

Credit Score & Underwriting

Transform how credit and risks are allocated

The use of AI for underwriting creates opportunities to win more business and to reduce risk, by leveraging new sources of data previously unavailable in traditional credit scoring, and by identifying hidden patterns. Yet, in such a dynamic and rich ecosystem, characterized by the tremendous impact that subtle micro-changes may have, models need to be flexible to ensure accuracy. What's more, the financial system is subject to strict regulations for underwriting decisions such as the Fair Credit Act, or other Consumer Protection initiatives, and thus puts considerations around fairness and bias detection high on the list of priorities of the risk assessment teams.

What happens when your models go south



Meet Geronimo - Risk Assessment analyst, Leading bank
Geronimo needs to submit the monthly review of his portfolio's lending risk assessments. As he reviews the data, he fails to rationalize some of the recommendations made. He is finding it increasingly hard to see the value of his organization's machine learning program as he lacks visibility onto the risks associated with the loans granted.



Speak to Claudia - Head of Data Science, Leading Bank
Claudia and her team work relentlessly at producing models that would strike the right balance between risk and value. Yet, they spend a quarter of their time troubleshooting the model and being pulled in meetings with the risk assessment team to explain the decisions made by the model. She feels all these tasks could be automated to enable her team to focus on the task at hand.



\$\$\$ Loss due to bad loans approval

As your AI goes rogue, default goes high, and your organization loses money.



Exposing yourself to more risks

By addressing the inefficiency of the models too late, you expose your organization to risks, and get stuck in a vicious cycle of using data that is irrelevant to make decisions that have no impact.



Missed opportunities

As you need greater granularity to address the needs of overlooked segments.



Legal liability and brand damage

By missing the indications of drifts and biases.



Als that can't scale

Without being able to build the confidence of operational teams, you find yourself unable to use your AI at scale.

How can Superwise.ai help?

Superwise monitors and assures the health of models in production while alerting when something goes wrong. At the right time.

The solution enables data science and business teams to extract key insights, and gain control over the ML operations.

We leverage AI and deliver out-of-the box KPIs to automatically detect anomalies, lower the labour intensive efforts invested in the maintenance of AI in production, empower each user to be more independent, and benefit from the tools needed to scale their AI effectively and with confidence.



Better credit decisions

Assure the relevance of your models as the market evolves.



More efficient Model Operations (ModelOps)

Know exactly when models misbehave and should be optimized.



Empowered data science and risk management team

For the risk assessment teams to observe shifts, and for the data science team to have clearer KPIs and prompt anomalies detection.



Want to make sure that your AI is making the right decisions?

Click [here](#) to read our case study or schedule a demo