

LIFE INSURANCE CORPORATION OF INDIA
Moral Hazard Report For Female Proponents

- (1) Before completion of the report the reporting official should satisfy himself regarding the identity of the proponent. The reporting official should make independent enquiries about the life to be assured's health and habits in addition to other matters.
- (2) This report must be completed immediately after the enquiries are made.

Proposal No. for Rs. under plan

Name in full: Occupation/Profession:
Address: Office:
Residence:

1. Educational Qualification of the Life to be Assured (If nil, state whether she can read and write)															
2. a) Average monthly income of the lady from i. Profession ii. Lands or Houses iii. Other Sources (Please name them) b) P.A. or GIR No. and income for the last 3 assessment years.	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">i. Rs.</td> <td style="width: 50%;"></td> </tr> <tr> <td>ii. Rs.</td> <td></td> </tr> <tr> <td>iii. Rs.</td> <td></td> </tr> <tr> <td colspan="2" style="text-align: right;"><u>Income:</u></td> </tr> <tr> <td>P.A. NO.</td> <td style="text-align: right;">200</td> </tr> <tr> <td>GIR NO.</td> <td style="text-align: right;">200</td> </tr> <tr> <td></td> <td style="text-align: right;">200</td> </tr> </table>	i. Rs.		ii. Rs.		iii. Rs.		<u>Income:</u>		P.A. NO.	200	GIR NO.	200		200
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<u>Income:</u>															
P.A. NO.	200														
GIR NO.	200														
	200														
3. a) Have you satisfied yourself about the identity of the life assured? b) How is her general appearance and build?	a) b)														
4. What is the need for this insurance?															
5. Are there medical facilities in her place? If not, how far is the nearest lady doctor?															
6. If the proponent is married, is she living with her husband?															
7. Do you consider her environments warrant our undertaking the risk? If not please give your reasons.															
8. Is there anything in the proposer's occupation, financial or social position, personal habits or other circumstances which is likely to add to the risk and to which special attention should be paid in considering the proposal?															
9. Do you recommend the proposal for acceptance for the proposed Sum Assured having regard to her existing insurance?															

10.Husband's or Guardian's: a. Name and address b. Occupation c. Average monthly income: i. Salary ii. Lands or Houses iii. Other source (Please name them) d. Total insurance in force on his own life	a. b. c. i. Rs. ii. Rs. iii. Rs. d. Rs.
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11. Observations: The above questions have been answered after proper enquiries and I have personally seen the proposer in connection with this proposal.

Chennai,
Date:

Signature of the Development Officer.

2. Branch Manager's recommendations:

I have/have not seen** the proposer personally in connection with this proposal.

Chennai,
Date:

Sr./Branch Manager.

NB: Questions (1) to (11) are to be completed by the persons have authority for the same for relevant sum proposed and Question (12) by the Branch Manager.

INSTRUCTIONS REGARDING COMPLETING THE ABOVE FORM:

1. The Reporting Officer should thoroughly satisfy himself regarding the Identity of the proponent. If the proponent known to him, the period for which she is known should be stated. In any case, he should state as to how he has satisfied himself regarding the identity of the proponent.
2. Any visible deformity, physical or otherwise such as impairment of sight or hearing, amputation of a limb or defective gait or mental backwardness should stated. Anything striking about her general appearance should also be stated, including whether the proponent is tall or short statured and whether she is stout, average or below average in her build.
3. The exact of the proposed insurance should be given. It should also be mentioned whether the proposer is getting in full benefit of Income-tax rebate under her existing insurance and whether she has made adequate provision having reaged to the insurance needs of the members of her family.
4. If the proponent is employed, the name of the employer and proponent's designation should be given. If the proponent is in business, the nature of her business and the period of which she is in her present business should be stated. If her business appears to be of a speculative nature the same should be stated.
5. The information regarding proponent's monthly income should be reliable as possible. If the information is obtained by perusal of the Income-tax Assessment Orders, the years of the Income tax assessment orders should be stated. If the information is obtained by making any enquires, the source of information should be given.