PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T19:34:14.560158

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

Policy ID: POL-20251226-7338 | 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-20251226-7338-ISS-aa394c1b2d86

Acceptance + first payment deadline: 2025-12-28T19:34:14.559948

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):

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-0ddc07b5469b4f77a612d52a4209a652
  Master conditions SHA256: 87307b79b97b7c72d85abee556831932bb4ac863d3ff907b029e57dacdbf7b69

Compliance (stored snapshots)

  Underwriting Application ID: UW-20251226-6467
  Application snapshot SHA256: 788f60c06adad1b33060340779871c5fcc7fa903a905500b9e1fb12176fe34aa
  Pricing snapshot SHA256: 1e7ad30f3dd9158565c79ece7aa672b4f3bdfed76d08d78aaeafda0492dc6101
  Master conditions SHA256: 87307b79b97b7c72d85abee556831932bb4ac863d3ff907b029e57dacdbf7b69

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"
}

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

Pricing snapshot (stored)

```json
{
  "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
}
```