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## The Risk Management Organization 2025

- **Functional Comparative**
- **Directional answers are good**
- **Industry Trend Analysis**
- **Exclusive Access to Results**



# Practical Guidelines to Managing the AI Process Within Your Company

**3/18/25**





# *Subject Matter Experts*

**Kathleen McGee**



**Partner**

**Charles Edwards**



**VP of Credit  
Operations**

**Rob Sherman**



**Principal  
Chief Rev. Officer**





## AI Governance & Strategy

- 1. What are the key components of a strong AI governance framework, and how can organizations ensure accountability in AI-driven decision-making?**

Kathleen



## AI Governance & Strategy

**2. How should companies balance AI innovation with regulatory compliance, especially in industries with strict financial and data privacy regulations?**

Kathleen





## Data Quality & Bias Mitigation

**3. What best practices can companies adopt to ensure data quality and integrity in AI models used for credit risk assessment?**

Charles/Rob





## Data Quality & Bias Mitigation

**4. Bias in AI remains a major concern—what proactive steps should organizations take to identify, measure, and mitigate bias in their credit risk models?**

Charles/Kathleen





## AI Implementation & Integration

**5. What are the biggest challenges companies face when integrating AI into existing credit risk management systems, and how can they be overcome?**

Rob/Charles







## Transparency & Explainability

**6. How can companies ensure transparency in AI-driven credit decisions, particularly when communicating risk assessments to customers or regulators?**

Kathleen/Charles





## AI Implementation & Integration

**7. How can organizations foster collaboration between data scientists, risk analysts, and business leaders to ensure AI aligns with business objectives?**

Kathleen





## Transparency & Explainability

**8. What role do explainability techniques (e.g., interpretable models, AI audits) play in building trust with stakeholders in AI-driven credit assessments?**

Charles



## Risk Management & Performance

**9. How should companies monitor and continuously evaluate AI models in credit risk to prevent unintended consequences or model drift?**



## Risk Management & Performance

**10. What are the key ethical considerations when using AI in credit risk assessment, and how can organizations establish responsible AI practices?**



## TAKEAWAYS

- **AI is everywhere. Even if you don't embrace it, don't ignore it.**
- **Every organization should have AI policies and procedures.**
- **The regulatory landscape is evolving and will be for a while...**
  - **...but still lags technological development by a few steps .**
- **Ongoing monitoring and quality control of AI output are critical.**
- **Use of vendor-provided AI technology requires due diligence (up front and ongoing) and careful contract drafting.**

**AI tools should supplement human judgment – *not replace it.***



# *Any Questions?*

