

EXTERNAL VERIFICATION REPORTS

Customer ID: CUST010 | Applicant: Bharat Mishra

Verification Date: 28-12-2025

RISK CATEGORY: HIGH

1. MEDICAL TEST REPORTS

Test Date: 28-12-2025

Laboratory: Metropolis Healthcare Ltd.

Test Name	Result
Blood Test	Abnormal Liver enzymes
Liver Fibroscan	Early cirrhosis
BP: 155/95	
BMI: 34.2 (Obese Class I)	
Sleep Study	Severe Apnea

2. MEDICAL CONSULTATION RECORDS

Consulting Physician	Dr. Sanjay Dubey, MBBS, DM - Gastroenterologist
Consultation Date	28-12-2025
Assessment	Applicant has significant health concerns. Multiple conditions require ongoing treatment.
Recommendation	Recommend premium loading or exclusions. Detailed medical review required.

3. EMPLOYMENT VERIFICATION

Verification Status	Verified
Employer Details	Self-employed truck driver, Registered with Transport Union
Income Verification	Verified - Limited income
Stability Assessment	Self-employed - Variable income

4. CREDIT BUREAU VERIFICATION

Credit Score	580
Credit Rating	Poor
Bureau Source	CIBIL

Financial Risk Indicator	High Financial Risk
Report Date	28-12-2025

5. KYC & IDENTITY VERIFICATION

KYC Status	Verified (Aadhaar, Driving License)
Identity Verification	Completed
Address Verification	Verified via Aadhaar
Document Authenticity	All documents verified and authentic
Verification Date	28-12-2025

OVERALL VERIFICATION ASSESSMENT

External verifications completed with CONCERNS. Medical reports show MULTIPLE abnormalities requiring detailed review. Employment/income status: Self-employed - Variable income. Credit score (580) indicates poor financial stability. RECOMMENDATION: HIGH RISK category. Recommend 30-50% premium loading, exclusions for pre-existing conditions, or policy rejection based on underwriter discretion.

Note: All external reports have been obtained from authorized sources with applicant consent. Data is current as of the verification date. This compilation is for underwriting assessment purposes only.