



Covered Receives HousingWire Tech 100 Recognition for Mortgage Insurance Integration Platform

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Covered today announced it has been named a 2026 Tech 100 winner by HousingWire for its work helping mortgage companies integrate insurance management into their core operations. The recognition highlights the company's role in addressing insurance-related payment volatility and operational challenges facing mortgage lenders and servicers.

The award comes as homeowners insurance emerges as a significant source of operational strain in mortgage lending and servicing. Insurance premiums directly affect monthly payments, escrow stability, and servicing workloads, yet insurance management has historically remained outside standard mortgage workflows.

Covered's platform embeds homeowners insurance directly into origination and servicing workflows, transforming insurance from an external dependency into a managed component of the mortgage lifecycle. The platform provides mortgage operators with access to over 65 insurance carriers, real-time quoting

capabilities, and lifecycle coverage monitoring tools.

Through these integrations, mortgage teams can prevent coverage lapses, reduce exposure to lender-placed insurance, and minimize unexpected escrow-driven payment changes. The platform enables lenders and servicers to address insurance-related issues before they impact borrowers or create operational disruptions.

"Insurance now plays a material role in whether loans perform as expected and how much borrowers trust their mortgage provider," said Ross P. Diedrich, Chief Executive Officer of Covered Insurance. "Mortgage companies need more than a quoting tool. They need a partner that helps them manage insurance as part of their core operations."

The platform differs from consumer-focused insurance comparison sites by fitting directly into mortgage origination and servicing operations. This integration aligns insurance decisions with closing, escrow, and portfolio management requirements, enabling lenders and servicers to reduce payment shock and limit avoidable borrower outreach.

Insurance-related disruptions often manifest indirectly for mortgage operators. An unexpected premium increase changes a borrower's monthly payment. A coverage lapse triggers lender-placed insurance. Last-minute documentation issues delay closings. While these events originate in the insurance ecosystem, their impact affects mortgage operations directly.

"Mortgage companies should not be left reacting to insurance problems after the fact," added Diedrich. "Our platform helps them operate with intent by making insurance visible, actionable, and manageable throughout the loan lifecycle, from origination to servicing."

HousingWire's editorial team selected award recipients based on demonstrated industry impact, product differentiation, adoption across the mortgage ecosystem, and the ability to solve persistent operational challenges facing lenders and servicers. The recognition reflects growing industry awareness that insurance volatility represents a core factor influencing borrower experience and loan performance.

As premium volatility continues across many regions, mortgage companies face increasing pressure to help borrowers navigate rising costs while maintaining operational efficiency. By integrating Covered insurance solutions into mortgage workflows, the platform provides a practical approach that improves transparency, reduces friction, and strengthens long-term loan stability.

Covered operates as a technology-enabled insurance platform built specifically for the mortgage industry.

The company partners with lenders and servicers to embed homeowners insurance into mortgage workflows by providing carrier access, real-time quoting, and lifecycle coverage management. By treating insurance as core infrastructure rather than an external transaction, Covered helps mortgage companies improve borrower experience, reduce operational friction, and better manage insurance-driven risk.

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Covered

Covered Insurance is a digital insurance marketplace that helps lenders, servicers, and fintechs embed personalized insurance offers into their platforms.

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