

Modernizing Without Disruption

Solstice Innovations is an insurance technology and services company. Our flagship platform, Equinox™, is a complete ecosystem for Flood, Homeowners, and more. We aim to enable clients to meet their evolving demands while increasing efficiency and decreasing costs.

INTRODUCTION/BACKGROUND

Across the Homeowners insurance industry, many carriers operate on outdated legacy systems. These platforms were designed for a different era: one that did not demand real-time data processing, digital engagement, or agile product development.



Today, insurers face a vastly different landscape:

- Policyholders expect digital quoting and account management.
- Agents need faster, integrated workflows to remain competitive.
- Markets demand speed-to-market and pricing precision.
- Regulators require rapid compliance with new and evolving policies.

THE CHALLENGE

The central challenge is modernizing without breaking what already works. Carriers worry that:

- Platform migrations will interrupt business operations.
- Customization needs won't be met by rigid SaaS vendors (cost and priority).
- Internal resources may be too limited to manage the transition.
- Agents, underwriters, and claims examiners may resist new tools that change workflows.

Moreover, carriers fear becoming "the first mover" on unproven technologies in an already risk-averse industry.

This leads to delayed transformation, leaving companies vulnerable to inefficiencies, competitive erosion, and escalating technical debt.

SOLUTION

Solstice Innovations offers a forward-thinking yet low-disruption path with the Equinox™ platform—an API-first, modular solution designed specifically for insurance carriers.

Key features that make Equinox™ uniquely suited to this challenge include:

- **Optional Modular Implementation:** Carriers can modernize piece by piece (e.g., quoting engine, rating engine, forms management, agent portal, underwriting portal, and claims portal) rather than all at once.

Note: Equinox is a single platform, but its features and functions can be turned off to support a modular implementation approach.

- **Flexible Integration:** Equinox™ integrates easily with existing systems, allowing for coexistence with legacy platforms during rollout.

Case Study: Modernizing Without Disruption

- **Low-Code Configurability:** Business users—not just developers—can manage products, workflows, and rules, reducing IT bottlenecks.
- **Cloud-Native & Secure:** Enables scalability, disaster recovery, and regulatory compliance without heavy infrastructure investment.

Solstice supports carriers every step of the way—from pre-integration assessments and data mapping to user training and go-live support. With its focus on insurance domain expertise and speed-to-value, Equinox™ de-risks modernization while empowering carriers to evolve confidently.

RESULT/IMPACT

While this is an estimated projection subject to change depending on the existing stack, insurance carriers adopting Equinox™ can reasonably expect:

- Up to 50% faster product launch cycles, due to no-code/low-code product configuration tools.
- 10–30% reduction in operational costs, through streamlined processes and automation.
- Improved quote-to-bind ratios, driven by enhanced agent workflows and faster quoting engines.
- Minimal business disruption, with staged rollouts and coexistence architecture.
- Better decision-making, powered by integrated data dashboards and analytics.

By offering a practical roadmap to modernization without the pain of total system replacement, Solstice's Equinox™ platform enables Homeowners insurance carriers to innovate at their own pace, without losing operational momentum or market competitiveness, while reducing technical debt.