

# Homeowners Insurance : Overview

Flexible workflow for consumers to easily  
complete their homeowners insurance  
requirement in Blend

# Blend can power the digital layer for a next-gen experience across the entire journey.

We're here to help you along the way



# Workflow overview



Provide insurance agent's contact information



Upload existing policy information



Shop for a new policy from Blend Insurance Agency

# Benefits (for lenders)



**Save loans teams  
time**



**Reduce closing  
delays**



**A seamless digital  
experience for  
customers**

# Results

**30+**

Lenders live, including  
2 of the Top 15  
mortgage lenders

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**25k**

Consumers are  
viewing the HOI  
workflow task in Blend  
every month

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**85%**

of consumers complete  
the Homeowner's  
insurance task in Blend

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**3 days**

Median number of days  
for consumers to  
complete the HOI task

# Blend Insurance Agency



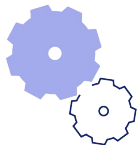
Independent agency with 20+ carrier partners, coverage available in all 50 states + D.C.



Offers auto bundle, flood, umbrella, and earthquake speciality coverages



Extended agency hours (9am-8pm EST) to support consumers across the U.S.



Provides EOI paperwork: dedicated servicing and QC teams ensure accuracy

# Flexible to fit your operations



## Automated and Manual triggers

HOI triggers at app submit, input of property address, or issuance of initial disclosures. It can also be manually added, a feature particularly useful for LOs who have disabled automated triggers.



## Account level control

While HOI is a global config, you can grant accounts (loan officers) the ability to turn off automated HOI triggers for their loans.



## EOI uploaded to the LOS

No matter how the customer completes the HOI task, an insurance document always get uploaded into the LOS to drive operational efficiency.

# Insurance Carrier Partners





# Legal and Compliance

- No exchange of value for referral of closing services.
- Centralized service limits risk associated with other referral channels
- Clear Blend branding to eliminate customer confusion.
- Clear throughout the product that choice of insurance provider will not impact loan outcome

