

PHINS.ai — Policy Terms & Summary

Generated: 2025-12-27T00:06:25.640035

Customer: Pipeline Tester | Email: pipeline.tester@example.com

Policy ID: POL-20251227-7920 | Type: disability | Status: active

Coverage: \$100,000

Premium: \$2,902.50/yr (\$241.88/mo)

Jurisdiction: US | Savings %: 50

NFT Policy Ledger Token: NFT-POL-20251227-7920-ISS-96f0f3e2ab5c

First premium due date: 2026-01-26T00:06:25.639833

Key terms (summary):

- This document is an electronically generated record for underwriting and compliance.
- Coverage activates upon underwriting approval (policy issuance).
- Health risk loading applies ONLY to the risk cover portion, per PHINS underwriting rules.
- All actions are logged to an internal ledger (audit log + token registry).

Applicant & Underwriting Summary

Underwriting decision: APPROVED | Risk assessment: high

Phone: +15550000001

Address: 1 Test Street

Health statement (excerpt):

none

Disclaimer

This policy document package is generated electronically for compliance and audit.

It is not legal advice. Final policy wording is governed by the master insurance conditions and endorsements.

All key actions (approval, terms acceptance, payment) are recorded in the PHINS.ai ledger (NFT + audit logs).

Master conditions PDF: /api/media/download?token=MED-19e9a88b74cb441b91c5b13522820ac6

Master conditions SHA256: 737278e977327fdbbe01c5f9c2b6eac748c7362090164c8d34200b726606e76b

Compliance (stored snapshots)

Underwriting Application ID: UW-20251227-7856

Application snapshot SHA256: 3b04807d15f03c5f7452e3450e375c8db4cf58c49dac6b14e5045a05dbf485d0

Pricing snapshot SHA256: 425cc0f1b8a65e15c3494bb1619e1e36f8544fba60f470c94746fcbb8347f5b4

Master conditions SHA256: 737278e977327fdbbe01c5f9c2b6eac748c7362090164c8d34200b726606e76b

Application snapshot (stored)

```
{
  "address": "1 Test Street",
  "billingCountry": "US",
  "billingPostal": "10001",
  "cardLast4": "4242",
  "cardNetwork": "visa",
  "city": "Testville",
  "coverageAmount": "100000",
  "dob": "1990-01-01",
  "email": "pipeline.tester@example.com",
  "exercise": "3-4",
  "familyHistory": "none",
  "firstName": "Pipeline",
  "gender": "Male",
  "healthCondition": "4",
  "height": "180",
  "incomeRange": "50000-100000",
  "jurisdiction": "US",
  "lastName": "Tester",
  "maritalStatus": "Single",
  "nationalId": "A1234567",
  "occupation": "Engineer",
  "operationalReinsuranceLoad": "50",
  "payerName": "Pipeline Tester",
  "paymentMethod": "credit_card",
  "phone": "+15550000001",
  "policyTerm": "15",
  "postalCode": "10001",
  "preExisting": "no",
  "privacyConsent": "on",
  "savingsPercentage": "50",
  "signature": "Pipeline Tester",
  "smoking": "NonSmoker",
  "termsAccept": "on",
  "truthDeclaration": "on",
  "weight": "80"
}
```

Pricing snapshot (stored)

```
{
  "age": 35,
  "annual_risk_allocation": 1552.5,
  "annual_risk_cost": 1350.0,
  "annual_risk_loading_amount": 202.5,
  "annual_risk_rate": 0.009,
  "annual_risk_rate_percent": 0.8999999999999999,
  "annual_savings_allocation": 1350.0,
  "annual_total_premium": 2902.5,
  "coverage_amount": 100000.0,
  "health_condition_score": 4,
  "health_risk_loading_factor": 0.15,
  "health_risk_loading_percent": 15.0,
  "jurisdiction": "US",
  "monthly_risk_allocation": 129.38,
  "monthly_risk_loading_amount": 16.88,
  "monthly_savings_allocation": 112.5,
  "monthly_total_premium": 241.88,
  "operational_reinsurance_load": 0.5,
  "operational_reinsurance_load_percent": 50.0,
  "product": "phi_disability",
  "risk_percentage": 0.5,
  "risk_percentage_percent": 50.0,
  "savings_percentage": 0.5,
  "savings_percentage_percent": 50.0
}
```

MASTER CONDITIONS (TEST)