



by Donald Victorson, CLU

Underwriting

OBESITY

The table that follows should assist you in determining whether in fact your client is considered to be clinically obese.

BUILD CHART

Height	Ideal Weight	MAXIMUM ACCEPTABLE TO THE AVERAGE COMPANY FOR		MOST LIBERAL COMPANY Standard
		Preferred	Standard	
4'9"	109	140	175	193
4'10"	111	145	180	197
4'11"	114	150	185	201
5'0"	117	155	190	205
5'1"	120	160	195	210
5'2"	123	165	200	214
5'3"	127	170	205	219
5'4"	131	175	210	225
5'5"	134	180	215	231
5'6"	138	185	220	237
5'7"	141	190	225	243
5'8"	145	195	230	250
5'9"	149	200	235	257
5'10"	153	210	240	264
5'11"	157	215	248	271
6'0"	161	220	255	279
6'1"	165	225	263	287
6'2"	169	230	270	295
6'3"	174	235	287	303
6'4"	179	240	285	311
6'5"	184	250	290	319
6'6"	188	260	300	326
6'7"	193	270	307	334
6'8"	198	280	316	342
6'9"	203	285	325	350
6'10"	208	295	333	358
6'11"	214	300	341	369

What prescription medications is the client currently taking?

It is not surprising to find overweight clients taking medications to control hypertension, diabetes, or elevated cholesterol levels. This information is critical to evaluating the risk.

Does the client have a history of elevated blood pressure?

Not all clients with high blood pressure are on blood pressure medications, but do not assume that because they are not on medication that they do not have high blood pressure. Some clients can successfully manage their high blood pressure with exercise, weight loss and diet alone. Many others however have stopped taking their blood pressure medication and are unaware of the seriousness of their medical condition.

Does the client have a history of elevated blood sugar?

Not all clients with elevated blood sugars are on diabetic medications. The initial treatment of clients with elevated blood sugar include exercise, weight loss and diet. If these measures fail to reduce the blood sugar level, oral medication may help. These include *Diabeta*, *Glucophage*, *Glucotrol* and *Micronase*. When none of these successfully control the diabetes then insulin injections are necessary.

Does the client have a history of taking Fen/Phen to lose weight?

Fen/Phen was used extensively to treat obese patients before being taken off the market by the FDA. Unfortunately, it had serious side effects; including damage to heart valves as well as lung tissue. It is important to document how long these medications were taken, and what kind of follow-up care the client has received to rule out potential side effects.

Conclusions:

American *couch potatoes* are largely allergic to exercise but not to salty, fatty snacks. On the average, we are larger than our parents in more ways than one.

The whale thrives in the ocean where he is supported by his briny environment. Unfortunately, on land the whale is at a severe disadvantage. His very bulk and weight presents a severe strain to his heart and circulatory system resulting in a significantly reduced life expectancy. Underwriters are aware of this and must respond accordingly.

In the event that you determine your client to be Weight Challenged here are the questions you need to address:

Does the client currently smoke?

Obesity is considered to be a major risk factor for hypertension, diabetes and heart disease. Smoking tends to increase these risks and adds to their complications. Obese clients who smoke tend to have poor mortality, and therefore poor underwriting outcomes. The good news is that obese clients who actually quit smoking have much improved life expectancy, and are more likely to be able to obtain more reasonably priced life insurance.

What is the client's exact height and weight?

The degree of obesity is a function of the client's height and weight. Guessing at the client's weight may be polite but it can only lead to frustration for everyone. Be polite, be sensitive but be accurate.

UNDERWRITER:

Defined as someone sitting in an ivory tower 900 miles from here, trained to say, "NO."

YOUR JOB:

To convince that underwriter, with truthful information, presented in as favorable a light as possible that it is desirable, even possible to say "YES."