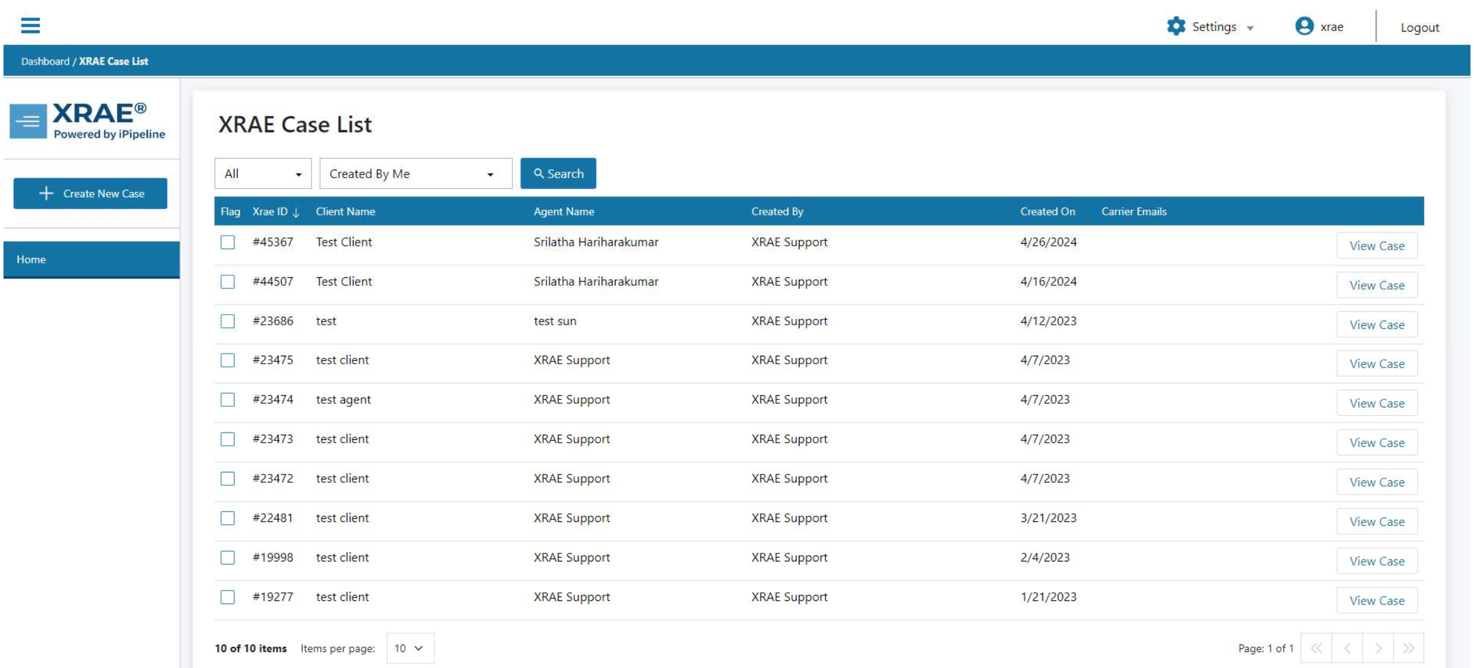
MAIN SCREEN

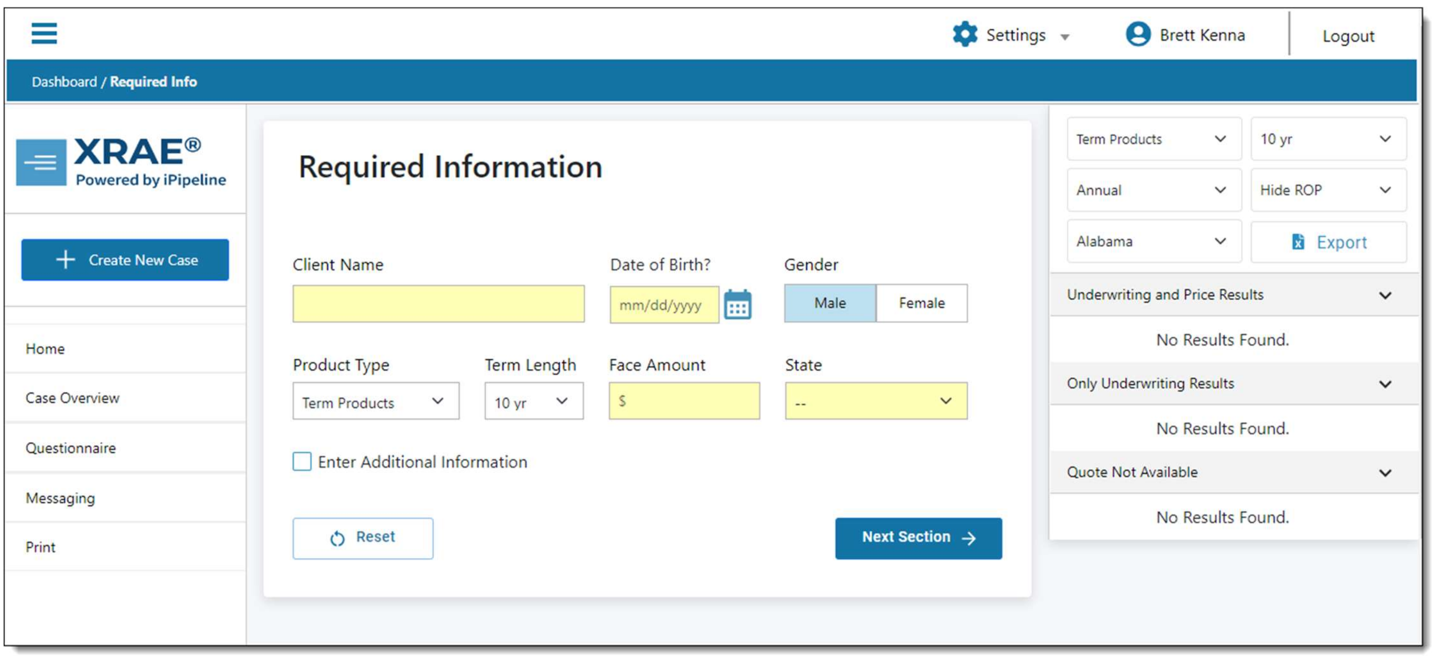
This is the display screen when you log into XRAE. Here you will see a list of the cases in your database highlighted. You can filter by several options, including Client Name, Agent Name, Creation Date, and more. Create a new case by clicking on the button labeled "Create New Case." To edit your profile,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



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.

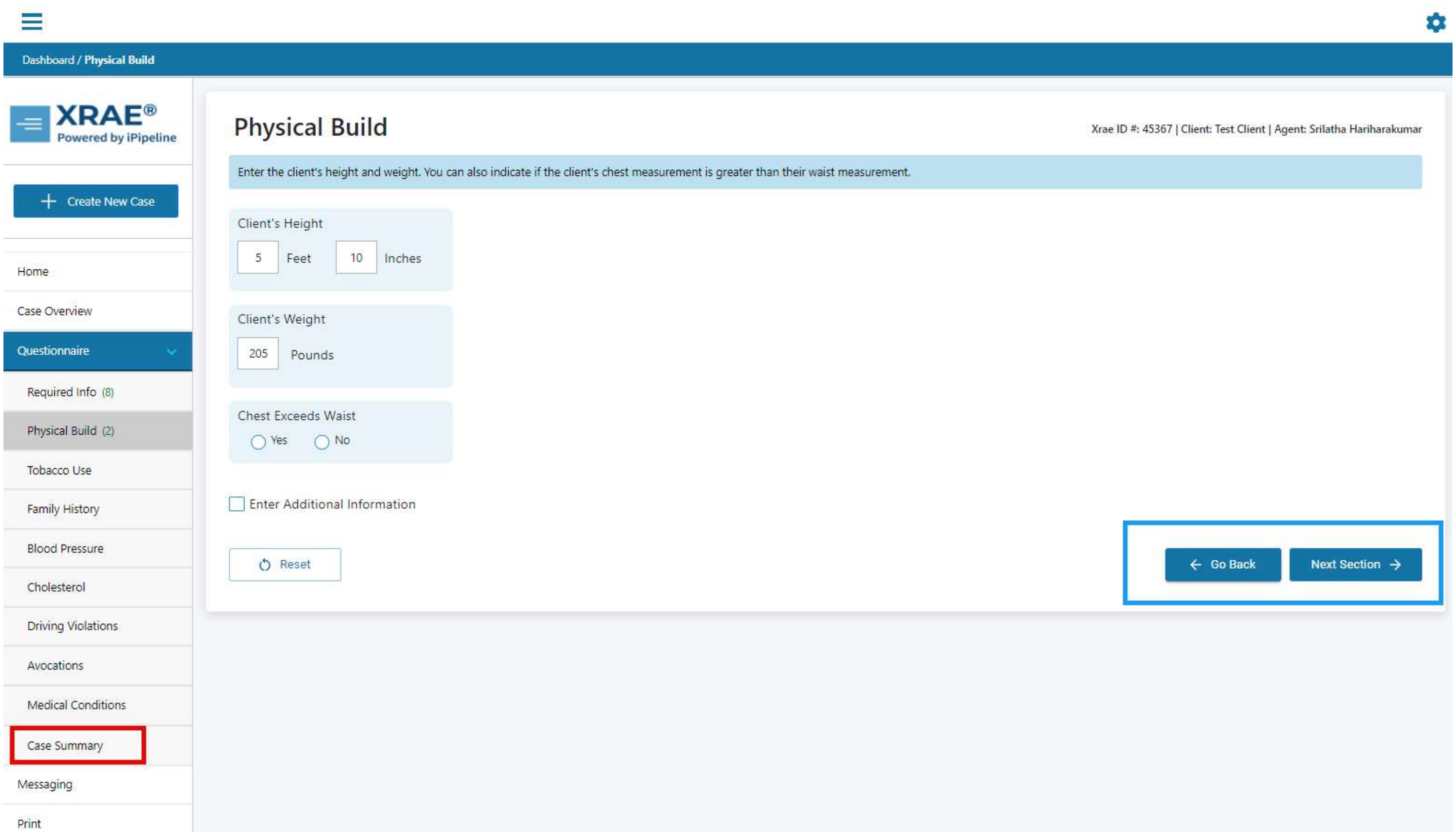


QUESTIONNAIRE

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.

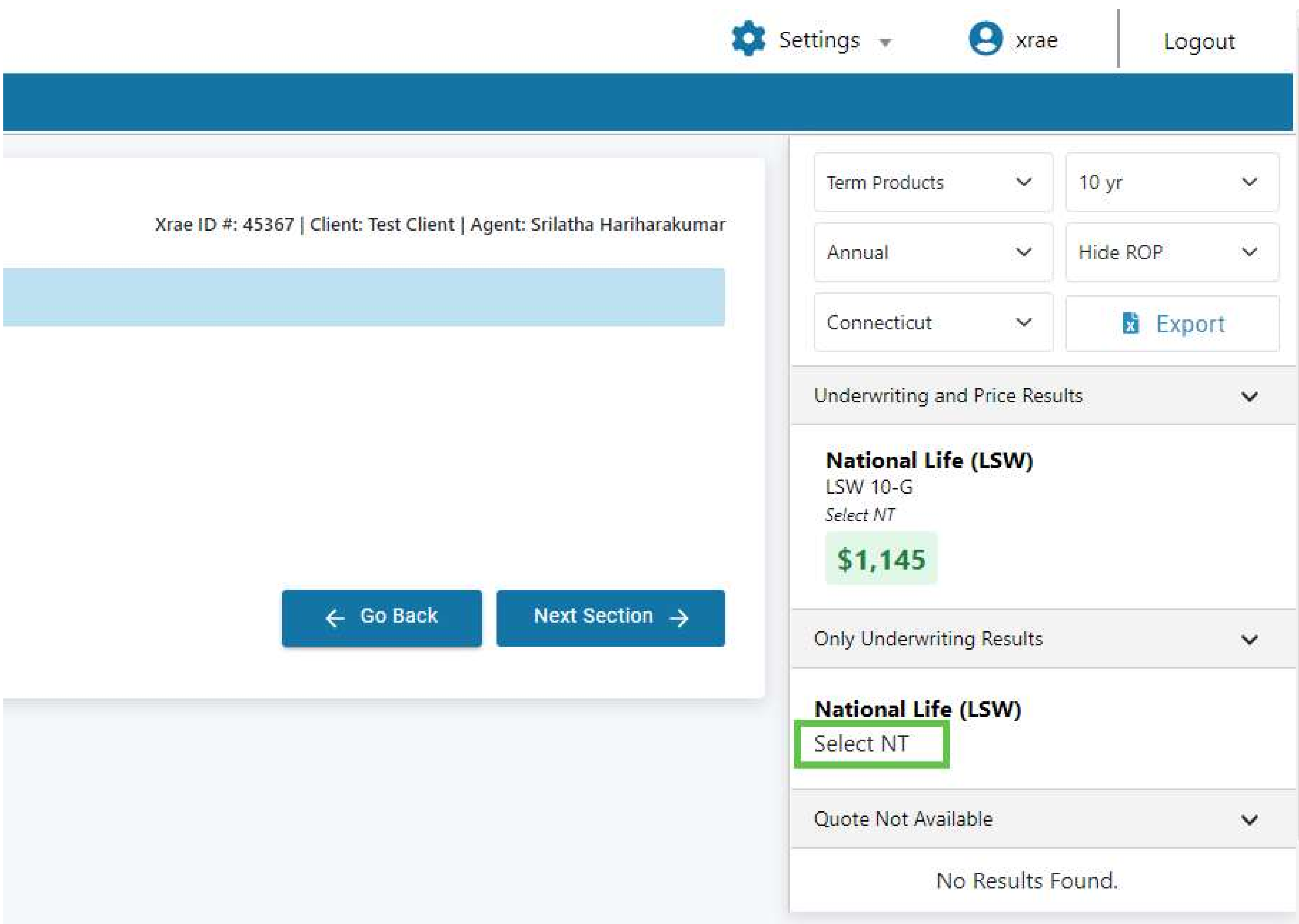


SEARCH RESULTS

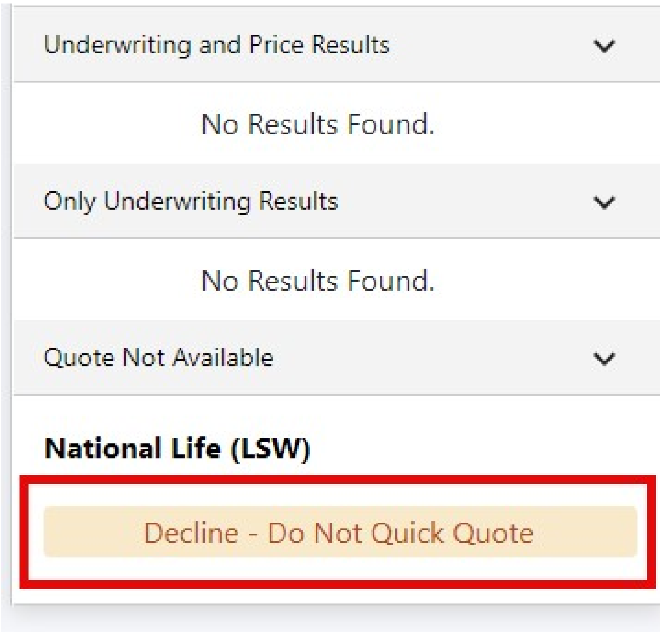
The Search Results are displayed dynamically on the right hand side. The trigger for these results "refreshing" is to move from one section of the tool to another. There are three potential outcomes that can be displayed on the Search Results page:

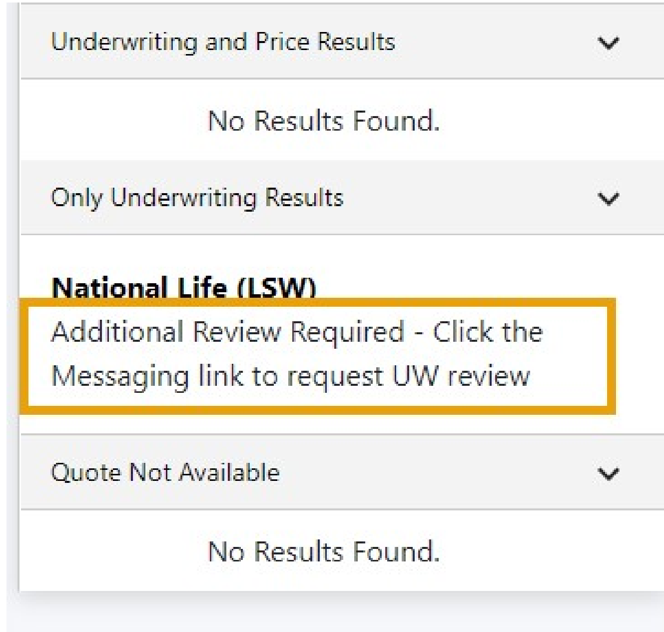
- ***Health Class Rating***: Insurance carriers suggested mortality class linked to the Underwriting Quote (i.e. Elite NT, Preferred NT, Standard NT, etc.)
- ***Decline – Do Not Quick Quote***: The XRAE engine has deemed the applicant uninsurable.
- ***Additional Review Required - Click the Messaging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



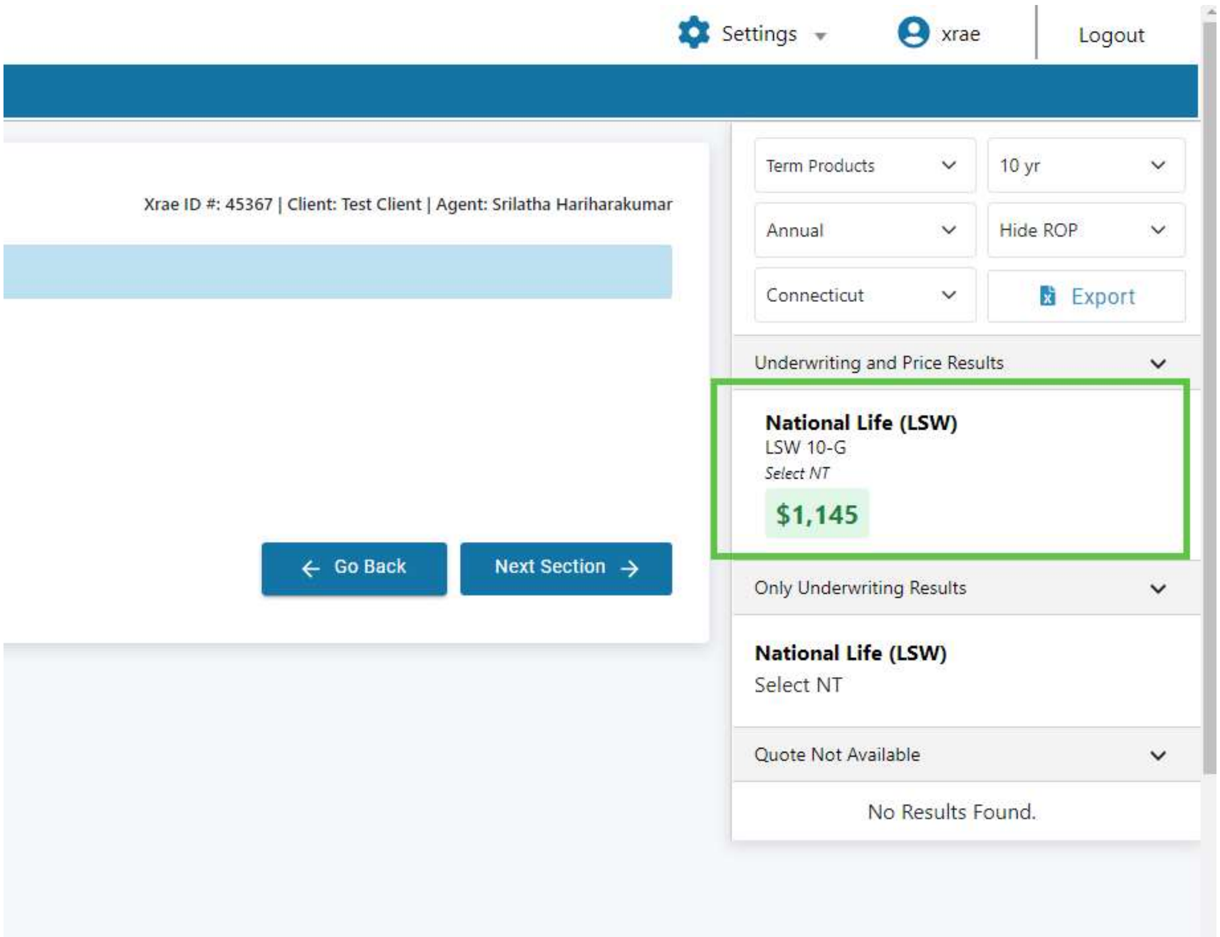
SEARCH RESULTS CON'T



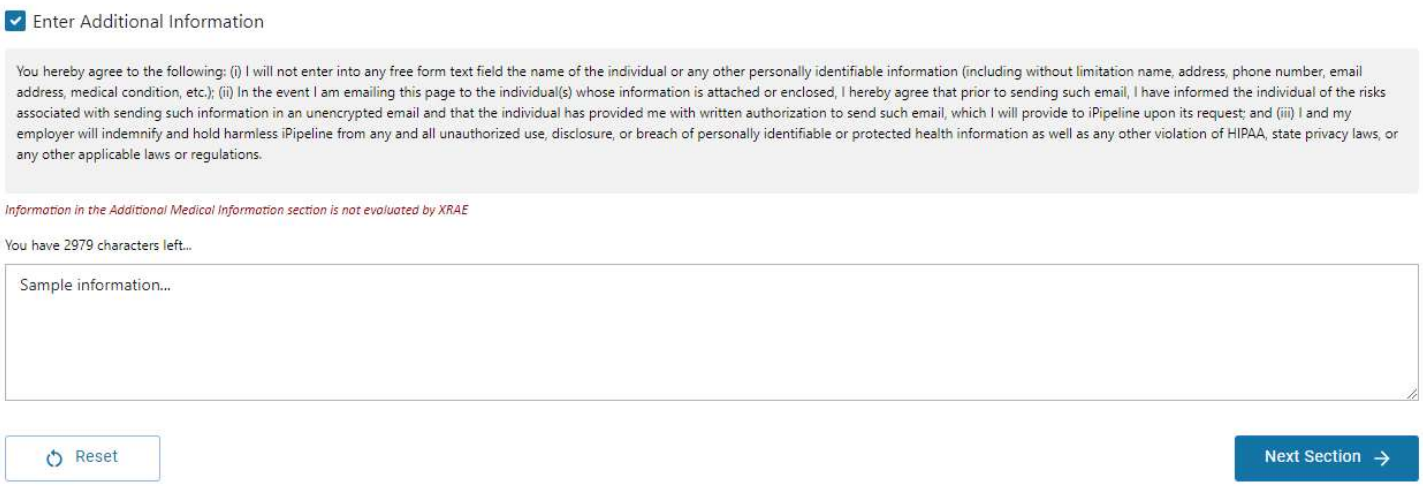


PRICING RESULTS

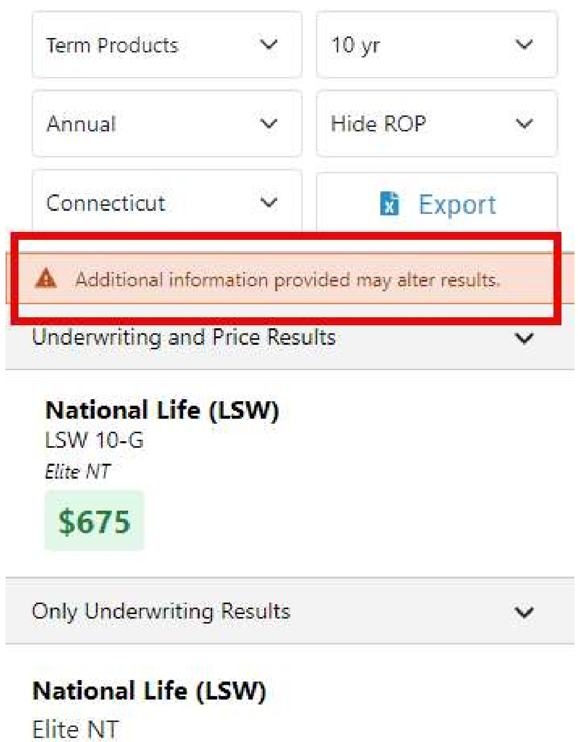
When a valid Health Class Rating is returned, XRAE is able to display the corresponding **Price Results** based on that Health Class Rating using the client's Age, Gender, Face Amount and Product Type/Term Length (items collected previously on the Required Information screen).



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.



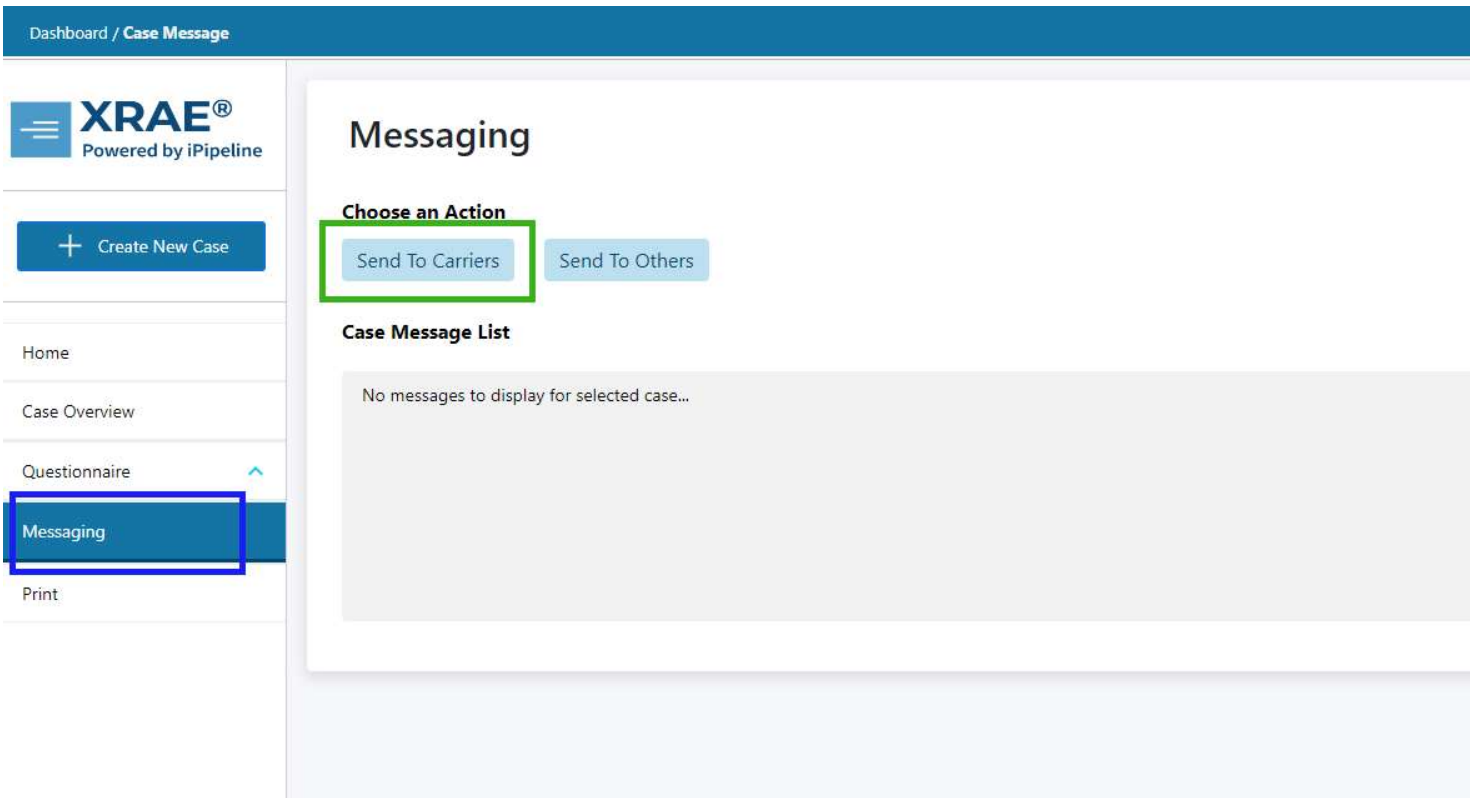
If a health class result is returned based on those responses, it will include the below language indicating that the free-form information provided may alter the ultimate health class. To have this information reviewed by a carrier underwriter, utilize XRAE's Messaging functionality (more on this later).



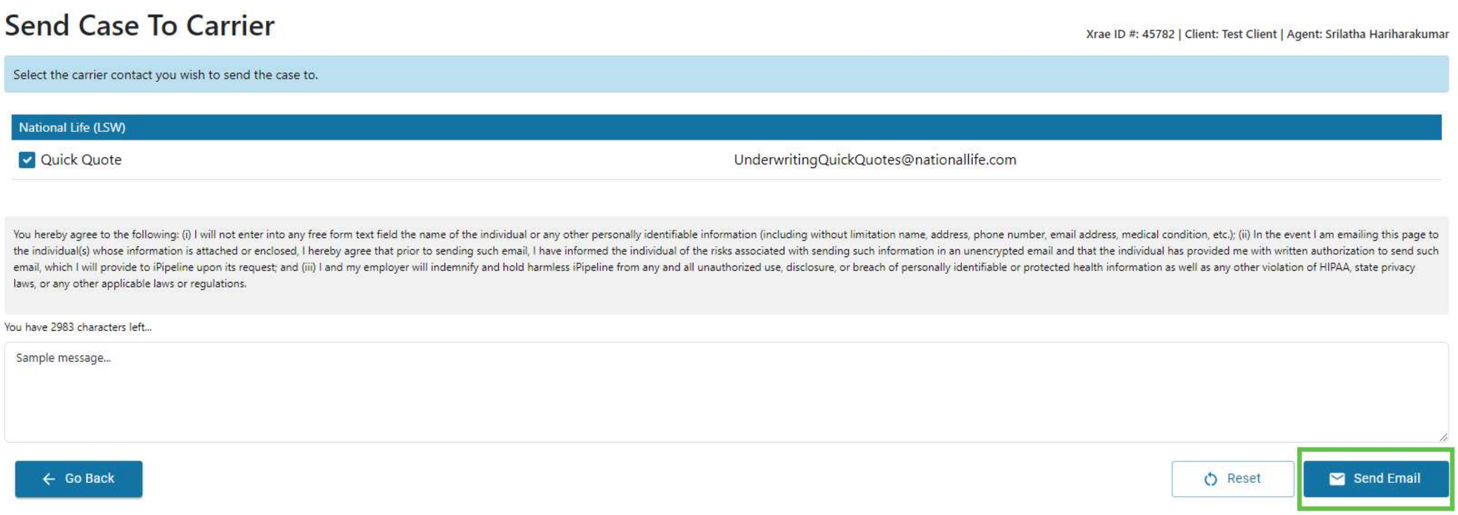
MESSAGING

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**

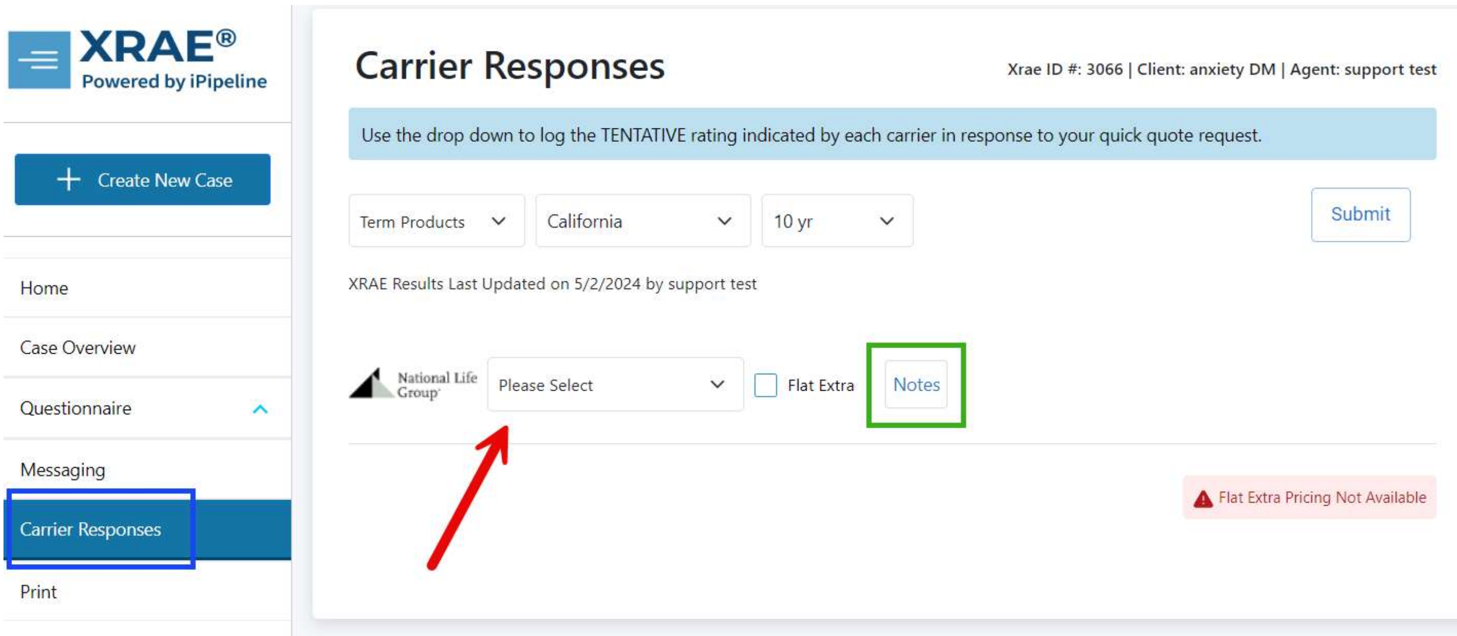


From there, you can select the carrier email inbox, add any additional comments in the free form box below and click **Send Email.**



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.



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