

FOR THE GLOBAL TRADE RISK ECOSYSTEM

PRODUCT BRIEF · 2026

The Virtual Underwriter

AI-Powered Risk Intelligence,
built for the global trade risk ecosystem.

BUILT FOR

Trade Credit Insurers · Surety Carriers
Trade Finance Institutions · Corporates

LANGANO.AI

Speed · Precision · Excellence

SECTION 01 THE CHALLENGE

A multi-billion industry running on outdated infrastructure.

Trade credit insurance, surety and trade finance decisions still rely on **legacy systems, fragmented data, and manual underwriting**. The result: slower approvals, blurred exposure, limited growth.

The risk ecosystem has not kept up with the speed of global trade. Underwriters spend hours reconciling spreadsheets, pulling reports, and writing summaries, when they should be deciding.

Behind every slow approval, there is a buyer waiting, a deal stalling, a relationship cooling.

"The window for disruption is now. It belongs to those who treat AI as infrastructure, not a feature."

FOUR FRICTIONS

Where today's underwriting breaks down.

- **Slow credit approvals** and operational bottlenecks across the chain.
- **Blind spots** in portfolio exposure and concentration risk.
- **30+ minutes** spent on every individual risk analysis.
- **Inconsistent assessments** from one underwriter to the next.

The cost of every manual analysis, multiplied across a portfolio of thousands.

01

SECTION 02 WHAT IT IS

The Virtual Underwriter.

An AI-native decision engine that performs a **complete risk synthesis in under 3 minutes**. It replaces hours of manual research with structured, auditable intelligence.

Langano's Virtual Underwriter is not a workflow tool with AI features bolted on. It is an AI-native decision engine, designed from the ground up for trade credit, surety, and trade finance.

It ingests financial statements, payment behavior, news, legal filings and macro signals, then returns a structured, auditable risk synthesis your underwriters can trust.

It doesn't **replace** your underwriters. It **elevates** them. They stop processing data and start making decisions.

*Built by the team that scaled **Tinubu Square** into a global Credit & Surety SaaS leader.*

10×

Capacity Gain

Underwriters handle 10× more cases, without growing headcount.

<3 min

Full Risk Synthesis

vs. 30+ minutes for a manual analysis today.

100%

Explainability

Every output ships with auditable, traceable reasoning.



SECTION 03 HOW IT WORKS

A three-layer intelligence engine.

From fragmented data to structured intelligence, in one continuous, explainable flow.



SECTION 04 THE DIFFERENCE

From raw data to structured intelligence.

The same analysis. Two radically different ways to get there.

BEFORE

Manual research, repeated for every case.

- Open multiple systems manually
- Calculate financial ratios
- Review payment trends
- Search for recent news
- Scan for legal risk
- Write summary manually
- Propose a credit limit

30+ minutes per analysis

WITH LANGANO

Structured intelligence, ready in minutes.

- ✓ Financial strength analyzed
- ✓ Liquidity trends evaluated
- ✓ Sector risk benchmarked
- ✓ Litigation exposure flagged
- ✓ Payment behavior assessed
- ✓ Early warning signals detected
- ✓ Limit recommendation generated

<3 minutes, full risk synthesis

WHAT IT REALLY MEANS

10× capacity · 90% time saved · 100% auditable



SECTION 05 CORE CAPABILITIES

Everything your underwriters need to **decide with confidence.**

Four capabilities. One unified intelligence layer, embedded directly into your existing risk workflows.

CAPABILITY 01



AI-Powered Credit Risk Assessment

Automated financial analysis with real-time intelligence, delivered to your underwriters in minutes, not hours.

CAPABILITY 02



Continuous Exposure Monitoring

Portfolio surveillance with early-warning signals across your entire book. Replaces annual reviews with always-on intelligence.

CAPABILITY 03



Portfolio Analytics

Advanced risk visualization and performance tracking across the entire portfolio. Drill down from cohort to single counterparty.

CAPABILITY 04



AI Assistant & Data Hub

A decision-support copilot with unified ecosystem data. Your underwriters' second brain, always on call.

DESIGNED FOR DECISION-MAKING



Every capability connected. Every decision auditable.

No more switching between dashboards. No more lost context. One platform, built for the way underwriters actually think.



SECTION 06 WHY LANGANO

Built different. By design.

Four architectural choices that make LanganO deployable in weeks, and trusted by underwriters from day one.

AI-Native

01

Built from the ground up, with intelligence at every layer, not bolted onto a legacy core. The architecture itself is the differentiator.

API-First

02

Seamless integration with your existing policy administration, CRM and data ecosystems. LanganO fits into your stack, not the other way around.

LowCode / NoCode

03

Rapid customization for your specific underwriting rules. Minimal IT overhead. Deploy in weeks, not in the multi-year programs vendors typically demand.

Incremental Deployment

04

No big-bang migration. Minimal disruption to existing teams and processes. Measurable ROI from day one, compounding from there.



"The underwriter is still there. They start from **intelligence**, not from raw data."

This is not automation of process. **This is augmentation of intelligence.**

THE BOTTOM LINE

Speed. Precision. Operational excellence.

The future of trade credit, surety and trade finance won't be won by the largest teams. It will be won by the ones that decide fastest, with the **clearest evidence**.

PILLAR 01

Speed

From 30+ minutes per analysis to under 3 minutes, without sacrificing depth or accuracy.

PILLAR 02

Precision

Consistent assessments across underwriters, with auditable reasoning at every step.

PILLAR 03

Excellence

10x capacity gain. Same team, dramatically more decisions, sharper portfolios.

10x

CAPACITY GAIN

<3 min

PER ANALYSIS

100%

AUDITABLE

06

AI AGENTS

THE LANGANO PROMISE

Underwriters don't need more dashboards. They need **better evidence, faster**.

SPEED · PRECISION · OPERATIONAL EXCELLENCE

Ready to see it in action?

Request a live demo and see a full risk synthesis performed in under 3 minutes, on a real company of your choice.

REQUEST A DEMO →

langano.ai
contact@langano.ai