Responsible Use of Artificial Intelligence

Professional Indemnity Guidance for Architectural Technologists

Artificial Intelligence is being rapidly adopted across professional services, including architecture and related disciplines. For Architectural Technologists, this presents clear opportunities to improve efficiency and output quality, but also introduces new technical, professional and regulatory risks that must be managed.

Opportunities for Architectural Technologists

Process Efficiency and Automation
AI tools can automate repetitive and time intensive tasks such as document drafting, reports, planning applications and fee proposals. This enables Architectural Technologists to focus on higher value technical and design work.

Cost and Time Savings
Automation may reduce reliance on manual administrative effort and accelerate delivery timelines across design and documentation stages.

Design Development and Analysis
AI can support:

- Early stage visualisations and concept design
- Generative design, evaluating multiple design permutations
- Parametric modelling with real time performance feedback
- Automation of routine modelling processes

Improved Accuracy and Error Detection
AI systems can assist in identifying design inconsistencies or errors before they escalate, potentially reducing human error, particularly in unsupervised junior level work.

Key Risks

AI Hallucinations
Generative AI can produce plausible but incorrect outputs. Reliance without verification may lead to significant design or compliance failures.

Data Protection and Confidentiality
Entering confidential client or project data into public AI systems can result in data breaches. There is a risk that information may be stored or reused externally.

Bias and Data Limitations
AI models may reflect biases or limitations in their training data, leading to incomplete or skewed outputs.

Design Integrity Risks
AI generated designs may prioritise aesthetics while overlooking buildability, material compatibility or regulatory compliance.

Over Reliance on AI
Excessive dependence without appropriate professional oversight can reduce critical evaluation and increase exposure to errors.

Case Insight
Industry experience highlights these risks. For example, Ford has publicly acknowledged issues arising from over reliance on AI in engineering processes, leading to quality concerns and a return to greater human oversight.

AI Adoption

AI adoption is already significant within the architectural sector. In a recent survey, almost half of UK architects advised they are currently using generative AI tools.

These tools can be used for:

- Concept visualisation
- Generative and parametric design
- Model creation and automation

This trend is expected to continue expanding across Architectural Technologist roles.

Insurance Implications

Professional Indemnity Exposure
AI introduces new failure points, including incorrect outputs and inadequate validation. These can result in professional negligence claims.

Accumulation Risk
Where AI generated errors are repeated across multiple projects or systems, a single issue can lead to widespread losses, significantly increasing insurer exposure.

Emerging Insurance Response

- UK insurers are not yet widely applying AI specific exclusions
- Some US insurers have begun introducing clearer coverage limitations, including exclusions for AI generated errors
- Insurers are increasingly requesting disclosure of AI usage, policies and controls

There is a strong likelihood that UK policy terms will evolve in line with these developments.

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CIAT INSURANCE SERVICES

Risk Management Considerations for Architectural Technologists

To manage exposure, practices should implement structured governance and controls:

Governance and Accountability
- Define responsibility for AI systems and outputs
- Establish oversight and approval processes

Due Diligence
- Assess AI tools and suppliers before implementation
- Understand system capabilities and limitations

Validation and Quality Control
- Ensure all AI outputs are reviewed and verified by qualified professionals
- Test and audit systems regularly

Design and Technical Controls
- Confirm design compliance with building regulations and standards
- Assess material compatibility and technical feasibility
- Validate all specifications and recommendations

Data Protection
- Prohibit entry of confidential data into public AI platforms
- Implement secure data handling procedures

Third Party Risk
- Review vendor data usage, storage and risk controls

Training and Competence
- Provide ongoing training on AI limitations and risks
- Reinforce the need for critical thinking and professional scepticism

Ethical and Professional Standards
- Address privacy, transparency, fairness and accountability
- Clearly define acceptable use policies

Client Transparency
Clearly communicate how AI is used within services provided

Key Principle

AI should be treated strictly as a support tool. There is no substitute for professional judgement. All outputs must be subject to human review, with Architectural Technologists retaining full responsibility for technical accuracy and compliance.

Recommended Action

- Document AI usage, controls and governance frameworks
- Review and update internal policies regularly
- Disclose AI usage and controls to insurers at renewal or upon material change
- Maintain robust validation processes across all AI assisted work

AI offers efficiency and capability benefits for Architectural Technologists, but introduces equally significant risks. Effective adoption depends on strong governance, disciplined validation and continued reliance on professional expertise.

For more information on this topic, or if you would like to discuss your insurance needs, please do not hesitate to contact us.

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