,” says Tom Harper.

At the same time, rapidly rising equipment values can outpace declared insured values, increasing the risk of underinsurance if valuation methodologies are not updated continuously.

Typically, power generation and infrastructure are insured as one class of assets, while data centers and large real estate projects are treated separately. The convergence of these two at a single site, especially at high values, introduces significant challenges for the market.

The result is a widening underinsurance gap; existing structures often do not fully reflect the energy-centric risk profile of modern data centers.

A complicating factor that arises during the construction of large data center projects is that parts of a site could be operational while other parts are still under construction. The risk and insurance needs of any project will vary depending on the stage of the data center life cycle.

Gallagher brokers have made significant headway on a builder’s [risk-to-property stabilized asset transition](#) program that reflects a unique interface between the construction and operational phases. It helps clarify who is at risk at any given point.

Energy pressures

surging power density and infrastructure strain

AI workloads are driving an unprecedented increase in power density. Advanced GPU clusters require higher-capacity electrical distribution, liquid cooling, larger uninterruptible power supply (UPS) systems and more robust thermal management.

A single data hall can house millions of dollars in hardware within a relatively small footprint. From an insurance perspective, the concentration of high-value equipment creates significant accumulation risk.

As insurable values rise, insurers face larger single-site exposures, tighter aggregation limits and greater scrutiny of engineering controls, fire protection and loss modeling assumptions.

Concentrating USD10 billion to USD20 billion or more in a single location creates capacity issues for the insurance market. The marketplace has always had an appetite for these risks because they are such high-quality risks.²

Grid constraints and geographic reconfiguration

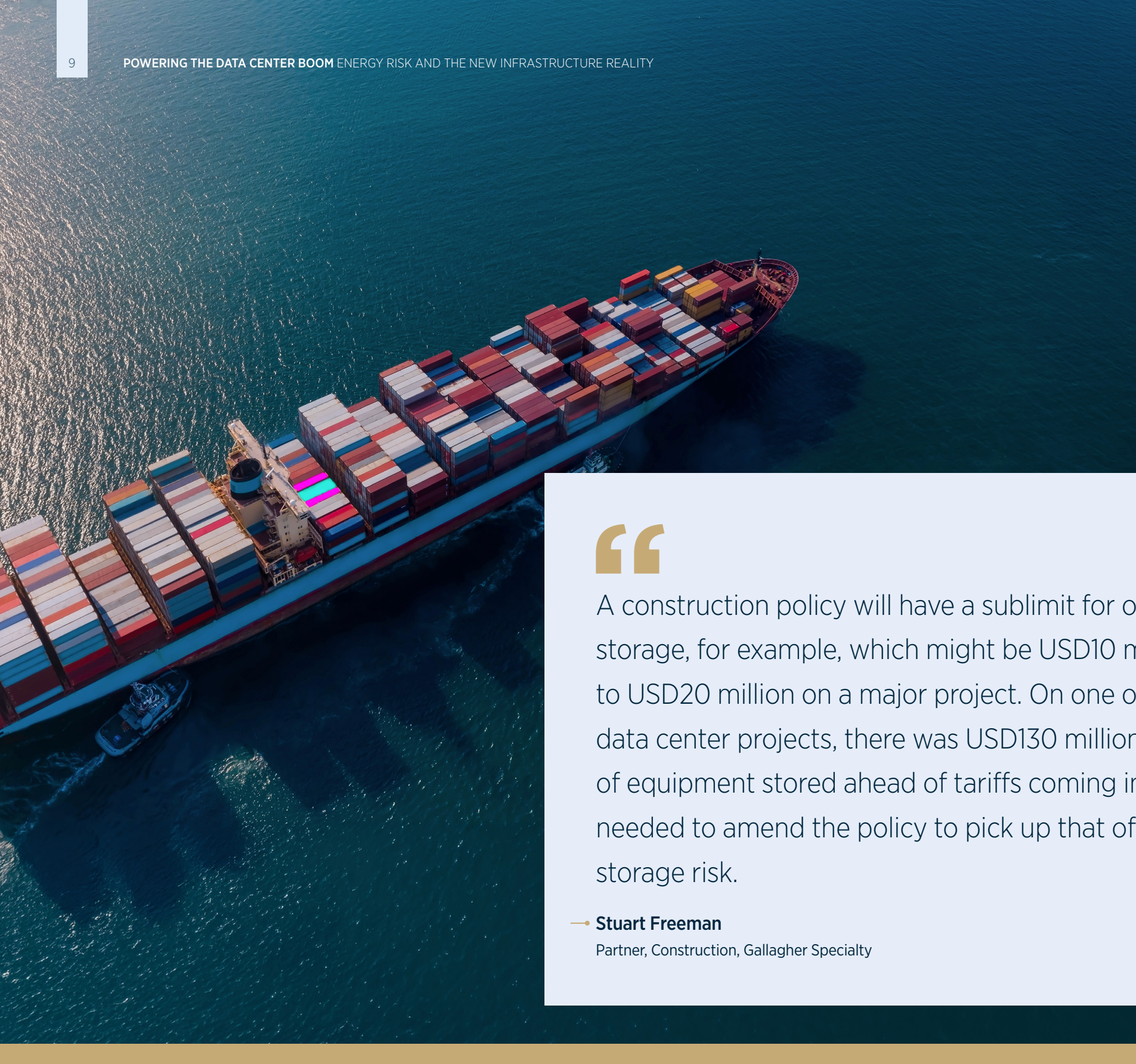
Power availability has become the “holy grail” of data center development.³ Developers increasingly prioritize access to megawatts over traditional location criteria; financing discussions often begin with utility alignment and interconnection certainty.

This is driving a geographic reconfiguration of development. As traditional hubs face substation congestion and transmission bottlenecks, projects are moving into secondary, tertiary and frontier markets where power is more accessible.

The trade-off is that these locations may have different NatCat profiles, regulatory environments, water constraints or infrastructure maturity levels than established data center corridors.

Rapid data center expansion, particularly in [severe convective storm \(SCS-prone\) regions](#) across several US states, is creating a new area of potential loss risk. Despite high engineering standards, these facilities remain exposed to broader natural hazards that can damage both infrastructure and supporting utilities. Disruptions to power, cooling or water systems could lead to outages, operational failures and service interruptions.





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A construction policy will have a sublimit for off-site storage, for example, which might be USD10 million to USD20 million on a major project. On one of our data center projects, there was USD130 million worth of equipment stored ahead of tariffs coming in, so we needed to amend the policy to pick up that off-site storage risk.

— **Stuart Freeman**

Partner, Construction, Gallagher Specialty

Supply chain bottlenecks and project delivery risk

Supply chain volatility has become a persistent feature of the operating environment, driven by geopolitical tensions, tariff and trade uncertainty, rising material costs and increasingly constrained global production networks. Gallagher's [Redrawing Global Supply Chains survey](#) highlights the scale of this disruption, with 86% of companies reporting supply chain losses in the past year. Many companies have turned to stockpiling strategies to manage uncertainty.

Even when power can be secured, bringing it online is not always straightforward. Extended lead times and manufacturing constraints affecting transformers, switchgear, breakers, turbines and other critical electrical equipment are creating new risks for project schedules, capital deployment and speed-to-market.

Project schedules are increasingly dictated by equipment availability rather than site readiness. To preserve delivery dates, developers often import high-value equipment months before installation and store it in third-party facilities.

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Supply chain disruptions can add complexity when they lead to a concentration of high-value equipment that has yet to be installed. Companies are importing large-dollar shipments from overseas and then storing them in facilities they don't own or operate, which introduces additional risk.

This situation makes contractual clarity and risk allocation increasingly important. Many of these exposures are not purely physical but depend on how risk of loss, custody and title transfer are defined across suppliers, contractors and logistics partners. If not clearly aligned, they can lead to coverage gaps, delays and claims disputes.

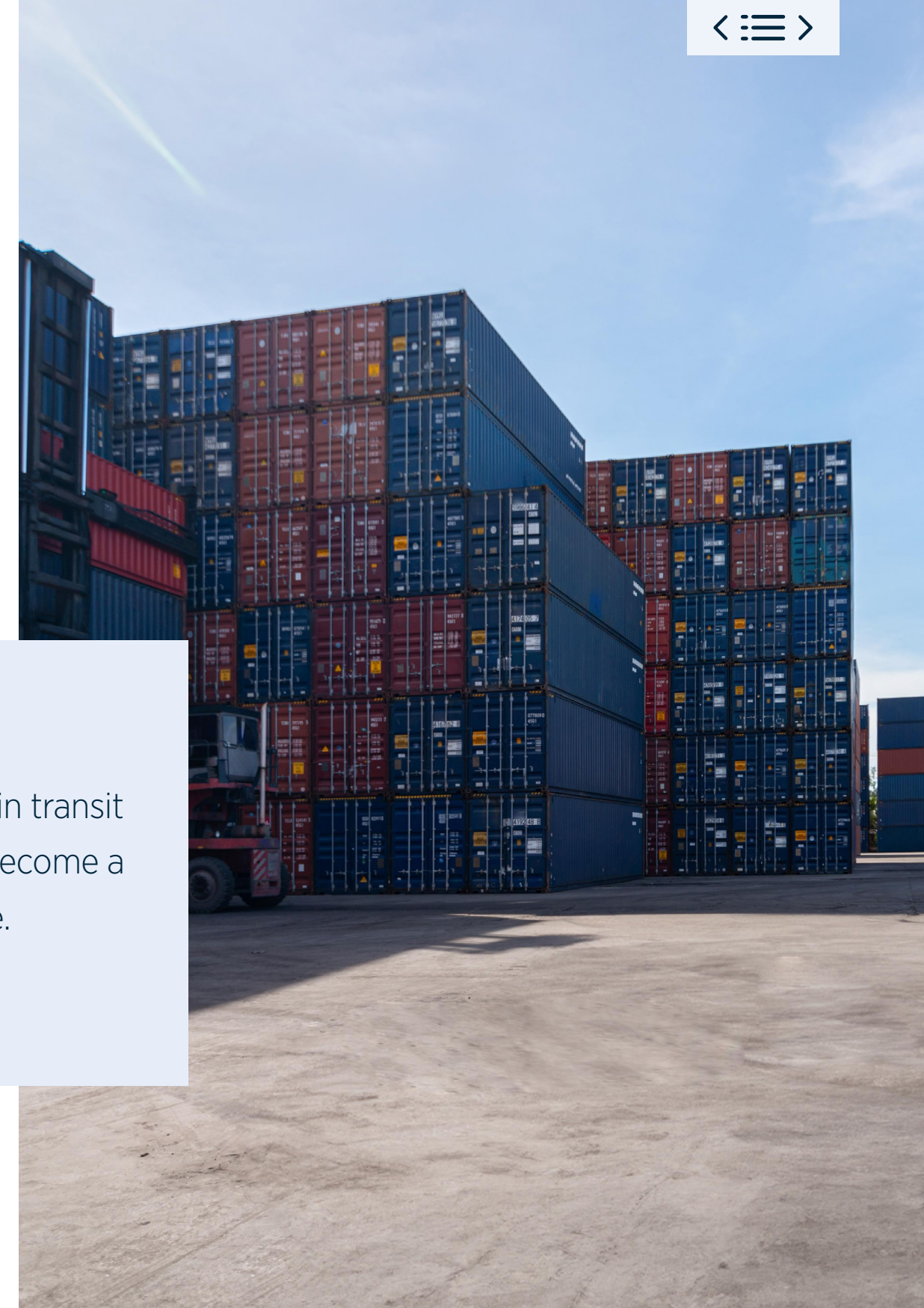
These “in-between” phases — when equipment is owned but not yet installed — create blind spots for many projects. The real loss is often time rather than physical damage, making delay in start-up (DSU) exposure as important as cargo or property coverage.

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Data center equipment can spend extended periods in transit and third-party storage before installation. This has become a significant, but often underappreciated, risk exposure.

— Jodi Harper

Data Center Operations leader, Gallagher



Labor shortages: The hidden bottleneck

Power availability dominates headlines, but [workforce availability](#) is emerging as a parallel constraint.

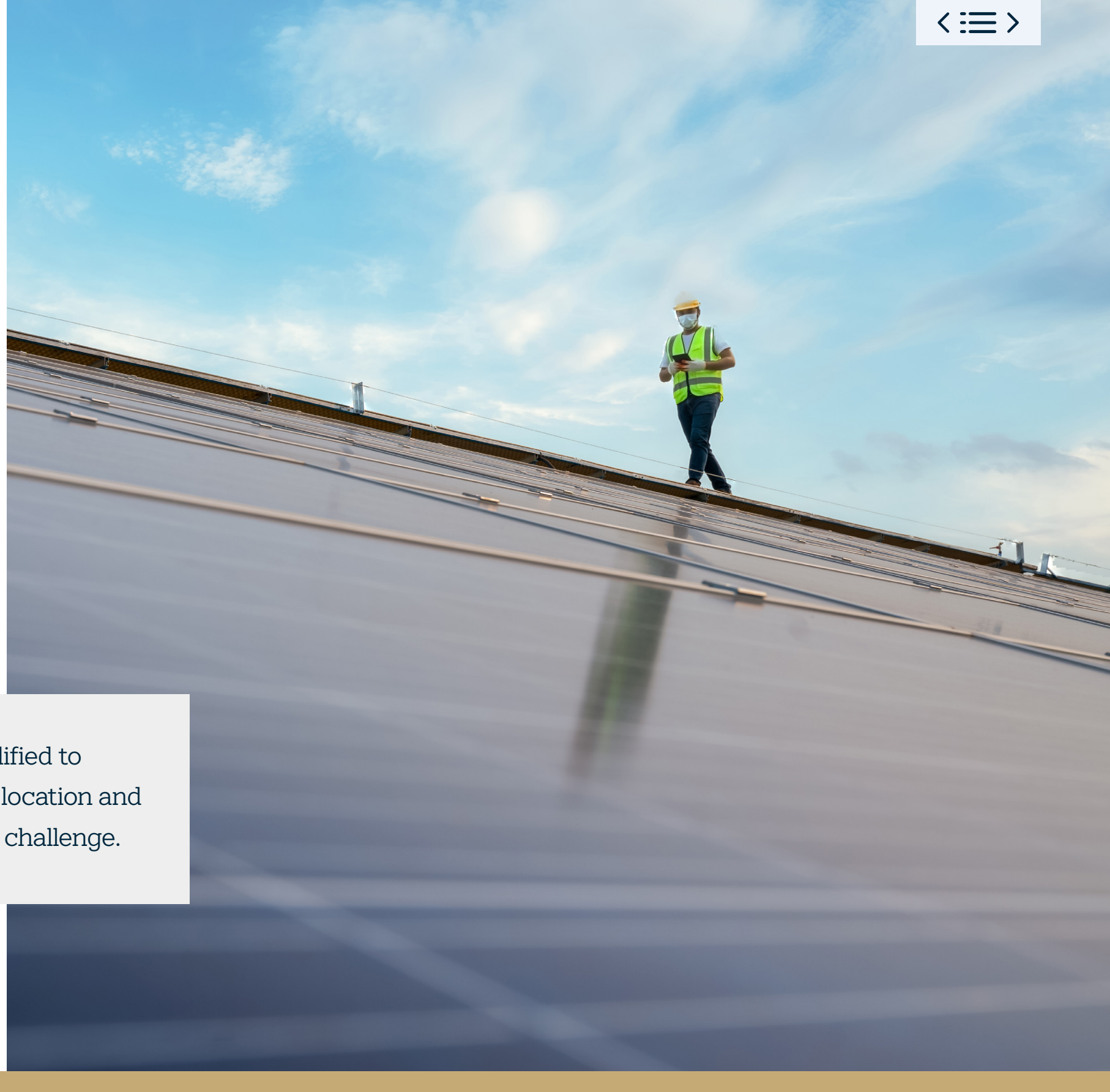
Large data center campuses require substantial concentrations of electricians, plumbers, controls specialists, commissioning engineers, pipefitters and power infrastructure professionals, often within compressed delivery windows.

As Brian Cooper, Senior Managing Director, US Construction, Gallagher, says, “Given the very short timeframes in place for these projects, the demand for labor in these trades can be a challenge.”

These pressures further reinforce the need for aligned contracting strategies across engineering, procurement and construction (EPCs), operations and maintenance providers and utilities.

Labor shortages, combined with supply chain delays, can amplify DSU exposure if responsibilities, timelines and dependencies are not clearly defined across project stakeholders.

Finding skilled workers who are qualified to handle a project of this scale, in one location and within the required timeline is a real challenge.





Alternative power strategies: Opportunities and trade-offs

In response to grid constraints, developers are diversifying power strategies beyond the traditional grid-only model, with “BYOG” (“Bring Your Own Generation”) accelerating as operators seek power certainty and grid stability.

The risks associated with nuclear are relatively well-defined, particularly in the US, where regulations such as the Price-Anderson Act (PAA) provide a clear framework.

On-site gas generation	Gas generation can accelerate deployment and reduce dependence on interconnection queues. Risk factors: Fuel supply logistics, emissions permitting, operational reliability and maintenance exposures pose similar threats to those posed by utility-scale infrastructure risk.
Nuclear and SMR strategies	Nuclear is attracting interest as a long-duration, high-reliability baseload solution. Regulatory implication: This sector remains subject to uniquely stringent legislation and specialized underwriting requirements.
Renewables + BESS	Renewables paired with BESS provide sustainability and grid-balancing benefits. Risk factors: Intermittency management, control system complexity and battery thermal-event exposures.

What is the Price-Anderson Act (PAA)?

Dating back to 1957 and amended several times since, the PAA establishes a financial protection framework for both parties responsible for a nuclear incident and those affected by it. The Department of Energy (DOE) is authorized to administer this framework for activities carried out under its contracts.

Hybrid power architecture and emerging risk complexity

There is a growing consensus that no single energy source can satisfy the scale and reliability requirements of modern data centers. As a result, most projects are converging on a hybrid architecture that combines grid supply, on-site generation and storage.

While this approach enhances resilience and redundancy, it also introduces new layers of complexity. Multiple power sources create interdependencies across systems, increasing the likelihood of cascading failures and creating risk scenarios that are more difficult to model, insure and manage.

Single points of failure in substations, on-site yards and switch rooms are disproportionately consequential. At the same time, facilities that rely heavily on behind-the-meter generation may face reduced operational flexibility compared to grid-connected campuses.

Key priorities for developers:

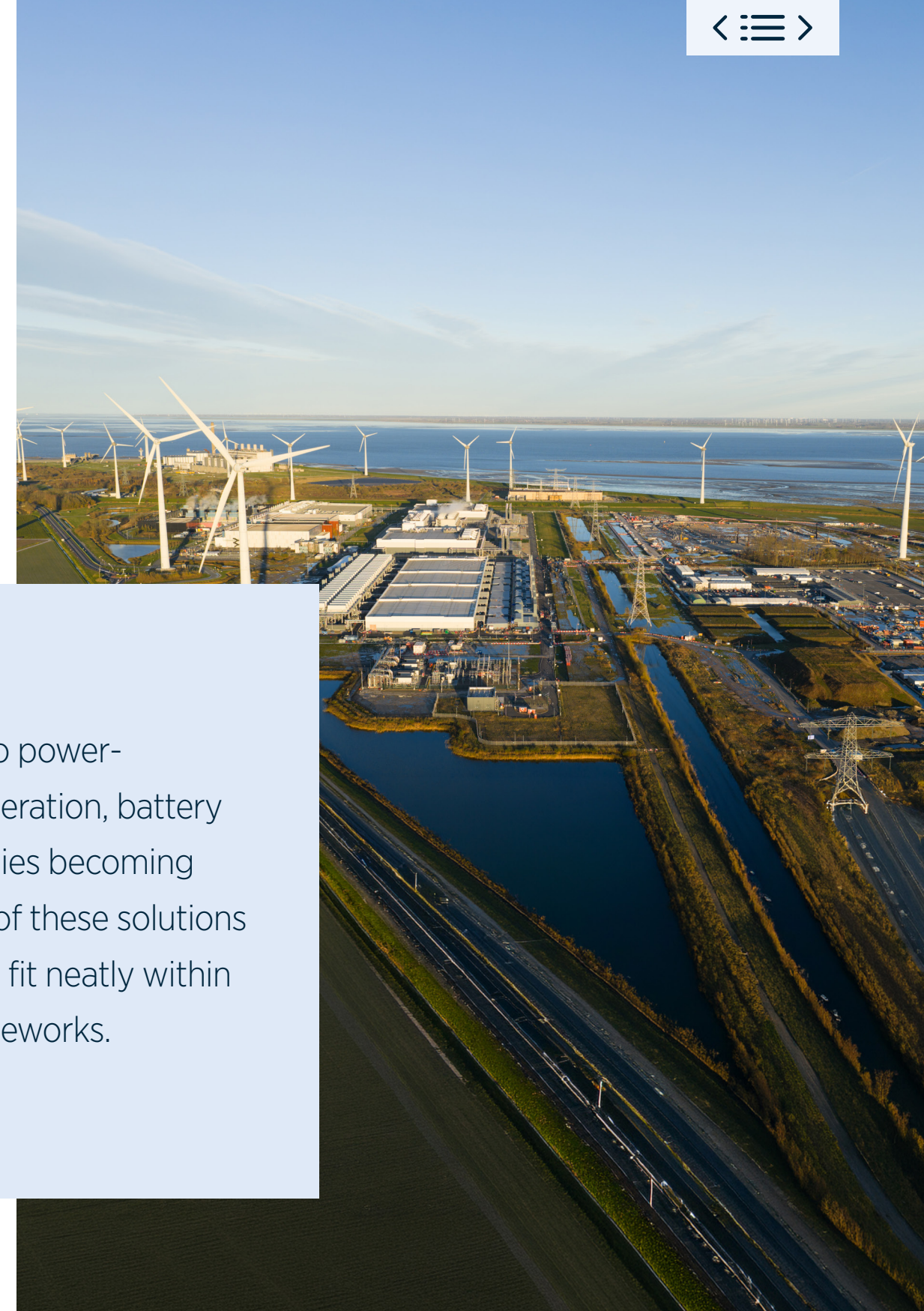
- Identifying single points of failure across substations, switch rooms and Energy Management System (EMS) or Supervisory Control and Data Acquisition (SCADA) environments.
- Defining responsibility boundaries between utilities, EPCs, equipment manufacturers and operators.
- Testing failure scenarios across the full energy chain, not just within the data hall.

“

Many data centers are evolving into power-integrated facilities with onsite generation, battery storage and alternative fuel strategies becoming part of the operating model. Each of these solutions can introduce exposures that don't fit neatly within traditional property insurance frameworks.

— **Trevor Gilstrap**

Energy Managing Director, Oil & Gas, Gallagher



The new risk landscape

Where energy and infrastructure collide

As data center developments increasingly blend large-scale power infrastructure with complex real estate builds, three risk categories are becoming more pronounced:

1. Supply chain risk	2. Fire risk	3. Water risk
Project timelines are increasingly facing disruptions due to: • Long lead times for electrical components • Constrained global manufacturing capacity • Transportation delays • Storage and staging exposures	• Rising power density and earlier energization during construction significantly increase ignition potential • The accumulation of high-value electrical equipment amplifies loss severity	Growing dependence on cooling water introduces new vulnerabilities. These include: • On-site water management challenges • Broader infrastructure dependencies • Heightened flood exposure

Contractors often overlook the need for cooling water in data centers, and this presents a specific set of exposures. Partnering with advisors who understand the characteristics of water use and the risks it presents in these projects is paramount.

Some operators are now [improving cooling efficiency](#) and are working on water replenishment to offset their consumption.

Cost volatility and financial exposure

Construction costs for advanced AI-driven data centers now exceed earlier market benchmarks. This surge has been driven by electrical infrastructure, cooling systems and specialized equipment.

Large campuses can concentrate billions in value at a single location, creating aggregation challenges for insurers and lenders alike.

Michael Hogue notes, “Replacement cost values at that level can lead to capacity constraints, which drive up premiums for coverage.”

According to McKinsey, global investment in data centers could reach USD7 trillion by 2030.⁴



Power availability and site risks

Power availability has emerged as the primary driver of site selection, often outweighing traditional catastrophe risk considerations. Projects are increasingly being fast-tracked into regions exposed to:

- Flooding
- Wildfires
- Severe convective storms
- Extreme heat

This shift introduces not only physical risk but also emerging liability exposures, particularly in [wildfire-prone regions](#).

As seen in rising litigation against utilities for fire ignition, data centers deploying on-site power generation could face similar liability risks, while utilities themselves remain exposed to both infrastructure damage and ignition-related claims.

Together, these dynamics place greater emphasis on early-stage risk validation to avoid costly misjudgments, especially where hazard resilience may be overestimated. Stronger outcomes depend on aligning site selection, design strategy and insurance structuring from the outset, ensuring projects remain financeable and insurable on predictable terms.

Uptime, business interruption and liability

Modern data centers operate with near-zero tolerance for downtime. Service Level Agreements (SLA) commitments, customer dependencies and reputational considerations mean that even short disruptions can have outsized financial consequences.

Hybrid power architecture increases the number of potential failure points:

- Grid outages or transmission failures
- On-site generation outages or fuel supply interruptions
- BESS failures or thermal events
- Control system or cyber-physical failures affecting energy management platforms

These interconnected exposures extend beyond the physical data center footprint, requiring a more holistic approach to risk transfer.

What does this mean for organizations? A requirement for integrated and contingent business interruption programs that reflect dependencies across the entire power value chain, not just the physical data hall. These complex challenges require risk and insurance partners who can provide end-to-end solutions across the project lifecycle, bringing together expertise that encompasses energy, construction, property catastrophe, cyber and supply chain risk.

Project delays and schedule risk

[Data center construction](#) is increasingly defined by cascading schedule risks driven by long-lead electrical equipment, interconnection studies, permitting timelines, labor shortages and energization dependencies.

These projects now increasingly function as dual developments: The data facility cannot be commissioned without the supporting power infrastructure, and any delay in energization can stall the entire revenue timeline.

From an underwriting perspective, this introduces a step change in complexity. DSU modeling now needs to account for:

- Critical supplier dependencies and concentration risk.
- Extended replacement lead times for specialized equipment.
- Logistics and in-transit exposures.
- Highly sequenced testing and commissioning phases.

Compared to traditional commercial construction, the interdependence between energy and infrastructure significantly amplifies the likelihood and severity of delay-related losses. This requires a more granular, dynamic risk assessment.

Sustainability, ESG and regulatory pressure

Water consumption, energy sourcing, emissions intensity and community impact have become central to permitting, financing and long-term operability.

This is particularly pronounced in water-stressed or energy-constrained regions, where data center developments may face additional regulatory scrutiny, extended approval timelines or increased stakeholder opposition. These pressures may intensify further as emerging climate patterns, such as El Niño, heighten the risk of drought in key regions where data center expansion is occurring.

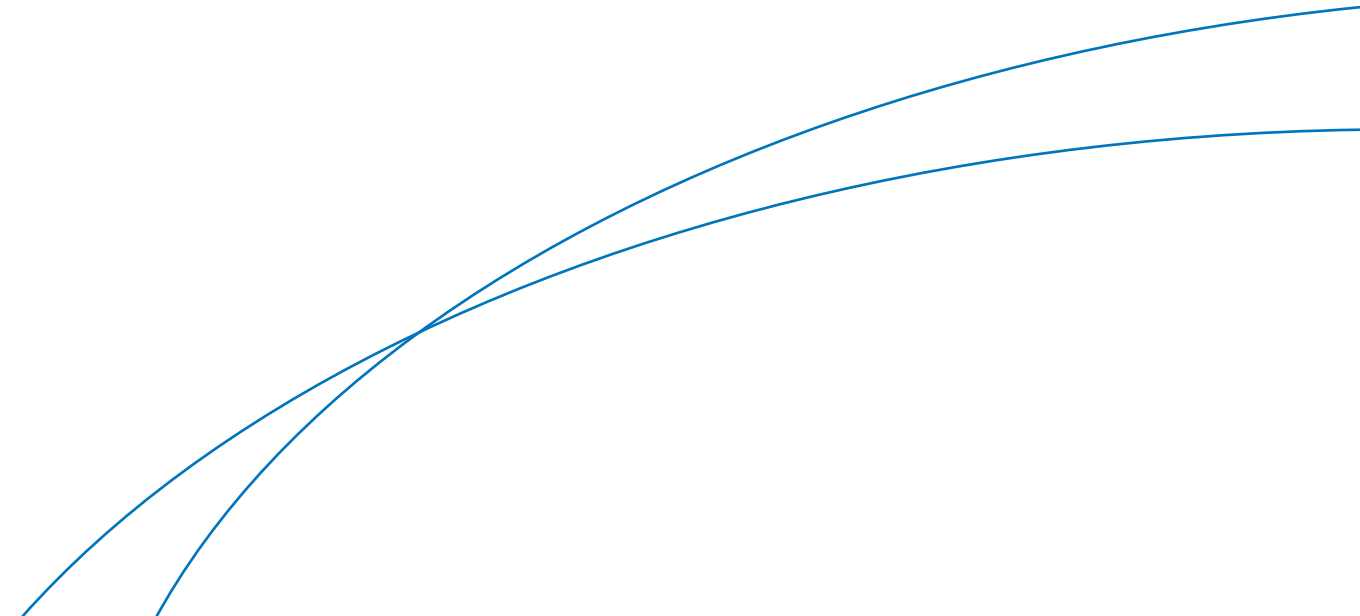
As environmental and energy performance become strategic priorities, organizations are navigating a new layer of risk. Efficiency standards, decarbonization targets and contractual performance covenants are increasing accountability for sustainability outcomes, expanding exposure beyond traditional uptime and reliability measures.

Emerging risk: Valuation, capacity constraints and market access

GPU-intensive campuses pose valuation challenges because replacement costs, technology cycles and concentration profiles differ substantially from traditional enterprise data centers.

Insurance markets are responding with tighter aggregation management, greater engineering scrutiny and increased reliance on layered global capacity structures, including Lloyd's participation for large placements.

Developers and operators need to engage with insurers and brokers earlier to secure sufficient capacity, optimize program design and avoid coverage gaps in high-value, high-density deployments.



Demonstrating risk discipline to strengthen resilience

Governance and program design directly influence insurability, pricing and access to global capacity. Insurers are prioritizing risks that provide clear, data-backed evidence of control and resilience, alongside well-structured programs that address aggregation and complexity.

What underwriters expect to see:

- Modeled catastrophe exposure and [mitigation strategy](#)
- Energization timeline management
- Utility dependency mapping
- BESS and hot-work controls
- Commissioning and impairment procedures
- Water management and flood resilience planning
- Documented maintenance and testing programs

Program structuring considerations

To translate strong governance into effective risk transfer, multi-billion-dollar campuses typically require layered and globally distributed insurance programs. Examples include:

- Primary and excess tower structures to optimize capacity deployment.
- Global market participation, including London and Lloyd's markets, for large limits.
- Strategic separation (or integration) of coverages, including property, DSU, cargo, cyber and specialized power exposures, based on risk profile and market appetite.

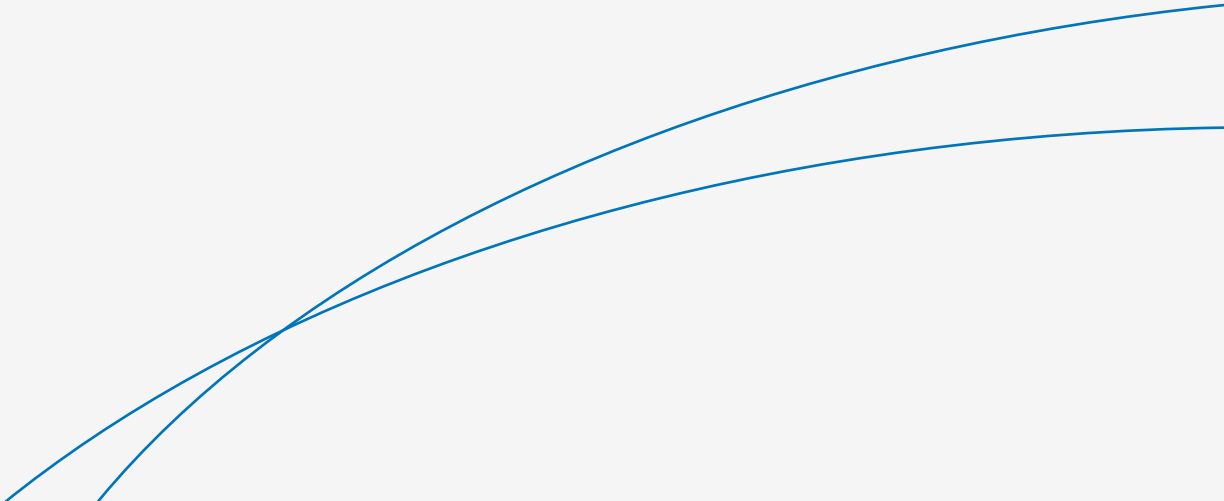
Gallagher **CORE360**[®]

Gallagher **CORE360** framework is designed for environments where operational, energy, construction and financial risks intersect.

For data center projects, this requires the integration of:

- Energy and power infrastructure expertise
- Catastrophe modeling and engineering analysis
- Construction and DSU structuring
- Marine cargo and stock throughput solutions
- Property, BI, cyber and contingent risk integration
- Global market access for large-capacity placements

[Learn more](#) about Gallagher **CORE360**



4 Practical strategies

to manage energy risk

Managing energy risk requires a proactive, lifecycle-based approach from the outset, spanning site selection, engineering, insurance and operations.

1

Early engagement

A shift-left approach that brings risk advisors into the process before land acquisition, EPC commitments or final utility negotiations is now critical.

Key components to consider:

- Power availability assessment alongside insurability to avoid downstream constraints.
- Power feasibility and interconnection analysis.
- Scenario testing across grid-connected and behind-the-meter strategies.
- Early-stage catastrophe modeling and engineering review.
- Preliminary insurance capacity and market appetite assessment.

2

Coverage alignment

A coordinated, lifecycle-based coverage strategy helps ensure that risks are consistently managed from project inception through to steady-state operations. It is important to:

- Avoid fragmented insurance by aligning coverage across procurement, construction and operations.
- Ensure continuity between key policies, including builder's risk, DSU, business interruption and property for power assets.
- Extend protection beyond buildings to include power infrastructure and energy assets, which are often the primary drivers of risk.
- Use integrated programs (e.g., stock throughput policies) to eliminate gaps at transition points and maintain seamless coverage across phases.



3

Catastrophe modeling

Organizations need to anchor decisions in probabilistic catastrophe modeling, using site-specific data to better reflect actual risk.

What effective modeling should capture:

- Property-level exposure: Data halls, support buildings and critical infrastructure.
- Energy assets: Substations, switchyards and on-site generation.
- Cooling systems: Water infrastructure and dependencies.
- Transmission and grid interconnections: Extending risk beyond the site boundary.

A strategic shift involves moving from insuring the “total asset value” to insuring against realistic loss scenarios quantified through probable maximum loss (PML) and maximum foreseeable loss (MFL) assessments.

4

Policy design for emerging power technologies

The complexity of multi-source power architecture requires clarity, consistency and adequate protection across interconnected systems.

What you can do:

- Adapt policy language to address hybrid and non-traditional power systems, including on-site generation, BESS and nuclear offtake arrangements.
- Clearly define coverage parameters, including triggers across multiple power sources and responsibility boundaries.
- Address technology-specific exposures, such as fire risks, fuel supply and logistics dependencies, and interactions between utility and on-site systems.

Conclusion

The new infrastructure reality

Energy is no longer a background variable in data center development; it is the defining factor in project viability.

Access to power, transmission capacity, interconnection timelines and energy mix decisions increasingly determine three factors:

1. Where capacity can be built
2. The speed of delivery
3. Resilience over time

The risk landscape has expanded accordingly. Exposures are larger in scale, with multi-billion-dollar concentrations of value. They are also more interconnected, spanning utilities, generation, storage, cooling and digital infrastructure. However, they remain less aligned with traditional insurance frameworks built for discrete asset classes.

As Ted Way, Area Executive Vice President, Gallagher Construction Services, notes, “The data centers of 2026 and beyond are going to be two construction projects in one: Power generation and data halls.”

This convergence introduces new layers of complexity across design, construction and operation. Organizations that succeed will be those that integrate energy strategy, risk modeling, engineering, contractual design and insurance structuring from the outset.

That means treating power, infrastructure and risk transfer as a single interconnected system rather than separate workstreams.

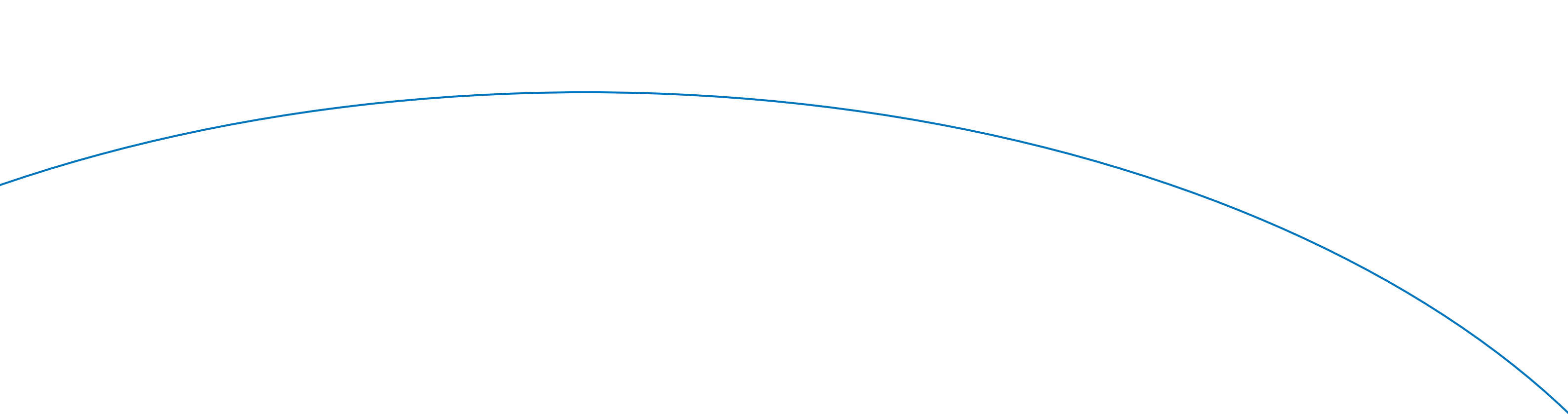
Talk to one of our experts today

Insuring dozens of [US data center projects](#) with at least USD1 billion, and many over USD10 billion, in construction costs has taught us that the path forward requires an energy-first risk model that integrates power strategy, engineering controls, contractual risk allocation and insurance design from the earliest stages of development.

By combining energy, infrastructure, construction, catastrophe modeling, cargo, DSU, property and cyber expertise within a coordinated framework, Gallagher helps clients translate complex operational realities into resilient, insurable outcomes.

SOURCES

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