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Scottish Widows turns to AI to speed up protection insurance claims and underwriting with Sprout.ai

New partnership aims to make protection insurance claims quicker and enhance underwriting

Scottish Widows – part of Lloyds Banking Group – is using AI to speed up protection insurance claims and underwriting with Sprout.ai.

The insurer has partnered with insurance automation firm Sprout.ai to trial the use of artificial intelligence (AI) designed to speed up life and critical illness insurance claims and underwriting.

Streamlining claims

Using AI and natural language processing (NLP), the pilot will focus on streamlining claims by reducing processing times and simplifying complex medical documentation. It will also assist underwriters by quickly summarising extensive medical files to enable faster decision-making.

Better outcomes for customers

The outcomes of the collaboration between Scottish Widows and Sprout.ai are expected to benefit thousands of customers across the UK by using automation to speed up claims, and explore further enhancements to the claims process.

Roi Amir, CEO of Sprout.ai, said: "The insurance industry is on the brink of a technological transformation, and AI is at the heart of it.

"By working with Scottish Widows, we have the opportunity to prove that automation isn't just about efficiency – it's about delivering better outcomes for customers."

David Russell, Senior Manager, Claims and Underwriting Strategy, Scottish Widows, added: "We know making a claim can be stressful, so we're dedicated to processing them quickly and smoothly.

"By partnering with Sprout.ai, we're using cutting-edge AI and NLP to free up our claims handlers, allowing them to focus on delivering empathetic support to customers."

Ends

About Sprout.ai

Sprout.ai is an award-winning technology company focused on transforming the insurance claims process. With ground-breaking AI products, the platform empowers insurers to make claims handling faster, easier,

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and more accurate, so claims handlers can focus on what matters most: providing empathy and support to customers.

About Scottish Widows

Founded in 1815, Scottish Widows is part of Lloyds Banking Group, the UK's largest digital bank and financial services group. With more than £232bn assets under administration and over 10 million customers, Scottish Widows' award winning product range includes workplace and individual pensions, annuities, life cover, critical illness and income protection, as well as savings and investment products. More than 2 million customers access Scottish Widows products and services through the Lloyds Bank and Scottish Widows apps, in addition to accessing directly through independent financial advisers. The Scottish Widows Platform is trusted by more than 18,000 advisers and 5,400 advice firms, which manage the pensions and investments of almost 166,000 clients.

About Lloyds Banking Group

Lloyds Banking Group is the largest UK retail and commercial financial services provider with around 27 million customers and a presence in nearly every community. We are proud to support British businesses, with nearing one million UK businesses supported by our leading digital and relationship banking services. Our main business activities include retail and commercial banking, general insurance and long-term savings, provided through well recognised brands including Lloyds, Halifax, Bank of Scotland and Scottish Widows.

Our purpose is Helping Britain Prosper. We have served Britain through our products and services for more than 320 years, across every community, and millions of households. Our success is interwoven with the UK's prosperity, and we aim to help Britain prosper by operating as a responsible, sustainable and inclusive Group.

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