

## On Robots and Insurance.

### Datenbank

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### Deskriptoren

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### Abstract

Does a robot producer, owner or user need insurance policy? What kind of risks derive from the use of robots? Are there any differences between insuring a robot and another product? And finally, who should bear the burden of paying the insurance premium? The objective of this article is to provide the reader with an overview on the issue of risk management of robotic applications through insurance contracts. Indeed, insurance products are essential for an effective technology transfer from research to market. As of today, the production, use and diffusion of robots, determines risks that can hardly be identified and assessed both with respect to the probability of their occurrence and to the consequences they might bring about. Thence, innovation causes existing insurance products to be inadequate, and often times, it leaves insurance companies in the complex position of needing to elaborate new solutions in the absence of complete information. This article discusses the reasons for those hindrances and identifies the essential issues that lawyers, economists and engineers need to address in their future research in order to overcome current limitations and ultimately develop efficient and adequate risk management tools.

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