

# UNDERWRITING GUIDANCE NOTES

THIS DOCUMENT IS DESIGNED TO PROVIDE YOU WITH INFORMATION ON THE UNDERWRITING PROCESS WITH UTMOST WEALTH SOLUTIONS.

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## UNDERWRITING SERVICE STANDARDS

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As part of underwriting, your clients will need to provide information related to their health and in the section below we have summarised our key service standards in respect of General Practitioner Reports (GPR) and further information required from a General Practitioner (GP) and a client.

### GPR

A General Practitioner Report is required in every Estate Planning Bond and Generation Planning Bond case. This may be accompanied by additional questionnaires.

### FURTHER INFORMATION FROM A GP

If further information is required from the GP, we will write to the GP within 72 hours of the GPR being received. The information is chased by telephone or letter every 15 days and will continue to be chased until we are in receipt of the GPR and any additional questionnaires (if required).

### FURTHER INFORMATION FROM A CLIENT

In some cases, the client may not wish to disclose details of the relevant medical history on the application form. Occasionally, the client is the only source of the additional information and as it is medical in nature, we must write directly to the client. When we do this, we will always inform the adviser that this has been done.

This information is chased by a follow up letter to the client at intervals that reflect the information required. For example, if the client is on a waiting list for investigations, we will follow up the request every 30 days or until the client informs us that the results are available from the GP.

### SUBMITTING A CASE TO THE CONSULTANT MEDICAL OFFICER

If a client has a very complex medical history or a rare condition, we may need to refer this case to the Consultant Medical Officer (CMO). The CMO is an active medical practitioner and we therefore allow a period of 48 hours to receive a decision from them.

## EVIDENCE REQUIREMENTS

The table below summarises information on the medical evidence clients may be required to provide, depending on their age and discount on the product.

AGE OF THE CLIENT							
60 OR UNDER		61-65		66-75		76-90	
Discount	Requirements	Discount	Requirements	Discount	Requirements	Discount	Requirements
£0-250,000	› GPR	£0-250,000	› GPR	£0-250,000	› GPR	£0-250,000	› GPR
£250,001-500,000	› GPR	£250,001-500,000	› GPR	£250,001-500,000	› GPR	£250,001-500,000	› GPR
£500,001-1,000,000	› GPR › PARA*	£500,001-1,000,000	› GPR › PARA*	£500,001-1,000,000	› GPR › PARA*	£500,001-1,000,000	› GPR › ME › Haem & Biochem
£1,000,001+	› GPR › ME › Haem & Biochem	£1,000,001+	› GPR › ME › Haem & Biochem › rECG	£1,000,001+	› GPR › ME › Haem & Biochem › eECG › PSA males	£1,000,001+	› GPR › ME › Haem & Biochem › eECG › PSA males

Evidence is required in all instances apart from those marked up with\*.

The items marked up with \* are required only under the following circumstances:

- › If the GPR does not contain basic physiological data (minimum requirement: height, weight, blood pressure all within 12 months).
- › Where there are inadequate biochemical data readings within the last 6 months and the client has heart or blood vessel disease, kidney disease, diabetes or blood disorders.

**The table below explains some terms that are commonly used when requesting medical information. It also shows the possible current fees associated with the service, which will be paid by Utmost International Isle of Man Limited or Utmost PanEurope dac, where applicable.**

GPR	General Practitioner Report	Current fee £104.00
PARA	Nurse paramedical examination	Current fee £85.00 (This will be arranged at the client's GP surgery where possible)
ME	Medical examination by the GP	Current fee £150.00
Haem & Biochem	Blood tests	Fee at the surgery rate and lab fee cost
PSA	Prostate Specific Antigen - A blood test	Fee at the surgery rate and lab fee cost
rECG	Resting electrocardiogram	Fee at the surgery rate
eECG	Exercise electrocardiogram	Fee at the surgery rate. The patient will be asked to attend the local hospital for this test

**The guidelines to our medical requirements are not restrictive and we have the discretion to obtain additional evidence that might be necessary to adequately assess the application.**

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Calls may be monitored and recorded for training purposes and to avoid misunderstandings.

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IOM PR 0120 | 11/22