



**The
Pensions
Regulator**

Making workplace pensions work

Data and AI: Transforming Pension Regulation for the Future

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TPR who we are and what we do

The Pensions Regulator (TPR)

We protect the UK's workplace pensions. We make sure employers, trustees, pension specialists and business advisers can fulfil their duties to scheme members.



The Pensions Landscape is Changing



Shifting from an era of large employers providing guaranteed pensions for the minority, to a complex marketplace serving around 1.5 million employers and 80% of the workforce.



A concentrated, well-run pensions marketplace, more likely to deliver better outcomes for savers but requires a more sophisticated and agile regulatory approach.

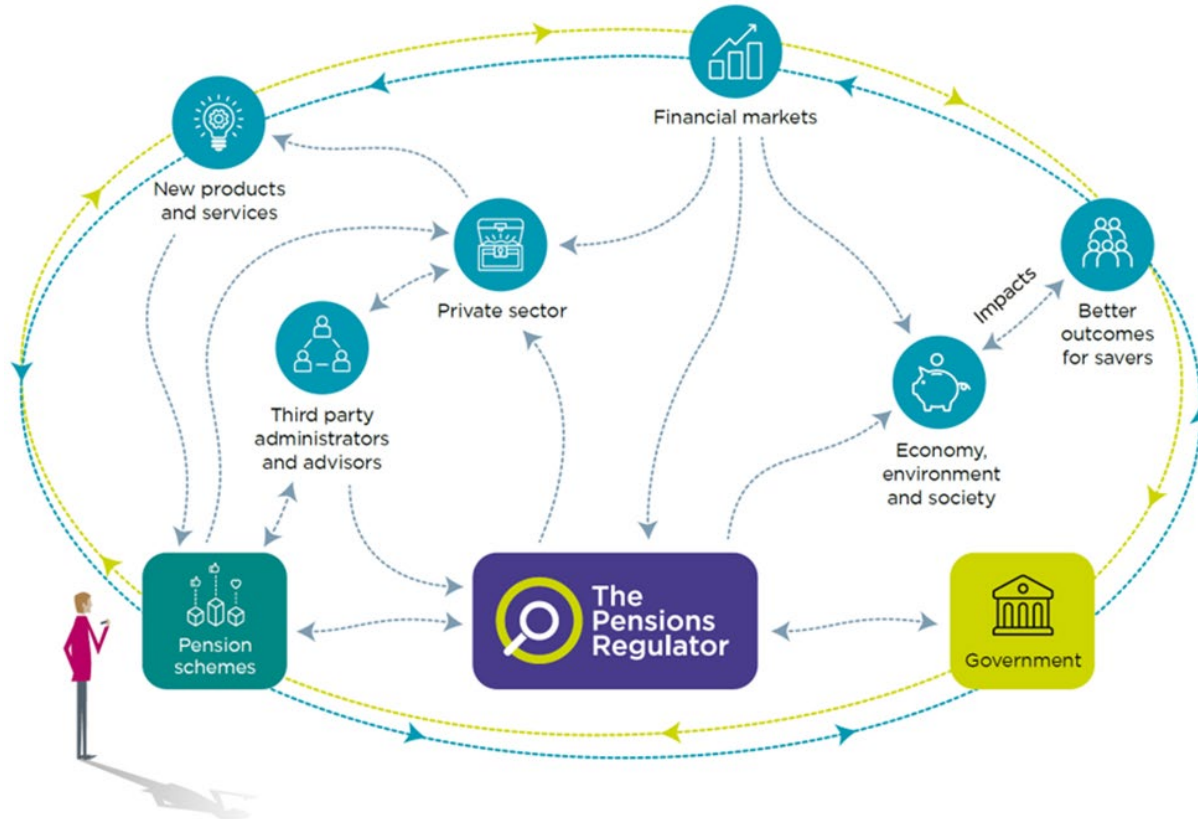


An evolving trustee market with large professional trustee firms backed by private equity obtaining increasing market share.

We are shaping the changing landscape in savers' interests – now and into the future.

Ensuring value for money throughout the savings journey and into retirement.

Our changing Data Ecosystem



Our future data vision for 2029/30

“Using data as a catalyst for pensions innovation, transparency and regulatory effectiveness for the benefit of savers”

3) Our ‘data value’ story for better saver outcomes

We will harness enriched data from across the data ecosystem, improve analytical ability and enable our users in order to deliver global excellence in pension regulation for the benefit of savers. We will significantly increase our data maturity and call for all those we regulate to do the same.

“Drive forward data-enabled regulation and industry wide data-maturity through leadership”



2) Our data marketplace and data ecosystem story

We will provide a cohesive open data marketplace with standardised data that flows across the ecosystem. This reduces the burden on those we regulate as we collaborate with UK government partners to shape, regulate and enrich, encouraging innovation and transparency in the pensions market for the benefit of savers.

“Modernise data collection and sharing in the market through innovation”



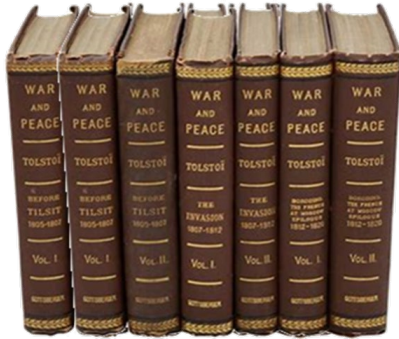
1) Our data professional community story

Our empowered and forward-thinking data professional community will be supported by active senior data owners and a framework of well-defined data principles. This purpose driven team with clear roles and responsibilities, and a set of appropriate controls will define innovative, secure and long-term solutions by design, that meet both regulatory and user needs.

“Transform how we work and motivate our data people through inspired action”



Our Use of GenAI



Task force on climate-related financial disclosures (TCFD)

Chatbots



Outcomes

- **Protecting savers' money** by helping to making sure savers receive the benefits they are due through retirement.
- **Enhancing the pensions system** developing new approaches to regulating large, and more complex, schemes.
- **Supporting innovation in savers' interests** by setting expectations at retirement.
- **Investing in our people** to make sure TPR is operationally efficient and effective.





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