PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T19:29:27.946482

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

Policy ID: POL-20251226-7914 | 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-20251226-7914-ISS-00e4c26ccabd

Acceptance + first payment deadline: 2025-12-28T19:29:27.885517

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):

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-0d640c0ef7824a1ca45e16704ad8ce7a
  Master conditions SHA256: 5a838678058f6de375e8635b5f2fea47a4e5f07cb1a882a44b10f39abc6f34ff

Compliance (stored snapshots)

  Underwriting Application ID: UW-20251226-8490
  Application snapshot SHA256: 8115a736ae3d37e4a82366de82b56e4f6545f7f6894cfce4b3b0c0d3c8126b29
  Pricing snapshot SHA256: 1e7ad30f3dd9158565c79ece7aa672b4f3bdfed76d08d78aaeafda0492dc6101
  Master conditions SHA256: 5a838678058f6de375e8635b5f2fea47a4e5f07cb1a882a44b10f39abc6f34ff

Application snapshot (stored)

```
{
  "age": "35",
  "coverage_amount": "100000",
  "email": "pipeline.tester@example.com",
  "familyHistory": "none",
  "health_condition_score": "4",
  "jurisdiction": "US",
  "name": "Pipeline Tester",
  "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
}
```