

# Technologies as catalysts: five theses on future property valuation

**Input ERES 2024 Gdansk**

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June 2024



*IAZI – Your strong partner for Swiss Real Estate*

**30 Years**

Since 1994

6'000 customers  
from private  
customers to  
bluechip company

**Market Leader**

For hedonic Real Estate Valuation  
in Switzerland

Innovation for the  
Swiss Real Estate  
Market

**280+** bn. CHF

Assets managed  
with IAZI

**140**

Employees

14'800+  
Renditeliegenschaften  
im IAZI Swiss Property  
Benchmark® analysiert

**35** bn. CHF

Annual transaction  
volume

**4**

locations

# IAZI - an SMG Real Estate Company

- Around 380 employees
- from 30+ nations
- across 10 brands
- and offices in 5 countries

The screenshot shows the top navigation bar with links: About, Portfolio, Advertising, News, Sustainability, Blog, Career. Below is a hero image of a family (a man, a woman, and two children) sitting on a yellow sofa in a bright, modern living room. Overlaid on the image is the text: "The smartest Real Estate marketplaces in Switzerland" and a "Read more" button. Below the hero image is a grid of ten brand logos: homegate.ch, ImmoScout24, Flatfox, home.ch, ImmoStreet.ch, Acher-Louer.ch, PUBLIMMO, CASASOFT, ALLE IMMOBILIEN .CH, and IAZI CIFI.







## Public Blockchains

Upon large-scale adoption, all money and contracts will migrate onto Public Blockchains that enable and verify digital scarcity and proof of ownership. The financial ecosystem is likely to reconfigure to accommodate the rise of **Cryptocurrencies** and **Smart Contracts**. These technologies increase transparency, reduce the influence of capital and regulatory controls, and collapse contract execution costs. In such a world, **Digital Wallets** will become increasingly necessary as more assets become money-like, and corporations and consumers adapt to the new financial infrastructure. Corporate structures themselves may be called into question.

## Artificial Intelligence

Computational systems and software that evolve with data can solve intractable problems, automate knowledge work, and accelerate technology's integration into every economic sector. The adoption of **Neural Networks** should prove more momentous than the introduction of the internet and create 10s of trillion dollars of value. At scale these systems will require unprecedented computational resources, and AI-specific compute hardware should dominate the **Next Gen Cloud** datacenters that train and operate AI models. The potential for end-users is clear: a constellation of AI-driven **Intelligent Devices** that pervade people's lives, changing the way that they spend, work, and play. The adoption of artificial intelligence should transform every sector, impact every business, and catalyze every innovation platform.

## Energy Storage

Declining costs of **Advanced Battery Technology** should cause an explosion in form factors, enabling **Autonomous Mobility** systems that collapse the cost of getting people and things from place to place. Electric drivetrain cost declines should unlock micro-mobility and aerial systems, including flying taxis, enabling business models that transform the landscape of cities. Autonomy should reduce the cost of taxi, delivery, and surveillance by an order of magnitude, enabling frictionless transport that will increase the velocity of e-commerce and make individual car ownership the exception rather than the rule. These innovations combined with large-scale stationary batteries should cause a transformation in energy, substituting electricity for liquid fuel and pushing generation infrastructure towards the edge of the network.

## Robotics

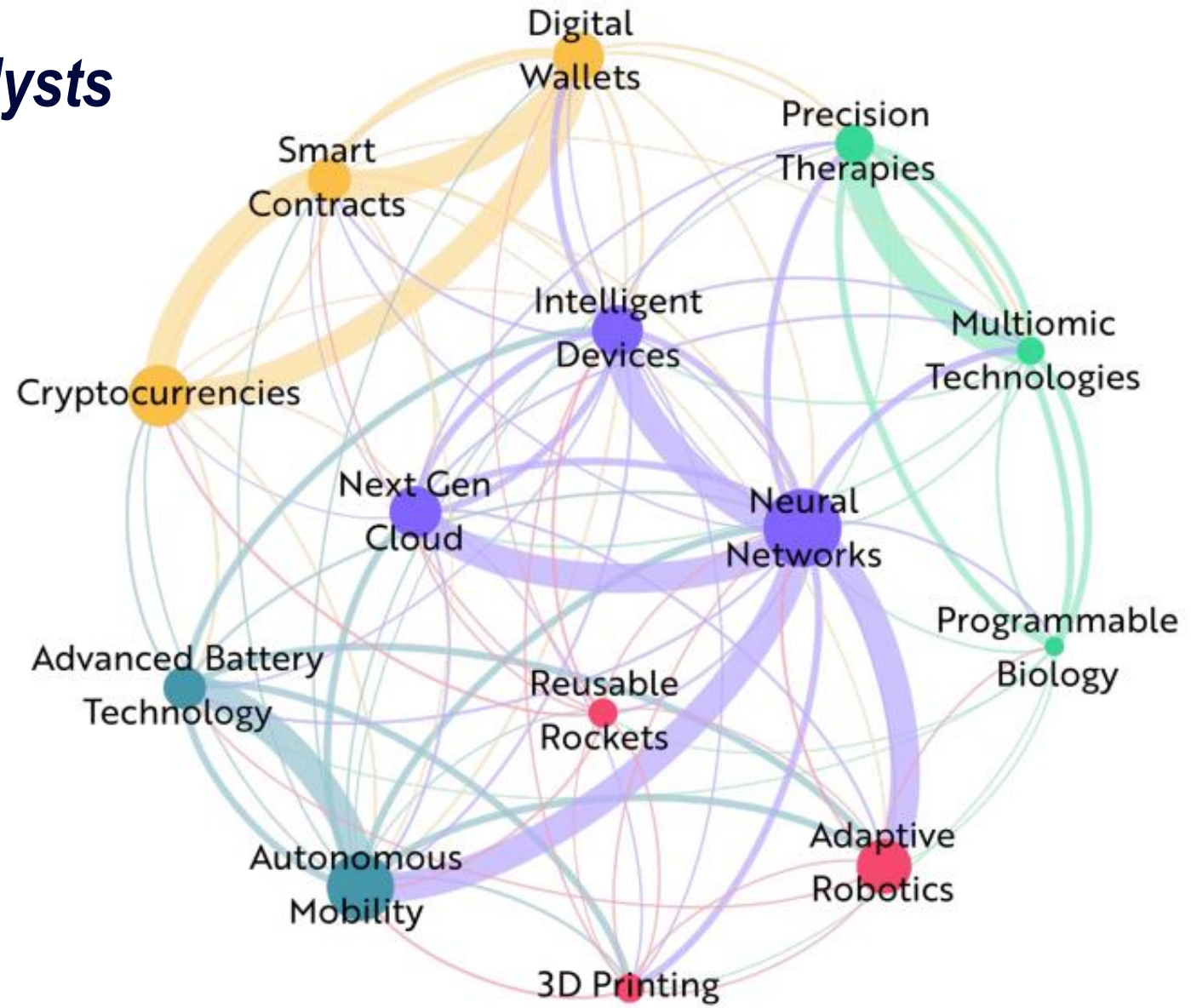
Catalyzed by artificial intelligence, **Adaptive Robots** can operate alongside humans and navigate legacy infrastructure, changing the way products are made and sold. **3D Printing** should contribute to the digitization of manufacturing, increasing not only the performance and precision of end-use parts but also the resilience of supply chains. Meanwhile, the world's fastest robots, **Reusable Rockets**, should continue to reduce the cost of launching satellite constellations and enable uninterrupted connectivity. A nascent innovation platform, robotics could collapse the cost of distance with hypersonic travel, the cost of manufacturing complexity with 3D printers, and the cost of production with AI-guided robots.

## Multiomic Sequencing

The cost to gather, sequence, and understand digital biological data is falling precipitously. **Multiomic Technologies** provide research scientists, therapeutic organizations and health platforms with unprecedented access to DNA, RNA, protein, and digital health data. Cancer care should transform with pan-cancer blood tests. Multiomic data should feed into novel **Precision Therapies** using emerging gene editing techniques that target and cure rare diseases and chronic conditions. Multiomics should unlock entirely new **Programmable Biology** capabilities, including the design and synthesis of novel biological constructs with applications across industries, particularly agriculture and food production.



# Technologies as Catalysts



**\*Size of bubble represents expected market cap of industry in 2030.**

Source: ARK Invest 2023

# 5 Theses on Future Property Valuation

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The effort required for the valuations and the resulting costs is systematically reduced through the comprehensive **use of automatic valuation models** and the optimised combination and usage of **existing databases**.



Increased accessibility of **public and private data** and the ability to systematically analyse large data sets increase transparency in the property market and **reduce information asymmetries** further.



A high degree of **standardisation** and the **outsourcing** of individual process steps to the **end customer** reduce the time required and further increase the availability of property valuations.



Technical possibilities and new **types of data collection** increase objectivity in the valuation process and thus **improve the quality and reliability** of the valuation results.



The **expertise of specialists** is **used selectively** for complex properties and quality control. However **expert knowledge** in related topics is also required, enabling consultancy services in areas such as refurbishment planning and sustainability.



# Automated Valuation Models – AVM in Switzerland



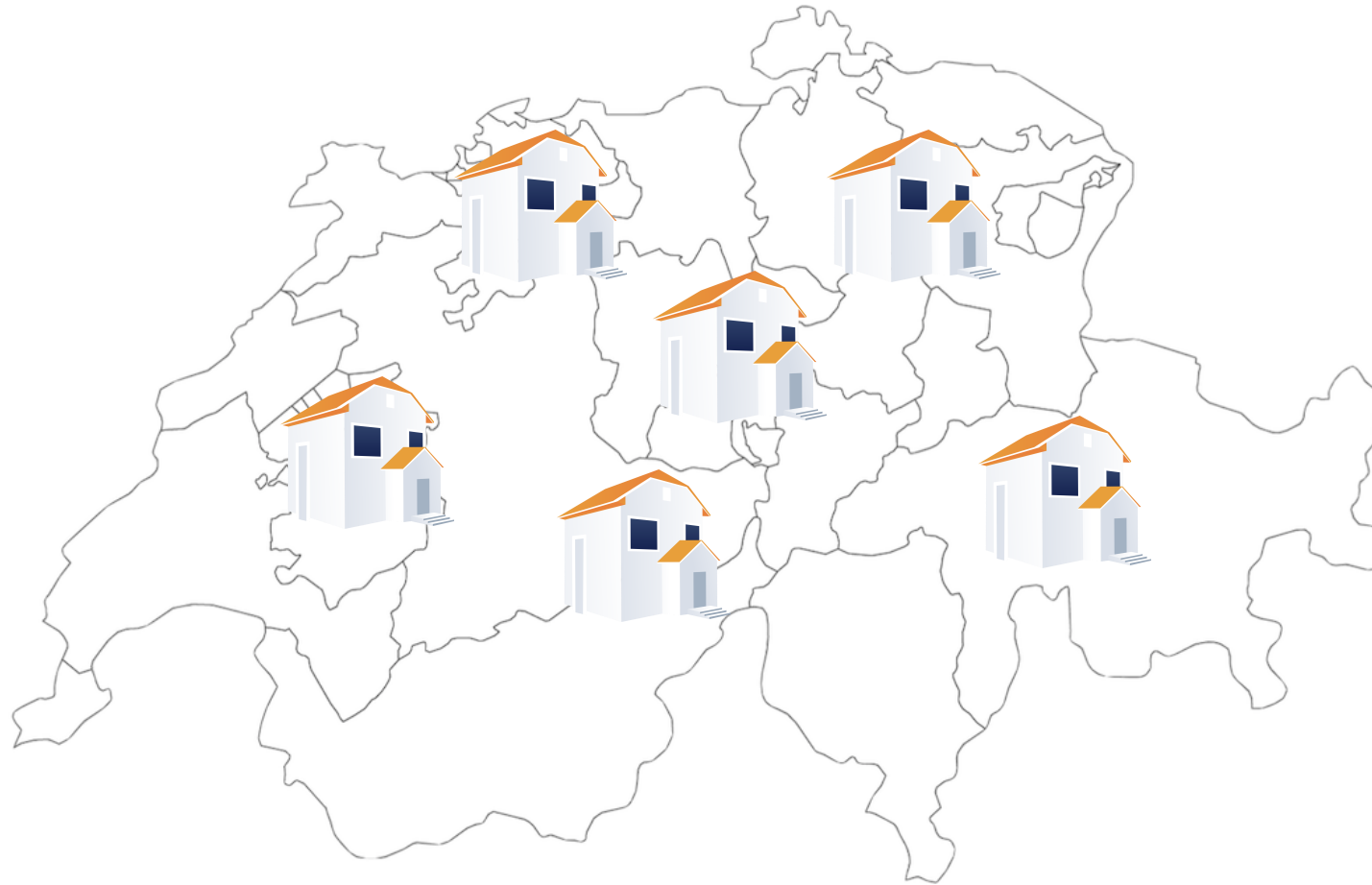
**> 15'000'000**  
Valuations p.a.

**> 90%**  
Mortgages issued  
based on AVMs

**< 1**  
Minute per Appraisal



# Automated Valuation Based on Public Data

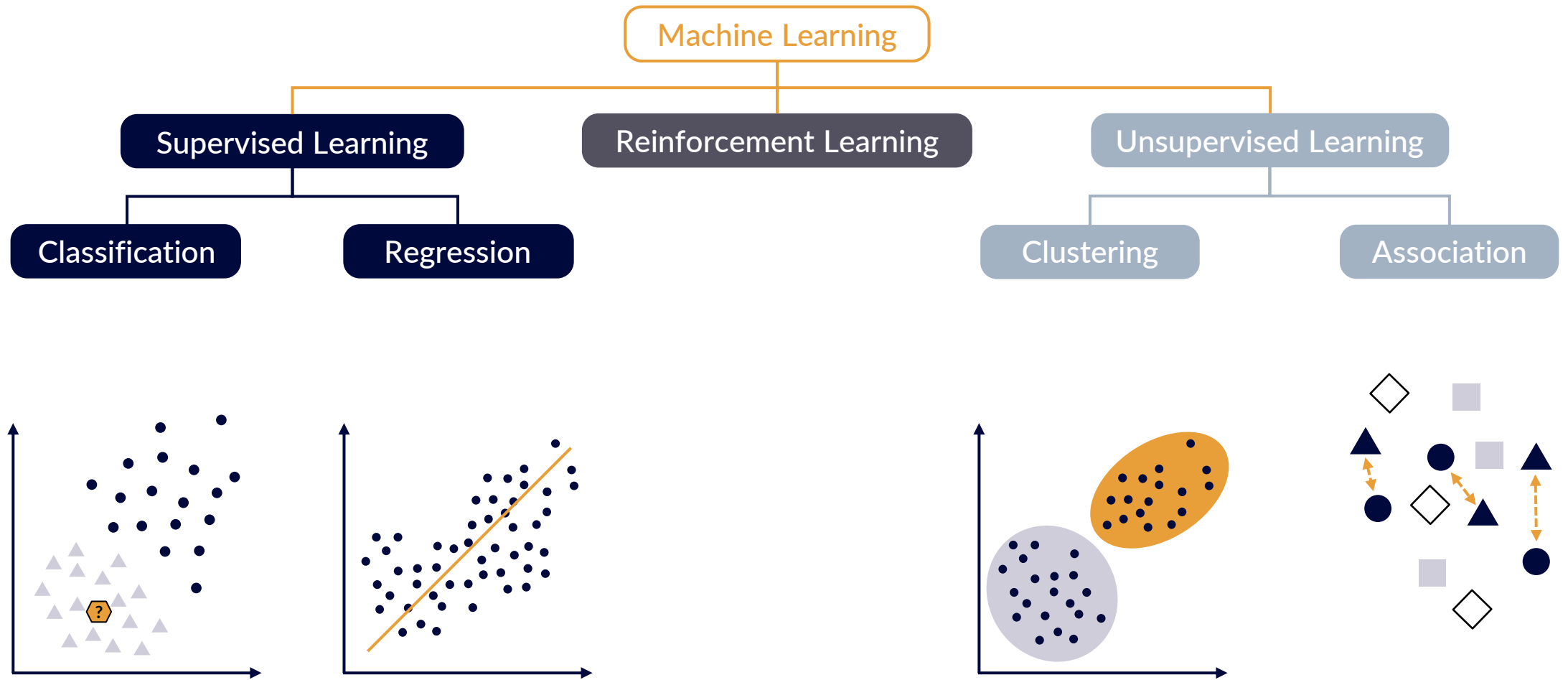


**CHF 4 tn**  
Market Value

**4.8 m**  
Dwellings

**< 4**  
Minutes

# Leveraging Data / Learning from Data...



# GenAI



Quality?



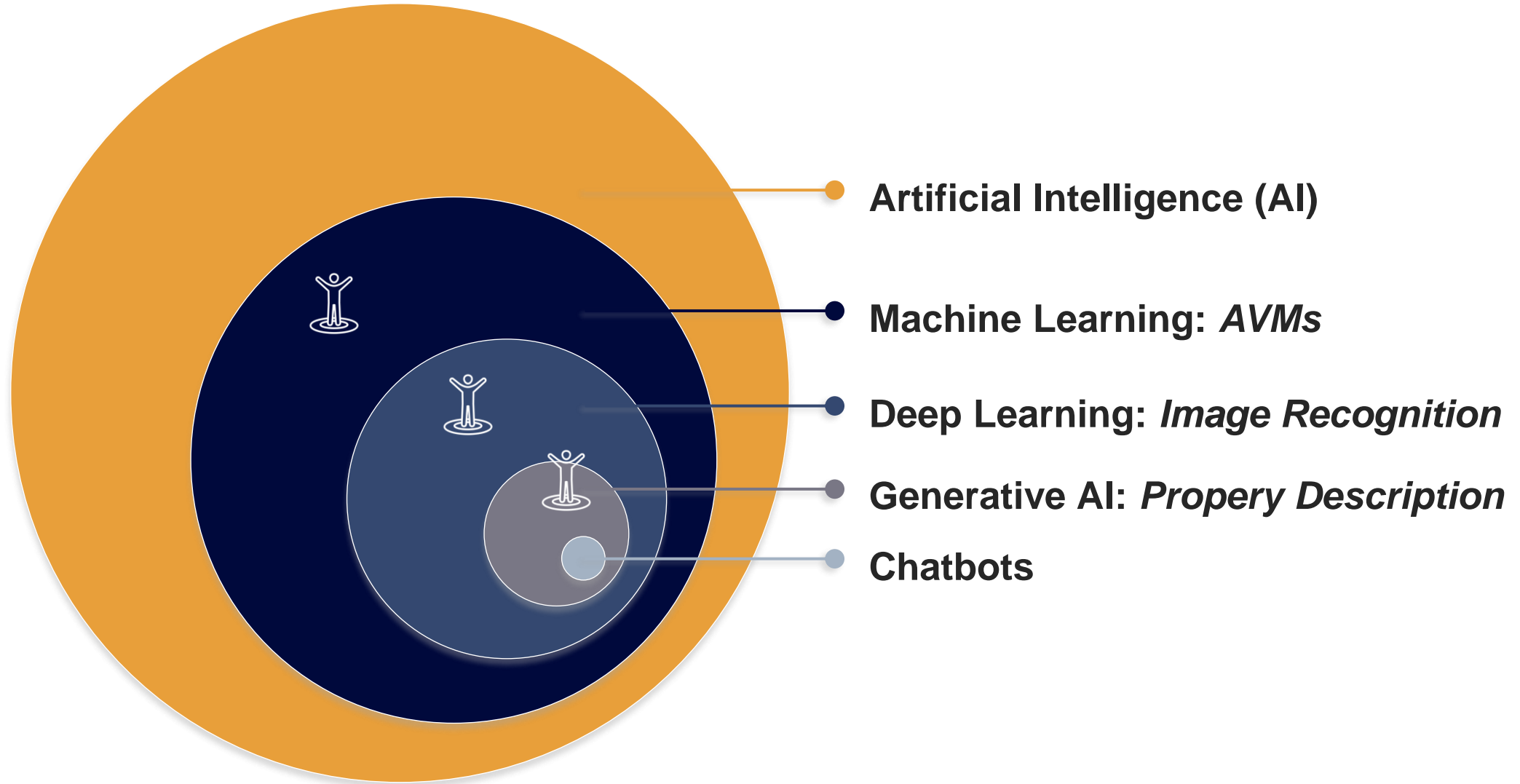
Personalization



Automation



# The AI Onion





**Fully Automated Insertion**  
**List your Property with one Click!**



**Digital Market Agent**  
**Market Places at your Fingertips**

IAZI  
CIFI

A night cityscape with glowing skyscrapers and vertical data lines. The scene is dominated by a deep blue color palette. Numerous tall buildings are illuminated with various lights, creating a vibrant urban skyline. Overlaid on this scene are numerous vertical lines of varying heights and colors (white, blue, purple, pink) that extend from the top of the frame down to the city, resembling data points or network connections. The overall effect is one of a modern, digital city.

**Fully Automated Insertion**  
**List your Property with one Click!**





Try it out

Overview

### Location

Street address	Feldgass 32 6170 Schüpfheim
Select apartment	Floor 0, 6 Rooms, Area 170

### Property details

Property type	House
Net living surface (m <sup>2</sup> )	170
Number of rooms	6
Building year	1953
Floor number	0
Number of floors	2
Minergie standard	No
Heat generator	Boiler
Heat source	Heating oil

Recalculate

Sell

CHF 815,700.-

Rent

CHF 2,790.-

### Pictures

Add more pictures



Picture category : Multi Storey Building

3 / 3

Facade

Window External

Windowshutters Wood

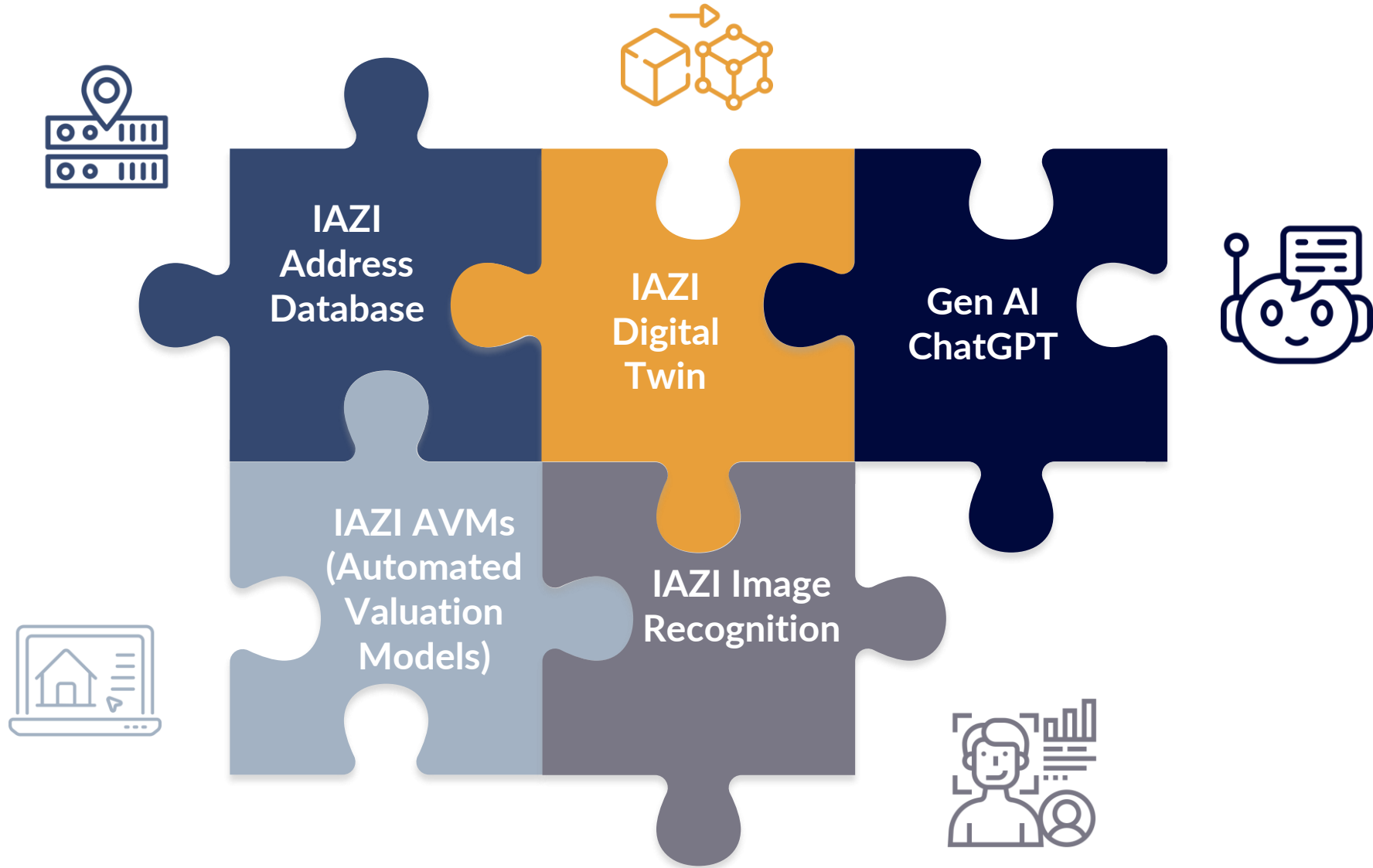
Fill property details and upload pictures to Generate Description

Spacious and charming house located at Feldgass 32, Schüpfheim, offering a generous living space of 170 square meters. Built in 1953, this two-story home boasts a total of 6 rooms, providing ample space for a growing family or those seeking extra room for hobbies or a home office. The heating system is powered by a reliable boiler and heating oil, ensuring warmth and comfort throughout the year.

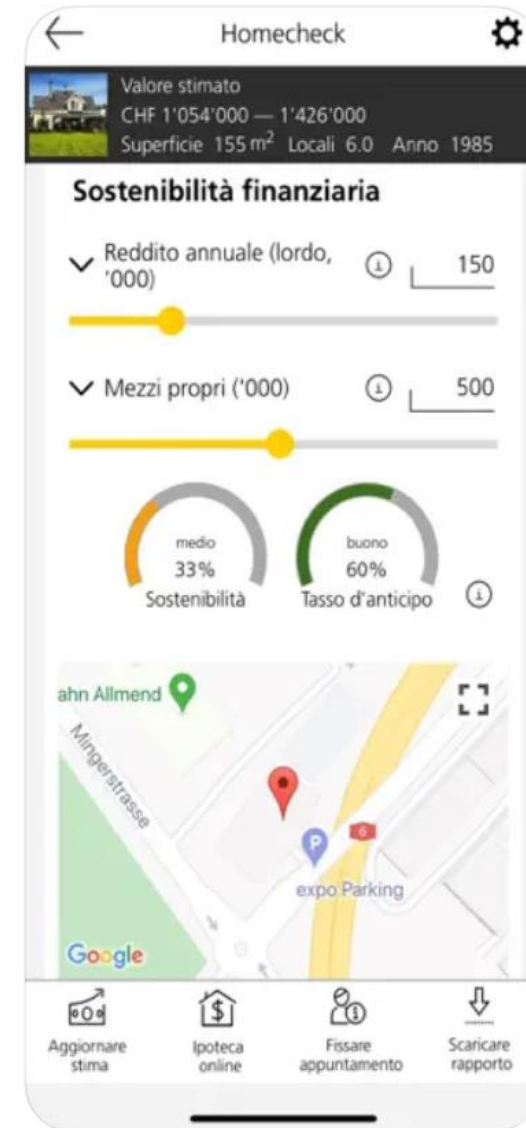
This well-maintained property comes with desirable amenities, including a convenient microwave oven for quick and easy meal preparation, as well as a relaxing bath tub for unwinding after a long day. The house's classic design and spacious layout make it a perfect canvas for personalization and creating a cozy home atmosphere. Don't miss the opportunity to make this charming house your own and enjoy the peaceful surroundings of Schüpfheim.

Contact us now to schedule a viewing and discover the potential of this wonderful property.

# A Puzzle with 5 pieces



# Another Usecase – Lead Generators



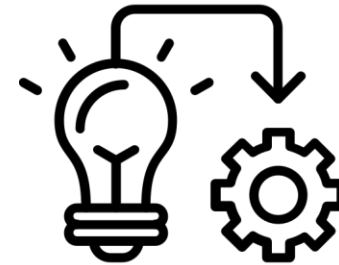


# We Just Started...

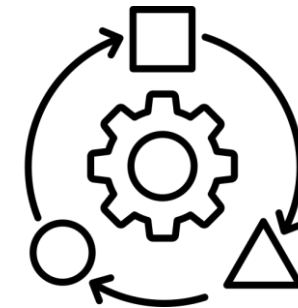
- We are only at the beginning and are learning every day



- Technology develops at a tremendous pace



- Iterative adoptions and careful assessment of user needs are key to success



# *Thank you for your Attention!*



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Head of Analytics  
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