

# Getting Started with XRAE 2.0

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, edit agents, edit employees and edit carrier contact email addresses simply select "System Settings" in the upper right hand corner.

The screenshot displays the XRAE 2.0 main screen. At the top left is the XRAE logo. At the top right, there are links for "System Settings" (circled in orange), "System Admin", and "Logout". On the left sidebar, there is a "Home" link and a "Create New Case" button (circled in orange). The main content area is titled "Xrae Case List" (circled in green). Below the title is a search bar with "All" and "No Filter" dropdowns and a "Search" button. The case list table has the following columns: View, Flag, Xrae ID, Client Name, Agent Name, Created By, Created On, and Carrier Emails. The table contains 12 rows of case data. At the bottom of the page, there is a "Deleted Cases" section with a checkbox.

View	Flag	Xrae ID	Client Name	Agent Name	Created By	Created On	Carrier Emails
	<input type="checkbox"/>	# 618	test flatextra	Aaron Rodgers	Merce Chan1	12/18/2012	0 Received; 1 Sent
	<input type="checkbox"/>	# 617	Alex Smith	Jim Harbaugh	System Admin	12/17/2012	
	<input type="checkbox"/>	# 616	Testing Tobacco Stuff	XRAE AGENT	Tim Bellig	12/17/2012	
	<input type="checkbox"/>	# 615	test	Aaron Rodgers	Merce Chan1	12/17/2012	
	<input type="checkbox"/>	# 614	test client	Aaron Rodgers	Merce Chan1	12/17/2012	
	<input type="checkbox"/>	# 613	merce chan	Aaron Rodgers	Merce Chan1	12/17/2012	1 Received; 1 Sent
	<input type="checkbox"/>	# 612	test client	Aaron Rodgers	Merce Chan1	12/12/2012	
	<input type="checkbox"/>	# 611	Alex Smith	Jim Harbaugh	Jackie Harbour	12/12/2012	
	<input type="checkbox"/>	# 610	Bette Davis	Jim Harbaugh	Jackie Harbour	12/10/2012	
	<input type="checkbox"/>	# 609	Tim Bellig	System Admin	System Admin	12/05/2012	
	<input type="checkbox"/>	# 608	Marilyn Monroe	Joe Montana	Jackie Harbour	11/30/2012	
	<input type="checkbox"/>	# 607	test client	Aaron Rodgers	Merce Chan1	11/29/2012	

Deleted Cases:

## 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 2.0 interface for creating a new case. The top left features the XRAE logo. The top right has navigation links: System Settings, System Admin, and Logout. On the left sidebar, 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' and contains the following form fields:

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

At the bottom right, there is a 'Next Section' button. At the bottom left, there is a checkbox labeled 'Enter Additional Medical 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.

If you select **Medical Conditions** you will be able to choose up to three medical conditions. Click **NEXT SECTION** to answer the corresponding questions.

The screenshot shows the XRAE 2.0 interface. At the top left is the XRAE logo. At the top right are links for System Settings, System Admin, and Logout. On the left is a navigation menu with a 'Create New Case' button and a 'Questionnaire' section where 'Medical Conditions' is highlighted. The main content area is titled 'Medical History' and shows 'Xrae ID: 619 | Client: Test Client | Agent: TestAgent Jackie'. A red circle highlights a text box that says 'Select up to three medical conditions.' Below this is a grid of 20 medical conditions, each with an unchecked checkbox. At the bottom of the main area are 'Go Back' and 'Next Section' buttons. At the very bottom is a checkbox labeled 'Enter Additional Medical Information'.

**xrae** 

System Settings ▶ | System Admin | Logout

**Create New Case**

▶ Home

**Case Actions:**

▶ Case Overview

▼ Questionnaire

- Required Info (5)
- Build
- Tobacco Use
- Family History
- Blood Pressure
- Cholesterol
- Driving Violations
- Avocations
- **Medical Conditions**
- Case Summary

▶ Search Underwriting

▶ Messaging

▶ Print

## Medical History

Xrae ID: 619 | Client: Test Client | Agent: TestAgent Jackie

Select up to three medical conditions.

<input type="checkbox"/> Alcohol Abuse	<input type="checkbox"/> Diabetes Type 2
<input type="checkbox"/> Anxiety	<input type="checkbox"/> Drug Abuse
<input type="checkbox"/> Arthritis Rheumatoid	<input type="checkbox"/> Epilepsy
<input type="checkbox"/> Asthma	<input type="checkbox"/> Heart Murmur/Valve Disease
<input type="checkbox"/> Atrial Fibrillation	<input type="checkbox"/> Hepatitis C
<input type="checkbox"/> Cancer Breast	<input type="checkbox"/> Irregular Heartbeat/Palpitations
<input type="checkbox"/> Cancer Prostate	<input type="checkbox"/> LFT (Elevated Liver Functions)
<input type="checkbox"/> COPD	<input type="checkbox"/> Multiple Sclerosis
<input type="checkbox"/> Coronary Artery disease	<input type="checkbox"/> Parkinson's Disease
<input type="checkbox"/> Crohn's Disease	<input type="checkbox"/> Sleep Apnea
<input type="checkbox"/> Depression	<input type="checkbox"/> Stroke
<input type="checkbox"/> Diabetes Type 1	<input type="checkbox"/> Weight Reduction Surgery

◀ Go Back

Next Section ▶

Enter Additional Medical Information

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.

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

The screenshot shows the XRAE 2.0 interface. At the top left is the XRAE logo. At the top right are links for System Settings, System Admin, and Logout. A 'Create New Case' button is in the top left. The sidebar on the left lists navigation options: Home, Case Actions (with a dropdown arrow), Questionnaire (circled in red), Required Info (5), Build, Tobacco Use, Family History, Blood Pressure, Cholesterol, Driving Violations, Avocations, Medical Conditions, Case Summary, 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 is the case information: 'Xrae ID: 619 | Client: Test Client | Agent: TestAgent Jackie'. The form includes three rows of input fields: 'Client's Height' with 'Feet' and 'Inches' boxes; 'Client's Weight' with a 'Pounds' box; and 'Chest Exceed Waist' with 'Yes' and 'No' radio buttons. At the bottom of the form are three buttons: 'Go Back' (circled in blue), 'Search Underwriting' (circled in green), and 'Next Section' (circled in blue). There is also a checkbox for 'Enter Additional Medical Information'.

## SEARCH RESULTS & PRICING

The **Search Results** page displays the insurance carriers, along with their health class rating. There are two symbols on the screen that can provide some added value. Next to the carrier's result there is a PDF symbol which will bring up the carrier's published underwriting guide. In addition, when you hover over the information symbol, it will display any special information that the carrier wishes to disclose.

From here you can access pricing for your results or return to the questions. The pricing button is blue and is located in the top **right hand corner of the screen**.

# Getting Started with XRAE 2.0

The screenshot shows the XRAE 2.0 interface. At the top left is the XRAE logo. At the top right are links for System Settings, System Admin, and Logout. On the left sidebar, there is a 'Create New Case' button and a list of navigation options: Home, Case Actions (Case Overview, Questionnaire, Search Underwriting, Messaging, Print), and Case Summary. The main content area is titled 'Underwriting Results' and displays case information: Xrae ID: 619 | Client: Test Client | Agent: TestAgent Jackie. Below this is a 'Term Products' dropdown menu. A table lists underwriting results for various companies, each with a green checkmark and a document icon. The 'Search Pricing' button is circled in red.

Company	Policy	Status	Icon
MetLife	Elite Plus Nonsmoker	✓	📄
Prudential	Preferred Best Nonsmoker	✓	📄
ING	Super Preferred No Tobacco	✓	📄
Protective.	Select Preferred Nonsmoker	✓	📄
Mutual of Omaha	Preferred Plus Non Tobacco	✓	📄
TRANSAMERICA	Preferred Plus	✓	📄
American General Life Companies	Preferred Plus Non Tobacco	✓	📄 ⓘ

When you click on the **PRICING** button you'll then see the screen below. Here you will choose the desired state from the drop down box and click **SEARCH PRICING**.

The screenshot shows a dialog box titled 'Select State Of Issue' with a close button in the top right corner. Inside the dialog, there is a dropdown menu with the text '- Please Select -' and a small downward arrow. Below the dropdown is a 'Search Pricing' button. The dropdown menu is circled in red.

# Getting Started with XRAE 2.0

The page below will appear with the each carrier's health class and pricing information. XRAE automatically defaults to 20 Year, Annual and Hide ROP. You can modify that by selecting the drop down menus highlighted in RED to choose your display options.

From here you can change the state or have the information displayed in an Excel file (located above the pricing results).

The screenshot displays the XRAE 2.0 user interface. At the top left is the XRAE logo. On the right, there are links for 'System Settings', 'System Admin', and 'Logout'. Below the logo is a 'Create New Case' button. A navigation menu on the left includes 'Home', 'Case Actions' (with sub-items: Case Overview, Questionnaire, Search Underwriting, Messaging, Print), and 'Print'. The main content area shows user information: 'Xrae ID: 619 | Client: Test Client | Agent: TestAgent Jackie'. Below this is a row of controls: three dropdown menus (20 Year, Annual, Hide ROP) circled in red, a 'Change State' button, and an Excel icon. The main table lists insurance carriers and their pricing:

Carrier	Product	Price
SBLI	SavingsBank PremiumTerm 20 (06-12) - Preferred Plus Non-Nicotine	\$1,848.89
BANNER WILLIAM PENN	Banner OPTerm 20 (9-12) - Preferred Plus	\$1,905.00
AXA	AXA Equitable 20-151 - Preferred Elite Non-Tobacco	\$2,068.33
ING	(ING) ReliaStar TermSmart 20 (4-12) - Super Preferred No Tobacco	\$2,093.33
American General	AG Select-A-Term 20 (07-12) - Preferred Plus Non Tobacco	\$2,108.44
Principal Financial Group	Principal National Life 20 (03-12) - Super Preferred Non Tobacco	\$2,170.56
MetLife	MetLife Investors GLT 20 (6-17-2011) - Elite Plus Nonsmoker	\$2,266.78

If you have questions, you can reach our XRAE support personnel at (877) 438-9723.