

Adults (male and female, age 16+) with a body mass index (BMI) range shown in these tables may be rated or declined based on their overall risk profile.

Individuals who are:

- **Overweight or obese** have a higher risk of developing health problems like heart disease, high blood pressure, diabetes, gallstones, breathing problems, and certain cancers.
- **Underweight** may be rated or declined because they have a higher risk of malnutrition, vitamin deficiencies, anemia, osteoporosis, decreased immune function and an increased risk of complications from surgery.

We rate applicants with an obese class II and the obese class III BMI. Rated percentages range from 150% to a maximum of 400%.

Body mass index (BMI) is a ratio of weight to height.

- Underweight: BMI < 18.5
- Normal weight: BMI 18.5 – 24.9
- Overweight: BMI 25 – 29.9
- Obese class I: BMI 30 – 34.9
- Obese class II: 35.0 – 39.9
- Obese class III: \geq 40.0

Note: The tables below represent ratings based solely on the applicant's height and weight (BMI). Other risk factors that may lead to a substandard decision or additional evidence being required include waist measurement, family medical history, history of elevated blood pressure, elevated cholesterol, elevated glucose (sugar) and/or personal history etc.

Adult build tables – males and females

Imperial measurements

Height	Ratable weight/36.5 - 42.4 BMI (150-200%)	Ratable weight/42.5 - 48.4 BMI (225-400%)	Potential decline weight/ \geq 48.5 BMI
4'8"	163 – 189 lb	190 – 216 lb	\geq 217 lb
4'9"	168 – 196 lb	197 – 223 lb	\geq 224 lb
4'10"	174 – 203 lb	204 – 231 lb	\geq 232 lb
4'11"	180 – 210 lb	211 – 239 lb	\geq 240 lb
5'0"	187 – 217 lb	218 – 248 lb	\geq 249 lb
5'1"	193 – 224 lb	225 – 256 lb	\geq 257 lb
5'2"	199 – 232 lb	233 – 264 lb	\geq 265 lb
5'3"	206 – 239 lb	240 – 273 lb	\geq 274 lb
5'4"	212 – 247 lb	248 – 282 lb	\geq 283 lb
5'5"	219 – 254 lb	254 – 291 lb	\geq 292 lb
5'6"	226 – 262 lb	263 – 300 lb	\geq 301 lb
5'7"	233 – 270 lb	271 – 309 lb	\geq 310 lb
5'8"	240 – 279 lb	280 – 317 lb	\geq 318 lb
5'9"	247 – 287 lb	288 – 327 lb	\geq 328 lb
5'10"	254 – 295 lb	296 – 336 lb	\geq 337 lb
5'11"	261 – 304 lb	305 – 347 lb	\geq 348 lb
6'0"	269 – 312 lb	313 – 355 lb	\geq 356 lb

Height	Ratable weight/36.5 - 42.4 BMI (150-200%)	Ratable weight/42.5 - 48.4 BMI (225-400%)	Potential decline weight/≥48.5 BMI
6'1"	276 – 321 lb	322 – 367 lb	≥368 lb
6'2"	284 – 330 lb	331 – 377 lb	≥378 lb
6'3"	292 – 339 lb	340 – 387 lb	≥388 lb
6'4"	299 – 348 lb	349 – 397 lb	≥398 lb
6'5"	307 – 357 lb	358 – 408 lb	≥409 lb
6'6"	315 – 366 lb	367 – 419 lb	≥420 lb
6'7"	324 – 376 lb	377 – 429 lb	≥430 lb
6'8"	332 – 386 lb	387 – 440 lb	≥441 lb

Metric measurements

Height	Ratable weight/36.5 - 42.4 BMI (150 – 200%)	Ratable weight/42.5 - 48.4 BMI (225 – 400%)	Potential decline weight/≥48.5 BMI
142 cm	73 – 85 kg	86 – 97 kg	≥98 kg
144 cm	76 – 88 kg	89 – 101 kg	≥102 kg
147 cm	79 – 92 kg	92 – 105 kg	≥106 kg
149 cm	81 – 95 kg	96 – 108 kg	≥109 kg
152 cm	84 – 98 kg	99 – 112 kg	≥113 kg
154 cm	87 – 101 kg	102 – 116 kg	≥117 kg
157 cm	90 – 105 kg	106 – 119 kg	≥120 kg
160 cm	93 – 108 kg	109 – 123 kg	≥124 kg
162 cm	96 – 112 kg	113 – 127 kg	≥128 kg
165 cm	99 – 115 kg	116 – 132 kg	≥133 kg
167 cm	102 – 119 kg	120 – 136 kg	≥137 kg
170 cm	105 – 122 kg	123 – 140 kg	≥141 kg
172 cm	108 – 126 kg	127 – 143 kg	≥144 kg
175 cm	112 – 130 kg	131 – 148 kg	≥149 kg
177 cm	115 – 134 kg	135 – 152 kg	≥153 kg
180 cm	118 – 137 kg	138 – 157 kg	≥158 kg
182 cm	122 – 141 kg	142 – 161 kg	≥162 kg
185 cm	125 – 145 kg	146 – 166 kg	≥167 kg
187 cm	118 – 149 kg	150 – 171 kg	≥172 kg
190 cm	132 – 153 kg	154 – 175 kg	≥176 kg
193 cm	135 – 157 kg	158 – 180 kg	≥181 kg

Life insurance adult build table



Height	Ratable weight/36.5 - 42.4 BMI (150 – 200%)	Ratable weight/42.5 - 48.4 BMI (225 – 400%)	Potential decline weight/ \geq 48.5 BMI
195 cm	139 – 162 kg	163 – 185 kg	\geq 186 kg
198 cm	143 – 166 kg	167 – 190 kg	\geq 191 kg
200 cm	146 – 170 kg	171 – 194 kg	\geq 195 kg
203 cm	150 – 175 kg	176 – 199 kg	\geq 200 kg