



### Insurance case study



## Royal London Group—Responsible AI in practice

How responsible AI governance can unlock operational efficiency while maintaining trust, transparency, and compliance—especially in highly regulated industries.

### At a glance

**Industry**  
Insurance

**Location**  
United Kingdom

**Challenge**  
Use generative AI to accelerate the approvals cycle for regulated marketing content, ensuring compliance and reducing the workload of human reviewers.

#### Success Highlights

- **Review time reduced by 4.2 hours per asset**, accelerating delivery and freeing up time to focus on strategic initiatives.
- **Scalable and cost-effective deployment**, with plans to integrate into core content platforms.
- **Human-in-the-loop governance** ensured ethical and regulatory alignment throughout.

# The challenge



Royal London Group (RLG), the UK's largest mutual life, pensions, and investment company, faced the daunting task of regularly reviewing thousands of regulated marketing assets to ensure compliance with the Financial Conduct Authority (FCA)'s Consumer Duty standards. These reviews were time-consuming, often taking weeks, and placed a heavy burden on subject matter experts.

# Our approach

RLG partnered with Cognizant to explore generative AI as a responsible solution. A modular assistant was developed using Microsoft Azure's OpenAI LLM, split into three personas—**Approver**, **Refiner**, and **Creator**—each with a distinct role in the content lifecycle. This cognitive architecture ensured transparency, auditability, and alignment with governance standards. Human oversight remained central, with all AI-generated content undergoing final SME review.

## Governance in Action:

- AI personas were designed to reflect traditional content workflows, enabling structured, auditable review cycles.
- The assistant was refined through stakeholder feedback, quality assurance checks and scaled evaluation.
- Gen AI skills were embedded within RLG's teams, fostering a culture of responsible experimentation.



# Business outcomes



- **Review time reduced by 4.2 hours per asset**, accelerating delivery and freeing up time to focus on strategic initiatives.
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- **Human-in-the-loop governance** ensured ethical and regulatory alignment throughout.

## 4.2 hours reduced

per asset review time

## Human-in-the-loop

governance

## Scalable and cost-effective

deployment

### About Royal London Group

Royal London is the largest mutual life, pensions and investment company in the UK, and in the top 30 mutuals globally\*, with assets under management of £181bn, 8.6 million policies in force and over 4,800 employees. Figures quoted are as at 30 June 2025. Learn more at [www.royallondon.com](http://www.royallondon.com).



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#### World Headquarters

300 Frank W. Burr Blvd.  
Suite 36, 6th Floor  
Teaneck, NJ 07666 USA  
Phone: +1 201 801 0233  
Fax: +1 201 801 0243  
Toll Free: +1 888 937 3277

#### European Headquarters

280 Bishopsgate  
London  
EC2M 4RB  
England  
Tel: +44 (0)1 020 7297 7600

#### India Operations Headquarters

5/535, Okkiam Thoraipakkam,  
Old Mahabalipuram Road,  
Chennai 600 096  
Tel: 1-800-208-6999  
Fax: +91 (0)1 44 4209 6060

#### APAC Headquarters

1 Fusionopolis Link, Level 5  
NEXUS@One-North, North Tower  
Singapore 138542  
Phone: +65 6812 4000  
Email: [inquiry@cognizant.com](mailto:inquiry@cognizant.com)

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