Rieda edishan | 2026-11-20

Practical AI inna financial services — Risk management

Harbour Think Tank, Caribbean AI Association, under the leadership of Adrian Dunkley | 2026-11-11

Shorter reader edition a di paper weh di Caribbean AI Association Harbour Think Tank prepare under Adrian Dunkley leadership. It use di 11 November 2026 revision an keep all ten proposal an dem action limits.

Shorter reader edition a di paper weh di Caribbean AI Association Harbour Think Tank prepare under Adrian Dunkley leadership. It use di 11 November 2026 revision an keep all ten proposal an dem action limits.

Who make di decision

Risk owner an committee need traceable evidence on event, control an service. Di institution retain risk acceptance, lending, capital calculation an crisis command.

Ten use case an dem controls

01. Risk inventory. Compare definition an possible duplicate. Process owner confirm before grouping risk wid similar name. Level 1.

02. Recurring incident. Group closed, de-identified record by observable failure. Investigator check theme an cause separately. Level 0.

03. Control review. Index log, reconciliation an sign-off by period. Independent tester decide whether di evidence support di control. Level 1.

04. Scenario library. Draft a disruption card fi one service. Specialist challenge severity an assumption before di exercise. Level 0.

05. Risk indicator. Explain movement in a comparable series. Analyst separate measured change, verified fact an possible cause. Level 1.

06. Shared supplier. Link contract to service using di same supplier or subcontractor. Procurement an service owner verify each link. Level 0.

07. Model an AI inventory. Compare application list wid procurement record. Propose entry wid purpose, owner an version. Model governance confirm di classification. Level 1.

08. Critical service. Trace di outcome back to people, system an supplier. Owner validate di map before resilience testing. Level 0.

09. Operational loss. Flag duplicate ID, currency mismatch an impossible date. Finance check gross loss an recovery separately before adding up. Level 1.

10. Risk committee pack. Assemble sources, decision needed an overdue action. Each owner sign off dem part an retain unresolved challenge. Level 1.

How fi build an check one test

At level 0 di assistant answer one request an a person carry out every step. At level 1 it gather approved input an prepare a draft. It send no message an change no system. Record source, prompt version, permissions, reviewer an stop condition.

Make a register wid source, period an verification status. Test a denominator change, data outage an one true breach. Compare wid analyst judgement. Count unsupported causes an material omissions. Escalate disagreement before committee.

Measurement an limits

Compare equivalent work wid di current process. Record sample size, preparation, review an correction time, material failure, permission an confidentiality problem. Count licence, integration, training, supervision an cost per run where relevant. Scores help select pilots. Di paper report no measured return at any institution. Di complete source give starter prompt, example tool, skills an method fi each case.

Suos dem

[1] Caribbean AI Association. Think Tanks. Harbour: economy, work and enterprise. Accessed 26 October 2026.

[2] Bank of Jamaica. Financial Stability Report 2024. Table A.1, page 67. Historical December 2019–2024 observations.

[3] Basel Committee on Banking Supervision. 2021. Principles for operational resilience. March; principles 1–6, pages 4–7.

[4] Basel Committee on Banking Supervision. 2013. Principles for effective risk data aggregation and risk reporting. January; principles 3–9.

[5] Basel Committee on Banking Supervision (BCBS). 2026. Implementation of the Principles for effective risk data aggregation and risk reporting (BCBS 239 Principles). Newsletter 36, 6 January. Informational, not new supervisory guidance.

[6] National Institute of Standards and Technology. 2023. AI Risk Management Framework 1.0, section 5, including Govern 1.5–1.6 and 2.1–2.3. Official web excerpt; revision-in-progress notice accessed 26 October 2026.

[7] Office of the Information Commissioner, Jamaica. Data Protection Standards. Accessed 26 October 2026.

[8] Agent Skills. Agent Skills Overview. Accessed 10 November 2026.

Dis short edishan go wid di full orijinal ina Inglish.

Inglish edishan (PDF)