LiteCone

FOR FSI · CO-DECISION

Your Co-Decision AI workforce.

One workforce. Zero stitching. Every workflow, staffed. Named AI Workers carry a financial-services decision end to end — inside your policy, on your cloud, with an audit trail your regulator can read.

litecone@lumiq.ai | www.litecone.ai

Assistants recommend. Co-deciders decide.

An assistant drafts a recommendation and hands it back to a person, making that person the queue. A Co-decider carries the decision within the policy you set, and escalates only the exceptions. **Co-Decision means the agent makes the decision, inside boundaries you set, and accountability stays with you.** You decide which cases it may take, on what policy, and where it has to stop. Everything outside comes back to you, and you can widen or narrow the boundary at any time.

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

~8 min
Underwriting turnaround, intake to issued decision.

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

	THE MARKET DEFAULT · ASSISTANT	CO-DECIDER · LITECONE
What it produces	A suggestion, a draft or a risk score.	A completed decision, and the next action taken.
The human role	Reviews and decides on every single case.	Sets the policy once, then reviews only flagged exceptions.
What it scales	Speeds up one person's work.	Multiplies the institution's decisioning capacity.
Where control sits	With the human, exercised case by case, which means opening every one.	With you, exercised as policy. Set once, adjustable at any time, applied to every case the same way.

Faster people is not more capacity. More decisions is.

Five brains on every output

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.

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.

A solution finishes a step. LiteCone AI Workforce completes the workflow.

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The workforce, by name

Each Worker owns a role, supported by a bench of agents that handle parts of the case. The Worker stays accountable for the whole workflow. You start with the role that hurts most.

AURA

Intake and Submissions Specialist

INSURANCE · INTAKE

3 agents

LEO

Life Insurance Underwriter

INSURANCE · NEW BUSINESS, LIFE

6 agents

ERIC

Health Insurance Underwriter

INSURANCE · NEW BUSINESS, HEALTH

4 agents

RIO

Commercial P&C Underwriter

INSURANCE · COMMERCIAL P&C

3 agents

ALEX

Credit Underwriter

LENDING · CONSUMER, MEMBER, COMMERCIAL

8 agents

ARIS

Health Claims Adjudicator

INSURANCE · HEALTH CLAIMS

3 agents

MARC

Life Claims Adjudicator

INSURANCE · LIFE CLAIMS

3 agents

ELSA

Investment Research Analyst

CAPITAL MARKETS

In production

IRIS

Revenue Integrity Analyst

HEALTH CLAIMS · REVENUE INTEGRITY

In production

Start with the role that hurts most.

Nobody hires nine Workers in one quarter. Bring one queue, and the second inherits the integrations and the grounding the first already passed.

A Worker is a role. An agent is a task.

The Worker

Named, with a job title an insurer or a bank would recognise. It holds the case from arrival to decision and carries the reasoning.

The agent

One task inside that case. Reading a document, cross-checking a figure, running a calculation, writing the memo.

Scrutiny

The bench that runs first on every case, on every Worker: **Intake** checks completeness against the SOP, **Vision** reads the documents, **Veritas** cross-verifies the critical data points.

Accountability

Not on either of them. It stays with you, and the boundary you set decides what the Worker may take.

Live in production, governed by design

1+ year in live production

Not a pilot that never ended. Real teams, every working day.

Financial services only

Insurance, capital markets, credit unions and banking. No other industries, by choice.

Your cloud. Your keys. Your controls.

Single tenant by default. No shared inference, no pooled data. Retention on your terms.

Secure and compliant

ISO 27001, SOC 2 Type II, HIPAA and CCPA. Model risk documentation provided.

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Decisions are split across steps that never meet

Prevalent today · five separate solutions

Intake and validation, underwriting, compliance, audit and fraud detection each sit in their own tool. Each piece completes its task, but no one completes the case. It moves between tools by hand, and the decision at the end still waits on a person.

With LiteCone · the AI Workforce owns the case decision

Case in. LEO. Decision out. One Worker holds the case from arrival to decision, inside your policy, with the exceptions coming back to you and nothing else. Cases stall between handoffs; waiting time, not work speed, is the true constraint.

PROOF · LEO IN LIVE PRODUCTION

Numbers from LEO at a top life insurer, live in production for over a year.

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

Powered by LUMIQ. Thirteen years in one industry.

Three capabilities, held at once. Most vendors have one and subcontract the other two, which is why so many programmes stop at pilot.

Vertical AI Workforce · FSI

Underwriting, claims, lending and research. The named Workers that carry the decisions themselves.

Horizontal AI Workforce · Data

Ingestion, quality, reconciliation and lineage. The pipelines everything underneath depends on.

Forward-deployed engineers

People, in your environment, for the length of the deployment. The reason a pilot becomes a production system.

LiteCone is a suite of AI Workers by LUMIQ, the AI decision layer for financial services and insurance. LUMIQ is 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**.

Trusted by Canara HSBC · ICICI Prudential · Bharti AXA · Aviva · Ascend Money · Bank of the Philippine Islands · Axis Bank · HDFC Bank · Kotak Bank · IndusInd Nippon · SBI Mutual Fund

LUMIQ

United States · Southeast Asia · India

BOOK A BRIEFING

If a person decides it today, LiteCone can co-decide it. Bring one workflow. We will show you the boundary, the escalation rule and the audit trail, in your own environment.

Forty minutes. Bring one workflow, leave with a mandate.

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