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When AI Advice Triggers a PI Claim

How liability attaches when AI-generated output causes client loss.

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A Familiar Product, An Unfamiliar Risk

AI-generated outputs resemble the kind of advice traditionally provided by regulated professionals.

Whether that output qualifies as a professional service under a PI policy is now a live question in coverage disputes.

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Two Policies, One Claim

Where a claim lands depends on how the AI output was delivered and how it was relied upon.

Was the output advisory or operational?

Did the user rely on it as expert guidance?

Was the AI system a product or a service?

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Silence Can Be The Liability

Firms may face PI exposure not because their AI was wrong but because they failed to disclose:

- The limitations of the model's outputs
- The risks of relying on AI-generated advice
- Where human review was absent or limited

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Neither Policy Responds Cleanly

AI-driven advice often sits between traditional PI and technology liability coverage.

Neither policy may respond cleanly, leaving firms exposed at the point where a claim is most likely to arise.

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Underwriters Are Taking Notice

As AI outputs become embedded in client-facing services, insurers are reassessing how professional liability is defined and priced.

Firms that cannot clearly demonstrate how AI outputs are governed, validated, and disclosed are attracting greater scrutiny at renewal.

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Firms need coverage structures that reflect how AI is actually being used, not how professional services were defined a decade ago.

Talk to us about how AI exposure is reshaping PI and technology liability.

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