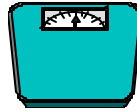
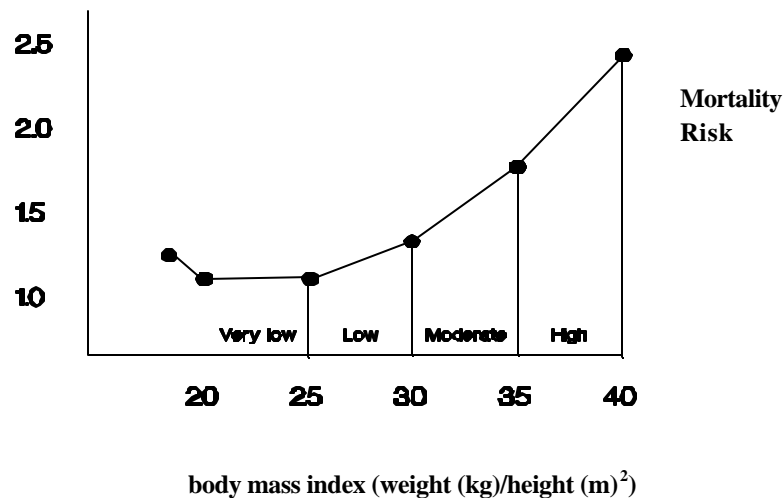


Build



Build is one of the basic life risk characteristics and one of the oldest. The risk factor of age has been used since the 17th century. Occupation followed in the next century along with infectious disease history by the late 19th century. Interest in body build led to height and weight tables related to age and sex. This work was completed in 1897 and 1906 and has had modification over the years as actuarial expertise has improved. Prior to the turn of the 20th century, underweights were considered poor insurance risks due to the high death rate of Tuberculosis. Conversely, overweights were considered well nourished and healthy. When the 1903 mortality statistics were published, the overweight were obliged to pay an extra premium. Since then, there has been further modifications.

With the elimination of tuberculosis, the underweight show a better mortality than the average weight in most age groups. The 1979 study in mortality shows a reverse trend with a rise in mortality for those 20% or more underweight. In summary, there is increased mortality at both extremes of weight. The more overweight one is, the higher the risk as the graph below shows. A recent study shows that when a history of smoking and pre-existing diseases were eliminated, minimal or no evidence of increased mortality in underweight persons was observed. A 1994 study reports that in 1988-1991; 28% of men and 27% of women in the USA were overweight.



Those whose excess weight is muscle and bone, with little fat, and whose weight distribution is good, are better risks than the obese. Body mass index (BMI) is a commonly used measurement of adiposity (fat as opposed to muscle) per height. The build table takes this into consideration by giving a weight range classed by height and BMI. Significantly overweight patients have an increased risk for coronary heart disease, diabetes, hypertension, and hyperlipidemia.

The reverse side of this handout shows our build tables for adults ages 18-64.

-continued on reverse-

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BUILD TABLE, Ages 18 to 64, Male and Female

CLASS DEBIT BMI BUILD TABLE - For Ages 18 to 64, Male and Female

Height (inches) / Weight (pounds)

			4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
IC	16		76	79	82	85	87	90	93	96	99	102	105	108	111	114	118	121	124	128	131	135	138	142	145	149	153
	17		81	84	87	90	93	96	99	102	105	108	112	115	118	122	125	129	132	136	139	143	147	151	154	158	162
Minimum Std./Prfd	15	18	86	89	92	95	98	101	105	108	111	115	118	122	125	129	132	136	140	144	148	151	155	159	164	168	172
	0	29	138	143	148	153	158	163	169	174	179	185	190	196	202	207	213	219	225	232	238	244	250	257	263	270	277
Class A	15	31	148	153	158	164	169	175	180	186	192	198	203	209	216	222	228	234	241	247	254	261	268	275	282	289	296
	25	33	158	163	169	174	180	186	192	198	204	210	217	223	230	236	243	250	256	263	271	278	285	292	300	307	315
	30	38	182	188	195	201	208	215	222	228	236	243	250	257	265	273	280	288	296	304	312	321	329	337	346	355	364
Class B	40	40	192	199	206	213	220	227	234	242	249	257	264	272	280	288	297	305	313	322	330	339	348	357	366	375	385
	50	43	203	210	217	224	232	239	247	255	263	271	279	287	296	304	313	321	330	339	348	358	367	376	386	396	406
	60	45	213	221	228	236	244	252	260	268	276	285	293	302	311	320	329	338	347	357	366	376	386	396	406	416	427
Class C	75	47	224	232	240	248	256	264	273	281	290	299	308	317	326	336	345	355	365	374	384	395	405	415	426	437	448
	85	49	234	243	251	259	268	277	285	294	304	313	322	332	341	351	361	371	382	392	403	413	424	435	446	457	469
Class D	100	51	244	253	262	270	279	288	298	307	317	326	336	346	356	366	377	387	398	409	420	431	442	454	465	477	489
	125	53	255	264	273	282	291	301	310	320	330	340	350	361	371	382	393	404	415	426	438	449	461	473	485	497	510
Class E	150	56	265	275	284	294	303	313	323	333	344	354	365	376	387	398	409	421	432	444	456	468	480	493	505	518	531
	175	58	276	286	295	305	315	326	336	347	357	368	379	391	402	414	425	437	449	461	474	486	499	512	525	538	552
Decline	200	60	286	296	307	317	327	338	349	360	371	382	394	405	417	429	441	454	466	479	492	505	518	531	545	559	573
	> 61		291	301	312	322	333	344	355	366	377	389	400	412	424	436	449	461	474	487	500	513	527	540	554	568	582

A normal stress electrocardiogram (treadmill test) of adequate duration completed within the past year can be used to offset build debits above the standard levels. To get an idea of how your client's build would be viewed in the underwriting process, feel free to use the Ask "Rx" pert underwriter on the attached page for an informal quote.

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Build - Ask "R x" perts
(ask our experts)

Producer _____ Phone _____ FAX _____
Client _____ Age/DOB _____ Sex _____

- Please list your client's current build: height _____
weight _____

- ② Has your client's weight changed in the past year?
 yes, increase _____ lbs. decrease _____ lbs.
 no

- ③ Has your client ever had any weight reduction surgery?
 yes, please give details _____
 no

- ④ Please check if your client has had any of the following:
 coronary artery disease
 diabetes
 high blood pressure
 elevated cholesterol or triglycerides (lipid levels)

- ⑤ Is your client on any medications?
 yes, please give details _____
 no

- ⑥ Has your client smoked cigarettes in the last 12 months?
 yes, please give details _____
 no

- ⑦ Has a stress electrocardiogram (treadmill test) been completed within the past year?
 yes; normal _____ (date)
 yes; abnormal _____ (date)
 no

- ⑧ Does your client have any other major health problems (ex: cancer, etc.)?
 yes, please give details _____
 no

After reading the *Rx for Success* on Build, please feel free to use this Ask "Rx" pert underwriter for an informal quote.

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