



L&G announces collaboration with Microsoft to drive customer-focused AI transformation

L&G is collaborating with Microsoft to deliver an AI-powered customer service platform designed to enhance interactions for both customers and employees.

The multi-year agreement sees the introduction of an AI-powered customer service platform, built using Microsoft Dynamics 365 Contact Center, to provide faster, more seamless support to L&G's 12.4 million customers.

It will empower service teams with a complete, real-time view of each customer's relationship with the business, with the first phase addressing customers with workplace savings, retail protection policies and annuities. Other product lines will be added in the future.

Dynamics 365 Contact Center will analyse conversations to suggest the most relevant next steps and will highlight useful tools to support the conversation, or prompt further outreach via a customer's preferred channels. The platform will also examine the tone and sentiment of calls, helping teams identify and manage customer vulnerabilities and ensuring they provide the best support possible.

The system reduces complexity for employees by consolidating multiple tools and minimising the need for call transfers, while integrated Copilot will support with administrative tasks, like transcription and case summaries, allowing teams to focus on understanding and interacting with customers to better support their needs. The platform will also allow L&G to scale efficiently as its customer base grows.

L&G already achieves above average customer satisfaction scores, for example, its recent Institute of Customer Services customer satisfaction index survey score for workplace savings was 82.6, benchmarked against a UK average across all industry sectors of 77.3 in the latest UK Customer Satisfaction Index (UKCSI). The new platform will support in improving customer service further and aims to build on the current Microsoft ecosystem at L&G, which includes Microsoft Azure and Power Platform.

The new platform is a natural next step in the digital transformation of the Retail business, helping both advisers and customers achieve better outcomes. L&G recently became the first provider to launch a fully digitised claims process for protection policies, cutting average claim times by nearly two weeks.

Its market-first Guided Retirement Planner is evidence of how harnessing technology to create personalised, insight-driven support can help boost retirement readiness. The digital guidance helps members identify income shortfalls and take meaningful action, with one in three creating a full retirement strategy and one in five making significant financial decisions.

Complementing this is L&G's award-winning workplace pension app, currently the UK's highest-rated of its kind and used by one in five active members. It integrates open-finance tools and tailored content to empower savers throughout their retirement journey.

Laura Mason, Chief Executive Officer, Retail, L&G: "Serving our customers better, through improved technology and simpler processes, is central to delivering our Retail strategy. Our new platform will allow our teams to answer calls more quickly and deal with queries more efficiently, helping us to provide the very best support for customers at every stage of their lives."



“We’re combining our scale with Microsoft’s technology to make life simpler for our teams, give customers more personalised support, and to strengthen our operations. This is a significant next step following the progress we’ve already made in using technology to transform service, having recently launched the first fully digitised claims process, cutting average claim times by nearly two weeks, while our pensions app is the highest rated among peers, using digital tools to help people take control of their savings. This new collaboration takes that ambition further, using AI to raise the bar while ensuring our teams can tailor support for customers who need us most.”

Darren Hardman, CEO, Microsoft UK & Ireland, said: “This collaboration is a great example of how AI can empower employees, streamline operations, and help organisations better serve their customers. By combining L&G Retail’s vision for customer experience with Microsoft’s AI and cloud technologies, we’re enabling teams to deliver more personalised, efficient, and secure support at scale. Together, we’re setting a new standard for customer service in the financial sector.”

-ENDS-



Notes to editors

About L&G

Established in 1836, L&G is one of the UK's leading financial services groups and a major global investor, with £1.1 trillion in total assets under management (as at HY25) of which c. 43% (c. £0.5 trillion) is international.

We have a highly synergistic business model, which continues to drive strong returns. We are a leading player in Institutional Retirement, in Retail Savings and Protection, and in Asset Management through both public and private markets.

Across the Group, we are committed to responsible investing and dedicated to serving the long-term savings and investment needs of customers and society.

About our Retail business

L&G's Retail business is a leading provider of retirement and protection solutions. We aim to support our 12.4 million customers throughout their financial lifetimes.

We focus on helping the customers of today and tomorrow achieve better long-term outcomes. We use the latest technology to connect with them quickly, efficiently and wherever possible in highly personalised ways.

As at the first half of 2025, our workplace pension platform served 5.6 million members, with net flows of £4 billion. Retail annuity sales were £745 million and lifetime mortgage advances (including retirement interest only mortgages) were £104 million. Our retail protection gross premium income was £771 million.

About DC and Workplace Savings

DC & Workplace Savings bridges our Retail and Asset Management businesses. It exemplifies both our synergistic model and our commitment to our clients, savers and society, uniting our expertise in managing assets with our deep customer knowledge and ongoing member journey innovation.

It's currently looking after the retirement savings of 5.6 million members, with over £180 billion in DC AUM and the sector's largest commercial Mastertrust. By serving nearly one in 10 automatically enrolled UK adults in tech-driven, highly personalised ways, it plays a vital role in supporting better long-term financial outcomes nationwide. With a target of £40-50bn of cumulative net flows into it by 2028, it's also a very important part of our broader long-term strategy.

Further information

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