cognizant

Insurance case study

ROYAL LONDON

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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4.2 hours reduced
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.