

How our product build helped increase sales 2x.

The screenshot shows a user-friendly digital quote tool. On the left, a 'Get a quote' section includes a product selector, personal information fields (gender, date of birth, state, risk class), and a quote method section with a 'Solve for coverage' button and a monthly budget input. Below this, a table displays the 'COVERAGE AMOUNT' as \$23,850 and the 'PREMIUM ESTIMATE' as \$50.00 monthly and \$576.80 annual. A red 'Start application' button is at the bottom. On the right, an 'Offer summary' section shows the product, approved risk class, and eligibility for coverage up to \$50,000. Below the summary are several input fields for 'Add one or more beneficiary', 'Set payment schedule', 'Collect billing information', 'Collect payment details', and 'Agent signature and handoff'.

The ask

A large carrier partner was eager to increase their share in the final expense insurance market. A new digital solution could provide a large swath of applicants with a straightforward and lightning fast application, underwriting, and purchasing experience not previously available. That experience would also benefit agents.

An additional challenge was to create a solution that agents actually use (and like to use). Time is money for agents and advisors, so adoption rates for new technology and products that require training and experience are generally low across the industry.



The solution

The key to smooth development was frequent stakeholder demos. Putting working software in their hands as quickly and as often as possible allowed our team the feedback and data needed to enhance the product experience extremely quickly.

After just 7 months, our agent-led digital final expense product was tested, approved, and ready for market.



An incredibly fast application experience

Going from paper to digital was always going to speed up the process, but agents were blown away by just how fast they could complete and submit an application. Three months after launch the median start-to-submit time was just 11 minutes per application.

[Return to dashboard](#)

Start an application

Provide some initial information to get an application started.

✓ **License and product information**

APPLICANT'S STATE:

AGENT NUMBER:

PRODUCT:

[Edit](#)

✓ **Proposed primary insured's information**

LEGAL NAME:

GENDER:

DATE OF BIRTH:

HEIGHT:

CURRENT WEIGHT:

USES NICOTINE:

EMAIL:

[Edit](#)

Intended coverage

Product eligibility based on applicant information.

Proposed Primary Insured is applying for:

Desired coverage:

Eligible for \$5,000 - \$50,000 coverage based on applicant information.

COVERAGE AMOUNT	PREMIUM ESTIMATE
\$750,000	\$175 Monthly
	\$1,750 Monthly (12)

[Start application](#)

Checking application

This may take up to a few minutes. Don't refresh or leave this page.

- ✓ Verifying identity
- Reviewing answers**
- Processing data



A 100% instant decision product

With our sophisticated underwriting engine, we helped this carrier solve one of their biggest friction points. Our digital solution delivers a quick underwriting decision for agents and customers on 100% of applications.



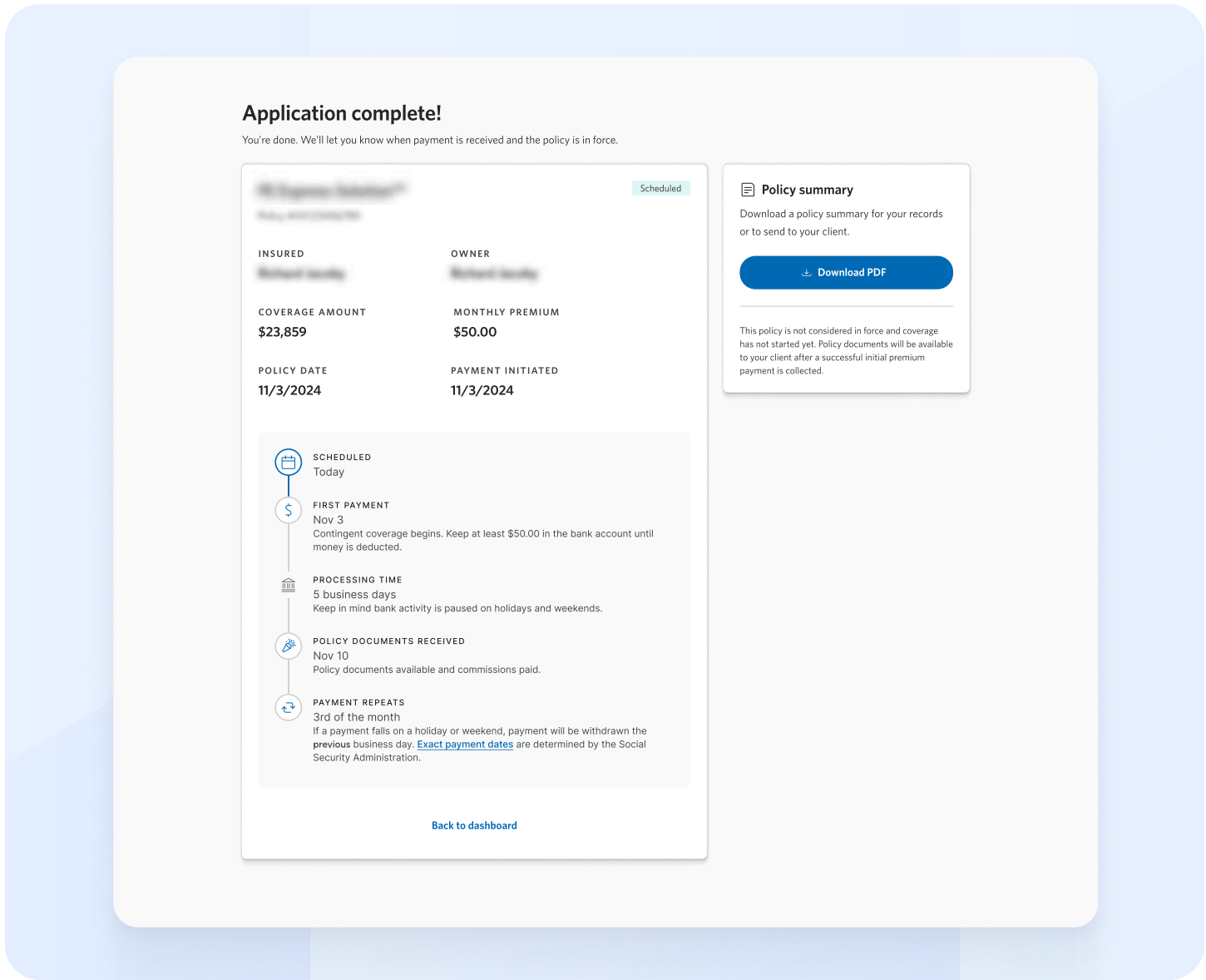
A new digital tool agents actually use

Our UX team worked with real field agents across carriers to ensure we delivered a tool they'd actually turn to on a regular basis. After just three months in the market, over 61% of eligible agents have sold a policy through the Bestow platform, with 76% of those agents returning to sell even more policies.



The results

Partnering with Bestow allowed this carrier to deliver a net new all-digital final expense product experience to agents and customers in under a year. The best part? This new tech infrastructure means replicable experiences, real scalability, and future innovations. Here’s a look at the results we’ve driven so far:



24 mins

Average start-to-bind time



61%

Agent adoption in first quarter



2x

Increase in YoY policy sales



“This new product experience, with the ease-of-application and unique benefits, will assist our agents to build even stronger relationships and connect with new customers in underserved markets. The intuitively designed digital platform gives agents and customers access to manage their policy when it works for them.”

Head of Life Solutions
Top 20 Life Carrier

Want results like these?

Whether you’re piloting new products, building a digital channel, or transforming your entire acquisition ecosystem, Bestow’s platform is built to meet you where you are—and take you where you want to go. Want to learn more?

✉ Enterprise@Bestow.com