Basic concept:

Unify transport logistics providers under a common interface. Instead of contracting with individual transport providers (airlines, Uber, trains, etc.), users contract with insurance providers, and buy a contract to transport them (and/or goods) from their origin to their destination, with a payout function depending on whether they arrive at the destination on time or not (could vary, e.g. declining slightly if a bit late, then free if more than X hours late - this is similar e.g. to some European transit regulations). These insurance providers then purchase individual legs of the trip from different actual transit providers (such as drivers, flight operators, train operators, etc.) in ways compatible with the user's preferences (user can restrict which transit providers are allowed). These legs can be resold and repurchased during the trip if later, more optimal configurations become possible (or perhaps if the journey is delayed and the insurance provider would rather pay for a more expensive, faster leg than lose the contract payout).

Topics to consider:

- Market structures of different payout contracts, legs, transit hubs (bus/train stations, airports, etc.)
- Market structures of insurance providers and transit providers, potential centralization concerns
- User experience of such an application
- Solving, mapping, and constraints over three dimensional space and time
- How to express user preferences in the appropriate sorts of ways

This is probably most similar to existing travel aggregation applications such as:

- Some public transit apps in Europe where you can at least book source to destination on trains
- Multi-hop routes on airlines (but the market is still quite fragmented)
- Ctrip, maybe (I'm not too familiar)

But none of them are quite as unified as what is being proposed here, and don't include this insurance structure or potential dynamic reconfiguration (which should improve overall system efficiency).

cc @apriori for your context - does this make sense?