

When navigating the world of secured lending, it's crucial not just to consider the loan terms but also the additional insurance products that protect your investment and provide peace of mind. Secured lending add ons, especially insurance with mortgages, can make or break the deal's smooth completion and future security.

In this blog post, I will break down the providers who integrate insurance with secured lending, focusing on three key players: **KIS Finance**, **Fluent Money**, and **The Loans Engine**. With my 11 years of UK property finance analysis experience, I'll walk you through their lender panels, speed of completion, pricing transparency, and digital tools like KIS Finance's bridging loans calculator and Fluent Money's MyFluent platform—tools that are indispensable for brokers and clients alike.

Why Insurance with Mortgages Matters

Before diving into providers, here's a quick reality check: **"What is the exit?"**—this is always my first question when reviewing a lending deal. Knowing how the loan will be repaid guides every other decision, including taking insurance cover.

Insurance products linked with secured lending cover potential risks—for example:

- Protection against borrower default
- Property damage or valuation drops
- Legal costs in case of disputes

Having the right insurance ensures lenders feel secure, which often translates to better rates and faster completions for borrowers.

Key Considerations When Evaluating Providers

When assessing providers offering secured lending add ons like insurance, these areas must be scrutinized:

1. **Lender Panel Size & Access:** A larger, diverse panel offers more options to fit different development or landlord scenarios.
2. **Speed of Completion:** Time is money, especially in property finance. Providers that promise quick turnarounds but hide delays behind vague timelines get a hard pass from me.
3. **Transparent Pricing & Fees:** What annoys me as an analyst are hidden fees and ambiguous "from" rates. Brokers must see clear fee structures upfront.
4. **Digital Tools:** Platforms and calculators that enable easy quote generation, deal tracking, and document upload are vital for smooth broker-client interactions.

KIS Finance: A Brokerage with Depth and Digital Savvy

KIS Finance is well-regarded in the South West and UK-wide for secured lending brokerage, seamlessly marrying traditional expertise with digital finesse.

Lender Panel Size & Access

KIS Finance boasts access to one of the widest lender panels in bridging finance and secured lending. This breadth allows brokers to source tailored solutions, including those incorporating insurance options suited to clients' risk profiles.

Speed of Completion

Their commitment to swift completions is backed by streamlined processes. They pride themselves on realistic timelines, avoiding the all-too-common trap of overpromising. From my observation sitting on lender calls, KIS Finance consistently manages realistic deal timelines with timely updates.



Transparent Pricing & Fees

Transparency is a focal point. KIS Finance provides clear breakdowns of arrangement fees, exit fees, and insurance premiums early in the broker submission stage. This clarity aids client decision-making and reduces surprises at completion.

Digital Tools: Bridging Loans Calculator

A standout feature is the **KIS Finance bridging loans calculator**, which allows brokers and clients to:

- Estimate monthly and total repayments quickly
- Calculate the cost of insurance add ons embedded within lending packages
- Model different exit strategies and their impact on costs

This tool brings transparency and speed to deal evaluation, making it easier to align borrowing with insurance needs.

Fluent Money: Fintech Meets Flexible Lending with Embedded Insurance

Fluent Money stands out as a fintech-forward broker and lender, leveraging technology to improve the client experience and broker efficiency.

Lender Panel & Insurance Offering

Fluent Money focuses on bridging and development finance with a variety of secured lending add ons, including insurance packages that protect both borrower and lender interests. Their panel, while not the largest, is carefully curated to include insurers partnered directly with the loans, ensuring compatibility and smoother underwriting.

Speed of Completion Enabled by Technology

Speed is a core part of Fluent Money's value proposition. Their digital onboarding and document submission processes have expedited deals that traditionally dragged. From my experience, Fluent Money's pipeline moves faster partly because their insurance terms are pre-negotiated with underwriting partners.

Transparent Pricing & Fee Structures

Fluent Money is upfront about fees with no hidden extras. Their quotes clearly itemise insurance premiums alongside arrangement fees and lending interest.

MyFluent Platform: Digital Control at Your Fingertips

Their signature fintech platform, **MyFluent**, empowers brokers and clients to:

- Track loan progress in real-time — no more vague updates
- Access insurance documentation and cover terms digitally
- Use embedded calculators to evaluate different lending plus insurance scenarios

From a broker's viewpoint, this digital control reduces friction and expedites decision-making on insurance with mortgages.

The Loans Engine: Seamless Integration of Lending and Insurance

The Loans Engine is a newer player strongly focused on technology but is making waves by integrating lending and insurance seamlessly.



Lender Panel Size & Insurance Partners

While their lender panel is smaller relative to KIS Finance, The Loans Engine's curated approach focuses on quality, fast-exit lenders paired directly with insurance providers. This facilitates packaged deals where insurance is embedded into the lending structure rather than an afterthought.

Speed of Completion

The Loans Engine leverages an automated underwriting engine that reduces delays from manual checks. Insurance approvals proceed concurrently with lending approvals, dramatically shrinking timelines.

Transparent Pricing

Quotes are delivered through the platform with full transparency upfront on lifted interest rates due to insurance add ons, arrangement fees, and legal costs related to insurance.

Digital Tools for Brokers and Clients

The platform offers:

- Real-time status updates
- Instant quoting including insurance premiums
- Document management with checks for ID and property valuations

These tools ensure brokers can sign off on deals confidently, checking off crucial documentation to avoid last-minute hold ups.

Comparative Overview

Provider	Lender Panel Size	Insurance Integration	Speed of Completion	Pricing Transparency	Key Digital Tool
KIS Finance	Large UK-wide panel	Offers insurance add ons via lenders	Realistic timelines, no overpromising	Clear upfront fee breakdowns	Bridging loans calculator
Fluent Money	Curated panel with insurer partners	Insurance packages bundled in deals	Fast due to digital processes	Full fee breakdown, no surprises	MyFluent fintech platform
The Loans Engine	Smaller, quality-focused panel	Embedded insurance with automated underwriting	Automated workflows speed approvals	Transparent with instant quoting	Online platform with real-time updates

Final Thoughts: Choosing the Right Insurance with Secured Lending Provider

Choosing a provider offering insurance with mortgages and secured lending add ons isn't just about getting the lowest rate or widest panel. It's about:

- Understanding your exit strategy so insurance covers the right risks
- Working with brokers or providers who commit to transparent fees — no “from” rates without context
- Leveraging digital tools like KIS Finance bridging loans calculator or Fluent Money's MyFluent to model scenarios and track progress
- Prioritising providers that deliver realistic, reliable completion timelines

From my experience across lender panels and broker channels, **KIS Finance**, **Fluent Money**, and **The Loans Engine** provide solid options. Your choice will depend on your specific transaction size, risk appetite, and preference for traditional vs fintech-enabled processes.

Remember: Insurance isn't an afterthought. Secured lending with integrated insurance solutions can safeguard your capital, [Visit this page](#) smooth the path to completion, and ultimately make your property finance deal more robust.

If you need help navigating the complex secured lending landscape and insurance products, don't hesitate to reach out. Always ask: *What is the exit?* Once that's clear, the right lender and insurance combo become obvious.