Covered Announces Strategic Partnership with Total Expert to Streamline Homeowners Insurance for Mortgage Lenders

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Denver, Colorado - March 19, 2026 -
Covered, a leading provider of digital insurance solutions, today announced a strategic partnership with Total Expert, the purpose-built customer experience platform for modern financial institutions. The collaboration introduces an integrated homeowners insurance journey designed to simplify the insurance process for mortgage lenders and their customers throughout the home-buying experience.

The partnership addresses a critical gap in the mortgage lending process by embedding insurance options directly into the lending workflow. Through this integration, mortgage professionals can now offer their clients seamless access to homeowners insurance quotes and coverage options without disrupting the loan origination process. The solution eliminates the traditional friction points that often delay closings and create unnecessary stress for homebuyers.

Covered embedded insurance technology integrates directly into Total Expert's platform, enabling lenders to

provide insurance options at the optimal moment in the customer journey. This integration allows loan officers to present competitive insurance quotes from multiple carriers while maintaining a single, cohesive experience for their clients. The system automatically populates property information from the loan application, reducing redundant data entry and minimizing errors.

?Covered is built to function as insurance infrastructure that mortgage teams can operationalize,? said Ross Diedrich, CEO at Covered. ?With Total Expert, lenders can trigger insurance touchpoints at the milestones they choose and give borrowers a clear path to shop a top-rated homeowners insurance marketplace - helping them discover affordable coverage with an agency that has their back, now and at renewal.?

The integrated solution offers several key advantages for mortgage lenders. Loan officers can track insurance status in real-time, ensuring all requirements are met before closing. The platform provides automated reminders and updates, reducing the administrative burden on lending teams. Additionally, the system maintains compliance with lender-placed insurance requirements while offering borrowers choice and transparency in their coverage options.

For homebuyers, the streamlined process means fewer phone calls, less paperwork, and faster closings. The platform presents clear comparisons of coverage options and pricing from multiple insurance carriers, empowering consumers to make informed decisions about their homeowners insurance. The digital-first approach also allows buyers to complete the insurance process on their own schedule, whether during business hours or after.

?Our customers have consistently told us they want a simpler, more connected way to incorporate insurance into the borrower journey without adding complexity for their teams,? said Dan Catinella, Chief Lending Officer at Total Expert. ?Through our partnership with Covered, we are enabling lenders to seamlessly embed insurance touchpoints directly into their customer journeys, creating a more unified borrower experience. This allows teams to standardize and automate outreach across their organization, reduce manual follow-up, maximize insurance cross-sell, and drive greater efficiency and revenue opportunities within a repeatable, scalable workflow.?

The partnership comes at a time when the mortgage industry faces increasing pressure to digitize and streamline operations. Rising interest rates and competitive market conditions have made operational efficiency more critical than ever for lenders seeking to differentiate themselves and reduce costs.

Covered specializes in embedded insurance solutions that integrate seamlessly into existing business workflows. The company's technology platform connects businesses with leading insurance carriers, enabling

them to offer insurance products as a natural extension of their core services. Total Expert serves more than 150 financial enterprises, including many of the nation's top mortgage lenders, banks, and credit unions. The platform helps these institutions create customers for life through data-driven engagement and modern marketing automation.

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For more information about Covered, contact the company here:CoveredGreg Kassardjiangkassardjian@itscovered.com

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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