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# AI + HOW IT CAN HELP STREAMLINE A COLLECTIONS PRACTICE

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Enhancing efficiency, process, and services with artificial intelligence

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President, XPERTECHS

# AGENDA

- Intro to AI + Agents
- Why AI Matters in Legal Collections
- Case Study Examples of AI in Action
- Security and Trust
- Getting Started with AI in Collections Practice
- Questions + Discussion

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# INTRODUCTION TO AI + AGENTS

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# WHAT IS AI?

Software that predicts the next character, word, or pixel based on patterns learned from massive datasets, the entire internet and beyond.

## Machine Learning

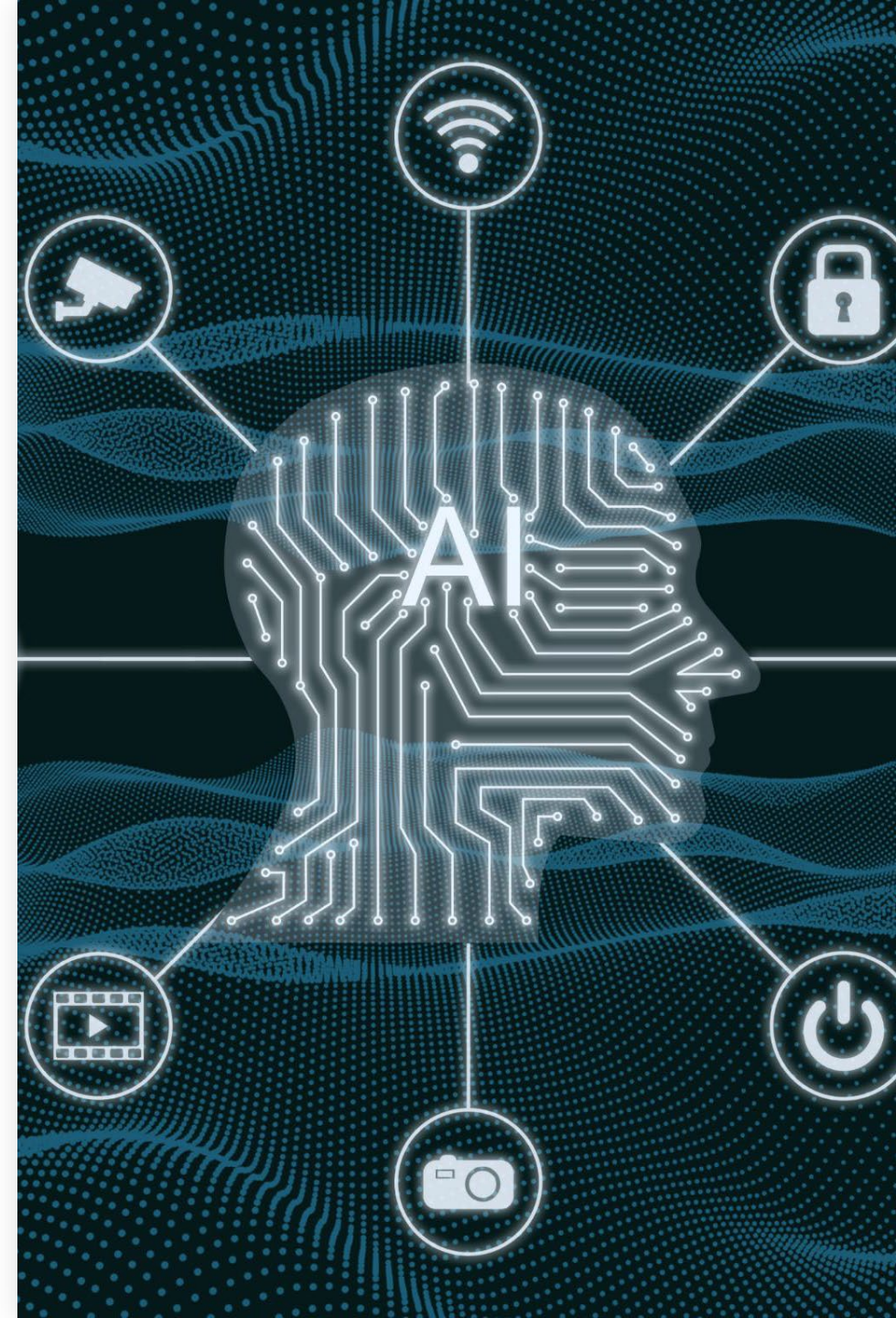
Machine Learning teaches AI systems to learn from data and improve their performance over time without explicit programming.

## Natural Language Processing

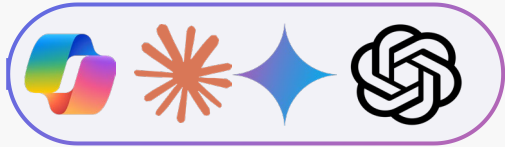
Natural Language Processing lets AI understand, interpret, and generate human language for meaningful interactions.

## Grounding

Grounding ensures AI connects its understanding to real-world contexts, making outcomes practical and relevant.



# COMMON AI EXAMPLES



Human augmentation

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Works as your personal assistant

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Publicly available; Trained on specific data.



**Agents**

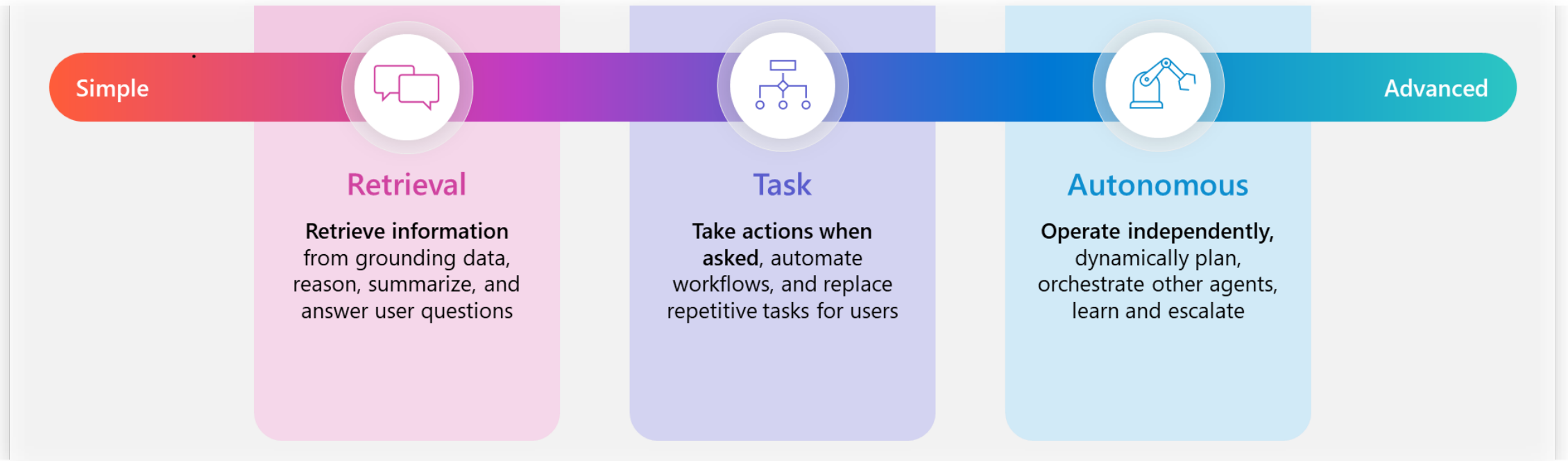
Expert systems that can work autonomously

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Works on behalf of a process or company

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There are more agents than people



## WHAT ARE AI “AGENTS”

**Autonomous decision-making** – Unlike traditional AI that waits for user input, agentic AI can decide what steps to take toward a goal. “Learn to Think”

**Goal-driven + Make Decisions** – It plans, executes tasks, and adapts in real time to achieve outcomes, often across multiple tools or systems.

**Work as a Team + User Tools:** Agents can work together, link to each other, and complete a process with specialist roles. Access API’s, databases, systems.

**Autonomous + Continuous learning loop** – Agentic AI monitors results, adjusts its approach, and improves its effectiveness without constant human direction.

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# WHY AI MATTERS IN LEGAL COLLECTIONS

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# THE FUTURE OF WORK IS AI-ENABLED

- Adoption has already occurred –your people are using this technology
- It's a **time-saver** – more so if you can enable a process
- Small investments lead to growing returns in productivity and profitability.

75%

of knowledge workers already using AI at work (doubled in the past 6 months)<sup>1</sup>

30<sub>min</sub>

saved a day, equating to 10 hours per month by Copilot users<sup>2</sup>

65%

of organizations using and deriving business value from gen-AI in 2024<sup>3</sup>

\$3.5

return on investment for every \$1 invested into AI<sup>4</sup>

1. [Work Trends Index](#)
2. [Work Trends Index](#)
3. [McKinsey](#)
4. [IDC](#)

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# ADMINISTRATIVE WORKLOAD AND REPETITIVE TASK CHALLENGES

## High Administrative Workload

Professionals face heavy document preparation, follow-ups, and research that are increasing their workload.

## Repetitive Task Time Loss

Time is often lost due to repetitive tasks like data entry, payment/document tracking, and drafting collection notices.

## Compliance Risks

Teams must manage compliance risks related to laws and consumer protection.



**HIGH  
WORKLOAD**



**TIME  
LOSS**



**COMPLIANCE  
RISKS**

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# EXAMPLES OF AI IN ACTION

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# EVOLUTION OF SOLUTIONS

## Contact Center Agent

Complete intake of data, generate summary, triage and categorize for action.



## Case Data Extraction Agent

Extract key data and summarize intake forms, documents, contacts, etc.



## Debtor Management Agent

Maintain and update debtor details such as addresses and bankruptcy status.



Simple



Advanced

## Intake Management

Summarize and analyze intake transcripts and metrics for management.



## Conflict Review and Management

Review and research potential conflicts across client databases and lists.



## Predictive Analysis

Analyze and update predictive scoring and analysis according to current/past results.



# CASE INTAKE AND DATA PROCESSING AUTOMATION

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## Case Data Extraction Agent

Automatically extract key information from client submissions, contracts, and court filings to improve accuracy and speed.



## Conflict Review and Management

Instantly search databases and files for potential conflicts (cross database / multi-system review); Identify missing or incomplete information or partial matches and risks.

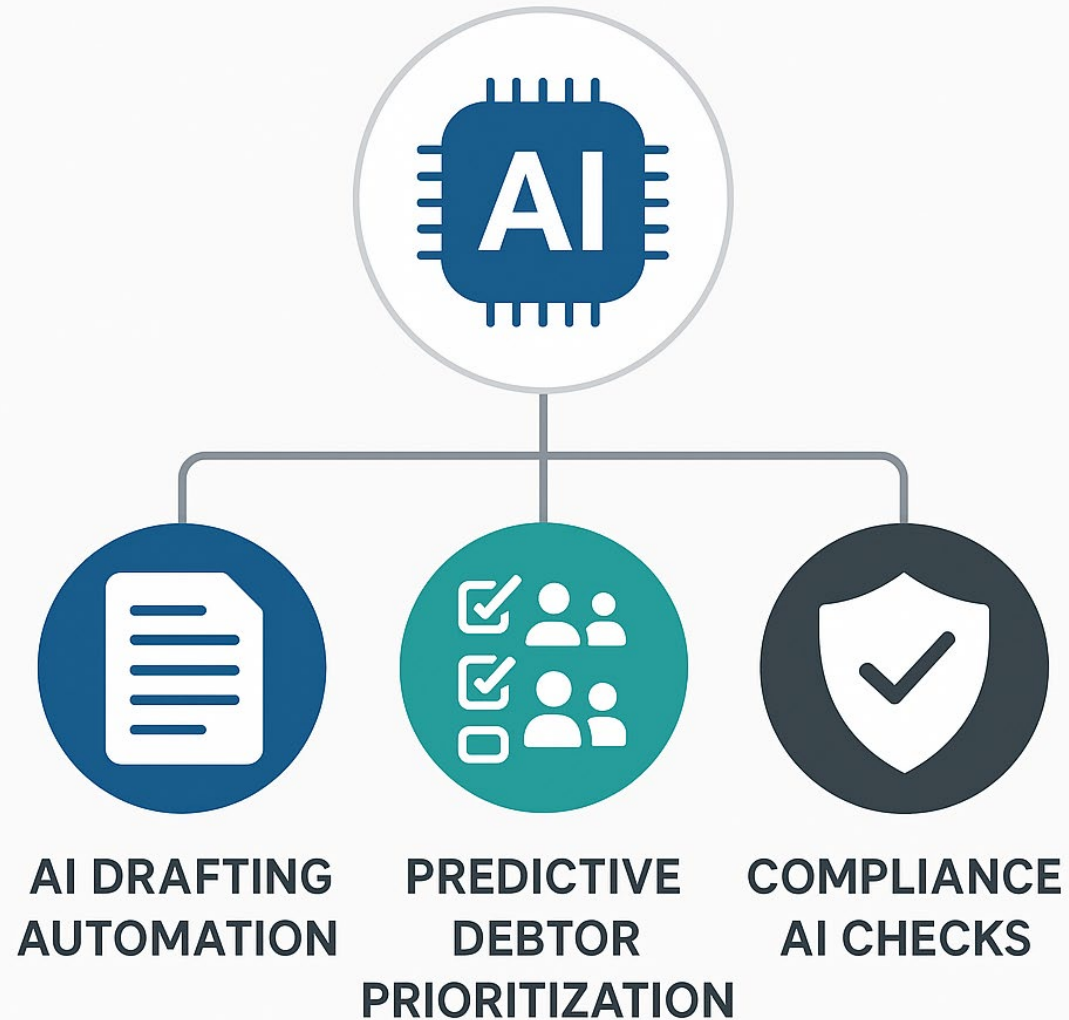
Flag for human-led action reduce delays and errors.

## Case Summary Generation

Generate concise summaries of case details to assist attorneys in quickly understanding client issues.

→ Compile Summary and send for review by Agent 2

→ → Agent 2: Compare to known facts, values, data.



## AUTOMATING DEMAND LETTER DRAFTING TO SAVE TIME AND REDUCE ERRORS

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### AI Drafting Automation

AI can automate demand letter drafting, significantly saving time and minimizing human errors in legal documents.

### Predictive Debtor Prioritization

Predictive scoring helps prioritize debtor outreach, optimizing collection efforts and improving response rates.

### Compliance AI Checks

AI performs compliance checks before filing, ensuring all legal requirements are met and reducing risk.





# THE FUTURE - ANALYTICS AND PREDICTIVE MODELING FOR OUTCOMES

## AI-Powered Case Prioritization

Dashboards can use AI to prioritize collection cases by likelihood of successful recovery, enhancing efficiency.

## Predictive Settlement Modeling

Predictive models estimate likely settlement amounts or payment plans to optimize collection strategies.

## Delinquency Trend Analysis

Analytics identify patterns in client delinquency to inform proactive collection actions and strategies.

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# SECURITY + MANAGEMENT

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# SECURITY & TRUST

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## Enterprise Data Protection

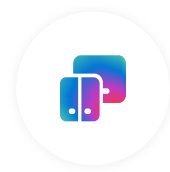
Data is encrypted, isolated, and security enforced at each step

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Label inheritance and data loss prevention policies are persistent

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Responsible AI approach protects against AI risks like prompt injection



## Access Controls

Control who can create, share and use agents

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Set policies and information labels to discover, classify, and protect sensitive data

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Manage users and monitor Copilot agent usage



## Agent Governance

Track and manage agents from creation to end of life at scale

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Set policies on resource usage, access and publishing

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Ability to audit events and get operational & application insights



# MANAGEMENT + TRACKING

## Real-Time Performance Tracking

Dashboard reporting delivers instant visibility into AI solution performance, supporting transparency and agile, informed decisions.

- Interactions / Conversations / Tasks Completed
- Alerts, Errors, and Efficiency Metrics
- Time Elapsed

## Continuous Improvement and Compliance

Effective reporting ensures optimized AI outcomes, compliance, and ongoing improvements in business operations.

- Managed Support Services (error resolution, process feedback loops, model updates)
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# GETTING STARTED

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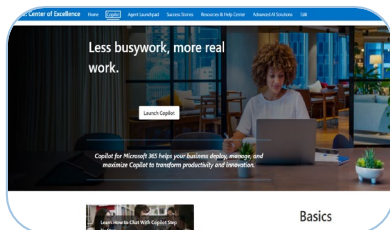
### Secure and Free

Microsoft 365 users have immediate access to secure AI chat toolset.



### Basic Templates

Copilot and ChatGPT have standard templates and agent connections for SharePoint, Email, etc.



### Adoption focused content and partners

Engage user teams with adoption content; Partner with an experience team to demo and educate.

## THE JOURNEY BEGINS WITH THE FIRST STEP

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- Focus on “Quick Wins” with smaller controlled deployments
- Adopt technologies already in your corporate ecosystem.
- Enable users with business-level subscriptions (free or paid) and training.
- Establish a Center of Excellence or Champion group – Engage a Managed Intelligence Provider.



# AI KICKOFF CHECKLIST

## ☐ Define Why (Strategy & Outcomes)

- Clarify 2–3 business outcomes (e.g., reduce ticket triage time 30%, speed proposals 25%, cut reporting time 50%).
- Pick top 3 use cases (e.g., customer service assist, sales proposal drafts, internal Q&A over policies, invoice/cost coding).

## ☐ Guardrails & Governance (Lightweight but real)

## ☐ Pilot Plan (30–60 days)

- 25-40 hour PoC
- Recruit pilot users, capture their “before” workflows.
- Launch use cases with clear “definition of done.”

### AI KICKOFF CHECKLIST



Here's a practical, no-fluff **AI Kickoff Checklist** tailored for a small business. Use it as a working template and build great things!

#### AI Kickoff Checklist (Small Business)

##### 1) Define Why (Strategy & Outcomes)

- Clarify 2–3 business outcomes (e.g., reduce ticket triage time 30%, speed proposals 25%, cut reporting time 50%).
- Pick top 3 use cases (e.g., customer service assist, sales proposal drafts, internal Q&A over policies, invoice/cost coding).
- Identify success metrics & baseline (cycle time, CSAT, deflection rate, \$/task, errors).
- Name an executive sponsor and champion.
- Decide pilot scope (25-40hrs effort).

##### 2) Guardrails & Governance (Lightweight but real)

- Distribute an **AI Acceptable Use** policy (what's allowed, what's not, sensitivity rules).
- Define data boundaries: no PII/PHI/PCI unless approved; etc,
- Set review cadence (monthly steering check-in).
- Create an **AI Change log** (prompts, connectors, data sources, risks, lessons).

##### 3) Risk, Legal & Compliance

- Confirm vendor terms: data retention, training on your data (on/off), regional data residency.
- Map compliance needs (CIS/NIST/CMMC/ISO) and ensure logs/audit trails exist.

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QUESTIONS?

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# ABOUT XPERTECHS

[www.xpertechs.com](http://www.xpertechs.com)

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## IT Managed Services

Full-service technology support and cloud solutions designed to streamline business systems and user experience. Microsoft, Azure, AWS expertise.

## Managed Intelligence Provider

AI + Automation and process consulting and development for small and mid-sized businesses. AI solutions architecture, implementation and support to enable complex business processes and activities.

## Cybersecurity + Compliance

Comprehensive cybersecurity and compliance assessment, monitoring, and prevention services for business networks and cloud resources. Managed cybersecurity response and compliance framework alignment to meet PCI, CMMC, NIST, CIS, etc.