

# PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T19:33:26.490708

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

Policy ID: POL-20251226-9440 | 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-20251226-9440-ISS-44cd2b9a3623

Acceptance + first payment deadline: 2025-12-28T19:33:26.490500

## 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-5c2093ba41eb44ba8bc553287061966f

Master conditions SHA256: 805bf6e7e95707b6c9b3c669f9dbaef107214d6e132e385fd0aaa21f6079664e

## Compliance (stored snapshots)

Underwriting Application ID: UW-20251226-6320

Application snapshot SHA256: 8115a736ae3d37e4a82366de82b56e4f6545f7f6894cfce4b3b0c0d3c8126b29

Pricing snapshot SHA256: 1e7ad30f3dd9158565c79ece7aa672b4f3bdfed76d08d78aaeafda0492dc6101

Master conditions SHA256: 805bf6e7e95707b6c9b3c669f9dbaef107214d6e132e385fd0aaa21f6079664e

## 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
}
```

MASTER CONDITIONS (TEST)