

Reimagining Resource Planning

Legal & General (L&G) is one of the UK's leading financial services groups, managing over £1.4 trillion in assets and supporting millions of customers across insurance, pensions, retirement and investment solutions. Within this broad portfolio sits Legal & General Surveying Services (LGSS), a critical operation that underpins the home-buying journey through property valuations and surveys.

Like many long-established operations, LGSS relied on processes that had grown over time. Valuation decisions were often manual, time-consuming and heavily dependent on specialist knowledge. Surveyor deployment was based on static postcode planning, offering limited insight into real-world travel time, coverage gaps or future recruitment needs. The question L&G began with was simple: *how could data and automation be used to make faster, more consistent decisions, while also improving how physical resources were planned and deployed?*

From manual judgement to automated decisioning

The first breakthrough came with the creation of a fully automated Property Decision Engine (PDE). Previously, deciding whether a property required a physical survey, a digital assessment or an AVM could take up to 30 minutes of manual checking across multiple systems. The new engine runs every two minutes through an API-driven process, integrating multiple data sources and codifying complex lender rules into a single, auditable decision.

Crucially, the team resisted the temptation to over-engineer the solution. Rather than defaulting to machine learning, they deliberately chose a robust, rules-based approach that delivered predictable outcomes, reduced risk and built trust with operational teams. Decisions that once took half an hour now take under two minutes, with clear exception handling for more complex or higher-risk cases.

Optimising the physical world, not just the digital one

Automation alone wasn't enough. The second phase of innovation tackled one of LGSS's biggest challenges: how surveyors were deployed across the country. Static postcode planning and straight-line distance calculations failed to reflect real-world travel patterns, workload distribution or future demand.

Using OpenStreetMap routing data alongside valuation demand and contractual targets, the team built a dynamic optimisation tool in R. This allowed LGSS to identify the most efficient coverage areas, plan recruitment based on real travel time, and redesign surveyor "patches" around how work actually happens. The result was smarter hiring decisions, reduced travel time, better workload balance and a more sustainable operating model.



Making change stick through collaboration

One of the defining features of this work was how it was delivered. Data analysts, surveyors, operational leaders, IT teams and managers were involved from the outset. Weekly steering groups ensured priorities were clear, scope creep was managed, and learning was shared openly.

Rather than presenting a finished solution, the team invited challenge. Surveyors tested early versions, deliberately trying to “break” the system. Managers used the tools themselves before rolling them out. This approach built confidence, addressed fears about automation replacing roles, and reinforced the message that technology was there to remove friction, not expertise. Over time, adoption followed naturally.

Tangible results, wider impact

The impact has been significant. Manual data gathering and rule checking have been eliminated. Valuation decisions are faster, more consistent and easier to audit. Surveyors spend less time travelling and more time focused on complex, high-risk cases. Managers now have clear, data-driven insight into coverage, recruitment and capacity planning.

Beyond the immediate benefits, the success of this work has triggered something bigger. L&G has since established a dedicated innovation and proof-of-concept capability, applying the same framework across mortgage services, pricing and annuities. What started as two targeted improvements has become a repeatable approach for end-to-end optimisation across the business.

What others can learn

This case study is not about technology for technology’s sake. It shows the power of combining automation with intelligent planning, grounded in real operational understanding. It demonstrates that innovation doesn’t have to mean complexity, that rules-based systems still have a vital role, and that involving people early is the difference between adoption and resistance.

For other organisations, the lesson is clear: start with a real problem, build trust through transparency, and focus on creating decision systems that are fast, scalable and aligned to how work is actually done. Get that right, and innovation becomes part of the operating model, not a one-off project.



Networking Groups

Join our Network Groups and Special Interest Groups to discuss your challenges and explore new ideas with like-minded professionals.

Join Today: www.theforum.social/resource-centre/on-demand-videos/virtual-network-groups-on-demand