

AXA Equitable's EasyUnderwriting (Predictive Analytics)

JET APPROVED

frequently asked questions

The following questions and answers have been compiled to help you submit cases through our EasyUnderwriting program:

Process and Eligibility Requirements

1 What are the eligibility requirements?

Products: Athena ULSM, Athena IULSM, IL Optimizer[®] II, IL Legacy[®] II, AXA EQ ISWL, Term 10, 15, 20 and ART, excluding some riders (see question #4 for rider details)

Age Limits: 18–50

Face Amounts: \$500,000 and below (subject to minimum Face Amount for product)

Eligible Lives: Proposed Insureds that would otherwise qualify for the Preferred Elite, Preferred Non-Tobacco or Standard Plus ratings

Non-Qualifying Policies: Applications for Term/Rider conversions, Purchase Options, Preferred Client Program, Guaranteed Issue or Tele-Underwriting are not eligible.

2 How do I submit EasyUnderwriting cases?

To participate in the EasyUnderwriting program, you must complete your application using e-Forms for Life, including electronic signature and transmission. (Please note Puerto Rico and EARC Advisors are not included in this program.)

3 Which documents must I complete for EasyUnderwriting?

In order to submit a case through EasyUnderwriting, the life insurance application and Medical Information Questionnaire **MUST** be completed in their entirety. Please note the HIPAA and Notice and Consent Forms are required as a part of the e-Forms for Life submission. Medical requirements (e.g., labs, exams, APS, etc.) should **NOT** be ordered. Note that certain missing data will initiate full traditional underwriting.

4 Which riders may NOT be included with life policies submitted for EasyUnderwriting?

These riders include the Long-Term Care ServicesSM Rider (LTCSR), Return of Premium Rider (ROPR), Children's Term Insurance Rider (CTIR) and the Option to Purchase Additional Insurance (OPAI).

5 Does EasyUnderwriting work well at all ages?

Initial analysis shows the EasyUnderwriting model works well for ages 18–44, but far fewer cases are jet eligible at ages 45–50. We will continue to analyze the correlation between age and jet approvals.

6 Is my client eligible for Preferred or Preferred Elite without labs and exams?

Yes, clients are still eligible for these rate classes through the EasyUnderwriting program.

7 If my case gets denied for EasyUnderwriting because of an unanswered question(s) on the Medical Information Questionnaire, can I complete it and resubmit the paperwork again?

No, once the application has gone through the EasyUnderwriting process, you cannot resubmit the same case again. The application and Medical Information Questionnaire must be fully completed in order to qualify for EasyUnderwriting.

8 What is the turnaround time when a case is submitted for EasyUnderwriting?

If a case meets all requirements to qualify for EasyUnderwriting, AXA Equitable will make an Underwriting decision in, on average, 5 business days or less. If a case does not qualify, traditional underwriting applies.

9 Will a case be eligible for EasyUnderwriting if the client has applied for life insurance at AXA Equitable or any other company, including AXA Network, within the last 12 months? What if an Informal was previously submitted?

Previously submitted cases at AXA Equitable within the past 12 months, as well as concurrent applications at other companies and AXA Network, will not be eligible for EasyUnderwriting, except as noted in the example given in Question #10 below. Informal applications submitted within the past 12 months also do not qualify for EasyUnderwriting.

10 If a client applied for a \$200,000 life policy that was issued through EasyUnderwriting and is now in force, can the same client apply for a \$300,000 life policy 7 months later through the EasyUnderwriting program?

Yes. As long as the total Face Amount of all policies issued through the EasyUnderwriting program, in force and applied for, does not exceed \$500,000. In this example, if the client meets all the other criteria for the program, the new policy being applied for (\$300,000) is eligible for EasyUnderwriting.

11 How do I make sure that these cases will not be confused with Preferred Client Program (PCP) cases?

PCP cases should be clearly identified on the application and will be coded differently in our processing system.

12 Are replacements allowed in EasyUnderwriting?

Yes, as long as all forms are received.

13 Can I send a case through to full underwriting that has already been submitted to EasyUnderwriting?

No, unfortunately no appeals are allowed.

- 14** **How will I be alerted if a case does not qualify for EasyUnderwriting?**
If a case does not qualify, AXA Equitable will alert you via Information for Agent, which can be accessed online on the www.axa-equitable.com website. Your pilot underwriter may also call you to explain the reasoning behind the decision.

Documentation

- 15** **What is the purpose of the EasyUnderwriting checklist?**
It is used as a guide to help determine whether your case meets the eligibility requirements of the program.
- 16** **Does AXA Equitable still look at the Medical Information Bureau (MIB)?**
Yes. We are also adding an Rx check to verify prescription history.

Medical Information

- 17** **Will a case be eligible for EasyUnderwriting if the client has visited a doctor/facility within the past 30 days?**
As long as the visit was related to minor impairments/illnesses, or for routine exams related to pregnancy, school, employment or OB-GYN, the case can be considered for EasyUnderwriting. Any other visits or exams will exclude a case from qualifying for the program.
- 18** **What does AXA Equitable consider as “significant medical history”?**
A condition that would not allow the client to qualify for Preferred categories or “better than Standard” rates. As a reminder, current tobacco use or tobacco use in the past 12 months does not qualify for EasyUnderwriting.
- 19** **My client meets all eligibility requirements, however, is actively involved in aviation or a potentially ratable avocation. Will this case qualify for EasyUnderwriting?**
Avocation and aviation history may qualify for EasyUnderwriting, but only if not ratable. If AXA Equitable determines the case to be ratable, then it will not qualify.
- 20** **Is family history still considered?**
Yes, and questions pertaining to family history must be answered on the Medical Information Questionnaire.

For More Information, Please Contact Your Underwriter.