



Sunk costs or smart pivot: breaking free from underperforming tech

Learn when to walk away from failed tech investments.

Executive summary

You've invested millions toward building a modern insurance platform. You hired smart people. You chose reputable vendors. You committed executive sponsorship and organizational resources.

And it's still not working.

The experience is clunky. Adoption is disappointing. You're patching problems with point solutions, extending timelines, and pouring more budget into a system that keeps underdelivering.

The project that was supposed to transform your business has become a resource drain. And the thought of walking away feels impossible after everything you've invested.

We understand the trap you're in. The sunk costs. The political capital. The exhaustion of explaining another delay. And we believe we have the solution.

Bestow doesn't just rescue failing projects. We replace the fragmented, underperforming systems that got you here with a unified platform designed to actually deliver, so you stop throwing good money after bad.

The real problem: your investment isn't returning value

This isn't about lack of effort or insufficient budget. You've invested plenty. The problem is what you're getting in return.

- Buggy consumer experiences that drive prospects away
- Underwriting workflows that frustrate your team
- Integrations that break with every update
- Performance issues that delay launches

So you keep spending to fix it

- Another consultant to "optimize" the user experience
- Another point solution to fill capability gaps
- Another vendor to integrate what should've been built-in
- Another extension to the timeline while you patch and pray

And the costs compound

- Integration complexity grows with each new vendor
- Technical debt makes changes slower and more expensive
- Your team spends more time managing vendors than serving customers
- Competitive windows close while you're still debugging

Meanwhile, the original promise fades

- Speed to market that never materialized
- Cost savings consumed by overruns
- Innovation capacity tied up in maintenance
- A "modern" platform that feels anything but

You're not building. You're bleeding.

That's all after you've come to terms with not meeting deadlines or being nickel and dimed for every change or necessary custom request — a problem common with tech vendors that lack the regulatory and compliance knowledge unique to our industry.

The sunk cost trap: why you keep pouring money in

Let's talk about what's really happening.

You've invested too much to walk away. At least it feels that way.

- Millions in platform development and licensing
- Years of organizational effort and political capital
- Executive credibility tied to this initiative
- The fear that starting over means repeating this nightmare

This is the sunk cost fallacy at work, and it's extraordinarily expensive, for a few reasons.

Rescue attempts rarely rescue

Trying to salvage a fundamentally flawed platform can cost as much as starting fresh — but delivers half the capability and twice the technical debt.

Patch-and-pray spirals out of control

Each point solution you add creates new integration points, new vendors to manage, new failure modes, and new maintenance burdens. Complexity compounds faster than capability.

Bad experiences have long tails

A clunky funnel not only loses up to 60% of potential sales and drives consumers to competitors, it also trains agents to mistrust the platform, and executives to question digital initiatives.

The investment is already gone

Sunk costs stay sunk whether you proceed or pivot. The only question that matters: which path stops the bleeding and starts creating value?

What Bestow actually delivers

Quote & eApp experiences designed for conversion

Not just functional — optimized. Built on years of data about what drives consumer completion and agent trust.

Underwriting workbench and engine built for flexibility

Your team configures rules, sources data, and automates decisions without waiting on vendor dev cycles.

Policy administration that scales with growth

Not an afterthought bolted on later. Integrated from day one to support your products and servicing needs.

Checkout and policy delivery

Seamless, secure checkout and digital policy delivery deliver real efficiency and cost savings.

Optional TPA services

We can run operations for you, or empower you to run it yourself. Your choice, your control.

One platform. One experience. One vendor.

No integration nightmares. No finger-pointing. No patching gaps with point solutions. Your complete platform solution for term, final expense, and IUL.

The strategic choice: stop bleeding, start building

If your current platform is underdelivering, Bestow can:

- ✓ Replace what's not working — Swap out failing components or the entire stack
- ✓ Stop the spending spiral — End the cycle of patches, point solutions, and consulting fees
- ✓ Accelerate time to market — Launch in months, not years, with proven delivery track record
- ✓ Unify your stack — One platform, one vendor, one coherent experience
- ✓ Regain organizational confidence — Deliver a win that rebuilds momentum and credibility

Carriers who've made the switch consistently report:

Speed:

- Stand up a product in 4 months vs. continuing rescue attempts

Economics:

- Lower total cost of ownership than ongoing patch-and-pray
- Predictable pricing that doesn't spiral with complexity

Performance:

- Higher consumer conversion and satisfaction scores
- Stronger agent adoption and reduced support burden

Confidence:

- Teams that can focus on innovation instead of firefighting
- Executives who can stop explaining delays and start showing results

The math is simple. The decision is hard.

The math

Continuing to invest in a platform that isn't delivering value will cost more, in dollars, time, and opportunity, than making a clean break.

The decision

Walking away from millions already spent feels like failure. It feels like admitting defeat. It feels like risking your credibility on yet another vendor promise.

The reality

Sunk costs are sunk. They're gone whether you stay or go.

The only question is: Do you want to keep paying for a platform that disappoints, or invest in one that delivers?

Cutting losses isn't defeat. It's the strategic move that stops the bleeding and starts building value.

When funding failure feels endless, here's how it stops

We know you're exhausted. Exhausted from explaining delays. Exhausted from managing vendors. Exhausted from watching budgets balloon while capabilities shrink.

If you're ready to stop pouring money into a platform that isn't delivering, and start building on one that does, let's talk.

Let's talk.

If you're interested in learning more about how Bestow enables carriers to modernize, grow, and get new products to market faster than ever, we should talk. Email enterprise@Bestow.com and we'll find some time to chat.

If you'd like to learn more about our platform overall, you can also download a free comprehensive product guide into our capabilities, tools, and features [here](#).