

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. 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 "Settings" in the upper right-hand corner.

Dashboard / XRAE Case List

Settings xrae Logout

XRAE®
Powered by iPipeline

+ Create New Case

Home

XRAE Case List

All Created By Me Search

Flag	Xrae ID ↓	Client Name	Agent Name	Created By	Created On	Carrier Emails
<input type="checkbox"/>	#45367	Test Client	Srilatha Hariharakumar	XRAE Support	4/26/2024	View Case
<input type="checkbox"/>	#44507	Test Client	Srilatha Hariharakumar	XRAE Support	4/16/2024	View Case
<input type="checkbox"/>	#23686	test	test sun	XRAE Support	4/12/2023	View Case
<input type="checkbox"/>	#23475	test client	XRAE Support	XRAE Support	4/7/2023	View Case
<input type="checkbox"/>	#23474	test agent	XRAE Support	XRAE Support	4/7/2023	View Case
<input type="checkbox"/>	#23473	test client	XRAE Support	XRAE Support	4/7/2023	View Case
<input type="checkbox"/>	#23472	test client	XRAE Support	XRAE Support	4/7/2023	View Case
<input type="checkbox"/>	#22481	test client	XRAE Support	XRAE Support	3/21/2023	View Case
<input type="checkbox"/>	#19998	test client	XRAE Support	XRAE Support	2/4/2023	View Case
<input type="checkbox"/>	#19277	test client	XRAE Support	XRAE Support	1/21/2023	View Case

10 of 10 items Items per page: 10 Page: 1 of 1

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 seven questions displayed in the screenshot below. These questions are mandatory. Boxes will appear yellow 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** in the left hand navigation section. You can also navigate to the **CASE OVERVIEW** which gives you an overview of everything you answered. Send the quote to others with **MESSAGING**, and **PRINT** out the case info.

The screenshot displays the 'Required Information' form in the XRAE application. The form is titled 'Required Information' and contains the following fields:

- Client Name:** A text input field that is highlighted in yellow.
- Date of Birth?:** A date input field with a calendar icon, showing the format 'mm/dd/yyyy'. It is highlighted in yellow.
- Gender:** A radio button selection with 'Male' and 'Female' options.
- Product Type:** A dropdown menu with 'Term Products' selected.
- Term Length:** A dropdown menu with '10 yr' selected.
- Face Amount:** A text input field with a dollar sign '\$' and a yellow highlight.
- State:** A dropdown menu with '--' selected and a yellow highlight.

Below the main form, there is a checkbox labeled 'Enter Additional Information' and a 'Reset' button. A 'Next Section' button with a right-pointing arrow is located at the bottom right of the form area.

The interface includes a sidebar on the left with the XRAE logo and navigation links: Home, Case Overview, Questionnaire, Messaging, and Print. A top navigation bar shows 'Settings', 'Brett Kenna', and 'Logout'. On the right side, there are several dropdown menus and an 'Export' button:

- Term Products (dropdown)
- 10 yr (dropdown)
- Annual (dropdown)
- Hide ROP (dropdown)
- Alabama (dropdown)
- Export (button)
- Underwriting and Price Results (dropdown)
- No Results Found.
- Only Underwriting Results (dropdown)
- No Results Found.
- Quote Not Available (dropdown)
- No Results Found.

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.

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.

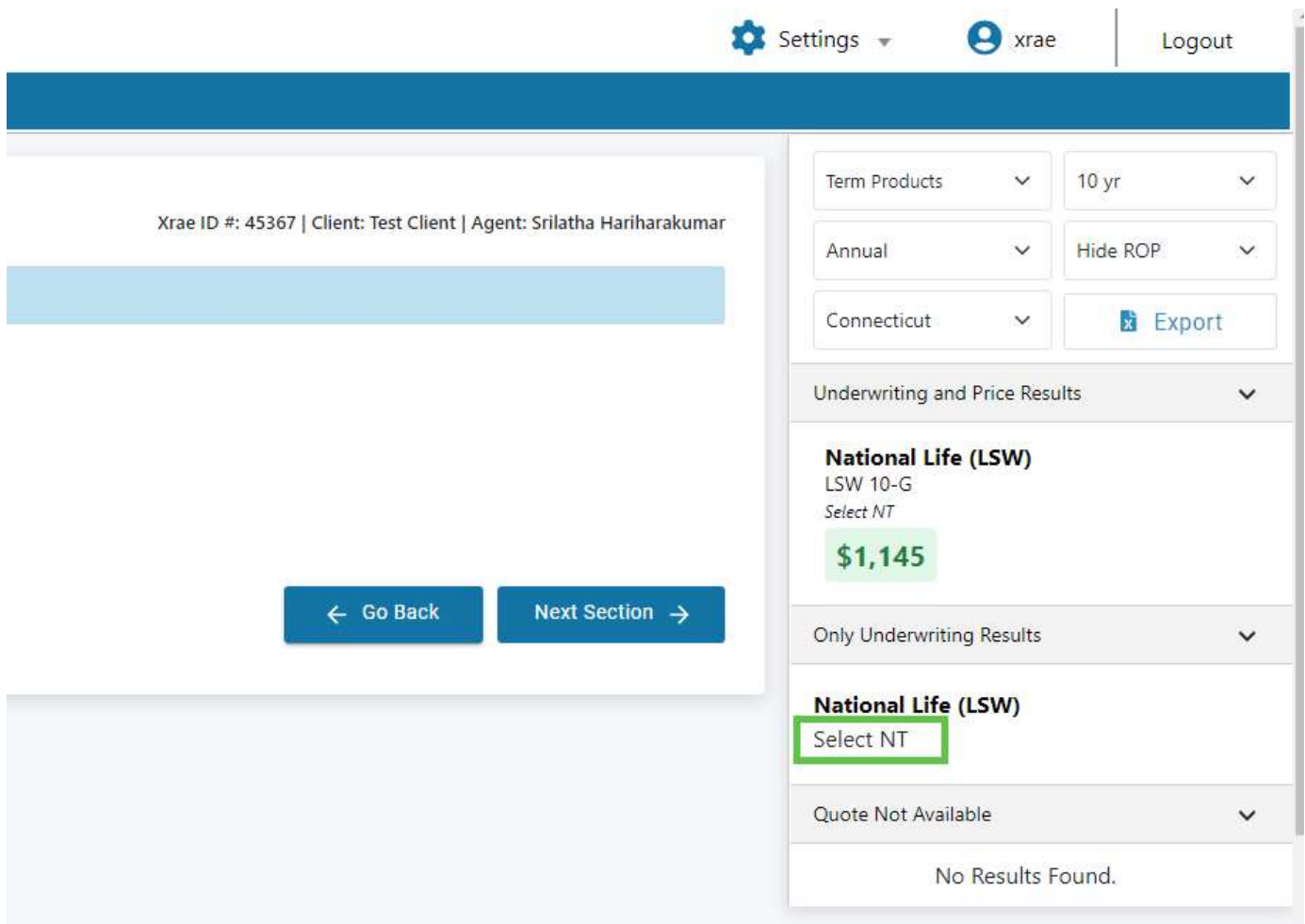
The screenshot shows the XRAE Physical Build questionnaire interface. The top navigation bar includes a hamburger menu icon, the XRAE logo (Powered by iPipeline), and a settings gear icon. The breadcrumb trail reads "Dashboard / Physical Build". The left sidebar contains a navigation menu with the following items: Home, Case Overview, Questionnaire (selected), Required Info (8), Physical Build (2), Tobacco Use, Family History, Blood Pressure, Cholesterol, Driving Violations, Avocations, Medical Conditions, Case Summary (highlighted with a red box), Messaging, and Print. The main content area is titled "Physical Build" and includes the Xrae ID #: 45367 | Client: Test Client | Agent: Srilatha Hariharakumar. The form contains the following fields: a text input for "Enter the client's height and weight. You can also indicate if the client's chest measurement is greater than their waist measurement."; "Client's Height" with input fields for 5 Feet and 10 Inches; "Client's Weight" with an input field for 205 Pounds; "Chest Exceeds Waist" with radio buttons for Yes and No; and a checkbox for "Enter Additional Information". A "Reset" button is located at the bottom left of the form. At the bottom right, there are "Go Back" and "Next Section" buttons.

SEARCH RESULTS

The Search Results are displayed dynamically on the right hand side. The trigger for these results “refreshing” is to move from one section of the tool to another. 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: Hover over the bolded carrier name **National Life (LSW)** and you’ll find it serves as a link to National Life Group’s Field Underwriting Guide for quick reference.



The screenshot displays the XRAE search results interface. At the top, there are navigation options: Settings, xrae, and Logout. The main content area shows search filters: Term Products (dropdown), 10 yr (dropdown), Annual (dropdown), Hide ROP (dropdown), Connecticut (dropdown), and an Export button. Below the filters, the search results are displayed under the heading "Underwriting and Price Results". The first result is for National Life (LSW), LSW 10-G, with a "Select NT" link and a quote of \$1,145. Below this, there is a section for "Only Underwriting Results" with another "National Life (LSW)" result, also with a "Select NT" link. At the bottom, there is a "Quote Not Available" section and a "No Results Found." message. On the left side of the interface, there is a header with "Xrae ID #: 45367 | Client: Test Client | Agent: Srilatha Hariharakumar" and two navigation buttons: "Go Back" and "Next Section".

SEARCH RESULTS CON'T

Underwriting and Price Results	▼
No Results Found.	
Only Underwriting Results	▼
No Results Found.	
Quote Not Available	▼
National Life (LSW)	
Decline - Do Not Quick Quote	

Underwriting and Price Results	▼
No Results Found.	
Only Underwriting Results	▼
National Life (LSW)	
Additional Review Required - Click the Messaging link to request UW review	
Quote Not Available	▼
No Results Found.	

PRICING RESULTS

When a valid Health Class Rating is returned, XRAE is able to display the corresponding **Price Results** based on that Health Class Rating using the client's Age, Gender, Face Amount and Product Type/Term Length (items collected previously on the Required Information screen).

The screenshot displays the XRAE pricing results interface. At the top right, there are navigation options: 'Settings', a user profile 'xrae', and 'Logout'. The main content area is divided into a sidebar and a main panel. The sidebar contains filters: 'Term Products' (10 yr), 'Annual', 'Connecticut', and 'Hide ROP'. An 'Export' button is also present. The main panel shows the user's information: 'Xrae ID #: 45367 | Client: Test Client | Agent: Srilatha Hariharakumar'. Below this, there are two buttons: 'Go Back' and 'Next Section'. The pricing results are displayed in a table-like structure. The first result is 'National Life (LSW)' with a price of '\$1,145'. Below this, there are sections for 'Only Underwriting Results' and 'Quote Not Available', both showing 'No Results Found'.

Filter	Value
Term Products	10 yr
Annual	Annual
Connecticut	Connecticut
Hide ROP	Hide ROP

Xrae ID #: 45367 | Client: Test Client | Agent: Srilatha Hariharakumar

← Go Back Next Section →

Section	Result
Underwriting and Price Results	National Life (LSW) LSW 10-G Select NT \$1,145
Only Underwriting Results	National Life (LSW) Select NT
Quote Not Available	No Results Found.

Getting Started with XRAE

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. Any Underwriting results in this case will be based solely on the responses provided within the questionnaire.

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...

Reset

Next Section →

If a health class result is returned based on those responses, it will include the below language 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).

Term Products	10 yr
Annual	Hide ROP
Connecticut	Export
⚠ Additional information provided may alter results.	
Underwriting and Price Results	
National Life (LSW) LSW 10-G Elite NT \$675	
Only Underwriting Results	
National Life (LSW) Elite NT	

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**

The screenshot displays the XRAE user interface. At the top, a blue header bar contains the text "Dashboard / Case Message". Below this, the XRAE logo is visible, along with a "Create New Case" button. The left navigation menu includes "Home", "Case Overview", "Questionnaire", "Messaging" (highlighted with a blue box), and "Print". The main content area is titled "Messaging" and features two buttons: "Send To Carriers" (highlighted with a green box) and "Send To Others". Below these buttons is a section titled "Case Message List" which contains the text "No messages to display for selected case...".

Getting Started with XRAE

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

Send Case To Carrier

Xrae ID #: 45782 | Client: Test Client | Agent: SriLatha Hariharakumar

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

National Life (LSW)

Quick Quote

UnderwritingQuickQuotes@nationallife.com

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...

[← Go Back](#)

[Reset](#)

[Send Email](#)

Getting Started with XRAE

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 **Notes** link.

XRAE®
Powered by iPipeline

+ Create New Case

Home

Case Overview

Questionnaire

Messaging

Carrier Responses

Print

Carrier Responses

Xrae ID #: 3066 | Client: anxiety DM | Agent: support test

Use the drop down to log the TENTATIVE rating indicated by each carrier in response to your quick quote request.

Term Products California 10 yr Submit

XRAE Results Last Updated on 5/2/2024 by support test

National Life Group Please Select Flat Extra Notes

Flat Extra Pricing Not Available

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