



Turnaround Times for Policy Transactions

At AXA Philippines, our commitment is to put the CUSTOMER FIRST in everything we do. We strive to deliver value and continuously improve our processes to make it easier for you to do business with us. For your reference, here are our turnaround times (TAT) for various life and general insurance policy transactions.

Note: Turnaround time starts after the submission of complete and valid documents to any of the various available channels of AXA Philippines, except for self-service transactions done via the Emma by AXA app or web.

LIFE INSURANCE POLICY SERVICES

TRANSACTION

NUMBER OF WORKING DAYS

New Policyholders

e-Policy in Emma	<i>Refer to Emma transactions TAT</i>
GHA and HCA Policy Contract Delivery	15

Existing Policyholders

Change of Policy Information Premium Holiday Index-Linked Increase Endorsement (IIE) Rejection/Acceptance	3
Fund Allocation / Switching Increase / Reduction of Sum Insured Reinstatement Top Up	6
Policy Benefit availment <i>such as</i> <i>Full or Partial Withdrawal for Unit-Linked policies, or</i> <i>Policy Loan, Surrender, and Withdrawal for Traditional policies</i>	8



TIP:

- Submit your requests and complete requirements before the daily 11AM cut-off.



For a more convenient health and financial wellness journey, download and register to Emma by AXA PH app or web for access to self-service features like:

- **Payment of premiums**
- **Top-up**
- **Fund withdrawal**
- **Submission of DHI Claim**
- **Premium Holiday**
- **Medical Network geolocation**
- **Request for hardcopy (web exclusive)**
- **Credit card enrollment (web exclusive)**
- **Auto-Reinstatement (web exclusive)**
- **Fund Allocation/Switch (web exclusive)**

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Turnaround Times for Policy Transactions

LIFE & HEALTH INSURANCE PAYMENTS

TRANSACTION	NUMBER OF WORKING DAYS
Auto-Debit Arrangement Enrollment for <i>Banco de Oro (BDO), Philippine National Bank (PNB) accounts</i>	11
<i>Bank of the Philippine Islands (BPI), Chinabank accounts</i>	14
<i>Metrobank (via manual form), Landbank accounts</i>	25
<i>Metrobank and PSBank (online, via mobile app or web)</i>	5
Credit Card Enrollment	4
Payment Posting (ADA, Credit Card, Over-the-counter, *Fringe Benefit)	2
Payment Posting - Salary Deduction	**5
Payment Posting - Post-Dated Check	3
New Business Refund <i>for incomplete, declined, postponed, non-taken out, or canceled applications</i>	***7

Note:

* Upon receipt of the complete list matched/reconciled against the collection or validated payment slip

** Provided BIR 2307 form is submitted for OTC payments

*** Provided the status of the application is already tagged as incomplete, declined, postponed, non-taken out, or canceled, and complete requirements for the chosen payout option have been submitted



TIP:

- Always use the Policy Number as the reference or subscriber number.
- To prevent any delays in payment posting, always use the account of the Policy Owner as the source of payment.
- For qualified Third Party payors (immediate family members of Policy Owner), **proof of filiation documents** will be required prior to payment posting.

LIFE INSURANCE CLAIMS (Individual and Group)

TRANSACTION	NUMBER OF WORKING DAYS
Accidental Dismemberment and Disablement	15
Critical Illness	
Death	
Hospitalization	
Waiver of Premium	



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Turnaround Times for Policy Transactions

HEALTH INSURANCE CLAIMS

TRANSACTION	NUMBER OF WORKING DAYS
Inpatient Availment <i>Elective Confinement*</i>	3
<i>Hospital Discharge</i>	4 hrs upon receipt of Statement of Account
Outpatient Pre-approval	3
Health Screening	10
Fastlane reimbursement claim up to Php 10,000	1
Reimbursement claim more than Php 10,000	10
Credit of reimbursement (up to Php 10,000) to GCash or Metrobank account	1
Credit of reimbursement to non-Metrobank account	5



TIP:

- *Notify the Claims Services team at least 3 working days prior to the scheduled confinement by calling +632 8-581-5207.
- Submit your requests and complete requirements before the daily 3PM cut-off.

RETAIL GENERAL INSURANCE POLICY ISSUANCE

TRANSACTION	NUMBER OF WORKING DAYS
<i>Policies with Total Sum Insured of Php 5M and below</i>	
Risk Approval (Motor, Property/Fire, Personal Accident)	3
Policy Issuance (Motor, Property/Fire, Personal Accident)	4



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Turnaround Times for Policy Transactions

GENERAL INSURANCE PAYMENTS

TRANSACTION	NUMBER OF WORKING DAYS
e-Receipt - Online Credit Card Payment (via www.axa.com.ph)	3
e-Receipt - Post-Dated Check (including clearing of check)	6
e-Receipt - thru Bills Payment facilities	4
Official Receipt Issuance for Walk-in Payors (Checks, Credit Card)	Same day
Official Receipt Delivery for assureds with no available email address in our records	18

**TIP:**

- Always use your Payment Reference Number (PRN) or actual policy number as reference/subscriber number.
- Update your contact details (mobile numbers and email address) through your financial partners.

GENERAL INSURANCE CLAIMS

TRANSACTION	NUMBER OF WORKING DAYS
Claim Php50,000.00 and below <i>Motor</i>	3
<i>Other General Insurance Lines</i>	9
Claim beyond Php 50,000	Max of 24
Credit of claim to Metrobank account	2
Credit of claim to non-Metrobank account	3
Claim Check Issuance	2



For a more convenient health and financial wellness journey, download and register to Emma by AXA PH app or web for access to self-service features like:

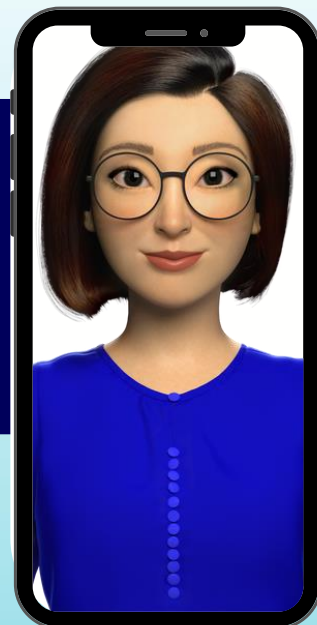
- **Payment of premiums**
- **Top-up**
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Hello, I'm Emma, your partner in achieving health and financial wellness!

Did you know that you can get emergency assistance, apply for an insurance policy, and monitor your investment using Emma by AXA PH via the app or web? Register to Emma by AXA now for paperless self-service transactions anytime, anywhere!



Turnaround Time of Emma by AXA PH (app & web) Services



Policy Services

TRANSACTION

NUMBER OF WORKING DAYS

Add Rider

Fund Allocation

Fund Switching

Fund Withdrawal*

Regular top up

Lump sum top up

Premium Holiday

Reinstatement (available via web only)

Certificate of Insurance - except *Global Health Access (GHA)* and *Health Care Access (HCA)*

5



Policy Issuance

TRANSACTION

NUMBER OF WORKING DAYS

e-Policy/e-Policy Lite

2

Note:

- All transactions via Emma app or web are self-service.
- *Transaction requests may be subject to validation prior to approval and/or payout. Please ensure the accuracy of your contact information to avoid any delays in processing.

Turnaround Time of Emma by AXA PH (app & web) Services



Payments

TRANSACTION	NUMBER OF WORKING DAYS
e-Receipt	2
Posting of Premium Payments (for credit card only)	3



Claims

TRANSACTION	NUMBER OF WORKING DAYS
Daily Hospital Income (DHI)	10
Fastlane reimbursement of GHA over-the-counter vitamins	1
Credit of GHA over-the-counter vitamin reimbursement to Metrobank or GCash account	1
Credit of GHA over-the-counter vitamin reimbursement to non-Metrobank account	5
Motor Claim Php50,000 and below	3
Motor Claim beyond Php50,000	Max of 24
Credit of motor claim to Metrobank account	2
Credit of motor claim to non-Metrobank account	3

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Also enjoy these following features accessible via Emma!

Account Settlement

AXA Motor Club

**AXA Motor Club
e-Card**

AXA Rewards

**Certificate of
Insurance**

**Customer Service
Chatbot**

**Emergency Contact
Info Updating**

**Enroll Credit
Card**

**Enroll GI
Policies**

FAQs

**Financial Partner
Contact Info**

**GHA & HCA
e-Card**

**Health Hub -
MindYou**

**Health Hub -
Teleconsultation**

Health Tracker

**Letter of Guarantee
for Claims**

**Medical Network
& AXA Branches**

**Financial Partner
Contact Info**

Policy Info

**Premium
Notifications**

**Product
Catalog**

**Request of
policy hard copy**

Rescue Line

**Teleconsult
(MPD, AIDE)**

**Wellness
Chatbot**