

Human Immunodeficiency Virus (HIV)

AXA Underwriting Case Study



Profile

Face Amount:	\$3,000,000	Height & Weight:	6'1", 220 lbs.
Product:	BrightLife® Protect	Blood Pressure:	125/82
Gender & Age:	Male, 52	Tobacco Use:	Never

Case Information:

AXA Exam:

- History of HIV Infection with no AIDS defining illness.
- Treated with highly active anti-retroviral therapy (HAART) for the last three years
- Is seen every 3 months by his physician
- No history of drug or alcohol abuse or addiction
- No other significant medical history
- Labs are within normal limits, negative hepatitis screen

APS Information:

- MD has all follow up information on viral loads and CD4s
- Patient is in total compliance with therapeutic regimen and follow-up monitoring
- Viral loads have been undetectable for the last two and one half years
- Lowest historical CD4 cell count was 500, current CD4 cell count is 750
- No personal history of any cancer
- Normal cognitive function with no psychiatric disorder

Underwriting Decision: **Table D**

Important factors considered when assessing cases of HIV:

- History of and compliance with treatment
- Proposed insured's age
- Medical evidence of current and past viral loads and CD4 Counts
- Any other impairments or history of related disorders (e.g., hepatitis)

"AXA" is the brand name of AXA Equitable Financial Services, LLC and its family of companies, including AXA Equitable Life Insurance Company (NY, NY), AXA Advisors, LLC and AXA Distributors, LLC. AXA S.A. is a French Holding company for a group of international insurance and financial services companies, including AXA Equitable Financial Services, LLC. The obligations of AXA Equitable Life Insurance Company are backed solely by its claims-paying ability.

Cat. #158355 (9/17)

redefining / standards®

