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It was not long ago that defining a smoker was an easy task. Lighting up a device containing tobacco using some form of heat and inhaling it into your lungs, was what determined someone who smokes. Defining a smoker for insurance purposes in a world of e-cigarettes, Juul's, and vape pens can easily lead to confusion.

E-cigarettes are battery-powered devices that heat a nicotine-containing liquid resulting in an inhalable vapor. They go by various names such as e-cigs, e-hookahs, mods and vapes. They can be made to look like normal cigarettes or can take the shape of pens and USB sticks. Often, various flavorings are added like cherry, chocolate, apple, vanilla and cotton candy.

The aerosol that e-cigarette users inhale does not contain nearly the amount of harmful carcinogenic chemicals that regular cigarettes contain. However, in addition to the highly addictive drug nicotine, other potentially harmful substances have been identified in these devices:

- Diacetyl, a chemical linked to serious lung disease
- Heavy metals such as nickel, tin and lead
- Ultra-fine particles that can be inhaled deep into the lungs
- Other cancer-causing chemicals

In fact, it is difficult to know exactly what each e-cigarette product contains since the content of the ingredients can vary. Some e-cigarettes marketed as having zero nicotine, have in fact, been found to contain nicotine.

In 2017, 2.8% of U.S. adults were current e-cigarette users. Interestingly, of adults using these devices, almost 60% were also current regular cigarette smokers. Recent research has also found that e-cigarette use was higher among males, those in younger ages, and those with chronic health conditions.

VAPING AND E-CIGARETTES

Many who promote vaping typically argue that these products are less harmful than regular cigarettes and can help people quit traditional smoking. However, research shows that most users do not quit traditional cigarettes and wind up using both products (these people are officially known as “dual users”).

There is great concern that these products are simply a gateway drug that leads to traditional smoking. In 2018, 4.9% of middle-school students and 20.8% high school students reported using e-cigarettes. The U.S. Surgeon General reported in 2016 that e-cigarette smoking among high school students had increased by 900% in a 5-year period.

A 2018 report suggests that the use of e-cigarettes increases the risk of traditional smoking. Hence, the concern that these nicotine delivery devices will produce a new generation of cigarette smokers. As Alexander Prokhorov, M.D., Ph.D., a behavioral scientist at MD Anderson opines, “Passing e-cigarettes off as safe and harmless not only is misleading, it’s irresponsible. Tobacco companies are well aware that kids are impressionable, and glamourizing ‘vaping’ as the new thing to do will lure a younger generation of smokers along with a new adult population of smokers”¹.

There have been historic reductions in tobacco use in the past few decades resulting in improved health and mortality. However, the growing concern is that the rapid increase in e-cigarette use and the nicotine dependence that comes with it may reverse those gains.

Will there be increased use of traditional tobacco smoking in the future resulting from nicotine addiction caused by these new electronic devices? What are the long-term effects of vaping and e-cigarette use? Those questions have not yet been definitively answered.

American National underwrites the use of vaping or e-cigarettes the same as traditional cigarette smoking. If the use of the product is current or within the past 12 months, nicotine user rates will be applied. The current tobacco and nicotine question does incorporate vaping and e-cigarettes in the wording.

The research on e-cigarette use is still developing. American National’s Life Underwriting Department and Medical Director’s office will continue to monitor the literature on this interesting topic.

Cited Quotation: 1) MD Anderson, Online Article Spring 2014: Clearing the Air about e-cigarettes.

<https://www.mdanderson.org/publications/conquest/spring-2014/clearing-the-air-about-e-cigarettes.html>

Other Sources: 1) CDC, Smoking and Tobacco use, 11/29/2018. https://www.cdc.gov/tobacco/basic_information/e-cigarettes/about-e-cigarettes.html. 2) Mirboluk, Annals of Internal Medicine. 169(2018): 429. 3) Scutti, Surgeon General Sounds The Alarm on Teens and E-cigarettes, CNN website: <https://www.cnn.com/2016/12/08/health/surgeon-general-report-on-e-cigarettes/index.html>. 4) National Academy of Medicine, Public Health Consequences of E-Cigarettes, January 2018.

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