LiteCone

FOR LENDING · CREDIT UNDERWRITER · AI WORKER

# Credit decisions, without the reconciling.

ALEX pulls and spreads a credit file from documents that come from everywhere, then decides inside your credit policy and writes the adverse-action reason as it goes. **Accountability stays with you.**

*Introducing*

**ALEX**

CREDIT UNDERWRITER

THE WORK · CONSUMER, MEMBER AND COMMERCIAL LENDING

## What this work looks like today

A credit file is a stack of documents from different places, and most of an underwriter's day is spent reconciling them before any judgement begins. Bank statements, financials and bureau data all say something slightly different, and the memo at the end has to explain which version was believed. ALEX holds that role, across home, auto and business loans, funded and non-funded. It reads the case, works it through the bench below, and returns a decision with the reasoning attached.

### Cited

Every decision cited to **your credit policy and procedures**, with the memo already written.

### Your cloud

Deployed in your account, on your keys. **Applicant, bureau and document data never leave your environment.**

INSIDE THE WORKER · THE AGENT BENCH

## One Worker, a bench of eight agents

ALEX is not a single model answering a prompt. It is a role, and underneath it sit agents that each do one part of the case. Scrutiny runs first; the underwriting bench reasons across capacity, bureau, KYC and collateral at once.

### Scrutiny · 3 agents

Runs first on every case. Gaps named early, so nothing waits on re-keying.

- **Intake** checks whether the application is complete against the product SOP and raises what is missing.
- **Vision** reads the documents and pulls out the data points. Stops and asks for a re-upload if the scan is not readable.
- **Veritas** cross-verifies the critical data points across documents and sources.

### Underwriting · 4 agents

- **Quant** does the financial calculations, with its own specialists for bank statements, P&L, stock reports and the balance sheet.
- **Sherlock** looks for red flags, anomalies and fraud signals, including document tampering and adverse media.
- **Judex** takes the assembled evidence and makes the recommendation against your credit policy.
- **Scribe** writes the credit appraisal memo.

### OSINT · 1 agent

- **Negative news search** leverages open-source information to identify any adverse news on the applicant or the business.

### Decide and refer

- Inside the mandate, the decision is issued with the memo written and the policy clause cited.
- Outside it, the file arrives on a desk with the reasoning assembled.
- Your origination system stays; ALEX reads from it and writes back to it.

## Intake to proof

**01**
### Intake
The case arrives in whatever form it arrives in: documents, forms, images, the attachment nobody standardised.

**02**
### Ground
Read against your credit policy, your procedures and the systems the case already lives in. Nothing answered from outside them.

**03**
### Decide
Inside the mandate, the decision is made and the next action taken. Outside it, the case is referred with the reasoning.

**04**
### Prove
The trail is written at the moment of decision, not reconstructed afterwards. Only that version survives an audit.

## The five brains

Every output passes the same five checks before it leaves. Governance is written as the decision is made, not reported after the quarter.

### Configurable oversight
You set how much runs on its own, and change it whenever you choose.

### Auditable
Every step and every input retained, in the form an examiner asks for.

### Creditable
Cited to the policy you set, line by line.

### Zero bias
Same input, same answer, every time, and provably so.

### Hard-grounded
Grounded in your data and your manual. Nothing invented in the gap.

PROOF · LEO IN LIVE PRODUCTION

Figures from LEO, ALEX's sibling Worker in the LiteCone workforce, live in production for over a year at a top life insurer.

**1+ year**
In live production. Not a pilot that never ended.

**~8 min**
Underwriting turnaround, intake to issued decision, reasoning included.

**75–80%**
Cleared with zero touch. No underwriter opens the file at all.

NEXT STEP

Bring one loan product and a month of decided files. Run ALEX alongside your own underwriters before it decides anything, so the comparison is against your people and your credit policy.

*Book a briefing. Forty minutes. Bring one workflow, leave with a mandate.*

## Powered by LUMIQ

LiteCone is a suite of AI Workers by LUMIQ, the AI decision layer for financial services and insurance. It turns a role into an AI Worker, one that decides inside boundaries you set, explains itself, and stays auditable and governed, deployed in your own cloud. **LEO, the Life Insurance Underwriter, is the suite's flagship production proof point, live for over a year at a top life insurer.** LUMIQ is the team behind LiteCone: an AI-native company working only in financial services and insurance, with **13+ years in the industry**, a **100% delivery track record**, and **50+ enterprise customers**.

LUMIQ

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LiteCone

litecone@lumiq.ai | www.litecone.ai