

# Digital Legal Agents and Access to Justice

The Master's Lecture 2026  
The City of London Solicitors' Company  
Professor Andrew Murray  
Dean of LSE Law School





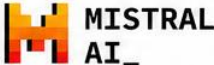










# LEGAL AI PROVIDERS & GPT MODEL PROVIDERS

## LEGAL AI PROVIDERS

 **DISCO**  
 ROSS Intelligence  
 ContractPodAi  
 Spellbook  
 **Ironclad**  
 LawSider  
 **LITERA**  
 Robin AI  
 Everlaw  
 Filevine  
 LexCheck  
 DocJuris  
 paxton  
 **LexisNexis**  
 Legal AI  
 ThoughtRiver  
 **Westlaw**  
 AI-Assisted Research  
 LawGeex  
 **Harvey.**  
 PINCITES  
 Definely  
 **vlex**  
 **Casetext**  
 COCOUNSEL  
 Thomson Reuters AI  
 **Legora**  
 Authority  
 **Luminance**  
 Matlbey  
 **Kira**  
 an Origis company  
 Simply  
 Neota Logic  
 an Origis company  
 HighQ

## GPT / LLM MODEL PROVIDERS

 **OpenAI**  
**GPT-4o**  
 GPT-4.1 | GPT-4 | GPT-3.5  
 **Google Gemini**  
 Gemini 1.5 Pro  
 Gemini 1.5 Flash  
**ANTHROPIC**  
**Claude 3.5**  
 Claude 3 Opus  
 Claude 3 Sonnet  
 Claude 3 Haiku  
 **Microsoft Azure OpenAI Service**  
 **Meta Llama 3.3**  
 Llama 3.1 | Llama 3  
 Code Llama  
**AI21 labs**  
**Jamba 1.5**  
 Jurassic-2  
 **MISTRAL AI**  
 Mixtral 8x22B  
 Mixtral 8x7B  
 **cohere**  
 Command R+  
 Command R  
 Command  
 **DeepSeek**  
 DeepSeek-V3  
 DeepSeek-R1  
 **amazon Bedrock**  
 Titan Text G1  
 Titan Text G1 - Lite  
 **Grok-2**  
 Grok-1.5  
 **PERPLEXITY**  
 PPLx Models  
 **INFLECTION Pi**  
 **YI O1.AI**  
 Yi-Large  
 **Qwen**  
 Qwen 2.5  
 Qwen 2

Powering the future of law through AI

**80%**

Private family law proceedings now have at least one party without legal representation

**60-70%**

Defendants/tenants in housing possession cases unrepresented at court hearings.

**£1bn+**

HMCTS Reform Programme

## The Bach Report

“Legal advice has become, for the great majority of the population, something they could not afford and could not access.”

# The Unmet Need

*LSB Individual Legal Needs Survey, 2024 — 17,000 adults surveyed*

**32%**

of those with a legal issue do not have it resolved adequately

*Unchanged since 2019 (31%)*

**66%**

of adults experienced a legal issue in the previous four years

**52%**

received any professional help

**38%**

received no help at all

**19%**

of those helped said a solicitor was their main adviser

**Cost-of-living link:** 15% said their legal issue was *caused* by the cost of living; 26% said it was *made worse* by it.

# Legal Aid Deserts

*Percentage of population without a local legal aid provider — Law Society, April 2025*

**84.9%**

Welfare

**69.9%**

Community care

*42m people*

**66%**

Immigration & asylum

*39m people*

**43.6%**

Housing

*+6.6% since 2019*

**Means-test reality (Hirsch & Padley, 2024):** A couple with two children qualifies for full legal aid only on **£41 a day**; a single person on **less than £9 a day**.

**59%** drop in advice agencies & law centres since 2012 • **40%** of providers expect to leave the sector within five years

# Where they go instead

*The unrepresented are not unrepresented. They are differently lawyered.*

**Google  
Money Saving Expert**

**r/LegalAdviceUK**

*1 million+ members*

**TikTok  
“rights influencers”**

*Some qualified. Many not.*

**ChatGPT, Claude,  
Gemini, Copilot**

*Free at the point of use*

**Hazel Genn, *Paths to Justice*: almost half of those with a justiciable problem do not consult a lawyer.**

# They have left the professions behind

*Which?, December 2025*

# 22%

of adults under thirty-five use AI tools instead of seeking professional legal advice — often or always

**30%** in place of a doctor • **28%** in place of a financial adviser

*Not occasionally. Routinely.*

*Built by technology companies. Funded by venture capital. Lawyers as input, not management.*

## Harvey

Contracts, research, diligence

*US*

## Legora

Agentic platform

*Sweden*

## Spellbook

Word-native drafting

*Canada*

## Robin AI

Contract review (Anthropic)

*UK*

## CoCounsel

Westlaw-grounded research

*Thomson Reuters*

## Hebbia

Document intelligence

*US*

## Eudia

In-house teams

*US*

## Lexis+ AI / Protégé

LexisNexis-grounded

*Free or near-free, at the point of use. “Good enough” for a market that previously had nothing.*

- **Garfield.AI** Drafts letter before action; particulars of claim
- **Tenant Defender** Responds to Section 21 notices
- **Compensation Calculator** Calculates likely damages
- **Casecraft.AI** Guides applicants through the small claims process
- **DoNotPay, Rocket Lawyer, LegalZoom** Earlier generation — still very much active

# Harvey at a glance

*Founded 2022 by two people working out of an Airbnb*

**\$11bn**

**valuation, March 2026**

*(\$3bn in Feb 2025)*

**\$200m**

**annual recurring revenue**

*\$100m by Aug 2025*

**74,000**

**attorneys on the platform**

*700+ customers, 58 countries*

---

*Capital: Sequoia, Kleiner Perkins, Coatue, Andreessen Horowitz, OpenAI Startup Fund, Google Ventures, RELX (LexisNexis), Microsoft.  
Foundation models: OpenAI, Anthropic, Google.*

# Bypassing law firms altogether

AI platforms now selling direct to in-house teams

## Harvey

CLIENTS

SELECTED ENTERPRISE CLIENTS

HSBC	NBCUniversal
Adecco	Deutsche Telekom
Bayer	Carrefour
Comcast	PwC

## Legora

CLIENTS

SELECTED ENTERPRISE CLIENTS

Carlsberg	Deloitte
Bauer Technologies	Scana

Both platforms now advertise *the billable hours captured, the professionals using them, and the efficiency savings delivered.*

# Whenever this has happened before...

*A high-margin profession meets a sufficiently capable technology.*




**Travel agents**  
from 1996



**Tax accountants**  
from 2000



**Equity analysts**  
from 2010



**Parts of accountancy**  
from 2015



**Parts of medicine**  
from 2020

*Each survives in some form.*

***None survives in the form it had thirty years ago.***

*“Susskind was right; he was just about twenty years out on when the change would happen.”*

*What do you think you are getting from AI?*

## Two answers — the difference matters

### “Adds value”

*The public answer*

Augments your judgment. Identifies what you would have missed. Brings to bear analysis you could not have produced yourself.

→ *Strengthens the case for paying you.*

### “Saves time and cost”

*The answer given to oneself, late at night*

Does what you used to do, only faster. Same product, lower cost, less of you in it.

→ *Threatens the basis on which you are paid.*

*The honest answer for most of us is some uncomfortable mixture of both.*

# Two Tier Justice

## The wealthy

*A £200m contract dispute*

- Human lawyers
- Human judges
- Human discretion

## Everyone else

*The tenant whose home is at stake*

- Algorithmic determination
- Nominal human supervision
- No incentive to depart from the algorithm

*“Something” and “nothing” are not the only options.*



## A new and starker two tiers

# None of this is hypothetical

*Real institutional momentum behind automation in justice*

<b>May 2025</b>	<b>Online Procedure Rule Committee</b>	First statutory rule-making powers — chaired by the Master of the Rolls
<b>2025–26</b>	<b>First OPRC platform</b>	Housing possession claims under the Renters’ Rights Act
<b>Sept 2025</b>	<b>HMCTS AI pilots</b>	Transcription, summarisation, anonymisation of judgments
<b>Oct 2025</b>	<b>Judicial AI Guidance (v3)</b>	Lead Judge for AI: Lord Justice Birss
<b>Jan 2025</b>	<b>JUSTICE report</b>	AI in Our Justice System — broadly hospitable to careful deployment
<b>Dec 2025</b>	<b>UNESCO Guidelines</b>	First global ethical framework for AI in courts and tribunals
<b>June 2025</b>	<b>OECD report</b>	Governing with AI — catalogues live deployments across a dozen jurisdictions

*Australia, 2016–20 — automated welfare overpayment review*

**400,000+**

erroneous demands issued

**Multiple**

suicides linked to the scheme

**\$1.2bn**

in wrongful debts later refunded

*“A crude and cruel mechanism, neither fair nor legal.”*

— Royal Commission, 2023

*Not an outlier. What happens when efficiency-seeking governments meet vulnerable populations.*

# The creative leap

*The common law develops by acts of judgment that reconfigure prior authority*

***Donoghue v Stevenson***

Lord Atkin

***Anns v Merton LBC***

Lord Wilberforce

***The public-law canon***

Lord Bingham

*“The life of the law has not been logic; it has been experience.”*

— Oliver Wendell Holmes

***An AI system has, in the relevant sense, no experience. It has data.***

# The principle

AI can **administer** where the law operates mechanically.

It cannot **adjudicate** where the law operates judgmentally.

**AI CAN**  
MECHANICAL WORK

---

Summarise  
Predict  
Repeat  
Administer

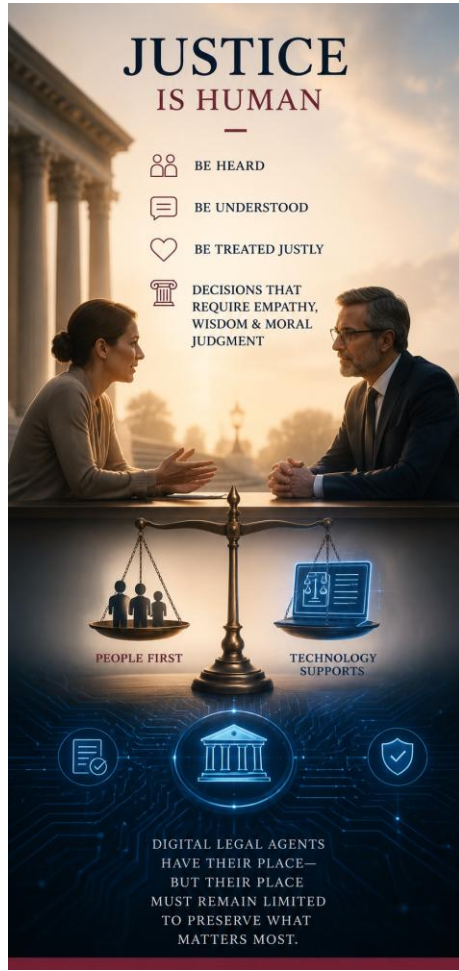
This graphic features a gear icon to the left of the text 'AI CAN' in a large, bold, serif font. Below this, 'MECHANICAL WORK' is written in a smaller, spaced-out, all-caps sans-serif font. A thin horizontal line separates the header from a list of four verbs: 'Summarise', 'Predict', 'Repeat', and 'Administer', all in a serif font.

**AI CANNOT**  
JUDGMENTAL WORK

---

Weigh  
Decide  
Recognise  
Adjudicate

This graphic features a scales of justice icon to the left of the text 'AI CANNOT' in a large, bold, serif font. Below this, 'JUDGMENTAL WORK' is written in a smaller, spaced-out, all-caps sans-serif font. A thin horizontal line separates the header from a list of four verbs: 'Weigh', 'Decide', 'Recognise', and 'Adjudicate', all in a serif font.



- In the end, the question is not what AI can do but what justice requires.
- Justice requires that people be heard. It requires that their circumstances be understood. It requires that decisions affecting their lives be made by someone capable of empathy, wisdom, and moral judgment.
- These requirements are not obstacles to efficiency to be overcome; they are the essence of what we mean by justice.
- Digital legal agents have their place, but that place must remain limited to preserve what matters most.



# Thank You

---

“Rerum cognoscere causas iuridicas”

## LSE Law School

London School of Economics and Political Science  
Houghton Street, London WC2A 2AE  
United Kingdom

---

[lse.ac.uk/law](https://lse.ac.uk/law)