

Gender Pay Gap Report

30 November 2025

Arthur J. Gallagher Insurance Brokers (Ireland) Limited

This report has been prepared for the purposes of compliance with the Gender Pay Gap Information Act 2021 and the Employment Equality Act 1998 (Gender Pay Gap Information) Regulations 2022, 2024 and 2025



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Introduction

A message from our CEO, Ronan Foley



“At Gallagher (Retail) Ireland, we value Inclusion and Diversity; we believe Inclusion and Diversity drives better engagement, insights, advice and outcomes for our clients, colleagues and industry. We’re focused on creating an inclusive workplace, culture and environment in which performance and contribution, regardless of gender or any other factor, are celebrated.”

Quote from Ronan Foley, CEO Gallagher Ireland

A message from our HR Director, Edel Leahy



“2025 has marked our first Gender Pay Gap Report in Ireland whereby we see that the proportion of women within the upper middle quartile is significantly higher than that of their male counterparts, with over 71% representation. Our Gender Pay Gap Report is representative of 174 women and 89 men, showing that 66% of our workforce is female. We acknowledge that male colleagues represent 56% of the top quartile, with over 43% representation at this level for women.

This first report signals the foundations on which we will build further improvements in addressing the gender pay gap and we are fully committed to action plan implementation in the months and years ahead. We are confident that with continued investment in our Women in Leadership program and our I&D goals along with enhancements in our Talent Management and Acquisition processes, we will reduce the gender pay gap at Gallagher (Retail) Ireland.”

Quote from Edel Leahy – HR Director, Gallagher Ireland



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Our Commitment to Inclusion and Diversity

I&D Committee

“We are proud of our I&D Committee and their progress in prioritising some key areas of focus through five working groups and an I&D Network, fostering collaboration and an intersectional approach to inclusion for our colleagues.”

Quote from Andy Parsons – HR Director, Gallagher Retail, UK & Ireland

“Our I&D Network brings together colleagues of different backgrounds and experiences, enabling an intersectional discussion of unique perspectives to support the embedding of our inclusive culture. The network promotes awareness, implements strategies, enables networking opportunities, and celebrates moments that matter to our colleagues.”

Quote from Jake Arundell – Inclusion and Diversity Manager

Gallagher (Retail) Ireland I&D goals

Our I&D goals underpin our I&D strategy, ensuring our programme is as impactful as possible. Our local I&D goals are:

- No unexplainable difference in the new hire ratio between gender
- Develop female leadership at senior leadership team level
- Achieve 70% self-disclosure rate for disability by the end of 2026

“Developing women at senior leadership team level contributes to a sustainable pipeline of female talent for executive level roles, where the pay gap is the widest. With continued focus in this area, we are driving meaningful change by creating equitable pathways to leadership that help close the gender pay gap.”

Quote from Geraldine Kelly – Head of Personal Lines, Ireland



Embedding our INCLUDE Behaviours

Our INCLUDE behaviours form the foundation for how we work together and treat one another. The Gallagher Way underpins these behaviours, with all colleagues undertaking development that sets out our INCLUDE behaviours and how to implement into day-to-day activity.

Our INCLUDE e-learning module forms a key part of our new joiner pathway and is issued to all existing colleagues as a refresher on the behaviours.



Integrity

I accept and respect others' views and abilities. **I do the right thing** for Gallagher, our clients and our colleagues.



Notice

I notice the **impact** of my biases and **behaviours** on others and learn from them.



Communicate

I speak up and have the **courage to challenge** the status quo. I address behaviours not aligned with The Gallagher Way.



Lead

I am open-minded, lead by example and **embrace differences**. I create an environment where everyone feels valued and **welcomed**.



Understand

I understand and appreciate the **benefits of inclusion** and diversity. I seek to understand and value each individual's differences.



Develop

I am open to feedback and committed to **improving my own behaviours**, and I expect and empower others to do the same. I seek and embrace diverse talent, which brings valuable new thinking, perspectives and experiences.



Empathise

I show **empathy** and consideration toward others. I listen carefully to others and **create space** for everyone to contribute.



Our Gender Pay and Bonus Cap

“Gender Pay Gap reporting plays a vital role in promoting transparency and accountability around pay transparency. At Gallagher (Retail) Ireland, we acknowledge that a gender pay gap currently exists, as is the case across our industry, and we are focused taking meaningful action to close it.”

Quote from Eilis Tierney, Director of Compliance, Ireland

“We believe an inclusive culture is good for business, and we want Gallagher (Retail) Ireland to be an employer of choice for all colleagues and enable them to reach their full potential.”

Quote from David Cousins – Chief Risk and Compliance Officer GGB UK & EMEA

Gallagher (Retail) Ireland Gender Pay Gap

The data in this report includes the 12-month period ending as of 30 June 2025.

Mean Pay

The mean is calculated by calculating the difference between the mean hourly pay of relevant male employees and that of relevant female employees, with the difference expressed as a percentage of men's earnings. As an example, a mean of 10% shows that women are paid 10% less than men when comparing the respective average hourly rates.

Median Pay

The median is the difference between the middle number in a ranking of hourly pay from lowest to highest for relevant male employees and the middle number for relevant female employees, with the difference expressed as a percentage of the men's median. As an example, a median of 15% shows that women are paid 15% less than men when comparing the respective gender mid-point hourly rates.

Pay Quartiles

The pay quartiles are determined by dividing our workforce into four equal parts based on their pay and identifying the proportion of men and women in each part.

Gender Reporting

The legislative requirements for Gender Pay Gap reporting in Ireland are binary with regards to gender; therefore, this report focuses on the comparison between men and women. We support equal pay for colleagues across all gender identities and continue to promote an inclusive culture for all colleagues.



Gallagher (Retail) Ireland Gender Pay Gap

Headcount: Total 263, Male 89 Female 174 (66% of the workforce is female)

Quartile	Men (%)	Women (%)
Top 37 Men / 29 Women	56.1	43.9
Upper Middle 19 Men / 47 Women	28.8	71.2
Lower Middle 20 Men / 46 Women	30.3	69.7
Lower 13 Men / 52 Women	20.0	80.0

Mean hourly pay gap:
36.30%

Median hourly pay gap:
19.70%

Mean bonus pay gap:
49.80%

Median bonus pay gap:
18.80%

Bonus recipients:
76.40% of men vs. 58.00% of women

Part-time mean hourly pay gap:
67.70%
Part-time median hourly gap:
54.6%

Temporary Contracts:
No female representation

Benefits-in-Kind:
31.60% of women vs. 19.10% of men

Factors Driving our Gender Pay Gap

Male and female representation across our business varies with a higher proportion of men in senior roles, combined with a higher proportion of women in all other areas. There are various factors that contribute to our gender pay gap, including:

- **Niche roles:** We have highly paid specialised roles which are traditionally male-dominated. These roles are occupied by a greater number of men than women.
- **Seniority:** There is a greater male presence at senior levels, whereas women make up a larger proportion of less senior roles. Additionally, we see a higher representation of women in early-career roles.
- **Part time working:** 95.83% of the part time working population at Gallagher (Retail) Ireland are women, and 4.17% are male. Part time employees generally receive a lower bonus payment as their bonuses are pro-rated to reflect reduced hours. This is not considered in the bonus gap calculations and has therefore impacted our gender bonus gap and our part-time hourly pay gap. Additionally, part time male colleagues are the holders of senior, specialised, niche roles.

We acknowledge that improving gender diversity at the most senior levels of our organisation remains a key priority. To address this, we have implemented a series of targeted strategies and programmes designed to ensure equitable recruitment, development, promotion, and reward practices for all employees. These include:

- Addressing the gender pay gap sustainably by investing in the development of female talent below executive leadership team level. By identifying and nurturing high-potential women across mid and senior management tiers, we aim to build a robust pipeline of future female leaders. Longer term, this approach ensures greater gender representation in the top pay quartile.
- Embedding inclusive hiring practices across all levels of the organisation.
- Conducting regular pay equity reviews to ensure fairness and transparency.
- Monitoring progress through internal reporting and accountability frameworks.

These initiatives are part of our broader focus on I&D and are designed to support balanced representation across all levels of our business. Over time, we expect that they will contribute to reducing our gender pay gap and fostering a more inclusive workplace culture.



Our Actions to Address the Gender Pay Gap

“To positively change our results, we have identified three priority areas; recruitment, talent retention and promoting from within. Key actions include further developing our inclusive hiring principles, and the investment in female talent development programmes. These sit alongside our long-standing initiatives such as our hybrid-working policy, family friendly leave, and mentoring programmes.”

Quote from Nick Harris – CEO GGB Retail UK & Ireland

Addressing our Priority Areas

Our gender pay gap indicates an underrepresentation of women in the upper pay quartile, so we will focus on how each of our I&D committee working groups will influence this.

Focus on Female Talent

“We are extremely proud of the talent we have across all our teams at Gallagher, and we want to make sure we are a place that people can grow their careers and be the very best they can. We continue to make significant investment in our development programmes for females at different stages of their careers, which we believe will instil them with the skills and confidence to help them capitalise on the potential that awaits them.”

Quote from Laura Griffiths – Director of Learning and Development

Through focused development programmes, mentoring initiatives, and growth opportunities, we strive to cultivate a diverse and inclusive workforce at every level of our business, empowering our female talent to thrive and progress within the organisation.

“The Women’s Leadership Programme offered a candid and insightful exploration of the unique experiences faced by senior women in the insurance industry. It equipped participants with practical strategies to enhance their leadership impact and effectiveness. It was also a valuable opportunity to connect with a network of like-minded women across the business”.

Quote from Laura Vickers – Managing Director, Commercial Insurance, Ireland

Policy Development

We consider that we have implemented robust family-friendly policies and are fully supportive of individuals who opt for family-friendly leave in various circumstances, such as fertility treatment, adoption, and fostering. Our policy working group will aim to continue this trend, focused on removing barriers affecting our gender pay gap.



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"The feedback we have had from colleagues around our family friendly policies has been overwhelmingly positive and marks another step in making Gallagher (Retail) Ireland a more inclusive place to work."

Quote from Victoria Scholefield – Employee Relations Director, EMEA

Inclusive Hiring

Our inclusive hiring principles are a fundamental part of our recruitment process, designed to acknowledge and embrace the diversity of applications. Gallagher (Retail) Ireland aims to hire the most qualified candidates for each role, ensuring that selection is based on core skills and company values as opposed to team fit.

We are focusing on how we can maximise on our recruitment partnerships, driving applications from female talent, demonstrating the value of a career in insurance and spotlighting our investment in female development programmes.

Data Driven Approach

By having Data and Reporting as a key part of our I&D committee we aim to ensure that our endeavours are producing measurable outcomes. This is a critical next step in the maturity of our approach to inclusion, enabling us to understand where we are making an impact and where adjustments are required.

Our activity will be measured directly against our I&D goals, with milestones to achieve in 2026 and beyond.



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2025-2026 Next Steps

“Our approach to I&D endeavours to create more focused outcomes, based on an increased connection between I&D committee goals and individual objectives for our Executive team. We will continue to place renewed focus on our INCLUDE behaviours and training modules associated with these, ensuring they remain top of mind for all colleagues.”

Quote from Claire Davies- HR Director GGB UK & EMEA

Next Steps

We are dedicated to leveraging technology and data to identify areas within our organisation that require renewed focus in advancing gender equality. Guided by our values — trust, innovation, collaboration, expertise, and safety — we will continue working closely with our colleagues to foster an inclusive environment. Regardless of ethnicity, gender, age, disability, religion, or sexual orientation, we are dedicated to empowering every individual to build confidence and reach their full potential.

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