AI data rules must reflect the realities of pension schemes, says ZEDRA

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[UK – 14 September 2026] – The Government's approach to data regulation in the age of artificial intelligence (AI) must take greater account of the specific realities of pension schemes, says ZEDRA, an award-winning provider of pension and incentive services.

Last month the Government launched its call for evidence seeking practical examples of how data regulation interacts with AI and other data-intensive technologies, including where existing legal, technical and governance arrangements create uncertainty or friction.

Victoria Roberts, Senior Client Manager and Cyber and Data Lead at ZEDRA, commented: "The pensions industry has an important perspective to contribute to the Government's call for evidence, given the abundance as well as sensitivity of member data and the number of organisations typically involved in its collection, processing and use. With AI changing how data is collected, processed and used, it is important that the regulatory framework keeps pace to ensure it remains fit for purpose. For pension schemes, this is particularly relevant. Large volumes of member data can move across a complex network of trustees, administrators, advisers, technology providers and other third parties, while trustees remain accountable for ensuring that members' interests are protected. For example, where the risk settlement industry is so active within DB pensions, large amounts of detailed personal data are being transferred and accessed."

Roberts added: "Any future approach to data regulation needs to recognise this reality and provide clarity around accountability, governance and the appropriate use of data across these relationships. Trustees need to be able to understand not just what data and where data is held, but how it is being used, including where AI-enabled technologies form part of the process.

"As the Government considers the evidence, the pensions industry must ensure its experience is part of the conversation and shares insights from its collective experience. Getting the balance right will be important in enabling schemes to benefit from AI, such as more efficient processes and automation, while maintaining the trust and protections members expect."

Roberts concluded: "AI has the potential to vastly improve how pension schemes operate and how members are supported, but innovation needs to be underpinned by effective governance and guard rails that adequately protect members interests. The current call for evidence is a great opportunity for the pensions industry to ensure the regulatory framework supports responsible use of AI without creating unnecessary uncertainty for schemes**."**

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Notes to Editors

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