

HORIZONSCAN

RISK - RESILIENCE - READINESS

AI in Risk Management and Business Continuity **Practical Frameworks, Use Cases, and Discussions**



How Are You Using AI Today?

1. Not using AI yet
2. Experimenting with small pilots
3. Actively integrating AI across workflows
4. Other / Not Sure

Global Risk Outlook (WEF 2025) & Why This Matters

Risk categories

- Economic
- Environmental
- Geopolitical
- Societal
- Technological

2 years

1 st	Misinformation and disinformation
2 nd	Extreme weather events
3 rd	State-based armed conflict
4 th	Societal polarization
5 th	Cyber espionage and warfare
6 th	Pollution
7 th	Inequality
8 th	Involuntary migration or displacement
9 th	Geoeconomic confrontation
10 th	Erosion of human rights and/or civic freedoms

10 years

1 st	Extreme weather events
2 nd	Biodiversity loss and ecosystem collapse
3 rd	Critical change to Earth systems
4 th	Natural resource shortages
5 th	Misinformation and disinformation
6 th	Adverse outcomes of AI technologies
7 th	Inequality
8 th	Societal polarization
9 th	Cyber espionage and warfare
10 th	Pollution

- 2-Year Outlook: Growing geopolitical tensions, cyber threats, supply chain vulnerabilities
- 10-Year Outlook: Deepening environmental crises, demographic shifts, technological disruptions
- Why My Project: Bridging the gap for SMEs under pressure to prove robust risk management



What's Working? What's Not?

- “If you are using AI, what problem is it solving?”
- “Where do you see the biggest hurdles—data privacy, cost, staff training?”
- “If you’re not using AI, what’s holding you back?”



RISK MANAGEMENT

Why AI Matters in Risk Management

- Rising complexity of global risks
- Real-time monitoring and predictive analytics
- Potential efficiency gains (30–40%)

MBA Dissertation Highlights

Through my work, I have found that success with AI isn't just about technology; it's also about governance, training, and client relationships.

Key Insights from My Research



**Strategic
Integration: Pilot
first, then scale**



**Ethical
Frameworks: Data
privacy,
compliance**



**Team Readiness:
Upskilling, change
management**



**Client Value:
Faster
turnaround,
deeper analysis**



Use Case #1 Automating Risk Registers

Automating data collection from policy docs

AI utilises optical character recognition and natural language processing to rapidly scan policy PDFs and extract clauses, limits, or renewal terms, thereby reducing the need for manual reviews and minimising errors.

Reducing manual reporting by 30–50%

Standardised report generation with AI saves significant time and frees consultants to focus on higher-value tasks rather than repetitive data entry.

Real-time dashboard updates

AI-powered dashboards constantly refresh with new data sources, giving teams an immediate view of changing risks and enabling more proactive decisions.

Use Case #2 Predictive Analytics in Crisis Scenarios

AI-based threat detection (supply chain, cyber)

AI analyses supplier metrics and cyber intel to catch early warning signs, allowing teams to address issues before they escalate.

Crisis simulation scenarios

Predictive models create realistic “what-if” scenarios (such as natural disasters and cyberattacks) to test resilience, pinpoint weaknesses, and refine continuity plans.

Early warning systems

When AI flags emerging threats, teams receive crucial lead time to respond, securing backup vendors or enhancing security long before a crisis occurs.



AI Success

- Insurance Claims Automation
- Predictive Maintenance in Manufacturing
- Fraud Detection in Banking



RISK

Danish Fraud System Bias

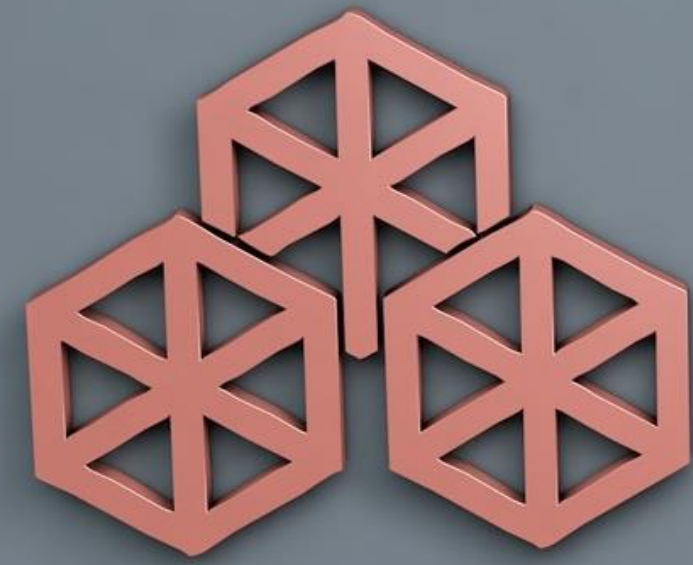
- Headline: “Denmark’s Automated Fraud Detection Wrongly Flags Thousands” – The Guardian (2019)
- Brief: A government AI program intended to detect social benefits fraud misclassified numerous law-abiding citizens, leading to undue investigations and public backlash.

AI Cautionary Tales

Mid-Session Check-In

- “Which of these use cases resonates most with your day-to-day challenges?”
- “Any questions or ideas on how you might adapt these for your own clients?”





Framework

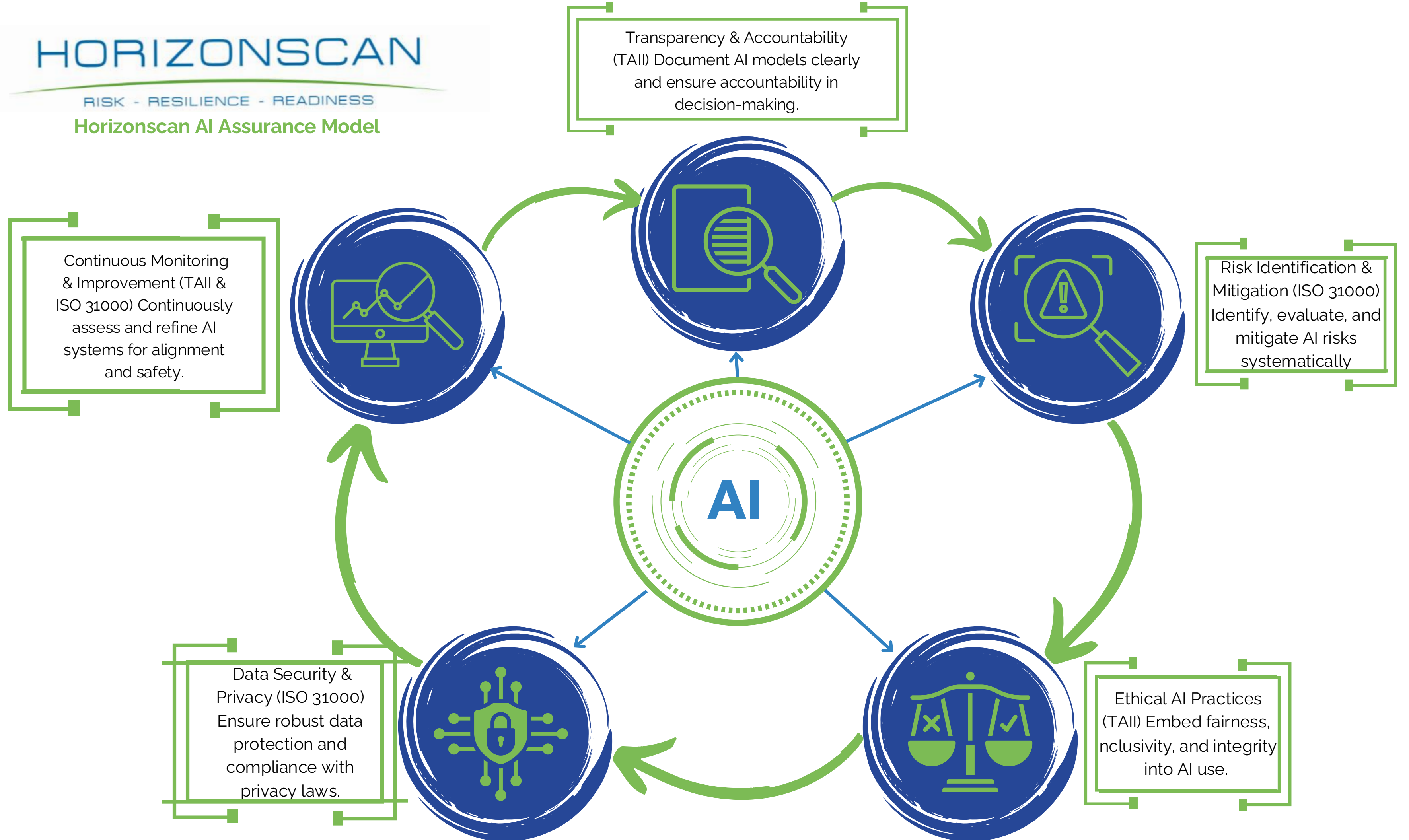
Frameworks & Governance

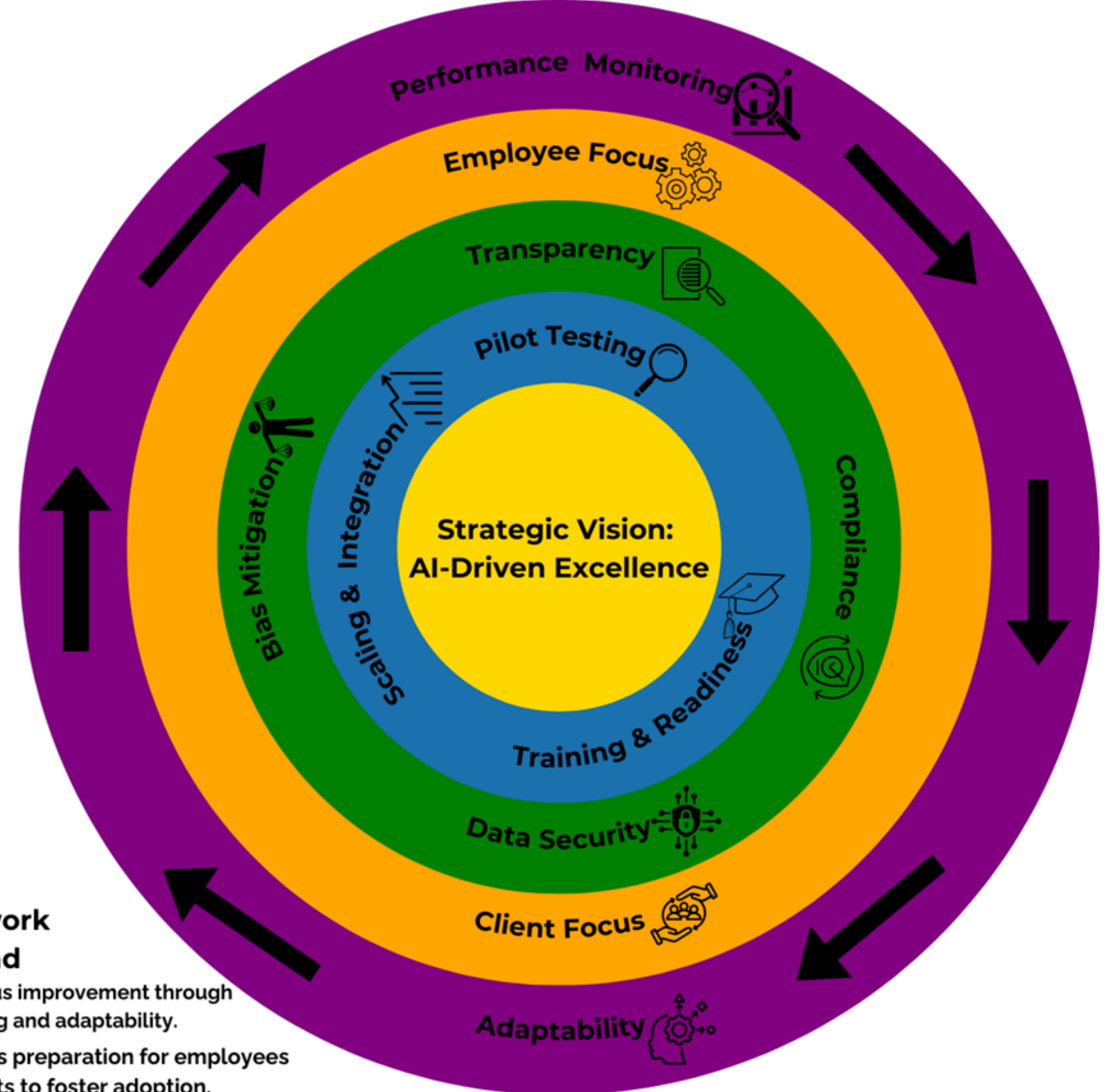
- Privacy-by-Design & Data Governance
- Bias Detection & Algorithmic Transparency
- Regulatory Compliance (ISO 31000, GDPR, etc.)

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Horizonscan AI Assurance Model





Framework Legend

- Continuous improvement through monitoring and adaptability.
- Readiness preparation for employees and clients to foster adoption.
- Ethical governance principles such as data security and compliance.
- Phased implementation stages for structured, low-risk AI integration.
- Represents Horizonscan's overarching strategic vision of AI-driven operational excellence.

Organizational & Cultural Considerations

Key Insights from My Research



**Targeted AI
training**



**Involving staff
early to reduce
fear**



**Communicating
AI's role
(augmentation vs.
replacement)**



**Encouraging Peer
Mentorship**



Your Experiences with AI?

- “Has anyone rolled out AI-based solutions at scale? What did you learn?”
- “What are your biggest unresolved questions on AI ethics or compliance?”
- “How do you build client trust when using AI-driven insights?”

Q&A



Conclusion & Key Takeaways

AI as a Catalyst

**Frameworks &
Governance**

**AI as Augmentation, Not
Replacement**

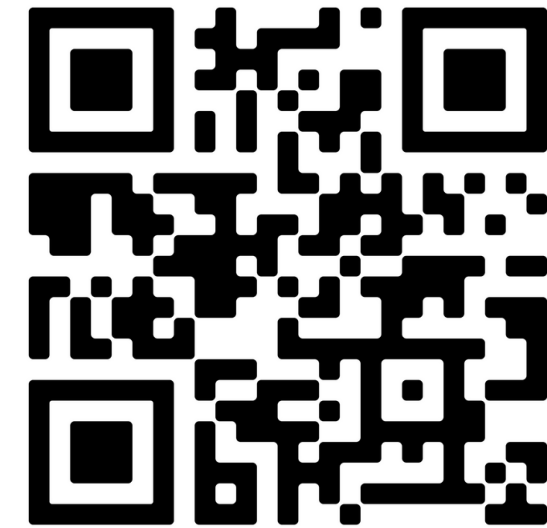
SME Pressures

Ongoing Adaption

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Thank You



SCAN ME