

OBESITY

PRACTICE NOTE

WHAT IS OBESITY?

Definition of obesity

Obesity is a condition describing excess body weight in the form of fat.

So what is obesity?

Obesity is usually described as being more than 20% above the recommended body weight. For insurance purposes, obesity is based on mortality studies and average weights in the insured population.

The range of increased weight acceptable at standard rates for mortality (life cover) is relatively wide, since the extra mortality for being overweight in the absence of related risks is small.

However, for disability (critical illness including total and permanent disability) and the elderly the situation is different; being overweight protects against premature death in old people but disability rates are higher in overweight people at all ages.

Body mass index (BMI)

The body mass index (BMI) is calculated by dividing your weight (in kg) by the square of your height (in metres).

Example

If weight = 78kg and height = 180cm (1.8m)

$$\text{BMI} = 78\text{kg}/(1.8 \times 1.8) = 24$$

A BMI greater than 25 may indicate that you are overweight, while a BMI greater than 30 generally indicates obesity.

A BMI of 27.8 for men and 27.3 for women is the cut-off point for obesity used in the National Health and Nutrition Examination Survey.

NOTE - BMI is not an exact science. Other factors that are considered when underwriting overweight client's include: body shape and where the excess weight is being carried (e.g. around the stomach, chest etc).

Interpretation of BMI ranges and possible consequences

A BMI from 20 to 25: desirable for most middle-aged adults. Non-smokers with a consistent BMI within this range have the lowest risk of disease and premature death.

A BMI from 26 to 29: moderately overweight, carries a slightly increased risk of weight-related health problems, such as high blood pressure, high cholesterol, heart disease and adult-onset diabetes.

A BMI of 30 to 40: truly overweight, the risk of developing heart disease and other weight-related conditions rises sharply. Adult-onset diabetics in this category should definitely lose weight, since blood-sugar control improves with weight loss.

A BMI of 40 or more: severely overweight, in great danger of dying early. 80% eat in frequent binges. Secret eating is common. Benefits of losing weight clearly outstrip any dangers. Applicants with a BMI of 40 or more will automatically be declined.

Medical requirements for overweight clients

Dependent on the client's age, personal history and family history we may request the following:

- Medical Examination with microscopic and micro chemical urinalysis
- Fasting Lipid Profile
- Fasting Blood Sugar

Normal BMI ranges

| Range | Risk factors | Likely rating |
|----------|---|--|
| <20 | Underweight. The lower the BMI the greater the risk | Standard rates to decline (severely underweight) |
| 20 to 25 | Normal, very low risk | Standard rates |
| 26 to 29 | Moderately overweight, some risk | Standard rates to +75% em |
| 30 to 40 | Truly overweight, high risk | +50% em to decline |
| >40 | Severe obesity, very high risk | Automatic decline |