

Seacoast Bank cuts complex loan-review documentation time nearly in half with Abrigo Loan Review Assistant

Location

Florida

Financial Institution Type

Bank

Product

Loan Review Assistant

Summary

Seacoast Bank set an ambitious goal: automate every nonjudgmental component of its Credit Risk Review process by 2028. The bank wanted to eliminate repetitive documentation tasks so its Credit Risk Review professionals could spend more time on analysis, risk assessment, and portfolio oversight.

By implementing Abrigo's Loan Review Assistant within DiCOM Loan Review, Seacoast significantly reduced the time required to complete complex loan review documentation while maintaining human oversight and regulatory confidence. Staff also established a disciplined validation process that improved prompt quality, strengthened underwriting documentation, and created a roadmap for expanding AI across additional review workflows.

The challenge: Less repetitive work without sacrificing review quality

Like many financial institutions, Seacoast Bank's Credit Risk Reviewers spent a significant portion of every review manually copying information from approval packages into loan review documentation. Borrower summaries, collateral descriptions,

About the financial institution



Seacoast Banking Corporation of Florida (NASDAQ: SBCF) is one of the nation's largest community banks with approximately \$21.4 billion in assets and \$16.8 billion in deposits as of June 30, 2026. Seacoast provides integrated financial services including commercial and consumer banking, wealth management, and mortgage and insurance services to customers at 105 full-service branches across Florida and Georgia, and through advanced mobile and online banking solutions. Seacoast National Bank is the wholly-owned subsidiary bank of Seacoast Banking Corporation of Florida. For more information about Seacoast, visit seacoastbank.com.

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Hannah PrimesVP and Senior Commercial Credit Risk
Review Officer

underwriting facts, cash flow narratives, and facility information all had to be retyped or copied from multiple source documents before Reviewers could begin the work that required professional judgment.

"We spent the most time copying and pasting or retyping information from our approval documents," said Hannah Primes, Vice President and Senior Commercial Credit Risk Review Officer. "We wanted to automate the work that didn't require judgment so we could spend more time on the work that did."

The team also recognized that adopting generative AI required the right partner and thorough planning. Any solution would need to produce consistent, explainable results that could withstand regulatory scrutiny while preserving the reviewer's responsibility for conclusions.



The solution: Automating documentation while keeping people in control

Seacoast implemented Abrigo's Loan Review Assistant to automate narrative generation directly from loan approval documentation.

The bank began by targeting the highest-volume, most repetitive sections of its line sheets, including:

- Borrower summaries
- Facility descriptions
- Collateral summaries
- Underwriting narratives
- Cash flow documentation

"[Loan Review Assistant] has never made up any facts about the loans. They've always matched the source document directly."

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VP and Senior Commercial Credit Risk Review Officer

Rather than asking AI to make credit decisions, the team intentionally limited automation to factual information extracted from source documents.

"The Loan Review Assistant pulls facts, and we come in behind and fill in the blanks with the subjective things we do," Primes explained. "Our Reviewers still determine whether what was done by the line of business meets policy and whether we're comfortable with the credit and its risk rating."

Every prompt result is reviewed by a human before becoming part of the final loan review. The team also configured prompts to provide citations linking back to the source documents, allowing Reviewers to quickly verify the origin of each statement. As implementation progressed, Seacoast refined prompts after every review cycle, continuously improving output quality while documenting lessons learned.

The results: Faster reviews with stronger processes

After implementing Loan Review Assistant, Seacoast cut the time required to complete complex line sheets nearly in half. Prompt refinements steadily reduced issues while improving consistency across reviews. Seacoast validated every prompt result and is pleased with the tool's accuracy.

"We haven't had any inaccurate prompt results," Primes said. "[Loan Review Assistant] has never made up any facts about the loans. They've always matched the source document directly."



Other key outcomes include:

Time savings: Typical clean linesheets that previously required eight to 10 hours now consistently take four to six hours to complete.

Improved documentation quality: The project reinforced an important lesson: better source documents produce better AI outputs. The team now uses AI feedback to identify inconsistent or incomplete underwriting narratives and shares those findings with lending teams to improve documentation quality upstream.

Human judgment remains central: By limiting AI to nonjudgmental tasks, Reviewers continue to make all credit conclusions, policy assessments, and risk determinations while spending less time on administrative work. Seacoast deliberately keeps AI focused on factual work so Reviewers retain responsibility for their output.

Looking ahead: Reinvesting efficiency into risk management

Seacoast plans to use its efficiency gains to strengthen risk oversight across the organization with initiatives such as additional underwriting prompts, risk rating support, examination report automation, collateral documentation review, quality control workflows, and enhanced portfolio monitoring.

"We're taking the time we've gained and investing it into projects that will add even more value to our department," Primes said.

By combining Abrigo's Loan Review Assistant with disciplined validation, prompt refinement, and strong governance, Seacoast has created a practical framework for responsible AI adoption—one that improves efficiency today while laying the foundation for more sophisticated risk management tomorrow.

About Abrigo

Abrigo is an AI-powered platform that helps U.S. financial institutions manage risk and drive growth. As a leading provider of software and services spanning lending, financial crime and compliance, analytics and intelligence, and customer relationship management, Abrigo brings together governed, explainable AI and trusted banking expertise in one connected platform. More than 2,400 institutions use Abrigo to improve efficiency and make informed decisions with solutions that work alongside their teams to help communities thrive. Visit abrigo.com to learn more.

