An Post Insurance Gender Pay Gap Report 2025

Introduction

At An Post Insurance, we are committed to building and sustaining a workplace culture of inclusivity, transparency and equality, ensuring that all of our employees have the opportunity to thrive and reach their full potential.

Embracing diversity, supporting equality and upholding fairness are not only fundamental values, but also key drivers supporting long term business success and innovation.

As part of our ongoing efforts to improve gender balance and in compliance with the Employment Equality Act 1998 (Section 20A) (Gender Pay Gap Information) Regulations 2025, the purpose of this report is to publish our gender pay gap data, for the snapshot date of 30th June 2025.

Our Gender Pay Gap at a Glance

For the 2025 reporting year, our mean Gender Pay Gap is 8%, a reduction from 14% in 2024. Our median Gender Pay gap is 4%. A more detailed explanation of these figures, and the drivers of change and quartile analysis are provided within this report.

Understanding the Gender Pay Gap Vs Equal Pay

It is important to clarify the distinction between Gender Pay Gap and Equal pay.

- Gender Pay Gap examines the difference in average pay of all female and male employees across the business, regardless of role or seniority.

- Equal Pay examines pay differences between a female person and a male person carrying out the same role, with similar skills and experience.

Mean Vs Median Gender Pay Gap

- Mean Gender Pay Gap: The difference in the calculation of average hourly pay for one group compared to the other, within our organisation.

- Median Gender Pay Gap: The middle point when female and male employees are ranked by hourly pay, comparing the median female pay to the median male pay. For example, If all females and males were lined 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.

Our Gender Pay Gap Explained

An Post Insurance Gender Pay Gap 2025 Analysis

Pay Gap		
	Mean	**Median**
All Employees	8%	4%
Part-time Employees	55%	64%

	Bonus Gap		% of employees receiving	
	Mean	**Median**	**Male**	**Female**
Bonus	8%	-4%	71%	79%

% of employees – Benefit in Kind (BIK)		
	Male	**Female**
BIK	17%	20%

- **Mean Gender Pay Gap** (**All Employees**) of 8%, a reduction from 14% as at snapshot date 2024.
- **Mean Gender Pay Gap** (**Part-time employees**) of 55% is attributed to the number of female employees in part time roles, which significantly exceeded the number of males in part time roles, with male employees accounting for only 8% of total part time roles. As an equal opportunities employer, part time roles are openly available to female and male employees.
- **Mean Bonus Gap** of 8%, the drivers of our mean Gender Pay are also the drivers of our Mean Bonus Gap.
- **Median Bonus Gap** of -4% in favour of female employees, the percentage of females who received a bonus was higher than males who received a bonus. Effective January of 2025 (in respect of the 2024 business year) An Post Insurance introduced pro rata bonus payments for employees to broaden the bonus eligibility criteria to include employees with less than 1 year of service. Of the total eligible employees 31% of males received a pro rata bonus payment, in comparison with 9% of female employees, demonstrating there were a higher number of females eligible to receive full bonus payments than males.
- **BIK numbers** Benefits in Kind are available to all An Post Insurance employees and serve to motivate and reward our employees. The above calculation represents the percentage of female and male employees that received an incentive where BIK tax was applicable, during the snapshot period as a percentage of the total number of employees in employment.

Our gender pay gap is influenced by the following factors:

The impact of minor changes.

- As An Post Insurance has a relatively small headcount of 168 employees, minor changes in role or salary can significantly impact on overall percentages, quartiles and gender pay gap statistics.

Analysis of the Upper Quartile.

- As part of our review of pay distribution by quartile, we found that while female employees make up 64% of the upper quartile overall, male employees remain over represented at the very highest points within this quartile. However, because men comprise only 35% of our overall workforce at the snapshot date, their equal presence in these top-paying roles means that male employees are disproportionately represented at this level. This does not suggest any pay disparity for similar roles; instead, it highlights that a larger share of male employees, relative to their total number in the company, hold positions at the highest end of the upper quartile compared to female employees.

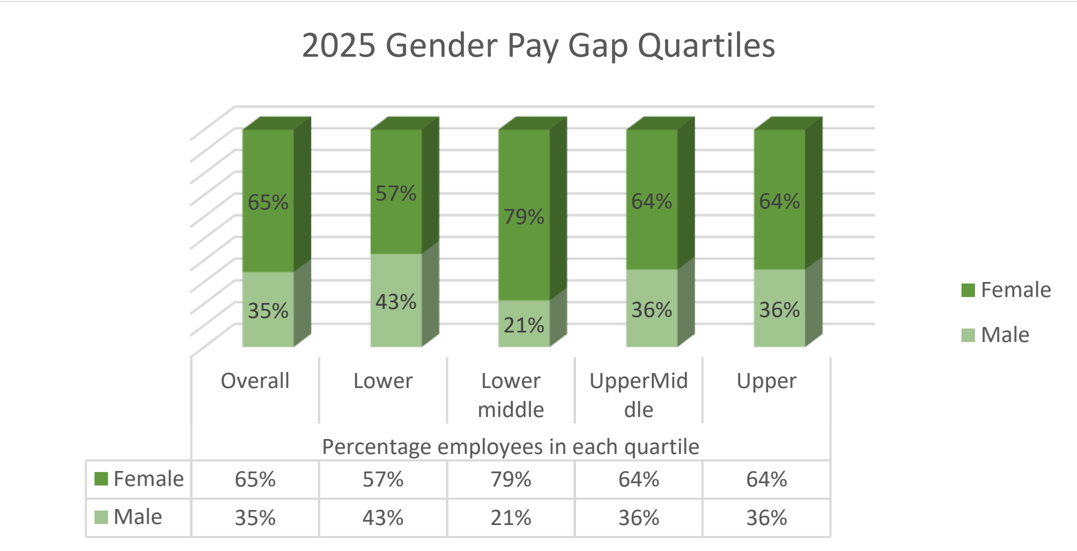
The structure of some sectors.

- Our overall workforce is predominantly female; however, our Information Technology (IT) function remains more male dominated (which is consistent with wider industry trends). However, female representation in IT has increased from 10% in 2023, to 20% at the snapshot date, and to 30% shortly afterwards. This demonstrates meaningful progress toward greater gender balance.

Our key challenge as we look ahead is to ensure we continue to take consistent, proactive actions to support increased gender equality and representation across the organisation.

Quartile Analysis

In order to better understand pay distribution, a quartile analysis is conducted, which segments employees into four equal pay bands based on hourly remuneration*. This highlights the proportion of female and male employees within each band and provides insight into representation at different levels of the business.

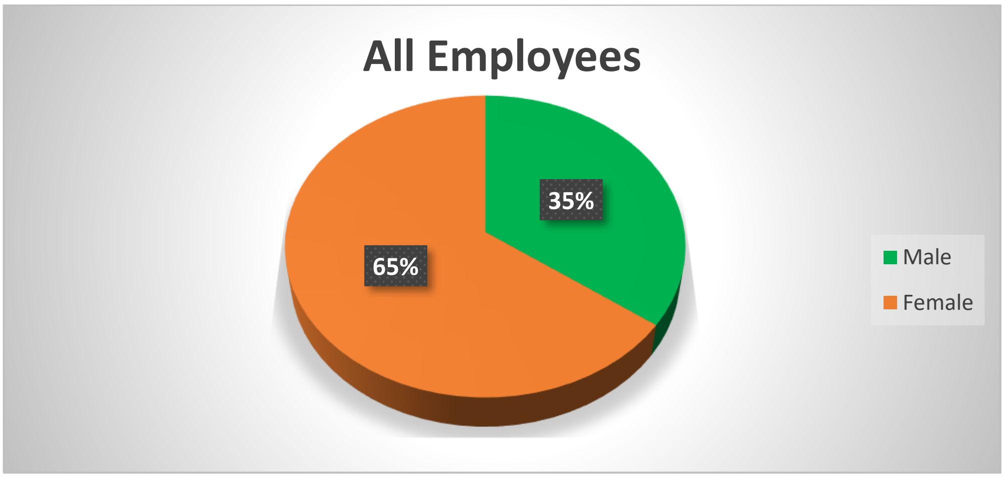


- Lower Quartile – representation of male employees in the lower quartile has increased (43% or 18 males at snapshot date 2025 and 30% or 12 males at snapshot date 2024), demonstrating that a higher number of males joined the business in entry level roles.
- Lower Middle Quartile – female representation is highest in the lower middle quartile, while positive in representing internal progression and upward movement from entry level roles, this movement has not yet had a significant impact on salaries, therefore has not yet had an impact on the Gender Pay Gap.
- Upper Middle Quartile – while there remains a higher representation of male employees in this quartile, female representation has increased from 60% as at snapshot date 2024, to 64% as at snapshot date 2025.
- Upper Quartile - similar to the Upper Middle Quartile, there remains a slightly higher representation of male employees in this quartile, with an increase of female representation from 60% as at snapshot date 2024, to 64% as at snapshot date 2025. As outlined within this report, there is an overrepresentation of males, specifically at the highest end of this quartile.

*Hourly remuneration is calculated by dividing the employee's total ordinary pay and any commission, overtime and bonus pay (if applicable) in respect of the reporting period by the employee's hours worked for that period.

Breakdown of Employees by Gender

An Post Insurance had a total number of 168 employees as at the snapshot date. Of the 168 employees, 58 were male, and 110 were female.



An Post Insurance Gender Pay Gap 2025 – Key Insights

There has been a reduction in our Gender Pay Gap by six percentage points.

This positive progress can be attributed to a combination of factors and efforts across the organisation:

- We have observed a positive shift in gender balance within our teams, to include increased male representation in the lower quartile, and increased female representation within our IT Team. This reflects meaningful progress toward greater gender balance within the organization.

- There has been positive upward movement across Quartiles, with 19% of existing female employees moving up one or more Quartiles since last year's snapshot date, while 16% of male employees moved up one Quartile since the last snapshot date.
- We have continued to encourage and support internal progression and promotion and have maintained consistent rates of internal recruitment.

Our Commitment to Closing the Gender Pay Gap.

We remain committed to making meaningful, sustained progress in reducing the Gender Pay Gap over the long term. This commitment involves proactively addressing the underlying factors that contribute to the gap and ensuring equal opportunities for all employees.

We will continue to strive to:

- **Prioritise at Leadership Level**
  - We will continue to ensure active commitment from senior leadership to achieve further positive progress.
- **Further encourage internal recruitment**
  - We will continue to actively support the progression of employees within the business.
- **Champion Bias Free Recruitment**
  - We will continue to ensure recruitment is bias-free and that interview panels and recruitment processes are inclusive and fair at all stages of the hiring process.
- **Maintain an Inclusive Culture**
  - We will continue to promote equality and provide equal opportunities for all employees.
- **Invest in Development and Training**
  - We will continue to provide learning opportunities to empower employees to grow and advance in their careers.
- **Continue to promote flexible working options**
  - We will continue to highlight and champion the company's favourable hybrid and flexible working arrangements to support long term engagement and career development for female employees and for those with caregiving responsibilities.

Looking ahead, we remain committed to reducing our Gender Pay Gap further and are proud of the significant progress we have made so far.

Our ambition is to create and maintain a workplace where everyone has the opportunity to thrive and succeed.