

Reports & White Papers Of Insurance Industry On Electromagnetic Radiation Health Risks And Liability

Insurance companies do not want to insure for electromagnetic radiation because it is simply too risky. Please see on this webpage the reports, white papers and news articles where companies report on the issue.

“It may take two more decades to know if electromagnetic radiofrequency energy is a significant liability issue for telecommunications companies, so, in the interim, insurers are treating the risk as cautiously as a downed power line after a storm. Insurers often exclude the risk from commercial general liability policies, strictly limit the coverage or avoid policyholders in the wireless industry, brokers say.”

- [Roseanne White Geisel, 6/3/2007 Business Insurance](#)

2014 Swiss Re SONAR Report

[“Swiss Re SONAR 2014 Report: New emerging risk insights.”](#)

Unforeseen consequences of electromagnetic fields are categorized as having a potential impact of HIGH in this report on emerging risks.

“This report highlights 26 new emerging risk themes. It is meant to provide a first indication of what might lie beyond the horizon so that our readers can prepare for future challenges. Themes were identified through Swiss Re’s SONAR process and have been reviewed by Swiss Re’s emerging risk management experts. They draw on all areas of insurance, and many themes have cascading effects across areas and lines of business. Unforeseen consequences of electromagnetic fields are categorized as having high potential impacts.”

The section on Smart Cities (page 22) states that “an increasing level of interconnectivity and the growing prevalence of digital steering and feedback systems also give rise to new vulnerabilities. These could involve cascading effects with multiple damages as well as long-lasting interruptions if the problems turned out to be complex and/or difficult to repair. Interconnectivity and permanent data generation give rise to concerns about data privacy, and exposure to electromagnetic fields may also increase.”

2013 Swiss Re SONAR Report

[Swiss Re SONAR 2013 Report: “Emerging risk insights.”](#)

“Unforeseen consequences of electromagnetic fields. Potential impact: High. Time Frame: >10 Years. The ubiquity of electromagnetic fields (EMF) raises concerns about potential implications for human health, in particular with regard to the use of mobile phones, power lines or antennas for broadcasting. Over the last decade, the spread of wireless devices has accelerated enormously. The convergence of mobile phones with computer technology has led to the proliferation of new and emerging technologies. This development has increased exposure to electromagnetic fields, the health impacts of which remain unknown. Anxiety over the potential risks related to EMF has risen. Studies are difficult to conduct, since time trend studies are inconsistent due to the still rather recent proliferation of wireless technology. The

WHO has classified extremely low-frequency magnetic fields and radiofrequency electromagnetic fields, such as radiation emitted by cell phones, as potentially carcinogenic to humans (Class 2B carcinogen). Furthermore, a recent ruling by an Italian court suggested a link between mobile phone radiation and human health impairment. Overall, however, scientific studies are still inconclusive regarding possible adverse health effects of EMF. If a direct link between EMF and human health problems were established, it would open doors for new claims and could ultimately lead to large losses under product liability covers. Liability rates would likely rise.”

1996 Swiss Re Report on Electrosmog

[“Electrosmog – a phantom risk.”](#) 1996 Swiss Re Report on Electrosmog

“The following chapters explain in detail why it is not possible to answer with certainty the question of whether weak electromagnetic phenomena pose health risks.”

This report was later followed up by a 2013 report which stated that the consequences of electromagnetic fields have a high potential impact.

2013 AM Best Briefing

[“Emerging Technologies Pose Significant Risks with Possible Long-Tail Losses”](#)

“The risks associated with long term use of cell phones, although much studied over the past 10 years, remains unclear. Dangers to the estimated 250,000 workers per year who come in close contact with cell phone antennas, however, are now more clearly established. Thermal effects of the cellular antennas, which act at close range essentially as open microwave ovens can include eye damage, sterility and cognitive impairments. While workers of cellular companies are well trained on the potential dangers, other workers exposed to the antennas are often unaware of the health risks. The continued exponential growth of cellular towers will significantly increase exposure to these workers and others coming into close contact with high-energy cell phone antenna radiation.”

2011 Business Insurance White Paper

[“The Next Asbestos: Five emerging risks that could shift the liability landscape.”](#)

This white paper examines mass tort exposures that may have the potential to cause major difficulties for commercial policyholders and their insurers and includes workers’ overexposure to radio frequency waves from rooftop wireless transmitters and also states, “research, meanwhile, also has shown biological effects from lower-level “nonthermal” exposure, and people exposed at lower levels have reported headache, dizziness, nausea, mood disorders, mental slowing and memory loss.”

2010 Lloyd’s of London Report on Electromagnetic Fields

[“Electromagnetic fields from mobile phones: recent developments.”](#) Lloyd’s Emerging Risks Team Report

This report looks first at current views on EMF as stated by international bodies such as the World Health Organisation and the European Union, and then goes on to examine recent scientific research into the field. It finally considers the implications for the insurance industry by scrutinising current legal cases on EMF and any comparisons which can be drawn with asbestos.

“The danger with EMF is that, like asbestos, the exposure insurers face is underestimated and could grow exponentially and be with us for many years.” Lloyd’s refuses to cover claims linked with RF radiation.

Austrian Accident Insurance Institute

2016 Austrian Accident Insurance Institute (AUVA) ATHEM Report 2

[“Investigation of athermal effects of electromagnetic fields in mobile communications.”](#) in German

“The ATHEM 2 project investigated cognitive effects as well as whether and how the RF-EMF changes cells of the human body.”

2011 Austrian Accident Insurance Institute (AUVA) ATHEM Report 1

[“Investigation of athermal effects of electromagnetic fields in mobile radio areas.”](#) in German

“The ATHEM project investigates the athermal (heat-independent) biological effects of radiofrequency electromagnetic fields on an interdisciplinary basis.”

2009 Austrian Accident Insurance Institute (AUVA) ATHEM Report

[“Athermal effects confirmed – Limits questioned – Precaution required.”](#) German document

“The Austrian General Accident Insurance provides a research report on athermal effects of mobile radio radiation and calls for precautionary policies.”

2009 Austrian Accident Insurance Institute Report on Health Risks from Cell Phone Radiation

[“Nonthermal Effects of Electromagnetic Radiation in the Cell Phone Frequency Range”](#)

“The AUVA studies have verified that: Electromagnetic fields from cell phone radiation have an impact on the: Central Nervous System (brain), Immune System, Protein Syntheses.”

“The radiation-induced effects observed, however, were not always dosage-dependent as would be expected from thermal effects. Some cells showed an even stronger response when the 5-minute exposure was followed by a 10-minute break (intermittent exposure). This would also support a nonthermal effect mechanism. The project results, therefore, serve as a further confirmation of the existence of so-called nonthermal effects.” (p. 169)

“Any person, of course, can learn important lessons from these results. The findings of the study show that a cell phone user can minimize the potential risks through a prudent use of this technology.” (p.169)

“One of the observations showed that, among the different cells, those respond particularly strongly, which are metabolically active. This cell property is especially pronounced in growing tissues, that is, in children and youth. Consequently, these population groups would be more susceptible than average to the described effects.”

NEWS ARTICLES

2012 Willis Insurance Broker Article on Electromagnetic Fields

[“Electromagnetic Fields: More than Just an Eye Sore.”](#) pg. 11-12.

“Public health and toxic tort liabilities concerns surrounding EMFs have become contentious among utility companies, regulatory agencies, land owners and other affected stakeholders. While many studies have produced varying (and sometimes contradictory) results, many epidemiological studies suggest a

possible human carcinogenic link in a classification group similar to, say – formaldehyde, DDT, dioxins and PCBs.”

“From an insurance perspective, when considering the potential legal and toxic tort implications, a layer of defense against EMF liabilities and exposures could be found through an environmental insurance product. Among other coverage grants being provided, these environmental policies cover third-party bodily injury and property damage claims and legal defense associated with EMFs. Many carriers have EMF coverage built directly into their form via their definition of “Pollutants” (e.g.,...any solid, liquid, gaseous or thermal pollutant, irritant or contaminant including but not limited to...smoke, vapors, toxic chemicals, hazardous substances... electromagnetic fields...). And, most environmental policies include “diminished third-party property value” in their definition of “property damage.””

2011 Business Insurance Article

[Geisel, Roseanne White. “Insurers exclude risks associated with electromagnetic radiation.”](#)

The article provides a brief overview of electromagnetic radiation and the possible health effects, then notes multiple litigation cases on radiofrequency radiation exposure, as well as interviewing multiple insurance companies.

2011 Business Insurance Article on White Paper “The Next Asbestos: Five Emerging Risks that Could Shift the Liability Landscape”

[“White paper explores risks that could become ‘the next asbestos.’”](#)

2002 Real Estate Finance Journal Article on the growing presence of electromagnetic field litigation

[Forcade, Bill S. “Electromagnetic Field Litigation: A Growing Issue for Real Estate and Building Concerns.”](#)

“There is a growing public concern that electromagnetic elds cause personal injury or property damage. That concern is expressed in toxic tort litigation, commercial property transactions, and insurance considerations. Because the number and variety of conicts is increasing, it is important for prudent property managers to understand what this conict is about, what kind of situations prompt EMF conicts, what the courts have done, and what to do to reduce the risks of an EMF conict.”

“Second, EMF litigation is profoundly dependent upon the character of the most recent scientic studies on the health eects of EMF. Even a single reputable scientic study showing that EMF are a direct cause of an adverse health eect could lead to an explosion in litigation.”

1999 Microwave News Article on Refusal of Lloyd’s of London to cover cell phone manufacturers

[Microwave News March/April, “Wireless Notes”](#)

“Lloyd’s of London, the leading U.K. insurance underwriter, is refusing to cover manufacturers of wireless phones against health risks to users of their phones, the Guardian and its sister publication, the Sunday Observer, both leading British newspapers, reported on April 10 and April 11, respectively. The announcement follows the release of the University of Bristol findings of changes in cognitive function following exposure to signals from a mobile phone.”

1999 News Article in the Guardian on Current Status of Britain's Insurance Policies

Ryle, Sarah. ["Insurers balk at risks of phones."](#)

News article from the Guardian describing the events leading up to a Lloyd's underwriting refusing insure phone manufacturers against the damage to user's health. The article briefly outlines Britain's efforts in the wake of scientific publications showing harm from cell phone exposure.