STRATEGY & LEADERSHIP · DAY 120

When the whole market licenses the same intelligence

Shared models mean shared blind spots, and then there is nothing left to compete on but price.

The model your underwriters have learned to trust was also sold to the three carriers you keep losing deals to. Same vendor, same version, same scoring logic, different logo on the quote. Nobody says this out loud in the board pack, because the slide says capability delivered and the slide is technically true.

When capability is shared, differentiation quietly moves to price, and price competition on an identical view of risk only goes one way. The second cost is worse and slower to surface. If four books run the same blind spot, they mispick the same segment at the same time, and the correction arrives as one market event rather than one company's bad quarter.

The bought model is no longer the edge; it is the floor. What the vendor cannot sell your competitor is your claims history, your declined submissions, your broker notes, your reasons for saying no. Grounding a general model in that record turns a commodity engine into a house view, and the house view is the only part a rival cannot license in an afternoon.

The grown-up move is not to build everything back in house. Buy the commodity layer on purpose and cheaply, and drive the price down while you are at it: document handling, extraction, summarisation, routine correspondence. Build only where your data is genuinely unique and where being wrong differently from the market is worth paying for. That is usually two or three places, not twenty, and knowing which two is the actual strategy work.

So take your AI stack and mark each part with one word: buyable, or not. Which parts could a competitor have running by the end of next quarter with a signature and a budget line, and what is genuinely left after you cross those off? If the honest answer is not much, that is the strategy question for this year, not next. Tell me in the comments where your line falls.

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Your turn.

1. Comment with the number from your own book — that is where the useful argument starts.
2. 146 field notes, English and Polish, no sign-up and no paywall.
3. Score your AI readiness in two minutes and see where you sit.

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