TYGART MEDIA · ACT-2 ARCHITECTURE NOTE

From 4 Charles Prime to 2 A.M. Pipe Bursts: Where Aurora Goes Next

By Will Tygart · November 26, 2026 · Owner's-Rep & Physical Validator Model

DIRECT SYNTHESIS

Luxury AI concierges like Aurora (joinaurora.co, $14M raised, $5k + $10k/yr) capture high-frequency personal trust and operational exhaust that can float down into residences and 30+ portfolio companies via an unbundled Owner's-Rep and Physical Validator bench.

1. Floating Personal Trust Exhaust Down

- **Portfolio clue on joinaurora.co:** Kevin Love's endorsement highlights '30+ portfolio projects' and 'a growing staff.'
- **Why personal pays for enterprise:** Solving travel and dining captures risk profiles, family-office controllers, and property footprints.
- **Unbundled Owner's Rep:** Coordinates physical crises without buying trucks or touching carrier/PA policy disputes.

Role	Serves	Boundary & Fit
Public Adjuster	Policyholder (10%-15%)	RCW 48.17.010 licensing; adversarial to carriers
TPA / IA Adjuster	Insurance carrier	Carrier cost containment / 3%-8% contractor clips
Agentic Owner's Rep + Validator	Principal / Family Office	Zero policy advice; flat-fee S500/S520 telemetry & PM

2. The 3-Packet Radiologist-vs-Surgeon Split

- **Packet A ($500-$1,500 flat):** 90-min LiDAR + thermal + S500/S520 walk; validator barred from bidding Packet B tear-out.
- **Packet B (Execution):** Headless AI PM dispatches pre-scoped local trades and monitors daily psychrometric curves.
- **Packet C ($350-$750 flat):** Independent dry-standard clearance sign-off before rebuilds or payout release.

Asset Required	Operational Role	Risk & Liability
Vetted Validator Bench	2-3 senior MWR/IEPs per metro	Lightweight E&O; no-self-bid firewall
Non-UPPA Owner's-Rep Contract	Physical PM & scheduling only	Explicitly excludes claim/policy advice
HOUR-ZERO-VALIDATOR v0.1	Deterministic JSON + SHA-256 scans	Feeds AI PM directly; CC0 1.0 open schema
Pre-Scoped Trade Roster	Vetted mitigation & fine-art crews	Crews carry CGL, WC, and CPL policies

Primary Sources & Verification Links

- Aurora Platform & Careers: https://joinaurora.co/ | https://joinaurora.co/careers
- ANSI/IICRC S500 & S520: https://iicrc.org/s500/ | https://iicrc.org/s520/
- Statutory Boundary (RCW 48.17.010): https://app.leg.wa.gov/RCW/default.aspx?cite=48.17.010

Spec Colophon: Released under CC0 1.0 Public Domain (https://creativecommons.org/publicdomain/zero/1.0/) consistent with 17 U.S.C. 102(b) and 35 U.S.C. 102. Informational architecture note only—not legal or adjusting advice.