

# 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.*