



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.
- **Scalable and cost-effective deployment**, with plans to integrate into core content platforms.
- **Human-in-the-loop governance** ensured ethical and regulatory alignment throughout.

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.



Cognizant (Nasdaq-100: CTSH) engineers modern businesses. We help our clients modernize technology, reimagine processes and transform experiences so they can stay ahead in our fast-changing world. Together, we’re improving everyday life. See how at www.cognizant.com or @cognizant.

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 (01) 020 7297 7600

India Operations Headquarters

5/535, Okkiam Thoraiakkam,
Old Mahabalipuram Road,
Chennai 600 096
Tel: 1-800-208-6999
Fax: +91 (01) 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

© Copyright 2025, Cognizant. All rights reserved. No part of this document may be reproduced, stored in a retrieval system, transmitted in any form or by any means, electronic, mechanical, photocopying, recording, or otherwise, without the express written permission of Cognizant. The information contained herein is subject to change without notice. All other trademarks mentioned here in are the property of their respective owners.