

• LIVE IN PRODUCTION · \$250K FLOOR · \$750K CAP

FEDERAL DATA. VERIFIABLE RISK.

LIVE IN PRODUCTION. 276M addresses · 54 perils · patent-pending. The data engine is built. Funding scales the infrastructure, compliance, and team needed to ship to carriers.

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PROPERTY RISK DATA IS A **BLACK BOX.**

Carriers pay **\$50K–\$500K per year** for proprietary peril data from Verisk, HazardHub, PerilPulse, and Cape. They get scores · not sources. And regulators are starting to ask the dangerous question: **"where did this number come from?"**

\$50–500K

ANNUAL DATA LICENSE

Verisk · Cape · HazardHub · PerilPulse

0%

SOURCE ATTRIBUTION

Proprietary models. No audit trail. No receipts.

\$1.5T

US P&C EXPOSURE

Insuring properties carriers can't fully see.

ONE COMPANY. TWO PRODUCTS. ONE DATA ENGINE.

TRUEFIXR LLC **D/B/A ATLAS UNITED.**

Same federal data pipeline. Same patent. Same infrastructure. **Two distinct go-to-market motions.**

ATLAS UNITED · THE PLATFORM

CARRIER-GRADE RISK API.

● DEPLOYED · SERVING REQUESTS · 30MS WARM

Coordinate-indexed risk API for insurance carriers, MGAs, reinsurers, and lenders. **276M US addresses · 54 perils each · ~30 ms warm response.** The patent protects this.

ANNUAL CONTRACT VALUE

\$50K – \$500K

TRUEFIXR · THE PROOF

B2B SAAS, LIVE TODAY.

Contractors pay monthly to access Atlas United data through a polished UI. **8 paying customers · ~88% gross margin.** Validates that the engine outputs something people will pay for.

SUBSCRIPTION

\$39 – \$119 / MO

Marginal cost per API call ≈ \$0. Federal data is free. Once the engine is built, every additional product is near-100% margin.

THE **MOAT** IS BUILT INTO THE DATA ITSELF.

01

PATENT-PENDING ARCHITECTURE

USPTO #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

PUBLIC FEDERAL DATA ONLY

36 federal sources: NOAA, FEMA, USGS, USDA, NIFC. Zero proprietary licenses. **Competitors pay \$50K–\$500K/yr in royalties we will never pay.**

03

CRYPTOGRAPHIC RECEIPTS

Every API response is signed with a Merkle root binding the output to the exact federal records. Third parties can independently verify any historical response · years later.

WHAT THIS UNLOCKS

Regulator-ready · FHA, NAIC, state DOI audits

Reinsurance-grade · every score reproducible

Litigation-proof · receipts hold up in court

Structural cost edge · zero data royalties forever

● LIVE IN PRODUCTION TODAY

LIVE IN PRODUCTION TODAY. THE DATA ENGINE **IS BUILT.**

Solo founder. ~\$1,500/mo infrastructure. **Production-grade carrier API** on a single Azure VM, serving real customers through TrueFixR today.

276M

US ADDRESSES

100% CONUS coverage

API ENDPOINTS LIVE

`/v1/risks/fast`
`/v1/risks/expanded`
`/v1/risks/batch_fast`

54

PERILS PER ADDRESS

24 graded production · 22 in development

22 YRS HISTORICAL DATA

Dual-radius peril computation. Dual-horizon forecast (NOAA HRRR + GFS). Deterministic, non-null matrices.

36

FEDERAL SOURCES

NOAA · FEMA · USGS · USDA · NIFC

~30MS

WARM RESPONSE

3,000+ QPS batch capacity

PROCUREMENT READY

SAM.gov registered · UEI XSEBYFC4KDA5 · NOAA Weather-Ready Nation Ambassador.

CONTRACTORS ARE ALREADY PAYING.

TrueFixR is the B2B SaaS that proves the data engine works. **8 paying customers** · **4 active trials** · **~88% gross margin** · all organic, zero ad spend. Built and operated solo.

8

PAYING CUSTOMERS

+ 4 active trials

88%

GROSS MARGIN

Federal data · ~\$1,500/mo infra

~\$100

MONTHLY INFRA

~88% gross margin today

100%

ORGANIC ACQUISITION

Zero ad spend to date

PAYING CUSTOMERS

Exceptional Roofing	\$119
Renewed Property Advisors	\$119
Anchord	\$119
Ironclad Roofing	\$119

Phoenix Roofing	\$119
J & M Roofing	\$119
LamBuilt Roofing	\$99
Double J Construction	\$40

WHY IT MATTERS

Roofing contractors paying \$119/mo proves the engine outputs something **people will pay for**.

Same data packaged for a carrier underwriter is worth **100–1,000x** per contract.

Atlas United monetizes the upstream engine. **TrueFixR keeps the lights on.**

THE COMPETITION

WE'RE THE ONLY **FEDERALLY-AUDITABLE** PROPERTY-RISK API.

VENDOR	DATA SOURCE	PERILS	AUDIT TRAIL	OUTCOME
Verisk	Proprietary loss data	~40	None public	Public · \$40B+ mkt cap
Cape Analytics	Aerial imagery + AI	~12	None	Acquired by Moody's '25
ZestyAI	Computer vision + imagery	~10	None	\$77M raised
HazardHub / PerilPulse	Mixed proprietary	~30	Limited	Acquired by Guidewire / Pinpoint
ATLAS UNITED	100% public federal	54	Signed receipts	Patent-pending

The category is real and exits. Cape Analytics: acquired. HazardHub: acquired. PerilPulse: acquired. Every one of them was built without our defensibility.

WHO BUYS, AND WHY NOW.

PRIMARY BUYERS · ATLAS UNITED

- + **Insurance carriers** · underwriting + quoting
- + **MGAs / wholesale brokers** · risk selection
- + **Reinsurers** · portfolio risk modeling
- + **Lenders** · climate due-diligence on collateral
- + **Asset managers** · CRE portfolio exposure

SECONDARY · TRUEFIXR (LIVE)

- + **Roofing contractors** · storm-driven leads
- + **Restoration & public adjusters** · claims targeting
- + **HVAC / solar installers** · territory planning

WHY NOW · THREE TAILWINDS

01 · CLIMATE LOSSES

2024–2026: insurance losses from severe convective storms, wildfire, and flood at all-time highs. Carriers **need better risk selection**.

02 · REGULATORY PRESSURE

State DOIs, NAIC, and FHA pushing for **explainable models**. Black-box scores are increasingly a regulatory liability.

03 · CONSOLIDATION

Cape Analytics (Moody's), HazardHub (Guidewire) · strategic buyers want **what's left to acquire**.

THREE REVENUE STREAMS · ONE DATA ENGINE

NEAR-ZERO MARGINAL COST.

Federal data is free. Infrastructure runs at **\$1,500/mo** at current scale. Every \$119 subscription is **~88% gross margin**. Every \$50K carrier deal is **~98%**.

B2B SAAS · LIVE

TRUEFIXR

\$39 - \$119 / MONTH

Contractors, public adjusters, restoration. Self-serve subscription. **Live with paying customers.**

TARGET: \$50K MRR @ 24 MO

CARRIER API · NEXT

ATLAS UNITED

\$50K - \$500K / YEAR

Insurance carriers, MGAs, reinsurers, lenders. Per-call or annual licensing. **Patent-protected.**

TARGET: 3 PAID PILOTS @ 18 MO

PUBLIC SECTOR · LATER

B2G

\$75K - \$120K / CONTRACT

County climate reports for FEMA BRIC/HMGP grant applications. **SAM.gov registered.**

TARGET: 5 CONTRACTS @ 24 MO

FROM 8 CONTRACTORS TO THE FIRST CARRIER.

PHASE 1 · NOW

PROVE THE ENGINE

Grow TrueFixR to 30+ paying contractors. Validates data quality at scale.

PHASE 2 · 0-6 MO

CARRIER PILOTS

Hire fractional insurance SME. Launch carrier outreach. Free 90-day API pilots.

PHASE 3 · 6-12 MO

FIRST CONTRACT

Convert 1 pilot to paid. MGA or regional carrier. Annual contract.

PHASE 4 · 12-18 MO

SCALE

3 paid carriers. Series A conversation. BD hire. Federal pilot via SAM.gov.

DISTRIBUTION ASSETS WE ALREADY OWN

SAM.gov registered (UEI XSEBYFC4KDA5) · NOAA Weather-Ready Nation Ambassador · USPTO Provisional Patent · 18K+ live SEO pages · TrueFixR LLC d/b/a Atlas United (TX)

CHANNELS

Direct outreach to MGAs first (faster procurement than carriers). Trade events (NAIC, Insurtech Insights). Warm intros via Austin tech ecosystem (Capital Factory, ATX founder network).

FOUNDER

BUILT BY AN ENGINEER. RUN LIKE A BUSINESS.

VALENTIN YSLAS JR.

FOUNDER · CEO · CTO

Built the entire 276M-address Atlas United engine, the patent-pending architecture, and the TrueFixR SaaS platform end-to-end. Data ingestion, geospatial matching, scoring models, HitMap, and the API layer. Solo.

Seven years of semiconductor and systems engineering on the GPU and server stack that the rest of the industry now runs on.

CAREER STACK

DELL TECHNOLOGIES

Systems Dev Engineer · GPU Systems

'22 - '24

AMD

Application Developer · GPU Infra

'21 - '22

KAPSCH TRAFFICCOM

Configuration Engineer

'19 - '21

INTEL

Network Validation Engineer

2019

CISCO · FLEX

Network & Debug Tech

'18 - '19

First three hires post-funding: Senior PostgreSQL/DBA engineer · Data pipeline engineer · Fractional insurance underwriter (advisor capacity). Sequenced over 90 days.

THE ENGINE IS BUILT. **FUNDING SHIPS IT.**

\$250K floor funds carrier-grade infrastructure, the first engineering hire, insurance SME, and 12-month runway. Full \$750K cap funds SOC2 compliance, full team, and 18-month runway to a paid carrier contract.

ALLOCATION	AMOUNT	%	OUTCOME
Engineering hires (DBA + Pipeline)	\$300K	40%	No more solo firefighting · build remaining 22 perils
Insurance SME (fractional) + BD	\$120K	16%	Carrier credibility + outreach pipeline
Customer Success (TrueFixR)	\$60K	8%	Trial → paid conversion · churn under 5%
Carrier-Grade Infrastructure	\$130K	17%	Multi-VM split · redundancy · uptime SLA-ready
SOC2 · Legal · Patent (non-prov)	\$100K	13%	SOC2 Type 1 · Carrier MSA templates · convert provisional
Reserve · Marketing · Contingency	\$40K	6%	Buffer for the unknown
TOTAL	\$750K	100%	18-month runway to first carrier contract

WHAT \$750K BUYS

FROM SOLO + 8 CUSTOMERS TO SERIES-A READY.

M1 · 0-6 MONTHS

**TRUEFIXR
SCALE**

- + 8 → 30+ paying customers
- + ~88% margin held at scale
- + 3 key hires made
- + Insurance SME onboarded
- + Infrastructure Phase A complete

M2 · 6-12 MONTHS

**FIRST
PILOT**

- + 1 MGA pilot signed (free 90 day)
- + \$10K+ MRR on TrueFixR
- + Patent → non-provisional filed
- + SOC2 Type 1 in progress
- + Phase B infra split deployed

M3 · 12-18 MONTHS

**SERIES A
READY**

- + 1+ paid carrier contract
- + 2-3 active MGA pilots
- + \$25K+ MRR combined
- + SOC2 Type 1 complete
- + BD lead hired

PRE-SEED · SAFE · \$250K FLOOR

RAISING UP TO \$750K.

SAFE. **\$250K committed gets us there** · first carrier pilot and Series A signal. Oversubscribe to \$750K for an 18-month runway.

CAPE ANALYTICS RAISED **\$75M** BEFORE THE MOODY'S EXIT. WE'RE ASKING FOR **1%** OF THAT.

CONTACT

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