

PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T00:07:37.155032

Customer: testbuyer4@example.com | Email: testbuyer4@example.com

Policy ID: POL-20251226-6559 | Type: disability | Status: billing_pending

Coverage: \$100,000

Premium: \$2,700.00/yr (\$225.00/mo)

Jurisdiction: US | Savings %: 50

NFT Policy Ledger Token: NFT-POL-20251226-6559

Acceptance + first payment deadline: 2025-12-28T00:07:37.115828

Key terms (summary):

- This document is an electronically generated record for underwriting and compliance.
- Coverage activates upon underwriting approval AND successful payment within the billing window.
- 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: low

Phone: -

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-ad473845ef454127b041f66eeee26cb2

Master conditions SHA256: 5a838678058f6de375e8635b5f2fea47a4e5f07cb1a882a44b10f39abc6f34ff

Compliance (stored snapshots)

Underwriting Application ID: UW-20251226-4206

Application snapshot SHA256: 5bb03ef430dc064f1ea003bdbce6228d8972a72dd984c26b0b87a8c1ab58129f

Pricing snapshot SHA256: 1e7ad30f3dd9158565c79ece7aa672b4f3bdfed76d08d78aaeafda0492dc6101

Master conditions SHA256: 5a838678058f6de375e8635b5f2fea47a4e5f07cb1a882a44b10f39abc6f34ff

Application snapshot (stored)

```
{
  "age": "35",
  "coverage_amount": "100000",
  "email": "testbuyer4@example.com",
  "familyHistory": "none",
  "health_condition_score": "4",
  "jurisdiction": "US",
  "name": "Test Buyer",
  "operational_reinsurance_load": "50",
  "password": "As11as11@",
  "policy_type": "disability",
  "savings_percentage": "50"
}
```

Pricing snapshot (stored)

```
{
  "age": 35,
  "annual_risk_allocation": 1350.0,
  "annual_risk_cost": 1350.0,
  "annual_risk_rate": 0.009,
  "annual_risk_rate_percent": 0.8999999999999999,
  "annual_savings_allocation": 1350.0,
  "annual_total_premium": 2700.0,
  "coverage_amount": 100000.0,
  "health_condition_score": 3,
  "health_risk_loading_factor": 0.0,
  "health_risk_loading_percent": 0.0,
  "jurisdiction": "US",
  "monthly_risk_allocation": 112.5,
  "monthly_savings_allocation": 112.5,
  "monthly_total_premium": 225.0,
  "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
}
```