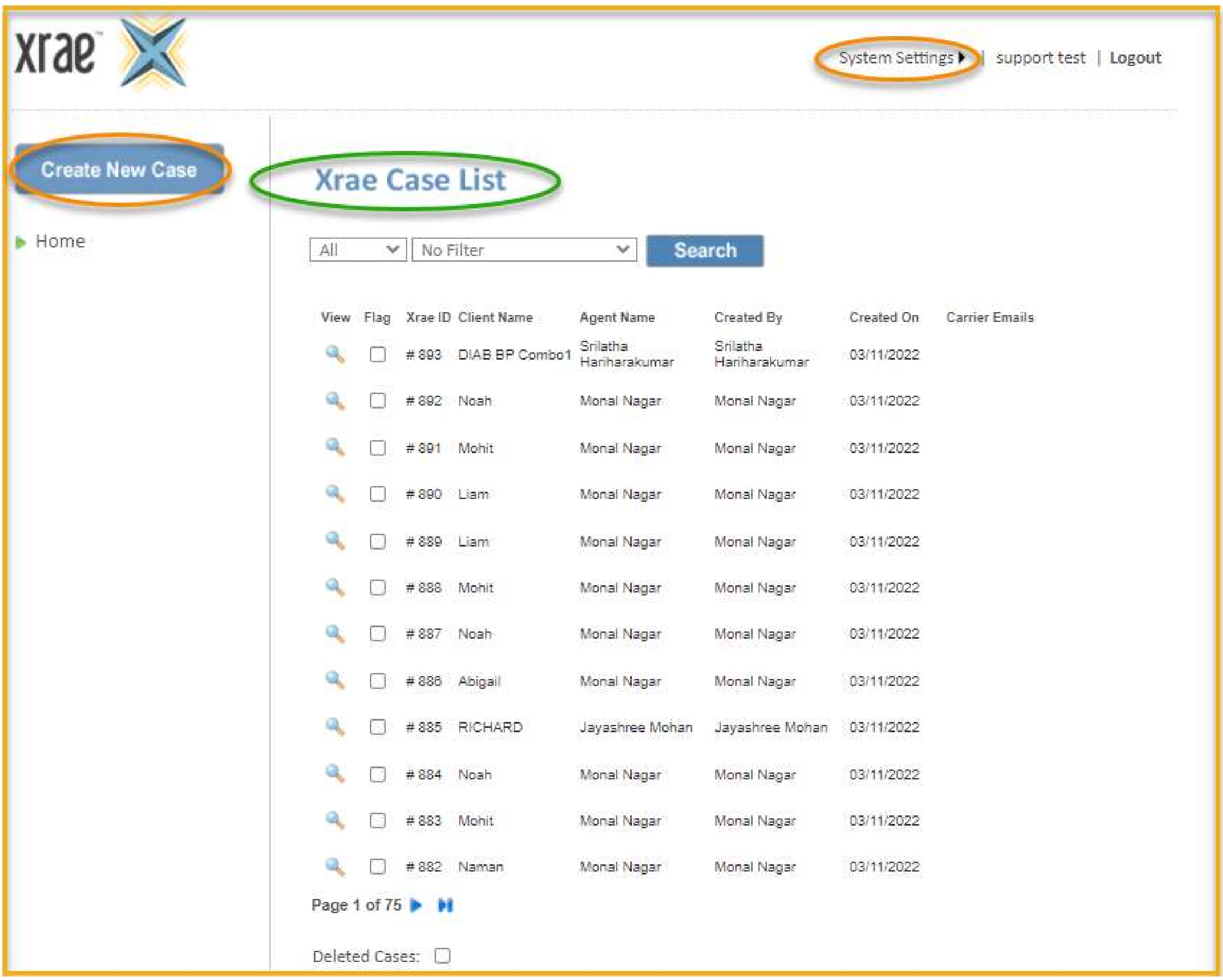
Getting Started with XRAE

XRAE: A field underwriting tool for health class estimation

MAIN SCREEN

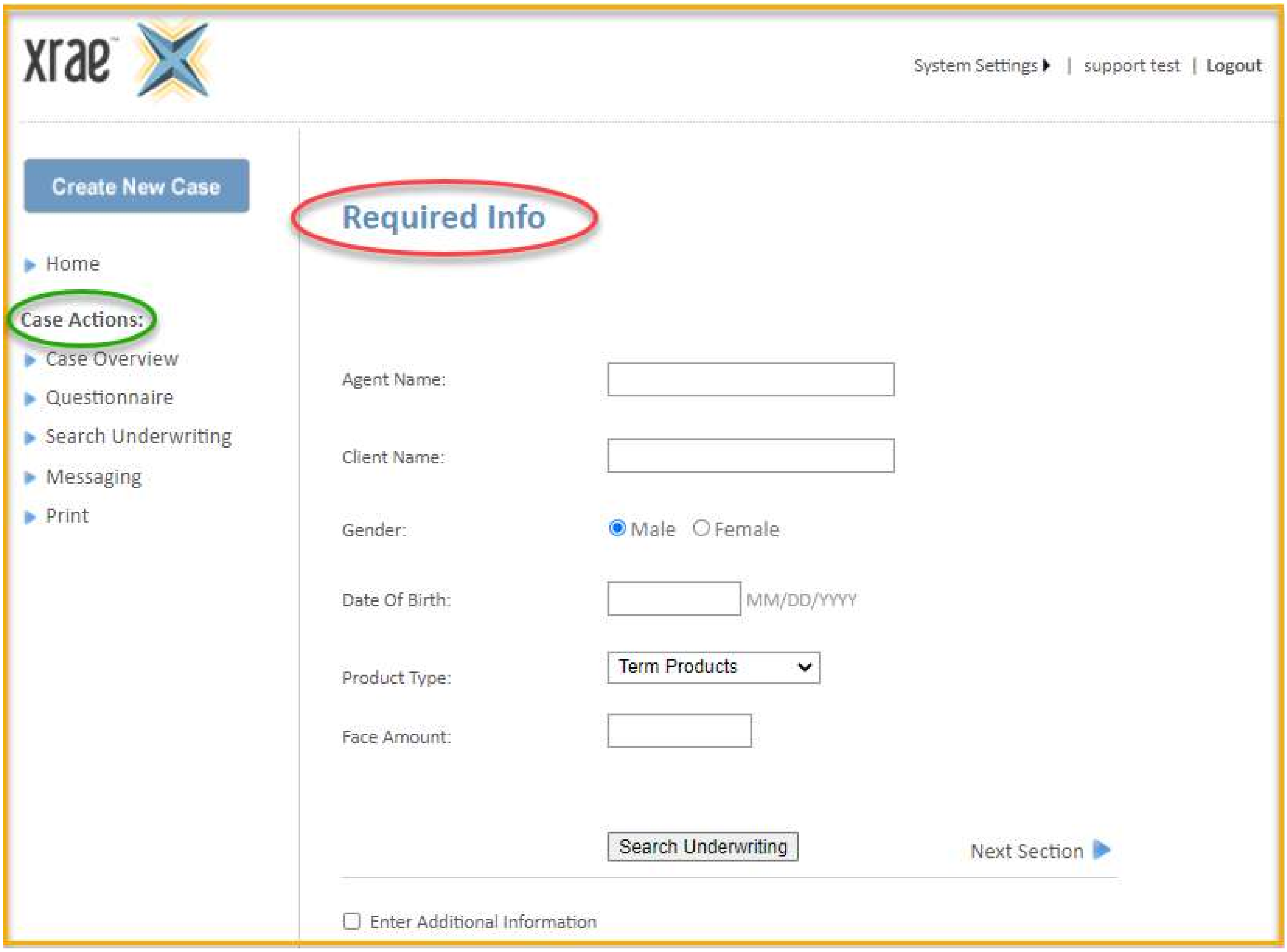
This is the display screen when you log into XRAE. Here you will see a list of the cases in your database highlighted in **GREEN**. You can filter by several options, including Client Name, Agent Name, Creation Date, and more. Create a new case by clicking on the button labeled "Create New Case." To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



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.



QUESTIONNAIRE

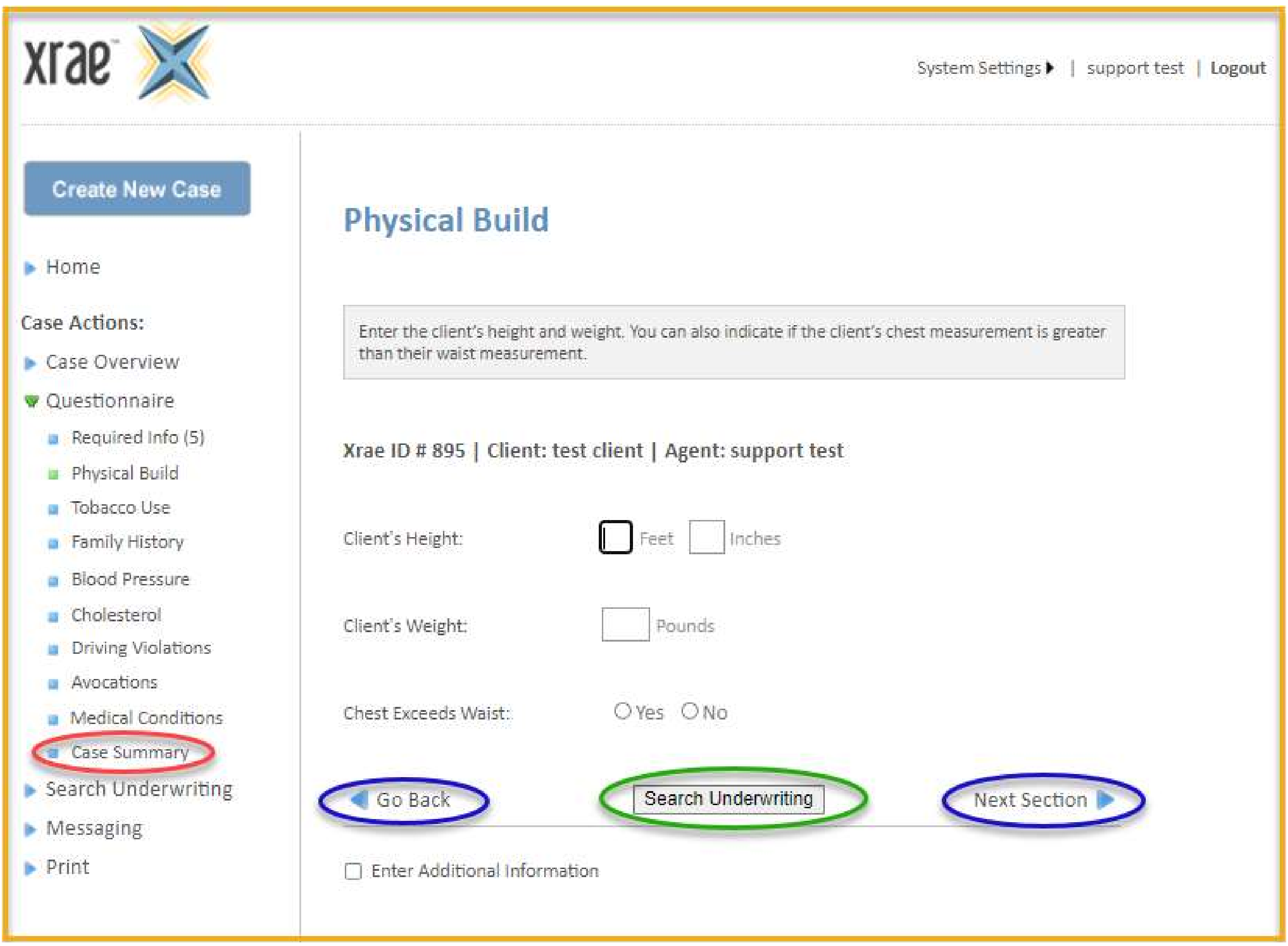
The questionnaire allows you to provide details about your client's build, family history, blood pressure, cholesterol, and more. These sections are optional, but the more information you can provide, the more accurate your results will be.

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.



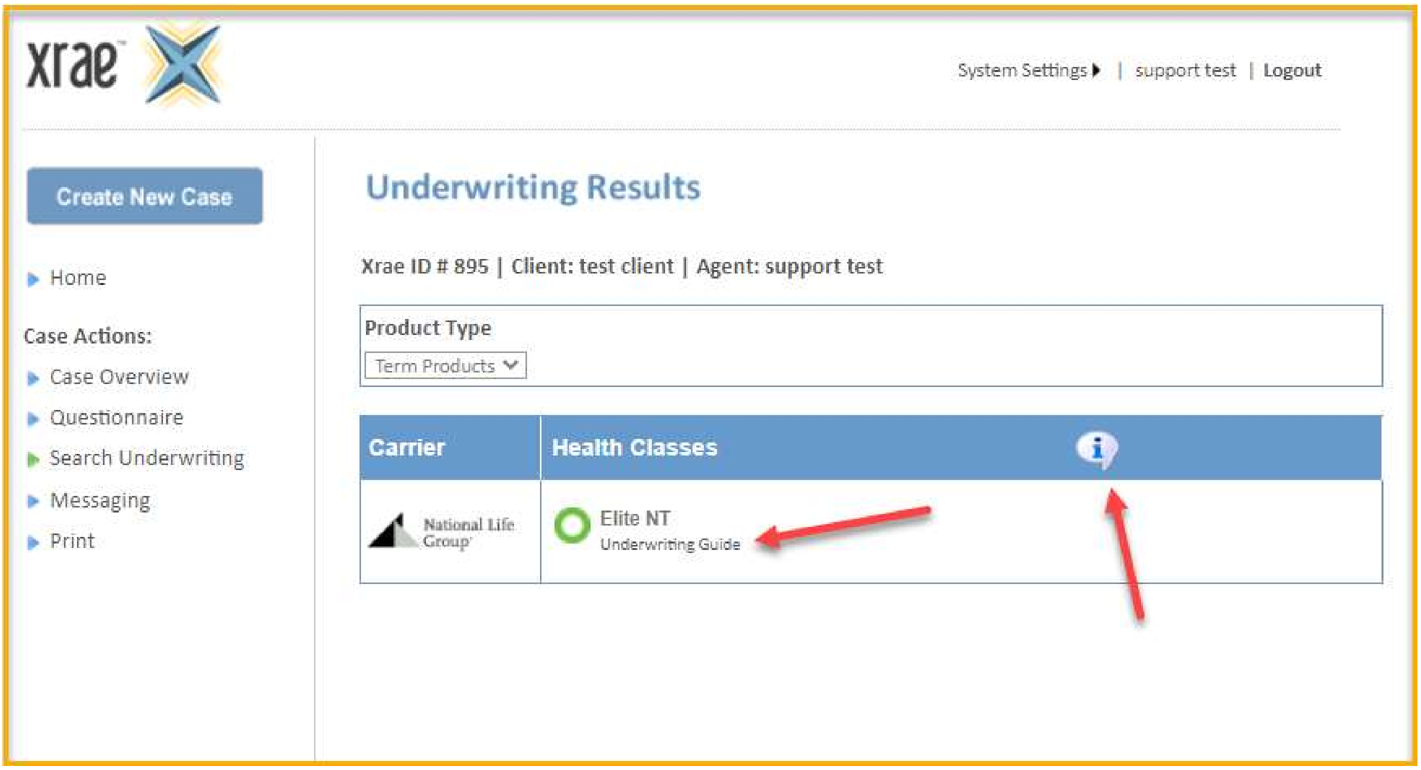
SEARCH RESULTS

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:

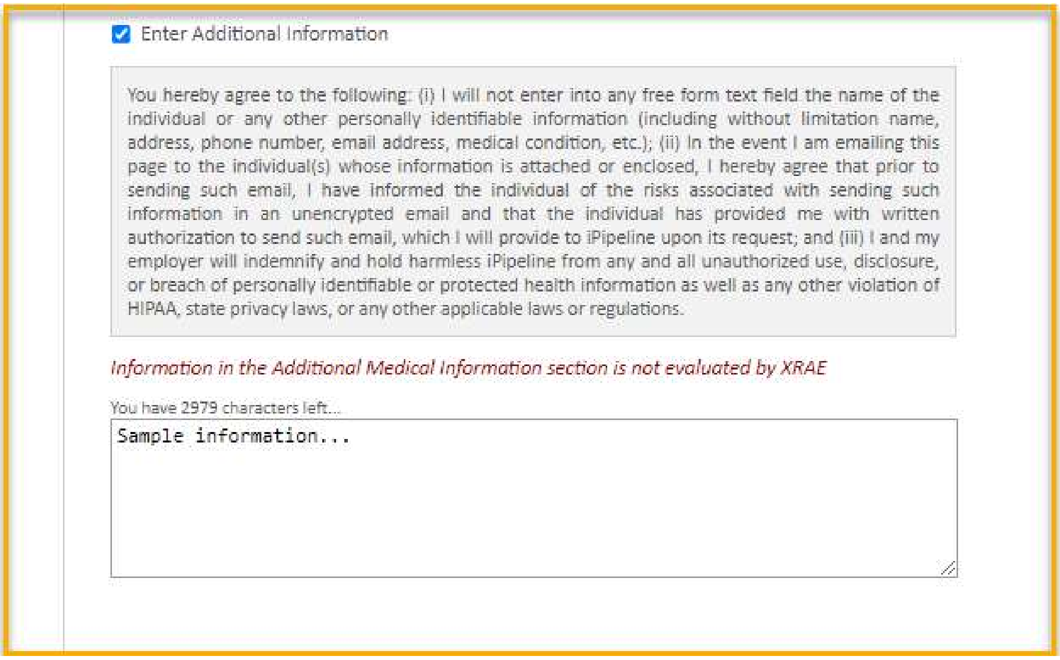
- ***Health Class Rating***: Insurance carriers suggested mortality class linked to the Underwriting Quote (i.e. Elite NT, Preferred NT, Standard NT, etc.)
- ***Decline – Do Not Quick Quote***: The XRAE engine has deemed the applicant uninsurable.
- ***Additional Review Required - Click the Messaging 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.



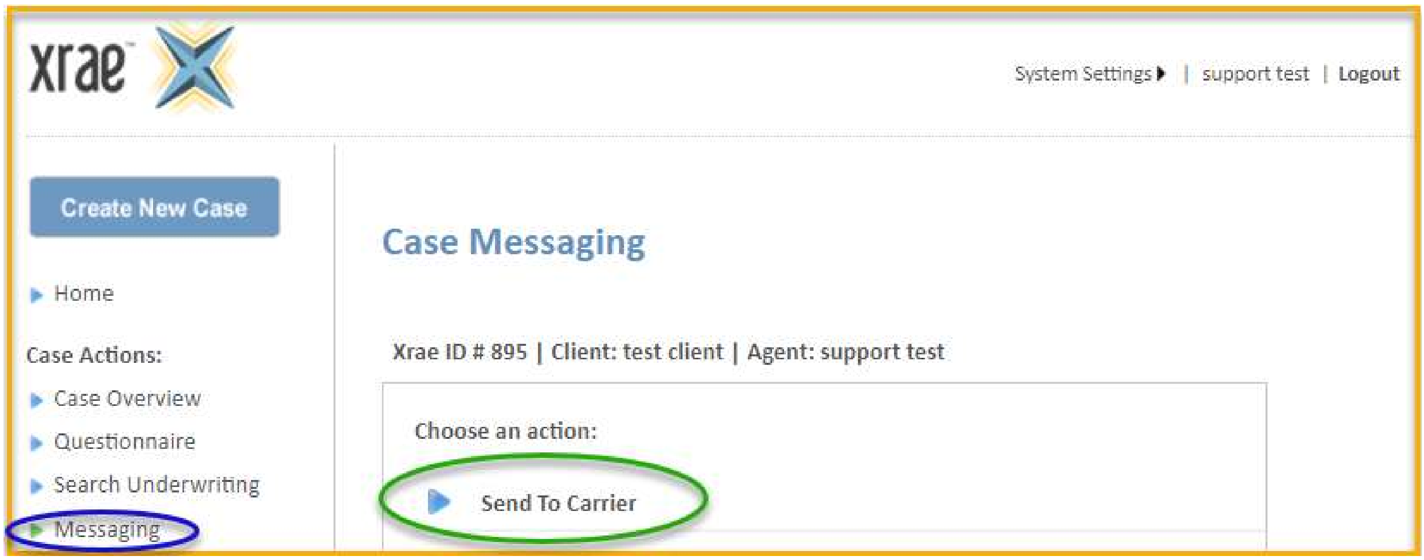
NOTE: Throughout XRAE, you have the option of entering additional information about a condition or set of responses. This could be for the purposes of note taking or to provide additional context about the case. As is shown below, any free-form information entered there is not evaluated by the XRAE search 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).



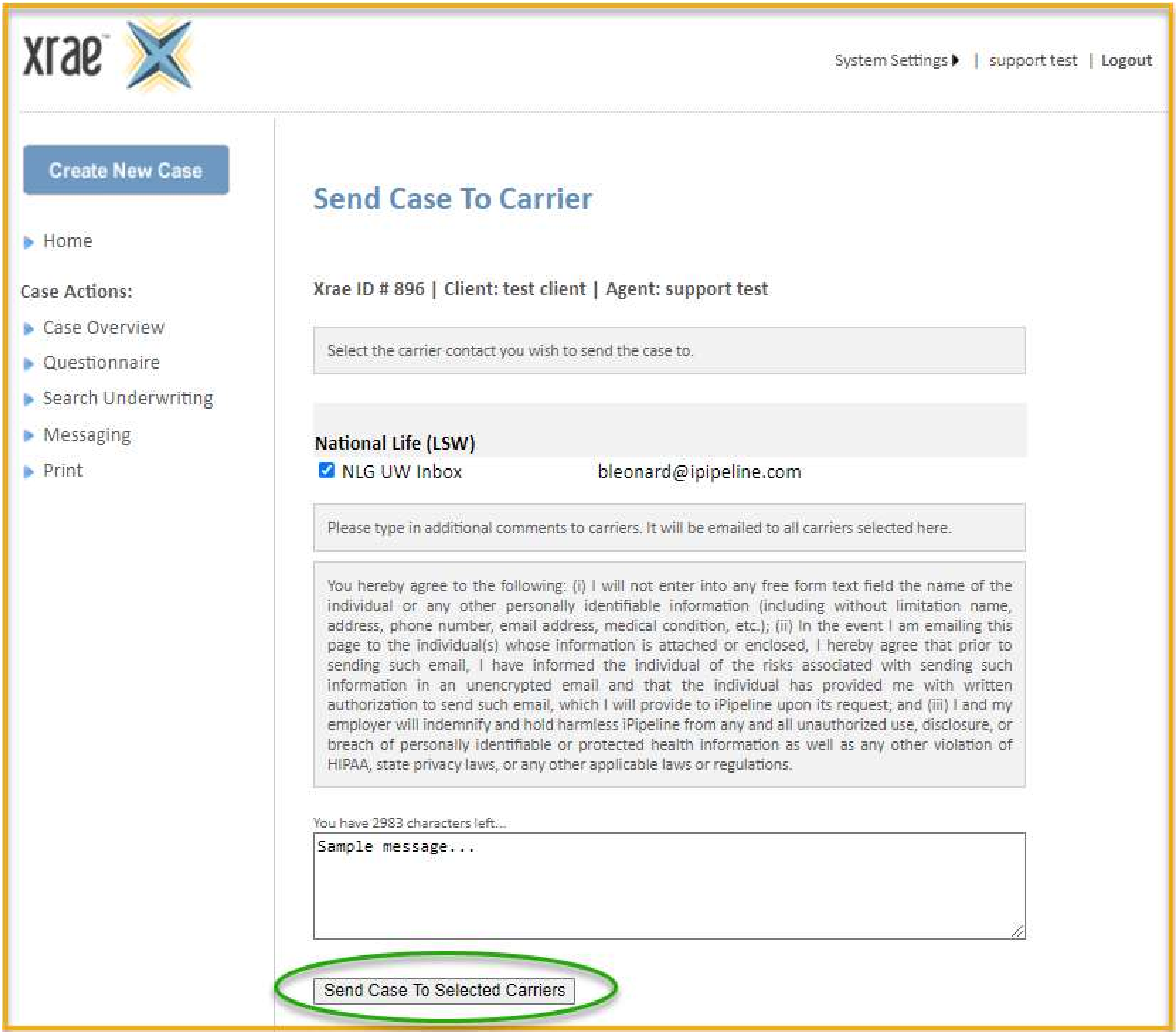
MESSAGING

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**



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.**



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.