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.
### What Happens When Your Models Go South:

- ** $$$ 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.  

- ** Al’s that can’t scale  
  Without being able to build the confidence of operational teams, you find yourself unable to use your AI at scale.  

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**Want To Make Sure That Your AI Is Making The Right Decisions?**

**Credit Score & Underwriting**

**How Can Superwise.ai Help?**
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.

What Happens When Your Models Go South:

Want To Make Sure That Your AI Is Making The Right Decisions?

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.
We are a team of experts who developed and deployed AI Models for dozens of enterprises across verticals. We figured out what it takes to properly implement AI systems that businesses can trust. Systems that produce reliable results.

We're excited to convert this knowledge into a product designed to support businesses and operational teams in eliminating the risks involved with AI implementations at scale.

www.superwise.ai