

# PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T23:53:18.437770

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

Policy ID: POL-20251226-7354 | Type: disability | Status: active

Coverage: \$100,000

Premium: \$2,902.50/yr (\$241.88/mo)

Jurisdiction: US | Savings %: 50

NFT Policy Ledger Token: NFT-POL-20251226-7354-ISS-65815ee6c306

First premium due date: 2026-01-25T23:53:18.437549

## Key terms (summary):

- This document is an electronically generated record for underwriting and compliance.
- Coverage activates upon underwriting approval (policy issuance).
- 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: high

Phone: +15550000001

Address: 1 Test Street

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-ab7e8885b991415ea33988199cc48fc2

Master conditions SHA256: 9e1f4f40488934c5fe52a27217a7df0b01b8e07aecacb5b547e080468a3c4844

## Compliance (stored snapshots)

Underwriting Application ID: UW-20251226-6675

Application snapshot SHA256: 3b04807d15f03c5f7452e3450e375c8db4cf58c49dac6b14e5045a05dbf485d0

Pricing snapshot SHA256: 425cc0f1b8a65e15c3494bb1619e1e36f8544fba60f470c94746fcb8347f5b4

Master conditions SHA256: 9e1f4f40488934c5fe52a27217a7df0b01b8e07aecacb5b547e080468a3c4844

## Application snapshot (stored)

```
{
  "address": "1 Test Street",
  "billingCountry": "US",
  "billingPostal": "10001",
  "cardLast4": "4242",
  "cardNetwork": "visa",
  "city": "Testville",
  "coverageAmount": "100000",
  "dob": "1990-01-01",
  "email": "pipeline.tester@example.com",
  "exercise": "3-4",
  "familyHistory": "none",
  "firstName": "Pipeline",
  "gender": "Male",
  "healthCondition": "4",
  "height": "180",
  "incomeRange": "50000-100000",
  "jurisdiction": "US",
  "lastName": "Tester",
  "maritalStatus": "Single",
  "nationalId": "A1234567",
  "occupation": "Engineer",
  "operationalReinsuranceLoad": "50",
  "payerName": "Pipeline Tester",
  "paymentMethod": "credit_card",
  "phone": "+15550000001",
  "policyTerm": "15",
  "postalCode": "10001",
  "preExisting": "no",
  "privacyConsent": "on",
  "savingsPercentage": "50",
  "signature": "Pipeline Tester",
  "smoking": "NonSmoker",
  "termsAccept": "on",
  "truthDeclaration": "on",
  "weight": "80"
}
```

## Pricing snapshot (stored)

```
{
  "age": 35,
  "annual_risk_allocation": 1552.5,
  "annual_risk_cost": 1350.0,
  "annual_risk_loading_amount": 202.5,
  "annual_risk_rate": 0.009,
  "annual_risk_rate_percent": 0.8999999999999999,
  "annual_savings_allocation": 1350.0,
  "annual_total_premium": 2902.5,
  "coverage_amount": 100000.0,
  "health_condition_score": 4,
  "health_risk_loading_factor": 0.15,
  "health_risk_loading_percent": 15.0,
  "jurisdiction": "US",
  "monthly_risk_allocation": 129.38,
  "monthly_risk_loading_amount": 16.88,
  "monthly_savings_allocation": 112.5,
  "monthly_total_premium": 241.88,
  "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)