



**Artificial Intelligence  
for Occupational Pension Services  
Results of the 2025 Survey**

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March 17, 2026

## **AI is transforming occupational pension services - opportunities and challenges**

The WTW study “Artificial Intelligence in Occupational Pension Services 2025” makes it clear that AI is shaping the future of occupational pension administration.

The administration of occupational pension plans is facing a profound transformation driven by the rapid development of artificial intelligence (AI). A recent study by WTW from 2025 examines the current state of affairs as well as the opportunities and challenges of integrating AI into the occupational pension services of German companies. The findings are based on in-person interviews with 34 occupational pension decision-makers from 24 major German companies, which together serve over 2.2 million beneficiaries.

### ***Rising Use of AI for Occupational Pension Services***

The survey results reveal a significant increase in the use of AI for occupational pension services. Over 80 percent of surveyed companies now use or are testing AI tools to increase productivity in their occupational pension services. This represents a substantial increase from last year's survey and highlights the growing acceptance and trust in these technologies.

Typical applications include:

- Digital assistants: Increasing overall work productivity across all areas.
- Chatbots: For the quick and standardized response to HR and procedural inquiries.
- Knowledge management: Facilitating access to occupational pension knowledge and building a knowledge database.

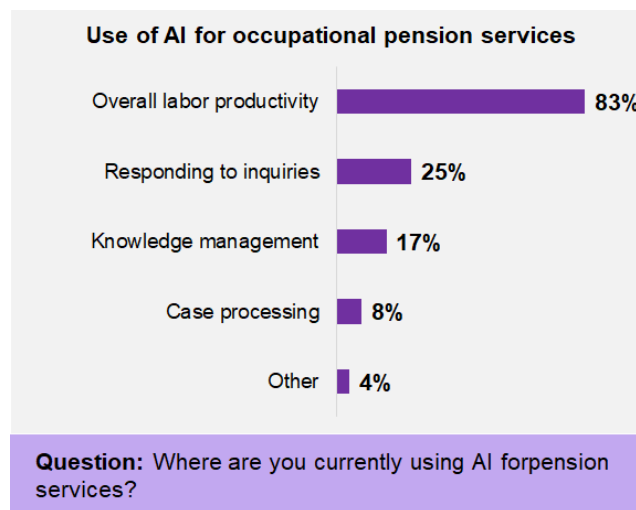


Figure1 : AI Use for Occupational Pension Services

### ***Specific areas of application***

Companies are not limiting themselves to pilot projects. 46 percent of the surveyed companies already have concrete plans for the independent expansion of their occupational pension services with AI support. Compared to the previous year, these plans are formulated much more specifically for concrete areas of application, as they benefit from the practical experience gained from the implemented projects.

### ***Opportunities and Potential: Efficiency, Service, and Workload Reduction***

Companies see the following benefits of using AI for occupational pension services:

- Greater efficiency (67 percent): AI supports the automation of tasks and accelerates processes, thereby saving time and resources.
- Better service and process quality (50 percent): The quality of occupational pension services can be improved through standardized and rapid processing of inquiries as well as through analysis of service data.
- Higher level of self-service for users (50 percent): AI-powered chatbots enable occupational pension beneficiaries to access information and services directly. This increases satisfaction and reduces the workload on occupational pension departments.

- Reduced workload for occupational pension experts (46 percent): AI takes over low-value-added tasks, allowing subject matter experts to focus on more complex tasks and strategic issues.

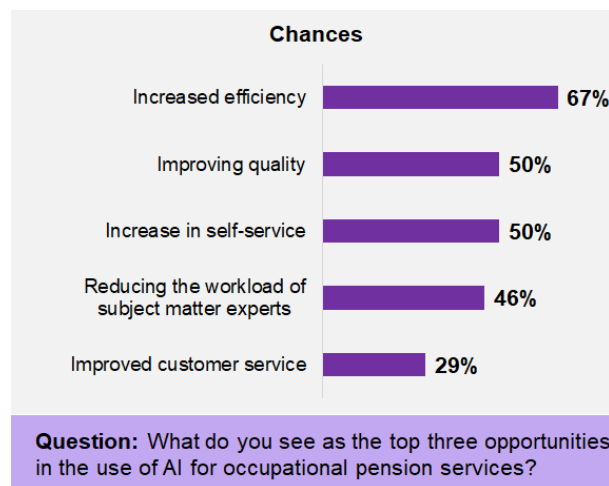


Figure2 : Opportunities

### **Challenges and obstacles: Focus on data protection and compliance**

Despite the promising potential, companies also face challenges that need to be addressed:

- Data protection (63 percent): Clarifying data protection issues is cited as the biggest obstacle to the use of AI in occupational pension schemes.
- Quality, transparency, and traceability (nearly 50 percent): Ensuring the quality of results and making AI decisions traceable is crucial for building trust in the new technology.
- Regulatory uncertainties and compliance (42 percent): Unclear regulatory frameworks and a lack of clarity regarding legal requirements are key hurdles to the integration of AI.

### **Cost perspective: Short-term investment, long-term savings**

When considering the economic aspects of AI deployment, a distinction must be made between short-term and long-term perspectives:

- Short-term rising costs (82 percent): The majority of companies initially expect an increase in costs for occupational pension services due to investments in technology, implementation, and training.
- Long-term cost trends: In the long term, AI is expected to have a cost-reducing effect. However, estimates vary regarding the extent to which this will lead to overall cost reductions.

### ***AI – a key element for future occupational pension services***

The WTW 2025 study makes it clear: Artificial intelligence will fundamentally transform occupational pension services and their value chain in the coming years. For sustainable success, however, it is crucial to leverage the technology's potential in a targeted manner, realistically assess the framework conditions, and shape the transformation with a sense of proportion and pragmatism.

WTW supports companies in successfully navigating this complex transformation of occupational pension services. With tailored solutions and our experience, we help you make the most of the opportunities AI offers in occupational pensions while simultaneously overcoming the associated challenges. Join us in shaping the future of your company's occupational pension services!

***Further information on this topic***

You can also find information on AI in occupational pension plans in the following articles in our series [“The Future”](#) of Occupational Pension Services” on our WTW website.

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