

Welcome to XRAE!!

XRAE is a web-based field underwriting tool we are adopting to give our producers the underwriting expertise to ask all the right questions of their clients, submit the cases to us electronically for evaluation, track all of your quick-quote cases and the communications related to them and receive rapid responses from us. By adopting XRAE, we are not only giving our producers a unique benefit but are also plugging our agency directly into the underwriting minds of the carriers giving us access to proprietary, unpublished underwriting rules which will enable us to give you quick-quotes based on rules to which other producers do not have access. *Also, you can access XRAE from your iPhone, Blackberry, or other mobile device!* With XRAE you will:

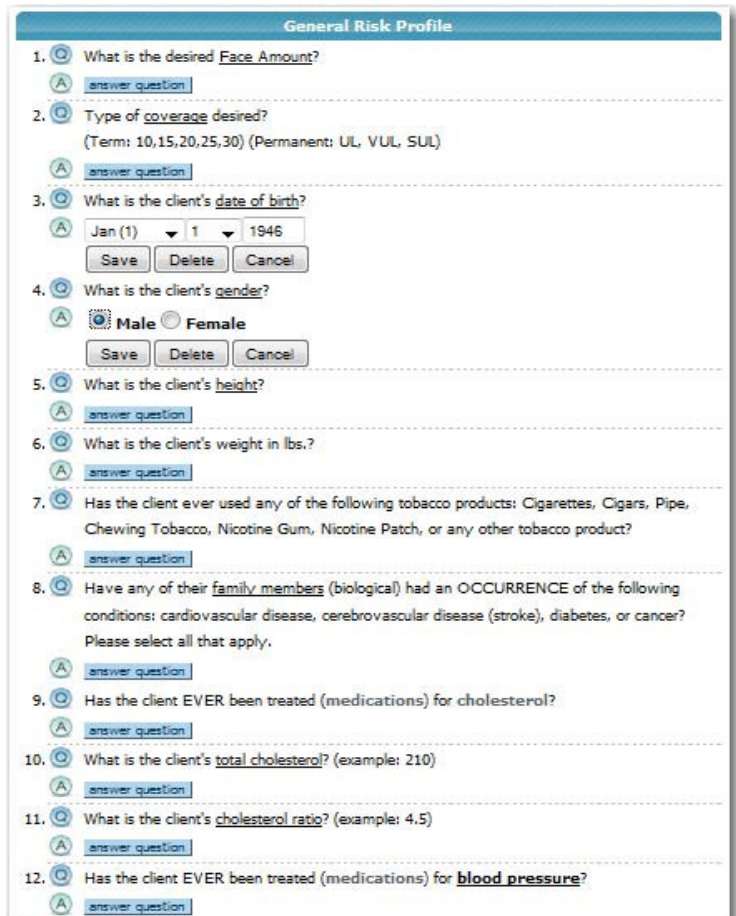
- Quote the right class up front and avoid surprises;
- Gain considerable underwriting expertise;
- Obtain quick-quotes from us that will beat the competition!

HOW IT WORKS

XRAE General Risk Profile

Once you log into your agency's website and launch XRAE, you create a new client and enter the client's name. You then enter as little or as much of the client's medical information as you want evaluated into the XRAE General Risk Profile.

The General Risk Profile page begins with 19 basic underwriting questions. As questions are answered, follow-up questions are automatically generated based upon the answers given. **You are only required to enter the client's date of birth and gender.** Beyond those required questions, it is up to you to answer whatever additional questions you choose. At that time you send the answers to your agency with the click of a button and the agency will suggest a class for your client. XRAE provides you with instant expertise by giving you the right questions to ask your clients. This reduces/eliminates having to go back to the client to ask additional questions. Give XRAE a try with your next client!



The screenshot shows a web form titled "General Risk Profile" with 12 numbered questions. Each question has an "answer question" button. Questions 3 and 4 have additional input fields and "Save", "Delete", and "Cancel" buttons.

1. What is the desired Face Amount?
answer question
2. Type of coverage desired?
(Term: 10,15,20,25,30) (Permanent: UL, VUL, SUL)
answer question
3. What is the client's date of birth?
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Save Delete Cancel
4. What is the client's gender?
 Male Female
Save Delete Cancel
5. What is the client's height?
answer question
6. What is the client's weight in lbs.?
answer question
7. Has the client ever used any of the following tobacco products: Cigarettes, Cigars, Pipe, Chewing Tobacco, Nicotine Gum, Nicotine Patch, or any other tobacco product?
answer question
8. Have any of their family members (biological) had an OCCURRENCE of the following conditions: cardiovascular disease, cerebrovascular disease (stroke), diabetes, or cancer? Please select all that apply.
answer question
9. Has the client EVER been treated (medications) for cholesterol?
answer question
10. What is the client's total cholesterol? (example: 210)
answer question
11. What is the client's cholesterol ratio? (example: 4.5)
answer question
12. Has the client EVER been treated (medications) for blood pressure?
answer question

Partial view of General Risk Profile

CBAE Search Results

For 80%-85% of the clients entered into CBAE, the search results page will give the producer the class we would quote and the producer can then move forward with a price quote or application. These common cases typically involve objective medical conditions such as build, tobacco use, family history, cholesterol, blood pressure, hazardous avocations, etc. However, in some cases, the producer will enter subjective information which is best reviewed by an underwriter (*ie*, diabetes, sleep apnea, cancer, etc.). In those cases, the user will either see a best case scenario along with a warning notice regarding the subjective medical condition or see no search result and be instructed to forward the information to us for review.

PRODUCER BENEFITS

Through CBAE Health

- ✘ Access the General Risk Profile questionnaire through our website, see all of the questions we would want answered about the client's medical condition(s) and choose which questions to answer;
- ✘ With the click of a button, run a search of the client's medical information against our published rules as well as unpublished, proprietary rules
- ✘ For cases involving a high degree of subjectivity, forward a client's information to your underwriter for evaluation;
- ✘ Access CBAE while you are on the go
- ✘ Quote the right class up front and avoid surprises;
- ✘ Significantly reduce the time spent waiting for responses to quick-quote requests and the time spent determining what questions need to be asked; and
- ✘ At any time, instantly reevaluate a client previously entered into CBAE - any time you receive new information about a client's medical condition.