

## Executive Summary: Policy Inquiry

Across the annuity industry, accessing policy information is often slow, inconsistent, and difficult. Financial professionals, distributors, service providers, and carriers frequently rely on multiple carrier portals, call centers, manual research, and custom connections to find basic policy details. This creates extra work, delays service requests, increases the chance of errors, and makes it harder to deliver the fast, consistent experience clients expect.

### Standard Overview

The Policy Inquiry standard addresses these challenges by creating one common approach for requesting and sharing policy information across carriers, distributors, and solution providers. This enables faster, more consistent, and more scalable policy servicing by establishing a shared industry approach for accessing and using key policy information.

- **Get Policy Information** - Allows users to access important annuity policy details, such as policy status, values, parties, riders, funds, transactions, key dates, and payout information, through a more consistent process.
- **Consistent Responses** - Creates a common structure for policy information, enabling carriers, distributors, and solution providers to exchange information more consistently, predictably, and efficiently.

By reducing manual work, limiting custom connections, and improving consistency, Policy Inquiry supports IRI's Digital First standards and helps deliver a faster, clearer, and more reliable servicing experience for financial professionals, firms, carriers, and clients.

## Key Outcomes

- **Centralized, Timely Policy Access**  
Gives financial professionals and servicing teams faster access to policy information through a more consistent experience.
- **Improved Data Consistency**  
Creates a more uniform approach to policy information, reducing confusion across carriers, distributors, and solution providers.
- **Financial Professional Experience**  
Enables teams to respond more efficiently and provide stronger client support through timely access to key policy information.
- **Lower Operational Risk**  
Reduces errors, ambiguity, and rework by providing clearer and more consistent policy information.

## Business Champions

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- **Brighthouse:** Edward Ruiz, Lisa Pins, Pat Smith
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- **Corebridge Financial:** Raja Kumarasamy, Narayanan T Sankaran, Adan Neumann, Taryn Clark

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