

IMPAIRED RISK REFERENCES

Issue 15

THE CASE

STUDY FOR

THIS MONTH

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Meet Art Gleason, director of the Impaired Risk unit. Art comes to Banner from CNA where he was a senior impaired risk underwriting consultant. Be sure to give Art a call on your next tough case.

Underwriting Obesity

A 60-year old man is looking for \$500,000 of term life insurance. He has good medical history. The exam showed his height to be 5 feet 5 inches and his weight to be 250 pounds. Blood pressure is 120/70, waist is 44 inches and cholesterol level is 190 with a ratio of 4.0. He takes a baby aspirin daily.

Obesity is a mortality risk that has been well shown by actuarial studies. Since obesity is an increasing problem, it is more and more often encountered in underwriting. Obesity is defined as a body weight 30 pounds above healthy weight. (See illustration) It is almost always caused by an individual consuming more food calories than are used by the body. When the intake exceeds the expenditure, the body stores the excess in the form of fat. When the body fat rises to a certain level, health problems can occur.

With obesity, fat cells enlarge and multiply throughout the body. The actual reason that obesity is a mortality risk is due to the fact that these fat cells release substances that cause disruption in the normal balance of tissues. 1) Increased fat cells often cause the cholesterol and triglyceride levels to rise. 2) The blood vessels can respond by constricting, causing hypertension. 3) The normal cells can have more trouble using insulin; a state of diabetes or insulin resistance can exist (also called glucose intolerance). 4) There can be thickening of the heart muscle, called LVH. 5) There can be a rise in certain proteins in the blood that promote clot formation, such as fibrinogen. All of these conditions are coronary artery disease risk factors. Consequently, the main conditions with obesity are heart attacks and strokes.

Not all people with the same height and weight have the same propensity to develop these problems. The number of fat cells, the size of

the cells and the way they are distributed throughout the body can have a diverse effect on health. For instance, fat that is distributed mostly around the waist is a greater risk factor than fat that is distributed in the hips and thighs. A good waist measurement is a credit.

Genetics play a big role in a person's likelihood of becoming obese and the affect of obesity. If the parents were obese, most likely the children would be obese and have similar health conditions.

So good family history is a credit.

In some obese individuals, the blood pressure does not rise and in some, the cholesterol stays normal. Blood sugar may never be affected, meaning there is no insulin resistance or diabetes. Good blood pressure and cholesterol are credits.

The lack of adverse responses to obesity indicates a lower mortality risk. The risk tables illustrated were compiled based on mortality experi-

ence of large numbers of people with the same build. Underwriting splits the tables into those with better and those with worse risk. Of course those with obesity-related health conditions must receive debits.

The underwriter also considers the improvements in mortality from medications (such as baby aspirin, statins and others) and regular exercise programs. These can be credits as well.

The case study would be classified as standard plus. This individual is 110 pounds overweight which would be Table 4 according to the build table, but the waist measurement, blood pressure, cholesterol level and aspirin use lowers the risk. The best-case scenario is that four table credits can be applied.

Adult Build Table
Male and Female, Age 16 and Over

Ht.	Best Mortality Weight (lbs.)							
	M	F	+25	+50	+75	+100	+125	+150
4' 8"	103	107	162	171	178	184	191	198
4' 9"	107	110	168	177	184	191	198	205
4' 10"	111	113	174	183	191	198	205	212
4' 11"	115	116	180	190	197	205	212	220
5' 0"	119	119	186	196	204	212	219	227
5' 1"	123	122	192	203	211	219	227	235
5' 2"	127	125	198	209	218	226	234	242
5' 3"	131	128	205	216	225	233	242	250
5' 4"	135	131	211	223	232	241	250	258
5' 5"	139	134	218	230	239	248	257	267
5' 6"	144	137	225	237	247	256	265	275
5' 7"	148	141	232	245	254	264	274	283
5' 8"	152	144	239	252	262	272	282	292
5' 9"	157	147	246	259	270	280	290	300
5' 10"	162	150	253	267	277	288	299	309
5' 11"	166	153	260	275	285	296	307	318
6' 0"	171	157	268	282	294	305	316	327
6' 1"	176	160	275	290	302	313	325	336
6' 2"	181	163	283	298	310	322	334	345
6' 3"	185	167	290	306	319	331	343	355



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