ChatGPT

Potential Canadian Public Sector AI Assistant Use Cases

Tax & Benefits (CRA MyAccount)

- **Portal/System:** *CRA MyAccount* – the secure online portal for managing personal taxes and federal benefits. It has a multi-step login (GCKey or banking partner) and a somewhat dated interface. Key information is often locked in PDFs or hard-to-navigate tables – for example, the portal's web pages show only a summary of a tax return, while full details require downloading the Notice of Assessment PDF [1].
- **Operator Assistance:** An OpenAI Operator agent could automate the sign-in process and seamlessly navigate MyAccount's menus. It would gather data across different sections (e.g. tax balance, refund status, upcoming benefit payments) and download important documents or letters on the user's behalf. This bypasses the clunky navigation and pulls together information that is currently scattered across the portal.
- **ChatGPT Value:** ChatGPT can then summarize and explain the retrieved information in plain language. For instance, it could read a Notice of Assessment PDF and tell the user in simple terms what their refund or balance owing is, and why [2]. It could answer common questions ("Why did my refund change this year?") by analyzing the user's tax data, or provide gentle reminders ("You have a new message from CRA requiring action") along with guidance on next steps. Routine tasks like updating an address or estimating next year's benefit amounts could be conversationally facilitated, improving clarity for non-experts.
- **Technical Feasibility:** Automating MyAccount is feasible but comes with challenges. The site's structure is relatively stable, so an agent can be programmed to find data and download files. However, the login flow involves personal security questions and sometimes two-factor authentication, which the operator must handle carefully. Sessions can time out, meaning the agent needs to work within those limits. There's no official API for most data, so the agent would be essentially "web-scraping" a secure site – technically doable, but it must be very reliable to avoid errors.
- **User Impact:** The potential impact is high. Many Canadians (e.g. seniors, newcomers, those with low digital literacy) struggle with MyAccount's design and jargon. A conversational assistant could bridge that gap by making the experience feel more like talking to a helpful clerk than using a complex website [2]. Users with disabilities or limited English/French proficiency could also benefit from summaries and explanations tailored to their needs. By easing access, such an AI assistant might help citizens better understand their tax obligations and benefits – for example, ensuring they don't miss credits or deadlines due to confusion. It could also reduce call-center inquiries for routine questions, improving overall service efficiency.
- **Policy/Design Blockers:** Major hurdles would be privacy and security. Users would have to trust an AI agent with highly sensitive financial data and login credentials, which raises compliance issues under government privacy laws. The CRA currently forbids credential sharing and automated scraping of its site, so an official partnership or API would likely be needed. There's also the risk of error – if ChatGPT misinterprets tax data or gives faulty advice, it could have real financial

consequences. Any deployment would require strict accuracy checks and likely human oversight for critical guidance. In short, while the technology is promising, aligning it with security policies and gaining public trust (plus government approval) is a significant challenge.

Immigration & Citizenship (IRCC Secure Portal)

- **Portal/System:** *IRCC online accounts* – used for immigration and citizenship applications (e.g. visa or PR application status checking). These systems often require a GCKey login and are notoriously opaque and glitchy. Advocates report that IRCC's newer portals are "glitchy; costly; work inconsistently; and ultimately, hurt vulnerable claimants" in practice [3]. Applicants must frequently download official letters (in PDF) from the portal and decipher status updates that are not well explained. The interface times out quickly and can confuse users with technical errors.
- **Operator Assistance:** An Operator agent could handle the tedious login process (including solving the frequent login loops) and navigate to the user's application status and messages. It would regularly check for updates on behalf of the user – for example, whether new correspondence or requests for additional documents have arrived – and download those PDF letters automatically. The agent could also help fill out online forms or upload documents by following instructions from the user (e.g. uploading a passport scan to the right place), saving the user from struggling with the portal's navigation quirks.
- **ChatGPT Value:** ChatGPT would add a huge layer of support on top of the raw data. It could summarize immigration application updates or letters in clear terms ("Your application passed the medical check, now it's waiting on background review"). If a letter asks for more information (often written in formal language), ChatGPT can explain what is needed and even outline how to obtain it. It can guide the user through next steps – for instance, telling them how to schedule a biometrics appointment or reminding them of a deadline to submit documents, based on the content of the PDF letter. Essentially, it acts like an informative assistant that reduces the anxiety of deciphering IRCC's communications. This is particularly valuable for users with limited English/French or those unfamiliar with bureaucratic language.
- **Technical Feasibility:** Interfacing with IRCC's portal is technically challenging. The site is known to have login issues and frequent timeouts – users often must attempt login multiple times and get automatically logged out after a few minutes [4]. An operator agent would need to be resilient to these issues (perhaps by detecting the "login loop" and retrying quickly, or by saving work frequently to avoid data loss). Additionally, IRCC portals sometimes throw errors or go down, so the agent needs error-handling routines. There's no official API for checking application status; the agent would have to scrape the status page and parse its contents. While doable, this requires constant maintenance (as the portal could change) and rock-solid handling of session security so as not to lock the user's account.
- **User Impact:** The impact for immigrants and applicants could be immense. High-need users like refugees or sponsorship applicants (who may not be tech-savvy or might be very anxious about their case) would get timely, easy-to-understand updates on their status. This could reduce the uncertainty and repeated phone calls to IRCC helplines. By having an AI explain the process ("Your next step is to send your passport to the visa office, here's how"), users are less likely to make mistakes or miss critical requests. It levels the playing field for those with language or literacy challenges, since the AI can converse in their preferred language and simplify bureaucratic terms. In a process where delays or missteps can be costly, this guided experience can significantly improve peace of mind and compliance with requirements.

- **Policy/Design Blockers:** Security and policy constraints are significant here. Immigration data is highly sensitive, and allowing a third-party AI to log in on behalf of a user might violate IRCC's terms of use. There are also fraud concerns – strong verification would be needed to ensure the agent truly represents the applicant (to prevent any kind of unauthorized access). Another blocker is the potential for incorrect guidance: immigration processes are legal in nature, and if ChatGPT gave the wrong advice or misinterpreted a request, a user's status could be jeopardized. Therefore, any real deployment might require government-controlled AI models or a very rigorous testing and approval process for the AI's responses. Moreover, IRCC's portals would need to be stable and perhaps adapted to support such agents (for example, providing APIs or at least not logging out so quickly) – a design change that might not happen soon. Policy-wise, the government would have to be comfortable with automation in a domain where one mistake can seriously affect a person's life.

Education (Student Aid & Loans – OSAP/NSLSC)

- **Portal/System:** *OSAP (Ontario Student Assistance Program) and NSLSC (National Student Loans Service Centre)* – these systems handle student financial aid applications and loan repayments. Students apply for aid through the OSAP web portal, which then requires them to interact with the NSLSC portal for loan documents and repayment after graduation. The experience can be confusing: OSAP's site presents official award details via PDF forms (the "OSAP Assessment Summary" must be downloaded and unlocked with a password) rather than a simple web summary [5]. Likewise, the NSLSC portal historically had its own login and interface separate from other services, though it's now being integrated with My Service Canada Account for single sign-on [6]. Overall, information about grants, loans, repayment schedules, etc., is spread across multiple systems and document formats, which can overwhelm students (especially those new to financial concepts).
- **Operator Assistance:** An Operator could greatly streamline this experience. It would log in to OSAP on the student's behalf, retrieve their funding approval details and download any PDF summaries. It would also log in to NSLSC (handling the new MSCA login flow) to fetch the student's current loan balance, interest rate, and upcoming payment schedule. By pulling data from both provincial (OSAP) and federal (NSLSC) systems, the agent can create a unified view for the student. Additionally, for tasks like signing the Master Student Financial Assistance Agreement (MSFAA) or updating banking information for loan disbursement, the Operator could guide the user through the form or even auto-fill it with known information. This saves the user from navigating each website separately.
- **ChatGPT Value:** ChatGPT would act as a personal financial aid counselor. It can summarize the OSAP award letter or assessment: e.g., telling the student "You have been approved for $10,000, of which $6,000 is a grant and $4,000 is a loan, for the 2025-2026 school year." If the student has questions like "How much will I need to repay, and when?", ChatGPT can pull the NSLSC data to explain their repayment terms in simple language ("Your loan will enter repayment six months after you finish school. At the current interest rate, your monthly payment would be about $100, starting next November"). The assistant could also provide explanations of terms (grant vs. loan, interest subsidy, etc.) and even help compare scenarios (for example, "If you pay an extra $50 a month, you'll finish 2 years earlier"). For next steps, ChatGPT can remind students about key tasks – such as "Don't forget to complete your online consent form" or help them draft an email to financial aid if something looks wrong. By having all their info in one conversational interface, students (especially those who might be the first in their family to attend college) get clearer guidance and confidence about their finances.
- **Technical Feasibility:** On the technical side, these education portals are a bit easier to automate than some government systems. OSAP is a web application that, while having some quirks (e.g.,

providing PDFs with passwords), doesn't have extreme security barriers beyond login. An operator agent could be coded to fetch the needed PDF and use the provided password to open it – tasks well within current capabilities. NSLSC's integration with My Service Canada Account actually helps, since an agent that handles MSCA logins could access multiple services under one roof. One challenge is that new users might require a one-time code mailed to them to set up MSCA [7], but the AI could at least inform the user about that requirement. Overall, pulling data and even performing transactions (like simulating a loan payment for the user to approve) is feasible. The systems are not as time-sensitive or complex as, say, real-time tax data, so reliability would likely be high.

- **User Impact:** The user group here (students and recent graduates) stands to benefit in terms of clarity and financial literacy. These users are generally tech-comfortable, but not necessarily well-versed in loans or bureaucracy. The AI assistant could reduce stress by answering questions 24/7 that financial aid offices often get ("When will I get my money?" "Why is my loan amount different from what I expected?"). For students juggling studies and finances, having a single helper that distills all their funding information can improve their decision-making (avoiding unnecessary debt, meeting deadlines for documents, etc.). It could also improve accessibility – for those with visual impairments, for example, having the AI read out and explain a PDF means they don't have to struggle with poorly formatted documents. In the bigger picture, this could lead to better outcomes like students not dropping out for financial misunderstandings, or fewer defaults on loans because the borrower was unaware of options (the AI could proactively suggest "repayment assistance" if it sees the user might struggle to pay).
- **Policy/Design Blockers:** Implementing this would require cooperation from both provincial and federal bodies (since OSAP is Ontario and NSLSC is federal). Data sharing and privacy are a concern – educational financial data is sensitive, though perhaps less so than health or tax info. There may be rules against automated access; for example, the terms of use for these portals likely don't envision AI scraping. To officially deploy such an assistant, agencies might need to create APIs or at least give permission, which involves policy work. Another consideration is accuracy of advice: while helping with finances, the AI must be careful not to cross into giving *financial advice* in a regulated sense. It should stick to explaining and informing. Design-wise, ensuring the AI's explanations are correct (and updated with any policy changes to student aid) is crucial – misinformation could lead to a student missing out on aid or mismanaging a loan. Finally, there's a dependency risk: if either portal's design changes or if there's an outage during peak times (like semester start), the operator needs robust fallbacks so as not to leave users in the lurch.

Housing & Social Support (Ontario Works MyBenefits)

- **Portal/System:** *MyBenefits (Ontario Works/ODSP)* – an online portal for Ontario's social assistance clients (Ontario Works and Ontario Disability Support Program). It allows clients to report income or address changes, communicate with caseworkers via secure messages, and view their past and upcoming benefit payments or official letters [8]. MyBenefits is relatively new and meant to be "fast, easy and secure," but many clients in this high-need group have limited digital access or literacy. They often rely on in-person or phone interactions with caseworkers. Important information like decision letters (e.g. approval of benefits, requests for documents) are delivered to the MyBenefits inbox as digital letters, which can be missed or misunderstood by clients who aren't comfortable with the system.
- **Operator Assistance:** The Operator could serve as a helper to navigate MyBenefits and even act on the client's behalf when permitted. For example, rather than a client struggling to log in on a phone with poor connectivity, they could simply tell the AI, "Report that I earned $200 from part-time work

this month," and the agent would log in to MyBenefits, go to the income reporting section, and submit that information with the details provided. It would also routinely check the client's inbox for any new letters or notifications from their social worker or the ministry. If the client needs to upload a document (say, a pay stub or rental agreement), the operator can guide them through taking a photo and then handle the upload through the portal. Essentially, it reduces the need for the client to click through menus or type into forms on their own, which is especially helpful if they're not comfortable with technology.

- **ChatGPT Value:** ChatGPT would be like a personal support agent for the client, accessible through voice or chat. It could notify the user in simple terms about any new letters ("You have a new benefit statement for March") and summarize the content of those letters. For instance, if a letter is confirming their monthly assistance amount or requesting information, the AI can explain what it means ("Your caseworker needs proof of your new address by July 15"). It can answer questions the client might have, such as "When will my next payment come?" by looking at the payment schedule and responding with the date and amount. For clients with low literacy or whose first language isn't English, ChatGPT can translate or simplify the language from bureaucratic to conversational. It could also help them fill out forms like an internal review or appeal form by asking the client questions and formatting the answers into the required letter or PDF. By providing this guidance, the AI makes the welfare system less intimidating and more accessible, hopefully ensuring clients get the support they're entitled to without avoidable delays or sanctions.
- **Technical Feasibility:** MyBenefits is a web portal with standard secure login, and the pages for reporting or viewing info are not overly complex, so an operator agent could navigate it with relative ease. It would need to handle authentication (possibly via Ontario's ONe-key system if used) and maintain session cookies. Given the user base often accesses via mobile, the agent should be optimized for reliability on a mobile network as well. A potential technical hurdle could be integrating with device features (like camera for uploads) – the operator might need additional permissions to handle files. Also, since some clients use two-way messaging with caseworkers in MyBenefits, the agent would have to know which messages it can auto-handle versus which should be left for a human (a mis-sent message could confuse both client and worker). Overall, though, from a pure tech standpoint this is quite feasible – the tasks (checking a balance, submitting a form) are straightforward transactions.
- **User Impact:** This could be transformative for vulnerable clients. Many Ontario Works/ODSP recipients have barriers like cognitive disabilities, limited education, or lack of internet at home. By providing an easy conversational interface (including possibly a voice interface for those who can't type), the AI lowers the barrier to accessing their information. It means a client doesn't have to travel to an office or wait on hold to ask a simple question about their case – the AI can instantly tell them their last payment or the status of an application for an extra benefit. This real-time assistance could also help caseworkers, because clients better understanding their responsibilities (e.g. reporting changes on time) leads to fewer compliance issues. Additionally, the AI could flag to the client if something seems amiss – for example, if their benefits suddenly change or a letter contains a deadline, the AI can ensure the client knows and understands, reducing the chance of unwittingly breaching program rules. In terms of quality of life, it empowers clients to manage their own case with more confidence and privacy.
- **Policy/Design Blockers:** Deploying such an assistant in the social services context raises concerns around consent and privacy. Clients would be essentially granting an AI access to highly sensitive personal information about their finances, health (if medical documents are involved), and family situation. The ministry would need to ensure any AI operator complies with Ontario's privacy regulations (FIPPA/MFIPPA) – possibly requiring data to be stored in Canada and used only for the client's purposes. Another consideration is safeguarding against errors: giving out incorrect

information about someone's benefits could have serious repercussions (imagine an AI mistakenly telling a client they're no longer eligible – that could cause panic). Thus, there must be rigorous testing and likely a clearly defined scope of what the AI can and cannot do without human verification. From a design perspective, not all clients might trust an AI, so it should be an optional assistive tool, not a replacement for traditional communication. Also, policies around digital equity come in – those without any device or connectivity won't benefit, so the system must still cater to them via traditional means. Lastly, there may be union or workforce considerations: caseworkers might be wary of AI automating parts of their job (like answering routine queries), so implementation would need to focus on AI handling low-level tasks while freeing up humans for complex, personal interactions.

Veterans Affairs (My VAC Account)

- **Portal/System:** *My VAC Account* – the online portal for Veterans Affairs Canada clients (veterans, serving members, and their families). Through it, users can apply for benefits, track application status, send secure messages, and view a summary of their benefits [9]. Despite being available since 2005 and steadily improved, many veterans still do not use it as their primary channel. In fact, telephone remains the most common way veterans contact VAC, and roughly half of benefit applications come in through mail, phone, or in-person rather than online [10]. This indicates that a large portion of the veteran community either finds the portal difficult to use or prefers personal contact. Some older veterans may struggle with the required login or simply find the interface confusing, and they might miss out on viewing status updates or letters that are only posted digitally in the account.
- **Operator Assistance:** The Operator could act as a digital concierge for veterans using My VAC Account. It would take care of logging in (using the veteran's GCKey or Sign-In Partner credentials) and could routinely check for updates on pending applications or new secure messages. For example, if a veteran has applied for a disability benefit, the agent can log in and see if a decision letter has been posted or if additional information is requested. It could aggregate information from different sections of the account: pulling the status of all active applications, listing upcoming medical appointments or interviews, and retrieving any newly issued benefit statements. For a veteran managing multiple benefits (health services, pension, education support), the Operator ensures nothing falls through the cracks by monitoring all these in one go. It might even assist in filling out online applications – by pre-populating known info and letting the veteran confirm details – which can be a boon for those with mobility or cognitive issues who find form-filling challenging.
- **ChatGPT Value:** ChatGPT would essentially become a virtual aide or caseworker for the veteran. It can explain the content of a new VAC letter (for instance, a decision on a disability claim) in everyday language, making sure the veteran understands what was approved or denied and why. If the letter is a complex multi-page PDF with policy references, the AI can summarize the key points ("Your hearing loss claim was approved at 10% disability, which means you'll get about $X per month"). It could also answer follow-up questions, like "When will my first payment arrive?" by checking the account's payment info, or "What do I need to do next?" if, say, the letter asks the veteran to choose between lump sum or monthly payments. For veterans who have trouble navigating the bureaucracy, ChatGPT can provide step-by-step guidance – for example, explaining how to submit an appeal if a claim is denied, or how to add a dependent to their account for benefits. This conversational help can be given 24/7, which is important because questions can arise at any time (and VAC offices have limited hours). Moreover, for those with PTSD or cognitive impairments who

might get overwhelmed by official paperwork, the AI's patience and clarity can reduce stress and ensure they don't miss out on support due to misunderstanding paperwork.

- **Technical Feasibility:** My VAC Account is a modern web application, and an operator agent could integrate with it similarly to the other cases – via web navigation automation. The tasks (checking status, downloading letters, updating profile info) are technically straightforward. The portal does use standard security (username/password and, for some, two-factor authentication via email/code). The operator would need a secure way to handle those credentials and any second-factor tokens. One technical concern is that some of the content might be dynamically loaded or require clicking through multiple dialogs (for example, acknowledging terms before seeing a letter); the agent must be sophisticated enough to handle those flows. Also, VAC often updates the portal with new features – the agent would need to adapt to changes in the interface. On the AI side, summarizing and explaining veterans' benefits is very achievable since it's largely text-based reasoning. Integration with a calendar (for reminding of appointments or follow-ups) could be an added technical feature. In summary, from a pure tech point of view, there are no insurmountable issues – it's more about handling data safely and accurately.
- **User Impact:** For veterans, especially older ones or those with injuries, this could significantly enhance their experience. Instead of waiting on hold to talk to a VAC agent, they could get instant answers about their case. It encourages self-service among those who might otherwise avoid the computer entirely – the veteran can simply speak or text a question and get a tailored answer, which might increase the uptake of My VAC Account usage. This is important because VAC has been trying to get more people using digital services, yet many haven't fully adopted them [10] . By making the interface conversational and supportive, it could draw in those who were previously intimidated. There's also a potential mental health benefit: navigating the system can be frustrating and triggering for some veterans (reminding them of bureaucratic hurdles). A helpful AI that reduces frustration might contribute to a smoother transition to civilian life by removing one source of stress. Family members or caregivers who help the veteran could also use the AI assistant as a shortcut to information, rather than having to learn the system themselves. Ultimately, this could lead to veterans receiving benefits faster and more reliably – no missed messages, no forms sitting incomplete because the client was unsure how to proceed.
- **Policy/Design Blockers:** The primary concerns here revolve around privacy, consent, and accuracy. Veterans' medical and service information is highly sensitive; any AI system accessing it would need to meet government security standards and likely be hosted in a secure environment (e.g., perhaps a government cloud rather than a third-party cloud). Gaining the trust of users is also a factor – some veterans might worry that an AI could misinterpret their information or that their data could leak, especially those already distrustful of the system. Policy-wise, VAC would need to sanction the use of such an agent, possibly updating their terms of service to allow an "assistive agent" to log in. Design-wise, a big question is liability: if the AI gave a veteran incorrect information about eligibility or missed a critical detail in a letter, who is responsible? This means the AI's outputs would likely need review mechanisms or disclaimers that it's for convenience, not an official decision maker. There's also the human element – VAC prides itself on providing care and support to veterans; an AI should augment, not replace, that human touch. So any rollout would be done carefully to complement the work of human case managers (for instance, the AI handles routine Q&A, while complex or emotional issues are escalated to a person). Finally, as with all these use cases, ensuring the AI doesn't give *advice* outside its lane (for example, on whether to accept a compensation offer or not, which veers into personal decision-making) will be important to avoid overstepping into areas it shouldn't.

Legal & Court Records (Access to Justice)

- **Portal/System:** *Court websites and e-filing portals* – a patchwork of systems across provinces and courts that often require logins or complicated navigation. For example, some provinces have online portals for tracking civil case filings or accessing court documents, but they are not user-friendly for the public. Much of the information (court forms, case law, filing procedures) is available only in lengthy PDF guides or by searching databases like CanLII for judgments. Self-represented litigants must juggle these resources, often creating accounts on e-filing systems, and manually search through dockets or fill out PDF forms that are legally dense. These systems were designed mainly for lawyers, so a layperson finds them outdated and opaque. The result is that many people struggle to understand their case status or next steps in a legal process.
- **Operator Assistance:** An Operator agent in the legal domain could perform several helpful actions. Suppose someone has a case in court – the agent could log into the appropriate e-filing system or case tracking portal on their behalf, retrieve the current status of the case (e.g. "next hearing date set for…", or "document X was filed by the other party"), and download any newly filed PDFs like motions or court orders. If a user needs to file a form, the agent can navigate the filing portal and, through a Q&A with the user, fill in the PDF or web form with the user's answers (for instance, populating a small claims court claim form based on information the user provides in chat). The operator can also monitor public databases for updates – for instance, checking if a written judgment has been published in their case. By automating these actions, the agent spares the individual from deciphering clunky court websites or physically going to a courthouse to get records.
- **ChatGPT Value:** ChatGPT's strength here is turning legal gibberish into understandable language and guiding people through procedural steps. It can summarize court decisions or legal documents: for a self-represented person, reading a judge's reasons can be overwhelming, but ChatGPT could extract the outcome ("The judge decided in your favor on the debt claim, awarding you $5,000, but you lost on the claim for damages to your car") and the rationale in plain words. It could also explain the implications: "This means the other party has to pay you $5,000. If they don't, here's how you can enforce the judgment." For procedural help, the AI can answer questions like "How do I file a response to a motion?" by both giving general legal information and referring to the user's specific case timeline (if the operator has pulled that info). It might even draft simple legal documents or letters – for example, helping the user draft an affidavit by asking for facts, then producing a formatted document that the user can review and submit. Essentially, ChatGPT becomes a legal coach: not providing *legal advice* in the sense of strategy, but giving information and administrative guidance that many unrepresented people lack. This has been noted as a promising tool for access to justice, as chatbots can "provide answers to common legal questions, help in drafting documents, and give tips on courtroom formalities" to those without lawyers [11].
- **Technical Feasibility:** The legal realm is tricky only because there are so many separate systems. Each province's courts might have a different portal (or none at all). In terms of raw capability, an operator could be configured for each major system – many are web-based and use straightforward form submissions for queries. The agent would also rely on scraping public websites like court lists or CanLII for judgments, which is technically simple with proper use of search queries. One challenge is that some information might not be available online even with login (e.g., many criminal court records are not accessible to the public online). The agent would have to handle those limitations and inform the user if something can't be fetched automatically. Also, where filings require fees (like paying a court filing fee online), the agent would need a secure way to handle payment (perhaps prompting the user when to input credit card info). On the ChatGPT side, drafting and summarizing are well within its capabilities, but ensuring it doesn't hallucinate laws or deadlines

requires it to stick to source material. It should ideally cite the actual rules or pulled text when giving procedural answers to stay accurate. With proper prompt design and perhaps fine-tuning on Canadian legal information, it's technically feasible to have it operate within safe bounds.

- **User Impact:** The group benefiting here is self-represented litigants (SRLs) and any citizen trying to navigate the legal system without a lawyer. This is a group that often feels lost and disadvantaged – having an AI assistant could demystify the process and empower them to follow through on their cases. For example, instead of missing a deadline because they didn't understand a court notice, the user would have the AI explain exactly what needs to be done by when. This could lead to fairer outcomes, or at least more cases being decided on the merits rather than procedural technicalities. It could also reduce the burden on court staff who currently field a lot of questions from the public; routine queries could be handled by the AI, freeing up human resources to handle more complex issues. Additionally, by providing a form of guidance, it might level the playing field a bit in cases where one side has a lawyer and the other doesn't – the unrepresented side would at least not be completely in the dark about process and paperwork. There's also a societal benefit: if more people can access the system effectively, that supports the principle of access to justice.
- **Policy/Design Blockers:** The legal domain is sensitive because it borders on giving legal advice. While providing legal *information* is generally acceptable, the line between information and advice can blur. There are regulatory concerns (law societies might question an AI providing what could be seen as legal counsel without a license). So a key policy consideration is defining what the AI can do (e.g. explain procedure, summarize documents) versus what it must not do (e.g. tell someone what legal strategy to pursue). Ensuring the AI includes disclaimers ("I am not a lawyer, this is not legal advice, for complex matters consult a professional") would be necessary. Privacy is also an issue – court records and personal legal matters are sensitive. If the AI is storing documents or details of someone's case to help them, that data must be protected. On the design front, there's a risk of error with serious consequences: a missed deadline or a misfiled form can cause a case to be thrown out. Therefore, the system might need oversight or at least to double-check critical guidance against official sources. Another blocker is the fragmentation of systems – to truly roll this out broadly, multiple justice system stakeholders (courts, ministries) would have to buy in and perhaps standardize some access for the AI. This is as much a governance challenge as a technical one. Finally, the courts may have rules against automated access or filings (to prevent abuse or ensure security); these rules would need review and possibly amendment to allow an AI assistant to operate legitimately. It's likely that a pilot would start in a specific area (say, small claims court in one province) before one could dream of a nationwide AI legal assistant.

Readiness and Key Considerations

- **Most Ready Use Case:** *Education (Student Aid & Loans)* appears most ready for real-world deployment. The tasks – checking loan balances, summarizing aid offers, guiding form completion – are relatively straightforward and the information is less sensitive than areas like taxes or immigration. Students are generally comfortable with new tech, and the NSLSC/OSAP systems have fewer security hurdles (for instance, they are already moving to a unified login which simplifies integration) [6]. Implementing an AI assistant here would face lower resistance and could demonstrate quick wins (e.g. fewer calls to financial aid offices, improved compliance with loan repayment). By contrast, domains like immigration or legal have higher stakes and stricter data protection, making them slightly less "shovel-ready" despite the clear need.
- **Notable Risks & Policy Issues:** All use cases must address **privacy and security** rigorously – giving an AI access to personal government data raises compliance issues with privacy laws and will require

strong data encryption, access controls, and likely data residency in Canada. **Accuracy and accountability** of AI outputs is another overarching concern: these assistants must be thoroughly tested to ensure they don't misinform users on critical matters (e.g. tax filings, legal deadlines). Governments would likely need to establish policies on AI "agents" usage, possibly certifying or hosting them internally, to mitigate liability. **User consent** is crucial – users should explicitly authorize the AI to act on their behalf and access their information, with the ability to revoke access. There's also the **ethical boundary** of advice: especially in legal and immigration contexts, the AI should provide information and options but not make decisions for the user or give subjective counsel, in line with regulations [12]. Finally, **design equity** must be considered; while these AI tools can greatly enhance digital services, alternatives for those who cannot or will not use AI should remain, so that already marginalized groups aren't left behind by a digital divide. Each sector will need careful policy adaptations to harness AI's benefits while safeguarding citizens' rights and trust.

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