

Maritime Terrorism

– RACE and Biochem Exclusions

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Introduction (1)

- **Turbulent maritime insurance market post 911**
- **Increased sensitivity to terrorist threats**
 - **Possible use of non-conventional means**

Introduction (2)

- **Insurance companies seem to equate biological and chemical terrorism with nuclear hazards**
- **Insurance subject to the Institute Radioactive Contamination, Chemical, Biological, Biochem, Electromagnetic Weapons Exclusion Clause (RACE II)**



Introduction (3)

- **RACE II**
 - **Excludes from cover all nuclear related loss damage**
 - **Effectively excludes loss damage caused by or contributed to by any chemical, biological, or bio-chemical weapon (Clause 1.5)**

Non-conventional means (1)

- **Nuclear, biological and chemical**
- **Could inflict serious damages and wide-ranging consequences**
- **Commonly put under the collective rubric of “Weapons of Mass Destruction” (WMDs)**

- **=> Assumes certain similarities between the means...**

Non-conventional means (2)

- **However, huge variations in:**
 - **potential lethality**
 - **destructive power**
 - **feasibility of protection and defences**



Non-conventional means (3)

- **Non-conventional means may be of interest to some groups pursuing in-discriminate mass killings**
 - **(Specific) technical hurdles to be bypassed in order to ensure operational capabilities**
- **Conventional weaponry, however, will remain the weapon of choice for the bulk part of terrorists**



Non-conventional means (4)

- **Nuclear weapons: never used by terrorists**
 - **However, proven lethality (Hiroshima, Nagasaki)**

- **Chemical and biological weapons: infrequently used**
 - **Past attacks low-consequence (physical impact)**

Bio.chem. weapons (1)

- **Chemical weapons are man-made super-toxic chemicals**
 - **dispersed as gas, vapour, liquid, aerosol or powder**
- **Biological weapons use naturally occurring bacteria or microorganisms (viruses) harmful to humans**
 - **e.g. cholera, pest, and anthrax**



Bio.chem. weapons (2)

- **Obtaining a pathogen or toxin does not ensure a terror weapon capable of delivering massive effects**
- **Impractical weapons, producing relatively few casualties against armed forces**
- **Efficient deployment challenging**
- **Non-controllable in time (incubation) and space (back-fire)**
- **Easily affected by meteorological conditions**

Bio.chem. weapons (3)

- **Future challenges, bio:**
 - **Contagious agents**
 - **Flu pandemic? Bird flu virus combining with the human flu virus**
 - **Advances in and increased availability of biotechnology**
 - **Enhance future capabilities of both states and non-state actors**

Nuclear weapons (1)

- **Vast amounts of energy released (fission/fusion)**
- **Very little protection against its three killers:**
 - **Heat, blast and radiation**
- **Immense, immediate and localized effects**
- **“Controllable” and unaffected by meteorology**
- **Crude devices within the reach of terrorists, if access to weapons-grade nuclear material**

Nuclear weapons (2)

- **The one and only “Weapon of mass destruction”**
 - **Destructive power and high “shock value”**
 - **manifest confirmation of an attack**
 - **widespread and direct attention**

- **The ultimate terrorist weapon?**

Conclusion (1)

- **Tendency focus our attention on the potential of the non-conventional means, rather than actual outcomes**
- **Clouds our understanding of the respective threats**
- **Bio.chem. weapons have not – like nukes – been able to cause death on a massive scale ...**

Conclusion (2)

- **Biological, chemical and nuclear means are disparate**
 - **works differently, with different effects and lethality**
 - **should be treated accordingly (i.e. separately)**

- **Avoid**
 - **Joint WMD-banners**
 - **Generalizing, collective policies**