XRAE is a tool that immediately returns a health class rating or range based on published and unpublished carrier underwriting rules. It maintains the confidentiality of the each carrier's rules and ensures the consistent, accurate application of those rules to each case, while enabling agents to set realistic customer expectations on-demand. Agents sell more, and carriers and distributors increase placement ratios.

ACCURATELY SET CUSTOMER EXPECTATIONS

In any selling situation, setting customer expectations is paramount to closing the sale. The tendency for agents to quote the best possible health class regardless of the client's medical history and lifestyle, jeopardizes countless cases. Ten percent of all life insurance sales are lost because of unmet customer expectations. With XRAE, agents can accurately estimate their client's health class and set realistic expectations at the beginning of the sale.

EVALUATE MULTI-IMPAIRMENT CASES

XRAE allows users to estimate a client's health class based on build, blood pressure, cholesterol level, and up to 3 additional impairments. Based on the criteria entered, it returns a table/health class and price range.

ENABLE YOUR AGENTS

Underwriting rules are complex, vary and can change. XRAE allows agents to ask a series of questions and get an underwriting result with a health class and price range. It is the only multi-carrier underwriting system that works directly with carriers to define proprietary underwriting rules. It maintains the confidentiality of the carrier's rules and ensures the consistent, accurate application of those rules to each case. XRAE increases placement ratios and relieves the burden placed on underwriters to respond to quick-quote inquiries without requiring any carrier IT resources and minimal underwriting resources.

Continued on the next page...

FEATURES:

- Access on-demand field underwriting
- Maintain published and unpublished carrier underwriting rules
- Seamlessly handle multiple impairment cases
- Generate multi-carrier underwriting results instantly with table/health class and price range

BENEFITS:

- Publish complex underwriting rules while maintaining confidentiality and ensuring that rules are accurately and consistently applied
- Automate the evaluation of most quick-quotes so carriers don't have to allocate valuable underwriting resources to these tasks
- Give BGAs immediate, automated responses to almost all of their quick-quotes
- Increase placement ratios and set customer expectations at the beginning of the sale process

IPIPELINE