

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?

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