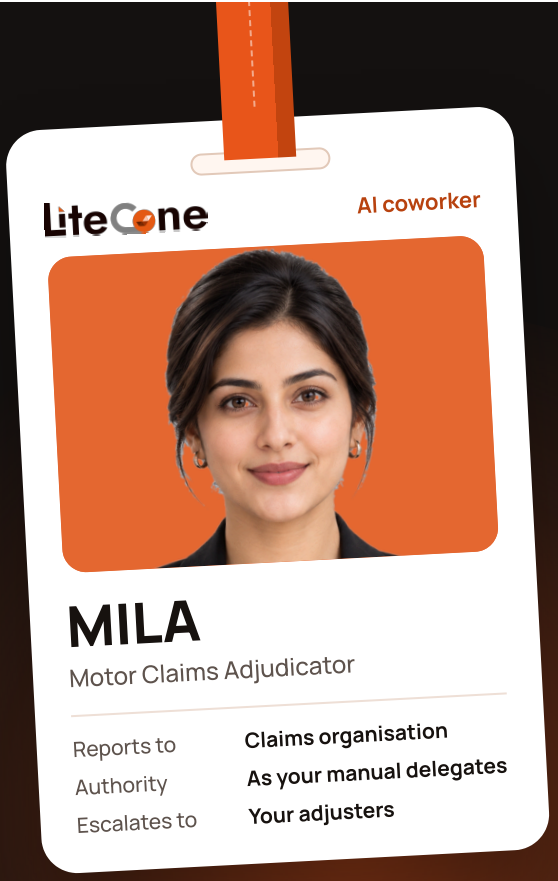
LiteCone

Meet MILA

Your AI motor claims adjudicator

More motor claims decided, without adding adjusters.

MILA handles collision and comprehensive claims end to end, from the first call to a cited decision, inside the manual you write. Your adjusters get only the calls that are theirs.



4 parties One shared claim record — Policyholder · Appraiser · Garage · Insurer

The problem nobody owns

The claim isn't slow. The waiting is.

01 First call — waits — 02 Policy check — waits — 03 Appraiser — waits — 04 Repair estimate — waits — 05 Approval — waits — 06 Payment

Every party does its part. Nobody finishes the claim.

What most insurers are buying

Assistants recommend.

- Claim
- AI drafts a summary and a score
- An adjuster reviews every claim
- The customer waits

The AI hands every claim back. Your adjuster becomes the queue.

The co-decision model

Co-deciders decide.

- Claim
- MILA decides, inside your manual
- Your team reviews exceptions only
- Decision out

MILA decides within your authority and escalates only what your manual reserves for people.

Motor claims adjudicator

Not a chatbot. Not a score. A coworker.

MILA holds the adjudicator role. It takes the claim, works it through its bench of agents, and returns a decision with the reasoning attached, inside the manual your adjusters already use.

One coworker, a bench of agents

Intake · Vision · Veritas

One claim record, four parties

Policyholder · Appraiser · Garage · Insurer

How it works — One AI coworker owns the claim, first call to decision.

01 Takes the first call
Asks first if anyone is hurt, then captures time, place, impact and whether the car can be driven.

02 Checks cover before anything moves
Policy in force at the time of loss, the vehicle matched to the policy, and an industry claims check.

03 Keeps the claim moving
Arranges the tow and the rental, requests the police report, and lines up the appraiser.

04 Audits the estimate
Every line against your agreed rates, hidden damage flagged early, and repair cost checked against the car's value.

05 Decides, and cites every reason
Within its authority. Anything above it goes to the right adjuster, ready in one screen.

You set the autonomy

Four levels, task by task

A1 Prepared for you
MILA prepares the file. Your adjuster decides.

A2 Decided, you confirm
MILA decides, with reasons. Your team confirms.

A3 Completed, sampled
MILA completes it. Your audit desk samples.

A4 Completed, silent
Routine work such as filing, fully logged.

Built for regulated decisions

1	2	3	4	5
Configurable oversight	**Auditable**	**Cited**	**Consistent**	**Hard-grounded**
You set the boundary; autonomy widens on your terms.	Every step and input, examiner-ready.	Cited to your manual, line by line.	Same input, same answer, every time.	Your data and your manual. Nothing invented.

How to start

Prove it on your own claims first

1. **Bring one queue** and a month of decided claims.
2. **Run MILA in shadow** alongside your adjusters, decision by decision.
3. **Widen its authority** task by task, as the results earn it.

Faster people is not more capacity. More decisions is.

Book a briefing

litecone.ai

SCAN TO BOOK

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