HL INFLUENCERS: DIGITAL TRANSFORMATION

TRANSCRIPT

ALEXANDRE COLLE
KONPANION

Karishma Paroha	Hello everybody and welcome to another edition of *The Influencers*, our podcast conversation on digital transformation and law. I'm Karishma Paroha, a senior lawyer working in the Product and Insurance Sector at Hogan Lovells and the Acting Chair of the IUA's Developing Technology Monitoring Group, founded by my co-host Tom Hughes.
Tom Hughes	Thanks, Karishma. So the DTMG is one of many groups exploring innovation and risk that we run as the international underwriting association. Now as an association, we represent many of the largest international insurance and reinsurance companies based in the historic London insurance market. Day-to-day, I get to work with risk specialists, innovators and regulators on everything from marine and aviation to environmental and cyber insurance.
Karishma Paroha	And Tom and I will be co-hosting a special three-part series where we delve into exciting technology from the insurance perspective and consider risks and benefits of this cutting edge world.
Tom Hughes	And as the insurance voice here, Karishma, I can't miss the opportunity to say that insurance in my view has a crucial role to play in supporting innovation and of course in helping drive positive change. Hopefully we get the opportunity to talk a little bit about that during the series.
Karishma Paroha	So today we're diving into the world of robots. Not the ones building cars or exploring Mars, but the ones sharing our homes, offering companionship and even emotional support. We are absolutely delighted to be joined by Alexandre Colle. Alexander is a designer, researcher and entrepreneur with over 20 years of experience in product strategy, brand development and business leadership. After successfully launching ventures and luxury hospitality and luxury fashion, he transitioned into the field of socially assisted robotics and he is currently completing his PhD in robotics at the University of Edinburgh.
Tom Hughes	And he's been very busy at the university, as we know, Karishma. We've learned a little bit about Alexander's current research focusing on aesthetics and robotics and social robotics for assisted living, leading us towards the living home. At KONPANION, he leads the development of Maah and

	emotionally intelligent companion robot and sensory platform, helping to alleviate loneliness and support well-being.
Karishma Paroha	So if I can dive in first, Alexandre with where did your fascinating journey from luxury fashion to complex robotics start?
Alexandre Colle	So great to be here and be able to talk about this subject with a different crowd. The idea, the concept, started back in 2009. Just having, considering, the difference between fashion, which is fast paced, moving, very interesting, but a little bit shallow, and the world of robotics, which my father comes from as well. I was appalled by how this beautiful technology was really incapable of communicating how amazing they were, and this continued after I had the hotel, thinking of how the integration of the domestic space, the dwelling almost, and I started to discuss with different people. There is an interview from Forbes in 2013. I was fortunate to receive a grant to do a PhD at the University of Edinburgh at the Centre for Robotics and where I focus on development. I focus as well on learning how to code design over system with people who have no clue about what it means or is, and how we manage to create very interesting project supporting the care sector, social care, healthcare and soon more lifestyles.
Karishma Paroha	Just picking up what you said about medical healthcare and we know that robotics is already prevalent in healthcare sectors, but I find really exciting is that you're bringing a new dimension to well-being and care by using social assist robots within the home environment, and that's what I think is so exciting and so different.
Alexandre Colle	I think Dorothy Robert will be the quickest. We'll be like at some point, like a phone, something you have in your home, something you will be interacting with there, they be companion, they will be servant. They will be almost discreetly helping you in your everyday life. From the big growth now in humanoid robots to something more discreet, more integrated. But there's all support. But we need to be careful. I think this isn't just the phone, this is an embodiment of something. And I think as that as AI is growing, the physical tech will change as well and we will need to really think about how these robots will support us and not make us almost, I won't say slaves to them, but becoming completely dependent on them.
Karishma Paroha	So there's a real danger or potential risk of emotional dependency on the robot to the user, is that what you're saying?
Alexandre Colle	The conception of Maah was created as a provocation to the robotic industry. So saying, like we can connect, we can create connection, we can bond with something which doesn't look like a human, doesn't look like an animal, but needs to be overreacting as like a living creature needs to provide realistic behaviour, and have a sense of autonomy which is real. So this is a great complexity in what we're doing, creating like what we call the council architecture where we use the very complex sensor system we have to give life to a system and curiosity drive all these things again for us which

	are natural, but for robots are really not natural. So having this complexity from a very simple system, and from that is where we see further from research, like having autonomy, being part of as well-being part of the whole. And integrating someone's aesthetics makes this relationship even greater because right now most robotics -- and not just robotics, If you look at computers and electronics they are designed in a very non-emotional way. What matters is the content is not the container. So it's monolithic, dark metal called simple rubber plastic XYZ, so it's very difficult to have an effect or a direct emotional grasp into this product. So he's come from a Bahaus design philosophy which has come from postmodernism, this again comes from this large scale system to be manufactured. But what companion robots are, they are part of the home, they're part of the complexity that we all have different tastes. We have different aesthetics. So this robot needs to match our own aesthetics, our own liking, to resonate with us and show us -- like again, this is coming back from fashion.
Karishma Paroha	Absolutely. I think what's really unbelievable about Maah, and having seen it on your website, is the fact that Maah doesn't have a face, as you said. It's not humanoid in any sense. It's basically a very beautiful bespoke luxury cushion with the most complex abilities. And yet I haven't even met a Maah, and I'm already emotionally drawn towards one, and I want one, so you know it's a miracle what you've done.
Tom Hughes	And it's probably fair to say that we all share the same passion, or embracing the passion for technology, and the possibility that the innovation will bring over time. And you've started here to touch on some of the things that we are very focused on as an insurance sector, which are of course the risks that will come with this new technology, as evolving technologies often been new and unforeseen risks. So you've mentioned there the dependency. Have you taken a chance yet to consider things like data management or cybersecurity and what's being done in in that space at the moment?
Alexandre Colle	So the data management is very important. GDPR, and some things needs to be delegated as well. This changed between different countries. The EU recently released like some very strict regulations for the use of AI. And because we are robotics, this is part of that the system, and we need to consider this very carefully. And as well, robots are used for sensing and do manage a lot of data for their own purposes, first of all, because they need to understand the world. You and I will see a table, a robot will – if it can see with vision - will see a bunch of pixels bunched together. And so this object correlate and exists within each other in a human context. Learning all that is very complex, and they need enormous amount of data to do that. Right now I think as a user we let our data be used constantly. On the browser and phones, I think there is a fine line here for us to as users to allow this kind of data being used to help this machine being better. But I think as we develop this technology, we should be really honest and we should be transparent over like how we use this data. And I think communication is key, showing consumers what you do and how you do it is very beneficial

	because, you know the world where things are becoming very blurry in terms of like what you believe. Having trust in a company to me is the new currency. I really, really believe like we should create systems, of all of us, but like where user trust us with the data, trust us with the choice. We make for instance in design, what do you go for a company? Do you go for a [company like] FedEx because you trust their design or [because] you trust their ethics? Building trust is important.
Karishma Paroha	Absolutely, and I just find it very refreshing to hear these words coming from me because I'm a product liability lawyer. You know, I'm obsessed with what the users perspective. Obviously the warnings that come with the product and managing the user's reasonable expectations, and how the product is going to serve them, the safety, etc. So it's just very exciting to hear you saying this and thinking about it. And I think as you said, the word transparency is just so important.
Tom Hughes	And Karishma if I can add to that, one of the important things that we find ourselves talking about as an insurance industry is ensuring that we work collaboratively with regulators to essentially bring them on the journey as tech evolves and of course we rely on the tech community to do that. But by doing that, regulators have the understanding to best set up frameworks that will support and allow that tech to develop without inhibiting its possibility, but also to ensure that the parameters that we need to support its safe use are there. And that's perhaps one of the considerations that companies will have in mind if they're looking to see this technology out there and in very broad use in future. Of course, we're talking about a tech here that's going to be perhaps integral part of the home ecosystem. So lots of important considerations, one that we've thought about is the current limitations, perhaps cost and accessibility. Is there one thing that stands out in your mind as the most important consideration for companies at the moment?
Alexandre Colle	So I think to create efficient care, to create a system which works, we need to understand stakeholders as much as we can. The issue is technology and for a long time which has been developed, has been developed in the silo. Where there's an idea which seems really cool to people from that specific niche environment. However, when deployed it has no use, or no use case, because actually nobody cares about it. And there's not much better field than social care and health care. And there's a researcher called Grant Gibson and he wrote a paper about something called bricolage. And they noticed that a technology product is either too complicated or not really adequate for the use because the carers or the people using the system have not been consulted. So they have to modify and bricolage – the term "do it yourself" in French – so they bricolage the system to make it to their own needs. Which is interesting, on the service side, because this triggers customization, and customization triggers as well likelihood of use and long term use and acceptance of this model. But it comes from a real difficult process. So I think there is so much now work to be done and I think this is where insurance companies have, I think, a big role to play where you will

	have almost like a lab. So this is something. Sorry, I'm jumping back, but like this is something NHS is pushing further in the UK. So they create this sort of a technology hub where you can come as a product and test and trial. So Glasgow has it, and then you can have access to stakeholders and users to do specific trial specific testing and it's just it's pushing that because they want to see either from their staff or from other people this integration of this product. And after there is a gap between the integration and the purchasing this product because it takes a long time to have medical grade product being accredited for healthcare funding. But I think it's a step forward and I think interesting. You see what's happening in France with, generally and, they created like a an accelerator. And with big focus on health tech and the support, they help you connect with specific practitioner technological company to accelerate the integration of this product. So I can say you can have really like this deep integration between insurance and tech company.
Karishma Paroha	Because I think what's really interesting again is it comes back to your journey with the user. So you will have the healthcare, you'll have the doctors, you have the hospital, but you'll also have the user on that journey from the beginning and then taking the user pre-market and post-market, continuing that kind of evolving of the project, And its risks and its benefits it, it never ends, I guess Alexandre, just continues from the beginning and forever more.
Tom Hughes	I think here Alexandre there will be an opportunity for insurers to support the understanding of the user and the mitigation of the risk. I know the view that you've expressed there and actually putting the user first will be music to our ears, certainly, because ultimately the insurers will be of course insuring the manufacture of the product for its liability. But that liability is actually around potential harms that will be caused to the ultimate user, and of course, that's why the user needs to be put first, and protections need to be considered, but I think as a risk transfer focused business for insurers, risk does bring some opportunities. And we talked a bit about the role that insurers can play in supporting the development and the rollout of the tech -- do you think there are some other opportunities for the insurance industry to delve into here?
Alexandre Colle	I think this is what is missing a lot right now. We try to evaluate the risk of our product with compliance, with c-marking, or depending on different territories which it needs to be done. And I think this insurance and the law are very important for us to understand. But there is like, there are things which we haven't thought about. I think autonomous driving industries are a very interesting use case because they are using autonomous devices, millions now, being millions and millions of kilometres, and I think they encountered a lot of different, I won't say everything, but they saw and then they record it. So many different scenarios of views and where…what is only good for Waymo for instance, which is a wonderful company, one of the leaders in autonomous driving … I'm not really doing this for company robot or autonomous robot or social robot or service robots, like, all this

	system which should be now within the vicinity of a human. I'm not sure we have captured like all these potential scenarios of where things can go good of course, but like where things can go bad. There is like cobots which we are using in the industry, which work hand in hand with users and I guess they have very strong mitigation procedures. It's all about risk and safety, the system are extremely, extremely safe where if anything touched or it on the side, the robot stops. But like industrial robots trying to stay outside of this, they are compound to a cage because they are deadly. They are extremely dangerous machine and I think they have like, a dozens of people dying from this machine across the world right now.
Karishma Paroha	Alexandre, can I just jump in there again, because I think today's been, you know, it's been so insightful into kind of the potential dark side, but I guess we also have to remember the sunny place and the inspiration that has, you know that it sits behind what you're doing. And I know you have a very good heart and I know that Maah is all about empowering people and helping them at their darkest points. Perhaps as a last question before we wrap up, Alexandre, that there is just so much more to discuss and explore. Do you think looking into the future, robotics will become integral to us? So we will become part human and part robot ourselves, and we've already seen this to an extent with robotic prosthetics?
Alexandre Colle	Absolutely. I've assumed, I think if we have the choice, if we leave the choice again, like coming back to the risk and danger of technology. If people can choose to use robotics for their own pleasure and to help their own lives, I think these people will be fulfilled and happy and the other people if they don't want to use that, same thing, I think they should live happy and great lives. But we will…we're going towards a future and it's interesting because unless you have, you see, science fiction writer saying, like, it's really hard to write some fiction because it's like everyday science fiction is happening. So imagination can go, okay, let's go greatly wild and then like, spaceship and whatnot, or…but imagining what's going to happen right now within the past three years because your brain now is trained to retrieve information from the larger library, which is the internet rather than thinking about it yourself. So, this is the extent in mind and now we're going to have the extended body. And you're extending the home, sorry, the extended body. So it was like prosthetics, really incredible technology, giving now the people which were physically impaired, they're going to be uber-able, they're going to be running faster, something higher. They're going to be…they are superheroes. And the extended home is that which is the vision always believed in, where the home will be not one system like, a human with device working for you, doing things for you, which I think is over conveniency and which will not make us smarter but could makes us a little bit more dull, compared to a living home which is going to be collaborating with you, being your partner, being…predicting your state of mind, predicting what you need, and be there as a support, as with a true support and you will have companion robots and Maah is one of them. Being another species of animals. … for instance, pets are lonely, not just humans. Humans are very lonely. Right now, the crisis of loneliness is

	being exacerbated by the demographic crisis we've seen coming, like the next 10/20 years brings you what you need and help you when you grow older as well to age with grace, age with dignity, age with the choice of remaining in your home, which I think is very important. So technology will help you have agency over your life and we have to push forward keeping this agency, with ethics, with dignity and respect for human beings.
Tom Hughes	It's a fascinating area of technology that you've given us some insight into during this session, Alexandre, so thank you for that and hopefully we're on the journey to fully unlock the technology and I think that there's some work to do perhaps and thought leadership that can be done with collaboration. I think for innovators, there would be benefits in embedding insurers and at least a thinking about insurance early in the process, perhaps helping businesses better understand their risks. And of course, it's not about not taking risk, it's about identifying, quantifying and adequately managing those risks. And of course, early engagement in the process will give insurers the confidence that they will need to support the journey. They'll have the chance to understand the testing and the trialling process and of course, benefit from some of the shared data on the performance of the tech and hopefully then building products, bespoke solutions, that allow this tech to continue to innovate. Now to wrap up, we learned a great deal today. I think the first point is that it's integral that the user is central to innovation. Second, the risks of data management, cyber security, interception must be well managed on this journey. And finally, and perhaps most importantly, collaboration is going to be key. So there's an opportunity here for some, some deeper and stronger connections to be built within this ecosystem. So innovators, the insurance community, academia, the legal community and regulators. Obviously, tech is already embedded into all aspects of our lives, and that includes our homes. So, the question is whether we're ready to build emotional connections with home robots like you discussed, Alexandre, there are clearly lots of huge benefits to unlock, but I suppose the question is to some, if it might be a little bit too close for comfort. But thank you so much for joining us today, Alexandre and sharing your technology and the work that you've been doing.
Karishma Paroha	Yes. Thank you, Alexandre so much for joining us too from my side and thank you everyone for tuning in. We hope you found this podcast as enjoyable to listen to as we have. Thanks for calling it and we hope you will join us again soon. For now, take care and goodbye.
Alexandre Colle	Goodbye. Thank you