



BRIGHT IDEAS

Legacy vs. Flexible Core: A 10 Year Old's Guide

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By viewing the Legacy vs. Flexible Core debate through a child's perspective, the article highlights how habit and complexity often cloud our judgment, and shows that a simpler, more straightforward approach can lead to better decisions.

Explaining the difference between a *Legacy Core* and a *Flexible Core* is often treated as a complex exercise. Sometimes it's *too* complex. Drawing on Sunlight's experience as a flexible core system provider, we wanted to align our thinking, create the ultimate guide, and finally rally everyone to our cause.

That's when the idea emerged. What if we explained it to a 10-year-old?

After all, it's a well-known principle: if you can explain something to a child, then any adult should be able to understand it. Granted, there is no guarantee the adult will actually read the whole guide themselves (chances are they'll settle for an AI-generated summary) but the intention felt sound.

And then, stepping back, something started to feel off.

Is it really logical for a 10-year-old to ask this question in the first place? Do children manipulate complex IT systems? Not really.

But more importantly... why would they even wonder about it?

A 10-year-old doesn't ask whether a system should be rigid or flexible.

They don't ask questions at all.

Because they already know the answer.

The Power of Uncomplicated Thinking

A 10-year-old is not guided in terms of historical choices, technical debt, or investment trajectory. They don't protect existing systems, justify past decisions, or try to make yesterday's logic work for today's reality. They look at what's in front of them, compare, and choose.

Ask them whether they would rather watch a cartoon on a modern large screen or on an old cathode-ray TV. The question feels strange to them, almost absurd. Why hesitate? One works better. One delivers a better experience. One is clearly more suited to what you want to do today.

For a child, that is enough.

Efficiency Over Habit

The same logic applies naturally to learning. Ask a child whether they would prefer to repeat their homework endlessly using the same method, or learn how to use new, more interactive and better-adapted tools.

They won't invoke tradition, nor will they defend methods "that have proven themselves over time." They are not interested in how things were done before.



They are interested in what works now.

Children don't reject effort; they reject pointless effort. They are perfectly willing to engage with difficulty when it serves a clear purpose. But they abandon repetition without regret when it no longer brings value. For them, efficiency is not a shortcut.

Choosing the Right Tool Without Hesitation

This instinctive search for the most relevant tool is also visible in their relationship with technology. When a child asks a question and the adult doesn't know the answer, they don't wait long. I've experienced this myself, with my young son.

They simply say: "Ask ChatGPT."

There was no excessive fascination with technology, no fear, no grand narrative about disruption. Just an immediate recognition that, at that moment, this was the most effective tool to answer the question.

Children don't idolize tools; they use them. And when a tool stops being useful, they switch without nostalgia, guilt, or resistance.

A Simpler Path to Better Decisions

If children adopt new solutions faster than adults, it's not because they take reckless risks. It's because they have nothing holding them back.

They have no past decisions to defend, no existing systems to preserve at all costs, no emotional investment in "the way things have always been done." They don't suffer from the sunk cost fallacy, nor do they confuse caution with immobility.

They ask one simple question: *Is it better?*

What children don't understand is our hesitation. They don't understand why we keep tools that are clearly less suitable simply because they already exist.

They don't understand why we prefer to work around a system rather than rethink it.

For a child, habit is not a strategy. It's a reflex. A comforting one, perhaps, but one that says nothing about whether a choice still makes sense.

What If the Guide Went the Other Way Around?

We thought we were writing a guide to explain *Legacy vs Flexible Core* through the lens of a 10-year-old. But perhaps the real guide goes in the opposite direction.

Perhaps it's not about explaining more, but about unlearning.



Unlearning the habit of confusing complexity with depth.

Unlearning the instinct to protect past choices when they no longer serve present challenges. Unlearning the belief that understanding intellectually is enough to decide.

And instead, recovering a more direct, honest, and unencumbered way of looking at strategic choices.

The Mindset Behind Sunlight

This is exactly the mindset that shaped Sunlight. It starts with a deliberately simple, almost naïve question: if we were to design an insurance core system today, with no legacy to defend and no inertia to respect, what would we choose?

The answer is a Flexible Core: configurable rather than rigid, open by design, capable of evolving at the pace of the business and supporting multiple channels without distortion.

Not out of audacity or technological provocation, but out of coherence.

Conclusion

A 10-year-old doesn't spend long debating between an outdated tool and a more effective one, between a rigid solution and an adaptable one, between habit and improvement.

They move forward.

The real question, then, is not whether the difference between *Legacy* and *Flexible Core* is understood. It is.

The question is whether, as adults, we are still capable of looking at this choice through the eyes of a 10-year-old.

