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CASE STUDY · MARLUC SYNOPSIS

Garfield AI

IMPLEMENTED 2025 ONWARDS · PROFESSIONAL SERVICES · UK · BAND B · CLAIMED ONLY

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A law firm built on AI for small debt claims, also offered to other law firms.

ABOUT THIS SYNOPSIS

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Facts and figures are as reported by the sources listed below, which may be incomplete, self-reported or out of date. Check the original source before relying on any figure.

The impact band, proof marker and SEAM view are MarLuc's opinion. The organisation is not a MarLuc client and has not reviewed or endorsed this synopsis. Names and trademarks belong to their owners.

NOTICE WORDING LAST UPDATED 16 NOVEMBER 2026

AT A GLANCE

AI-native company: built around AI from the start and attempting transformational change. It claims band A; MarLuc grades it on what is evidenced.

AI used: AI litigation assistant for small debt claims.

Implemented: 2025 onwards. Grade: band B, Operating model redesign, Claimed only.

Headline result, as reported: First trial win reported in June 2026 and more than 600 claims started, by Garfield's account

1 · The case

The facts, as reported by the 4 sources listed at the end. Where a source is silent, the field says "Not reported".

Organisation

Garfield AI. Law firm in England and Wales, Garfield.Law Ltd, regulated by the Solicitors Regulation Authority. Around 15 people, including four solicitors and a barrister, backed by angel investors, per Legal Futures. Canvas block: 3. Customers and proposition. Also 8. Governance and risk, 4. Operations and process.

Business challenge

The challenge. Small businesses often write off unpaid debts because chasing them through the courts costs too much and takes too long, as a self-employed plumber who inspired the founder told Legal Futures. The regulator's chief executive said many people and small businesses struggle to access legal services.

How it was addressed. Founded by commercial litigator Philip Young and quantum physicist

Who implemented it

In-house (In-house): The company's own product.

Technology (SEAM pillar E)

SEAM types: T7 AI agents. Deployment: Not reported. Vendors and products: Garfield.

Where it was built in: A service where users upload an invoice; it checks limitation and Companies House records, drafts letters and can issue a claim, with the user approving each step. In the reported trial, a human barrister presented the case in court.

What changed

Before: small debts were often written off because court action cost too much and took too long, by a small business owner's account. After: businesses can pursue claims through an AI service at low fixed prices, approving each step; by June 2026 Garfield reported one claim taken to trial and won with a human barrister presenting it. Success rates: Not reported. [1] [2] [3] [4]

What it cost

Not reported. The founder said the system took two years to build and test. Prices to users: £2 for a polite chaser and £7.50 for a letter before action, then the fixed recoverable costs allowed by the rules.

What it saved

By Garfield's account in June 2026: more than 600 claims started on the platform and about £500,000 recovered for users, with claim values from £30 to £10,000 (Legal Cheek). Savings beyond this and success rates: Not reported. [1] [2] [3] [4]

Governance and control

Named regulated solicitors remain accountable for all system outputs and for anything that goes wrong, under SRA rules. The system is not autonomous: each step needs the client's approval. The SRA checked processes for quality, confidentiality and conflicts of interest, and the system cannot propose case law, to limit the risk of hallucinations. Oversight of claims is greater at launch, and the founder said he was checking live claims before moving to risk-based sampling. Minimum insurance applies, as for all regulated firms.

S2 · Accountable owner · Evidenced
Named regulated solicitors remain accountable for the firm's standards and responsible for all system outputs, the SRA says. [1]

A1 · Safe use · Evidenced
Scope is limited to debts up to £10,000 in the small claims court, and the SRA says the system will not propose case law, to limit hallucination risk. [1] [2]

A2 · Human in the loop · Evidenced
The SRA says Garfield only takes a step the client has approved; Legal Cheek reports users review the facts in each letter before it is sent; in the reported trial the firm instructed a human barrister to present the case. [1] [2] [3]

A3 · Monitoring and assurance · Evidenced
The SRA says supervision and monitoring are in place, with greater oversight of claims at launch; the founder said he was checking live claims and documents before moving to risk-based sampling. [1] [2]

A4 · Vendor AI · Not reported
Not reported.

A5 · Agent controls · Evidenced
The SRA says Garfield is not autonomous and cannot propose case law, so each action waits for the client's approval. [1]

A6 · Standards and regulation · Outside scrutiny (a regulator, court, auditor or similar body acted)
The SRA authorised Garfield.Law as a regulated law firm after checking quality, confidentiality and conflicts processes; minimum insurance applies. [1] [2]

What worked, what did not, what is unproven

WORKED

– Regulatory authorisation after an eight-month process, the first for a purely AI-based law firm, by the SRA's account.

– A first trial win reported in June 2026: a £7,000 judgment and a dismissed counterclaim, by Garfield's account and as reported by the Law Gazette and Legal Cheek.

DID NOT

– Not reported by the sources. Readers' comments on Legal Cheek questioned how much the result owed to the human barrister and the firm's costs arrangements; these are comments, not findings.

UNPROVEN

– Accuracy at volume once checks move from every claim to risk-based sampling.

– Success and recovery rates across the 600 claims: the figures are Garfield's, and the judgment in the trial case has not been published.

– How much of the trial result came from the AI-drafted documents and how much from the barrister's advocacy.

– Extension to other claims, such as housing disrepair, which the founder named as a possible next area.

Timeline

May 2025 Regulator authorises the first purely AI-based law firm [1]

May 2025 Staggered launch, with the founder checking live claims [2]

Jun 2026 Garfield reports a £7,000 judgment after a three-hour trial at Wandsworth County Court; a barrister presented the case [3]

Jun 2026 Garfield says more than 600 claims started and £500,000 recovered for users [4]

2 · Grade and SEAM assessment

MarLuc's opinion, made on the evidence above. How cases are graded: marluc.co.uk/case-studies/how-we-rate

Level of change and impact

Claimed: A. Grade: B, Operating model redesign. Proof: Claimed only. Route: Model-led.

Operating model change (Level 3, band B), claimed as business model change (band A). A regulated law firm designed around AI; the first reported trial win and claim figures are the firm's own, so the marker stays Claimed only.

Graded B, claimed A. A regulated law firm designed around AI; there are no published results yet to prove a transformed business.

The SEAM view and lessons learnt

Governance is the most developed part of this case: named solicitors stay accountable, each step needs client approval, and the riskiest task, citing case law, is kept out of the system. That fits AI inside an existing regulatory regime, a pattern any regulated business can learn from. The open question is whether the founder's close checking can scale once sampling replaces review of every claim.

1. Keep a named, accountable person for every AI output in a regulated service.
2. Keep the highest-risk tasks out of the system altogether.
3. Check every output at launch, and move to sampling only on evidence.

Evidence

Score 1 of 4. Independent for the authorisation: the regulator confirms it and the controls it checked. The trial result and claim figures are Garfield's own, relayed by Legal Cheek and the Law Gazette; the judgment is unpublished.

Evaluation method. Self-reported company figures, with the regulator's authorisation notice; trial result reported by legal press from the firm's statement.

Sources disagree. Legal Cheek says the trial took place last month (May 2026); the Law Gazette says earlier this month (June 2026).

Status. Ongoing: authorised in May 2025; first trial win reported in June 2026.

3 · Original sources

Read these in full. To challenge a fact or a grade, use the contact form at marluc.co.uk or the link on https://marluc.co.uk/case-studies/garfield-ai

[1] Solicitors Regulation Authority: first AI-driven law firm approved
https://www.sra.org.uk/news/news/releases/2025/garfield-ai-authorised/

[2] Legal Futures: SRA authorises first AI-only law firm
https://www.legalfutures.co.uk/latest-news/exclusive-sra-authorises-first-ai-only-law-firm

[3] Legal Cheek: AI law firm wins court case in UK first (June 2026)
https://www.legalcheek.com/2026/06/ai-law-firm-wins-court-case-in-uk-first/

[4] Law Gazette: AI-powered law firm claims first county court victory (June 2026)
https://www.lawgazette.co.uk/news/ai-powered-law-firm-claims-first-county-court-victory/5127138.article

Garfield AI website: https://www.garfield.law

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VERSION HISTORY

v1.2 15 November 2026 Method update: standards and regulation (A6) relabelled "outside scrutiny" because the evidence is a regulator, court, auditor or similar body acting, not the organisation's own compliance.
v1.1 15 November 2026 Added June 2026 first trial win, more than 600 claims and about £500,000 recovered, by Garfield's account.
v1.0 15 November 2026 First published