Artificial Intelligence (AI)

Our experience includes first- and third-party losses and claims arising from the use of artificial intelligence. Our team also drafts endorsements and standalone coverage for AI and other emerging technology risks, working with Lloyds syndicates, major carriers, MGAs, and insurance technology firms in the U.S. and London markets.

LIST OF SERVICES

Product Development and Advisory

- Drafting standalone AI liability policies and AI endorsements to cyber, tech E&G, and general liability forms.
- Designing underwriting controls, coverage grants, and exclusions for AI risks.
- Reviewing existing policy wording for "client AI" exposure, meaning AI risk that existing forms neither clearly cover nor exclude.
- Identifying and evaluating risks of emerging technology.
- Advising insurers on AI regulation, such as the EU AI Act and state AI laws, and on the resulting exposures for insurers.

Claims and Coverage

- Intellectual property litigation arising from the development of AI models.
- Class action lawsuits alleging the wrongful collection and use of information by systems using AI, including notetaking and interview platforms.
- Professional liability claims arising from professional use of AI.
- Body injury and emotional distress claims arising out of AI companions and chatbot platforms.
- Data breaches arising out of the public release or unauthorized disclosure of data by an AI system.
- LLM-eking schemes resulting in first-party losses for surplus token usage.

KEY PARTNERS

Christina Terplan FOUNDING PARTNER SEE BIO

Nick Lieberknecht PARTNER SEE BIO

Connect with Us
Stell in Touch
LinkedIn
Join Us

San Francisco
One Post Street
37th Floor
San Francisco, CA 94104
415-278-7100

Los Angeles
707 Wilhite Boulevard
Suite 5125
Los Angeles, CA 90017
310-871-9548

London
21 Linn Street
London, EC3M 7DQ
+44 (20) 4551 2558

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