PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T10:52:41.124187

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

Policy ID: POL-20251226-5129 | Type: disability | Status: billing_pending

Coverage: $100,000

Premium: $2,250.00/yr ($187.50/mo)

Jurisdiction: US | Savings %: 40

NFT Policy Ledger Token: NFT-POL-20251226-5129-ISS-5466164d579c

Acceptance + first payment deadline: 2025-12-28T10:52:41.123972

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-8f0500a743cd4d06a9f69c949622ad5d
  Master conditions SHA256: 28d1249cfb29f1ea5fd6ba1dab9220f8b9ec4e213c16845580724308c3da84e7

Compliance (stored snapshots)

  Underwriting Application ID: UW-20251226-9982
  Application snapshot SHA256: 321f99279490b55e3e18c23a775c74ba6a33c6da44ca781885146832b2f3df50
  Pricing snapshot SHA256: 720599d1a345114e8f4072582352a4995f175d43f972ea5c68edd0e4bcc67f10
  Master conditions SHA256: 28d1249cfb29f1ea5fd6ba1dab9220f8b9ec4e213c16845580724308c3da84e7

Application snapshot (stored)

```
{
  "age": "35",
  "coverage_amount": "100000",
  "email": "timelinebuyer@example.com",
  "familyHistory": "none",
  "health_condition_score": "3",
  "jurisdiction": "US",
  "name": "Timeline Buyer",
  "operational_reinsurance_load": "50",
  "password": "As11as11@",
  "policy_type": "disability",
  "savings_percentage": "40"
}
```

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": 900.0,
  "annual_total_premium": 2250.0,
  "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": 75.0,
  "monthly_total_premium": 187.5,
  "operational_reinsurance_load": 0.5,
  "operational_reinsurance_load_percent": 50.0,
  "product": "phi_disability",
  "risk_percentage": 0.6,
  "risk_percentage_percent": 60.0,
  "savings_percentage": 0.4,
  "savings_percentage_percent": 40.0
}
```