INSURANCE
IRELAND

Deloitte.

Holding the Line on Diversity
& Inclusion: Stay the course.
Stand for inclusion

November 2025

Contents

Introduction:

Strengthening Diversity and Inclusion amid evolving priorities

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CEO Insurance Ireland

As the Chief Executive Officer of Insurance Ireland, I am proud to present to you the 2025 Insurance Ireland Diversity Survey results.

It is a timely and necessary reflection on where our industry stands and where it must go in the realm of Diversity and Inclusion (D&I).

This year's findings arrive at a pivotal moment. The sentiment surrounding D&I is shifting — shaped by political headwinds, heightened regulatory attention, and an increasingly polarised public discourse. These dynamics have led some organisations to pause or reconsider their commitments. Yet, this report stands as a clear and deliberate call to action: to reaffirm, not retreat.

In an industry founded on trust, protection, and enduring relationships, D&I is not a peripheral concern — it is central to our mission and future. The insurance sector serves every corner of society. To do so effectively, we must cultivate diverse teams that reflect the communities we serve, unlock broader perspectives, and drive innovation. This is how we build inclusive products, ensure equitable risk assessments, and strengthen public confidence.

Now is not the time for hesitation. It is the time for leadership. I urge our sector to meet this moment with clarity, courage, and conviction — to evolve our D&I strategies not just in response to external pressures, but because it is essential to building a resilient, future-ready industry that earns and sustains trust across all communities.

Overview of Diversity and Inclusion Landscape in 2025

As societal expectations evolve and external pressures fluctuate, the findings in this report offer a timely reflection on how Irish organisations can lead with intention and resilience in advancing Diversity and Inclusion

Over the past five years the Irish insurance industry has undergone a significant journey in diversity inclusion and a growing awareness of the importance of representation, equity, and belonging has evolved into a collective, industry wide commitment to meaningful change. This report marks five years of progress, collaboration, and learning a period during which many organisations have taken concrete steps to embed D&I into their strategies, culture, and everyday practices.

We wish to acknowledge the tremendous effort and dedication shown across the sector from leadership teams championing inclusion at the top, to employees driving progress within their own workplaces. The advances made reflect not only compliance or policy, but a genuine shift in mindset and purpose. The insurance industry's continued focus on building inclusive culture serves as a strong foundation for future growth, innovation, and resilience in an ever changing environment. Although this year's finding suggests that progress has steadied it's important to recognise that this does not lessen the great strides that have been made across the industry since work began five years ago full stop the sector has built a strong foundation for inclusion one that will enable sustained and meaningful progress in the years ahead.

In Ireland, the attitude towards D&I continues to be broadly supportive, with 60% of businesses in Dublin implementing their related plans, unaffected by geopolitical issues.[1] The insurance sector has shown clear intent to drive progress, although challenges persist, including the curtailment of dedicated inclusion roles and the reorganisation of D&I leadership teams. As the country becomes more diverse culturally and demographically, expectations around practical inclusion have grown.

Specifically, **within the Insurance sector**, there is a clear commitment to improving representation and inclusion. While D&I initiatives and policies steadily grew from 2021 to 2023, 2025 marks the first clear steadying across many D&I initiatives, likely reflecting shifting business priorities. To ensure sustained progress, Insurance organisations in Ireland must reaffirm their commitment to D&I at board level, embedding inclusion into their strategic objectives and culture. This strong foundation will enable the sector to lead transformative and enduring change in the years ahead.

'**From 2021 to 2024**, there has been unwavering support and **growth in D&I initiatives** and policies.'

'While 2023 showed a decline in D&I progress, 2025 marks the first clear plateau across many initiatives, likely due to shifting business priorities.'

While this year's findings indicate that progress has stabilised, it is important to recognise that this does not diminish the substantial strides made across the industry in advancing D&I over the past five years.

As global debates around the role and value of D&I intensify, some organisations may be rebalancing or deprioritising these efforts due to perceived risks or shifting regulatory environments. However, stepping away from D&I at the leadership level could lead to long-term cultural and reputational setbacks.
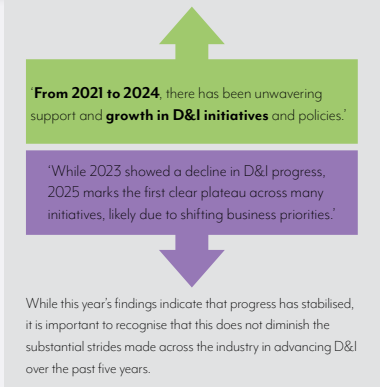
Our current data does not include information on Disability and Ethnicity due to privacy concerns, individual disclosure preferences, and GDPR restrictions on sensitive personal data. However, we acknowledge the significant progress made in these areas.

Source:
1.   ThinkBusiness: Dublin businesses remain committed to diversity

Five Year Retrospective:
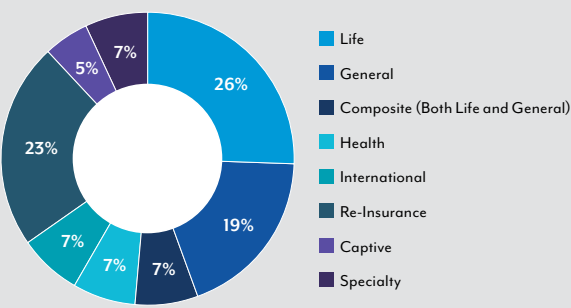
Insights into Diversity & Inclusion Efforts

Insurance Ireland are pleased to publish the 2025 Diversity Survey report in collaboration with Deloitte. The annual survey, which started in 2021, aims to monitor and promote Diversity and Inclusion (D&I) practices, recognising their importance in fostering innovation, improving decision-making, and ensuring a fair and inclusive workplace.

43

Insurance companies across Ireland were surveyed.

↓ 2 Down from 2024

Note: The 2024 report surveyed 45 insurance companies.

2025 Breakdown By Sector

- 26% Life
- 19% General
- 7% Composite (Both Life and General)
- 7% Health
- 7% International
- 23% Re-Insurance
- 5% Captive
- 7% Specialty

The 2025 Diversity Survey Report provides a comprehensive retrospective of D&I within the industry over the past five years. It examines current trends, progress made, and insights derived from Deloitte's thought leadership. This year's survey focuses on the industry's progress in D&I initiatives, identifying persistent gaps, and highlighting opportunities for meaningful, sustainable change. It also includes questions on hybrid or remote working and the impact of US Multinationals scaling back on D&I programmes within the Irish context.

Insurance Ireland is committed to working with our members, supporting them throughout their D&I journey and helping organisations to achieve the benefits of a diverse and inclusive organisation[1].

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1   As we review these statistics, the following pages will provide an in-depth analysis of each area, offering insights and reflections for the future.'

The 2025 Diversity Survey 7 Key Themes

In 2025, many organisations appear to be experiencing a plateau or slight decline in D&I initiatives across some of our key themes, suggesting a potential slowdown in progress. While this is due to different reasons, such as political and economic challenges, as well as less attention and communication about the initiatives, now more than ever, the commitment to diversity and inclusion must prevail, especially in impactful industries such as Insurance in Ireland.

Theme 1

Female Representation and Women in Finance Charter

Shifts since 2024 Results

▲ 2% increase in female representation in C-suite roles (incl. CEO) in 2025

Theme 2

Age and Nationality Diversity

Shifts since 2024 Results

— Remained consistent for the last 4 years

Theme 3

Diversity and Inclusion as a Board/Executive Agenda Item

Shifts since 2024 Results

▼ 7% decrease since 2024

Theme 4

Organisations with an Active Diversity and Inclusion Strategy

Shifts since 2024 Results

▲ Growth for 3rd consecutive year

Theme 5

Full or Part-time Diversity and Inclusion Resources

Shifts since 2024 Results

▼ 3% decrease

Theme 6

Diversity and Inclusion Networks in Place

Shifts since 2024 Results

▼ 5% decrease

Theme 7

Hybrid Working as a Diversity and Inclusion Enabler

Shifts since 2024 Results

▲ Increasing in-office presence

Key:
Description: ▲ Increase ▼ Decrease — No Change

Theme 1: Female Representation and Women in Finance Charter

An in-depth examination of statistical insight and a comparative analysis spanning the last five years is offered below on the evolution of female representation by level over time and how many organisations signed up to the Women in Finance Charter

Advancing Gender Parity: Progress Made but Focus Remains

The following results show the comparison of female representation in roles across organisations from 2021 – 2025. Consistent with trends in previous years, in 2025 overall, female representation is lower within the higher levels of the organisations, and higher in non-managerial levels. Board levels are consistent with year prior. Additionally, while the increase in the number of C-Suite and Management may appear marginal, this will ultimately expand the pool of female successors for Director and Head of Department and Board positions. Consequently, it will contribute to a more balanced gender representation in strategic leadership roles within organisations.
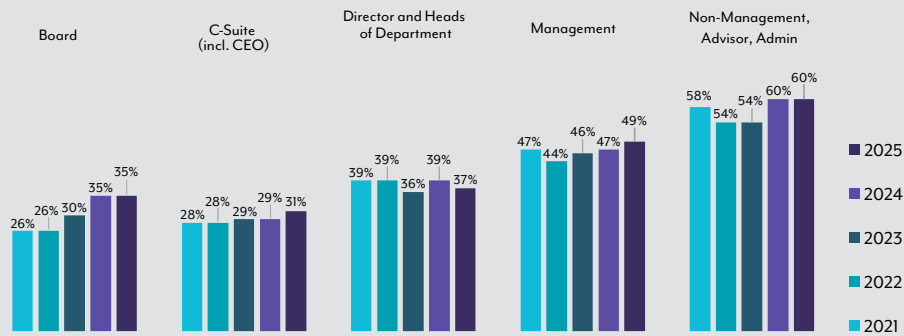
2025 Survey statistic are showing...

49% of the positions at the Management level are occupied by women, representing the highest proportion among the leadership tiers, followed by 35% in Board positions.

2% increase in female representation in C-suite roles (incl. CEO) in 2025.

Evolution of Female Representation by Level Over Time

Board	C-Suite (incl. CEO)	Director and Heads of Department	Management	Non-Management, Advisor, Admin
26% 26% 30% 35% 35%	28% 28% 29% 29% 31%	39% 39% 36% 39% 37%	47% 44% 46% 47% 49%	58% 54% 54% 60% 60%

Legend: ■ 2025 ■ 2024 ■ 2023 ■ 2022 ■ 2021

Theme 1: Female Representation and Women in Finance Charter

Potential Reasons for Barriers:

- Gender Bias
- Lack of Mentorship and Role Modelling
- Work-Life Balance
- Inequitable Promotion Practices

Flatlining on the Women in Finance Charter: A moment to reflect

No rise in 2025, with a 4% decrease in organisations planning to sign up. This levelling off may indicate a need for renewed focus to highlight the value in the charter. The initial growth indicates a strong overall increase of 21% in firms signing the Women in Finance Charter since 2022, but the plateau suggests potential barriers to further adoption. Organisations should explore ways to reinvigorate interest and demonstrate the value of the charter, such as mentorship programmes and leadership development opportunities for women.
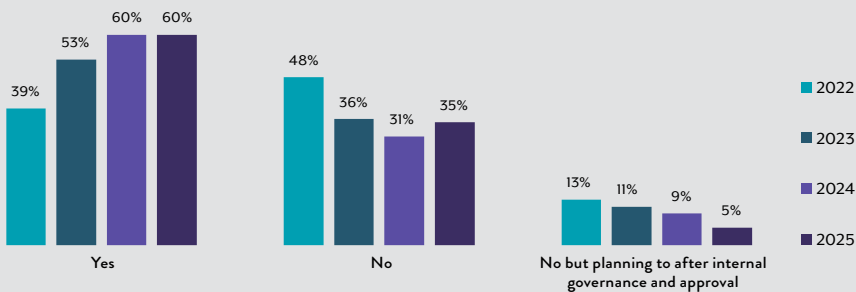
2025 Survey statistic is showing...

60% of organisations signed up to the Women in Finance Charter, while 5% noted they were planning to sign up after internal governance and approval

4% increase in organisations not signing the Women Finance Charter

Women in Finance Charter Signed Up

Yes: 39% (2022), 53% (2023), 60% (2024), 60% (2025)

No: 48% (2022), 36% (2023), 31% (2024), 35% (2025)

No but planning to after internal governance and approval: 13% (2022), 11% (2023), 9% (2024), 5% (2025)

Legend: 2022, 2023, 2024, 2025

Potential Reasons Behind the Plateau:

- Perceived Administration Burden
- Resistance Due to Perceived Lack of Impact and Redundancy
- Shifting Focus from Gender to Broader Inclusion
- Leadership Reluctance Due to Risk and Uncertainty

For a comprehensive list of recommended actions, refer to the Appendix section.

Theme 2: Age and Nationality Diversity

An in-depth examination of statistical insights and a comparative analysis spanning the last five years is offered below on the age and nationality of the organisation's workforce

Continuing Progress to Strengthen Age and Nationality Diversity

The following results show the comparison of age representation across each level of the organisation from 2021 to date. Similar to all previous years, it is evident that older workers have more representation within higher levels of the organisation, and younger workers are more represented in non-managerial roles. Average age for each level was unchanged in 2025, with a detailed breakdown across the various age groups shown on the following page. Regarding nationality, trends remain largely unchanged from last year, with most employees being Irish nationals. The Department of the Taoiseach reports that 84.5% of Ireland's population are Irish citizens.[1] While this consistency mirrors broader national demographics, it also highlights the need for organisations to focus on attracting and retaining international talent. Building a more nationally diverse workforce will bring new perspectives, encourage innovation, and strengthen inclusion within Irish organisations.

2025 Survey statistic are showing…

100% organisations maintain an unchanged average age across each organisational level in 2025 when compared to 2024 results

85% of employees of organisations are of Irish nationality, maintaining a consistent majority representation over the past 4 years

How do Age Dynamics Influence Corporate Roles and Strategic Planning?:

- **Predominance of Age Group 46 – 60:** This age group consistently holds significant representation across senior levels, particularly in Board and C-suite positions.
- **Decline in Younger Age Groups:** The 18 – 29 age group is largely absent across all roles, indicating potential barriers to entry or advancement for younger professionals.
- **Stability in Non-Management Roles:** The 30 – 45 age group maintains a stable presence in non-management roles, suggesting a steady pipeline of mid-career professionals.
- **Minimal Representation of Over 60:** Across all roles, the over 60 age group has minimal representation, potentially indicating retirement trends or a lack of opportunities for older professionals.

Based on the last 5 years age comparison, organisations may need to consider **strategies to attract and retain younger talent**, ensuring a **robust pipeline for future leadership roles**. Additionally, addressing the **potential challenges faced by older professionals** could enhance organisational continuity and leverage the experience of seasoned leaders. Overall, these findings suggest that a balanced approach to age diversity could support organisational resilience and adaptability.
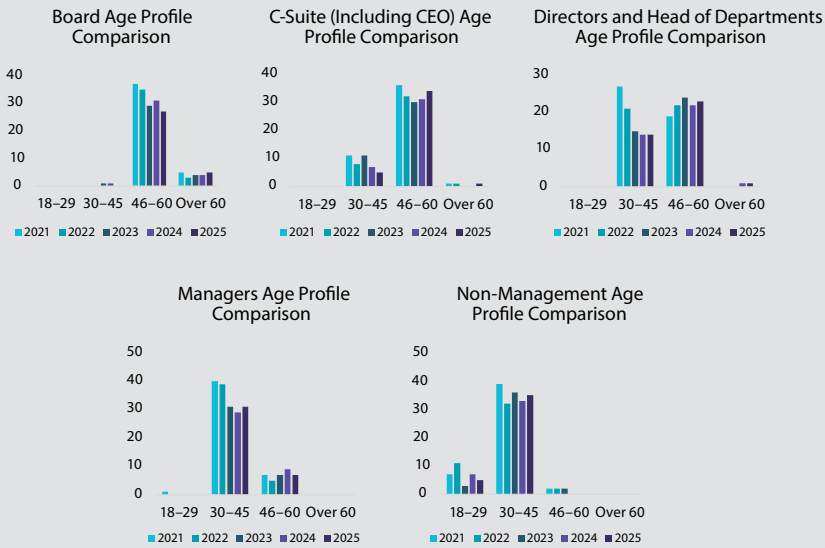
Sources:
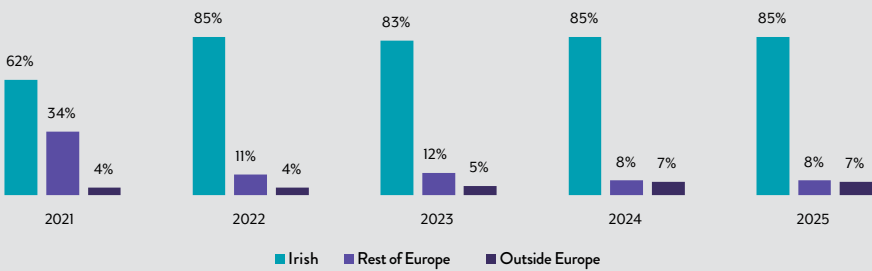1. https://www.gov.ie/en/department-of-the-taoiseach/collections/migration-the-facts/ (last update October 2024)

Theme 2: Age and Nationality Diversity

Average Age at Various Seniority Levels—Comparative Results Over the last 5 years

Board Age Profile Comparison

18–29 30–45 46–60 Over 60

■2021 ■2022 ■2023 ■2024 ■2025

C-Suite (Including CEO) Age Profile Comparison

18–29 30–45 46–60 Over 60

■2021 ■2022 ■2023 ■2024 ■2025

Directors and Head of Departments Age Profile Comparison

18–29 30–45 46–60 Over 60

■2021 ■2022 ■2023 ■2024 ■2025

Managers Age Profile Comparison

18–29 30–45 46–60 Over 60

■2021 ■2022 ■2023 ■2024 ■2025

Non-Management Age Profile Comparison

18–29 30–45 46–60 Over 60

■2021 ■2022 ■2023 ■2024 ■2025

Nationality Comparison Results

	2021	2022	2023	2024	2025
Irish	62%	85%	83%	85%	85%
Rest of Europe	34%	11%	12%	8%	8%
Outside Europe	4%	4%	5%	7%	7%

■Irish ■Rest of Europe ■Outside Europe

Potential Reasons Behind the Plateau:
· Advancement Barriers for Younger Employees
· Promotion Based on Tenure Over Merit
· Cultural and National Biases in Recruitment
· Work-Life Policies Favouring Local Employees

For a comprehensive list of recommended actions, refer to the section.

← 7 Key Themes

Theme 3: Diversity and Inclusion as a Board/ Executive Agenda Item

An in-depth examination of statistical insights and a comparative analysis spanning the last five years is offered on the amount of organisations that have D&I as a board and/or executive agenda item

Board and Executive Commitment to D&I: "Losing its Place at the Table"

Over the past five years, the Irish insurance industry has steadily increased the percentage of organisations prioritising D&I at board or executive level, with a minor dip in 2023 followed by a further decline in 2025. In 2025, 84% of surveyed Irish insurance organisations reported that D&I remains on their board or executive leadership agenda. While this figure reflects continued prioritisation across most of the sector, it marks a 7% decrease from the 91% reported in the 2024 survey. Overall this reflects a 2% increase over the last 5 years.
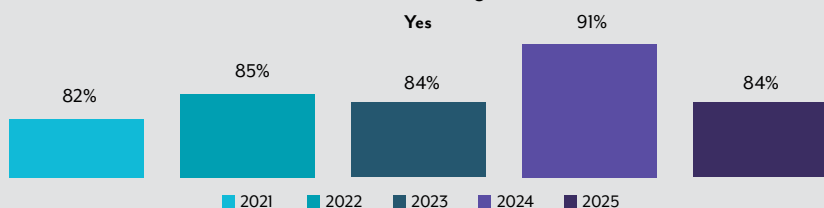
2025 Survey statistic is showing…

84% of organisations have D&I as a board and/or executive agenda item

7% decrease in organisations prioritising D&I as a Board/ Executive Agenda item since 2024

Have D&I as a Board Agenda item

Yes

2021	2022	2023	2024	2025
82%	85%	84%	91%	84%

Potential Reasons Behind the Decline:

- False Sense of D&I Completion
- Compliance Trap
- Economic Pressures Diverting Focus from D&I
- Organisational Fatigue from Unclear D&I Impact

For a comprehensive list of recommended actions, refer to the Appendix section.
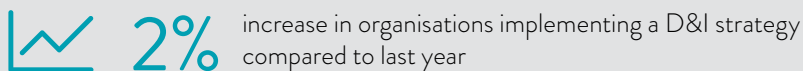
Theme 4: Organisations with an Active Diversity and Inclusion Strategy

An in-depth examination of statistical insights and a comparative analysis spanning the last five years is offered below on how many organisation's have an active D&I Strategy in place
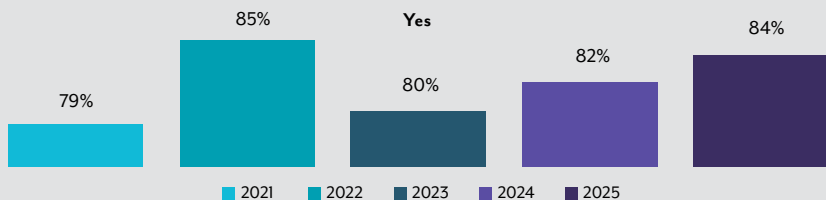
Building on Growth: Keeping D&I Momentum Going

While the implementation of formal D&I strategies has seen progressive evolution over the past five years, 2023 marked an exception with a decline in adoption. However, from 2023 onwards, there has been a consistent year-over-year growth rate of 2%. This positive trend is encouraging as it reflects a growing commitment to fostering inclusive environments. Sustained engagement in these initiatives is crucial to maintaining this momentum and driving meaningful change. Overall the results reflected a 5% increase since 2021.

2025 Survey statistic is showing…

2% increase in organisations implementing a D&I strategy compared to last year

Organisations with an active D&I Strategy in place

Yes

- 2021: 79%
- 2022: 85%
- 2023: 80%
- 2024: 82%
- 2025: 84%

Potential Reasons Behind the Growth:

- Regulatory Requirements
- D&I Workplaces Attract and Retain Talent
- Enhanced Brand and Reputation
- Social Movements and Awareness

For a comprehensive list of recommended actions, refer to the Appendix section.

Theme 5: Full or Part-time Diversity and Inclusion Resources

An in-depth examination of statistical insights and a comparative analysis spanning the last five years is offered below on how many organisations have either a full or part time D&I resource

Navigating the Resourcing Dip: Where is D&I Heading?

In Ireland's insurance sector, 47% of organisations now report having a dedicated full or part-time D&I resource, a slight decline from 50% the previous year. The reduction from 50% to 47% may initially seem small but it could signal broader shifts on how companies are approaching their D&I commitments.

This drop may reflect a shift in approach with some organisations opting to integrate D&I responsibilities across broader HR, communications, or culture teams rather than assigning them to standalone roles. Overall a 6% increase in D&I resources was observed since 2021.
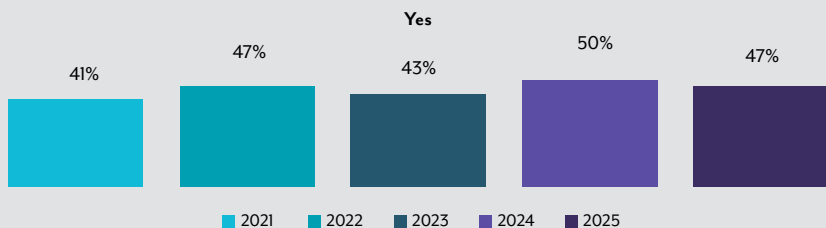
2025 Survey statistic is showing…

47% of organisations have either a full or part time D&I resource

3% decrease in organisations having a full-time or part-time D&I Resource

Have a Full-time or Part-time D&I Resource

Yes

2021	2022	2023	2024	2025
41%	47%	43%	50%	47%

Potential Reasons Behind the Plateau:

- Perceived Completion of D&I "Setup Phase"
- Resource Constraints May Play a Role
- Over Reliance on "Volunteer Led" D&I Initiatives
- Shifting Perceptions of D&I Itself

For a comprehensive list of recommended actions, refer to the Appendix section.

← 7 Key Themes

Theme 6: Diversity and Inclusions Networks in Place

An in-depth examination of statistical insights and a comparative analysis spanning the last five years is offered below on how many organisations have either one or multiple employee networks in place relating to D&I interests

The rise and slide of Inclusion Networks

In 2025, 82% of insurance organisations surveyed in Ireland have one or more employee networks focused on D&I related interests. While this remains a high percentage, it marks the first shift in five years, down from 87% in 2024, following a steady rise from 66% in previous years. This downturn may indicate changing organisational priorities amid global economic and social pressures, signaling an inflection point in the implementation of D&I within the workplace. Overall a 16% increase in inclusion networks was observed since 2022.
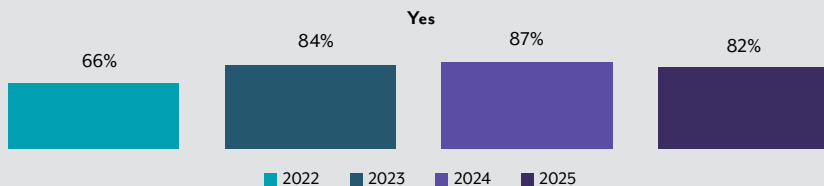
2025 Survey statistic is showing…

82% of organisations have either one or multiple employee networks in place relating to D&I interests

5% decrease in organisations having D&I networks in place

Networks in place relating to D&I interests[*]

Yes

66%	84%	87%	82%

■ 2022 ■ 2023 ■ 2024 ■ 2025

*This question was added to the survey in 2022.

Potential Reasons Behind the Decline:
- Cost Pressures
- D&I Fatigue and Shift to Embedded Inclusion
- Evolving D&I Maturity and Network consolidation
- Organisational Restructuring Impacting D&I Priorities

For a comprehensive list of recommended actions, refer to the Appendix section.

← 7 Key Themes

Theme 7: Hybrid Working as a Diversity and Inclusion Enabler

An in-depth examination of statistical insights and a comparative analysis from 2024, the first year this question was posed, highlighting how many organisations offer hybrid or remote working

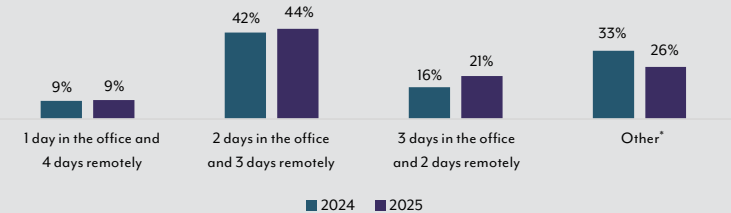## Hybrid Working in Insurance in Ireland: A Sector in Transition?

Hybrid work has become integral to the Employee Value Proposition, adopted by all organisations surveyed in 2025. While the advantages and disadvantages remain stable, work-life balance has emerged as a leading benefit, driven by evolving workforce priorities and mental health awareness. Additionally, a subtle shift towards increased office presence is observed in 2025, highlighting the considerations organisations encounter in balancing remote and in-office work arrangements.

Hybrid Working is the New Norm Embraced by All Companies...

2024 — 98%

2025 — 100%
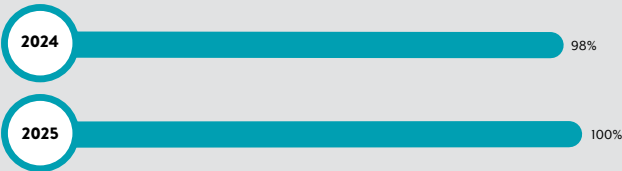
In 2024, hybrid work was embraced by 98% of companies. By 2025, it has become a cornerstone of most Employee Value Propositions, with every company surveyed integrating hybrid models into their standard offerings.

...Available Across the Industry, With a Subtle Shift in 2025 Towards More Office Days...

	2024	2025
1 day in the office and 4 days remotely	9%	9%
2 days in the office and 3 days remotely	42%	44%
3 days in the office and 2 days remotely	16%	21%
Other*	33%	26%

■ 2024 ■ 2025

* Team-based approach; no mandated days: fully flexible, except from specific meetings

In 2025, a 5% increase in organisations mandating 3 days of office attendance each week is notable. This shift may underscore a growing recognition of the value of in-person collaboration and invites organisations to reconsider their hybrid strategies.

Conclusions:

A Call to Action for Leadership in the Insurance Industry

As we reflect on the findings of the 2025 Diversity Survey, it is clear that the insurance industry in Ireland stands at a pivotal moment. The progress made over the past five years is commendable, yet the plateau observed in recent initiatives signals the need for renewed vigour and innovative approaches.

Now is the time for leaders to champion D&I with boldness and creativity, ensuring that these efforts remain a priority and continue to drive meaningful change.

Embed D&I into Core Strategies

Diversity & Inclusion should be a fundamental part of how businesses operate, not just a separate initiative. By integrating D&I into digital transformation, ESG, and broader business strategies, organisations can make inclusion a natural part of their daily operations. It's essential to assign clear D&I goals to business leaders—not only HR—and link progress to incentives such as compensation. Strategic workforce planning presents a key opportunity to embed diversity considerations, ensuring that talent acquisition, development, and succession planning reflect inclusive principles. Diversity should never be treated in isolation; instead, it should be integrated into the employee value propositions (EVP), reinforcing inclusion as a core part of how organisations attract, engage, and retain talent. This holistic approach ensures that D&I is woven into the fabric of people strategy and organisational culture.

Engage and Empower the Workforce

There is a significant opportunity to actively involve employees in D&I efforts. Leaders should empower employee networks to contribute to business resilience by harnessing diverse perspectives to better understand risks, customer needs, and market changes. Rather than spreading efforts thin, being more intentional and focused with D&I initiatives will drive meaningful progress. Structured mentorship and sponsorship programmes are vital to support career growth for underrepresented groups and to foster a culture where everyone feels respected, heard, and valued.

Be Brave and Champion D&I

In times of external pressures and shifting priorities, it is critical for leaders to boldly champion D&I. Stepping back from these commitments risks long-term cultural and reputational damage. Instead, organisations should see this as a pivotal moment to refresh and strengthen their D&I initiatives. Investing in sustainable D&I infrastructure, with clear governance and accountability, will help future-proof their commitment and ensure lasting impact.

Contacts

Thank you

Insurance Ireland and Deloitte would like to extend their gratitude and appreciation to the Insurance Ireland Inclusion Taskforce and our Insurance Ireland Members who took the time to complete our Annual Diversity Survey not just this year but over the past five years. This survey has provided great insight and a valuable benchmark.

If you would like to talk about the results

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APPENDIX

Deloitte's Perspective on the Next Chapter of Diversity & Inclusion

In recent years, significant shifts have occurred in how diversity and inclusion is spoken about and delivered. The result of this year's Insurance Ireland Diversity Survey suggests that progress has slowed and, in some areas, become stagnant. However, interpreting this as a retreat would be misleading. The work of inclusion has not disappeared; it has evolved globally and in Ireland. Companies are reframing D&I, renaming it as inclusion and belonging, opportunity and inclusion, or embedding D&I efforts into the broader programmes of culture, sustainability and leadership. This reflects adaptation, not abandonment: a shift towards subtle, yet intentional efforts to create fairer, more inclusive workplaces.

A growing focus in Diversity & Inclusion is the concept of "belonging," which goes beyond traditional frameworks by emphasising environments where individuals feel truly valued and accepted. This deeper sense of connection fosters collaboration and productivity, moving beyond mere representation to genuine inclusion.

This shift reflects a more mature approach, embedding inclusion into organisational culture, sustainability, and governance rather than treating it as a separate initiative. The real opportunity lies in creating workplaces where everyone feels they belong.

While progress may now be subtler than in previous years, it continues steadily. Whether called D&I or integrated into broader cultural programmes, the key is that inclusion remains a priority. As long as it does, there is hope for fairer workplaces, stronger governance, and more inclusive economic and social futures. Ultimately, the goal remains to build organisations where people thrive because of their differences, not despite them.

APPENDIX

Next Steps for Inclusion: A Template for Organisational Action

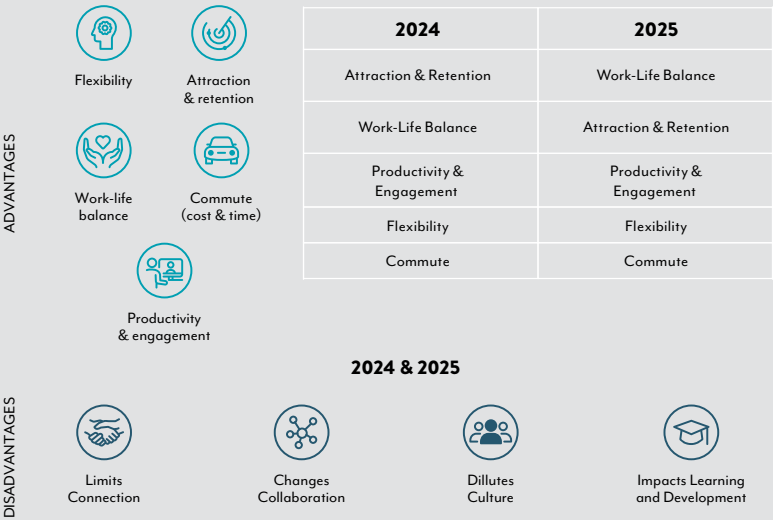|	Theme	Key Challenge / Insight	Recommended Actions
1	Female Representation and Women in Finance Charter	Progress towards gender parity has plateaued despite clear business benefits of diverse leadership.	1. Set clear targets (e.g., quotas, investor voting policies) to drive accountability at leadership levels. Set clear targets (e.g., quotas, investor voting policies) to drive accountability at leadership levels. 2. Build talent pipelines via mentorship, leadership development, and networking for women's advancement. 3. Showcase success stories and communicate long-term business benefits to encourage broader commitment. 4. Align Charter reporting with ESG and regulatory frameworks to simplify participation.
2	Age and Nationality Diversity	Demographic diversity remains stagnant, highlighting the need to broaden representation and challenge existing norms to drive innovation and improve industry performance.	1. Implement mentorship programmes to develop leadership skills in younger employees. 2. Offer flexible work arrangements and integrate mental health initiatives to meet Gen Z preferences. 3. Expand access to international talent and diversify recruitment by targeting non-traditional sources.
3	Diversity and Inclusion as a Board/Executive Agenda Item	A decline in board commitment signals the need to reinvigorate and reframe D&I. Leadership must actively embed D&I into business strategy, governance, and culture to avoid long-term cultural and reputational risks.	1. Provide Boards with real-time D&I dashboards for informed decision-making. 2. Integrate D&I into ESG-governance mandates to ensure board accountability. 3. Conduct interactive workshops on unconscious bias to keep D&I central to leadership. 4. Link leadership compensation to measurable D&I goals and progress.
4	Organisations with an Active Diversity and Inclusion Strategy	There is a risk of stagnation in D&I progress if leadership commitment and internal communication weaken. Sustained focus is essential to embed D&I deeply within organisational practices for continued advancement.	1. Appoint an executive sponsor to ensure leadership accountability for D&I initiatives. 2. Integrate D&I metrics into leadership KPIs to guide strategic decision-making. 3. Use advanced analytics and AI to monitor diversity metrics, identify biases, and assess D&I effectiveness.

Next Steps for Inclusion: A Template for Organisational Action

	Theme	Key Challenge / Insight	Recommended Actions
5	Full or Part-time Diversity and Inclusion Resources	A slight decline in dedicated D&I resourcing signals potential deprioritisation. Without clear ownership, progress can stall. Organisations need to invest in lasting D&I structures and build skills across the business to keep moving forward.	1. Develop scalable D&I models for smaller organisations, such as shared roles, part-time consultants, or cross-sector partnerships. 2. Train HR Business Partners, Leaders, and Managers in inclusive practices to ensure lasting impact beyond individual efforts. 3. Establish clear governance with an executive D&I sponsor and steering groups to sustain momentum without a full-time role. 4. Connect D&I efforts with risk management, organisational culture, and regulatory compliance to ensure they align with industry expectations and oversight.
6	Diversity and Inclusions Networks in Place	As the insurance sector changes, employee networks risk losing relevance if they don't align with evolving business priorities and adapt to hybrid work. Without this, Employee Resource Groups may be seen as side projects rather than vital contributors to culture, talent retention, and business insight.	1. Align D&I networks with business strategy by setting clear objectives linked to organisational goals. 2. Use tools to assess employee and affinity group interactions, leveraging insights to boost network participation. 3. Include relationship-building metrics in KPIs and adjust targets to allow time for collaboration. 4. Foster cross-company or sector-wide collaboration to support networks in smaller or mid-sized organisations.
7	Hybrid Working as a Diversity and Inclusion Enabler	As the Irish insurance sector shifts to a more structured hybrid work model, balancing culture and performance expectations is challenging. Getting this right is essential to maintain employee engagement, meet regulatory requirements, support succession planning, and ensure long-term organisational resilience.	1. Establish hybrid work as a standard to reduce attrition and boost employee satisfaction. 2. Develop robust support systems, including technology and policies, to enable hybrid working. 3. Invest in leadership training to build inclusive, high-performing teams in both physical and virtual settings. 4. Embed inclusion into hybrid work policies and promote talent mobility across regions to create new opportunities and address competition for skilles workers.

Theme 7: Further Insights on Hybrid Working as a Diversity and Inclusion Enabler

...and With Work-Life Balance Taking the Lead in Hybrid Work Benefits

ADVANTAGES

- Flexibility
- Attraction & retention
- Work-life balance
- Commute (cost & time)
- Productivity & engagement

2024	2025
Attraction & Retention	Work-Life Balance
Work-Life Balance	Attraction & Retention
Productivity & Engagement	Productivity & Engagement
Flexibility	Flexibility
Commute	Commute

2024 & 2025

DISADVANTAGES

- Limits Connection
- Changes Collaboration
- Dilutes Culture
- Impacts Learning and Development

An analysis of the advantages and disadvantages of hybrid work models reveals a clear consistency. A shift is noted in work-life balance, ascending to the top of hybrid work advantages in 2025. This change reflects evolving factors, including shifting workforce priorities,[1] heightened mental health awareness, diverse workforce needs, and long-term sustainability considerations.

Source:
1. 2025 Gen Z and Millennial Survey

Potential Reasons Behind the Shift:

- Digital Acceleration and Changing Customer Expectations
- War for Talent in a Regulated Sector
- Balancing Flexibility with Risk and Supervision
- Sustaining Culture and Cohesion Amid Changing Work Models

← 7 Key Themes

Sources

Results from:

Women in the boardroom | Deloitte Insights

2025 Gen Z and Millennial Survey

Insurance Ireland Talent Roadmap 2024

Board Governance Structures and ESG, As published in NACD's 'Directorship' magazine, Governance Outlook Deloitte, 2023

Results from the Diversity and Inclusion Survey – Insurance Ireland and Deloitte, 2025

D&I leaders can drive equity in AI | Deloitte Insights

New considerations for D&I at work | Deloitte Insights

Further Initiatives:

Women In Finance Charter

Insurance Ireland Inclusion Taskforce Autism Accessible Employer Charter in partnership with AsIAm

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