



# འབྲུག་རྒྱལ་ཁོག་གི་ལམ་འཛིན་ཚོང་ལེན་སྒྲིག་འཛུགས་ལ.ལ.

## ROYAL INSURANCE CORPORATION OF BHUTAN LTD.

HEAD OFFICE: THIMPHU

### Moral Hazard report

**Confidential Report Form Regarding the Financial Status and Personal Habits**  
(See the instruction before filling up the form)

1. The Reporting officer must fully satisfy himself regarding proponent. If proponent is personally known the period should be stated. If the proponent is not personally known to him he should meet him at his residence. Any visible physical deformity such as impairment of sight or hearing, amputation of a limb/limbs or defective gait or mental backwardness must be stated.
2. The exact object of the proposed insurance must be given.
3. 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 his/her business and period of his/her business should be stated and also state whether he/she owns the business. If his/her business appears to be speculative nature the fact should be stated.
4. The information regarding proponent's monthly income should be as reliable as possible. If the information is obtained by making any inquiries, the source of information must be given.

Name			
Sum Assured		Product	

Srl #	Questions	Answers
1.	a) Have you satisfied yourself about the identity of the Proponent?	
	b) Describe his/her build and general appearance.	
2.	What is the object of the proposed insurance?	
3.	Give full particulars about his/her business or Employment.	
4.	What is the proposer's monthly income from (a) Employment	
	(b) Business or Profession	
	(c) Other sources (source to be specified)	
5.	Does the living standard commensurate with income?	
6.	Is above information correct to the best of your knowledge?	
7.	Is there anything in the proponent's occupation, financial, personal habits or any other circumstances which may be likely to add to the risk and to which special attention should be paid in considering the proposal?	
8.	Do you recommend the proposal for acceptance for proposed sum assured?	

Name, Designation & Signature of procuring officer		Place & date	
Address		Mobile No.	