

Credit auto-decisioning with ALEX.

ALEX is the AI Coworker that becomes your credit underwriter. It reads every document, runs every check, and returns an explainable decision in minutes, governed and auditable, with a human in the loop.

ALEX is in implementation across Vietnam, Thailand, and Cambodia for a Southeast Asian fintech unicorn based in Thailand. The production figures in this document belong to LEO, the Life Insurance Underwriter and ALEX's sibling coworker in the LiteCone suite, live for over a year at a top life insurer.



Introducing

ALEX

CREDIT UNDERWRITER

What ALEX decides

ALEX takes your credit policy, your procedures, and every application, decides, and returns an explainable, auditable decision with a human kept in the loop. It handles intake, verification, and underwriting end to end rather than one narrow step, and applies the same rigour at month end, at quarter end, and through the peak quarter.

Cited

Every decision cited to your credit policy and procedures.

Your cloud

Applicant, bureau, and document data never leave your environment.

End to end, across the application

Take a home-loan file as one example. The same shape holds across auto, business loans, and bank guarantees, funded and non-funded, and across geographies; the specific checks and their names vary by market.

Intake and verification

The file arrives in its native form and ALEX works it directly, so nothing waits on a person re-keying data between screens.

- Documents read in their native form
- Data extraction and classification
- Cross-validation across the whole file
- Gaps and deficiencies named early

The four risks in every file

ALEX reasons across all four at once, on every case, rather than running static rules over one of them.

- Financial capacity, down payment
- Bureau history and employment
- KYC, AML, regulatory limits
- Title, valuation, approvals, location

Decision and referral

ALEX decides autonomously, explains itself, and refers the genuine edge cases with a cited rationale rather than a queue position.

- Checked against your credit policy
- Exceptions surfaced, not buried
- Every decision cited line by line
- A human kept in the loop, not doing the work

Operate as the best underwriter, always

Mastery, on every case

Before technology arrived, the best underwriter simply knew the work and knew the policy by heart. The only thing they could not beat was scale. ALEX brings that mastery back and applies it to every single case.

One coworker, not another add-on

For thirty years the industry added RPA re-keying data, OCR reading documents, and business rules fighting dashboards around a rigid core. ALEX replaces that fragmented stack and becomes the underwriter.

Governed, with a human in the loop

ALEX does not ask you to trade control for speed. It decides autonomously, explains itself, stays auditable, and leaves the oversight dial with you.

No tradeoff between quality and turnaround, and no buckling under peak load.

The glass box: five audit pillars

ALEX, one of the AI Coworkers in the LiteCone suite, underwrites against your credit policy and procedures, returns a decision you can defend line by line, and is deployed in your own cloud.

Auditable

A glass box, with decision lineage you can replay.

Creditable

Every decision cited to your credit policy and procedures.

Zero bias

Bias-tested in the pipeline, so the same input yields the same answer.

Hard grounded

Grounded to your manual and data, with no fabrication and no drift.

Configurable oversight

The dial is yours to set.

NEXT STEP

Book a working session with the LiteCone team and bring one of your own credit files. See ALEX underwrite a live application.

About LUMIQ

LUMIQ is an AI-native company working exclusively with financial services and insurance. Through LiteCone, its suite of AI Coworkers and the AI Decision Layer for financial services and insurance, LUMIQ turns real roles such as insurance underwriter, credit underwriter, and claims adjudicator into AI Coworkers that **decide autonomously, explain themselves, and stay consistent, compliant, and auditable**. LUMIQ brings **13+ years in BFSI**, a **100% delivery track record** on data and AI projects, and **50+ enterprise customers** across the globe. Its team of **400+ AI and data specialists** works from New Jersey, Singapore, and Delhi NCR, and its global partnership with AWS spans **10+ years and 30+ joint customers**.



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