

The Crash-Ready AI Stack

16 checks across 4 moves. A business that clears this list gets *cheaper* to run if the AI bubble bursts – and still wins if it never does.

Why this works: when infrastructure booms bust, the builders take the losses and the users inherit the assets. The 2000 telecom crash cut bandwidth prices ~90% and handed the internet to businesses that were ready. AI is being repriced the same way – DeepSeek's permanent 75% price cut was the starting gun. Your job: be positioned as a **disciplined user** either way. (*Adoption math – not stock advice.*)

MOVE 1

Go model-agnostic

No single AI vendor's pricing, outage, or bankruptcy can break your business.

- ☐ **Inventory every AI tool you pay for**
Tool, monthly cost, and which underlying model it depends on.
- ☐ **Put a router between you and the models**
A gateway (e.g. OpenRouter) or your platform's model selector – swapping models becomes a setting, not a rebuild.
- ☐ **Split tasks: "routine" vs "frontier"**
Routine (drafts, summaries, extraction) → cheapest capable model. Frontier (strategy, client-facing) → premium. Most businesses are 80–90% routine.
- ☐ **Kill single-vendor annual lock-ins**
Prices fall ~quarterly. Month-to-month beats a 12-month commitment to today's price.

MOVE 2

Automate only what pays back in weeks

Every automation has a number attached. MIT: 95% of AI pilots return nothing – nobody defined the return.

- ☐ **Shortlist 3 candidate workflows**
Score: frequency × minutes × cost of late/wrong. Back-office wins: lead follow-up, support triage, proposals, invoicing.
- ☐ **Write the baseline number BEFORE building**
"Leads get a reply in 9 hours." No baseline = no proof of ROI later.
- ☐ **Apply the weeks test**
Monthly saving ≥ build cost ÷ 4? Build. Payback 6+ months? Pilot theater – skip.
- ☐ **Set a kill rule**
Hasn't beaten its baseline in 30 days → fix once or kill. Uber burned a year's AI budget in 4 months with no kill rule.

MOVE 3

Own your process & data layer

Models are becoming a commodity – your documented workflows and data are the moat that survives any crash.

- ☐ **Document your top 5 SOPs out of people's heads**
If it only exists in someone's head, no AI can run it – and no cheap model can make it cheaper.
- ☐ **Centralize customer data you actually own**
A CRM or database you can export – not data trapped in a SaaS walled garden.
- ☐ **Keep prompts & workflows portable**
Prompt library, automation logic, templates in files you control – movable to whichever model is cheapest this quarter.
- ☐ **Check the export path on every new tool**
"If I leave in 12 months, what do I take with me?" No export = no deal.

MOVE 4

Build while others freeze

Convert competitors' wait-and-see paralysis into 12–18 months of compounding advantage.

- ☐ **Ship one automation per month for 90 days**
Three shipped, measured automations beat one grand "AI transformation" plan.
- ☐ **Track savings on one visible scoreboard**
Hours saved × loaded hourly cost, updated monthly. This convinces your team to keep going.
- ☐ **Re-check model prices quarterly**
Recurring calendar reminder. Prices dropped 75% in one announcement this year – Move 1 turns each drop into instant profit.
- ☐ **Ignore the market. Watch your unit costs.**
Cost per lead handled, ticket resolved, proposal sent – if those fall, you're winning either way.

Score yourself:

0–5

Exposed. A vendor repricing flows straight through to you. Start with Move 1 this week.

6–12

Getting there. You'll survive a bust – clear Moves 2–3 to profit from one.

13–16

Crash-ready. A downturn makes your business cheaper to run.