

Shedding Fat May Keep Your Life Insurance Premiums Trim

COMPANY FACTORING IN BODY MASS INDEX

By STEPHEN SINGER The Associated Press

HARTFORD, Conn. — Amid a growing obesity epidemic in the United States, an insurance company has started giving customers an additional reason to slim down by being one of the first in the nation to offer discounts to customers who keep a low body mass index.

The program by Phoenix Cos. offers discounts up to 20 percent on life insurance policies to customers whose BMI is verified by a doctor to be 19 to 25.

BMI is a ratio of body fat that takes height and weight into account. The Centers for Disease Control and Prevention defines obesity as a BMI of 30 or more; people between 25 and 30 are considered overweight.

"We tried to come up with a program that accounts for factors such as strokes, and help those who maintain healthy weight, lifestyle, what they eat and go to the gym," said Joe Kelleher, senior vice president and chief operating officer of The Phoenix. "We thought we'd be able to reward those people."

Customers who qualify for the program can start seeing reduced rates after five years if their BMI remains in the 19-25 range. Customers will see their premiums drop by 5 percent for every five years that they keep a healthy BMI ratio, up to a maximum of 20 percent after 20 years.

The plan comes as U.S. obesity rates have risen to an all-time high. Nearly one-third, or 32 percent of adult Americans, are considered obese, the federal government says.

Obesity can cause diabetes, heart disease and other health-related complications that shorten life spans. The proportion of obese adults has more than doubled, from 15 percent in the mid-1970s.

Insurance companies prize healthy customers because they live longer. Insurers make more revenue from healthy customers who pay monthly premiums well into their 70s than from customers who die of natural causes years earlier. Although life

insurers typically consider lifestyle, weight, age and family medical history when writing policies, Phoenix's BMI discount is unique.

More than 140 people have signed up for the program, and about 30 have been approved, the Hartford-based company said.

One of them, 42-year-old David Rollins of Bloomington, Ill., was approved for the program this winter. Rollins, who keeps fit with a regimen of running, bicycling and lifting weights, rolled his previous Phoenix policy into its BMI program to save money.

"In the longer term, the way I look at it, I'm buying a product that's going to reward my lifestyle," he said.

The American Medical Association, however, said there's not necessarily a correlation between good health and BMI ratio. Muscular athletes in good condition likely would have a higher-than-recommended BMI, said Ron Davis, president-elect of the AMA.

"The point is obesity is a medical condition, and medical treatments are needed to address the problem," said Davis, a Detroit-based physician specializing in preventative medicine.

Obesity is a complicated issue, with a great deal related to behaviors such as poor diet and lack of physical activity or a family's genetic makeup, he said.

BMI ratio isn't the only gauge of obesity, Davis said. "But it's probably the best measure we have," he said.

[BMI TABLES pdf File](#)

[BMI TABLES](#)

CALCULATING BODY MASS INDEX

WHAT IS BMI? BMI is a measurement that takes into account height and weight. It measures fat tissue, or adipose, to separate out the weight of muscle and the skeleton.

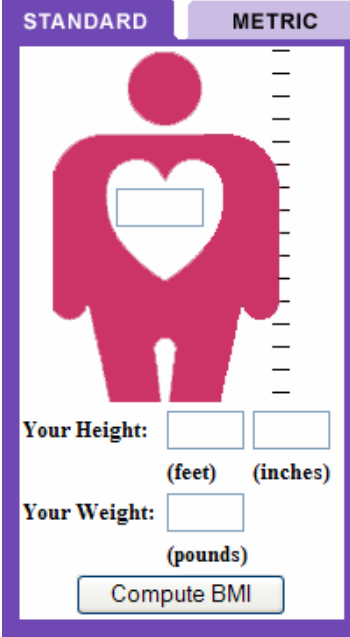
WHAT IS CONSIDERED HEALTHY? According to the Centers for Disease Control and Prevention, an underweight person will have BMI of less than 18.5. A normal range is 18.5 to 24.9. Overweight is 25 to 29.9 and more than 30 is considered obese.

HOW DO I FIND MY BMI?

Divide your weight in pounds by height in inches squared and multiply by 703.

CAN I HAVE A HIGH BMI AND NOT BE FAT? Yes. Some people could have a high BMI without having a high percentage of body fat. Athletes, for example, have increased muscularity. Some people whose BMI is in the overweight range, between 25 and 29.9, may not have excess body fat. But most people with a BMI in the obese range will have increased levels of body fat.

Click [BMI](#) for a link to calculate your BMI



The image shows a BMI calculator interface with a purple border. At the top, there are two tabs: "STANDARD" (selected) and "METRIC". Below the tabs is a graphic of a person with a heart shape on their chest, and a vertical height scale to the right. Below the graphic, there are input fields for "Your Height:" with two boxes for feet and inches, and "Your Weight:" with one box for pounds. A "Compute BMI" button is at the bottom.