

# The Opioid crisis - how does the rise in Fentanyl overdoses affect insurers?

27 October 2023

## < Previous

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## Next >

[The opioid epidemic has reached its fourth wave in America, with more Americans than ever dying from Fentanyl overdoses.](#) [Customers in financial difficulty: Cost of living crisis and the FCA](#)

Approximately 50 times stronger than heroin, Fentanyl is a synthetic opioid. The drug is commonly prescribed as a pharmaceutical drug to treat severe pain. However, the drug has addictive qualities and recreational uses, with it also being illegally manufactured and sold by criminal gangs.

A [University of California study](#) estimates that the number of deaths linked to Fentanyl misuse has increased by 56% since 2010. Across the US, the study also identified states like Alaska, West Virginia, Rhode Island, Hawaii, and California as having the highest rates of overdose deaths involving Fentanyl.

In the study, researchers also raise concerns regarding the growing trend of deaths related to other stimulants, such as cocaine and methamphetamine.

## Considerations for insurers

Whilst [insurance policy wordings](#) commonly exclude coverage for opioid-related claims, the breadth (or otherwise) of those exclusions varies widely.

A cautious review of cover, including coverage for pharmaceutically prescribed opioids may be prudent. Insurers will want to consider whether a blanket exclusion is preferred or whether their appetite extends to include cover where opioids are prescribed and monitored by a medical professional.

## Contents

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→

[Simplifying sanctions clauses - LMA3100A and LMA3200 released](#)

→

[The Luton Airport car park fire – implications for insurers](#)

→

[Are amendments to be expected for the Arbitration Act 1996?](#)

→

[The Opioid crisis - how does the rise in Fentanyl overdoses affect insurers?](#)



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