



[Workers' Comp](#)

# Sensors in Claims: How To Reduce Workplace Injuries

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We live in world where almost anything can become or have associated with it a sensor that informs a broader system designed to make the world around us more intelligent, convenient, and very often safer. Consider the [Fitbit](#): according to the company, more than 25 million people worldwide actively used their devices in 2017. That's 25 million people actively counting steps, tracking sleep and monitoring heart rates. Fitbits and devices like them are just the tip of the iceberg. Sensors have become so sophisticated and so small, a company called [SENSIMED](#) has developed a contact lens with an embedded microsensor that measures and tracks eye pressure. The resulting data enables doctors to personalize glaucoma treatment.

It's incredible that so much critical data can be generated by such a small form factor, but the real value of sensors, as SENSIMED demonstrates, is in putting the data they generate to good use. In many cases, good use means preventing injuries and accidents before they happen.

## Wearable Sensors: An Ounce of Prevention of Workplace Injuries

With so many people already wearing personal activity trackers like Fitbits, the environment is ripe for [workplace safety wearables](#). The NIH estimates that more than 50 percent of Americans who experience lower back pain spend their day at a desk, often hunched over a computer. This has given rise to a host of devices to support proper posture for workers seated at desks as well as those on the move. [Kinetic](#), for example, offers a wearable sensor that detects when someone bends or moves in a way that is likely to cause injury. The device provides real-time feedback so the wearer can not only course-correct in the moment but develop healthier habits over time. Collectively, it's conceivable that sensor-enabled devices like these could put a dent in the more than [\\$100 billion per year](#) in economic impact caused by lower back pain.

## Automotive Sensors: They're Not Just about Cars Anymore

Sensors aren't just for humans—they're embedded everywhere, and one of the biggest markets for them is in cars. [New vehicles typically have about 60 to 100 sensors in them](#), and that number could rise as high as 200 in the next several years. That translates to about 22 billion sensors used by the automotive industry by 2020. The uses of these sensors are moving far from just telling you if your car's systems are functioning correctly, or storing basic information on driving behavior. Vehicle manufacturers are aggressively investing in advanced driver assistance systems (ADAS) that include forward collision detection, lane departure warnings, adaptive cruise control, and other sensor-enabled safety technology. The global market for ADAS is rapidly growing—it is expected to reach more than [\\$67 billion by 2025](#).

Vehicles have the power to become hubs of information collection that extend to the broader environment.

A company called [Here](#) that develops sophisticated, digitized mapping, is taking things a step further in their approach to sensor-enabled safety technology. Its hazard warning technology uses sensors to take in information from the environment: windshield wipers, for example detect weather conditions. Then it pools data inputs from multiple vehicles, assesses it, and delivers real-time guidance about external safety hazards: accidents, wet roads, low visibility conditions, etc. As Here demonstrates, vehicles now have the power to become hubs of information collection that extend away from the car and driver to the environment more broadly.

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I am inspired by the sheer volume of opportunities to embed intelligence into everyday life—and importantly for everyone in this room, the claims process. The notion that anything can be intelligent is a deep source of inspiration to me as we look to create further smarts or automation Mitchell's systems. Even with a big assist from sensors, not all injuries and accidents are preventable. In the event that one occurs, it's our mission at Mitchell to empower our clients to deliver the best possible outcomes and restore their customers' lives.



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