An Post Insurance Gender Pay Gap Report 2026

Introduction

At An Post Insurance, we are committed to maintaining an inclusive and transparent workplace that supports all employees to develop, thrive and reach their full potential.
We embrace diversity and recognise equal opportunities, fairness and meaningful investment in employee development as fundamental to our long-term business success.

As part of our ongoing efforts to improve gender balance and in accordance with the Gender Pay Gap Information Act 2021, and the Employment Equality Act 1998 (Section 20A) (Gender Pay Gap Information) Regulations 2022 (as amended), this publication is of our gender pay gap data, for the snapshot date of 30th June 2026.

The relevant reporting period is the 12-month period leading up to the snapshot date.

Our Gender Pay Gap at a Glance

For the 2026 reporting year, our mean Gender Pay Gap is 9%, compared with 8% in 2025. Our median Gender Pay gap is 2%.
This report provides further analysis of these results, including the key drivers of change and gender representation across pay quartiles.

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 concerns the principle that male and female employees should receive equal pay for equal work, or work of equal value.

- A gender pay gap can therefore exist even where an organisation is meeting its equal pay obligations, as the gender pay gap reflects the distribution of female and male employees across different roles and levels of pay within an organisation.

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 difference in hourly pay at the middle of the female and male employee groups, when each group is in order from lowest to highest hourly pay. For example, if all females and males were presented 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 2026 Analysis

Pay Gap		
	Mean	**Median**
All Employees	9%	2%
Part-time Employees	34%	39%

	Bonus Gap		**% of employees receiving**	
	Mean	**Median**	**Male**	**Female**
Bonus	25%	-18%	82%	89%

% of employees – Benefit in Kind (BIK)		
	Male	**Female**
BIK	78%	88%

- **Mean Gender Pay Gap** (**All Employees**) of 9%, versus a 2025 pay gap of 8%.
- **Median Gender Pay Gap (All Employees)** of 2%, provides important context to the mean, being less influenced by pay differentials at the upper end of the range and providing a clearer indication of the typical employee pay position.
- **Mean Gender Pay Gap for part-time employees** reduced from 55% in 2025 to 34% in 2026. Increased male participation in part-time and reduced-hours arrangements contributed to a broader gender mix among employees availing of these arrangements.
- **Mean Bonus Gap** was 25%. Given An Post Insurance's relatively small workforce, a limited number of higher-value bonus payments can have a material impact on the mean result.
- **Median Bonus Gap** of -18% determines the median bonus outcome was higher for female employees.
- **Benefit In Kind (BIK)** figures show the proportion of male and female employees who received a Benefit in Kind during the relevant reporting period.

Understanding our Gender Pay Gap

Our analysis of the 2026 Gender Pay Gap indicates that the 2026 mean gender pay gap is influenced by the distribution of earnings at the higher end of the upper quartile. Although females represent 65% of employees in the upper pay quartile, average male earnings within this quartile are higher, particularly at the upper end of the pay distribution. This contributes to the overall mean gender pay gap.

In addition, our smaller headcount has increased sensitivity to workforce changes, while limited recruitment and progression activities have restricted the scope for changes to the existing pay distribution.

- **Upper Quartile Analysis:**

While male employees represent a smaller proportion of our overall workforce, they remain comparatively well represented in the organisations' higher paid roles within the upper quartile. This distribution of pay increases average male hourly earnings and contributes to the mean gender pay gap.

- **Headcount Reduction & Sensitivity to Workforce Changes**

An Post Insurance's headcount reduced from 168 in 2025 to 159 in 2026.

With approximately 40 employees in each pay quartile, relatively small workforce changes can noticeably affect percentage representation within individual quartiles. For example, the departure of one employee may alter representation within a quartile by 2-3 percentage points and influence the mean pay calculation.

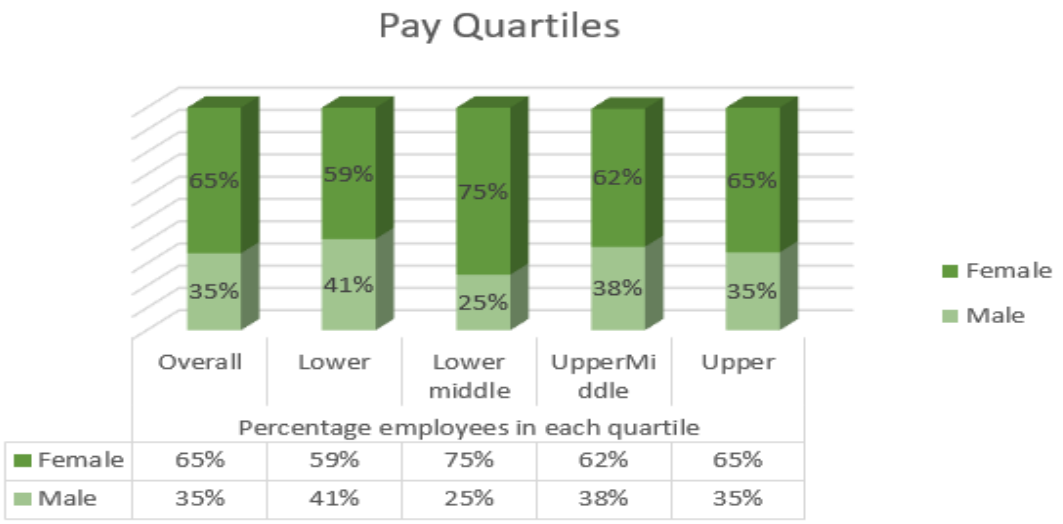
- **Reduced Recruitment & Progression Activity:**

Organisational activity during the reporting period also provides important context. Internal movements resulting in an upward pay impact reduced in 2026 with fewer recruitment and progression opportunities during the reporting period limited scope to influence gender representation across pay quartiles.

An Post Insurance continued to invest in the development of its future talent pipeline through a structured strategic development programme involving employees from across the business.

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.



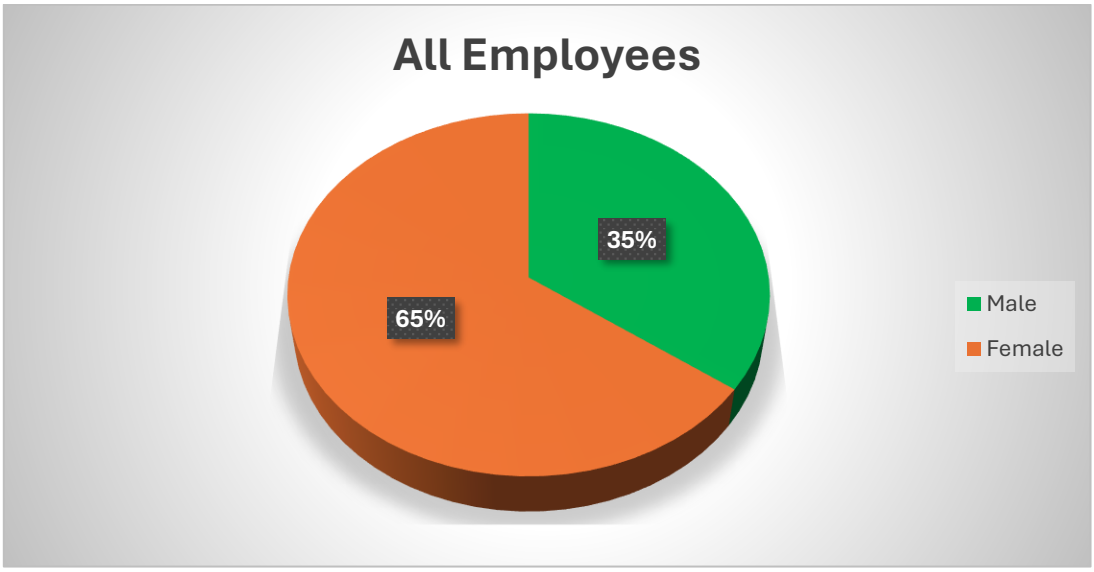
	Percentage employees in each quartile				
Female	65%	59%	75%	62%	65%
Male	35%	41%	25%	38%	35%

- Lower Quartile – female representation rose from 57% in 2025 to 59% in 2026, despite the female headcount in the quartile reducing from 24 to 23, illustrating how small headcount changes can affect percentage representation. Entry level recruitment was broadly gender balanced, comprising 11 females and 12 males.
- Lower Middle Quartile – female representation remains highest in Quartile 2, at 75% compared with 79% in 2025, while quartile headcount fell from 42 to 40. The higher concentration of female employees in this quartile is relevant when considering the organisation's overall pay distribution. Progression into higher-paid roles over time can support greater gender balance across the pay quartiles.
- Upper Middle Quartile – male representation in Quartile 3 increased from 36% to 38%, while quartile headcount fell from 42 to 40, highlighting how small workforce changes can affect percentage representation.
- Upper Quartile - female representation in the upper quartile increased from 64% to 65%, however this does not fully reflect the distribution of pay within the quartile. Despite representing a smaller share of the workforce, males remain comparatively well represented at the upper 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 159 employees as at the snapshot date, 55 male and 104 female employees.



2026 Gender Pay Gap – Progress and Areas for Focus

There has been a slight increase in our Gender Pay Gap of 1 percentage point.
The 2026 data also illustrates increased uptake of part-time and reduced-hours arrangements among male employees, contributing to a broader gender mix among employees availing of flexible working arrangements.

While there was a lower level of recruitment and progression activity during the reporting period, we remain focused on creating fair and accessible opportunities for employees to develop and progress over time.

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.

We will continue to strive to:

- **Support career progression:** Continue to provide fair and accessible development, progression and promotion opportunities for all employees.
- **Strengthening our talent pipeline:** Continue to support employee development and career progression into more senior roles where opportunities arise.
- **Enable flexible career pathways:** Continue to support hybrid and flexible working arrangements where appropriate.
- **Advance gender pay equality:** Continue to review our pay practices and our support of transparency and fairness in pay and progression.

Our ambition is to maintain a workplace where everyone has the equal opportunity to develop, progress, thrive and succeed.