**JIAVIVA** 



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# O1 Foreword

We are pleased to report a reduction in our gender pay gap, reflecting our commitment to fostering a more inclusive and equitable workplace. This progress not only enhances our ability to serve our customers but also drives our business's success and contributes to a more equitable society.

This year's figures show an improving picture. Our efforts to decrease the gender pay gap are beginning to show positive results, primarily due to the increased representation of women in senior leadership roles across our organisation. Currently, 47% of our senior leaders are female, exceeding our target of 41%. This achievement underscores our ongoing commitment to increasing representation at senior levels.

We are making meaningful progress, but there is still more to be done. Achieving gender balance across all levels remains a key factor in further reducing the gender pay gap. Our continued focus must be on attracting, retaining, and advancing women at all grades throughout the organisation to build an increasingly diverse and inclusive workforce.

Our actions continue to be recognised. For the second consecutive year, we were recognised in the Best Places for Women in Ireland 2025, highlighting our sustained efforts to support women in the workplace. Following our Bronze and Silver Level accreditations with Investors in Diversity Ireland in 2024, we are now progressing towards Gold.

We're confident our actions will continue to drive the meaningful changes our people deserve.

## Helen Lawlor Head of People, Aviva Insurance Ireland DAC

# Marie Mulvey Head of People, Aviva Life & Pensions Ireland DAC



# Key points

We are pleased to report a reduction in our gender pay gap compared to last year. This positive shift reflects our continued commitment to fostering a more inclusive and equitable workplace.

#### We have a gender pay gap, and we know why

We have successfully increased the proportion of female senior leaders. However, the proportion of males and females in junior positions remains imbalanced. Gender balance across all levels plays an important role in reducing the gender pay gap.

#### The pay gap has reduced

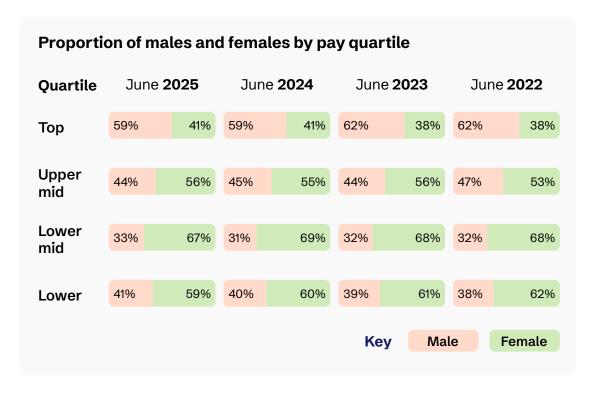
The primary driver behind this improvement is the increased representation of women in senior leadership roles across our organisation. Senior female population increased from 40% in June 2024 to 47% in June 2025.

## The bonus gap remains high

Our variable pay (bonus) is higher at more senior levels, and we have a higher proportion of males in senior roles. In addition, bonus figures don't factor in pro-rated payments for part-time colleagues - most of whom are women. Despite this, we continue to support and promote flexible working as a key retention strategy.



Aviva's gender pay gap		June <b>2025</b>	June <b>2024</b>	June <b>2023</b>	June <b>2022</b>
Gender pay gap	Mean	21.0%	23.1%	23.1%	26.0%
	Median	23.9%	24.5%	24.6%	28.4%
Bonus pay gap	Mean	42.4%	41.9%	40.1%	39.8%
	Median	41.9%	34.7%	26.7%	37.7%
Part-time pay gap	Mean	66.5%	74.9%	73.8%	72.1%
	Median	43.2%	63.4%	60.6%	72.5%
Temporary pay gap	Mean	-16.6%	-23.0%	-12.0%	0.7%
	Median	-9.6%	-9.9%	-0.7%	-0.2%
% employees receiving a bonus	Male	88.2%	89.4%	88.2%	86.3%
	Female	91.8%	91.5%	88.5%	83.4%
% employees receiving benefits in kind	Male	76.7%	69.7%	69.6%	74.2%
	Female	75.2%	69.0%	65.4%	76.2%





# 03 Our actions

The actions we're taking to tackle the gender pay gap fall into three areas:



# Talent acquisition

Inclusive hiring and recruitment are fundamental to advancing gender diversity—because diversity cannot thrive without inclusion.



## Focussed interventions to attract and recruit diverse talent

### **Inclusive talent marketing**

Our Talent Marketing Playbook guides recruiters in creating inclusive, engaging job ads and social content. It supports messaging that reflects diverse background, brings our Colleague Value Proposition (CVP) to life, and helps remove barriers for underrepresented groups.

#### **Partnership with Back to Work Connect**

By offering employment opportunities to midlife career changers and returners, we are expanding access to a wider, more diverse talent pool. As a trusted partner, our involvement contributes meaningfully to their Social Impact Framework.

## **Commitment to representation**

As a signatory of the **Women in Finance Charter**, we are committed to inclusive hiring and increasing female representation in leadership roles.

## **Apprenticeship Programme**

Our annual
Apprenticeship
Programme continues
to build a diverse
pipeline of future talent.

Currently, 54% of our cohort are female.

At least 50% of our succession planning pipeline is made up of women.

# Aligning our talent acquisition and DEI strategy

### **Investors in Diversity accreditation**

Following our Bronze and Silver Level accreditations, we are now progressing towards Gold. Feedback from our Bronze application led to meaningful updates to several policies - enhancing clarity, inclusivity, and support for colleagues.

### **Leadership representation**

Female senior leaders currently represent 47% of our business - exceeding our target of 41%. This achievement reflects our ongoing commitment to increasing representation at senior levels. To ensure depth and sustainability, we aim to replicate this balance across all grades.

#### **Insurance Ireland DEI Taskforce**

Aviva is proud to be a member of The Insurance Ireland DEI Taskforce. This is a cross-industry initiative designed to advance diversity, equity, and inclusion within the Irish insurance sector.



# Retention and progression

It's just as important to retain and progress female colleagues at all levels of our business as it is to recruit.



## Retaining our diverse talent

- At Aviva we offer excellent flexible and part-time working policies.
   In addition, we understand that sometimes we need additional flexibility. We offer a Workplace Adjustment Passport to support everyone's success at Aviva.
- We partner with Talking Talent, an organisation that provides online coaching for mothers returning to the workplace. The programme supports confidencebuilding, wellbeing, and career progression, offering practical guidance on flexible working, handovers, and navigating the transition back to work.
- Inclusion of pregnancy loss in our maternity and paternity leave policies to ensure all colleagues are supported in taking the time they need.

Aviva offers

26 weeks
of paid paternity leave to
all employees regardless
of gender identity, gender
expression or sexual
orientation.

## Supporting our colleagues

- Aviva invests in all employees offering a broad range of global development programmes including Mission Gender Equality, Sponsorship.
- In 2025, the Aviva Group launched the **Lead the Way**, flagship leadership development programme for all Aviva leaders.
- We offer differentiated development to our talented women to accelerate their development including sponsorship, coaching and mentoring, accelerating movement into senior leadership roles.
- We actively engage in many external forums to support the ongoing development of our female employees. These include the '30% Club', 'Business in the Community'.
- We continue to engage with female employees through our internal Women's Networking event series. Providing opportunities for females to meet, inspire each other and network with all Aviva colleagues.

## **Progressing female talent**

Robust succession planning maintains a strong diversity lens on our leadership pipelines. At least

50% of identified successors are female.





#### Pay gap vs equal pay

A pay gap is a measure of the difference between the average earnings between two groups. For gender this means between men and women employees (irrespective of roles or seniority).

Equal pay is our legal obligation as an employer to give equal pay for equal work. Our 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.

#### Mean and median explained

The mean pay gap is the difference in the arithmetic average hourly pay for one group compared to the other, within our organisation (men compared to women).

The median represents the middle point of a population. If you lined up all our females and all our males 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 female compared to that of the middle male.

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.

#### Legislative requirements

Irish employers, public and private, with 50 employees or more, are required to publish specific gender pay information from a 'snapshot date' in June 2025, to create a 'Gender Pay Gap Report'. They must then make this report readily available to the public within five months, i.e. by Nov 2025.

This report is a snapshot of Aviva's gender pay gap data on the 30 June 2025.

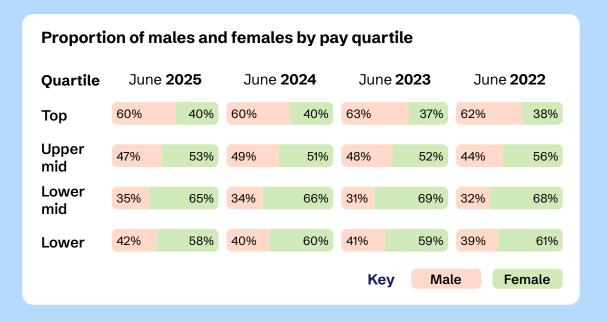
# This report is to detail any pay differences by gender and must include:

- 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 temporary employees.
- Mean and median bonus pay level.
- The percentage of male and female employees who have received a bonus and/or a benefit in kind.
- The percentage mix of males and females 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.

# Appendix

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 reporting gender pay gap calculations for AGSIL as it employs over 50 people.

Aviva Group Services						
Ireland gender pay gap		June <b>2025</b>	June <b>2024</b>	June <b>2023</b>	June <b>2022</b>	
Gender pay gap	Mean	18.5%	21.1%	22.1%	25.1%	
	Median	18.9%	20.4%	21.9%	25.2%	
Bonus pay gap	Mean	39.5%	39.7%	43.4%	40.9%	
	Median	33.3%	28.6%	27.0%	34.6%	
Part-time pay gap	Mean	66.8%	75.1%	74.1%	72.1%	
	Median	52.1%	85.5%	76.2%	82.8%	
Temporary pay gap	Mean	-15.6%	-23.0%	-10.8%	1.2%	
	Median	12.5%	-9.9%	-5.5%	-0.8%	
% employees receiving a bonus	Male	88.8%	89.4%	88.0%	87.4%	
	Female	92.1%	91.3%	89.9%	84.6%	
% employees receiving benefits in kind	Male	77.3%	71.1%	71.7%	74.4%	
	Female	76.8%	70.6%	68.5%	77.0%	





# Appendix

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 reporting gender pay gap calculations for ADIL as it employs over 50 people.

Aviva Direct Ireland							
gender pay gap		June <b>2025</b>	June <b>2024</b>	June <b>2023</b>	June <b>2022</b>		
Gender pay gap	Mean	6.3%	-1.1%	-1.0%	3.3%		
	Median	5.8%	-1.3%	-3.5%	0.0%		
Bonus pay gap	Mean	23.3%	7.8%	-57.5%	-31.3%		
	Median	34.5%	19.7%	7.8%	-0.2%		
Part-time pay gap	Mean	-2.7%	-3.2%	-34.9%	-50.6%		
	Median	-3.2%	-19.6%	-12.9%	-21.5%		
Temporary pay gap	Mean	N/A	N/A	8.9%	39.0%		
	Median	N/A	N/A	8.9%	39.0%		
% employees receiving a bonus	Male	81.1%	89.7%	89.2%	76.6%		
	Female	90.4%	91.8%	81.7%	77.4%		
% employees receiving benefits in kind	Male	67.9%	55.2%	50.8%	71.9%		
	Female	65.6%	60.4%	50.7%	72.2%		





