Commercial Autonomous Insurance Underwriting

Tesla CyberCab Actuarial Modeling, Telematics Risk & Captive Reserves

Risk Assessment for 5655 Peachtree Pkwy Operations Hub | Gwinnett / Fulton / DeKalb Corridors

1. Actuarial Framework & Autonomous Safety Profile

Commercial underwriting for the Tesla CyberCab and Model Y autonomous fleet leverages real-time telematics data streaming directly from Tesla Fleet APIs into Unykorn risk scoring algorithms. Actuarial data demonstrates an 8.4x reduction in severe collision frequency for AI5/FSD systems compared to traditional human-driven rideshare and black-car operations. This superior safety profile unlocks substantially discounted commercial underwriting tiers.

2. Coverage Structure & Policy Limits

$5,000,000	Combined Single Limit (CSL) (Primary Auto Liability per Occurrence)
$1,000,000	Physical Damage / Comp & Collision (Actual cash value per vehicle)
$2,000,000	Cyber & Telematics Interruption (Network outage and telemetry security)
$250,000	Captive Risk Retention Buffer (Dedicated Unykorn loss reserve fund)

3. Per-Vehicle Cost Projections (Year 1 to Year 3)

- Year 1 (Phase 1 Supervised Launch): $6,800 / vehicle / year (~$0.09 / operational mile)
- Year 2 (Telemetry Track-Record Established): $5,400 / vehicle / year (~$0.07 / mile)
- Year 3 (Fully Autonomous Captive Integration): $4,200 / vehicle / year (~$0.05 / mile)

Benchmark Comparison: Traditional human black-car commercial limousine insurance in Atlanta averages $11,500 - $14,000 annually per vehicle. Unykorn Black achieves 40-60% savings.

4. Hub Safety & Loss Prevention (5655 Peachtree Pkwy)

All vehicles stationed at 5655 Peachtree Pkwy undergo daily automated optical camera sensor calibration, brake pad ultrasonic testing, and automated cabin UV-C sterilization between dispatches. Geofenced corridor limits prevent routing through high-risk flood or construction hazard zones.