

# TrueFixR LLC d/b/a Atlas United

Federal-data property risk API for insurance carriers, MGAs, reinsurers, and lenders

Valentin Yslas Jr., Founder & CEO

admin@truefixr.com

(512) 290-8644

8103 S Congress Ave, Unit 1202

Austin, TX 78745

[truefixr.com](https://truefixr.com) · [atlasunited.io](https://atlasunited.io)

May 2026

One company. Two products. One federal-data engine. Atlas United is a carrier-grade property risk API live in production today, serving real customers through TrueFixR — the B2B SaaS that proves the engine works. Patent-pending architecture. 276M US addresses. 54 perils per address.

## WHAT IS BUILT TODAY LIVE IN PRODUCTION

- **Atlas United Carrier API:** Coordinate-indexed risk endpoints (/v1/risks/fast, /v1/risks/expanded, /v1/risks/batch\_fast). ~30ms warm response. 3,000+ QPS batch capacity.
- **TrueFixR SaaS:** Contractor-facing UI sitting on top of the same engine. HitMap visualization, property risk reports, CSV exports. 8 paying customers paying \$39 – \$119/month.
- **Cryptographic verification receipts:** Every API response is signed with a Merkle root binding the output to the exact federal records used. Regulator-ready audit trail.

**276M**

US ADDRESSES

**54**

PERILS PER ADDRESS

**36**

FEDERAL DATA SOURCES

**~30ms**

WARM API RESPONSE

## WHY NOW

- **Carriers are bleeding from climate losses.** 2024–2026 saw all-time-high insured losses from convective storms, wildfire, and flood. Better risk selection is no longer optional.
- **Regulators want explainable models.** State DOIs, NAIC, and FHA are pressuring carriers to justify pricing. Proprietary black-box scores are increasingly a regulatory liability.
- **The category is consolidating.** Cape Analytics (Moody's '25), CoreLogic (Stone Point '21), HazardHub (Guidewire), PerilPulse (Pinpoint). Strategic buyers want what's left.

## OPERATIONAL STATUS

TrueFixR LLC is the parent entity, doing business as Atlas United for the platform product. Same legal entity, same patent, same data engine, two go-to-market motions.

METRIC	STATUS
Stage	Live in production · carrier-grade API serving requests
Margin Profile	~88% gross margin · ~\$1,500/mo infrastructure cost
Paying Customers	8 paying + 4 active trials, 100% organic acquisition
Patent & Entity	USPTO Prov. #64/070,786 (May 20, 2026) · TX DBA approved May 15, 2026

## Recent Milestones Completed

- USPTO provisional patent filed (App #64/070,786) covering dual-radius peril computation, dual-horizon forecast retrieval, deterministic peril matrix, and cryptographic receipts
- Texas DBA "Atlas United" approved · parent LLC TrueFixR (TX, Oct '25)
- 276M US addresses indexed · 24 production-graded perils (22 more in development)
- 36 federal data sources integrated · 22 years historical NOAA storm data backfilled
- SAM.gov registered (UEI XSEBYFC4KDA5) · NOAA Weather-Ready Nation Ambassador

## Founder Experience

Seven years of semiconductor and systems engineering on the GPU and server stack — Intel, AMD, Nvidia, and Dell Technologies. Built the entire 276M-address Atlas United engine, the patent-pending architecture, and the TrueFixR SaaS platform end-to-end. Solo founder, no external development dependencies.

## CUSTOMERS AND BUYING MOTIONS

### Atlas United Buyers (Primary)

- Insurance carriers — underwriting and quoting
- MGAs and wholesale brokers — risk selection
- Reinsurers — portfolio risk modeling
- Lenders — climate due-diligence on collateral
- Asset managers — CRE portfolio exposure

**Motion:** Free 90-day pilot → annual API contract. \$50K – \$500K ACV. MGAs first (faster procurement than carriers).

### TrueFixR Buyers (Live Today)

- Roofing contractors (currently 7 of 8 paying customers)
- Storm restoration and public adjusters
- HVAC and solar installers
- Property managers and channel partners

**Motion:** Self-serve subscription, month-to-month. \$39 – \$119/mo. 100% organic acquisition to date.

## PROBLEM STATEMENT

### Primary — Carriers Are Flying Blind on Their Own Data

Insurance carriers pay **\$50K – \$500K per year** for proprietary peril data from Verisk, CoreLogic, HazardHub, Cape Analytics, and PerilPulse. They get scores, not sources. 0% source attribution. No audit trail. No receipts. Regulators (state DOIs, NAIC, FHA) are starting to ask the dangerous question: *“where did this number come from?”* The US P&C industry has \$1.5T of exposure insured against properties carriers can't fully see.

### Secondary — Contractors Pay for Storm Data Too

Roofing, restoration, solar, and HVAC contractors waste time and money identifying real impacted addresses and proving storm exposure. Enterprise vendors cost \$500 – \$2,000+/month. Most small operators guess or skip data entirely. TrueFixR captures this segment at \$39 – \$119/month and uses it to fund the upstream engine.

## SOLUTION AND OUTPUTS

### Atlas United API Outputs

- Coordinate-indexed risk matrix (54 perils per address)
- Dual-radius peril computation
- Dual-horizon forecast (NOAA HRRR + GFS)
- Cryptographically signed verification receipts
- Regulator-ready audit trail with full source attribution
- Three live endpoints: fast, expanded, batch

### TrueFixR SaaS Outputs

- HitMap nationwide storm visualization
- Address-level hit lists by storm type and date
- CSV exports for outreach campaigns
- Property-level PDF risk reports (0–100 score)
- 22 years of documented NOAA storm history

## DATA CREDIBILITY AND UPDATE CADENCE

100% public federal government data. Zero proprietary licenses. Zero black-box scoring. Every output is reproducible from publicly available sources.

DATA TYPE	SOURCE	CADENCE
Historical storm events	NOAA NCEI	Archive finalized 75–90 days
Real-time alerts and forecasts	NOAA HRRR, GFS, NWS, SPC, IEM	Near real-time
Flood zones	FEMA NFHL	As updated
Climate projections through 2100	USGS CMIP6 LOCA2	Static
Wildfire risk	NIFC, USFS	Periodic
Elevation, soil, hydrology	USGS, USDA	Periodic
Lightning density	NOAA NCEI / NRI	Annual

## MARKET SIZING

### Market 1: Insurance & Reinsurance (Primary)

Carriers, MGAs, reinsurers, lenders, asset managers

- \$1.5T US P&C exposure
- ~2,500 US P&C carriers + ~1,000 MGAs
- API contract value: \$50K – \$500K/year
- Comparable vendor revenue: Verisk \$4B+, CoreLogic acq. \$6B, Cape Analytics acq. by Moody's '25

### Market 2: Contractor SaaS (Secondary, Live)

Roofing, restoration, solar, HVAC, public adjusters

- ~50,000 US roofing contractors
- ~15,000 US public adjusters
- Subscription: \$39 – \$119/month
- Serviceable: \$50M+ annual opportunity

## WHY WE WIN (MOAT)

- **Patent-pending architecture (USPTO #64/070,786).** Dual-radius peril computation, dual-horizon forecast retrieval, deterministic non-null peril matrix, and cryptographically signed verification receipts.
- **100% public federal data only.** 36 sources, zero proprietary licenses. **Competitors pay \$50K–\$500K/yr in royalties we will never pay –** structural cost edge forever.
- **Cryptographic receipts.** Every API response signed with a Merkle root. Third parties can independently verify any historical response years later. Regulator-ready, reinsurance-grade.

## COMPETITION AND ALTERNATIVES

VENDOR	DATA SOURCE	PERILS	AUDIT TRAIL	OUTCOME
Verisk	Proprietary loss data	~40	None public	Public, \$40B+ mkt cap
CoreLogic	Proprietary + parcel	~40	None public	Acquired by Stone Point '21
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
<b>Atlas United</b>	<b>100% public federal</b>	<b>54</b>	<b>Signed receipts</b>	<b>Patent-pending</b>

## GO TO MARKET

### Atlas United GTM (Carrier API)

- MGAs first – faster procurement than carriers
- Free 90-day pilots → annual contract
- Direct outreach + fractional insurance SME
- Series A target: 1+ paid carrier in 12–18 mo

### TrueFixR GTM (Live Today)

- Founder-led outbound + organic SEO (18K+ pages)
- Self-serve subscription, month-to-month
- Channel partners (supply houses, associations)
- Goal: 8 → 30+ paying contractors in 6 mo

## REVENUE MODEL

### Atlas United Carrier API (Next)

- Annual licensing: \$50K–\$500K/year
- Per-call pricing for smaller MGAs
- ~98% gross margin at first contract

Target: 3 paid pilots by month 18

### TrueFixR B2B SaaS (Live)

- Basic: \$39/month
- Full Access: \$99 – \$119/month
- Team: \$299/month (upcoming)
- ~88% gross margin at current scale

Live with paying customers · Target: \$50K MRR @ 24 mo

## FUNDRAISE

# Up to \$750K Pre-Seed

Vehicle: SAFE · Floor: \$250K · Cap: \$750K · Stage: Pre-Seed · Use of funds drives 18-month runway to first paid carrier contract

**Bootstrapped to date.** No outside capital raised. Currently live in production with 8 paying customers at ~88% gross margin on ~\$1,500/mo infrastructure.

## USE OF FUNDS

M1 · 0–6 mo	M2 · 6–12 mo	M3 · 12–18 mo
TrueFixR Scale 8 → 30+ paying customers 3 key hires	First MGA Pilot \$10K+ MRR Patent non-provisional filed	Series A Ready 1+ paid carrier SOC2 Type 1 complete
CATEGORY	%	PURPOSE
Engineering hires (DBA + Pipeline)	40%	End solo firefighting · build remaining 22 perils
Insurance SME (fractional) + BD	16%	Carrier credibility and outreach pipeline
Customer Success (TrueFixR)	8%	Trial → paid conversion, churn under 5%
Carrier-grade infrastructure	17%	Multi-VM split, redundancy, uptime SLA-ready
SOC2, Legal, Patent (non-provisional)	13%	SOC2 Type 1, carrier MSA, patent conversion
Reserve, Marketing, Contingency	6%	Buffer for the unknown
<b>Total</b>	<b>100%</b>	<b>18-mo runway to first carrier contract</b>

## TEAM

**Valentin Yslas Jr., Founder & CEO & CTO.** Solo built the 276M-address Atlas United engine, the patent-pending architecture, and the TrueFixR SaaS platform end-to-end. Seven years of semiconductor and systems engineering: Dell ('22-'24), AMD ('21-'22), Kapsch TrafficCom ('19-'21), Intel ('19), Cisco/Flex ('18-'19).

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

## AFFILIATIONS & LINKS

- USPTO Provisional Patent Filed (#64/070,786)
- SAM.gov Registered (UEI XSEBYFC4KDA5)
- NOAA Weather-Ready Nation Ambassador
- American Red Cross Ready Rating (2025)
- NWS Public Preparedness Engagement
- Texas DBA: TrueFixR LLC d/b/a Atlas United
- truefixr.com · atlasunited.io
- HitMap demo: truefixr.com/hitmap · Sample reports on request

## Raising up to \$750K Pre-Seed · SAFE · \$250K Floor

18-month runway to first paid carrier contract

admin@truefixr.com · (512) 290-8644 · Austin, Texas