

# BESTOW

## Prioritizing agent adoption: The secret to accelerating the success of new life insurance tech

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# Introduction

Carriers today are spending millions on digitization projects. But many of those good faith efforts at badly needed innovation often fail to gain traction and scale. This is because they overlook a vital part of the new business food chain: agents.

When adoption is treated as an afterthought, tools go unused and ROI stalls out — and with IT spending by life insurers expected to eclipse \$7B in 2026, the potential for waste is eye popping. That's why prioritizing agent experience from the start is key to unlocking sustainable value and momentum from your tech investments.

## The business case for prioritizing agent adoption

Too often, agent adoption is treated as a post-launch problem—something to solve after the tech is built. That's because many initiatives take an approach that's too myopically focused on trending tech and perceived business needs. But tools designed without a clear understanding of the agent's daily experience often miss the mark. The truth is, an innovation approach that centers on user experience from day one is far more likely to deliver real business impact.

Agents remain the gatekeepers to growth in life insurance. As the saying goes: life insurance isn't bought, it's sold. Even in a digital-first world, distribution still depends heavily on human relationships. In fact, McKinsey reports that around 70% of consumers still prefer to work with an agent when buying a policy. So if agents aren't bought in, new tools and products won't gain traction.

Adoption directly drives ROI. No matter how innovative a solution is, it can't create value if no one uses it. Strong adoption boosts efficiency, conversion, and retention. It also helps protect against competitive churn. As other carriers invest in smoother, more supportive agent experiences, those expectations are rising, and agents will take notice. Once they form habits around competitors' tools, winning them back becomes an uphill battle.

The consequences of low adoption are significant: wasted tech investments, flat sales growth, and weakened advisor relationships. Prioritizing adoption isn't just a strategy for success, it's insurance against failure.

## What agents actually want (and need)

Agents — whether working directly for a carrier or independently through an IMO or other organization — aren't asking for bells and whistles. They just want tools that make their jobs easier and faster. In a competitive, relationship-driven business, speed and simplicity win. Agents need to quote quickly, complete applications without chasing clients for missing info, and move on to the next sale. Every extra step or friction point is a risk to the close.

That's why integrated digital sales tools are becoming table stakes. Agents want a platform that centralizes data and lead management while providing a fast, predictable experience across different scenarios and devices.

Clear product-market fit also matters. If it's not obvious who the product is for, or why it's better, agents won't develop the habit of offering it, and the product will languish.

While these are wants, there is a need we haven't mentioned yet: training and support. A concerted push from a carrier or partner can support adoption by giving agents the confidence they need to try a new product or process. Absent that, old habits can be hard to break.

The good news? When agents find a platform that truly delivers on these needs, they stick with it. Even if it means forming new habits.

## How to build with agents in mind

It's a misconception that successful tech rollouts start with features. To maximize adoption, a user-centered approach is required. Here's what a disciplined product development approach could look like:

- **Phase 1: Research**

Start with the agent. Conduct agent shadowing and workflow mapping to uncover real pain points and uncover what agents need, not just what you think they need. This phase is about challenging assumptions. Identify which tools agents already rely on, what they like or don't like about those tools, and where sales friction lives.

- **Phase 2: Build & Test**

Co-design with agents through interactive sessions and no-code pilots that bring prototype concepts to life fast. Focus on balancing innovation with usability. Prioritize simplicity, speed, and solving the most pressing pain points. This early feedback should bolster confidence in the solution before a wider product rollout.

- **Phase 3: Launch & Scale**

Once it's time to launch, don't leave agents on an island. Drive adoption with usage-based incentives and agent-friendly training. Align sales, marketing, and ops teams with clear messaging and support materials to reinforce value. Track customer experience and usage metrics closely to iterate and optimize continuously. The data will tell you what's working, and what's not.

The formula for success: Involve agents early, build with their real-world needs top of mind, and launch with aligned internal teams to ensure your tech investment sticks, scales, and delivers.

# How Bestow helps carriers prioritize and achieve agent adoption

At Bestow, the agent experience isn't just a feature set, it's foundational to our product development process. Our platform is purpose-built to deliver the kind of experience agents actually want to use, while giving carriers the tools they need to launch, adapt, and grow with confidence.

## Frictionless experiences

Our modern, digital product journeys are intuitive, responsive, and designed to streamline an agent's workflow. Think a clean, simple sales management dashboard, lightning fast quote and application paths, and even built in notification functionality to keep sales moving quickly with minimal lift from an agent.

FIGURE 1: Agent case management dashboard view

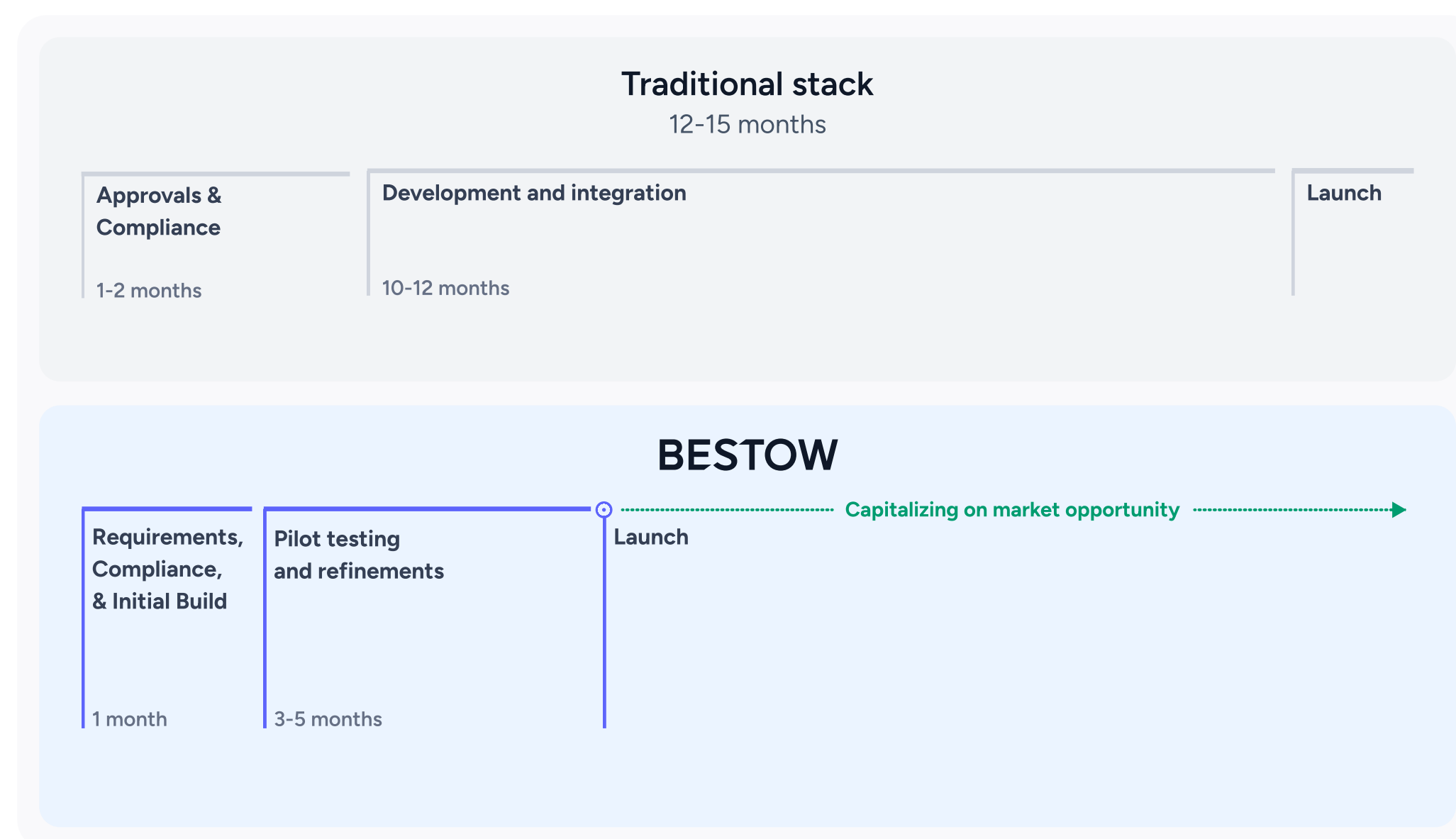
The screenshot displays the 'Applications' dashboard for 'Demo Life'. The user 'Geoff Doe' is logged in. The dashboard shows a list of applications with filters for 'In Progress' and 'Completed'. The list includes columns for status, agent name, product, and various policy options with their respective amounts and dates.

Status	Agent Name	Product	Policy Option 1	Policy Option 2	Date
Initial Answers	Mark E. Marcus	Term Life™	Preferred Plus NT \$500,000		2/15/2024
Finalize Coverage	Kimberly Furlong	Term Life™	Standard NT \$500,000	Standard NT \$750,000	2/15/2024
Finalize Coverage	Kevin Markel	Term Life™	Preferred Plus NT \$200,000	Preferred Plus NT \$200,000	2/15/2024
Payment Pending	Richard Jacoby	Term Life™	Choice Select Plus NT \$200,000	Choice Select Plus NT \$250,000	2/15/2024
Payment Failed	Todd Snyder	Term Life™	Standard NT \$750,000	Preferred NT \$1,500,000	2/15/2024
Refer to Underwriter	Rolph Jayden	Term Life™	Preferred NT \$450,000		2/15/2024

## Fast, compliant launches

We help carriers bring products to market quickly, usually in just months. That means carriers can be quicker to respond to the needs of their agents on the ground when it comes to evolving or emerging product demands — like, for example, the growing demand for easy-to-sell final expense products.

FIGURE 2: Comparing development and launch timelines for Bestow vs. in-house build with legacy tech and processes.



## Iterative improvements based on feedback

It may sound revolutionary to some, but we believe the best way to make products that solve real problems for agents is to actually talk to agents. In other words, we build with the field, not just for it. Their feedback has played a direct role in shaping product flows, features, and enhancements. This may range from things as fundamental as tool placement on a dashboard screen to something as simple as periodic messaging throughout the application process designed to keep agents and applicants on the same page and bought into the solution.

## Partnership in performance

We don't stop at go-live. We collaborate with carrier teams on long-term product optimization, ensuring that the tools we build together continue to deliver scalable value and results over time. Our ongoing partnership creates a feedback loop that allows for continuous product enhancements. Bestow's platform also boasts industry-leading data and intelligence capabilities, giving carriers unprecedented visibility into both high level and granular performance data and analytics.

# Case study: Launching a product agents actually love

A top 20 U.S. life insurer partnered with Bestow to create a modern, digital final expense product journey for agents. The goals: create a fast, intuitive product that agents actually use, and grow final expense market share. By leveraging our agile, cloud-based platform, the carrier launched a fully digital product experience — one built with agent needs in mind — in just 7 months.

## Results with in first year of launch

2x

Increase in final expense sales



100%

Applicants received an instant decision



61%

of eligible agents sold policies on platform



11 min

Median time from start to submit

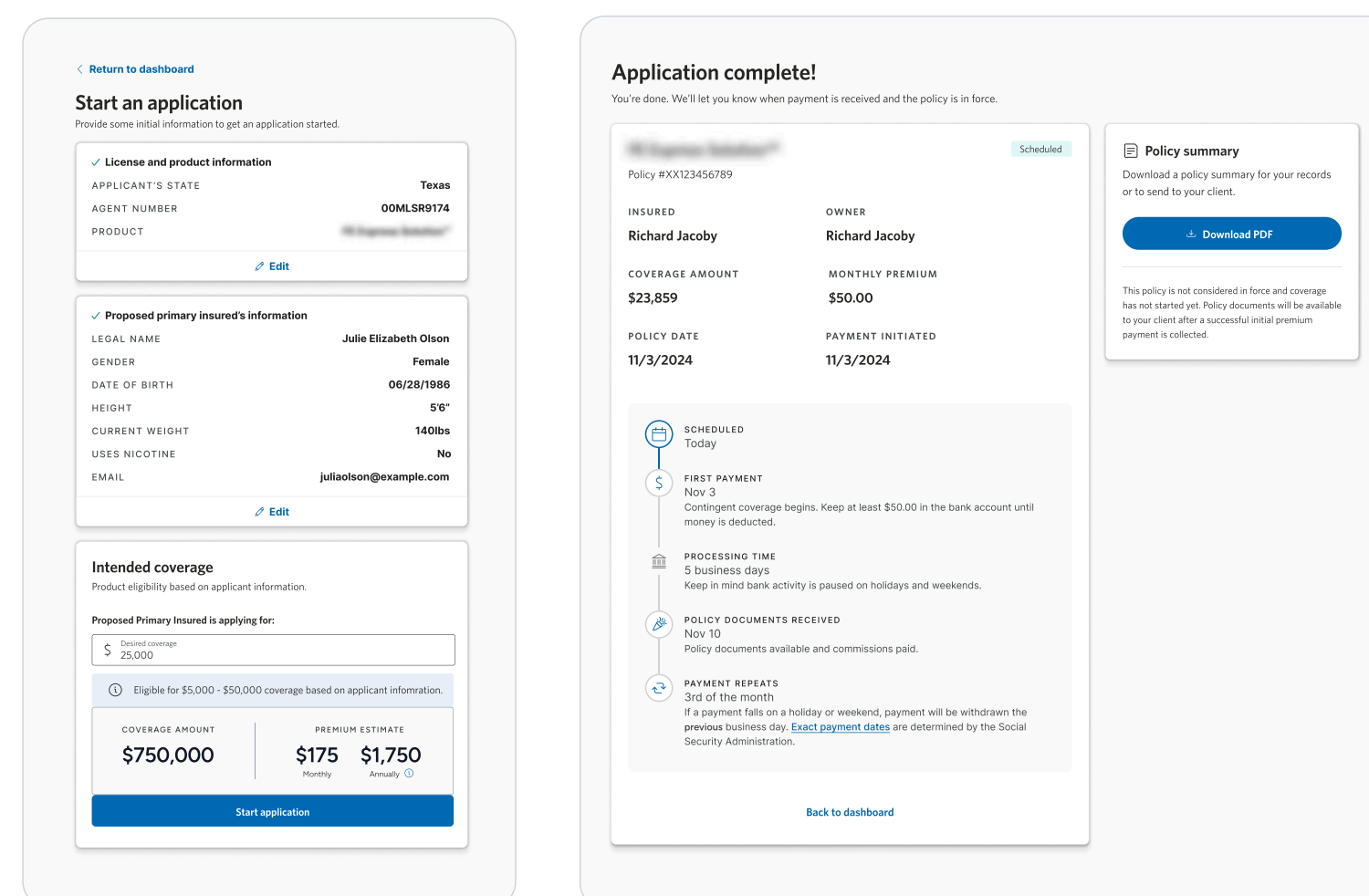


Not only had 61% of eligible agents sold a policy on the new platform within the first three months, but 76% of those agents returned to sell more policies. These numbers are a testament to not only great UX and general ease of adoption, but also product-market fit.

“You’re not going back and forth with the client. No phone interviews. No followup questions. Everything is done on the spot. A brand new person could learn this process, either by watching or field testing, in just one or two tries. It’s seamless and very user friendly.”

– Distribution Manager at Carrier Partner

FIGURE 3: Agent's view of various steps in the digital product flow.



## Conclusion: A strategic imperative

The life insurance landscape is evolving rapidly, but one truth remains constant: agents still play a vital role, and so their adoption of new technologies and tools is a strategic imperative. The opportunity is clear: when agents embrace new tools, products move faster, sales grow, and customer experiences improve. But the risk is just as real. Without adoption, even the most innovative solutions can fall flat. That's why we've built our platform to remove friction, support field success, and continuously evolve based on real-world feedback. With our proven infrastructure and deep tech and insurance expertise, we help carriers launch digital products agents actually want to use, setting the stage for stronger performance and long-term growth.

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