Insured Profile: Craimo Robotaxi

"Your destination, our mission."

Craimo is a venture-capital-backed startup revolutionizing public transit with a state-of-the-art fleet of 500 fully electric, autonomous vehicles. Our mission is to provide a safe, efficient, and luxurious travel experience. Quoted from Craig Belanger, CEO and founder: "*We are pioneers in a new frontier of risk. We don't just want an insurance policy; we want a strategic partner who understands the complexities of our operation and can provide the most comprehensive protection available. We cannot afford any gaps in our coverage that could jeopardize our mission.*"

Key Business Operations:

- **Operational Area & Expansion:** Craimo currently operates exclusively in suburban New Jersey. However, we have a confirmed expansion plan to launch services in New York City within the next 12 months.
- **Fleet and Facilities:** Our fleet of 500 robotaxis, each valued at $150,000, is housed and maintained at our company-owned operations center at **306 Madison Avenue, Morristown, NJ**. This facility also contains our primary data servers and on-site engineering teams.
- **The "Cromo" Program:** Through a partnership with your college, our "Cromo" (Craimo Monitor) program uses a "Blackbox" AI to assess journey risk. Based on weather, traffic, and destination, the system determines if a human assistant is needed. These assistants, all interns from your college, are trained to monitor vehicle systems and assist passengers.
- **"Quantum Leap" AI:** The core of our operation is our proprietary "Quantum Leap" AI. To ensure peak safety and performance, we deploy mandatory, over-the-air software updates to the entire fleet monthly from our central quantum computer, which represents our key intellectual property.

Your Team's Goal: The Winning Proposal

As a prospective insurance carrier, your team has 25 minutes to deliver a winning proposal that addresses two key areas:

Part 1: What Can Go Wrong? (Identifying Exposures) First, demonstrate your understanding of Craimo's unique risks. Identify and list all potential insurance coverages your company would recommend to protect Craimo from everything that could go wrong.

Part 2: Prioritizing the Protection (Ranking Coverages) Second, rank the coverages you identified by their estimated underlying cost, from highest to lowest. You do not need to provide specific premium numbers. Justify your ranking based on Craimo's specific operations.

Good luck, and may the best insurer win!

