LiteCone

FOR INSURANCE · LIFE INSURANCE UNDERWRITER · AI WORKER

Life underwriting, decided.

LEO reads the lab reports, the scans and the financial documents as they arrive, decides inside the mandate you set, and refers the rest with the reason written. **Live for over a year at a top life insurer.**

Introducing

LEO

LIFE INSURANCE UNDERWRITER

THE WORK · NEW BUSINESS, LIFE

What this work looks like today

Life underwriting turns on evidence that arrives late and in the wrong format. Lab reports, ECG and TMT scans, financial documents and lifestyle disclosures come in over days, and the case sits still between them. LEO 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.

1+ yr

In **live production** at a top life insurer. Not a pilot that never ended.

Your cloud

Deployed in your account, on your keys. **Your data never leaves your environment.**

INSIDE THE WORKER · THE AGENT BENCH

One Worker, a bench of six agents

LEO 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. LEO 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.

OSINT · 1 agent

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

Medical · 1 agent

- **Medical** understands and analyses lab test reports and scans such as ECG and TMT against your manual.

Financial · 1 agent

- **Financial** does the financial calculations and analysis, for example bank statements, for large-sum cases.

Lifestyle

- Part of lifestyle work on this Worker; the individual agents inside it are not published yet.

Works with **AURA**, the Intake and Submissions Specialist, upstream. The second Worker inherits the integrations and the grounding the first already passed.

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

Numbers from LEO, 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.

> *"Year on year our business grows fifteen to twenty percent. I do not have to add fifteen to twenty percent underwriters every year. This is a scalable model for us."*
>
> Chief Underwriting Officer · Top life insurer · one year live

NEXT STEP

Bring one queue and a month of decided files. Run LEO 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

United States · Southeast Asia · India