

A TRUEFIXR LLC COMPANY · USPTO FILED

# FEDERAL DATA. VERIFIABLE RISK.

Address-level property-peril intelligence for every property in the United States — built entirely on public federal data, with cryptographically signed verification receipts.



HAIL



WIND



TORNADO



HURRICANE



FLOOD



WILDFIRE



QUAKE



WINTER

8 OF 54 PERILS — EVERY U.S. ADDRESS GRADED ACROSS ALL OF THEM

USPTO FILED | APP #64/070,786 · MAY 20, 2026

## WHY ATLAS UNITED EXISTS

# MAKING RISK **VISIBLE.**

Climate risk is already here — and it is uneven, street by street, rooftop by rooftop. Atlas United exists to make that risk visible for every one of America's 276 million addresses — turning public federal hazard data into clear, auditable knowledge that helps families, communities, builders, and insurers prepare for what's coming, instead of being blindsided by it.

For decades, the real risk of a place has been priced behind closed doors — legible to the carriers who insure it, invisible to the people who live in it. We think that is backwards: the family that owns a home should be able to understand its exposure as clearly as the company that underwrites it.

Atlas United began inside TrueFixR, helping contractors rebuild neighborhoods after the storm had already hit. The vision is bigger than repair — a country that can see its risk clearly enough to get ahead of it, and build, insure, and plan for a changing climate with open eyes.

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**THE FAMILY THAT OWNS A HOME SHOULD UNDERSTAND ITS EXPOSURE AS CLEARLY AS THE **COMPANY** THAT UNDERWRITES IT.**

— THE THESIS BEHIND ATLAS UNITED

## THREE THINGS HAVE CONVERGED

**01****CLIMATE LOSSES**

2024–2026 insurance losses from convective storms, wildfire and flood at all-time highs.

**02****REGULATORS**

State DOIs, NAIC, FHA pushing for explainable risk models. Black-box scores are a liability.

**03****CONSOLIDATION**

Cape Analytics (Moody's), HazardHub (Guidewire), PerilPulse (Pinpoint) all acquired. Buyers want what's left.

AT A GLANCE

# THE ENGINE HAS BECOME A PLATFORM.

Since we last connected, the engine behind TrueFixR has become a platform of its own. Here's where Atlas United stands today.

## 276M

U.S. ADDRESSES  
graded individually

## 54

NATURAL-HAZARD PERILS  
per address

## 22+

YEARS NOAA HISTORY  
validated against

## \$0

DATA LICENSING COST  
100% federal sources

WHAT IT IS

Address-level property-peril intelligence API for the United States.

BUILT ON

U.S. government public-domain & genuinely open-license data — NOAA, FEMA, USGS, USDA, NIFC.

SELLS TO

Insurance carriers, MGAs & programs, reinsurers, lenders, public sector, research.

SISTER BRAND

TrueFixR — the contractor-facing platform that proved the engine. 8 paying customers · ~88% gross margin.

THE MODEL

Deterministic, auditable, cryptographically signed risk grading — every grade traces to a federal source.

IP STATUS

USPTO Provisional #64/070,786 · Filed May 20, 2026 · Patent-pending across 24+ claims.

NEW SINCE LAST UPDATE

USPTO patent filed (App #64/070,786) · Texas DBA approved · 8 paying B2B customers · Live carrier-grade API at ~30ms warm response · SAM.gov registered (UEI XSEBYFC4KDA5) · NOAA Weather-Ready Nation Ambassador.

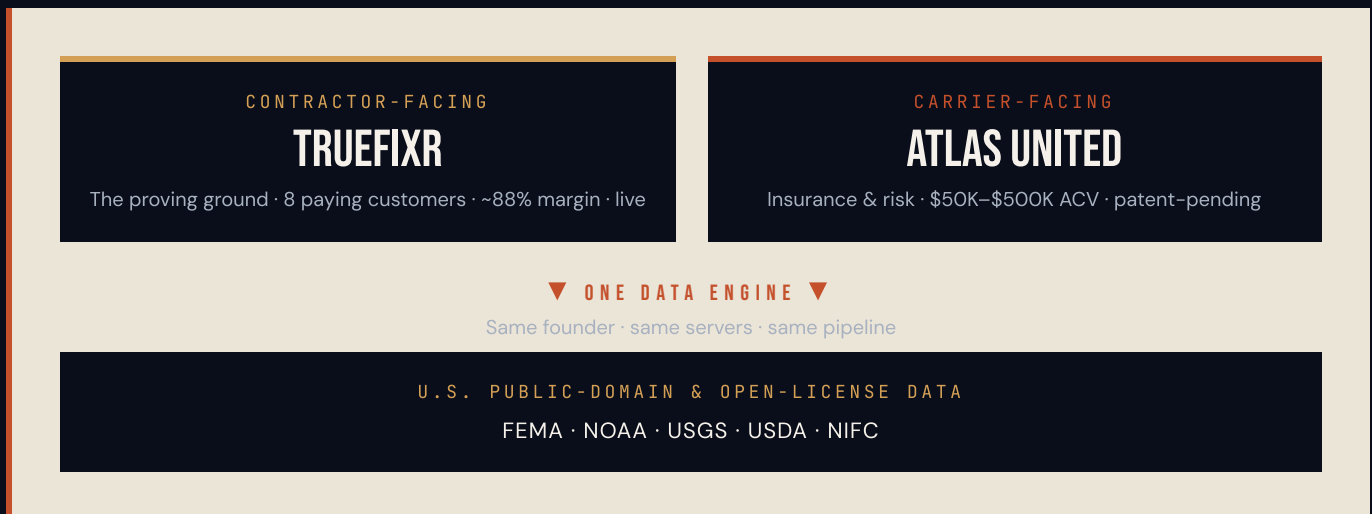
ONE COMPANY, TWO MARKETS

# SAME ENGINE. TWO FACES.

Atlas United and TrueFixR are one company — **TrueFixR LLC d/b/a Atlas United**, formed in Texas, DBA approved May 2026. TrueFixR is where it started. Atlas United is where it scales — and where the contracts get larger.

TrueFixR turned raw weather, radar, and federal hazard data into address-level intelligence for the storm-restoration market. Building it forced the company to build the real, durable asset underneath: a clean, deterministic model of natural-hazard risk for every property in the United States.

Atlas United is that asset — the same engine, pointed at the industry that pays the most for it. Same founder, same servers, same data pipeline; one face for contractors, one for insurers.



*One engine, two markets — the contractor business validated it; the insurance business scales it.*

TRUEFIXR · THE PROVING GROUND

# BUILT BY SOLVING A REAL PROBLEM.

TrueFixR is a storm-intelligence SaaS platform for roofing and restoration contractors. When severe weather hits, it pinpoints the neighborhoods that were struck, identifies the individual properties most likely to need repair, and delivers contractors a steady stream of qualified leads — backed by an automated outreach pipeline.

It is a live, revenue-generating product — used by roofing, restoration, and contracting businesses across the country. Atlas United didn't start as a thesis on a whiteboard; it emerged from solving a real, paying customer's problem at TrueFixR.

<p><b>1</b></p> <p><b>SEVERE STORM</b></p> <p>Live NOAA + radar ingestion at storm onset</p>	<p><b>2</b></p> <p><b>IMPACT ZONE</b></p> <p>County-down-to-rooftop mapping in HitMap</p>	<p><b>3</b></p> <p><b>PROPERTIES</b></p> <p>Address-level damage probability scored</p>	<p><b>4</b></p> <p><b>LEADS + OUTREACH</b></p> <p>Daily lead lists + automated email/SMS</p>
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*The TrueFixR pipeline — the same storm-to-address workflow Atlas United now sells to insurers.*

PRODUCT MODULES LIVE TODAY

<p><b>HITMAP</b></p> <p>Interactive storm-impact map, county down to rooftop</p>	<p><b>STORM REPORTS</b></p> <p>Address-level property risk, export-ready PDFs</p>	<p><b>DAILY LEADS</b></p> <p>Fresh qualified contractor leads every morning</p>	<p><b>AI + OUTREACH</b></p> <p>Storm AI chatbot, automated email campaigns</p>
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“**THE SAME ADDRESS-LEVEL RISK DATA IS WORTH FAR MORE TO THE PEOPLE WHO PRICE THE RISK THAN TO THE PEOPLE WHO REPAIR THE DAMAGE.**

— THE INSIGHT THAT BECAME ATLAS UNITED

## ATLAS UNITED · WHAT IT IS

# EVERY ADDRESS. EVERY PERIL. EVERY GRADE EXPLAINED.

Atlas United grades every U.S. address — all 276 million — across 54 distinct perils: hail, severe wind, tornado, hurricane, wildfire, flood, storm surge, earthquake, winter storm, and more. Not ZIP-code averages. Not county rollups. The individual address.

Three things make it a product an insurer can actually deploy:

## 01 ADDRESS-LEVEL RESOLUTION

Risk changes street to street — one side of a ridge burns and the other doesn't; one block floods and the next stays dry. Atlas United grades the property, not the postal area.

## 02 DETERMINISTIC AND CRYPTOGRAPHICALLY AUDITABLE

Every grade traces to a named federal data source and a documented rule. Every response is signed with a Merkle root binding the output to the exact source records — third parties can independently verify any historical response. Insurers must defend their numbers to regulators and reinsurers; Atlas United is explainable end to end.

## 03 VALIDATED AGAINST DECADES OF OBSERVED EVENTS

Grades are calibrated against 22+ years of recorded NOAA storm history — not theory, outcomes. Patent-pending dual-radius peril computation and dual-horizon forecast retrieval (NOAA HRRR + GFS).

### SAMPLE OF THE 54 PERILS

HAIL	WIND	TORNADO	HURRICANE	FLOOD	WILDFIRE	QUAKE	WINTER
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*8 of 54 — full model covers storm surge, lightning, ice, drought, extreme heat, landslide, radon, soil class, hydrology, and more.*

ONE ENGINE, FOUR PRODUCTS

# LAND, EXPAND, AND CHARGE FOR INTELLIGENCE.

AEPM is the foundation. StormCast and BuildCast extend it. StormIQ is the AI layer that makes all of it answerable in plain language. Same engine. Same buyer. Multiple revenue lines per account.

## STORMIQ AI

The AI analyst. Trained on decades of NOAA storm data and the full Atlas United model. Ask it about a property, a peril, or a storm in plain language — it answers from the data, cites its sources, and flags what it doesn't know.

## STORMCAST

PREMIUM

A 16-day, address-level severe-weather outlook with a per-address threat score. AEPM tells a carrier what an address's standing risk is; StormCast tells them what's coming next.

## BUILDCAST PREMIUM

Construction-timing intelligence. GO / CAUTION / NO-GO verdicts on whether forecast conditions allow work — for builders, GCs, and the programs that insure them.

## AEPM CORE

The core peril model. Every U.S. address graded across all 54 perils — the foundational data product that everything else sits on. Patent-pending dual-radius computation. Cryptographically signed.

### API ENDPOINTS · LIVE TODAY

→ [/v1/risks/fast](#)

Sub-50ms warm address response

→ [/v1/risks/expanded](#)

Full 54-peril matrix + receipts

→ [/v1/risks/batch\\_fast](#)

3,000+ QPS batch processing

BUILT ON FREE PUBLIC DATA · DEFENDED BY THE PATENT

# NO ROYALTIES. NO BLACK BOX.

Atlas United is built entirely on U.S. government public-domain and genuinely open-license data — the same federal datasets the whole insurance industry already trusts, assembled into a single address-level model. This is deliberate. **Zero recurring data-licensing cost — a structural margin advantage** over competitors who lease the data they resell.

## FEDERAL DATA SOURCES — 36 IN PRODUCTION

### FEMA

NRI · NFHL · Surge

### NOAA

22 yr storms · HRRR · GFS ·  
NEXRAD · MRMS

### USGS

NSHM · Faults · 3DEP elevation

### USDA · NIFC

SSURGO soils · wildfire  
perimeters

## WHY IT'S DEFENSIBLE

### 01 PATENT-PENDING ARCHITECTURE

USPTO Application #64/070,786 covers dual-radius peril computation, dual-horizon forecast retrieval, deterministic non-null peril matrix, binding-state FSM, and cryptographically signed verification receipts.

### 02 STRUCTURAL COST EDGE

Competitors pay \$50K–\$500K per year in data royalties to Verisk, HazardHub, PerilPulse. We pay \$0. That is a permanent unit-economics advantage that scales with every contract.

### 03 CRYPTOGRAPHIC PROVENANCE

Regulator-ready (FHA, NAIC, state DOI audits) · reinsurance-grade reproducibility · litigation-proof signed receipts. No competitor in this category combines all three.

WHY ATLAS UNITED IS THE MONEY-MAKER

# THE DATA IS FREE. THE CONTRACTS AREN'T.

TrueFixR sells to contractors — a fast, transactional market that proves the engine. Atlas United sells to the insurance and risk industry, and that changes the economics entirely: the data is free, the infrastructure is owned, and the customers stay.

01

### RECURRING, STICKY REVENUE

Sold through API access, data licensing, and tiered subscriptions. Once a carrier wires address-level risk into underwriting, it does not rip it back out.

02

### STRUCTURALLY HIGH MARGIN

Public-domain data + owned infrastructure. No per-customer data cost — each new contract is close to pure margin. ~98% gross margin per carrier deal.

03

### A LARGE, REAL MARKET

Address-level property-risk data is an established multi-billion-dollar industry. Atlas United competes on finer resolution, full transparency, and price.

04

### LAND AND EXPAND

AEPM is the land. StormCast, BuildCast, and StormIQ are the expand — premium layers sold into the same accounts. Book grows without growing headcount.

05

### MULTIPLE BUYERS, ONE ENGINE

Carriers, MGAs, reinsurers, lenders, asset managers, the public sector, and research institutions all need the same underlying data.

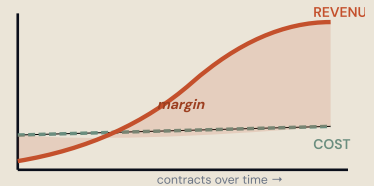
06

### DEFENSIBLE

Deterministic, auditable model. 22+ years of validation. A grade precomputed for all 276M addresses. Patent filed. Cryptographic receipts.

### THE UNIT ECONOMICS

Federal data + owned compute = revenue scales with every contract while cost stays nearly flat. The gap is margin. The longer Atlas United runs, the wider it gets.



ONE ENGINE · TWO MARKETS · ONE MONEY-MAKER

# SAME ENGINE. BIGGER CONTRACTS.

TrueFixR proved the engine and carries the company today. Atlas United takes that exact engine into the insurance-data market — where the contracts are larger, the revenue recurs, the margins are structural, and the customers stay.

The contractor business validated it. The insurance business is the money-maker. Same founder, same servers, same data engine — pointed at the industry that pays the most for address-level risk intelligence.

PRE-SEED · SAFE

## \$250K FLOOR \$750K CAP.

\$250K committed gets us to the first MGA pilot and Series A signal. Full \$750K extends to 18 months and a paid carrier contract.

USE OF FUNDS

Engineering hires	40%
Insurance SME + BD	16%
Customer Success	8%
Infrastructure	17%
Legal + patent + SOC2	13%
Reserve / contingency	6%

CONTACT

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