






## Expect Insurance Companies to sue Vaccine Manufacturers to cover pay-outs for explosion of early unexpected Mortality Claims

### Description

 [Print](#)  [PDF](#)  [Email](#) [Yale University epidemiologist Harvey Risch](#) is expecting insurers to seek financial compensation from Covid-19 vaccine makers to cover “early unexpected mortality claims,” as “they have a major financial risk that they have to figure out how to manage.”

Insurers’ actuaries estimated Covid vaccinees would “live longer than they have” based on misrepresentations about “all-cause mortality ... from the original [clinical] trials,” Risch told *Just the News*.

Click on the image below to watch the [video on Rumble](#).

Just the News: Insurance companies best able to push back against Covid vaccine makers, have ‘major financial risk’,  
1 August 2022

The above was clipped from an interview titled ‘*Dr. Harvey Risch, Md, PhD: Dr. Birx Was Trying to Rewrite History in Her Latest Fox News Interview*’. You can watch the full 8-minute interview [HERE](#).

### Lincoln National Reports 163% in Death Benefits Paid Out

We previously published articles about the increases in pay-outs by OneAmerica and Lincoln National for non-Covid-related deaths during 2021. Below is a quick reminder to give Risch’s statements above and Bourla’s statements below some context.

In late December 2021, the story broke of the CEO of OneAmerica saying deaths among working people ages 18-64 were up 40% in the third quarter of 2021. Five months later, in May 2022, the fifth-largest life insurance company in the United States, Lincoln National, reported a 163% increase in death benefits paid out under its group life insurance policies in 2021 – the first year of the Covid “vaccines.”

From 2019, the last normal year before the pandemic, to 2020, the year of the Covid-19 virus, there was an increase in group death benefits paid out of only 9%. But group death benefits in 2021, the year the vaccine was introduced, increased almost 164% over 2020: \$1.4 billion, compared to \$500 million in pre-pandemic 2019 and \$548 million in 2020.

How many deaths are represented by the 163% increase? It is not possible to determine by the dollar figures on the annual statements. The statements filed do not show the number of claims, only the total dollar amount of claims paid.

The average death benefit for employer-provided group life insurance, according to the Society for Human Resource Management, is one year's salary.

If the average annual salary of people covered by group life insurance policies in the United States is \$70,000, this may represent 20,647 deaths of working adults, covered by just this one insurance company. This would represent at least 10,000 more deaths than in a normal year for just this one company.

In [its press release](#), Lincoln National largely blamed a \$41 million operations loss in the first quarter of 2022 on “non-pandemic-related morbidity [disease], including unusual claims adjustments, and less favourable returns within the company's alternative investment portfolio.”

As with OneAmerica, it was not only deaths of working-age people that shot up to unheard-of levels in 2021, but also short- and long-term disability claims.

In mid-June when the story about Lincoln National broke, annual statements for other insurance companies were still being compiled and reviewed. At that time, Lincoln National showed the sharpest increases in death benefits paid out in 2021, though Prudential and Northwestern Mutual also show significant increases — increases much larger in 2021 than in 2020, indicating that the cure was worse than the disease — much worse.

Further reading:

## **Is Pfizer's CEO Passing the Buck?**

In March *Washington Post* asked Pfizer CEO Albert Bourla what was the basis for his decision to go the mRNA “vaccine” route and not the traditional vaccine route. Bourla responded:

*“The mRNA was the technology that we had less experience, only two years working on this. And actually, mRNA was a technology that never delivered a single product until that day, not vaccine, not any other medicine. So, it was very counter-intuitive. And I was surprised when they suggested to me that this is the way to go ... They convinced me. I followed my instinct that they know what they are saying.”*

Washington Post Live: Albert Bourla on why mRNA technology was “counterintuitive” to producing an effective vaccine, 10 March 2022 (2 mins)

Who is “they”? Could Bourla be laying the groundwork to pass the blame onto “they”? It would be wise for “they” to sit up and take notice.

by Rhoda Wilson

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