LiteCone

FOR INSURANCE · HEALTH INSURANCE UNDERWRITER · AI WORKER

Health underwriting, decided.

A volume business built on medical evidence. ERIC reads it, rates inside your manual, and sends back only what needs a person. **Accountability stays with you.**

Introducing

ERIC

HEALTH INSURANCE UNDERWRITER

THE WORK · NEW BUSINESS, HEALTH

What this work looks like today

Health underwriting is a volume business built on medical evidence. The rating decision is usually straightforward once the lab reports have been read, and the reading is what takes the time. ERIC holds that role. It reads the case, works it through the bench below, and returns a decision with the reasoning attached. Accountability for that decision stays with you.

Co-decides

Cases inside the mandate are rated and returned. **Everything outside comes back to you**, with the reason it stopped attached.

Your cloud

Deployed in your account, on your keys. **Patient records and protected health information never leave your environment.**

INSIDE THE WORKER · THE AGENT BENCH

One Worker, a bench of four agents

ERIC 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. ERIC holds the case from arrival to decision and carries the reasoning.

Scrutiny · 3 agents

Runs first on every case, on every Worker.

- **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.

Medical · 1 agent

- **Medical** understands and analyses medical lab test reports and scans such as ECG and TMT, and correlates them to risk against your health underwriting manual.

Manual-grounded

- Decisions come from your health underwriting manual. Nothing invented in the gaps between the rules.
- Edge cases referred with the reason written, so your clinical team opens only what needs a person.

Creditable, line by line

When ERIC approves a diabetic applicant with loading, every line is citable. That loading is not applied because an algorithm said so. ERIC reads your underwriting manual, correlates the HbA1c level against your retained limits, and cites the exact section it acted on, in the form an examiner asks for.

LiteCone

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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 manual, your rules 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, ERIC'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 queue and a month of decided files. Run ERIC alongside your own underwriters before it decides anything, so the comparison is against your people and your manual.

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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