InsurOps Design Partnership

Insurance Operations Command Center for Multifamily Portfolios

EXECUTIVE SUMMARY

Multifamily risk managers face a critical opportunity: Total Cost of Risk (TCOR) represents one of the largest controllable expense categories in the portfolio—yet most organizations lack the tools to manage it strategically.

Current insurance operations rely on fragmented vendor relationships, manual processes, and limited visibility into portfolio-wide risk economics. Risk managers need consolidated data, automated workflows, and unified control to transform TCOR from a growing expense into a source of competitive advantage.

InsurOps is a purpose-built agentic platform designed to address these challenges. By integrating with property management systems, incident management tools, carrier platforms, broker systems, and risk data services, InsurOps creates a unified command center that enables risk managers to:

- Reduce administrative overhead through automated renewal and workflow processes
- Make data-driven decisions with consolidated risk and insurance intelligence
- Gain executive visibility into risk economics across the entire portfolio
- Control TCOR trajectory through improved risk transfer outcomes

PORTFOLIO ECONOMICS

NMHC and Assurified Data: Based on analysis of an 11,200-unit institutional portfolio.

Component	Annual Cost	Per Unit	% of NOI
Premiums	$8.00M	$714	5.22%
Resident Defaults	$2.55M	$228	1.67%
Risk Retention	$1.00M	$89	0.65%
Administrative Overhead	$0.55M	$49	0.36%
→ TOTAL TCOR	**$12.10M**	**$1,080**	**7.90%**

InsurOps Platform

InsurOps functions as an operational command center integrating with property management systems, document repositories, and carrier platforms. Key capabilities include:

- **Data Unification:** Automated ingestion and normalization across all carriers
- **Workflow Automation:** Standardized processes with exception-based routing
- **Negotiation Intelligence:** AI-assisted analysis with portfolio benchmarking
- **Executive Visibility:** Real-time TCOR tracking and predictive analytics

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DESIGN PARTNERSHIP FRAMEWORK

Design partners collaborate in validating the platform's operational fit while securing preferential commercial terms. The engagement follows a structured 6-8 week discovery process.

SOLUTION ARCHITECTURE

Current State Challenges

- Distributed portfolios with multi-entity complexity
- Manual handoffs between operations, finance, and legal teams
- Data fragmentation across email and spreadsheets
- Limited visibility into cycle-time metrics and TCOR drivers
- Property-by-property variance in processes

InsurOps Platform Components

Loss Run Intelligence
AI-powered extraction and normalization

Target: *70% reduction in review time*

Renewal Orchestration
Automated workflows with approval gates

Target: *50% faster cycles*

Quote Analysis
Portfolio benchmarking and modeling

Target: *5-10% premium reduction*

Claims Management
Inicident integration & multiparty workflows

Target: *Reduced settlement times*

Executive Dashboard
Portfolio-wide TCOR analytics

Target: *Real-time visibility*

COI Management
Automated request management & tracking

Target: *Efficiency and compliance*

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Technical Foundation

Built on Appian's enterprise platform with AWS infrastructure:

- SOC 2 Type II certified with 99.9% uptime SLA
- Pre-built integrations: PMS, Incident Management, 3d-party risk data
- REST APIs with OAuth 2.0 for carrier connectivity
- Multi-tenant architecture with role-based access
- AWS Multi-AZ deployment with automated failover

Implementation Timeline

Unlike many enterprise deployments, InsurOps delivers value within 30 days:

DAYS 1–30

- Loss run ingestion
- Document assembly
- Initial KPIs

DAYS 31–60

- COI automation
- Exception routing
- Governance cadence

DAYS 61–90

- Negotiation insights
- Full dashboards
- Predictive analytics

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DESIGN PARTNERSHIP ENGAGEMENT

Engagement Structure

The partnership follows a structured discovery focused on operational fit:

PHASE 1

PROCESS MAPPING
Weeks 1-2

Commitment
- 2-3 executive sessions
- Sample documents
- Process overview

Deliverables
- Gap analysis
- Quick wins
- Integration roadmap

PHASE 2

OPERATIONAL ASSESSMENT
Weeks 3-4

Commitment
- Weekly touchpoints
- System landscape
- SME participation

Deliverables
- Workflow design
- Data mapping
- ROI projections

PHASE 3

VALIDATION & DESIGN
Weeks 5-6

Commitment
- Bi-weekly reviews
- Feature prioritization
- Success criteria

Deliverables
- Implementation plan
- Success metrics
- Governance model

Total commitment: ~30-45 minutes per person per week

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Partnership Benefits

Immediate Value

- Operational assessment at no cost
- Actionable efficiency roadmap
- Peer benchmarking insights
- Early platform access
- Preferential commercial terms
- Priority implementation queue
- Product roadmap influence
- First-mover advantage

NEXT STEPS

1. **Executive Briefing:** 30-minute discussion to align objectives
2. **Mutual NDA:** Execute confidentiality agreement
3. **Discovery Kickoff:** Initiate Phase 1 with team
4. **Governance Cadence:** Establish steering committee

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.

SOC 2 Compliant

YARDI | Standard Interface Partner

PARTNERSHIP INQUIRIES

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