The question isn't whether to use AI. It's what to own.

Adopting AI isn't the same as rebuilding your systems around it in-house, and going it alone is risky. Creating small, internal tools and product demos is a fine use of your resources. But achieving hardened, enterprise-grade software across your value chain? That's much more complex and costly. Tools are evolving quickly, expertise is scarce, and a life-insurance platform still has to be compliant, integrated, and reliable.

Two ways forward

	Build it in-house, even with AI	Bestow's Platform
Time to launch	18 months or more	As little as 4 months
Running IT	You own 100% of upkeep costs indefinitely	Eliminate internal maintenance costs
Compliance & risk	You own 100% of gaps, incidents, and fixes	Built-in compliance tools and AI governance
Expertise	Hire, train, and retain a large, specialized team	Tap our insurance, software, and AI expertise
Cost	Fully fund staff, build, integration, and upkeep	Unlock up to 40% lower per-policy costs

The decision isn't purely financial. It's strategic.

Every carrier comes at this differently, with their own products, regulations, data vendors, and timelines. Tell us what you're trying to do, and we'll show you how the platform fits and what getting to market would actually look like. Start the conversation at enterprise@bestow.com.