**A Digital-First Experience**

**Hackathon Topic 5:**

*"Is there a world where a distribution companies seamlessly integrate real-time beneficiary servicing and other contract maintenance across multiple partnering carrier companies in one experience hub?"*

**Current State & Why It’s an Issue:**

Customers with multiple products across different carriers must update their beneficiary information, address changes, and other transactions separately on each carrier’s website or through phone calls, which is time-consuming and inconsistent. This lack of centralization leads to inconvenience, confusion, and inefficiency, as different carriers use different processes and systems. A unified, digital solution would streamline this process, reducing time spent and improving the customer experience by offering a single platform to manage all beneficiary information.

**Checklist for Success:**

* **Centralized Platform**: Implement a unified system where customers can view and update beneficiary information across all carriers.
* **Real-Time Updates**: Ensure all carriers and the distribution company receive the most current beneficiary information.
* **Seamless Interface**: Provide a user-friendly, consistent experience for customers to update their information easily.
* **Scalability**: Design the platform to handle multiple carriers and customer accounts efficiently.

*Legal Disclosures:*

1. *Work during the event will be done through an Amazon Web Services (AWS) sandbox, and as such, all participants will be required to click-through and agree to the attached AWS Terms and Conditions in order to work in the sandbox. IRI strongly recommends that all participants adhere to your organization’s internal policies and procedures with respect to legal and/or compliance review and approval of the Terms and Conditions prior to the event.*

1. *Participants should not use or include any personally identifiable information or proprietary code in any coding or other work during the event. All coding developed in the sandbox will be discarded at the conclusion of the event.*

1. *The event is subject to the*[*IRI Conference Policies*](https://www.irionline.org/policies/)*, which sets forth IRI’s policies with respect to health and safety, anti-trust, code of conduct, and photographs and video recordings. By attending the event, you acknowledge, accept, and agree to abide by the IRI Conference Policies at all times during the event.*