

# Underwriting Report

## **\*\*Underwriting Summary\*\***

Rajesh Kumar, a 33-year-old software engineer from Bangalore, has applied for a life insurance policy with a coverage amount of Rs.1.45 crore under the "Smart" plan for a 30-year term. The applicant has declared an annual income of Rs.12 lakh and has provided verified KYC details for both himself and the nominee. However, the submitted KYC document was inaccessible, leading to a verification issue. Health disclosures indicate no significant medical conditions, but there are risk factors, including a family history of hereditary conditions, recent medical leave exceeding a week, and a significant weight change in the last six months. The nominee, Akanksha, a sibling, has been verified, and the payment method is UPI, currently in processing status.

The overall risk score for this application is moderate (0.436), with concerns stemming from KYC verification failure, health risk factors, and a high financial risk due to the income-to-coverage ratio. These issues necessitate a manual review to ensure thorough underwriting. It is recommended to resolve the KYC document accessibility issue, assess the health risk factors in greater detail, and evaluate the financial feasibility of the requested coverage amount before finalizing the decision.

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