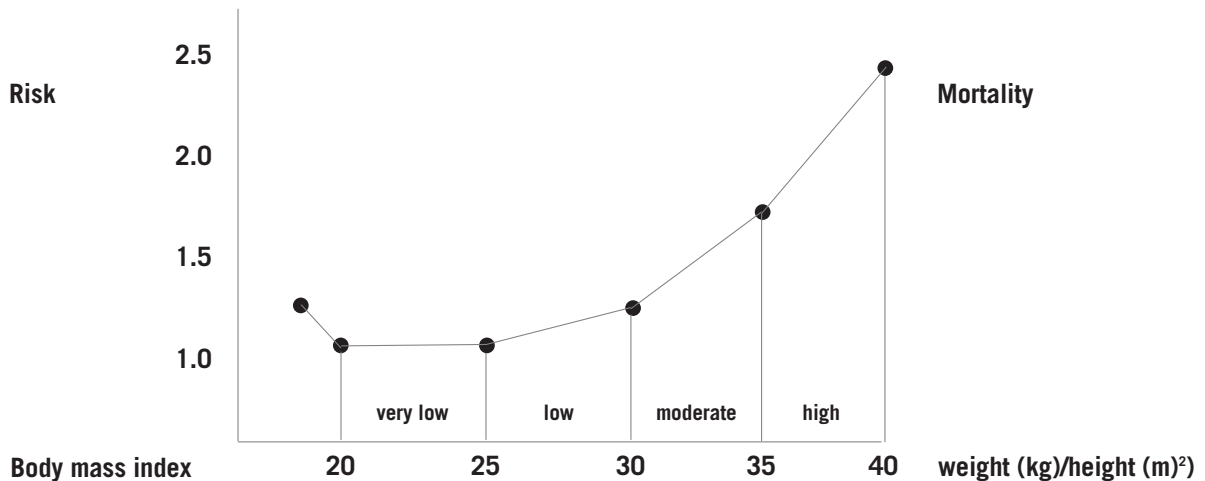


## Build

Build is one of the basic life risk characteristics and one of the oldest. There is increased mortality at both extremes of weight as the graph below shows. The Center for Disease Control (CDC) reports that in 1999-2000 15% of American children and adolescents (ages 6-19) are overweight. For American adults, 64% are overweight or obese. Overweight conditions, or obesity, are often precursors to hyperlipidemia, diabetes, cardiovascular disease, or cancer. While an underweight condition may be normal, it may also be an indicator of an eating disorder or an underlying acute or chronic illness.



Those whose excess weight is muscle and bone, with little fat, and whose weight distribution is good are better risks than the obese. Body mass index (BMI) is a commonly used measurement of adiposity (fat as opposed to muscle) per height. The build table takes this into consideration by giving a weight range classified by height and BMI. Significantly overweight patients have an increased risk for coronary heart disease, diabetes, hypertension, and hyperlipidemia.

See page 2 which shows our build tables for adult's ages 18-64 and page 3 for ages 65 and over.

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## BUILD TABLES – Male and Female - Ages 18 to 64

Height (inches) / Weight (pounds)

Class	Debit	BMI	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
IC		17	81	84	87	90	93	96	99	102	105	108	112	115	118	122
<b>Minimum</b>	<b>15</b>	<b>18</b>	<b>86</b>	<b>89</b>	<b>92</b>	<b>95</b>	<b>98</b>	<b>101</b>	<b>105</b>	<b>108</b>	<b>111</b>	<b>115</b>	<b>118</b>	<b>122</b>	<b>125</b>	<b>129</b>
Not Rated	0	29	138	143	148	153	158	163	169	174	179	185	190	196	202	207
	15	31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
	<b>25</b>	<b>33</b>	<b>158</b>	<b>163</b>	<b>169</b>	<b>174</b>	<b>180</b>	<b>186</b>	<b>192</b>	<b>198</b>	<b>204</b>	<b>210</b>	<b>217</b>	<b>223</b>	<b>230</b>	<b>236</b>
Standard*	30	38	182	188	195	201	208	215	222	228	236	243	250	257	265	273
Class A	40	40	192	199	206	213	220	227	234	242	249	257	264	272	280	288
	<b>50</b>	<b>43</b>	<b>203</b>	<b>210</b>	<b>217</b>	<b>224</b>	<b>232</b>	<b>239</b>	<b>247</b>	<b>255</b>	<b>263</b>	<b>271</b>	<b>279</b>	<b>287</b>	<b>296</b>	<b>304</b>
Class B	60	45	213	221	228	236	244	252	260	268	276	285	293	302	311	320
	<b>75</b>	<b>47</b>	<b>224</b>	<b>232</b>	<b>240</b>	<b>248</b>	<b>256</b>	<b>264</b>	<b>273</b>	<b>281</b>	<b>290</b>	<b>299</b>	<b>308</b>	<b>317</b>	<b>326</b>	<b>336</b>
Class C	85	49	234	243	251	259	268	277	285	294	304	313	322	332	341	351
Class D	<b>125</b>	<b>51</b>	<b>244</b>	<b>253</b>	<b>262</b>	<b>270</b>	<b>279</b>	<b>288</b>	<b>298</b>	<b>307</b>	<b>317</b>	<b>326</b>	<b>336</b>	<b>346</b>	<b>356</b>	<b>366</b>
Class E	<b>175</b>	53	255	264	273	282	291	301	310	320	330	340	350	361	371	382
Class F	<b>225</b>	<b>56</b>	<b>265</b>	<b>275</b>	<b>284</b>	<b>294</b>	<b>303</b>	<b>313</b>	<b>323</b>	<b>333</b>	<b>344</b>	<b>354</b>	<b>365</b>	<b>376</b>	<b>387</b>	<b>398</b>
Decline		≥57	266	276	285	295	304	314	324	334	345	355	366	377	388	399

Class	Debit	BMI	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
<b>IC</b>		17	125	129	132	136	139	143	147	151	154	158	162
<b>Minimum</b>	<b>15</b>	<b>18</b>	<b>132</b>	<b>136</b>	<b>140</b>	<b>144</b>	<b>148</b>	<b>151</b>	<b>155</b>	<b>159</b>	<b>164</b>	<b>168</b>	<b>172</b>
Not Rated	0	29	213	219	225	232	238	244	250	257	263	270	277
	15	31	228	234	241	247	254	261	268	275	282	289	296
	<b>25</b>	<b>33</b>	<b>243</b>	<b>250</b>	<b>256</b>	<b>263</b>	<b>271</b>	<b>278</b>	<b>285</b>	<b>292</b>	<b>300</b>	<b>307</b>	<b>315</b>
Standard*	30	38	280	288	296	304	312	321	329	337	346	355	364
Class A	40	40	297	305	313	322	330	339	348	357	366	375	385
	<b>50</b>	<b>43</b>	<b>313</b>	<b>321</b>	<b>330</b>	<b>339</b>	<b>348</b>	<b>358</b>	<b>367</b>	<b>376</b>	<b>386</b>	<b>396</b>	<b>406</b>
Class B	60	45	329	338	347	357	366	376	386	396	406	416	427
	<b>75</b>	<b>47</b>	<b>345</b>	<b>355</b>	<b>365</b>	<b>374</b>	<b>384</b>	<b>395</b>	<b>405</b>	<b>415</b>	<b>426</b>	<b>437</b>	<b>448</b>
Class C	85	49	361	371	382	392	403	413	424	435	446	457	469
Class D	<b>125</b>	<b>51</b>	<b>377</b>	<b>387</b>	<b>398</b>	<b>409</b>	<b>420</b>	<b>431</b>	<b>442</b>	<b>454</b>	<b>465</b>	<b>477</b>	<b>489</b>
Class E	<b>175</b>	<b>53</b>	393	404	415	426	438	449	461	473	485	497	510
Class F	<b>225</b>	<b>56</b>	<b>409</b>	<b>421</b>	<b>432</b>	<b>444</b>	<b>456</b>	<b>468</b>	<b>480</b>	<b>493</b>	<b>505</b>	<b>518</b>	<b>531</b>
Decline		≥57	410	422	433	445	457	469	481	494	506	519	532

**For individuals heavier than the maximum limits for Class D or lighter than the minimum stated weight for their height (i.e. IC range), an APS is required.**

\*When build debits = +30 and there are no additional debits for medical impairments, accept unrated, Non-smoker or Smoker as appropriate.

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## BUILD TABLES – Male and Female - Ages 65 and Over

Height (inches) / Weight (pounds)

Class	Debit	BMI	4'10"	4'11"	5'0"	5'1"	5'2"	5'3"	5'4"	5'5"	5'6"	5'7"	5'8"	5'9"	5'10"	5'11"
<b>IC</b>		<b>19</b>	<b>91</b>	<b>94</b>	<b>97</b>	<b>100</b>	<b>104</b>	<b>107</b>	<b>110</b>	<b>114</b>	<b>117</b>	<b>121</b>	<b>125</b>	<b>128</b>	<b>132</b>	<b>136</b>
<b>Minimum</b>	<b>15</b>	<b>20</b>	<b>95</b>	<b>99</b>	<b>102</b>	<b>106</b>	<b>109</b>	<b>113</b>	<b>116</b>	<b>120</b>	<b>124</b>	<b>127</b>	<b>131</b>	<b>135</b>	<b>139</b>	<b>143</b>
Not Rated	0	31	148	153	158	164	169	175	180	186	192	198	203	209	216	222
	15	35	167	173	179	185	191	197	203	210	216	223	230	237	243	250
	<b>25</b>	<b>40</b>	<b>191</b>	<b>198</b>	<b>204</b>	<b>211</b>	<b>218</b>	<b>225</b>	<b>233</b>	<b>240</b>	<b>247</b>	<b>255</b>	<b>263</b>	<b>270</b>	<b>278</b>	<b>286</b>
Class A	30	45	215	222	230	238	246	254	262	270	278	287	295	304	313	322
	40	46	220	227	235	243	251	259	267	276	284	293	302	311	320	329
	<b>50</b>	<b>47</b>	<b>224</b>	<b>232</b>	<b>240</b>	<b>248</b>	<b>256</b>	<b>265</b>	<b>273</b>	<b>282</b>	<b>291</b>	<b>299</b>	<b>308</b>	<b>318</b>	<b>327</b>	<b>336</b>
Class B	60	49	234	242	250	259	267	276	285	294	303	312	322	331	341	351
	<b>75</b>	<b>50</b>	<b>239</b>	<b>247</b>	<b>255</b>	<b>264</b>	<b>273</b>	<b>282</b>	<b>291</b>	<b>300</b>	<b>309</b>	<b>319</b>	<b>326</b>	<b>338</b>	<b>348</b>	<b>358</b>
Class C	85	51	244	252	261	269	278	287	296	306	315	325	335	345	355	365
Class D	<b>125</b>	<b>53</b>	<b>253</b>	<b>262</b>	<b>271</b>	<b>280</b>	<b>289</b>	<b>299</b>	<b>308</b>	<b>318</b>	<b>328</b>	<b>338</b>	<b>348</b>	<b>358</b>	<b>369</b>	<b>379</b>
Class E	<b>175</b>	55	263	272	281	290	300	310	320	330	340	350	361	372	383	394
Class F	<b>225</b>	<b>56</b>	<b>265</b>	<b>275</b>	<b>284</b>	<b>294</b>	<b>303</b>	<b>313</b>	<b>323</b>	<b>333</b>	<b>344</b>	<b>354</b>	<b>365</b>	<b>376</b>	<b>387</b>	<b>398</b>
Decline		≥57	266	276	285	295	304	314	324	334	345	355	366	377	388	399

Class	Debit	BMI	6'0"	6'1"	6'2"	6'3"	6'4"	6'5"	6'6"	6'7"	6'8"	6'9"	6'10"
<b>IC</b>		<b>19</b>	<b>140</b>	<b>144</b>	<b>148</b>	<b>152</b>	<b>156</b>	<b>160</b>	<b>164</b>	<b>168</b>	<b>173</b>	<b>177</b>	<b>181</b>
<b>Minimum</b>	<b>15</b>	<b>20</b>	<b>147</b>	<b>151</b>	<b>155</b>	<b>160</b>	<b>164</b>	<b>169</b>	<b>173</b>	<b>177</b>	<b>182</b>	<b>186</b>	<b>191</b>
Not Rated	0	31	228	234	241	247	254	261	268	275	282	289	296
	15	35	258	265	272	279	287	295	302	310	318	326	334
	<b>25</b>	<b>40</b>	<b>294</b>	<b>303</b>	<b>311</b>	<b>319</b>	<b>328</b>	<b>337</b>	<b>345</b>	<b>354</b>	<b>363</b>	<b>372</b>	<b>382</b>
Class A	30	45	331	340	350	359	369	379	389	399	409	419	429
	40	46	338	348	358	367	377	387	397	407	418	428	439
	<b>50</b>	<b>47</b>	<b>346</b>	<b>355</b>	<b>365</b>	<b>375</b>	<b>385</b>	<b>396</b>	<b>406</b>	<b>416</b>	<b>427</b>	<b>438</b>	<b>449</b>
Class B	60	49	361	371	381	391	402	412	423	434	445	456	468
	<b>75</b>	<b>50</b>	<b>368</b>	<b>378</b>	<b>389</b>	<b>399</b>	<b>410</b>	<b>421</b>	<b>432</b>	<b>443</b>	<b>454</b>	<b>466</b>	<b>477</b>
Class C	85	51	375	386	396	407	418	429	440	452	463	475	487
<b>Class D</b>	<b>125</b>	<b>53</b>	<b>390</b>	<b>401</b>	<b>412</b>	<b>423</b>	<b>435</b>	<b>446</b>	<b>458</b>	<b>469</b>	<b>481</b>	<b>494</b>	<b>506</b>
Class E	<b>175</b>	55	405	416	427	439	451	463	475	487	500	512	525
<b>Class F</b>	<b>225</b>	<b>56</b>	<b>409</b>	<b>421</b>	<b>432</b>	<b>444</b>	<b>456</b>	<b>468</b>	<b>480</b>	<b>493</b>	<b>505</b>	<b>518</b>	<b>531</b>
<b>Decline</b>		≥57	410	422	433	445	457	469	481	494	506	519	532

**For individuals heavier than the maximum limits for Class D or lighter than the minimum stated weight for their height (i.e. IC range), an APS is required.**

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**Build - Ask "Rx" pert underwriter  
(ask our experts)**

Producer \_\_\_\_\_ Phone \_\_\_\_\_ Fax \_\_\_\_\_

Client \_\_\_\_\_ Age/DOB \_\_\_\_\_ Sex \_\_\_\_\_

1. Please list your client's current build: height \_\_\_\_\_ weight \_\_\_\_\_

2. Has your client's weight changed in the past year?

yes, increase \_\_\_\_\_ lbs. decrease \_\_\_\_\_ lbs.

no

3. Has your client ever had any weight reduction surgery?

yes, please give details \_\_\_\_\_

no

4. Please check if your client has had any of the following:

coronary artery disease

diabetes

high blood pressure

elevated cholesterol or triglycerides (lipid levels)

5. Is your client on any medications?

yes, please give details \_\_\_\_\_

no

6. Has your client smoked cigarettes in the last 12 months?

yes, please give details \_\_\_\_\_

no

7. Has a stress electrocardiogram (treadmill test) been completed within the past year?

yes; normal \_\_\_\_\_ (date)

yes; abnormal \_\_\_\_\_ (date)

no

8. Does your client have any other major health problems (ex: cancer, etc.)?

yes, please give details \_\_\_\_\_

no

*After reading the Rx for Success on Build, please feel free to use this Ask "Rx" pert underwriter for an informal quote.*

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