RECONSTRUCTED FROM v2 AIADVOCA FUNDING FRAMEWORK

ENGLAND & WALES CIVIL CLAIMS INTELLIGENCE

AIADVOCA

Unified Legal-Tech Professional Partnership, Four-Stage Claims Assessment Engine, and Integrated Litigation Funding & Insurance Architecture.

4 Stages

Automated source-grounded evidence inventory, merits, scenario analytics, and case bundle.

ABS-Style

Unified partnership uniting legal advisers, funders, insurers, and AI legal-tech.

UK GDPR

Private User Claims Data Room with PII redaction, retention controls, and audit logging.

EXECUTIVE SUMMARY · ILLUSTRATIVE TARGET

£10m invested · £100m gross funder distributions target

Three to five years · 10× invested capital, including the original £10m · £90m above capital before funder overhead and tax.

Hypothetical upside scenario. Returns are not guaranteed. Capital is at risk.

CASE STRATEGY & SETTLEMENT

From Evidence to Earlier Settlement

AIAdvoca connects the relevant evidence, legal issues and commercial choices so advisers and funders can make more precise decisions sooner.

01 Four-stage assessment

Resolvo builds an evidence inventory, assesses merits, tests scenarios and prepares the case bundle. Evidio links facts to source documents, and Librotek helps confirm the legal authorities. A qualified adviser reviews the gaps and assumptions.

02 Litigation funding application

Prepare an anonymised funding outline for Investo discussions, covering merits, recoverable loss, costs and collection risk. With permission, the client or adviser can share the application offline with an independent funder, who makes the funding decision.

03 Pre-action and early settlement

Resolvo and AIAdvocaLab test evidence against duties, causation, limitation and available remedies. Compare supported damages, costs and the effect of delay. Adviso adds commercial options. Advisers use the analysis to shape pre-action letters, offers or mediation.

04 Realised funder returns

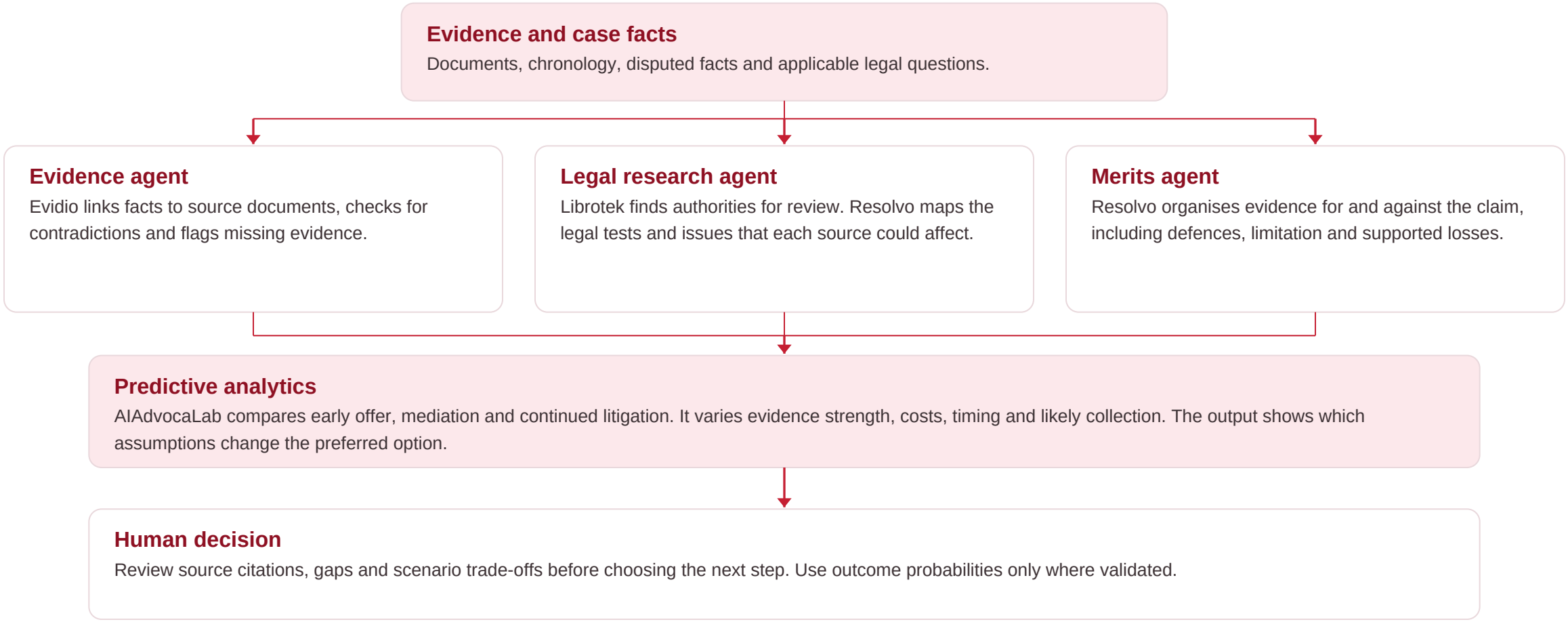
Track settlement or award, cash collected, timing and payments under the agreed waterfall. Calculate the gross funder multiple as distributions divided by capital deployed. Earlier recovery can shorten the holding period. The 10× target remains illustrative.

At each step, a human decision-maker checks the evidence, costs and assumptions. The process supports earlier decisions. Settlements, recoveries and returns remain uncertain.

AI AGENTS & PREDICTIVE ANALYTICS

How AI Agents Improve Decision Precision

A source-linked workflow for testing what would change a case decision, from the underlying evidence to the settlement options.



Unified Partnership Network & ABS-Style Framework

AIADVOCA operates as a unified legal-tech professional partnership modelled on an Alternative Business Structure (ABS) ethos — connecting claimants, solicitors, counsel, insurers, and litigation funders around structured, case-ready evidence.

Unified Professional Ecosystem

- **Solicitors & Counsel:** Receive structured evidence chronologies, issue-by-issue merits, and CPR-aligned bundles rather than raw document dumps.
- **Litigation Funders & Insurers:** Underwrite against standardised risk, quantum, and proportionality summaries.
- **Claimants:** Guided from initial document upload to funded representation through a single private Data Room.

ABS-Style Governance & Alignment

- **Multidisciplinary Delivery:** Combines legal expertise, quantitative analytics, insurance structuring, and AI engineering.
- **Regulatory Discipline:** Designed to work alongside SRA-regulated practices, Bar Standards Board counsel, and FCA-authorised insurance intermediaries.
- **Transparent Economics:** Aligns platform fees, CFA incentives, BTE/ATE cover, and litigation finance with verifiable case milestones.

Regulatory, Legal, Insurance, ECHR & Government Funding

The AIADVOCA Funding Framework maps every viable funding and protection pathway so meritorious claims are not abandoned for lack of upfront capital.

Legal & Insurance Pathways

- Before-the-Event (BTE) legal expenses cover
- After-the-Event (ATE) adverse-costs protection
- Conditional Fee Agreements (CFAs)
- Third-party commercial litigation finance

Regulatory & Public Redress

- Statutory ombudsman & regulatory redress schemes
- Public-interest & Equality/Human Rights pathways
- European Convention on Human Rights (ECHR) applications where domestic remedies are exhausted

Government & Institutional Support

- Targeted statutory & government-backed redress funds
- Legal aid signposting where eligibility applies
- Group / portfolio coordination for systemic claims

Availability of any funding, insurance, or statutory redress pathway depends on independent eligibility, underwriting, and regulatory assessment. AIADVOCA provides structured preparation and does not guarantee funding approval.

Indicative Funding, Insurance & Platform Structure

Core illustrative parameters from the AIADVOCA Funding Framework, designed to balance claimant access, insurer risk control, and adviser sustainability.

£50k–£100k

BTE Legal Expenses Cover

Typical Before-the-Event policy indemnity band utilised for initial investigation, pre-action steps, and early proceedings.

Up to £200k

Litigation Finance Facility

Non-recourse third-party funding capacity for disbursements, expert reports, and counsel fees on vetted claims.

25% (Illustrative)

Conditional Fee Agreement

Illustrative CFA success-fee benchmark aligned with statutory caps and proportionality rules in England & Wales.

£10k

Platform & Case-Prep Layer

Structured AI intake, four-stage assessment, Data Room hosting, and case-ready bundle preparation benchmark.

~£10k

ATE Adverse-Costs Cover

Indicative After-the-Event insurance premium benchmark protecting claimants against opponent cost orders.

£1m+ (Illustrative)

Professional Indemnity (PII)

Illustrative panel PII protection threshold maintained by regulated partner legal practices handling instructed matters.

Illustrative Recovery Scenarios & Non-Guarantee Disclaimers

Hypothetical worked examples illustrating how funding, ATE cover, and CFA terms interact across different claim bands. These are structural illustrations only — not forecasts or guarantees.

Illustrative Claim Band	Indicative Funding Mix	Illustrative Gross Resolution	Illustrative Costs / Deductions	Illustrative Net to Claimant*
Mid-Value Commercial / Civil (£150k–£250k claim)	£50k BTE + £10k Platform + ~£10k ATE	£180,000	£10k platform + ~£10k ATE + recoverable inter-partes costs	~£140,000–£160,000 (illustrative)
Complex Funded Dispute (£500k–£750k claim)	Up to £200k Litigation Finance + 25% CFA + ATE	£600,000	Funder return + 25% CFA cap + ~£10k–£25k staged ATE	~£340,000–£410,000 (illustrative)
High-Value / Multi-Party (£1m+ claim, PII-backed panel)	Portfolio Finance + BTE/ATE tower + Specialist KC	£1,200,000	Contractual funder share + staged ATE + disbursements	Subject to bespoke terms & court order

Important Non-Guarantee Disclaimer: All figures above are purely illustrative examples reconstructed from the AIADVOCA Funding Framework to explain funding mechanics. Actual recoveries, cost recovery, ATE premiums, CFA terms, and litigation outcomes depend entirely on case facts, evidence, opponent solvency, judicial discretion, and signed funding/retainer agreements. Past or illustrative examples do not predict or guarantee any legal or financial outcome.

Proprietary IP, AI Pipeline & UK GDPR Safeguards

AIADVOCA combines defensible legal-workflow IP with strict UK GDPR & Data Protection Act 2018 controls built directly into the processing engine.

Proprietary AI & Workflow IP

- **Four-Stage Orchestration:** Automated server-side document extraction (PDF, DOCX, TXT) and bounded per-claim analysis with checkpoint recovery.
- **Source-Grounded Citations:** Every factual entry cites its exact uploaded source document; allegations are never presented as proven findings.
- **Qualitative Scenario Modelling:** Transparent assumption-based risk framing without fabricated court win statistics.
- **Embedded AI Workspace:** Integrated legal chat assistant and searchable UK legislation & UKSC authorities library.

UK GDPR & Data Protection Controls

- **Automatic PII Redaction:** Masks UK National Insurance numbers, sort codes, card numbers, emails, phone numbers, postcodes, and labelled DOBs before AI processing.
- **Private User-Scoped Data Room:** Authenticated row-level isolation and private object storage; no public confidential files.
- **Immutable Audit Logging:** Every consent, stage run, document download, and Article 17 erasure is recorded.
- **90-Day Retention Governance:** Clear retention review dates and one-click Right to Erasure controls.

06 · CORE PLATFORM ENGINE

AIADVOCA Four-Stage Legal Claims Assessment

One upload triggers an automated, server-side four-stage workflow — producing a complete, persisted assessment bundle in the User Claims Data Room.

STAGE 1

Evidence Inventory & Chronology

Extracts text from multiple PDF, DOCX, and TXT files, builds a source-cited document inventory, and constructs a neutral chronological timeline.

STAGE 2

Per-Claim Legal Merits

Evaluates duty, breach, causation, loss, limitation periods, and likely defences per claim with bounded checkpointed analysis.

STAGE 3

Scenario Analytics & Authorities

Maps qualitative best/base/downside scenarios with explicit subjective assumptions and links relevant England & Wales authorities.

STAGE 4

Downloadable Case Bundle

Compiles the full executive report and case bundle, atomically persists all records and source files to the Data Room, and resets intake.

07 · FULL PLATFORM FOOTPRINT

AIADVOCA Website Services & User Claims Data Room

Beyond the four-stage engine, AIADVOCA delivers an integrated suite of legal, funding, intelligence, and document-management services.

Legal & Dispute Services

- Dispute Services & Claims Representation
- Advisory & Legal Consulting
- Professional Partner Network
- 9 CPR-Aligned Downloadable Templates

Finance & Data Rooms

- Litigation Finance & Capital Partners
- Private User Claims Data Room
- Secure Communications & Audit Log
- Solicitor ROI & Portfolio Economics

Intelligence & Library

- Legal Intelligence & Predictive Analytics Board
- AI Legal Workspace & Chat Assistant
- Searchable UK Legislation & UKSC Library (11 practice areas)
- Meet Your AI Legal Guides

Value to Market, Professionals, Insurers & Funders

Value to the Legal Market & Claimants

- Reduces early-stage friction and triage cost before formal instruction.
- Replaces unstructured email attachments with indexed, private Data Rooms.
- Broadens access to justice by aligning BTE, ATE, CFA, and litigation finance.

Value to Solicitors & Counsel

- Receive case-ready chronologies, merits matrices, and cited bundles from day one.
- Cut non-billable intake screening time while improving Solicitor ROI.
- Preserve full professional oversight with neutral, source-grounded AI drafts.

Value to Insurers (BTE / ATE / PII)

- Standardised risk, limitation, and proportionality diagnostics for faster underwriting.
- Early visibility of adverse-costs exposure and settlement leverage.
- Structured audit trails supporting regulatory and PII governance.

Value to Litigation Funders

- Consistent deal-screening packs across single claims and portfolios.
- Clear separation of evidenced facts from unverified allegations.
- Faster deployment of up to £200k+ facilities with lower due-diligence overhead.

Litigation Funder Returns: Illustrative 10× Scenario

A three- to five-year portfolio scenario. The £100m figure is a target for gross distributions to the funder, including the original capital.

£10m

Capital deployed

£100m

Gross funder distributions

10×

Gross multiple on invested capital

Earlier settlement

Evidence mapping, comparable outcomes and scenario testing can sharpen early case selection and negotiation. Earlier resolution may reduce costs and free capital sooner.

Better-supported damages

Link each head of loss to evidence and test causation and valuation. This can support higher damages requests where justified. Adviser success fees depend on the retainer.

Multiple business lines

RegAdvoca screens regulatory routes, Resolvo assesses disputes and Adviso supports advisory work. Only eligible matters with agreed funding rights contribute to funder receipts.

What must hold for 10×

The model requires £100m in cash paid to the funder from a £10m deployment (£90m above capital, before funder overhead and tax). It depends on case mix, realised settlements or awards, enforceability, collection, losses and negotiated waterfall terms. Claimant damages, adviser success fees and platform revenue are separate from funder distributions. Hypothetical upside case. Capital is at risk.

Getting Started with AIADVOCA

For Claimants & Instructing Parties

- Sign in and upload PDF, DOCX, or TXT case files in the AI Legal Workspace.
- Review your completed four-stage assessment in the private User Claims Data Room.
- Download your structured case bundle for solicitor, insurer, or funder review.

For Legal Advisers, Insurers & Funders

- Explore the Meet Your AI Legal Guides briefings and CPR-aligned Templates Hub.
- Review the UK Legal Library across 11 England & Wales practice areas.
- Engage with the AIADVOCA Partner Network on ABS-style collaboration and funding alignment.

Regulatory & Legal Notice: AIADVOCA is a legal-technology intake, analysis, and partnership platform. Outputs from the four-stage assessment engine and illustrative figures from the AIADVOCA Funding Framework are for structured preparation and informational purposes only and do not constitute formal legal advice, a solicitor-client retainer, or a binding offer of insurance or litigation finance.