

AXA Equitable underwriting case study

Consistent, Competitive, Innovative Underwriting

Think AXA Equitable for Sleep Apnea Cases!

Case History

- Face Amount: \$2,000,000 - 10 Year Term
- Family history qualifies for best class
- No tobacco use of any kind for 30 years
- Financially qualifies for the requested amount
- EKG and Labs studies: within normal limits. Cholesterol 185/2.3
- Male 59
- Small business owner
- No lay risk factors



Medical History

- Nothing significant until 5 years ago when he complained of increasing fatigue.
- A complete work up including a sleep study was done.
- The sleep study had an Apnea Index of 30 and Oxygen saturation of 80%.
- Use of a CPAP was recommended.
- Follow up sleep study 18 months later had an Apnea Index of 2 with Oxygen saturation of 98%.
- His personal physician states he is compliant with use of the CPAP and no longer experience fatigue symptoms.

Underwriting Decision: Preferred Non-Tobacco User

**UNDERWRITING
DECISION:
PREFERRED
NON-TOBACCO USER**

Strength and Niches

- All Preferred classes available with mild Sleep Apnea.
Mild is where the Apnea Index is below 20 and the Oxygen Saturation is over 80% on testing.
- Successfully treated cases of more severe cases of Sleep Apnea may also qualify for Standard Plus or Preferred. Treatment success shown by a follow up sleep study and compliance with any recommended ongoing treatment must be documented through APSs for preferred class consideration.