

Getting Started with XRAE

XRAE: A field underwriting tool for health class estimation

MAIN SCREEN

This is the display screen when you log into XRAE. Here you will see a list of the cases in your database highlighted in **GREEN**. You can filter by several options, including Client Name, Agent Name, Creation Date, and more. Create a new case by clicking on the button labeled "Create New Case." To edit your profile, select "System Settings" in the upper right-hand corner.

The screenshot displays the XRAE main screen. At the top left is the XRAE logo. In the top right corner, there are links for "System Settings", "support test", and "Logout". On the left side, there is a "Home" link and a "Create New Case" button. The main content area features a "Xrae Case List" heading, a filter dropdown menu set to "All" with "No Filter" selected, and a "Search" button. Below this is a table of cases with columns for View, Flag, Xrae ID, Client Name, Agent Name, Created By, Created On, and Carrier Emails. The table contains 13 rows of case data. At the bottom, there is a pagination indicator "Page 1 of 75" and a "Deleted Cases" checkbox.

View	Flag	Xrae ID	Client Name	Agent Name	Created By	Created On	Carrier Emails
	<input type="checkbox"/>	# 893	DIAB BP Combo1	Srilatha Hariharakumar	Srilatha Hariharakumar	03/11/2022	
	<input type="checkbox"/>	# 892	Noah	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 891	Mohit	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 890	Liam	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 889	Liam	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 888	Mohit	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 887	Noah	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 886	Abigail	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 885	RICHARD	Jayashree Mohan	Jayashree Mohan	03/11/2022	
	<input type="checkbox"/>	# 884	Noah	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 883	Mohit	Monal Nagar	Monal Nagar	03/11/2022	
	<input type="checkbox"/>	# 882	Naman	Monal Nagar	Monal Nagar	03/11/2022	

CREATING A NEW CASE: REQUIRED INFORMATION

The CREATE NEW CASE button will redirect you to the REQUIRED INFO screen. You'll be prompted to answer the six questions displayed in the screenshot below. These questions are mandatory. A yellow warning box will appear if any of the required information is incomplete.

After completing the required information, click on **NEXT SECTION** in the bottom right-hand corner of the screen to proceed to the questionnaire. You can also click on **QUESTIONNAIRE** under the **CASE ACTIONS** section to the left of the questions highlighted in **GREEN**. **CASE ACTIONS** also allows you to navigate to the **CASE OVERVIEW** which gives you an overview of everything you answered, go straight to the **SEARCH RESULTS**, send the quote to others with **MESSAGING**, and **PRINT** out the case info.

The screenshot shows the XRAE interface for creating a new case. The top left features the XRAE logo. The top right has links for System Settings, support test, and Logout. On the left side, there is a 'Create New Case' button and a 'Case Actions' menu with options: Home, Case Overview, Questionnaire, Search Underwriting, Messaging, and Print. The main content area is titled 'Required Info' (circled in red) and contains the following form fields:

- Agent Name:
- Client Name:
- Gender: Male Female
- Date Of Birth: MM/DD/YYYY
- Product Type: ▼
- Face Amount:

At the bottom of the form, there is a 'Search Underwriting' button and a 'Next Section' button with a right-pointing arrow. Below the form, there is a checkbox labeled 'Enter Additional Information'.

QUESTIONNAIRE

The questionnaire allows you to provide details about your client's build, family history, blood pressure, cholesterol, and more. These sections are optional, but the more information you can provide, the more accurate your results will be.

You can access the various sections of the questionnaire via the options listed in the left navigation under questionnaire or by clicking the **GO BACK** and **NEXT SECTION** buttons highlighted in **BLUE**.

When you've provided as much information as you have available, select the **SEARCH UNDERWRITING** button at the bottom of the screen.

If you select Medical Conditions you will be able to choose up to three medical conditions.

For a summary of what you've completed, click on **CASE SUMMARY** on the left hand side. It will show all of the questions and answers you've completed in a simple format.

The screenshot shows the XRAE web application interface. At the top left is the XRAE logo. At the top right are links for "System Settings", "support test", and "Logout". On the left side, there is a navigation menu with a "Create New Case" button at the top. Below it are links for "Home", "Case Actions", and a list of questionnaire sections: "Required Info (5)", "Physical Build", "Tobacco Use", "Family History", "Blood Pressure", "Cholesterol", "Driving Violations", "Avocations", "Medical Conditions", "Case Summary" (circled in red), "Search Underwriting", "Messaging", and "Print". The main content area is titled "Physical Build" and contains a text box with instructions: "Enter the client's height and weight. You can also indicate if the client's chest measurement is greater than their waist measurement." Below this, it displays "Xrae ID # 895 | Client: test client | Agent: support test". There are three input fields: "Client's Height" with "Feet" and "Inches" boxes, "Client's Weight" with a "Pounds" box, and "Chest Exceeds Waist:" with "Yes" and "No" radio buttons. At the bottom, there are three buttons: "Go Back" (circled in blue), "Search Underwriting" (circled in green), and "Next Section" (circled in blue). A checkbox for "Enter Additional Information" is located at the bottom left of the main content area.

SEARCH RESULTS

The Search Results page displays the insurance carrier, along with the XRAE decision. There are three potential outcomes that can be displayed on the Search Results page:

- **Health Class Rating:** Insurance carriers suggested mortality class linked to the Underwriting Quote (i.e. Elite NT, Preferred NT, Standard NT, etc.)
- **Decline – Do Not Quick Quote:** The XRAE engine has deemed the applicant uninsurable.
- **Additional Review Required - Click the Messaging link to request UW review:** XRAE engine is unable to make a health class or decline decision on the applicant. To obtain an underwriting quote, manual review by an underwriter is required.

NOTE: The “Underwriting Guide” link under the health class result provides National Life Group’s Field Underwriting Guide for quick reference.

Hovering over the info bubble will show a key for the various icons you may see next to the underwriting result based on the nature of the result and other factors.

The screenshot shows the XRAE interface. At the top left is the XRAE logo. On the right, there are links for 'System Settings', 'support test', and 'Logout'. A sidebar on the left contains a 'Create New Case' button and a list of 'Case Actions' including Home, Case Overview, Questionnaire, Search Underwriting, Messaging, and Print. The main content area is titled 'Underwriting Results' and shows 'Xrae ID # 895 | Client: test client | Agent: support test'. Below this is a 'Product Type' dropdown menu currently showing 'Term Products'. A table displays the underwriting results:

Carrier	Health Classes	
National Life Group	Elite NT Underwriting Guide	

Two red arrows point to the 'Elite NT Underwriting Guide' text and the info bubble icon.

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NOTE: Throughout XRAE, you have the option of entering additional information about a condition or set of responses. This could be for the purposes of note taking or to provide additional context about the case. As is shown below, any free-form information entered there is not evaluated by the XRAE search engine. The Underwriting result in this case will be based solely on the responses provided within the questionnaire. If a health class result is returned based on those responses, it will include a caution icon indicating that the free-form information provided may alter the ultimate health class. To have this information reviewed by a carrier underwriter, utilize XRAE's Messaging functionality (more on this later).

Enter Additional Information

You hereby agree to the following: (i) I will not enter into any free form text field the name of the individual or any other personally identifiable information (including without limitation name, address, phone number, email address, medical condition, etc.); (ii) In the event I am emailing this page to the individual(s) whose information is attached or enclosed, I hereby agree that prior to sending such email, I have informed the individual of the risks associated with sending such information in an unencrypted email and that the individual has provided me with written authorization to send such email, which I will provide to iPipeline upon its request; and (iii) I and my employer will indemnify and hold harmless iPipeline from any and all unauthorized use, disclosure, or breach of personally identifiable or protected health information as well as any other violation of HIPAA, state privacy laws, or any other applicable laws or regulations.

Information in the Additional Medical Information section is not evaluated by XRAE

You have 2979 characters left...

Sample information...

Underwriting Results

Xrae ID # 897 | Client: test client | Agent: support test

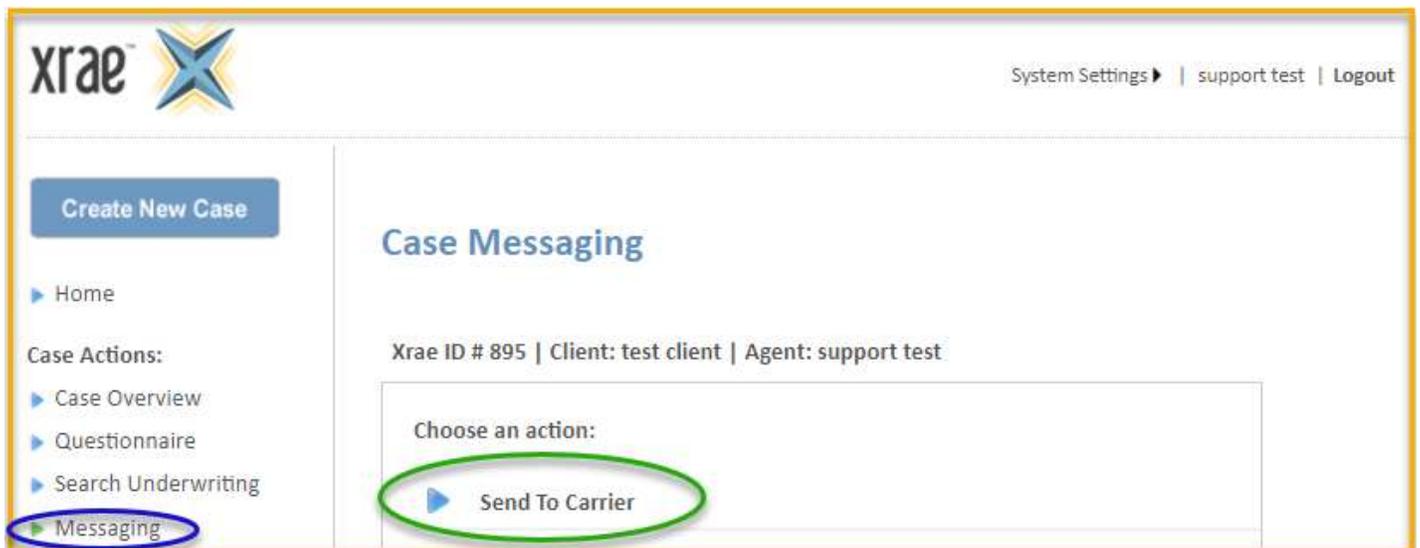
Product Type
Term Products ▾

Carrier	Health Classes
 National Life Group	 Elite NT Underwriting Guide

MESSAGING

When the XRAE decision is **Additional Review Required - Click the Messaging link to request UW review**, this means that based on the responses entered, the carrier does not wish to provide an instant XRAE rate class result. In this case, you can use XRAE's Messaging functionality to send a summary of your case to the carrier underwriter for review and response.

To send a message, click on **MESSAGING** in the left navigation, then click on **SEND TO CARRIER**



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From there, you can select the carrier email inbox, add any additional comments in the free form box below and click **Send Case To Selected Carriers**.

System Settings | support test | Logout

Create New Case

Home

Case Actions:

- Case Overview
- Questionnaire
- Search Underwriting
- Messaging
- Print

Send Case To Carrier

Xrae ID # 896 | Client: test client | Agent: support test

Select the carrier contact you wish to send the case to.

National Life (LSW)
 NLG UW Inbox bleonard@ipipeline.com

Please type in additional comments to carriers. It will be emailed to all carriers selected here.

You hereby agree to the following: (i) I will not enter into any free form text field the name of the individual or any other personally identifiable information (including without limitation name, address, phone number, email address, medical condition, etc.); (ii) In the event I am emailing this page to the individual(s) whose information is attached or enclosed, I hereby agree that prior to sending such email, I have informed the individual of the risks associated with sending such information in an unencrypted email and that the individual has provided me with written authorization to send such email, which I will provide to iPipeline upon its request; and (iii) I and my employer will indemnify and hold harmless iPipeline from any and all unauthorized use, disclosure, or breach of personally identifiable or protected health information as well as any other violation of HIPAA, state privacy laws, or any other applicable laws or regulations.

You have 2983 characters left...

Sample message...

Send Case To Selected Carriers

Sent Messages will now be found in your Case Message List on the Messaging page and can also be viewed from the Case Overview page. When the carrier responds to your message, the status will change to “Responded” (you will also receive the response directly into your own email inbox).

When a Response is received, it can be recorded on the Carrier Response page. Click on **CARRIER RESPONSES** in the left navigation, then record the health class response received from the carrier by selecting the appropriate class from the dropdown. You can also record any relevant info or details from their response by clicking on the **Carrier Notes** magnifying glass.

The screenshot shows the XRAE interface for recording carrier responses. On the left, the navigation menu includes 'Carrier Responses', which is circled in blue. The main area is titled 'Carrier Responses' and contains a text box with instructions: 'Use the drop down to log the TENTATIVE rating indicated by each carrier in response to your quick quote request.' Below this, the case details are shown: 'Xrae ID # 896 | Client: test client | Agent: support test'. There are three dropdown menus: 'Term Products' (set to '20 Year'), '- Please Select -', and 'National Life Group' (set to 'Please Select'). A red arrow points to the 'Please Select' dropdown. To the right, there is a 'Carrier Notes' button with a magnifying glass icon, circled in green.

If you have questions, you can reach our XRAE support team at (800) 641-6557 opt. 2 or xraesupport@ipipeline.com