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AI as a companion, not decision-maker

Azhar Aziz-Ismail



Agenda

Understanding AI 01

Where AI creates value 02

Where AI creates risk 03

Augmentation or abdication: The dividing line 04

Speaker



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AI Training & Development Lead,
Practice Innovation

“The single most useful thing you
can do to understand AI is to use AI”

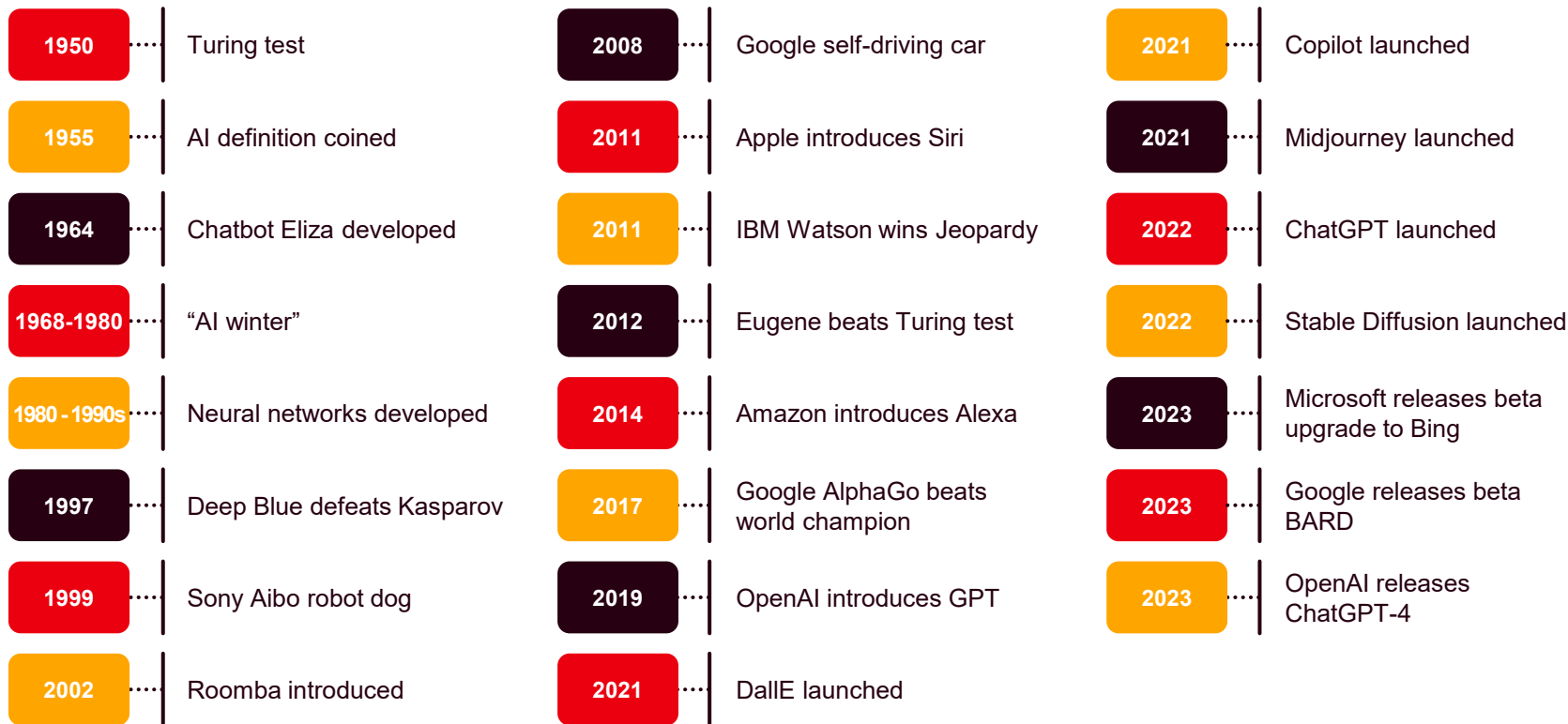
Professor Ethan Mollick

Wharton School, University of Pennsylvania

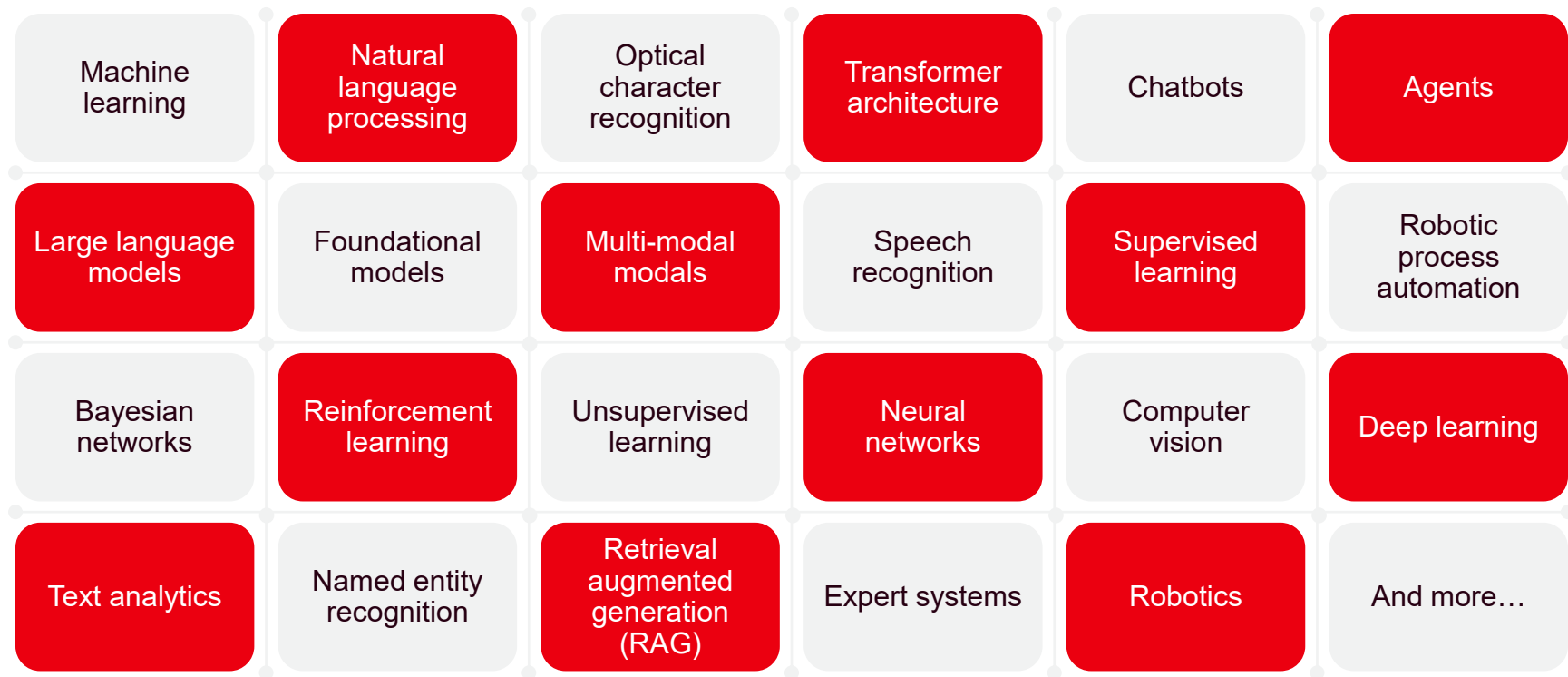
01

Understanding AI

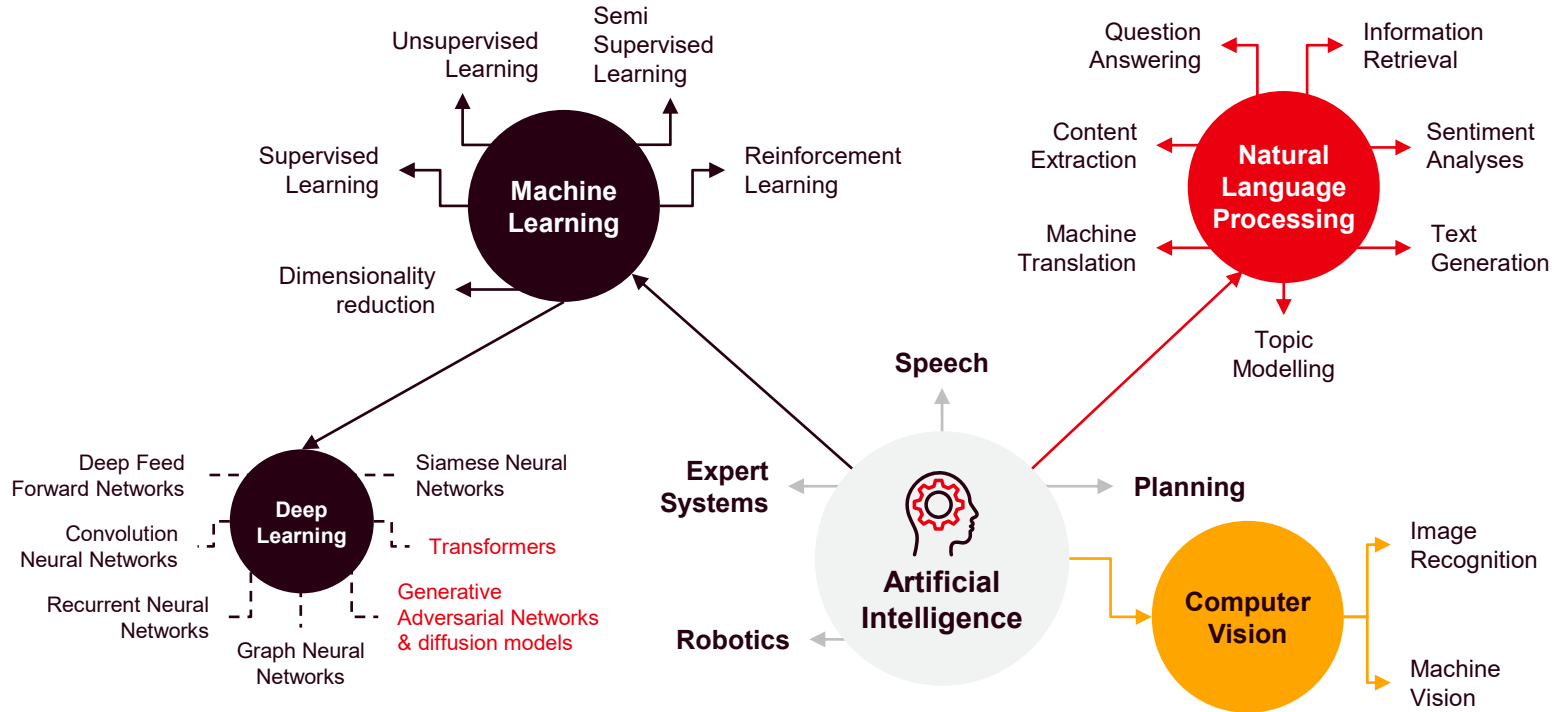
AI timeline



AI is not one thing...

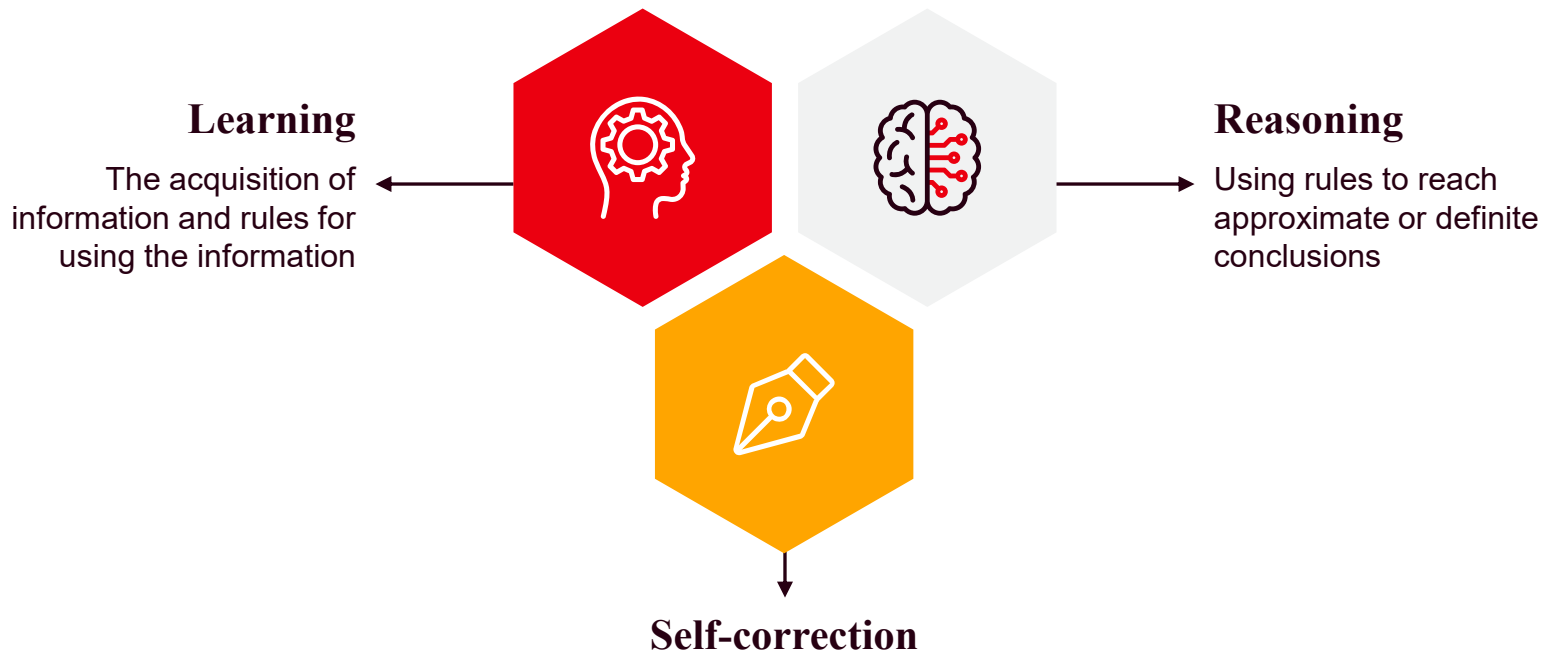


There are various fields of AI...

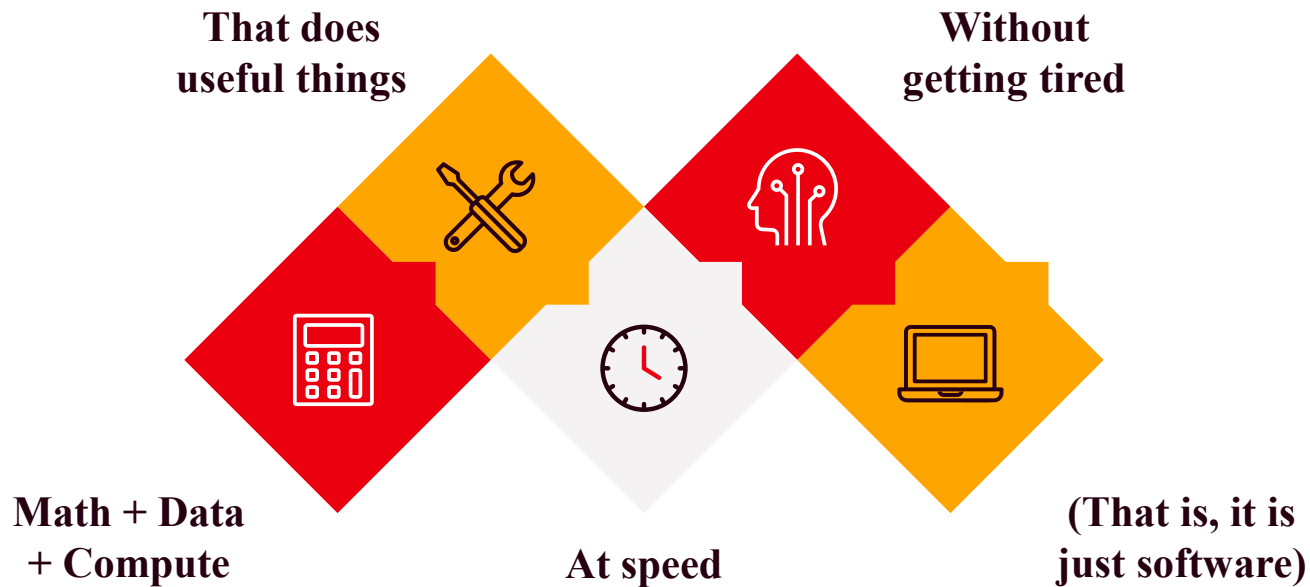


Simply put...

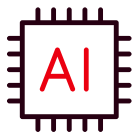
AI is the simulation of human intelligence processes by machines. These processes include



A working definition



So what is the difference?



Artificial Intelligence:

- **Learns** and **adapts** from data.
- Can make decisions, (increasingly) take action, and generate new content based on patterns and predictions.
- Examples: Chatbots, agents, recommendation systems, autonomous vehicles, credit scoring systems.



“Traditional” Software:

- Follows **predefined rules**.
- Does not learn or adapt from data but uses it as an input.
- Examples: Word processors, accounting software, web browsers, traditional search engines, precedent automation tools.

Key characteristics of AI / LLMs

Black Box



Takes decisions by itself (not pre-programmed)



Probabilistic not deterministic – no fixed logic!



Hallucinations are always a risk



Sycophancy



Verbosity



Bias (and guardrails)

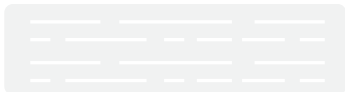


Sounds like a human



Context windows

Chat History



System Prompts

- Security
- Safety Rails
- System Personas
- User Information

Attachments



What they are

- Every LLM has a limit on the amount of information that can be fed to it when a prompt is made – this is the context window.
- Context windows create a hard limit on the inputs when using an LLM

How does an LLM know things?



Inherent knowledge
(from its “primary
school” days)



Not a database –
it does not store data



Can be connected to
the web or to any
database – e.g.,
Copilot is connected
to M365 data

How good are LLMs at different tasks?



Easy:
Summarisation,
translation (any
language), drafting



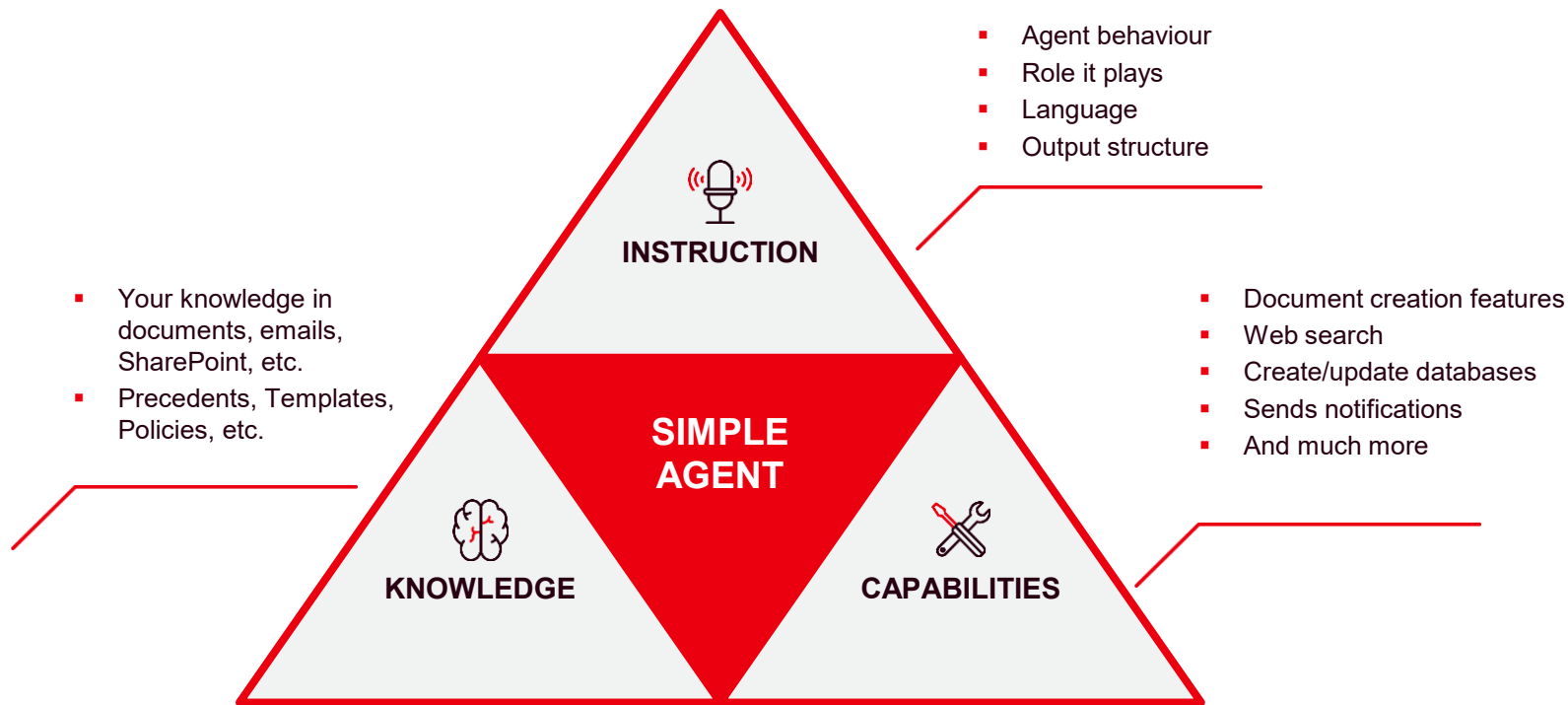
Medium:
Q&A of a source,
**complex legal
reasoning, legal
research**



Harder:
Very complex legal
reasoning, **complex**
legal research

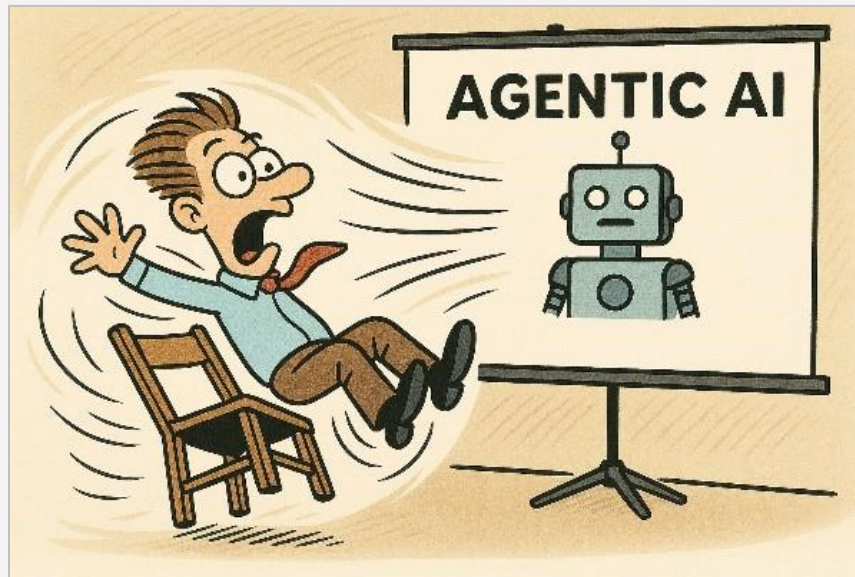
What is an Agent?

Purpose-built assistant that focuses the broader AI tool

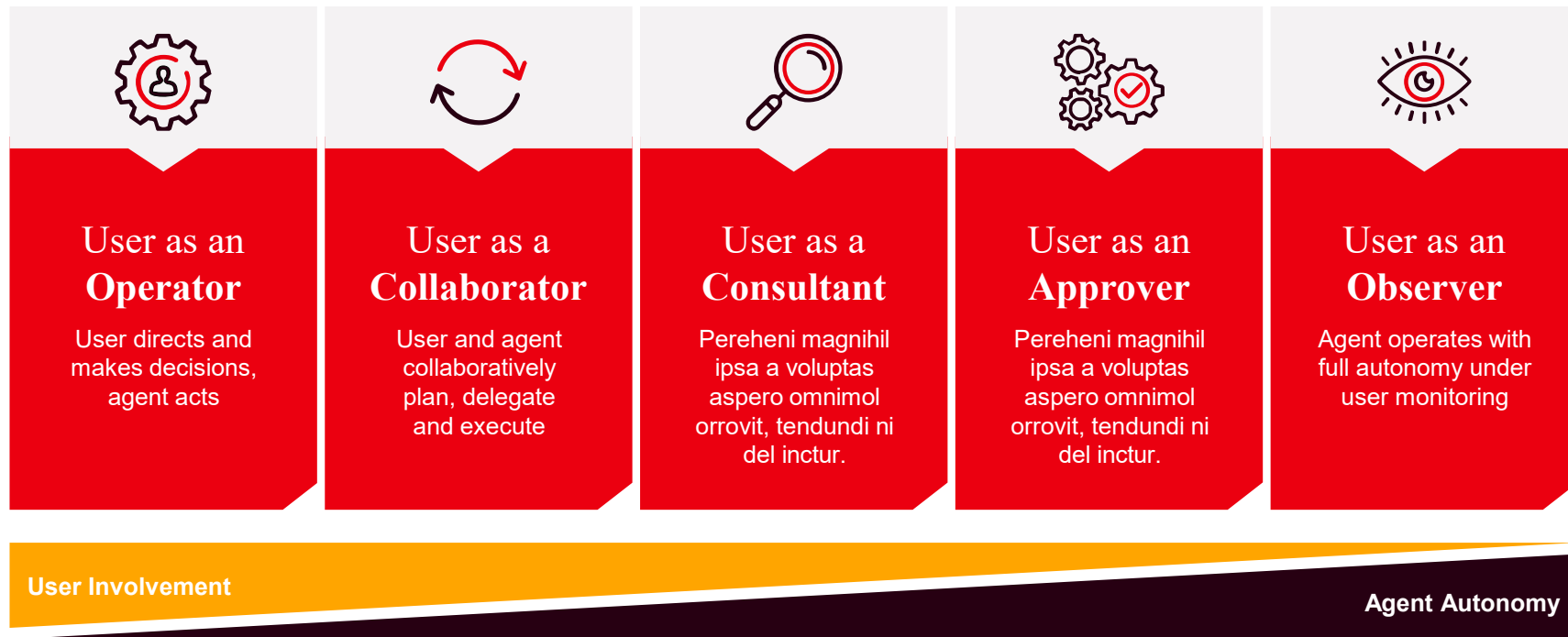


What is agentic AI?

- Various definitions, e.g.,
“compound software systems, inclusive of one or more AI models, that operate within an environment and take actions within it” (Feng et al, 2025)
- In short, AI that can take actions on systems / online
- User can be human **or AI**



Agentic AI spectrum



Graphic based on: K. J. Kevin Feng, David W. McDonald, and Amy X. Zhang. 2025. Levels of Autonomy for AI Agents. doi:10.48550/arXiv.2506.12469. See AI Agent Index 2025 for Copilot Agent classification

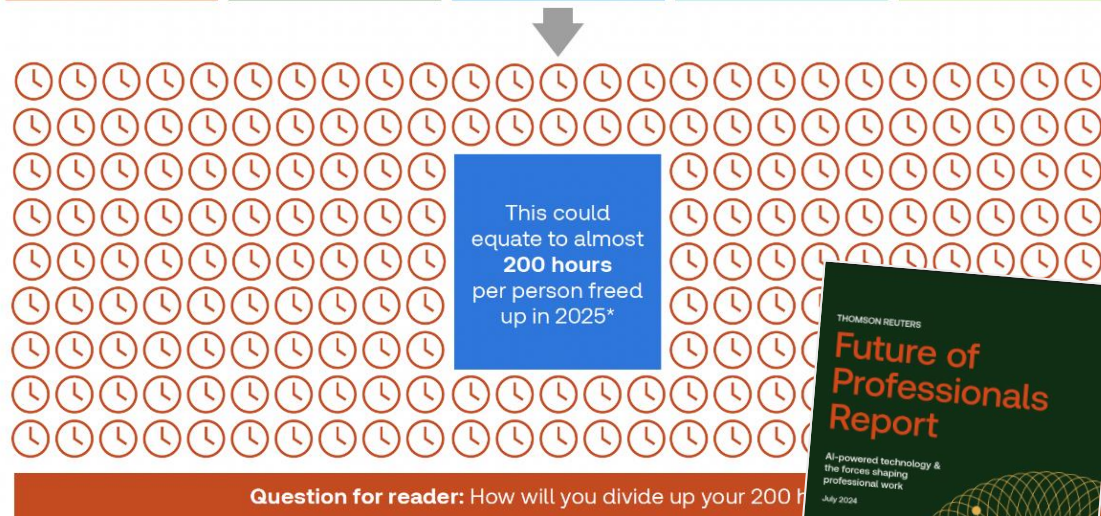
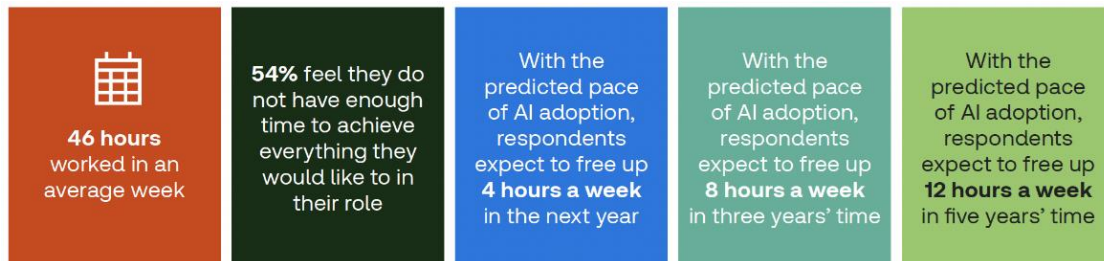
02

Where AI creates value

Efficiency: AI frees up 200 hours per year

“Data shows that AI could free up additional work time at a pace of **4 hours freed up per week** within one year; 8 hours in three years’ time, and 12 hours in five years.

That means, if the average professional works approximately 48 weeks of the year, this will equate to roughly **200, 400, and 600 hours**, respectively, **freed up over the course of a year.**”



*Estimate based on an average 48 weeks worked per year.



THOMSON REUTERS



Quality

ChatGPT-4 Impact:

- Increased productivity by 12.2%.
- Improved speed by 25.1%.
- Delivered over 40% higher quality results compared to control.

Performance Threshold:

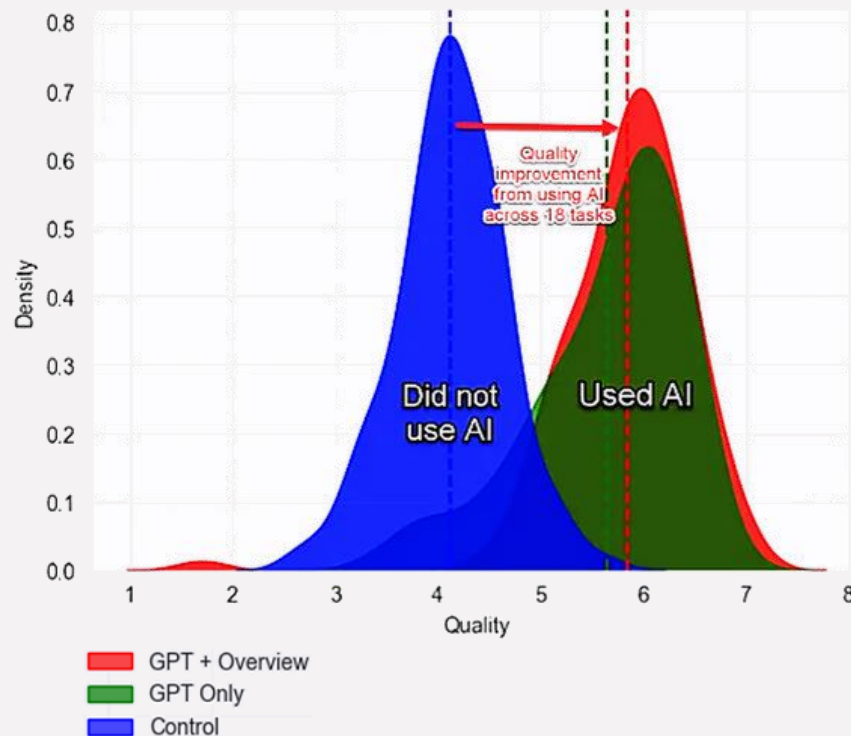
- Below average performers saw a 43% improvement.
- Above average performers experienced a 17% boost.

Source: [Navigating the Jagged Technological Frontier: Field Experimental Evidence of the Effects of AI on Knowledge Worker Productivity and Quality](#)



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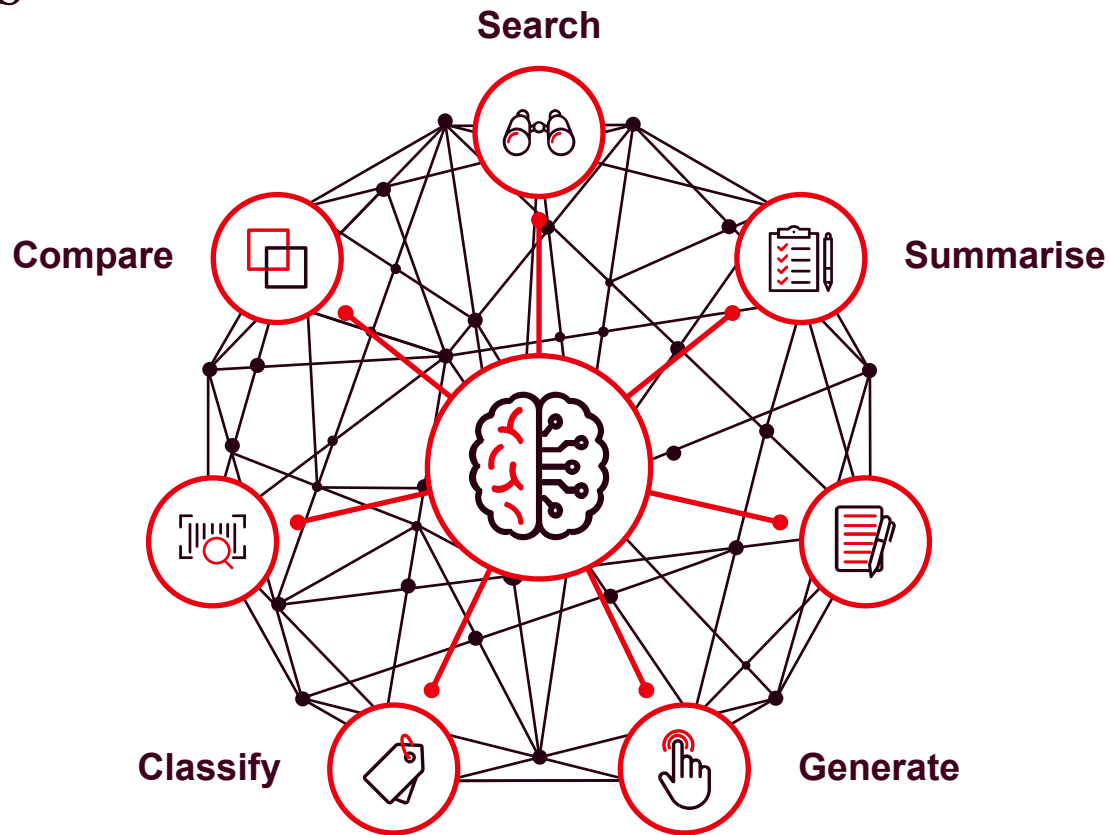
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Quality means moving beyond expertise and content



Core skills



Be precise & understand AI's role

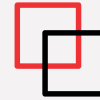
Generate

Create drafts
or summaries



Extract

Pull structured
data



Classify

Apply
consistent tags



Retrieve

Find relevant
knowledge



Reason

Apply logic
or rules



Automate

Run steps in
sequence



For example



Generate

Create drafts or summaries

First drafts of wills, deeds, resolutions and beneficiary letters or

Summarise long deeds, historic file notes, bank statements, sprawling correspondence.



Retrieve

Find relevant knowledge

Interrogating legislation, Master's directives and your precedent bank.

The quieter wins

Process efficiency and plain-language client communication



Process

File opening, checklists, status updates,
Master's query triage, chronologies.



Communication

Turning technical trust and estate concepts
into language a beneficiary can use.

AI in Legal

1. Research

- Filter legal precedents, case law, and statutes to provide relevant information and insights
- Accelerates research processes for more informed decisions and crafting stronger arguments
- Information summarisation and extraction

3. eDiscovery and Due Diligence

- Sift through vast documents in litigation proceedings for issue identification and classification
- Virtual data room solutions for document classification
- Due diligence review and issue identification and classification

5. Spend Analytics & Budgeting

- Analyses legal spend across firms, matters, and departments to identify cost-saving opportunities.
- Forecasts future legal costs using historical data and trends.
- Enables data-driven budgeting and vendor performance tracking.

7. Compliance Monitoring

- Continuously scans internal documents and communications for regulatory breaches or non-compliance.
- Tracks changes in laws and regulations across jurisdictions.
- Supports proactive compliance and reduces risk of penalties.



2. Contract Management

- Assist in drafting, reviewing, classifying and organizing contracts and legal documents
- Streamline both law firm and legal counsel management of client and internal processes and documentation databases

4. Legal and Deep Analytics

- Providing information analytics services for strategic decisions
- Predict case outcomes, regulatory filing issues and economic assessments
- Correlate across vast quantities of data for deep insight generation

6. Expert automation & Chatbots

- Automate the rendering of legal advice and information
- Interface with clients for advice generation
- Interface with staff (e.g., IT service desk, FICA assessment)
- Legal assistants for matter and case management

03

Where AI creates risk

Over-reliance is a drift

Nobody decides to stop checking; they just check less each time



The pattern

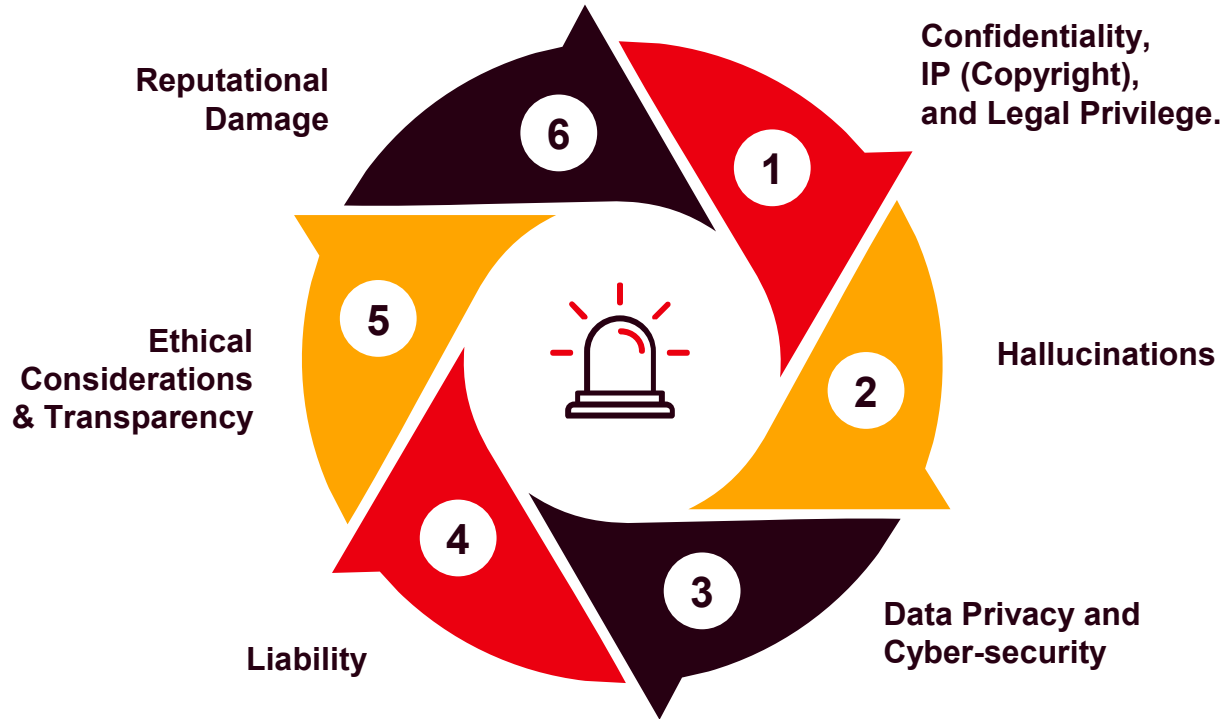
Checking becomes skimming. Skimming becomes trusting. Trusting becomes signing.

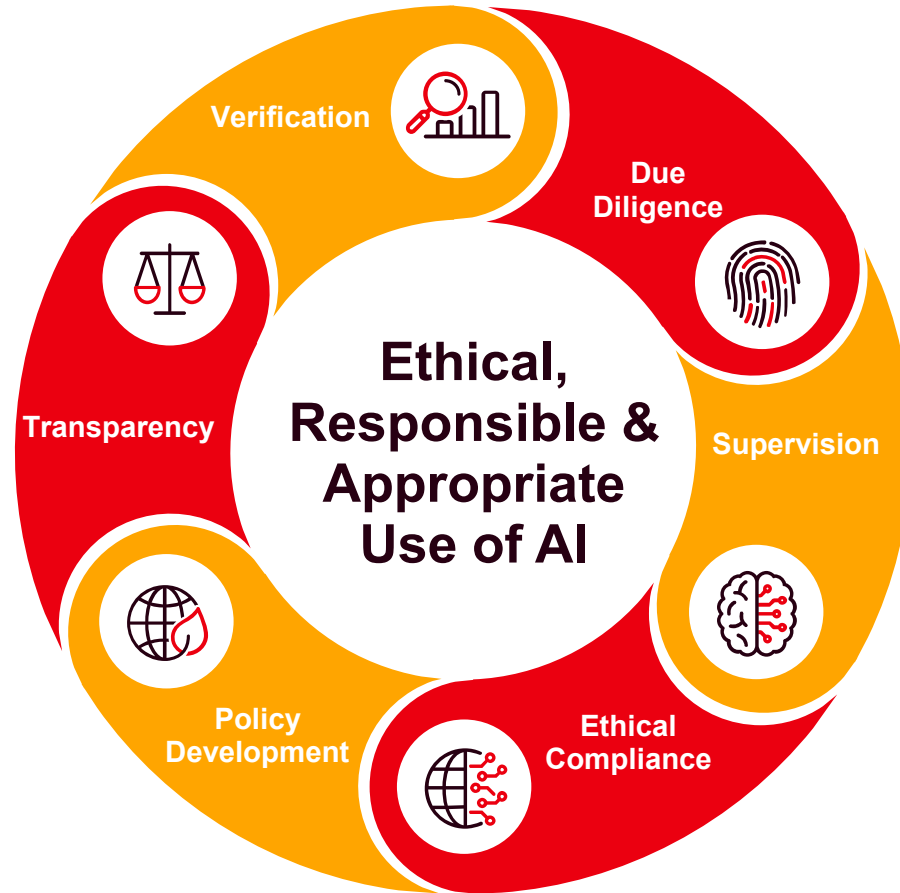


The control

Verification must be a recorded step in the workflow, not a personal habit.

AI risks include...





Confidentiality and POPIA

You remain responsible; the tool is only an operator



What gets exposed

Beneficiary details, medical information, minors' data, live family disputes.



What POPIA asks

Who is the operator, is there a written agreement, and where does processing happen?

Paid does not mean secure

- A subscription buys features and a contract, not architecture.
- Tenancy: your ring-fenced environment, or a shared pool with a paid tier on top?
- Retention: a written commitment to zero retention and no training on your inputs.
- Location: who sits behind the vendor, and in which country does processing happen?
- Contract: a signed operator agreement, breach notification and audit rights.
- Security is a property of the deployment, not of the price.

04

Augmentation or abdication:
The dividing line

The dividing line

AI may inform a decision, it may never be the decision

Augmentation is AI doing work that a person then checks, owns and signs. Abdication is AI producing an output that reaches the client without anyone having exercised judgement over it.

The difference is not visible in the document.

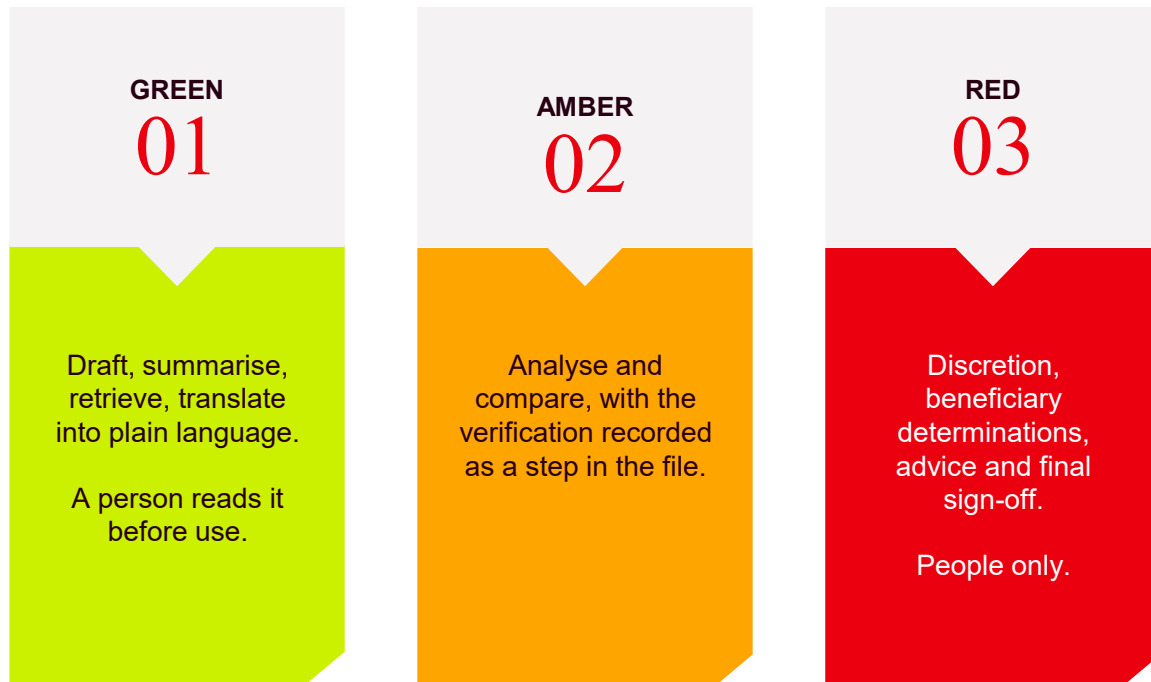
It is visible only in the process behind it, and that process is what a court, the Master or a beneficiary will ask you to evidence.

Three things are non-delegable:

- Discretion,
- The interpretation of intention, and
- The balancing of competing beneficiary interests.

A task-level traffic light

Classify the task, not the tool. The same product is safe for one job and unacceptable for the next





Questions to ask

Ask these four questions before letting AI touch a fiduciary task.

- Is judgement involved? If yes, AI may inform it but not make it.
- Can I verify this output against a source I trust, in reasonable time?
- Whose data is this, and is this tool a lawful place to put it?
- Would I sign this in my own name?

Any no moves the task to amber or red.

Controls that work

Governance is not a policy document; it is a set of habits



In the workflow

Approved tools only. A recorded review step.
A file note naming the reviewer.

Around the workflow

Training, supervision, an AI clause in
engagement terms, an owner per tool.

Questions



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