



ASSURIFIED



AssureSmart Captives: Optimizing Risk Management for Rental Housing Real Estate

**Leverage a Turnkey Captive Solution
to Turn Risk Management Challenges
into Competitive Advantage**

AssureSmart Captives provide rental housing real estate owners with a streamlined approach to optimize their Total Cost of Risk, enhance NOI, and deliver superior resident experiences in an increasingly volatile market.

The Assurified Ecosystem:

**POWERING YOUR CAPTIVE INSURANCE PROGRAM WITH
CUTTING-EDGE TECHNOLOGY AND EXPERTISE**



(AIRA)

Assurified Intelligent Risk Analytics
AI-powered, institutional-grade
risk underwriting and loss control



(ART)

Assurified Risk Transfer
end-to-end risk transfer
and program execution

ASSURESMART

Turnkey Captives with Strategic Service
Provider and Partner Ecosystem



World's Leading
Captive Manager



S&P 500
Reinsurer



Big Four
Accounting Firm

Current Landscape

Rental housing real estate owners face unprecedented challenges:

- 25 consecutive quarters of property insurance rate increases since Q4 2017
- Evolving risks exposing coverage gaps
- Rising costs and unpredictable premiums in traditional insurance markets
- Lack of scalable risk management solutions for complex portfolios

Simplifying Captive Insurance for Rental Housing Real Estate

AssureSmart Captives offer a streamlined approach to captive insurance:

- Access a turnkey captive insurance program
- Retain control over premium dollars and claims management
- Customize coverage for unique and emerging risks
- Benefit from prearranged reinsurance market access for optimal terms and pricing
- Utilize AI-powered risk analytics for data-driven decision making

Key Advantages

1. Optimize Total Cost of Risk (TCOR)
2. Enhance NOI through efficient insurance coverage
3. Gain unprecedented flexibility in risk coverage
4. Streamline operations with centralized risk management
5. Improve resident experience with innovative insurance products



Platform Features

AI-Powered Risk Analytics (AIRA):

- Institutional-grade underwriting insights
- Quantify and mitigate risks with actuarial precision
- Real-time risk monitoring and predictive modeling

Assurified Risk Transfer (ART) Platform:

- End-to-end program execution
- Seamless integration with existing property management systems
- Automated policy management and claims processing

Expert Guidance:

- Feasibility studies and program design
- Ongoing optimization and performance analysis
- Regulatory compliance and domicile selection support

Competitive Advantage

- Specialized expertise in commercial real estate risk management
- Proprietary AI-driven technology platforms
- Seamless integration with existing systems and workflows
- Proven track record of success and partnerships with industry leaders

How It Works

EVALUATE

We conduct a comprehensive analysis of your risk profile and insurance needs.

DESIGN

Our experts create a customized captive program tailored to your objectives.

IMPLEMENT

We handle all aspects of captive formation and integration.

OPTIMIZE

Ongoing support ensures your captive continues to deliver maximum value.

WILLMAX CAPITAL MANAGEMENT

WillMax partnered with Assurified to implement the **AssureSmart™ captive resident default insurance program**, achieving

26%

reduction in losses
related to resident
default risk

2.2x

increased coverage
compared to traditional
security deposits

- Streamlined leasing processes
- Enhanced resident satisfaction

"Assurified's AssureSmart program has been a game-changer for our risk management strategy and leasing process."

- Brian McMakin, Director of Technology,
WillMax Capital Management

About Assurified

We offer the first AI-powered SaaS solutions that empower rental housing owners and operators to quantify, predict, price, mitigate, and monetize insurable risks, reduce expenses, improve NOI and drive higher asset returns.



YARDI | Standard Interface Partner

Take the first step towards transforming your risk management strategy. Contact us today for a personalized AssureSmart feasibility study and explore how Assurified's integrated analytics, execution platform, and solution network can enhance your approach to risk in commercial real estate.

GET IN TOUCH

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