

Robotics Shield

End-to-End Risk Management for the Booming Robotics Industry



Robotics is one of the world's fastest growing industries, and poised to become its largest¹. Robotics technology is increasingly deployed across a wide range of sectors. Already robotics and robots with ingrained 'artificial intelligence' are enabling the performance of numerous diverse tasks with new efficiency, safety, and quality. This includes everything from robotic telepresence solutions that facilitate patient care and cognitive computing technology to treat cancer patients, to advanced industrial automation and innovative robotic technologies for construction, search and rescue, mining and exploration, and domestic chores.

The Problem? Robots Can Make Mistakes Too

As the robotics industry surges, so too are claims involving bodily injury, property damage, and financial loss. Robot-linked workplace deaths occur. And, while certain robots accumulate 'artificial intelligence,' this (as with human intelligence) is no immunity from errors and omissions in performance.

The global robotics industry is expected to exceed \$151 billion by 2020.²

When a robot-related accident occurs, complex liability questions are inevitable: Is it the result of an error arising from the manufacturer of the robotics hardware, firmware, software, or artificial intelligence architecture ... or perhaps some incorporated subcomponents thereof? Is it a professional liability error or general liability loss? The opportunity for ambiguity is clear. So is the need for a comprehensive risk exposure and management solution: Robotics Shield.

The Solution? End-to-End Risk Management

Designed to address the needs of businesses making or operating industrial, manipulator, service, telepresence, and other types of robots, Robotics Shield brings together General & Products Liability Insurance, Robotics Errors & Omissions Insurance, and Risk Management Services, all three of which are specifically tailored for the robotics industry. Robotics Shield also provides single-point access to a dedicated Robotics Claims Team, streamlining the claims handling process.

- **Robotics Errors & Omissions Insurance.** Provides professional liability coverage specially geared to robotics services. For example, the definition of professional services includes "Artificial Intelligence Architecture" and expansive definitions of both "Robotics Products" and "Robotics Services."

1: <http://www.littler.com/robotics-artificial-intelligence-ai-and-automation>

2: <http://tractica.com/newsroom/press-releases/global-robotics-industry-to-surpass-151-billion-by-2020/>

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- **General & Products Liability Insurance with CrisisResponse.** Lexington Insurance provides general liability and products liability insurance geared for the robotics industry and is enhanced with CrisisResponse coverage designed to support policyholders in responding to and mitigating the adverse impact of a serious liability event.
 - [Unmanned Aircraft Liability](#) coverage is also available by endorsement.
- **Specialized Risk Management Services.** Support policyholders in navigating the new and shifting terrain of robotics-related risks – and helps to mitigate exposures. Up to eight hours³ of confidential consultation, provided by attorneys at Littler Mendelson, P.C., who specialize in Robotics, Artificial Intelligence and Automation, includes:
 - A robotics-focused workplace safety evaluation with an aim to support OSHA compliance and emerging safety standards issued by ISO, ANSI, and the [Robotic Industries Association](#).
 - Robotics Workplace Audit covering the spectrum of workplace laws impacted by the introduction of specific robotic systems or services introduced to the workplace.
 - Review of state- and federally-mandated Illness and Injury Prevention Programs as they relate to the use of robotics.
 - Ongoing updates on changes in regulations and legislation regarding robotics, including updates from the Congressional Robotics Caucus and the Littler-created *Workplace Policy Institute*[™].
- **Dedicated Robotics Claims Team.** Enhancing claims management and supporting continuity of coverage with general, products, and professional liability robotics-related claims processed through a single point of contact.

Robotics Shield provides unique continuity of coverage and cutting-edge services for the robotics technology sector.

3: Eight-hour limit applies regardless of whether only Robotics Errors & Omissions Insurance or General & Products Liability Insurance with CrisisResponse coverage is purchased, or both coverages are purchased.

For more information regarding:

Robotics Errors & Omissions Insurance

Please email **Jeanmarie Giordano**, Chief Underwriting Officer, Professional Liability

Jeanmarie.Giordano@aig.com or (212) 458-2850 or visit www.aig.com/Specialty-Risk-Protector_3171_417976.html

General & Products Liability Insurance

Please email **Bob Nevin**, Products Liability Product Manager

Robert.Nevin@aig.com or (617) 772-4546



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