

# Underwriting Risk Assessment Report

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## Personal Information

Field	Value
Full Name	Raj Sanjay Yadav
Age	26
Gender	male
Marital Status	single
Email	rajy@gmail.com
Phone	+91 9898989898
City	Thane
State	Maharashtra
Pincode	431001
Nationality	indian

## Lifestyle Details

Field	Value
Occupation	IT engineer
Working Type	Onsite job
Daily Steps	11000
Sleep Hours	7
BMI	
Smoker	yes
Alcohol Consumption	Occasionally
Hobbies	gym,swimming
Commute Type	Car + Public transport

## Financial Information

Field	Value
Employment Status	salaried
Total CTC (Annual)	Rs. 1400000
Monthly Salary	Rs. 92000
Income Stability	high
Monthly EMI	Rs. 48000
Monthly Expenses	Rs. 33000
Disposable Income	Rs. 11000

### Medical Information

Field	Value
Pre-existing Conditions	BP
Height (cm)	185
Weight (kg)	73
Calculated BMI	21.3
Last Health Checkup	2024-02-15
Allergies	

### Preferences & Risk Appetite

Field	Value
Monthly Premium Budget	Rs. 400
Budget Flexibility	moderate
Primary Insurance Interest	term_insurance
Willing to Buy Riders	yes
Flexible Deductibles	yes
Coverage Priority	maximum_coverage
Investment Horizon	long_term
Risk Tolerance	conservative

### Expected Risk Assessment Summary

Field	Value
Risk Score	23/53
Risk Percentage	43.4%
Risk Level	Moderate Risk
Risk Rating	B
Recommended Cover	Standard coverage with moderate loading
Suggested Premium	Standard rates with moderate loading
Description	Standard risk profile with moderate underwriting considerations