

AI with Humans in the Loop

The One Thing We Got Wrong About Automation

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AI for SMB credit underwriting

The Impossible Task

Automating financial spreads

for complex, multi-entity SMBs

My white whale

The Breakthrough

Before: 35 hours per analyst per month

After: 2 hours

- ✓ Same people
- ✓ Same credit quality
- ✓ Human review of every single financial field

"How accurate is your AI?"

95%?

99%?

99.9%?

This is the wrong question.

The Right Question

"How fast can your AI learn?"

Human in the loop is the unlock.

The Loop

AI generates draft financial spread



Analyst reviews & corrects



AI improves task specification



AI gets better on next spread

Why This Changes Everything

Old model: Wait until AI is "accurate enough" to deploy

New model: Deploy at 80%, let analysts correct 20%

Result: You're learning from day one

What Stops (Good Riddance)

- ✗ Manual copy-paste into credit systems
- ✗ Reading bank statements line by line
 - ✗ Reconciling data formats

What Stays

- ✓ Understanding the business
 - ✓ Managing relationships
- ✓ Trusted risk structures
 - ✓ Trusted team
- ✓ **Making the final call**

Think Like a Head Chef

The head chef tastes everything before it leaves the kitchen.

Senior analyst = head chef

AI = prep cooks

The Surprise

The breakthrough was with the **HARDEST** problem

Stop asking: **"Is AI accurate enough?"**

Start asking: **"Am I creating feedback loops?"**

This is how trust compounds.

Your To Do

Pick ONE tedious task that:

Happens repeatedly

Takes 30+ minutes

Your team hates doing

Give AI the first pass.

Have someone review it.

Track what gets corrected.

Important Checks

Could my senior people spot errors in minutes?

Could I track corrections rates?

Could the AI act on the corrections?

Final Thought

Customer expectations have ***already changed.***

How do we start to meet expectations while managing risk?

Human in the loop is the answer.

Thank You

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Happy to chat about feedback loops, complex spreading, or what we're learning.

Questions?