

Tobacco and snus use – are insurers asking the right questions?

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Joanna Wallens

What are snus?

Snus are pouches (resembling small teabags) containing nicotine, and sometimes tobacco. Users place them between the upper lip and gum to absorb.

The sale of tobacco-containing snus is illegal in the UK. However, [Channel 4 recently found](#) that such products are readily available in shops. The sale of snus that do not contain tobacco is legal in the UK, even to children. There is concern that some users may be getting the two products confused due to similar packaging and locations in shops.

Nicotine levels are usually shown on snus packaging in the form of a series of dots. 1 dot meaning a light / 4mg pouch and 4 dots meaning an extra strong 15mg pouch. The amount of nicotine in a cigarette varies considerably but for the purposes of a rough comparison, a typical cigarette contains about 13 mg of nicotine. The amount of nicotine that can be absorbed by the body may also vary between products.

Snus advocates say they are less harmful than cigarette smoking and that they can help people stop smoking. However, there are concerns that snus can be a “gateway” to cigarette smoking by causing young people to become addicted to nicotine.

Why are snus use relevant to insurers?

Life, private medical and critical illness insurers worldwide are exposed to the mortality and morbidity effects of cigarette smoking. Insurers may apply surcharges to the premiums of tobacco users or refuse to provide cover altogether. Tobacco kills up to half of its users. [Estimates](#) put the current death toll at more than six million users every year.

Thomas Buberl, CEO of AXA has previously said:

“As insurers we spend a great deal of time thinking about what risks we can prevent or mitigate ... we are seeing a sharp rise in non-communicable diseases, like cancer, heart disease and chronic respiratory illnesses. The greatest threats are diseases caused by our own habits and behaviours – diseases that are highly preventable.”

[AXA says no to tobacco](#) (May 2016).

The insurance industry plays a part in influencing and enabling people to quit smoking – raising awareness of smoking risks and providing incentives. The use of snus has significantly risen in the United Kingdom and is predicted to expand further.

Some individuals are not using non-tobacco snus as a means to stop smoking, because it is an addictive product in its own right. Many snus users have never used tobacco products. Whilst tobacco free snus may be better for people than smoking, nicotine in itself can cause a range of health issues. If insurers are not asking potential customers specific questions regarding nicotine that are broad enough to encompass snus use, the risks associated with the behaviour of using snus will not be factored into underwriting decision making.

Insurance proposal forms

Many proposal forms only ask very simplistic questions about smoking such as “*Do you smoke or have you ever smoked?*”. Tobacco users who do not smoke, such as tobacco snus users may be able to answer no to this question, as it only asks about smoking and not other forms of tobacco use. Nicotine only snus users can also answer no.

Some proposal forms ask about ‘tobacco products’, specifying that ‘tobacco products’ means smoking or chewing tobacco (but not mentioning snus). Snus users can also answer no to this question.

Other proposal forms do ask about wider nicotine products but in many cases the questions would not still clearly pick-up snus use. For example, snus may not fall within the meaning of ‘nicotine replacement therapy’ as it is not a medically approved way to quit smoking and the rationale for which the individual is using snus may vary.

What does this mean for insurers?

Insurers with products where profitability may be impacted by tobacco or nicotine use may wish to review their proposal forms/ question sets to ensure that they obtaining information on all types of tobacco and nicotine use, if this is information which they wish to obtain.

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Key contact

Tim Johnson

Partner

tim.johnson@brownejacobson.com

+44 (0)115 976 6557

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