PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T10:45:49.210924

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

Policy ID: POL-20251226-5587 | 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-20251226-5587-ISS-c980a278ba70

Acceptance + first payment deadline: 2025-12-28T10:45:49.210735

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-f8418fb89fb44c1492dd63431b6a9c54

Master conditions SHA256: f0f9033dbb6573f9446424425c58a7abde4164a2aefb2bc9d2fb5a2b389406b5

Compliance (stored snapshots)

Underwriting Application ID: UW-20251226-6914

Application snapshot SHA256: ed70e513d2d3855ab91cdfb89816081cbfd5a863d85ae9c2ea2eb7a543585d42

Pricing snapshot SHA256: 1e7ad30f3dd9158565c79ece7aa672b4f3bdfed76d08d78aaeafda0492dc6101

Master conditions SHA256: f0f9033dbb6573f9446424425c58a7abde4164a2aefb2bc9d2fb5a2b389406b5

Application snapshot (stored)

{
  "age": "35",
  "coverage_amount": "100000",
  "email": "projbuyer@example.com",
  "familyHistory": "none",
  "health_condition_score": "6",
  "jurisdiction": "US",
  "name": "Proj Buyer",
  "operational_reinsurance_load": "50",
  "password": "As11as11@",
  "policy_type": "disability",
  "savings_percentage": "50"
}

{
  "age": "35",
  "coverage_amount": "100000",

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
}
```

COND