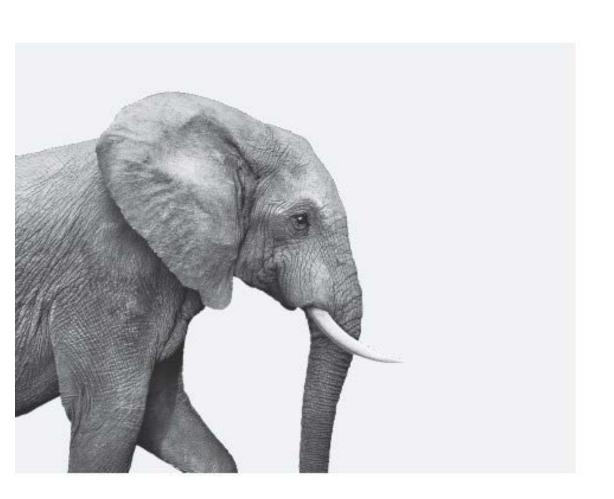# Frequently Asked Questions
Predictive Analytics

Frequently Asked Questions on Predictive Analytics

Question 1	What is predictive analytics?

Answer   Predictive analytics is the use of statistical data and techniques to identify the likelihood of certain events or risks.

Question 2	Why use predictive analytics in underwriting?

Answer   By using predictive analytics, iA Financial Group ("iA") is able to limit paramedical exams and fluid tests to clients who present the highest risk. Thus, most clients can experience a fast, simplified and non-intrusive process.

Historically, life insurance underwriting was mainly based on paramedical and fluid test results (blood profile and urine test). This approach allowed iA to adequately assess a client's risk; however, it involved quite intrusive tests and a process that would take several weeks or even months. Therefore, iA acted proactively to reduce the reliance on these exams and tests.

Question 3	Does predictive analytics replace the underwriter?

Answer   No. Predictive analytics allows us to determine whether medical requirements are needed. When requirements are ordered the results are analyzed by an underwriter who will make the final decision.

Question 4	Can my insurance application be declined because of predictive analytics?

Answer   iA does not approve or decline insurance applications based on predictive analytics. iA uses predictive analytics to determine whether medical requirements are needed. The underwriter's decision may be to postpone or decline the insurance application based on the study of the case, including the results obtained.

Question 5	What data does predictive analytics use?
Answer	Predictive analytics is mainly based on the information provided by clients on their insurance application.

Question 6	Is social media data used for predictive analytics?
Answer	No. No information from social media is used.

Question 7	Do you use data from other sectors of iA Financial Group?
Answer	No. Only the information provided by the Individual Life Insurance sector is used.

Question 8	My client does not declare a medical condition but a blood profile and vital signs are required. Why?
Answer	Predictive analytics uses different pieces of information from the insurance application to assess a client's risk. A blood profile and vital signs may be required even if the client has not declared any medical condition.

Question 9	When is predictive analytics used in EVO?
Answer	Predictive analytics is used at the validation of the requirements, once the declaration of insurability has been completed (by the advisor, agency administrative staff or iA administrative staff). If you are not connected, the login option will be displayed to let you confirm if medical requirements are needed.