Exoskeleton Technology From An Insurance Perspective

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Outcomes

- Identify the challenges to get technology into the commercial marketplace
- Establish the “positives” for commercial use
- Determine what could be viewed as a downside for this technology
Challenges – Product Liability

• If user is able to lift more weight, could they still be injured by overextending, straining or have a potential back injury
• What is the limit to be used in warnings
• Will it reduce the metabolic rate (fatigue) and by what percentage
• Is testing done in a lab setting
• Is there 3rd party certification (UL)
Product Liability Requirements

• Pristine quality control
• Documented testing
• Product literature/labeling clear on warnings
• Controls not to exceed limits
• Recalls
• Maintenance/training
• Can it be misused
• Third party certification
Positives

• Allow an increase in production
• Better quality of work
• Reduced fatigue level
• Increase company profits
• Employees return to work quicker
• Potentially reduce the amount of a WC claim
What If’s

• Could employer or employee exceed limits and cause injury to user or those in the area
• If unit fails for whatever reason during a lift, is there a warning system
Questions?