



AIRA Overview:

Assurified Intelligent Risk Analytics

PROBLEM

Resident default risk is complex, fragmented, and difficult to quantify with today's tools. Deposits, often based on market rates, may not reflect true resident default risk exposure. Without accurate forecasting, owners and operators lack visibility until losses have already pressured NOI.

The Cost of Inaction:

- Budgets become unpredictable without accurate default risk forecasting
- Market-driven deposits may be inadequate to cover individual resident default risks
- Inconsistent performance data leads to missed opportunities
- Low recovery rates increase the Total Cost of Risk



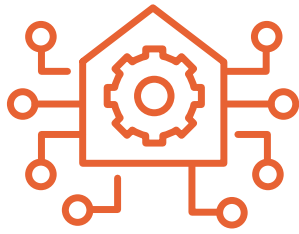
SOLUTION

With AIRA, resident default risk becomes measurable and actionable —turning a hidden cost into a controllable lever for NOI performance.

AIRA enables owners and operators to:

- ✓ Align deposits and coverage with actual resident default risk rather than market averages
- ✓ Forecast future losses with accuracy to strengthen budget confidence
- ✓ Benchmark properties with consistent, transparent metrics
- ✓ Proactively prevent losses before they erode NOI





Assurified Intelligent Risk Analytics (AIRA)

Transform Resident Default Risk into Strategic Value

AIRA Analytics + Coverage Optimization

Lower total risk costs by aligning deposits and coverage with true exposure.

- Property Analytics
- Predictive Risk Scoring
- Scenario-Based Pro-Forma
- Coverage Optimization



AIRA Fraud Management Multi-layer Fraud Defense

Stop fraudulent applications before they become costly defaults.

- Identity Verification
- Financial Due Diligence
- Document Authentication
- Behavioral Analytics

Available Add-On

AIRA delivers intelligence across the renter lifecycle — from application screening to move-out — ensuring proactive risk management at every stage

Resident Default Risk Lifecycle

Application → Residency → Move-Out

AIRA ROI at a Glance*

UP TO
\$40-90
annual NOI lift per unit

2-4X
return on investment

\$10-15M
valuation improvement when applied across a typical portfolio

*Representative example from Assurified experience. For a portfolio-specific model, contact sales to run the AIRA ROI calculator at: aira@assurified.com



PLATFORM CAPABILITIES

> Full Lifecycle Intelligence

Eliminate blind spots with unified risk tracking from application to move-out

> AI Risk Prediction

See default probability in real time and intervene before losses occur

> Portfolio Analytics

Benchmark properties instantly across operators, markets, and asset types

> Dynamic Pricing Tools

Model deposits and coverage by risk tier to close recovery gaps

> Zero-Friction Integration

Integrates seamlessly with existing PMS workflows — no IT lift required

> SOC 2 Compliance

Enterprise-grade security and data privacy, SOC 2 compliant



**Gain
Portfolio-Wide
Visibility**



**Optimize
Risk Pricing
& Coverage**



**Detect
Fraudulent
Applications**



**Lower
Total Cost
of Risk**



**Lift NOI
& Asset
Value**





Use Case Highlights by Outcome:

Strategic Portfolio Optimization

- Forecast exposure with confidence to drive portfolio wide risk-adjusted returns

→ **IMPACT** | **\$80 annual NOI lift per unit***

Intelligent Analytics

- Anticipate and neutralize collection losses through predictive performance and resident analytics

→ **IMPACT** | **20% reduction in collection losses***

Resident Risk Early Warning System

- Reveal critical resident risk patterns through advanced segmentation analytics before they impact performance

→ **IMPACT** | **2.6x ROI***

Evaluate Investment Opportunities

- Dynamic and predictive underwriting to improve post-acquisition performance

→ **IMPACT** | **\$12M value creation per 10,000 units***

***Based on sample representation portfolio using the following attributes:**

Units 10k | Avg rent: \$2,000 | Occupancy: 95% | Turnover: 50%
Cap rate: 6% | Avg sec deposit: \$250 | Avg collection loss: \$600

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

SCHEDULE A DEMO

For more information or to schedule a demo, contact us at:

AIRA@assurified.com
assurified.com