

Build & Blood Pressure (hypertension)

Build for insurance purposes usually focuses on Obesity/Overweight. The reasons, for being overweight can range from an oral fixation to underlying metabolic disorders. Overweight can be limited to simply being heavy, but is a contributing factor in the developing of Diabetes, Heart Disease, Respiratory Problems, and Cancer. The sources of information, include the Attending Physician's Statement, Medical Exam, Blood Profile, EKG (electrocardiogram), the Build & Blood Pressure Questionnaire, and Family History. In many cases a very favorable offer can be made based on review of the above, Standard coverage is not always, available. While more attention is focused on being overweight, underwriters are also concerned about underweight. Being extremely thin can be an indicator of metabolic disorders, psychological problems, digestive (Ulcerative Colitis, etc.), and cancer. If your client is extremely thin, ask questions regarding this. Has the weight loss been recent, what caused the weight reduction, has a physician been monitoring the weight change. Should you have a question regarding the rating for the weight fell free to call our underwriters to discuss.

Hypertension (High Blood Pressure) seems to be the most common finding in life insurance. The cause and nature of the disease can be benign or indicate serious underlying cardiovascular disease. The debate between practicing Physicians, and Life insurance companies continues. The "normal" readings are tempered by age and build. The benign forms of hypertension the is well controlled causes little concern to the Home Office Underwriter. The malignant form of hypertension is poorly or not controllable. This poses a much more significant risk and is of concern to all. The risk of stroke (cerebral vascular accident), damage to the kidneys, and heart are the elements of concern. If the blood pressure is well controlled the case is usually issued Standard. Other cases may be offered coverage based on the current readings and other medical complications.

The best source of information is the Attending Physician's Statement which will have a representation of the blood pressure readings since the onset of the problem, and give indications of the applicant's compliance with medications. The same sources as for build apply (exam, EKG, Build/ BP Questionnaire). Again, if you have any questions, please feel free to contact our underwriting department for assistance.

Height and weight can effect the underwriting decision. Be sure to check the Build Table.