



BRIGHT IDEAS

Beyond the RFP: How Curious CEOs Make Better Tech Bets

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In today's insurance landscape, picking the right tech platform isn't just an IT decision—it's a business-critical move that can define your company's next decade. Yet too many organizations still rely on outdated selection methods like RFPs, hoping a well-written proposal will translate into real-world performance. This article challenges that mindset, making the case for a smarter, hands-on approach: the sandbox. You'll explore why sandboxing leads to better outcomes, where traditional RFPs fall short, and how forward-thinking CEOs are reshaping procurement by testing before they commit.

1. Sandbox vs. RFP

In the ever-accelerating world of insurance technology, many organizations are stuck in the past, treating digital transformation like shopping for office chairs—choose what looks cheapest and hope no one falls. But when you're about to commit to a multi-year, multi-million-dollar core system... shouldn't you try it first?

A Sandbox is your test drive—a real, live demo environment where your team can explore system capabilities before you sign a deal. On the other hand, a traditional RFP (Request for Proposal) is like reading a glossy brochure. It looks good until you're stuck with a system that can't even process your claims correctly in Costa Rica.

2. Data-Driven Test, Not Blind Trust

- Hands-On Learning: A sandbox allows your team to simulate real workflows with your data.
- Fail Fast, Succeed Faster: You'll quickly identify limitations before they become million-dollar regrets.
- Compare Apples to Apples: Instead of sales fluff, you get performance, usability, and scalability metrics.

Stat Alert: According to McKinsey, 84% of digital transformation failures are due to misaligned expectations. Sandboxing closes that gap.

3. When CEOs Become Paper Gladiators

Here's the uncomfortable truth: most RFPs become bureaucratic marathons. You invite ten vendors to a beauty contest where everyone looks good on paper but very few can dance when the music starts. And worse? You might choose the cheapest offer without realizing the long-term costs—operational rigidity, third-party dependencies, or six-month reporting delays.

Real-World Oops: An insurer picked a vendor based purely on the lowest cost. Fast forward: \$2.5M in change requests, 9 months late, and still no policy issuance in Paraguay.

4. Stop Comparing a Honda with a Helicopter

Price ≠ Value; Too many boards pressure CEOs to choose the lowest bidder, forgetting that technology isn't a commodity—it's an enabler. A \$1M system that runs smooth, flexes with your market, and deploys in six months is worth more than a \$900K one that takes two years and 14 workarounds.

Tony Robbins Would Say: "Don't ask how much it costs—ask what it's costing you not to have it."

5. RFP-Centric Decisions Gone Wrong

Let's call it the Top 3 Traps of RFP-Focused Procurement:

Paralysis by Analysis: Months of paperwork with no working product in sight.

Lack of Innovation Fit: Chose based on features, not outcomes.

Cost-Centered Decision: Ignored flexibility, AI-readiness, and scalability.



6. Why CEOs Should Think Like Tech Startups

You're not choosing an invoicing system. You're reimagining the nervous system of your company. The most forward-thinking CEOs are asking:

- Can this platform adapt to embedded and parametric insurance?
- Does it support real-time analytics?
- Can we test it with our real data in 90 days?

If the answer is "no," move on.

7. Sandbox = Smart Risk Management

- Deploying in a sandbox allows for:
- Collaboration across teams before final investment
- Executive buy-in based on results, not PDFs
- Real data to validate the hype
- Bonus: It looks GREAT in front of your board when you say: "We tested 3 platforms live, and here's how they performed with our top 5 workflows."

CEOs, the Future Belongs to the Curious, Not the Cautious.

Sandboxing isn't a luxury—it's a leadership strategy. It's how the new generation of CEOs are avoiding legacy traps and driving institutional growth without waste. Don't sign a 5-year contract based on a slideshow. Flip the script. Ask for a sandbox, define your outcomes, and challenge vendors to prove their worth.

Built for This New Era

Sunlight Solutions empowers insurers to test-drive the future—without guessing. The end-to-end insurance management platform with embedded AI agents, and flexible API architecture. Let's configure your product in your sandbox, and do not let paper pusher cloud your success.

