

# Aviva Gender Pay Gap Report 2022



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# Foreword

“ We welcome the introduction of gender pay gap reporting in Ireland and what it sets out to achieve. Diversity, Equity and Inclusion are key priorities for us across Aviva in Ireland. This, our first ever gender pay gap report, reflects some of our work and progress in these areas in recent years.

The gender pay gap is one of the most important inclusion metrics for us going forward. We are sharing the data to set a benchmark against which we can hold ourselves to account and track our future progress. We do not pay people differently on the basis of their gender, the pay gap exists because females are represented unequally at different levels in the company. From a gender perspective, Aviva has too few women at senior levels in the organisation.

We understand the reasons why we have a gender pay gap and this gives us the best possible chance of doing more to fix it. We are committed to narrowing the gap by balancing men and women across our organisation at all levels, and we are fully committed to making progress on Diversity, Equity and inclusion for the long term. ”

## Helen Lawlor

Head of People,  
Aviva Insurance Ireland DAC

## Marie Mulvey

Head of People,  
Aviva Life & Pensions Ireland DAC



# Our Gender Pay Gap

**The gender pay gap is a measure of the difference between the average earnings of men and women (irrespective of roles or seniority). Our mean (or average) gender pay gap is 26% and our median (the middle point) is 28.4%.**

Our gender pay gap is not a result of equal pay issues. We have a gender-neutral approach to pay across all levels of the organisation.

Our gender pay gap is mainly due to fewer females in senior roles and a lower proportion of men in junior roles. A more balanced distribution of men and women at all levels of the organisation will be needed to narrow and ultimately eliminate the gap.

Our bonus gap is largely a result of variable pay (bonus) being higher at more senior levels. Given the higher proportion of male colleagues in senior roles, this results in a gender bonus gap. Additionally, the bonus calculation does not consider the fact that bonuses are pro-rated for part-time workers – the majority of whom are women.

While the underlying causes of gender pay gap may be long-standing and complex, we are determined to continue to channel our energy and resources into actions that we believe will have greatest impact in tackling them, such as the setting up of our inclusive networks/communities for our people through “Aviva Communities” and our ground breaking policy of offering equal parental leave to both men and women.

We recognise that we have a lot more to do and are committed to narrowing the gap by balancing men and women across our organisation at all levels.

## Gender pay gap vs equal pay

A **gender pay gap** is a measure of the difference between the average earnings of men and women (irrespective of roles or seniority).

**Equal pay** is our legal obligation as an employer to give men and women equal pay for equal work.

Our gender pay gap is not a result of equal pay issues, as we have a gender-neutral approach to pay across all levels of the organisation. We regularly monitor this to make sure we meet this legal and moral obligation.

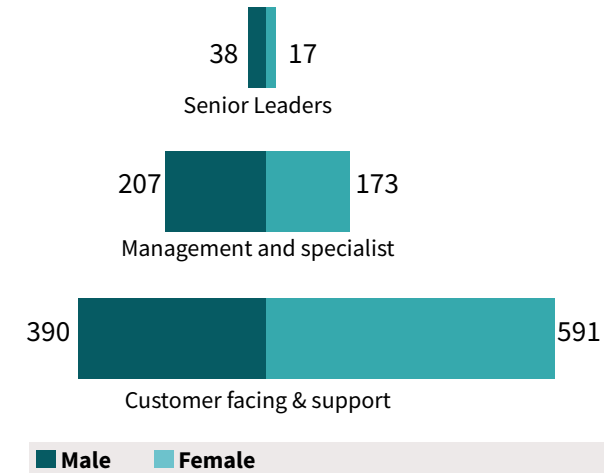
## The mean and the median explained

**Mean pay gap:** The mean gap is the difference in the simple average hourly pay for women compared to men, within our organisation.

**Median pay gap:** The median gap is the middle point of a population. If you lined up all our women and all our men in order of the hourly rate at which they are paid, the median pay gap is the difference between the hourly rate for the middle woman compared to that of the middle man.

The mean and median are important metrics and need to be looked at together. However, the mean can be skewed by fewer individuals earning more in the upper ranges.

## Gender split by level, June 2022



Gender Pay Gap	Ireland 1,416
Mean	26.0%
Median	28.4%

*All relevant employees (30/06/2022)*

Bonus Pay Gap	
Mean	39.8%
Median	37.7%

# Legislative Requirements

**Irish employers, public and private, with 250 employees or more, are required to publish specific gender pay information from a 'snapshot date' in June 2022, to create a 'Gender Pay Gap Report'. They must then make this report readily available to the public within six months, i.e. by Dec 2022.**

This report is to detail pay differences by gender and must include:

- Mean and median gender pay gap (based on hourly rate of pay of 'relevant employees' on the 'snapshot date' selected).
- Mean and median hourly pay, separately, for part-time and for temporary employees.
- Mean and median bonus pay levels.
- The percentage of male and female employees who have received a bonus and/or a benefit in kind.
- The percentage mix of men and women across four quartile pay bands.
- The reason(s) for the employer's Gender Pay Gap, and what measures are proposed or being taken to reduce, or eliminate, any Gender Pay Gap.

**About  
Aviva  
Ireland**

**1,416\***  
people in Ireland, employed across  
all business areas on 30/6/22

**Gender split of Aviva  
Ireland employees**

Male	Female
45%	55%

\*Aviva employs people in Ireland through two separate companies, Aviva Group Services Ireland Ltd (AGSIL) and Aviva Direct Ireland Ltd (ADIL). From a legislation standpoint, we are only obliged to report gender pay gap calculations for AGSIL as it employs over 250 people. However, for the purpose of this report we made the decision to track it for both, to provide a holistic view. Our Ireland statistics combine AGSIL and ADIL figures – see appendix for breakdown of results.

“As a woman in financial services, I'm not proud that a gender pay gap exists. To build a fair and inclusive culture we must remove barriers that have been part of business - and wider society for a very long time. This means tackling systemic biases.



*This type of cultural change takes a long time. At Aviva we are determined to stay on course and continue to take action to rectify this.”*

**Emma McPherson,  
Chief Operations Officer and DE&I Lead,  
Aviva Life and Pensions, Ireland**





# Our commitment to closing the gap

**At Aviva, we believe that our gender balance will change as we continue to work on all aspects of diversity.**

- ➔ We are committed to providing an equitable experience for all our people.
- ➔ Our gender pay gap exists because females are represented unequally at different levels in the company. We will only address this by removing the causes of it and develop a workplace where all our people can achieve their goals and either progress through the organisation or grow in their current role.
- ➔ Our DE&I strategy is focused around three pillars; People, Customers and Sustainability and we have set up a DE&I committee to focus on creating and implementing an enduring DE&I strategy. To help achieve this, we have four employee communities for different aspects of diversity and inclusion. These communities give our people the chance to support each other and take action to improve the wider organisation for everyone. The communities are: Balance (gender diversity), Pride, Carers and most recently AvivaAbility for those of all abilities.
- ➔ We measure the effectiveness of our DE&I policies and activities through agreed targets and actions in our DE&I and People plans. DE&I is now a standing agenda item on our Executive Committee and Board agendas to ensure full engagement from decision making bodies. They review performance against our DE&I goals and KPI's and assess impact. This is supported by regular feedback from our people.



*“We have a lot more to do in relation to our gender pay gap. In recent years we have taken positive steps to address this situation, including setting up inclusive networks/communities for our people through “Aviva Communities” and our ground breaking policy of offering equal parental leave to both men and women. I’m proud of these actions but we can’t stop there and we need to continue to work hard to eliminate this gap.”*

**Kieran Murphy**

Chief Operations Officer and DE&I Lead, Aviva Insurance Ireland DAC



# Our Actions

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We recognise that cultural change like this can take time.

To galvanise change within our business, we are focusing on three main areas:

**recruitment, retention and progression.**







# Recruitment

## We are attracting female candidates to Aviva with a variety of programmes

- We have gender balance targets for middle management and above.
- We direct our recruiters to provide us with gender balanced slates of candidates and we ensure there is agreement and alignment between our hiring decisions and our recruitment activities.
- For senior appointments, we ensure we have a gender balanced interview panel with a senior female executive and / or a female independent director.
- We advertise all roles with a reference to 'flexible and hybrid working' to encourage applications from women.
- All roles are advertised internally to widen the pool of candidates.
- We use specialist external software to attract diverse candidates through gender neutral vacancy marketing, reducing gender bias in our talent attraction.
- We have delivered unconscious bias training and continue to provide inclusive behaviour training for all hiring leaders to reduce bias in our recruitment and interview processes.



# Retention and Progression

**In recent years, Aviva has focused on a range of strategic imperatives and priorities to create a more inclusive culture and diverse workforce across our Irish businesses. This is to ensure that all our people, from every background, have the same opportunity to be successful. Inclusion is not just one of our standalone values, it is central to all our corporate values.**

**We will continue to focus on the key programs and initiatives which promote retention and progression.**



- We provide sponsorship and mentoring actions across our pipeline of females to accelerate movement into senior leadership roles.
- Our female leaders act as role models for programs developing future talent, sharing their insights and experiences. Aviva executives have been named in the HERoes Women Role Models.
- Our people leaders are given the opportunity to attend training focussed on inclusive leadership behaviours and unconscious bias, and they have open access to training tools and resources in these areas.
- We are helping Aviva colleagues be aware, understand and mitigate the impact of unintentional gender biases (through workshops and targeted communications), and working to create a culture where concerns can be raised to colleagues and leaders.
- Flexible and part-time working is available to everyone, though we recognise we need more senior role modelling to encourage take-up.
- Our employee networks/communities support our focus on inclusive culture in Aviva Ireland. In addition to our Pride Community and Balance Community, in the last two years we have launched our Carers' Community, and 'AvivAbility' for people who have identified as having a disability. Our communities actively work with each other to promote intersectionality.
- Our excellent equal parental leave policy gives our people up to 12 months leave, of which six months is fully paid.
- We are active members of the '30% Club', 'Business in the Community' and the 'Insurance Supper Club (ISC); partnerships which share our objectives in the areas of DE&I.
- We are working towards an ambition of having 40% senior female leaders by 2024.
- The board for each of our businesses has above 40% female representation and our senior leader population has 30% female representation.

# Appendix

## Our Ireland statistics

Aviva employs people in Ireland through two separate companies, Aviva Group Services Ireland Ltd (AGSIL) and Aviva Direct Ireland Ltd (ADIL).

From a legislation standpoint, we are only obliged to report gender pay gap calculations for AGSIL as it employs over 250 people.

However, for the purpose of this report we made the decision to track it for both, to provide a holistic view.

### About Aviva Ireland

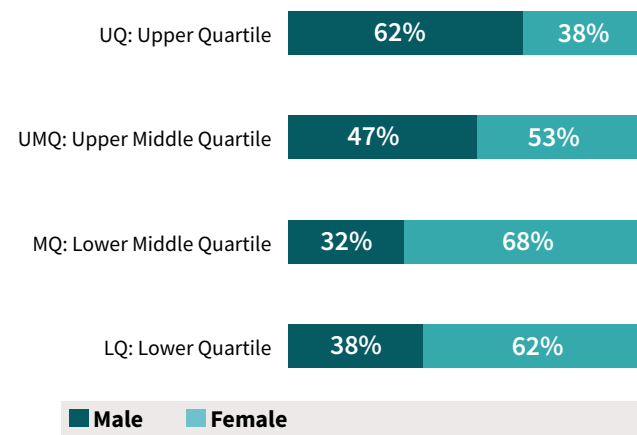
**1,416**

people in Ireland,  
employed across  
all business areas  
on 30/6/22

#### Gender split of Aviva Ireland employees

Male	Female
45%	55%

#### Proportion of males and females by pay quartile in Aviva Ireland



#### Proportion of females and males by Pay Quartile

This is the percentage of male and female employees in four quartile pay bands, when you divide our workforce into four equal parts, sorted from high to low total pay levels.

### About Aviva Group Services Ireland Ltd

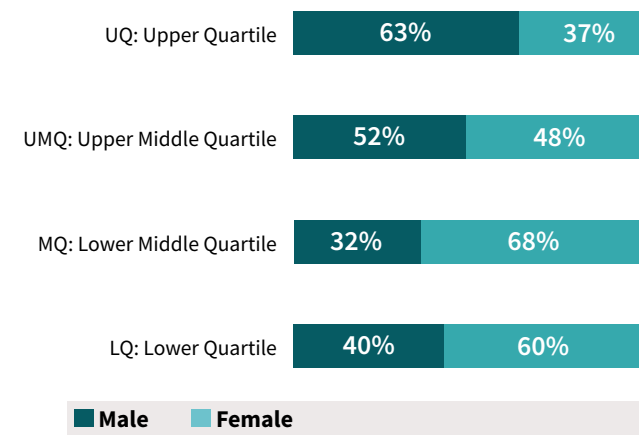
**1,219**

people in Ireland,  
employed across  
all business areas  
on 30/6/22

#### Gender split of AGSIL employees

Male	Female
47%	53%

#### Proportion of males and females by pay quartile in Aviva Group Services Ireland Ltd





# Appendix

## A breakdown of our results

Gender Pay Gap	Ireland	AGSIL
Mean	26.0%	25.1%
Median	28.4%	25.2%

The top drivers of our GPG is:

- Fewer females in senior leadership roles, and,
- Lower proportion of men in junior roles.

Bonus Pay Gap	Ireland	AGSIL
Mean	39.8%	40.9%
Median	37.7%	34.6%

The top drivers of our bonus pay gap is:

- Greater variable pay at more senior levels (roles occupied more by males).
- Bonus calculation not taking into account bonuses for part-time workers being pro-rated (who are primarily female).

Part-time Pay Gap	Ireland	AGSIL
Mean	72.1%	72.1%
Median	72.5%	82.8%

A top driver of our part-time employee GPG is:

- More woman (93%) than men availing of part-time working. Part-time female employees are typically at our lower levels therefore lower hourly rates.

Temporary Pay Gap	Ireland	AGSIL
Mean	0.7%	1.2%
Median	-0.2%	-0.8%

- Temporary employees are defined as employees on Fixed Term Contracts
- No GPG for temporary employees

Employees receiving BIK	Ireland	AGSIL
Male	74.2%	74.4%
Female	76.2%	77.0%

Employees receiving Bonus	Ireland	AGSIL
Male	86.3%	87.4%
Female	83.4%	84.6%

The number of employees receiving bonus and benefits in kind are broadly the same.

# Definitions



## **Benefit-in-kind (BIK)**

is any non-cash benefit of monetary value that you provide for your employee. “Benefits in kind” includes any non-cash benefit of monetary value provided to an employee. This would include the provision of a company car, voluntary health insurance, stock options, or share purchase schemes. These benefits can also be referred to as notional pay, fringe benefits or perks. The benefits have monetary value, so they must be treated as taxable income. You must deduct Pay As You Earn (PAYE), Pay Related Social Insurance (PRSI) and Universal Social Charge (USC) from your employee’s pay on the value of a benefit.

## **Bonus**

Average bonus earned in the previous 12 months – this includes bonus payments in the form of money and vouchers and relate to productivity, performance, incentive, or commission.

## **Gender Pay Gap**

A gender pay gap is a measure of the difference between the average earnings of men and women (irrespective of roles or seniority).

## **Equal pay**

Equal pay is our legal obligation as an employer to give men and women equal pay for equal work. Our gender pay gap is not a result of equal pay issues, as we have a gender-neutral approach to pay across all levels of the organisation. We regularly monitor this to make sure we meet this legal and moral obligation.

## **Hourly rate**

Total Earned (both Ordinary Pay and Bonus) / Hours worked.

## **Mean Pay Gap**

The mean gap is the difference in the simple average hourly pay for women compared to men, within our organisation.

## **Median Pay Gap**

The mean and median are important metrics and need to be looked at together. However, the mean can be skewed by fewer individuals earning more in the upper ranges.

## **Proportion of females and males by Pay Quartile**

This is the percentage of male and female employees in four quartile pay bands, when you divide our workforce into four equal parts, sorted from high to low total pay levels.

## **Quartiles**

In order to group employees into quartile pay bands, the employer must create a ranking of employees based on their hourly remuneration from lowest to highest. This is then divided into quartiles: lower, lower middle, upper middle and upper. The employer then needs to express the proportion of male and female employees in each quartile as a percentage e.g. percentage of male employees in the lower quartile and percentage of female employees in the lower quartile (and so on).





**It takes Aviva.**

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