

The Underwriting Corner: Build...Often a Weighty Subject

We are constantly bombarded by the media with information on the dangers of obesity. Statistically, obesity can lead to increased risk of cardiovascular disorders, diabetes and, in some cases, cancer. Underweight can also be a concern if it is from anorexia, illness or malnutrition. Especially at older ages, underweight and unexplained loss of weight are noted to correspond with increased mortality.

Underwriting of build has changed over the years with the range of weights for each height becoming more liberal. There is a point, though, when a person's weight can impact their expected mortality. At American National Insurance Company we look at the whole picture, including favorable risk factors

and the new procedures available for obesity.

Do you have clients who may fall into these categories?

Obesity Alone:

Individuals who may be Table 3 for obesity alone, can be considered as possible standard with

favorable risk factors (optimal blood pressures, favorable lipids, recent favorable stress test or EBCT, for example).

Surgical Treatment for Obesity

We can consider individuals with Gastric Banding for Standard rates just after 2 years.

The American National build charts follow. We are providing this information so you might easily evaluate your clients build.

Non-Preferred Build Table

Height	Std	T1	T2	T3	T4	T5	T6	T8	T10	T12	Decline
4'8"	83-149	150-167	168-173	174-180	181-189	190-194	195-202	203-207	208-211	212-216	>217
4'9"	86-154	155-173	174-180	181-187	188-196	197-201	202-210	211-214	215-219	220-224	>225
4'10"	89-160	161-179	180-186	187-193	194-203	204-208	209-217	218-222	223-227	228-232	>233
4'11"	92-165	166-185	186-193	194-200	201-210	211-215	216-225	226-230	231-235	236-240	>241
5'0"	95-171	172-192	193-199	200-207	208-217	218-222	223-232	233-238	239-243	244-248	>249
5'1"	98-177	178-198	199-206	207-214	215-224	225-230	231-240	241-246	247-251	252-256	>257
5'2"	102-183	184-205	206-213	214-221	222-232	233-237	238-248	249-254	255-259	260-265	>266
5'3"	105-189	190-211	212-220	221-228	229-239	240-245	246-256	257-262	263-268	269-273	>274
5'4"	108-195	196-218	219-227	228-235	236-247	248-253	254-265	266-270	271-276	277-282	>283
5'5"	112-201	202-225	226-234	235-243	244-255	256-261	262-273	274-279	280-285	286-291	>292
5'6"	115-207	208-232	233-241	242-250	251-263	264-269	270-281	282-288	289-294	295-300	>301
5'7"	119-213	214-239	240-249	250-258	259-271	272-277	278-290	291-296	297-303	304-309	>310
5'8"	122-220	221-246	247-256	257-266	267-279	280-286	287-299	300-305	306-312	313-318	>319
5'9"	126-226	227-253	254-264	265-274	275-287	288-294	295-308	309-314	315-321	322-328	>329
5'10"	129-233	234-261	262-271	272-282	283-296	297-303	304-317	318-324	325-331	332-338	>339

6'0"	137-247	248-276	277-287	288-298	299-313	314-320	321-335	336-342	343-350	351-357	>358
6'1"	141-253	254-284	285-295	296-306	307-322	323-329	330-344	345-352	353-360	361-367	>368
6'2"	145-260	261-292	293-303	304-315	316-331	332-338	339-354	355-362	363-369	370-377	>378
6'3"	149-268	269-300	301-312	313-324	325-340	341-348	349-364	365-372	373-380	381-388	>389
6'4"	152-275	279-308	309-320	321-332	333-349	350-357	358-373	374-382	383-390	391-398	>399
6'5"	157-282	283-316	317-328	329-341	342-358	359-366	367-383	384-392	393-400	401-408	>409
6'6"	161-289	290-324	325-337	338-350	351-367	368-376	377-393	394-402	403-411	412-419	>420
6'7"	165-297	298-332	333-346	347-359	360-377	378-386	387-403	404-412	413-421	422-430	>431
6'8"	169-304	305-341	342-355	356-368	369-386	387-395	396-414	415-423	424-432	433-441	>442
6'9"	173-312	313-349	350-363	364-377	378-396	397-405	406-424	425-433	434-443	444-452	>453

The following is the American National height and weight chart for Preferred Plus qualification. The following weights are considered to provide the optimal risk category for build and, when combined with other favorable criteria, provide the best risks

Height/ Weight* for Preferred Plus

	Female	Male
5'0"	137	153
5'1"	141	160
5'2"	145	164
5'3"	149	168
5'4"	152	172
5'5"	155	176
5'6"	158	180
5'7"	163	185
5'8"	167	189

5'9"	172	193
5'10"	177	197
5'11"	182	203
6'0"	187	208
6'1"	192	214
6'2"	197	220
6'3"		226
6'4"		231
6'5"		237
6'6"		243

* Add 10 pounds Standard Plus NT, Preferred NT and Preferred TB

Add 15 pounds Standard Plus NT, Preferred NT, and Preferred TB for ages 71 and up.

Pam Kurner
Assistant Chief Underwriter