IRI Hackathon 2026

Team Final Presentations

The second annual IRI Digital First for Annuities Hackathon demonstrated just how quickly innovation is accelerating in our industry when AI and open standards come together. In just two and a half days, teams built working platforms that would traditionally take months to develop. What was particularly striking was that AI wasn't simply a feature inside the solutions. AI was actively helping generate application layers, orchestrate workflows, connect systems across organizations, and even support deployment and infrastructure.

The event brought together carriers, distributors, technology providers, and innovators to experiment in a way that rarely happens in day-to-day operations. By combining emerging AI capabilities with Digital First for Annuities open standards, teams were able to rapidly prototype solutions that connect the industry ecosystem in new ways. The broader takeaway is that AI is materially lowering the friction to innovate across financial services, and the organizations willing to experiment, iterate, and collaborate across traditional boundaries will move faster and differentiate.

The hackathon is designed to be a working laboratory for the future of annuity distribution and servicing, showing that transformation in our industry is not something we are waiting for, but something we are actively building together.

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Team 1 - Let's Make a Change: **Automating Broker-Dealer Changes**

Why It Matters

For financial professionals, broker-dealer changes are common, about 1 in 10 move firms each year, totaling ~150,000 changes per carrier. The process takes 15–45 days, with no status updates, frequent NIGOs, and manual rework. For consumers, delays mean disrupted servicing during firm transitions, a lack of transparency, and challenges during life events.

What They Did

- Built a standards-based API specification aligned to IRI models.
- Demonstrated real-time submission and validation.
- Used agentic AI to evaluate carrier business rules.
- Enabled document upload with automated data extraction.
- Designed system to support both real-time and asynchronous carriers.
- Built and deployed demo in one week on AWS.

What It Takes to Go to Production

1. Ratification as an Insured Retirement Institute industry standard.
2. Carrier API endpoint implementation.
3. DTCC IIEX connectivity.
4. Governance controls (authorization, audit, compliance).
5. Phased rollout (basic API → enhanced validation → full AI automation).

Expected Impact

Focus	Result
Processing times	5–7 days with basic automation
	1-5 days with advanced automation
	5 minutes or less with AI-to-AI processing
Limited transparency	Real-time status updates
Validation	Automated AI rule checks

Award:

Top Industry Readiness – Ready-to-Deploy Solution

Team members

Edward Jones:	**Athene:**	**Pacific Life:**	**Prudential:**	**Porch:**
Kelsey Jah	Larry Hunt	Randi Gordon	Megan Cahill	Bryan Moore
Candace Weber	Fallon Wills	Vini Rocha		Albert Lund
	Shawn Swaner			Alex Smith

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Team 2 - Hack 2 the Future: **AI In-Force Management**

Why It Matters

For advisors, inforce data is scattered across carrier systems, making opportunity identification time-consuming and compliance documentation inconsistent. For clients, this can lead to missed renewal windows or income elections, limited proactive engagement, and uneven best-interest documentation. For carriers, the result is high service volume and the burden of manual validation and suitability reviews.

What They Did

- Multi-agent AI architecture for inforce book management.
- Opportunity Alerts Agent: Identifies renewal and replacement triggers.
- Opportunity Analyzer Agent: Compares product alternatives using client data, product data, best-interest frameworks (NAIC/SEC), and licensing/training status.
- Explainability Agent: Produces structured rationale for compliance and regulators.
- Audit Dashboard: Monitors AI usage, suitability trends, and maintains full audit logs.
- Built on Amazon Web Services (Bedrock / LLM infrastructure).

What It Takes to Go to Production

1. Completion and adoption of IRI Policy Inquiry standard.
2. Creation of three new industry standards: Product Profile Data Standard, Client Profile Data Standard, and Explainability Schema Standard
3. Carrier + BD integration with structured APIs.
4. Governance and AI oversight frameworks.
5. Data aggregation layer (e.g., DTCC or similar intermediary).

Expected Impact

Focus	Result
Unified dashboard	Advisors can see all annuities and opportunities in one place
Opportunities	AI identifies replacement, allocation and income options faster.
Automated Workflows	Reduce manual carrier servicing and operational efforts
Compliance	Automatically document for regulatory audit readiness.

Award:

2026 IRI Hackathon Winner

Team members

Morgan Stanley:
Rakesh Parmar
Carie Delong

LUMA:
Henry Goldenberg
Ayesha Vaphides
Scott Bair

Brighthouse:
Edward Ruiz
Ramkumar Sathya

Symetra:
Zach Paden
Chris Dietrich

Surify:
Ben Brantley

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Team 3 -Reappointment Rangers: **Advisor Reappointments – BD Transitions**

Why It Matters

Reappointments with each carrier are required when moving firms to continue servicing clients, leading to 15–30 day delays that cause frustration and lost momentum. Clients experience service disruptions, delayed transactions, limited account access, and potential loss of trust or assets. Carriers and distributors face manual intake in varying formats, high NIGO rates, frequent follow-ups, and no standardized real-time visibility.

What They Did

- Centralized Orchestration Hub**:** Headless architecture supporting API submissions, batch uploads, and UI-based entry as fallback.
- AI Translation Layer**:** Converted unstructured documents into structured API format.
- Translates standardized requests into carrier-specific schemas.
- Supports non-conforming carriers through middleware.
- Industry Standard API**:** 30–35 defined APIs with a lean, standardized data schema.
- Real-Time Dashboard & Chatbot**:** Tracks submissions, SLAs, and mass uploads.

What It Takes to Go to Production

1. Industry adoption of standardized reappointment API.
2. Carrier integration (preferred: native API; alternative: translation layer).
3. Governance framework for centralized hub operations.
4. Security, audit, and compliance validation.
5. Broad participation to maximize network effect.

Expected Impact

Focus	Result
Shorten cycle time	≤ 48 hours
Business outcome	Higher advisor/client satisfaction during transitions
Risk reduced	Fewer client reassignments from delayed/denied reappointments

Award:

Highest Operational Impact

Team members

Raymond James:
Mariann Carson
Naveen Bhardwaj
Joshua Lester

iCapital:
Emmanuel Coronado

Protective Life:
Stephen Powell
Kristoffer Nequin

USAA:
Brandon Slotness
Paulina Cueto

RegEd:
Jacob Spitzley

InfrasAI:
Anavi Lohia
Jayasree Neelapu

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Team 4 -Talk Annuity to Me: **Reimagining Annuity Applications**

Why It Matters

Repetitive data entry is cumbersome and consumes time. Clients face long, complex, form-heavy applications. A stark contrast to quick, digital experiences elsewhere. Carriers and distributors maintain multiple application versions, manage platform-specific nuances, and have limited ability to innovate.

What They Did

- Industry Application API Standard**:** Digital-first REST API with multi-page configurable applications, required/optional field logic, validation rules, and suitability logic.
- Centralized Application Engine**:** Carrier-facing builder to create/manage products and provision applications to distributors.
- Returns structured data to carriers in preferred formats API and legacy environments.
- AI-Powered Orchestration Layer**:** Pulls data from CRM systems, meeting transcripts, prefills application fields, identifies missing data, and validates against carrier rules.
- Applies suitability rules, enables chat-based completion, and initiates AI-assisted client outreach with transparency and audit trails.

What It Takes to Go to Production

1. Industry agreement on a standardized application API.
2. Carrier adoption and configuration of application logic.
3. Distributor and platform integration.
4. Compliance validation for AI-assisted data gathering.

Expected Impact

Focus	Result
Process improvement	Faster completion and fewer errors
Advisor outcome	Higher adoption by reducing application friction
Platform outcome	Easier integration into existing advisor systems

Award:

Most Creativity & Technical Excellence

Team members

FIG:	Kuvare:	Aspida:	Equitrust:	Sammons:
Andrew Barnett	Troy Bourgeois	Reagan Libby	Jeff Ackley	Mark Hogge
Bradley Donohue		Melody Seda		Michelle Path
Harry Nguyen		Ryan Suggs		

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Team 5 - The Bobs: **IMO Agent Movement**

Why It Matters

Moving IMOs leaves contracts tied to the original IMO, creating a fragmented book of business and delayed access to serve existing clients. Clients experience disrupted service and confusion over who manages their annuity. IMOs and carriers face point-to-point integrations with every partner, carrier-specific requirements, manual submissions via email or PDFs, no status visibility without frequent follow-ups.

What They Did

- Headless, digital-first hub that receives transfer requests, captures old IMO approvals, routes requests to all applicable carriers, and aggregates status updates.
- Standardized Agent Transfer API**:** Defines required data for agent movement (e.g., NPN, from/to IMO) and replaces carrier specific LOI formats with structured data.
- Supports document attachments and is designed for universal adoption.
- Real-Time Status & Workflow Visibility**:** Shows carrier processing status instantly in the IMO dashboard, immediate rejection reasons, and reduces follow-ups.
- AI-Enabled Interaction Layer**:** Generates submission forms from API schema, ingests documents, extracts data, and handles status inquiries via AI interface.
- Simplifies implementation with MCP-style server integrations.

What It Takes to Go to Production

1. Industry agreement on standardized Agent Transfer API.
2. Carrier adoption and integration with the hub.
3. Defined governance and hosting model.
4. Cost structure that removes participation barriers.
5. Legal/compliance alignment for digital approvals.

Expected Impact

Focus	Result
Advisor outcome	Manage entire book of business in one cohesive place
Carrier/IMO outcome	Reduced manual work and operational complexity
Client outcome	More consistent servicing and communication

Award:

Great Technical Design

Team members

Advisors Excel:	Proformex:	Allianz Life:	American Equity:	AMS:
Rich Carlsen	Brett Rosso	Kedar Brown	Andrew Overton	Dan Chuka
	Forrest Noell-Baba	Amith Chitanand	Chris Ellenwood	
	Luke Keltner			

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Team 6 -AOR You Kidding Me?: **Agent of Record (AOR) Changes**

Why It Matters

AOR changes can take 30–60 days, preventing them from viewing or transacting on contracts and causing commission delays, with little status visibility. Broker-dealers face heavy manual processing of NIGOs, back-and-forth emails with carriers, and rework. Carriers contend with high volumes of manual exception handling, no standardized real-time communication, and delays in aligning producer records.

What They Did

- Three-Pillar API Framework**:** Includes Producer Eligibility API to confirm rep eligibility, Producer Licensing & Appointment API to validate and automate licensing/appointment updates, and Producer Contract Change API for real-time AOR updates, all designed for industry-wide adoption.
- AI Agent Orchestration Layer**:** Automatically triggers API calls, validates eligibility, identifies, and resolves NIGOs, initiates licensing/appointment updates, and logs detailed audit trails—all without accessing sensitive client data.
- Real-Time Submitter Experience**:** Replaces multi-day, file-based submissions with instant AI validation, immediate carrier acknowledgment, automated remediation, and overnight final status confirmation.

What It Takes to Go to Production

1. Industry alignment on three standardized APIs.
2. Collaboration with DTCC to modernize IFT interactions.
3. Carrier adoption of eligibility endpoint.
4. Broker-dealer integration into existing UI environments.
5. Transition strategy for non-IFT carriers (API or standardized submission tool).

Expected Impact

Focus	Result
Operational outcome	Reduced manual effort and faster resolution
Visibility outcome	Clear confirmations and tracked SLAs
Data quality outcome	Fewer incorrect contract assignments

Award:

Most Practical Implementation

Team members

JP Morgan Chase:
Leland Snyder
Sonia Mikheeva
Mallikarjuna Sungisetty

Zinnia:
Rahul Tiwari

Corebridge Financial:
Raja Kumarasamy
Ramesh Subbiah
Connor Bessell

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Team 7 - TLDR Annuities: **Visualizing Annuity Benefits**

Why It Matters

Platforms may show only contract value and performance, and key benefits are buried in statements and carrier portals. Research is time-consuming and creates uncertainty about whether a product still fits client goals. Clients may struggle to understand how their annuity works, undervalue guarantees, unclear income, fees, and tax implications.

What They Did

- Real-time product data from Beacon, using Lambda APIs, API Gateway, and a React front-end for scalable wealth platform integration.
- Guard railed AI Analysis**:** Structured inputs, controlled prompts, and clear auditability; generates plain-language policy summaries, ranked insights, watch items, and contextual explanations without making decisions.
- Single-screen view showing all household annuities, income rider status, AI-generated summaries, income projections, rider details, key life events, suggested activation timing, and access to raw data for deep dives.
- **"**What-if" sliders for income activation age, growth assumptions, and life expectancy; dynamically updates income, account projections, and decision impact.

What It Takes to Go to Production

1. Standardized product data access via platforms like Beacon.
2. Wealth platform integration (RIA, broker-dealer, hybrid models).
3. Guard railed AI governance framework.
4. Event-based data ingestion (real-time or batch).

Expected Impact

Focus	Result
Advisor outcome	Faster assessment of fit and next-best actions
Client outcome	Better understanding of guarantees and benefits
Platform outcome	Reusable visualization across multiple distribution models

Award:

Best User Experience

Team members

SS&C:	Nationwide:	MassMutual Ascend:	Beacon:	New York Life:
Liz Lanahan	Amy Mattingly	Dan Heath	Jeremy Alexander	Bryan Sebastian
Javier Aravena	Matt Brandt	Kevin Woods		
Jeffrey Burns				