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Robotics And Autonomy: Who Should Trust A Robot?

What makes autonomous systems insurable?

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Session Roadmap Ahead

- ALEXANDRE
- PULSE CHECK
- REALITY NOW
- LIABILITY
- INSURANCE + SOLUTIONS
- OPEN FLOOR

First, meet the work behind the question

DR ALEXANDRE COLLE | CEO, KONPANION AESTHETICS AND ROBOTICS

- Design & embodied intelligence
- Socially assistive robotics / technologies
- Synthetic companionship
- User-centred innovation
- Complex character design

Meet Maah – Use Case 1

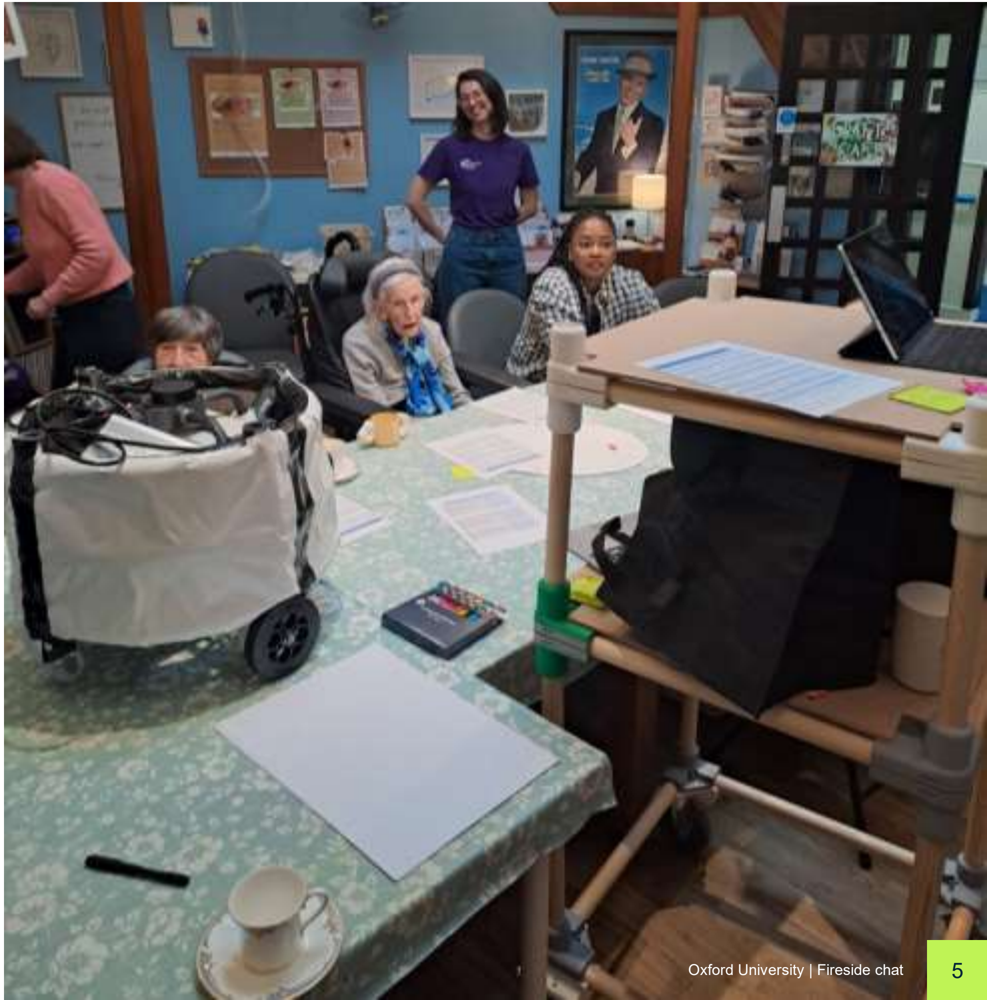
A COMPANION ROBOT DESIGNED AROUND PRESENCE, INTERACTION AND WELLBEING

- Sentient domestic artefact
- Define social intelligence
- A different proposition:
  - Non-verbal interaction
  - Non-imagined phylogenetic tree of life
  - Simple emotional connection
  - Customisation for democratisation
  - Companionship at scale

Robobrico – Use Case 2

MODULARITY, USER LED, RAPID MANUFACTURING FOR RAPID DEPLOYMENT

- Defined by stakeholder requirements
- Robot embodiment defined by functions
- Replicable and sharable blueprint
- Towards automated furniture design



Ann Droid

BBC SITCOM

- Linda - humanoid robot played by Diane Morgan assists with practical & emotional needs, gradually helping Sue cope with grief & loneliness

- Humorously & thoughtfully explores AI in everyday life & the emotional bonds humans can form with machines

The Home - Ultimate Frontier for Robotics

WHAT DRIVES THE DESIRE FOR A ROBOT IN THE HOME — AND HOW SHOULD IT BE DEPLOYED ETHICALLY?

The self concept

Hedonistic, self worth, taste, curiosity

Mental health and loneliness

Companionship where human presence is not always possible

Technical capability

What can the robot do to help, from a physical to a moral perspective

The Design Tension

Support wellbeing without deception or manipulation, especially for vulnerable users.

POLL 1

WHICH ROBOTIC SECTOR BECOMES MAINSTREAM FIRST?

A	B	C	D	E	F
PERSONAL MOBILITY	LOGISITICS	HEALTHCARE	RETAIL	DOMESTIC	Suggestions?

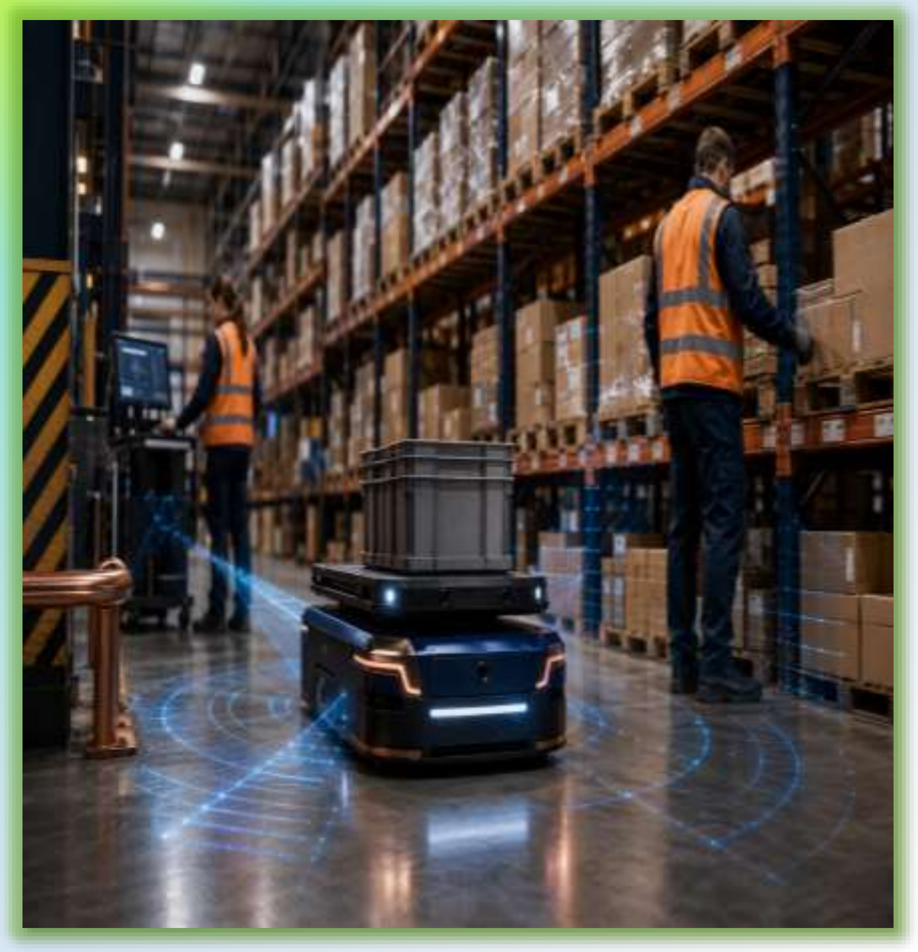
POLL 2

Which of those systems (A – F) would you be comfortable insuring today?

Start with reality, not science fiction

THE EPSRC PRINCIPLES OF ROBOTICS (2011)

1. Not designed to kill or harm humans, except in the interests of national security
2. Humans, not robots, are the responsible agents, they must comply with existing law
3. Robots are products, but that assumes fixed behaviour at the point of sale
4. Must not deceive vulnerable users, the social-robot risk
5. Legal responsibility must be attributed to a named person



Boden, M., Bryson, J., Caldwell, D., et al. (2011). Principles of Robotics. EPSRC. • Bryson, J.J. (2017). The meaning of the EPSRC principles of robotics. Connection Science, 29(2), 130–136.

The Added Complexity of Autonomy

1. Is the environment controlled?
2. How often does it encounter novelty?
3. Can intervention happen safely?
4. What evidence survives an incident?
5. Who’s accountable across the chain?

If these five can’t be answered, the risk can’t be priced

When Behaviour Adapts Fault Becomes Harder to Name

A COMPANION ROBOT GIVES AN INAPPROPRIATE RESPONSE AFTER A SOFTWARE UPDATE.

Hardware Designer

AI / Software Developer

Service Provider

Deployer / Operator

WHO BEARS THE RISK?

POLL 3: Underwriting Choice

WHICH RISK WOULD YOU RATHER TAKE?

A

STRONG SAFETY CASE

Little claims history

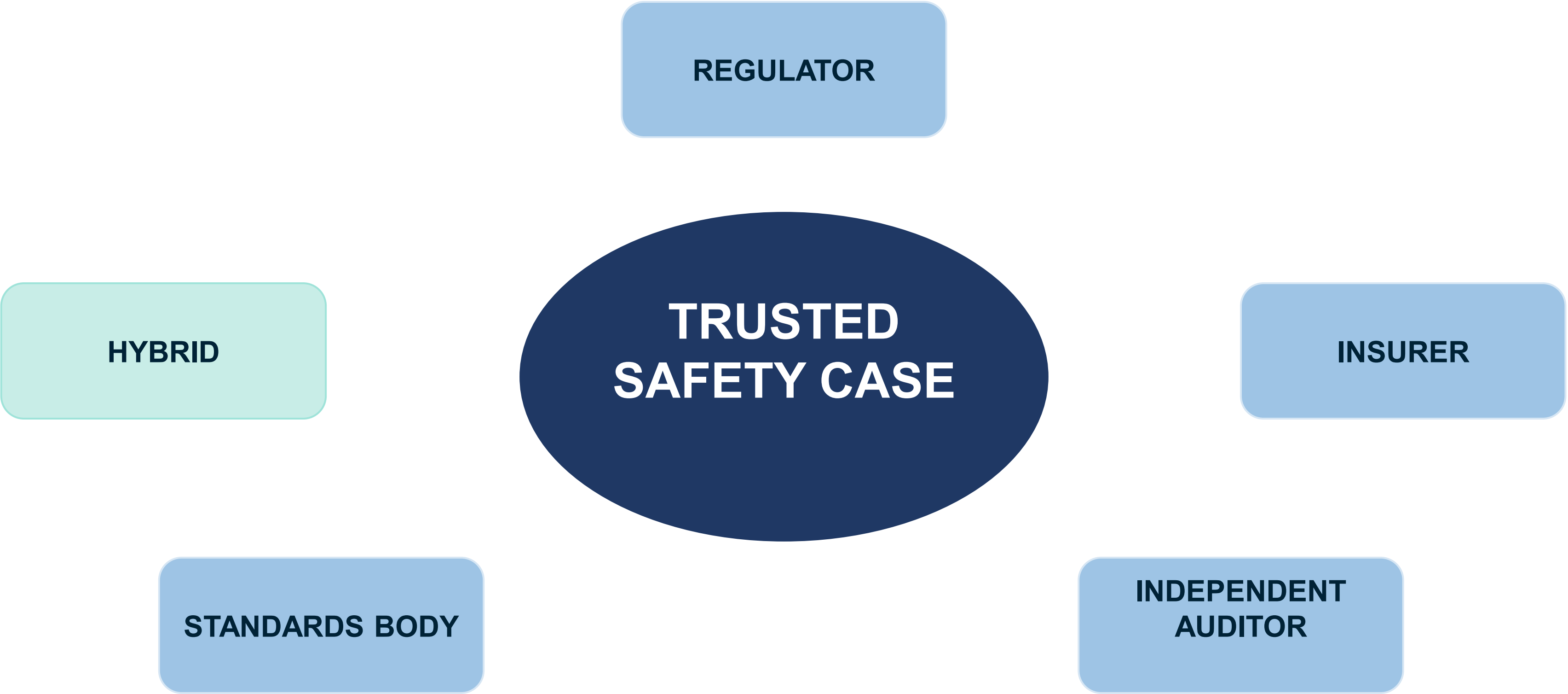
B

LARGE COVERAGE LIMITS

Weaker technical evidence

COVERAGE IS A FINANCIAL FLOOR. IT IS NOT A SAFETY CERTIFICATE.

Who should certify autonomy safety?



What would make autonomy insurable?

01 BOUNDED USE

02 TRACEABLE DECISIONS

03 INDEPENDENT ASSURANCE

04 CO-DESIGNED COVER

Open Floor

1. Would you welcome an emotionally responsive robot into your home?
2. When does emotional resilience become a design or insurance risk?
3. Should cover follow the robot, the user or the software service?
4. Could insurers become de facto regulators of companion robotics?

THE REAL CHALLENGE IS NOT SIMPLY BUILDING ROBOTS

It is building the evidence, regulation and trust that let them live alongside us

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