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Atlas Real Estate × PolicyProof

From Fragmented Policy Tracking To Portfolio-Wide Compliance

Results at a glance

Noncompliance dropped from: **85% → 15%** Owner action rate: **98% took action**	Average cure period: **~50% cure in the first 10 days** The remaining ~50% cured within the first 3 weeks	Top 3 Reasons for Owner Noncompliance: • 37% listed as additional interest, not additional insured • 24% policy no longer active • 23% not listed as additional insured

Atlas is a full-stack real estate operator with a simple promise: make real estate work for renters, buyers, and investors across markets and over time.

The team manages ~6,000–7,000 doors across 10 states, pairs brokerage and acquisitions with day-to-day property management, and measures success in resident experience and owner outcomes. It's a tech-forward culture by design: when a process touches owners at scale, Atlas looks for modern systems that make things better and safer.

The Compliance Gap

Audrey helps to run risk and compliance at Atlas. Her calendar is full of legislative changes, audits, and claims. But a pattern kept surfacing: a property would be onboarded, a certificate of insurance uploaded, and then…silence. When a claim hits, the "policy on file" might date back a decade or not even list the property manager as an additional insured.

Atlas tried to muscle it with a standard project tool. Eighteen months of owner outreach later, the portfolio hovered around ~20% compliance. There was no shared cure timeline, no portfolio-wide visibility, and no clean way to prove coverage on demand.

> "We'd onboard a property, upload the COI, and that's where tracking ended. When claims came up, we'd find policies from 2015 and nothing since. We tried manual outreach for over a year."
> — **Audrey Gilmore, Risk & Compliance Manager, Atlas**

Growing across states raised the stakes. Atlas needed a way to verify coverage, guide owners to fix issues, and protect the business during any gap without turning teams into full-time document chasers.

Built for How Atlas Works

Build more processes or adopt a platform built for the job? Atlas chose PolicyProof by Obie because, from the start, it matched how Atlas operates and how owners prefer to work.

PolicyProof reads each upload and compares it to Atlas's Property Management Agreement (PMA) requirements for that property: limits, endorsements, additional insureds, and the clauses that matter. Owners don't guess what's wrong: the platform explains the gap in plain language and sets a cure-by date so the next step is obvious.
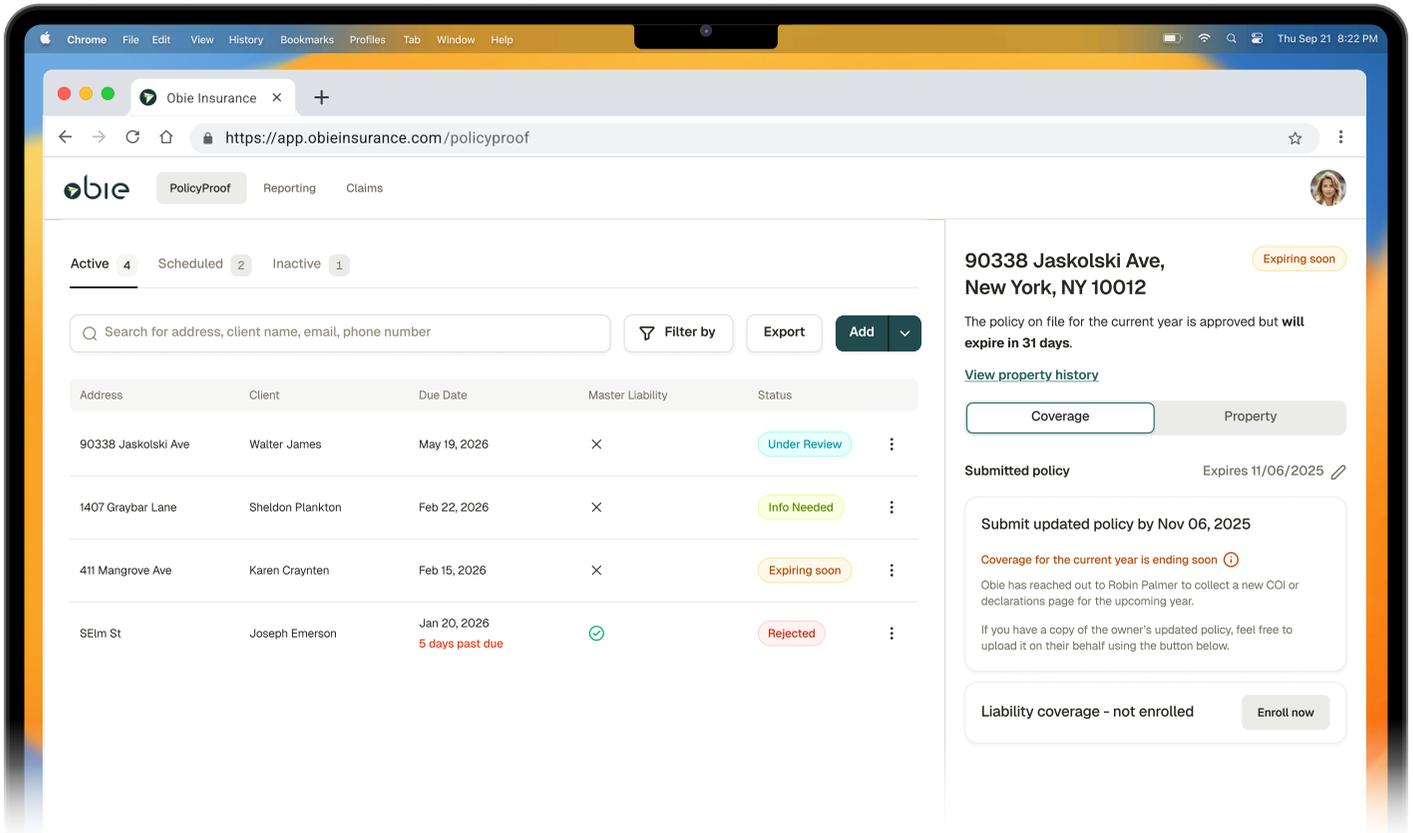
The brain of the operation is the PolicyProof dashboard. It stays live with where every policy stands, what's compliant, what's expiring, what's rejected, and why. From the same screen, Atlas can enroll a property into Master General Liability to cover a gap, then watch the status flip to compliant once the owner updates coverage.

Outreach runs on a predictable cadence, and progress is visible in one place, so teams manage exceptions, not inboxes. Just as important, Obie and Atlas worked in tandem. The service team trained Atlas over the first weeks, answered questions quickly, and aligned the rollout with Atlas's playbook.

> "It's a time saver, and the entire PolicyProof team has been great. There was so much consistent communication, training, and changes that fit what we need."
> **— Audrey Gilmore, Risk & Compliance Manager, Atlas**

Launched in Stages, Not Surprises

Atlas and Obie designed the rollout to feel like guidance rather than just a deadline. Owners knew what was coming, why it mattered, and exactly how to fix issues.

Sync and stage. Properties and contacts were imported from AppFolio. Atlas pre-loaded existing policies for a large subset, so PolicyProof could verify them before any notices went out.

Proactive heads-up. For owners likely to be rejected, Atlas picked up the phone. For everyone else, an Atlas email previewed what was coming. When Obie's invite arrived, it wasn't a surprise.

Simple submission. Owners used a drag-and-drop upload. PolicyProof checked the file against the PMA and returned clear next steps with a cure-by date.

Protection during gaps. If timing slipped, Atlas placed Master General Liability (MGL) on the property to reduce risk while the owner worked to update coverage.

Proof, in One Dashboard

Within weeks of launch, owner behavior changed. Renewals began arriving swiftly, approvals moved predictably, and Atlas shifted from reactive inbox work to exception management. With every policy's status and the exact reason visible, teams could prioritize the few items that truly needed attention.

Rejection data also pinpointed where confusion lived: most issues stemmed from the additional insured requirement; either listed incorrectly as additional interest or omitted entirely, plus a subset of inactive policies. With PolicyProof, those patterns were surfaced and corrected fast.

Reduced coverage gaps from **85% to 15%**.

Roughly **98% of owners took action** when shown precisely what to fix and by when.

Half of all cures were completed within **10 days**, and the remaining cases were closed within **3 weeks**.

Proof, in One Dashboard (continued)

"Working with Obie transformed the way we manage insurance compliance. They guided our portfolio into compliance with a streamlined, seamless approach, and their ongoing policy management has removed a significant burden from our day-to-day operations."
— **Brian Bellew, Vice President, Operations at Atlas**

With that momentum, Atlas' goal remains steady: protect owners, prove coverage, and keep teams focused on what moves the business.

Ready to see it in action?

Book a demo to see how PolicyProof compares policies to your PMA, puts cures on a clock, and gives your team a live, portfolio-wide view of obieinsurance.com/property-managers.

Book a demo today