

CASE STUDY

How YES Communities safeguarded its properties and streamlined operations



The CHALLENGE: uncovering a hidden risk



YES Communities focuses on creating connected living environments for its residents. Part of maintaining a high-quality, professional community is managing risk effectively.

Uninsured residents posed a growing risk for YES Communities. Resident-caused incidents resulted in unexpected expenses for community owners. Without centralized insurance tracking, team members were burdened with manual follow-ups and lacked visibility into whether coverage was consistent across the portfolio.

The SOLUTION: a seamless insurance program

To solve this, YES Communities turned to a powerful partnership between its existing property management software, ManageAmerica, and Assurant. The solution was an integration that embedded Assurant's insurance program directly into the leasing process.

How pay-with-rent works



Enrollment

Residents are invited to enroll in a policy that helps protect them and the community at the lease signing.



Simple communication

Residents receive a welcome letter and their policy packet via email.



Flexible options

If a resident prefers to use their own insurance, they can easily upload proof of coverage. The system then verifies that the policy meets the requirements.

The RESULTS: a safer community and greater peace of mind

The impact was immediate and clear. The integration of Cover360 helped safeguard YES Communities from certain liability claims while helping create a more professional and streamlined experience for residents and team members.

Impressive adoption



The Assurant program at YES Communities saw a **penetration rate of over 90% and has stayed consistent over a two-year period**, with more new and renewing residents securing coverage.

Increased visibility



YES Communities went from not knowing how many residents had coverage to having full visibility. Within the first phase of the program, **resident enrollment grew to 35% as more leases came up for renewal.**

Reduced administrative burden



With automation helping to handle the insurance verification process, **community managers were relieved of the time-consuming task of tracking policies.** The system is a time-saving tool.

The CONCLUSION:

By leveraging the integration between Assurant and ManageAmerica, YES Communities modernized risk management. The insurance program helps protect the company's financial interests and helps reduce complexity for team members and residents. It demonstrates a commitment to maintaining a secure and professionally managed community, proving that the right technology partnership can deliver powerful results.

Data sourced as of March 2026.

“**Cover360 has streamlined the entire insurance process for our communities, delivering a simple, transparent experience for residents and fully automated tracking for our team members. The integration has eliminated manual work, improved accuracy, and boosted compliance across the portfolio. It's one of the most impactful operational upgrades we've made.**”
– YES Communities