

Agent-First Tools that Reduce the Quoting Effort

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

INTRODUCTION/BACKGROUND

Insurance agents are the lifeblood of policy distribution, especially in the homeowners insurance market. Yet many agents are still burdened with outdated quoting systems, requiring duplicate data entry, manual workflows, and slow response times.

In today's market:

- Speed matters: Agents expect quotes in under 5 minutes.
- Ease of use determines preference: Complex systems drive agents to competitors.
- Customer experience is agent experience: Frustrated agents mean frustrated customers.



Carriers that fail to prioritize the agent experience risk losing distribution, market share, and brand credibility.

THE CHALLENGE

Agents demand speed and simplicity, but many carriers:

- Still rely on rigid, multi-screen quoting systems.
- Require unnecessary data inputs up front, causing drop-off.
- Lack prefill tools and API integrations with comparative raters.
- Offer limited visibility into underwriting rules or instant bind decisions.

This friction in the quoting process forces agents to favor carriers with more streamlined systems—regardless of pricing or brand loyalty.

To remain competitive, carriers must reduce quoting effort while enhancing transparency and usability.

SOLUTION

Solstice Innovations designed its Equinox™ platform with an 'agent-first' mindset, building in the speed, simplicity, and intelligence agents need.

Key quoting features include:

- Fast, intuitive UI with real-time prefill from external data sources.
- Smart questions that adapt based on inputs, reducing unnecessary steps.
- Integration with comparative raters and agency management systems.

<https://solstice.tech/>

- Instant quote and bind capability with eligibility checks and rules transparency.
- Mobile and tablet-responsive design for in-the-field quoting.
- Configurable workflows and branding for carrier and MGA differentiation.

These capabilities reduce the quoting effort while also increasing agent adoption and satisfaction.

RESULT/IMPACT

Carriers that implement the agent-first Equinox™ quote tool can anticipate the following outcomes:

- 40–70% faster quoting times, resulting in higher quote-to-bind ratios.
- Greater agent loyalty and retention, as quoting becomes easier and faster.
- Up to 30% increase in submissions, as agents prioritize ease over legacy platforms.
- Fewer abandoned quotes and errors, due to streamlined workflows and intelligent forms.
- A modern digital reputation, improving competitive standing in key markets.

CONCLUSION

With Solstice Equinox™, carriers no longer have to choose between advanced technology and ease of use. Equinox™ delivers both, empowering agents to quote faster, sell more, and stay loyal.

If time is money, then Equinox™ is like putting money in your agents' pockets.

[Contact us](#) to learn how Solstice Innovations' Equinox™ platform streamlines the agent experience and accelerates homeowners insurance sales.