

Obesity, Overweight and Weight Loss

Build for insurance purposes usually focuses on overweight (obesity) rather than underweight. However underweight can be very serious also.

Overweight can be limited to simply being heavy or it can be a metabolic disorder. Being overweight can contribute to many other factors including:

1. Blood pressure
2. Diabetes
3. Heart Disease
4. Respiratory Problems
5. Cancer
6. Peripheral vascular disease
7. Osteoarthritis of weight bearing joints
8. Psychological problems
9. Other—surgical treatment needed

Treatment for being overweight/obesity includes diet, exercise, appetite suppressants, correction

The source of information for the underwriter to properly assess the risk is an attending physician's statement, medical examination, blood profile and in some instances an EKG. Ratings can be difficult, therefore it is better to call the underwriter to discuss.

While the main focus is on obesity, underwriters still are very concerned about underweight or loss of weight for the proposed insured. There can be several reasons for the weight loss:

1. Neoplasms,
2. Hypertensive Heart Disease
3. Pneumonia
4. Digestive Disorders (crohn's or colitis)
5. Psychological Disorders

Extreme care should be taken as to the real reason for the weight loss such as anorexia or other wasting disease. The underwriting action is the same as overweight/obesity.

Height and weight can effect the underwriting decision. Be sure to check the [Build Table](#).

Please see the questionnaires.