University of Groningen

The Insurance for Nuclear Danger

Milder, Stephen

Published in:
German History

DOI:
[10.1093/gerhis/ghy026](https://doi.org/10.1093/gerhis/ghy026)

IMPORTANT NOTE: You are advised to consult the publisher's version (publisher's PDF) if you wish to cite from it. Please check the document version below.

Document Version
Publisher's PDF, also known as Version of record

Publication date:
2018

[Link to publication in University of Groningen/UMCG research database](#)

Citation for published version (APA):

Milder, S. (2018). The Insurance for Nuclear Danger: Risk Policy, Security Production and Expertise in the Federal Republic of Germany and the USA, 1945-1986. *German History*, 36(3), 491-492.
<https://doi.org/10.1093/gerhis/ghy026>

Copyright

Other than for strictly personal use, it is not permitted to download or to forward/distribute the text or part of it without the consent of the author(s) and/or copyright holder(s), unless the work is under an open content license (like Creative Commons).

The publication may also be distributed here under the terms of Article 25fa of the Dutch Copyright Act, indicated by the "Taverne" license. More information can be found on the University of Groningen website: <https://www.rug.nl/library/open-access/self-archiving-pure/taverne-amendment>.

Take-down policy

If you believe that this document breaches copyright please contact us providing details, and we will remove access to the work immediately and investigate your claim.

Downloaded from the University of Groningen/UMCG research database (Pure): <http://www.rug.nl/research/portal>. For technical reasons the number of authors shown on this cover page is limited to 10 maximum.

***Die Versicherung der Atomgefahr: Risikopolitik, Sicherheitsproduktion und Expertise in der Bundesrepublik Deutschland und den USA, 1945–1986.* By Christoph Wehner. Göttingen: Wallstein Verlag. 2017. 427 pp. € 46.00 (hardback).**

Christoph Wehner's 2017 book, *Die Versicherung der Atomgefahr*, may appear dry and technical at first glance. Over the course of some 400 pages, Wehner carefully describes debates about the provision of insurance for reactors in the West German parliament, within the insurance industry, and in society at large. But in looking at this technical topic, Wehner's book, which is a slightly shortened version of his Bochum doctoral dissertation, aims at illuminating societal perceptions of risk and security that transcend the insurance industry. In fact, his primary objective is to rethink Ulrich Beck's claim that 'the limits of insurability' mark the beginnings of 'risk society'. Since Beck advanced this argument in his classic book *Risikogesellschaft*, which was published in the shadow of the 1986 Chernobyl meltdown, the subject of nuclear insurance is a clever means of addressing Beck's thesis from an empirical standpoint.

The book is organized into five chapters that address particular debates about the insurance of nuclear energy in the Federal Republic of Germany (FRG), and—to a far more limited extent—in the USA. On the basis of documentation from the archives of the Allianz and ERGO insurance firms, the narrative proceeds in a roughly chronological fashion. Wehner emphasizes the period between 1955, when occupied Germany was first allowed to deploy civil nuclear technology, and the 1986 Chernobyl disaster; an end point justified by the inaccessibility of archival sources thereafter.

Chapter one addresses the social understanding of nuclear energy in the period immediately after the Second World War, during which time the allies prohibited the use of nuclear technology in Germany. A close look at this period, bounded by the US dropping of atomic bombs on Hiroshima and Nagasaki in August 1945 and US President Dwight D. Eisenhower's 1953 'Atoms for Peace' speech, reveals the initial tensions surrounding the civil use of a technology whose destructive potential was so well known. Unsurprisingly, as Wehner later explains, the 'long shadow of the bomb' (p. 95) continued to shape debates about what nuclear risk entailed and thus about the insurability of reactors well into the postwar period.

Chapters two and three address the initial difficulties that an unknown and dangerous but also prestigious and potentially lucrative technology presented to underwriters and legislators alike. Insurers were hesitant to enter the nuclear market on account of their lack of experience with nuclear technology and because they were concerned by reports of nuclear accidents abroad. Legislators, on the other hand, encouraged the use of nuclear energy in an effort to keep up with the West and in the hopes of creating new opportunities for German industry. These conflicting perspectives framed a delicate discussion about the roles of private insurance and state liability in the nuclear field; it took the Bundestag 5 years to pass an atomic law that made private insurers responsible for the everyday risks of nuclear power generation, but also held the state liable for up to 500 million DM in damages in the case of a nuclear disaster. Meanwhile, the creation of an insurance pool enabled hesitant private insurers to share nuclear risks. Interestingly, the development of the German nuclear insurance pool reflected how the 'limits of insurance' changed over time. As they gathered experience in the nuclear industry during the 1960s, big insurance firms like Allianz began to reclassify nuclear energy as a conventional risk. They sought to escape from the pool, which limited individual insurers from taking on nuclear risks themselves and thus from earning the large profits they believed reactor insurance policies would bring.

The insurance industry's growing acceptance of nuclear risk in the 1960s shaped the controversies of the 1970s and early 1980s, which are the focus of chapters four and five. These

debates stand at the centre of the book, supporting Wehner's efforts to revise Beck's risk society thesis, and his intervention into the historiographical debate about the political and social transformations of the 1970s. Wehner moves well beyond technical details here, arguing that debate about the limits of insurance re-emerged in the 1970s on account of critical transatlantic discussions and the growing significance of the West German antinuclear movement. An extensive discussion of the Price-Anderson Act, which governs nuclear liability in the United States, shows how American opponents of nuclear energy like Ralph Nader used the insurability question to make 'rational' arguments in favour of the 'post-material' goal of environmental protection. This subtle combination of the rational and the post-material is also essential to Wehner's explanation of the way in which the technical opinions of underwriters could be used in societal debates to promote a concept of 'risk management' (p. 333) that called not simply for adequate insurance should disaster strike, but rather for the avoidance of unnecessary risks altogether. Insurers, meanwhile, struggled to deal with the increased insecurity caused by 'emotional' antinuclear protesters who had pushed the risk debate from the economic and technical realm to the 'psycho-cultural' (p. 325). In essence, Wehner's research reveals that opponents of nuclear energy were willing to deploy the technical expertise of insurance underwriters when it served their interest, but also that insurers themselves were affected by reactor opponents' cultural re-conception of risk, despite their own unchanged calculations.

By showing that the limits of insurability were not a matter of technical fact, but rather of social and cultural understanding, Wehner's book exemplifies Rüdiger Graf's and Kim Christian Priemel's proposition that contemporary history can illuminate the 'contexts, premises and consequences' (p. 25) of social scientific theories that remain in use today. Given the importance of empirical research for such an approach, however, it is necessarily a particular West German conception of nuclear risk that is described in Wehner's book. In referencing a more 'intense grappling with the "rationality" and "irrationality" of nuclear fears' in Germany than in the US (p. 386), in fact, Wehner adopts the sort of reductionist understanding of American debates about the limits of insurability that his book so successfully challenges in the West German case. Nonetheless, Wehner's mapping of the links between insurers' technical discussions and societal debates about the use and safety of nuclear energy challenges assumptions about the relationship between materialist and post-materialist reasoning. In so doing, he revises the way we understand the emergence of risk society in the FRG. Precisely because of its particular, technical subject, therefore, Wehner's book makes an important contribution to the broad historiographical debate on the political and societal transformations of the 1970s.

doi:10.1093/gerhis/ghy026

Advance Access publication 18 April 2018

Stephen Milder

University of Groningen

***The History of the European Migration Regime: Germany's Strategic Hegemony.* By Emmanuel Comte. London and New York: Routledge. 2018. X + 234 pp. \$144.95 (hardback).**

This book is a detailed examination of the changes to European Economic Community (EEC) law between 1947 and 1992, with a particular focus on the increase in 'open migration'. Open migration here means strengthening the principle of free movement of labour specifically within and among EEC countries. However, Comte argues that the EEC did not