



“Are you getting the support you need to significantly increase your life insurance production? Stop ignoring me and call. We can help.”

-the 800lb gorilla in the room

# BGA Imaging Guidelines for PaperClip



Please review the following guidelines before imaging business to AXA Equitable: Remember Image to Image processing is faster **only** when the transmissions are done correctly. It is very important that you follow the guidelines set forth.

## TYPE OF BUSINESS

What type of business is accepted via Image?

- Formal Fixed Life new business applications, including supporting forms and correspondence for the imaged applications
- Informal submissions

What is not accepted?

- Annuity New Business
- Policyholder Service forms
- Licensing & Contracting forms
- Delivery requirements

## IMAGING

Preparing your initial or additional Image File

AXA Equitable Forms

- Choose the correct destination/Identifier for New transmission:
  - For Informals choose Doc Data 2 (QUOTE)
  - For Formals choose Doc Data 2 (NEWBUS)
- Choose the correct destination/Identifier for additional transmissions to an existing case:
  - For Informals choose Doc Data 2 INF
  - For Formal choose Doc Data 2 Product type i.e. TERM UL etc.
- Life application should be in the first batch imaged for Formal Transmissions
- Transmit in page order and as one APP source document
- Complete document must be imaged including AXA form numbers at the bottom of each page
- Multiple documents need to be transmitted separately under multiple document identifiers, i.e. HIPPA needs to be identified as HIPPA, LAB as LAB etc. These should **never** be lumped together under a single identifier.
- When unsure as to the correct identifier to use, the NBFORM identifier is the preferred identifier.

## Non AXA Equitable Forms and Correspondence

- Assign a NAILBA Doc type to non-AXA forms. Your image vendor may provide these Doc types in a drop-down box for you to select. See the following NAILBA Document Guide for reference.

## General Information

- Transmittal form/cover sheets should be used to identify and list all imaged documents. Include contact name and phone number on transmittal so we can contact you, if needed, regarding the file.
- On any subsequent imaged forms or correspondence that relates to previously imaged business, please reference the policy number AXA Equitable assigns to the application.

## **ORIGINALS TO MAIL**

- 1035 Exchange Forms

## **DOCUMENT RETENTION**

Retain all original forms, except CWA checks and 1035 Exchange forms, until policy is issued or underwriting decision reached. After that, originals of application and all supporting documents may be destroyed.

## **IMAGE SERVICE STANDARDS**

You may image documents at any time. AXA will receive images continuously throughout the business day until 4:00 p.m. The Paperclip transmission date is transmitted along with the documents. This is the date AXA will use as our date of receipt of documents.

## **CONTACTS**

If you have any questions regarding your Imaged application, you may contact the following:

AXA Equitable Life Insurance Company  
Document Management Center  
80 Scott Swamp Road  
Farmington, CT 06034  
Telephone: (860) 409-1447

<b>NAILBA Document Type</b>	<b>Definition</b>	<b>Notes (Optional)</b>
APPI	Life Application Part 1 and related documents	Includes Application Part 1, Work Sheet, Conditional Receipt, Temporary Insurance Agreement (TIA), Limited Insurance Agreement (LIA), Agent's Report
APPII	Life Medical Part II and related documents	Includes Application Part II, Non-Medical, Paramed, Non-Medical Declaration, Unsigned Telemed, Signed Telemed, other company exam forms
ILLUS	Illustrations and related documents	Includes Illustration, Non-illustration forms
NBFORM	New Business Administrative Forms and related documents	Includes HIV Authorization, Replacement Forms, Interim Conditional Receipt, Conditional Receipt, Authorization Forms, Disclosure Statements
CORRESP	Correspondence and related documents	Includes Initial Cover letter / transmittal, Correspondence from GA/Agent, Correspondence from Provider, Correspondence from Proposed Insured - including requests for release of medical information, Resident Alien Card, any attached notes
INSP	Inspection Reports and related documents	Includes Personal Inspection Reports, Business / Beneficiary Inspection Reports, Credit Reports
QUEST	Questionnaires and related documents	Includes Coronary Artery Disease, Applicant Chest Pain, Seizure Disorder, Applicant Diabetic, Alcohol Abuse, Aviation, Tobacco Use Statement, Underwater / Sky Sports, Racing, Business Insurance, Foreign Resident / Travel, Mountain / Rock / Ice Climbing, Resident Alien, Drug Use, Life Style

NAILBA Document Type	Definition	Notes (Optional)
SUPPAPP	Supplemental Applications and related documents	Supplemental coverage attached to base policy (if a separate form is used) including Child Rider, Spousal Rider
1035	1035 Information and related documents	Correspondence related to a 1035 exchange transaction to transfer cash value from one carrier to another, including Other Carrier's Check, 1035 exchange memorandum, 1035 exchange paperwork, Cost Basis Information, Minimum Deposit, Loan Transfer, Letters, check stubs from Surrender Company, Statement regarding Tax Advantage Policies
TAX	Tax Forms and related documents	Any tax forms including 1099R, 5498, W9, etc.
APS	Attending Physicians Statement and related documents	Doctor notes related to history of medical condition and care (can include Lab and EKG if came as part of the APS) including Attending Physicians Statement, Reports, Office and Hospital Records, Pulmonary Function Tests, Blood Pressure Recheck, Agent reimbursement for APS
EKG	EKG / Cardio Reports and related documents	Includes Tracings, Interpretations, X-ray Copies, X-ray Reports / Interpretations, Holter Monitor, Echo Results
MVR	Motor Vehicle Reports and related documents	Includes Driving Reports, MVR Reports
FINAN	Financial Reports and Statements and related documents	Includes Trust Agreements, Financial Questionnaires, Income Statements, Financial Reports - Personal and Business
MONEYDOC	Void Checks and related documents	Any money documents, authorizations for check withdrawal, and correspondence related to premium payment or other financial transaction, Voided Check Copy, Bank Correspondence, EFT Forms, Govt Allotment Forms, PAW Card / Voided Check Copy

NAILBA Document Type	Definition	Notes (Optional)
HOSMAC	HOS / SMAC Results and related documents	Electronic Receipt of Urine Blood Test
HOS	Results and related documents	Paper Urine Test Results
SMAC	SMAC Results and related documents	Paper Blood Test Results
LABTICK	Lab Ticket and related documents	Lab Receipts / Urine / Blood Test documents or forms used during collection