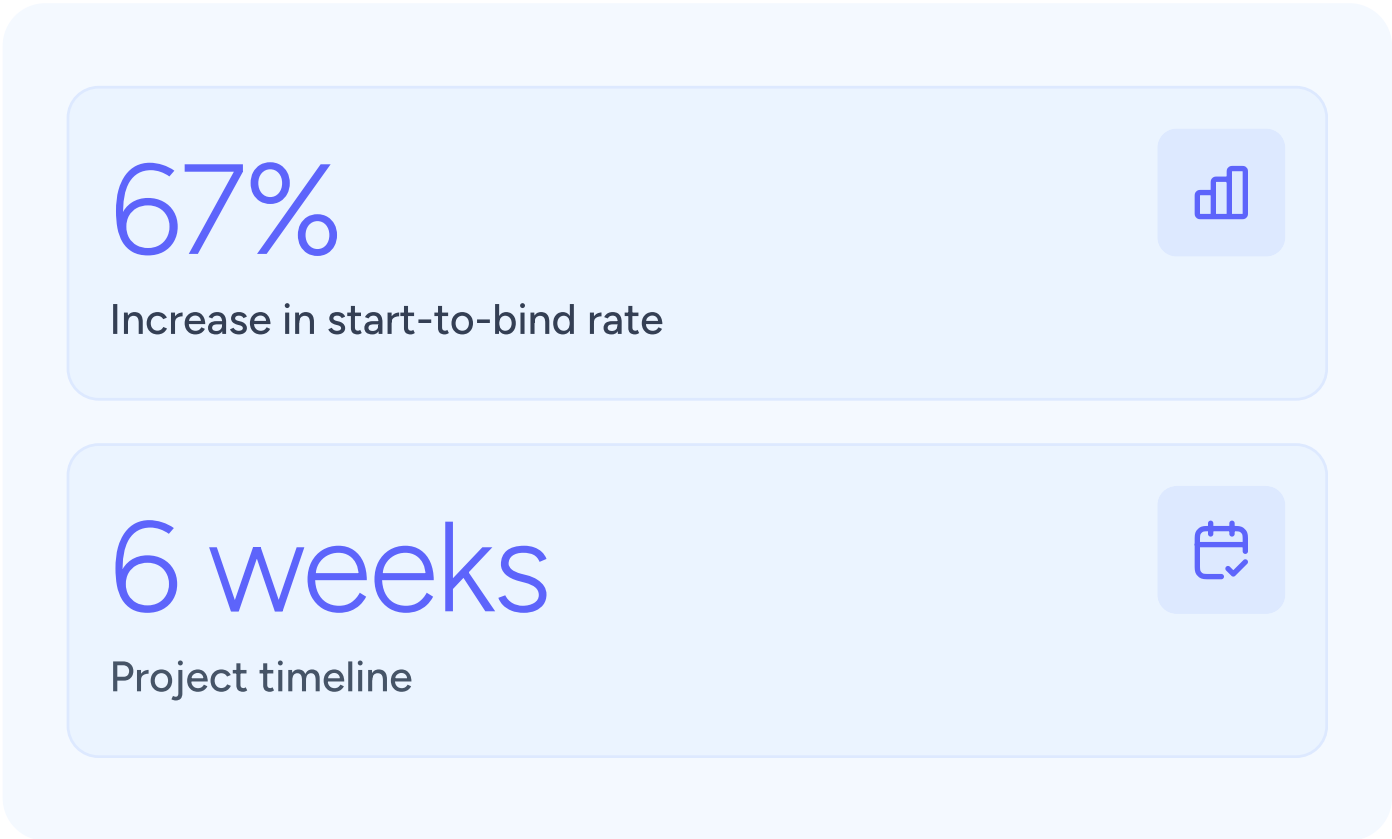
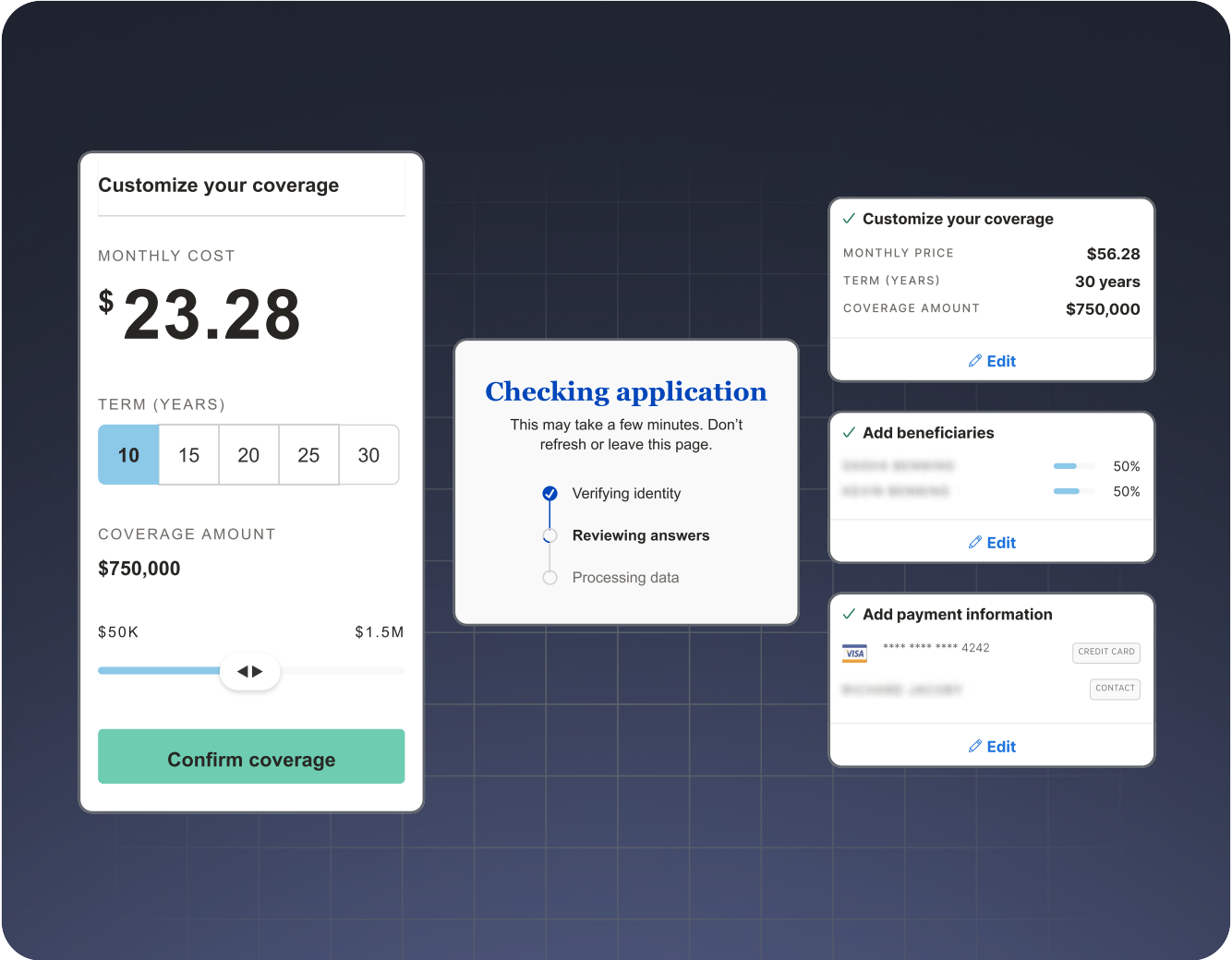
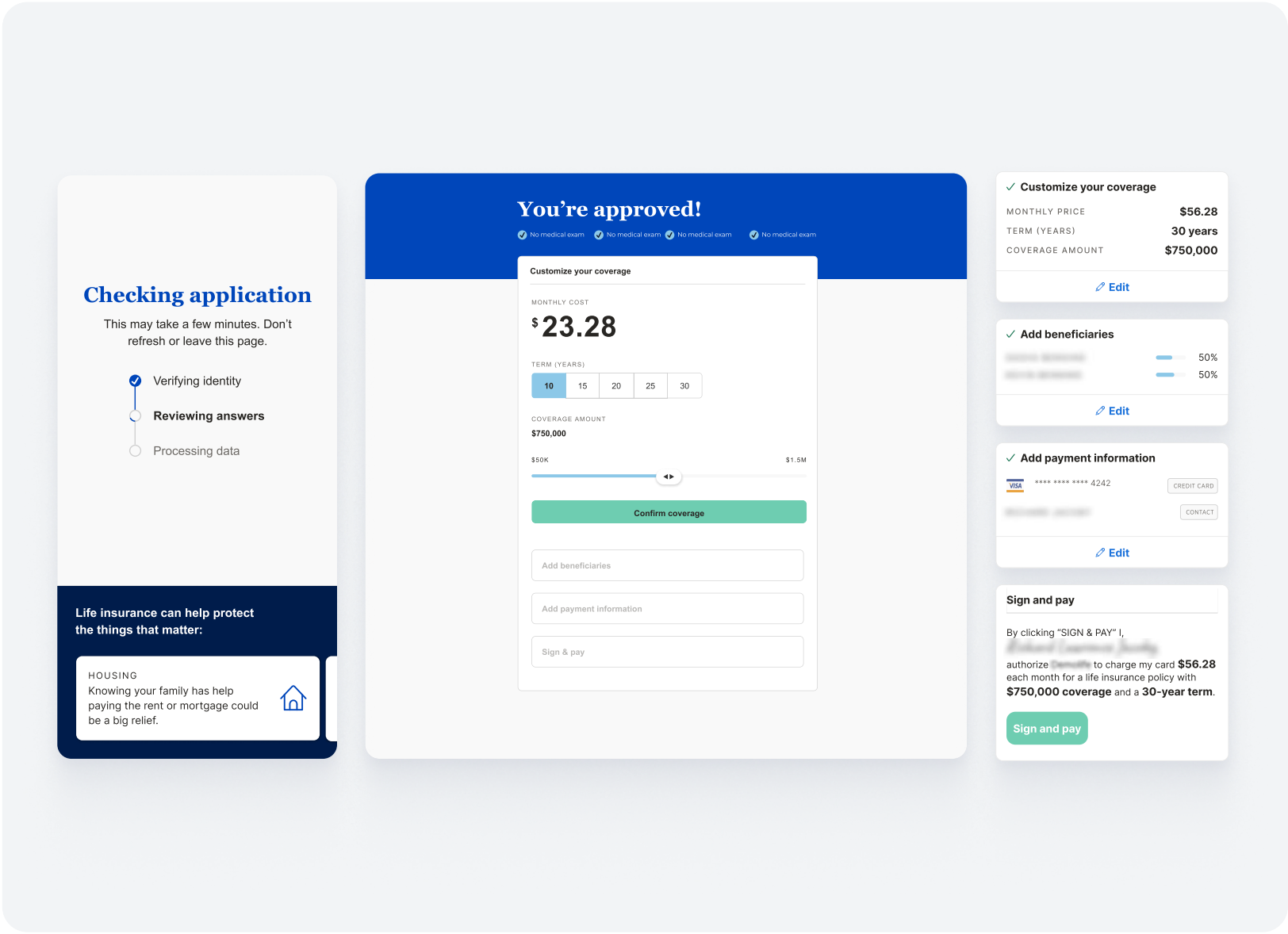


Bestow’s flexible tech helps increase start-to-bind rate 67%.



Bestow’s platform is built on a truly modern tech stack, which means it’s much more agile and flexible than many legacy technologies. Once a product is in market, we can observe performance in real time and help carriers make optimizations or respond to market forces with blazing speed.

Translation: what used to take months now takes days or weeks.



The ask

After launching a new digital D2C product for a partner, we began gathering market feedback. We were able to identify potential opportunities for product enhancements, including:

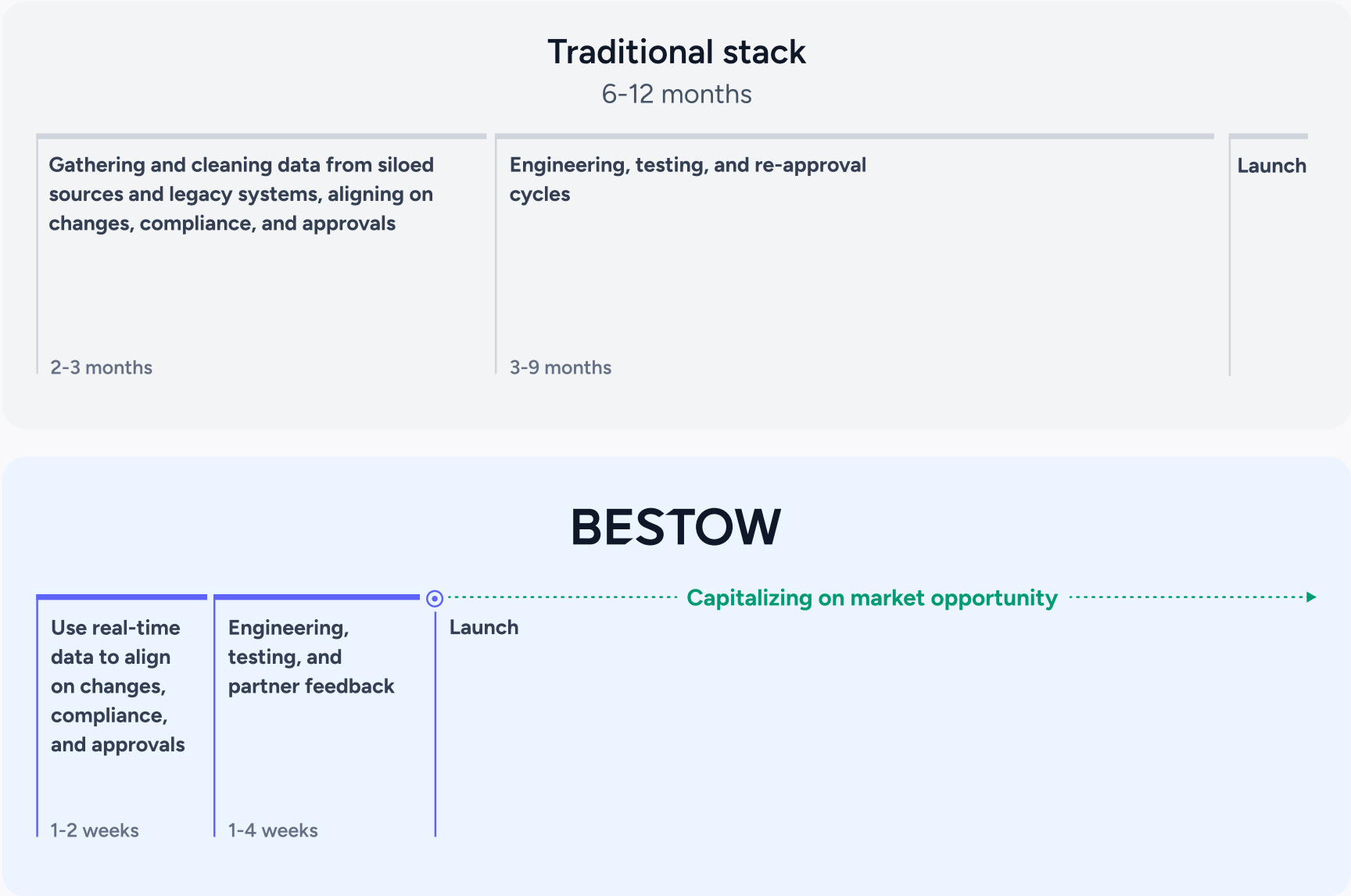
- ✔ Increase maximum term length.
- ✔ Increase maximum face amount.
- ✔ Make underwriting rule changes.
- ✔ Make subtle pricing adjustments.

The solution

Traditionally, a carrier may only revisit product specs once a year or less. That’s partially due to the heavy lift and cross-functional coordination involved in making changes, from approvals and compliance to tinkering with legacy tech. Meanwhile, Bestow’s platform is end-to-end, and built on the latest cloud-native architecture.

The TL;DR is that product changes with Bestow are a snap. A pricing adjustment or other simple update can be implemented in days or even hours. Our partner’s wishlist was more robust, and even still only took our team 6 weeks to build, test, and deliver. Subsequently, the changes garnered positive market feedback, netting a 67% increase in start-to-bind rate.

Product changes in just weeks



"Even on little changes, it's just so different... It just feels completely natural to have real, competent dialogue about what we need... and the changes are so smooth."

Director
Top 20 Life Carrier

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