



Pensions industry must move faster on responsible use of AI as administration pressures intensify, says Trafalgar House

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Trafalgar House, a specialist third party pensions administrator, is urging schemes and trustees to act more decisively on artificial intelligence as workloads increase and experienced administrators continue to leave the industry.

The call comes as the firm shares the findings of an internal pilot which assessed whether AI could support the technical interpretation of scheme rules and the development of benefit and calculation specifications. The pilot ran for eight months and focused on how AI could help administrators analyse complex scheme provisions, identify relevant rule requirements and build clearer specification outputs under the supervision of experienced pensions technical specialists.

Daniel Taylor, Director at Trafalgar House, said: “The industry is feeling the weight of rising expectations and shrinking capacity. Member questions are becoming more technical and more frequent, while fee pressure remains steady. The challenge is how teams continue to deliver the standard that schemes and members depend on and AI has a clear role to play in that.

“However, there is still hesitation around AI within parts of the industry, and that needs to shift. The barriers to adoption need to start coming down, and we need to see less resistance to technology that has the potential to support schemes in a very practical way.

“Some of that resistance comes from a misunderstanding of how AI can be used in a regulated environment. It is sometimes viewed as a ‘wild west’ tool, or as something that sits outside the governance and security frameworks pensions administration requires. In reality, that is not the case.”

Taylor added: “With the right controls, oversight and implementation, AI can absolutely operate within the same standards of data security, auditability and compliance that underpin all good administration.



“Member expectations are also changing. They are already using AI in their everyday lives, becoming more financially informed and asking more complex questions, which is raising the bar for administrators.”

Taylor concluded: “This is not about replacing people. It is about supporting experienced teams, improving efficiency and helping schemes manage increasing demand without compromising on quality. Ultimately, schemes just want reliability, clarity and confidence when dealing with administration. AI can help protect those outcomes when used responsibly and the industry should be exploring it with real purpose, not hesitation.”

ENDS

Following the pilot, Trafalgar House has launched an AI Champions programme. Sixteen people across the organisation are receiving structured training and are now testing how AI can assist with day-to-day tasks in a controlled setting. Recommendations for adoption will be agreed in mid-2026.

Notes to editors:

Trafalgar House is a specialist pensions administrator, dedicated to delivering exceptional service and setting the benchmark for quality pensions administration.

As we mark our 20-year anniversary in 2026, our mission is to set the highest standard of pensions administration by any recognised measure. We do this through sustained investment in our people, processes and technology.

We started life as an in-house administrator built on a commitment to quality and member experience. Today, we are recognised as a business of pensions administration experts, adopting the best in technology and innovation from across the market.

With offices in London and Farnborough, our team of 185 specialists serves more than 200,000 members across 35 clients. We hold internationally recognised accreditations covering quality, security, professional development, customer service and environmental protection.

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