

# PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T22:21:43.114762

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

Policy ID: POL-20251226-9919 | 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-20251226-9919-ISS-d40cb0210d90

Acceptance + first payment deadline: 2025-12-28T22:21:43.114562

## 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: +15550000001

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-a4f100a7102a44519e190ddf21a2db89

Master conditions SHA256: 140f6d924c3673d43f7086b2b94f58de5c7e70312c479a1efcf441877fbabb4

## Compliance (stored snapshots)

Underwriting Application ID: UW-20251226-1252

Application snapshot SHA256: 788f60c06adad1b33060340779871c5fcc7fa903a905500b9e1fb12176fe34aa

Pricing snapshot SHA256: 1e7ad30f3dd9158565c79ece7aa672b4f3bded76d08d78aaeafda0492dc6101

Master conditions SHA256: 140f6d924c3673d43f7086b2b94f58de5c7e70312c479a1efcf441877fbabb4

## Application snapshot (stored)

```
{  
  "age": "35",  
  "coverage_amount": "100000",  
  "email": "pipeline.tester@example.com",  
  "familyHistory": "none",  
  "firstName": "Pipeline",  
  "health_condition_score": "4",  
  "jurisdiction": "US",  
  "lastName": "Tester",  
  "name": "Pipeline Tester",  
  "operational_reinsurance_load": "50",  
  "password": "As11as11@",  
  "phone": "+15550000001",  
  "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)