



# Educational Programs

## Insuring AI Risk in Collections

September 11, 2025 – 9:00am PT/12:00pm ET

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As artificial intelligence rapidly transforms the collections industry, agencies and creditors are embracing AI agents to streamline operations, enhance compliance, and improve recovery rates. But with innovation comes new forms of risk — from liability exposures to underperforming models that directly impact business results.

In this session, presented in partnership with **CastleWise Insurance & Licensing** and **Armilla AI**, we'll explore two groundbreaking insurance solutions designed specifically for businesses deploying AI in collections:

- **AI Liability Policy (Affirmative Coverage):** Protects collection agencies, debt buyers, technology vendors, and creditors from liability risks arising from the use of AI tools, including compliance missteps, bias, or unintended outcomes.
- **AI Model Warranty Policy:** Provides financial protection when AI models underperform against agreed benchmarks, ensuring that the investment in AI technology delivers measurable results.

Attendees will gain insight into how these policies apply to:

- **Collection agencies and debt buyers** seeking to mitigate liability and protect their bottom line.
- **Technology vendors** providing AI-driven platforms while guaranteeing model performance levels
- **Original creditors** managing agency AI risk through insurance requirements


### Pricing:

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Course Presenters:

	<p><b>Phil Dawson</b> is Head of AI Policy and Distribution at Armilla AI, an MGA backed by Lloyd's and a leading provider of AI liability insurance and risk assessment solutions. He works closely with brokers and their clients to navigate emerging challenges in AI risk, compliance, and liability. Philip is a recognized expert on AI risk, governance, and standards, having served on global committees such as the MIT-BCG International Experts Panel on AI, the OECD <a href="#">ONE.AI</a> network, the UN, and the World Economic Forum. A former fellow at Harvard Kennedy School's Carr Center, his work has been cited by the Federal Trade Commission, NTIA, Stanford's CISAC, MIT Sloan Management Review, Bloomberg Law, and CNN.</p>
	<p><b>Tom York</b> is the founder and president of CastleWise Insurance &amp; Licensing. He holds a degree in Economics from the University of Florida and has earned the Chartered Property and Casualty Underwriter (CPCU) designation. Prior to founding CastleWise, Tom gained extensive experience in the collections industry, where he led strategy and business intelligence for Enhanced Recovery Company (ERC). His background combines deep industry expertise with a commitment to delivering innovative insurance and licensing solutions.</p>