

PHINS.ai — Policy Terms & Summary

Generated: 2025-12-26T19:29:51.748253

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

Policy ID: POL-20251226-5317 | 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-20251226-5317-ISS-ad732da1b907

Acceptance + first payment deadline: 2025-12-28T19:29:51.748027

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):

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-c5edbf7640714eebaed6c7d463774ed3

Master conditions SHA256: 2aa387dd8185fc871d3526e59d6daf783759258b1bde0a490cb55b7f9ecac17e

Compliance (stored snapshots)

Underwriting Application ID: UW-20251226-4793

Application snapshot SHA256: 8115a736ae3d37e4a82366de82b56e4f6545f7f6894cfce4b3b0c0d3c8126b29

Pricing snapshot SHA256: 1e7ad30f3dd9158565c79ece7aa672b4f3bdfed76d08d78aaeafda0492dc6101

Master conditions SHA256: 2aa387dd8185fc871d3526e59d6daf783759258b1bde0a490cb55b7f9ecac17e

Application snapshot (stored)

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