

✓ **STEP 1: Real Agentic AI Use Case**

✓ **Selected Use Case**

Company Name: JPMorgan Chase

AI Agent Name: COiN (Contract Intelligence Platform)

✓ **What Problem They Had**

JPMorgan had to manually review thousands of legal contracts every year. Lawyers spent a huge amount of time reading documents to find key clauses. This was slow, expensive, and inefficient.

✓ **What the Agent Does**

COiN is an AI agent that reads legal contracts automatically. It extracts important clauses, dates, and obligations. It converts unstructured legal text into structured data.

✓ **Source (Proof)**

- CNBC (official coverage):
<https://www.cnbc.com/2017/02/28/jpmorgan-software-does-in-seconds-what-took-lawyers-360000-hours.html>
 - Bloomberg:
<https://www.bloomberg.com/news/articles/2017-02-27/jpmorgan-marshals-an-army-of-developers-to-automate-high-finance>
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✓ STEP 2: Deep Research (Answering Q1–Q5)

Q1: What Was the Problem?

- JPMorgan lawyers manually reviewed thousands of loan and legal contracts every year.
 - This work took **around 360,000 hours annually**.
 - The process was costly and slowed down business operations.
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Q2: What Agent Did They Build?

- JPMorgan built an AI agent called **COiN**.
 - **Inputs:** Legal contracts (PDFs, scanned documents, text files).
 - **Outputs:** Extracted clauses, summaries, and structured contract data used by employees.
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Q3: How Do Humans Stay in Control?

- Humans decide which contracts the AI should analyze.
 - Lawyers review and approve the AI's extracted information.
 - If the AI finds unusual clauses, humans make the final decision.
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Q4: What Results Did They Get?

- COiN reduced contract review time from **360,000 hours per year to seconds**.
 - This saved JPMorgan **millions of dollars** in operational and legal costs.
 - Employees could focus on higher-value tasks instead of repetitive reading.
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Q5: Why Did This Work?

- Legal contracts follow structured patterns and rules.
- This makes them ideal for AI agents to analyze.
- The same system can be used by **banks, law firms, and insurance companies**.



STEP 3: One-Page Summary

- **Company and Problem**

JPMorgan Chase faced slow and expensive manual contract reviews.

- **Agent and Human Control**

COiN reads contracts automatically while lawyers stay in control.

- **Measurable Results**

360,000 work hours saved annually and major cost reduction.

- **Why This Matters**

Shows how agentic AI can safely automate knowledge work.

- **Sources**

CNBC (official coverage):

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Bloomberg:

<https://www.bloomberg.com/news/articles/2017-02-27/jpmorgan-marshals-an-army-of-developers-to-automate-high-finance>