

Legal & General Transforms Customer Engagement Through Real-Time Data and Insight

How do you build meaningful relationships? This was the challenge facing Legal & General, a UK financial services provider serving 12.8 million customers with complex products like life insurance, pensions, and retirement income.

Challenge:

L&G's teams were struggling with fragmented data systems that prevented them from building the complete customer understanding they needed. Customer data existed in silos, requiring manual wrangling that could take days or weeks—far too slow to capture fleeting customer interaction moments.

Solution:

The answer came through a powerful integration of two complementary platforms: Tealium's CDP for real-time data orchestration and Snowflake's AI Data Cloud for deep analytical capabilities.

The real magic happened when these platforms were connected through the Snowpipe streaming integration, creating a bi-directional flow of information that closed the loop between analytics and activation.



Results

- **Reduced Application Abandonment:** Using Tealium's real-time capabilities, L&G identified the exact moment customers struggled and routed them to call center agents who already knew their specific pain points.
- **Personalized Guidance:** For customers navigating difficult decisions about insurance coverage, L&G created personalized guidance based on real-time data.
- **Proprietary lifetime value model:** By predicting a customer's value before they even completed a policy purchase, L&G could optimize marketing investments across paid media and CRM channels, significantly improving marketing ROI.

54%

Increase in call-to-lead conversions

15%

Increase in application submission conversions



"As a product owner, my focus is on setting a clear vision for how this capability delivers value - for both the business and our customers. We demo Tealium at our key stakeholder meetings, sprint reviews, and internal conferences to keep the momentum going and ensure everyone understands its impact."

*Gareth Jones, Head of Engagement Martech
Legal & General*



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How do you build meaningful relationships? This was the challenge facing Legal & General, a UK financial services provider serving 12.8 million customers with complex products like life insurance, pensions, and retirement income.

"These are products that our customers don't interact with very often," explains Gareth Jones, Head of Engagement Martech in L&G's marketing technology team. "They're not always easy to understand and not something people interact with regularly."

For L&G, the stakes couldn't be higher. Most UK consumers aren't saving enough for retirement, but the time when they could most influence their financial futures—their younger years—is precisely when they're least likely to engage with financial planning. The company needed a way to bridge this gap, providing relevant information at critical moments to help customers secure their financial futures.

Challenge: The Data Disconnect

Behind the scenes, L&G's teams were struggling with fragmented data systems that prevented them from building the complete customer understanding they needed. Customer data existed in silos, requiring manual wrangling that could take days or weeks—far too slow to capture fleeting customer interaction moments.

"When," says Jones. "To make the most of them, we need the data to be readily accessible and in the right place, we can respond in real time and provide meaningful support when it matters most."

L&G's intermediated business model further complicated matters. Most customers don't choose L&G directly but are introduced through employers or other intermediaries, creating an inherent distance between the company and its customers that needed to be overcome.

The Integrated Solution

The answer came through a powerful integration of two complementary platforms: Tealium's CDP for real-time data orchestration and Snowflake's AI Data Cloud for deep analytical capabilities. According to Josh Williams from L&G's MarTech Engineering team, this combination created a perfect balance.

"On one side, we've got Tealium operating in real time. It's one of our highest velocity data platforms in the business," explains Williams. "It has an incredible variety of data, taking information from an enormous number of sources and forwarding and orchestrating that data to a wide variety of places." Complementing this real-time capability, "Snowflake has deep capabilities in data science, data engineering operations... it holds models and can execute and call those models at high pace."

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The real magic happened when these platforms were connected through Snow Pipe streaming, creating a bi-directional flow of information that closed the loop between analytics and activation. But this integration wasn't just a technical challenge—it represented a cultural shift within the organization.

Bringing Theory to Life

Once the technical foundation was in place, L&G began implementing transformative use cases that brought their customer-first vision to life.

One of their most successful initiatives addressed the problem of customers abandoning complex application processes. Using Tealium's real-time capabilities, they identified the exact moment customers struggled and routed them to call center agents who already knew their specific pain points. The result was a remarkable 54% increase in call-to-lead conversion.

For customers navigating difficult decisions about insurance coverage, L&G created personalized guidance based on real-time data. "With this, as the customer is giving us that zero-party data—they're telling us where they live, they're telling us their age—we can surface and call messages in real time and personalize little banners," explains Williams. This simple but effective intervention boosted conversion rates by 15%.

Perhaps most ambitious was the implementation of a proprietary lifetime value model. By predicting a customer's value before they even complete a policy purchase, L&G could optimize marketing investments across paid media and CRM channels, significantly improving marketing ROI. "We are diverting a vast majority of our marketing investment to being powered by this model," Williams notes, though specific details remain confidential due to its proprietary nature.

Beyond Technical Integration

The team also transformed how they measured success, moving from subjective biweekly review meetings to automated, data-driven decision-making powered by their integrated systems.

"Previously, our testing analysts, channel managers, and business teams would have biweekly meetings on how well tests were performing. They would each bring their own version of data from their respective channels," recalls Jones. "It was this sort of negotiation session just to align on what was happening, resulting in a slow and inefficient testing process."

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Now, with unified data in Snowflake and real-time capabilities from Tealium, L&G has automated its significance analysis with instant notifications when experiments reach statistical validity. This acceleration has dramatically increased their ability to innovate and optimize customer experiences.

The Integration Challenge

Despite the clear benefits, integrating these systems wasn't without challenges. The team spent months navigating organizational hurdles to connect Tealium and Snowflake properly. "To integrate it, you need to actually get a service-type account with very high permissions. It needs the permissions to create, update, modify, and delete data, which in an organization such as ours poses incredible governance questions. We had to explain to our data teams why we wanted Snowpipe streaming to be a success and why we needed it," explained Williams.

The persistence paid off. Today, Tealium stands alongside Snowflake as a core component of L&G's enterprise architecture. "Tealium met the highest bar that we set as an organization and the highest standard for control, governance, and operability," Williams says proudly.

A Foundation for the Future

Looking ahead, L&G continues to build on this foundation, implementing new use cases and constantly refining how data drives customer engagement. For Jones and Williams, the key to success comes down to clearly communicating the value these platforms create together. "As a product owner, my focus is on setting a clear vision for how this capability delivers value - for both the business and our customers," says Jones. "We demo Tealium at our key stakeholder meetings, sprint reviews, and internal conferences to keep the momentum going and ensure everyone understands its impact."

L&G's next key initiative involves conversational AI through the implementation of their own proprietary chatbot Large Language Models (LLMs). The integration with Model Context Protocol (MCP), facilitated by Tealium, has demonstrated a streamlined technical process for swift testing and deployment. This advancement is expected to significantly enhance context-driven real-time customer experiences and of course will be measured to prove that is the case.

By uniting real-time data orchestration with advanced analytics, L&G has redefined how they interact with customers, bridging engagement gaps, providing timely support, and ultimately helping people make better financial decisions. It's a powerful example of how the right data strategy - bringing together real-time data capabilities with deep analytical insights - can create value for both customers and businesses in even the most regulated industries.