

# The Role of Artificial Intelligence in Digital Conveyancing

By Carole Marsden,  
Chief Commercial Officer,  
poweredbypie

You may be familiar with one of the early examples of Artificial Intelligence: the chess program developed by IBM called Deep Blue which beat world chess champion Garry Kasparov in 1997. Since then, technology has advanced rapidly and you have probably been using tech that can loosely be described as 'Artificial Intelligence' without even realising it! Within our everyday lives we now have Alexa, the introduction of driverless cars, numerous voice and number plate recognition systems plus Netflix predictions to name a few, all harnessing the power of machine learning.

In theory, Artificial Intelligence is simply the development of IT systems to carry out tasks usually needing human intelligence. However, where this becomes interesting is where computers can use information and rules to reach conclusions, make decisions and learn from mistakes to make future behaviour increasingly accurate. This machine learning results in many possibilities for business, as computers remove the margin for human error so can be more accurate, more precise and operate faster than we can.

Consumer expectations and demand are driving the need to speed up the conveyancing process through digitalisation. As a result, many forward-thinking legal firms are looking into ways to expediate processes as far as possible. Could AI offer some useful applications?

AI could be used to check documents and recognise images with the aim of speeding-up the overall workflow. Computers can be trained to establish patterns in data to expose insights and potentially make better strategic decisions.

In-fact, we currently see two immediate areas which warrant further development which are of most relevance to solicitors: cognitive services which is where the computer learns to recognise images and AI decision making where the technology can make intelligent decisions based on data.

One application of cognitive services is file plan validation. Around 20% of addresses provided by solicitors for property searches are not good enough to validate a file plan. Around half of these are 'not standard addresses' – perhaps because the property is a new build or a parcel of land for example. In this situation, file plans are not sufficient for searches to be completed and this results in a delay while another plan is produced. The use of AI would immediately validate a file plan because a computer is trained to recognise shapes such as a polygon marked on a map to indicate the area where a property search needs to be completed. The technology will ask 'is this a good file plan?' and the solicitor immediately informed with a percentage of confidence.

If the use of AI in this way, can reduce file plan validation issues from a 20% failure rate to 1-2% this could make a significant impact on hold-ups within the chain and reduce overheads for law firms.

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There are other potential applications too. The Government's new passport system for example, uses cognitive services to judge if ID is valid before a passport is issued. Using the same algorithm as facial recognition technology, this has created a simple 'pain free' system for passport applicants. For anti-money laundering purposes anyone purchasing property must provide proof of ID. In the same way, cognitive services could be used to identify documentation confirming the identity of a purchaser. Machines can be more accurate than humans – they would instantly spot an out of date passport which might be overlooked by staff or they would identify if the documentation wasn't in good enough condition, preventing any hold-ups and improving the overall ID checking process.

Computers can be taught to recognise other legal documents too, such as forms for 'fixtures and fittings' or any forms that need address matches. This offers the potential to cut down on administration, reduce the chance of human error and potentially speed-up processes. These developments may sound subtle but when combined, in time, could transform the efficiency of overall workflows. The key is trusting the technology. If the confidence level is not 100%, then this can be checked manually, and the computer informed of the result. This is how the system learns to be more accurate next time.

In the future, AI decision making could also be used for other applications in the law firm. Pricing would be a good example. When the practice is busy, the technology could be automatically taught to raise fees while at quieter times, fees could be reduced to encourage more customer enquiries. Using market dependant data, AI can make intelligent decisions to influence the bottom line in a positive way.

With limited resources and technological expertise, law firms need to look to using experts in technology to unlock the full potential of any new tech including the use of AI. Here, they must work together to implement technology that only delivers real advantages.

Our best recommendation is introducing small elements to tackle individually and specifically identified aspects of the conveyancing process rather than wading-in with a wholesale, end-to-end project which are often less successful. In this way, staff can build trust in the technology using specific applications gradually over time. Addressing 'bite sized' chunks of the workflow in this way means the technology will be proven, trusted and introduced safely and small changes can make a big difference. Ultimately, when we see machine automation and learning working throughout the process, we can realise increased efficiencies and speed of the conveyancing chain.

For further information please contact: [info@poweredbypie.co.uk](mailto:info@poweredbypie.co.uk)

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