
Semantic Debt Discovery Series

How Many Meanings Does “Coverage” Have?

An evidence-led audit of one of the most-used nouns in insurance documentation — and the Semantic Debt that accumulates when it is left ungoverned.

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Executive Summary

This Discovery Report examines the single most-used noun in insurance documentation: **coverage**. Across publicly available policy wordings, schedules of benefits, product disclosure statements and reinsurance treaties, the term resolves to at least six distinct governed meanings.

None of these meanings is wrong. Each is correct inside its own document section. The problem is that no enterprise registry records which meaning applies where — so every downstream consumer of those documents, human or AI, has to reconstruct the right meaning from context.

The accumulated reconstruction cost is **Semantic Debt**. This report makes it visible for one term.

“Six meanings, one word, zero governance. That is Semantic Debt in a single term.”

The Question

Why can the same business term — coverage — produce different answers to the same question depending on which document, system or AI agent you ask?

The answer is not that one source is wrong. The answer is that the term carries multiple legitimate meanings that have never been formally separated, named or governed.

Evidence

Across publicly available insurance documentation, the word coverage appears in patterns such as the following — each one resolving to a different concept:

- “Your coverage is Tier 3.” — a policy plan or product level.
- “Section 4 coverage applies only to listed perils.” — scope of what is insured within a section.
- “Coverage is limited to the European Economic Area.” — territorial applicability.
- “Coverage includes loss of earnings up to €50,000.” — a benefit entitlement payable under the policy.
- “Coverage must meet the statutory minimum required by national law.” — a regulatory floor, not a product feature.
- “Coverage commences on the inception date and ceases at expiry.” — the temporal protection window.

Each sentence is well-formed insurance English. Each one teaches a downstream reader — or a downstream model — a slightly different definition of the same word.

Meaning Spaces Identified

Meaning Space	Definition
Policy Tier	Product or plan level chosen by the insured (Tier 1/2/3, Bronze/Silver/Gold).
Section Scope	What a specific section of the policy wording insures.

Territorial Applicability	Geographic region where the policy is valid.
Benefit Entitlement	Monetary or in-kind benefit the insured can claim.
Statutory Minimum	Regulator-mandated floor the policy must meet.
Temporal Protection	Period during which the policy is in force.

Each of these is a legitimate, governable concept. None of them is “coverage” in the abstract. Treating them as one term is the root cause of contradictory AI outputs.

Semantic Drift Assessment

Semantic Drift occurs whenever the same surface term resolves to a different concept in a different context without that change being recorded. In the evidence above, drift is not occasional — it is continuous and structural.

Underwriting documents drift toward Policy Tier and Section Scope. Claims documents drift toward Benefit Entitlement and Temporal Protection. Regulatory filings drift toward Statutory Minimum and Territorial Applicability. The same word travels between meanings as it moves between departments.

The drift is invisible because every department is internally consistent. It becomes visible only when an AI agent — or an auditor — reads across them.

Semantic Debt Assessment

Every ungoverned meaning of coverage is one unit of Semantic Debt. Six meanings means six units, per term, per document family, per jurisdiction — multiplied by every other ungoverned term in the same wordings.

The cost is paid every time a claims handler reconciles two interpretations, every time a compliance officer reconstructs a definition for a regulator, and every time an AI assistant produces an answer that is locally correct but globally inconsistent.

The debt does not appear on any balance sheet. It appears in the time, rework and risk required to operate on top of it.

Governance Gap

There is no canonical answer to the question “which meaning of coverage applies here?”. There is no registry that lists Policy Tier, Section Scope, Territorial Applicability, Benefit Entitlement, Statutory Minimum and Temporal Protection as six distinct, owner-accountable concepts under one surface term.

Until that registry exists, every reader — human or machine — has to infer the right meaning from context, every time. Inference at scale is exactly what produces drift.

The missing decision is not “what does coverage mean?”. The missing decision is “which six (or more) governed concepts does the word coverage resolve to in our organisation, and who owns each one?”.

Why This Matters For AI

Retrieval — A RAG system retrieves passages containing the word coverage and treats them as comparable. They are not; they describe different concepts. Retrieval quality looks fine; answer quality is silently degraded.

Summarisation — A model summarising a policy wording compresses six meanings of coverage into one, producing a summary that no domain expert would accept.

Classification — A model classifying claims by “coverage type” conflates Policy Tier with Benefit Entitlement, distorting any downstream analytics.

Agentic Workflows — An agent that decides whether a loss is covered must resolve to one specific meaning. Without governance, it picks whichever meaning is most strongly represented in its prompt — which is a coin toss, not a decision.

Conclusion

One word. Six meanings. Zero governance. That is the size of the Semantic Debt sitting inside a single insurance term — before counting claim, risk, exposure, deductible, sum insured or premium.

Semantic Drift is not a future risk introduced by AI. It is an existing condition that AI exposes. Semantic Governance is the discipline that retires it; WikiSure is the platform that makes that discipline operational.

Future Discovery Reports in this series will apply the same lens to “claim”, “risk”, and other high-frequency insurance terms.

Appendix A — Methodology

Source corpus. The evidence patterns in this report are drawn from publicly available insurance documentation: policy wordings, schedules of benefits, product disclosure statements, regulatory filings and reinsurance treaty language. Phrases are paraphrased to remove insurer-specific identifiers while preserving the semantic pattern.

Unit of analysis. The surface term “coverage” as it appears in natural insurance English. Each occurrence was classified by the concept it resolves to in context, not by the dictionary definition.

Classification framework. Each occurrence was assigned to a candidate Meaning Space. A Meaning Space was retained only when it (a) appeared consistently across more than one document family and (b) was distinguishable from every other Meaning Space by an owner-accountable governance question.

Scope and limits. Six Meaning Spaces are reported because six are sufficient to establish that the term is multiply-resolved. The true count in any given enterprise is likely higher when proprietary wordings, jurisdiction-specific endorsements and internal operational definitions are included.

Reproducibility. Any reader can run the same exercise against their own policy library and obtain a comparable inventory. WikiSure's Resolve API exposes the registry equivalent of this exercise as a governed service.

Appendix B — References & Related Reading

- WikiSure — *Semantic Debt* canonical page. <https://wikisure.org/semantic-debt>
- WikiSure — *Semantic Drift* canonical page. <https://wikisure.org/semantic-drift>
- WikiSure — *Semantic Governance* canonical page. <https://wikisure.org/semantic-governance>
- WikiSure — *Meaning Operations* canonical page. <https://wikisure.org/meaning-operations>
- WikiSure Insights index — <https://wikisure.org/insights>
- EU Artificial Intelligence Act — Articles 9, 13, 17 (risk management, transparency, quality management for high-risk AI systems).
- ISO/IEC 42001:2023 — AI management system requirements.
- NIST AI Risk Management Framework (AI RMF 1.0).

Appendix C — About This Series

The **Semantic Debt Discovery Series** investigates how common business terms accumulate multiple operational meanings across real-world documentation, and the governance implications for humans, systems, and AI. Each report applies the same framework — Evidence, Meaning Spaces, Drift Assessment, Debt Assessment, Governance Gap, AI Implications — to one high-frequency term.

Upcoming reports: **#002 Claim**, **#003 Risk**.

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