



SALARY SURVEY REPORT

EXECUTIVE PAY / GENDER GAP



FOREWORD

It's time for the industry to take a long hard look in the mirror

Executive pay and the gender pay gap are grabbing the headlines for similar reasons – concerns that the gap between the haves and have-nots is too wide.

The gender pay gap figures for the insurance industry make for a worrying read, with the average woman in insurance earning nearly a third less than her male counterparts.

Not only is that a damning enough statistic on its own, it is also much worse than most other industries in the UK, and shows just how far insurance has lagged behind other sectors when it comes to gender diversity, and diversity in general.

Put simply, this is not good enough and there is much that needs to be done before the industry can shake the pale, male and stale image that has lingered for all too long and is still evident in offices and at industry events up and down the country.

Having said that, change is coming and on page 12 we speak to some of the women and men who are fighting for gender parity in the industry and how they are going about making a difference in their own organisations.

Along with the gender pay gap, executive pay is another topic that takes up plenty of column inches, and on page three we have a look at how much the insurance industry is paying its top execs.

In the past, executive pay increases have far outstripped pay rises for the wider workforce, but this year's analysis reveals that these increases

to basic salaries have slowed for those at the top, despite growing profitability, although executive bonuses and incentive schemes continue to bolster the coffers of those in charge of UKGI.

Finally, our salary survey on page seven maps salaries at all levels of the payscale for various different sections of insurance, including broking, underwriting, claims and operations.

We also take a look at how regional hubs are starting to fight back against the London-centric focus of the industry's recruitment market, and what you can do to secure that new job you've been looking for.

So what are you waiting for? Read on to find out if you are being paid what you ought to be, and what to do about it if you're not...



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BONUSES BOOST CEO PAY



The industry's top execs have continued to cash big pay cheques as pre-tax profits rose at all eight of the insurers analysed in *Insurance Times'* annual review of executive pay.

RSA's Stephen Hester jumped to the top of our executive pay leaderboard, overtaking Aviva's Mark Wilson after pocketing a 9.8% increase in his overall pay packet for 2017.

Hester took home a basic salary of just under £1m last year, the second highest of the eight execs analysed in this research, but it was the former banker's long-term incentive plan payout that propelled him to the top.

RSA paid out £2.6m to Hester under the scheme after he led the insurer to a pre-tax profit of £448m, up from £91m for 2016, meaning RSA has the biggest increase in profitability of all the insurers analysed.

Hester also benefited from a £1m annual bonus payment, but this would have been even greater if it had not been for the negative effect of US/Caribbean hurricanes, the Ogden rate change and increasing inflation for UK excess of water claims on RSA's underwriting profit growth.

Despite being knocked off the top spot, Aviva's Wilson was still the biggest beneficiary as far as basic salary is concerned, taking home more than £1m over the course of 2017.

Aviva's group chief executive saw his basic salary climb by 2.5% overall, slightly behind the 2.6% increase in basic pay for Aviva employees more generally, but a drop in his long term incentive plan payout saw Wilson's overall pay fall by 4.2% to £4.3m.

Wilson did, however, see his annual bonus climb to £1.9m – equivalent to 188% of his basic salary and 94% of the possible payout under the bonus plan. That was after the insurer's remuneration committee praised the group's improving financial performance and Wilson's individual contributions to that progress, particularly around disposing of underperforming businesses and launching a new digitally-focused approach to underwriting.

While Hester and Wilson were the two men at the top of the pay pile, it was LV='s Steve Treloar who pocketed the biggest increase in overall pay. Treloar's role changed in December with the completion of LV='s strategic partnership with Allianz.

Treloar saw his overall pay rocket by more than two-thirds before the switch, with his basic salary climbing by more than 50% to £380m for 2017, although the £246m basic pay he took home in 2016

was also only for part of the year after he replaced John O'Roarke at the helm of LV=.

Treloar also benefited from an annual bonus equivalent to 100% of his basic salary after he exceeded his targets and managed to steer the insurer back to a pre-tax profit of £122m for 2017 after a loss of £49m in 2016.

JLT's Dominic Burke was another big climber in the executive pay stakes, with his overall remuneration package climbing by almost a third.

The broker boss pocketed more than £1.5m as part of his annual bonus, as well as £0.8m from JLT's long term incentive plan (LTIP) initiative meaning he took home a total of £3.4m in 2017, up from £2.6m for the previous year, after exceeding the targets set to him and his team.

But with Esure's Stuart Vann and Hastings' Gary Hoffman joining LV='s Treloar in stepping down from their roles since the end of the year, the executive pay landscape could look very different as we progress through 2018.

The promised upward revision of the Ogden rate and ongoing claims inflation, particularly in the motor and home insurance markets, will also have a significant impact on profitability going forward. This, in turn, will have a big say in how much the industry's top executives take home over the rest of the year.

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PAY GRADE

HOW INSURANCE CHIEFS MEASURE UP

1. STEPHEN HESTER,
GROUP CHIEF
EXECUTIVE, RSA



2. MARK WILSON,
GROUP CHIEF
EXECUTIVE, AVIVA



3. PAUL GEDDES,
CHIEF EXECUTIVE,
DIRECT LINE GROUP



4. DOMINIC BURKE,
CHIEF EXECUTIVE,
JARDINE LLOYD



5. STUART VANN,
CHIEF EXECUTIVE,
ESURE



6. GARY HOFFMAN,
CHIEF EXECUTIVE,
HASTINGS INSURANCE

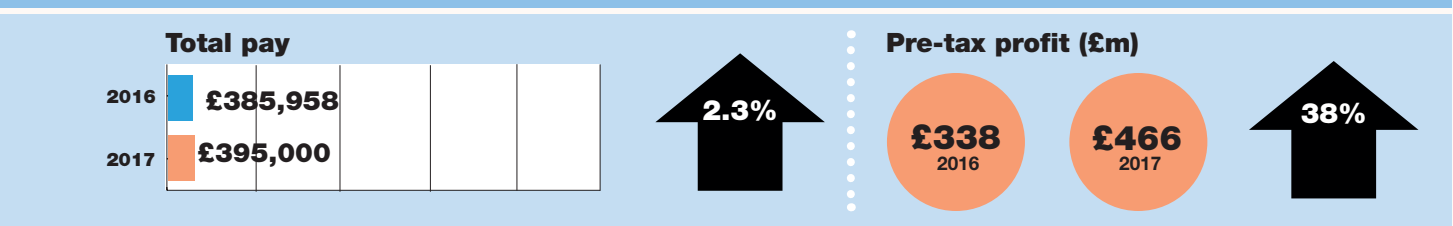
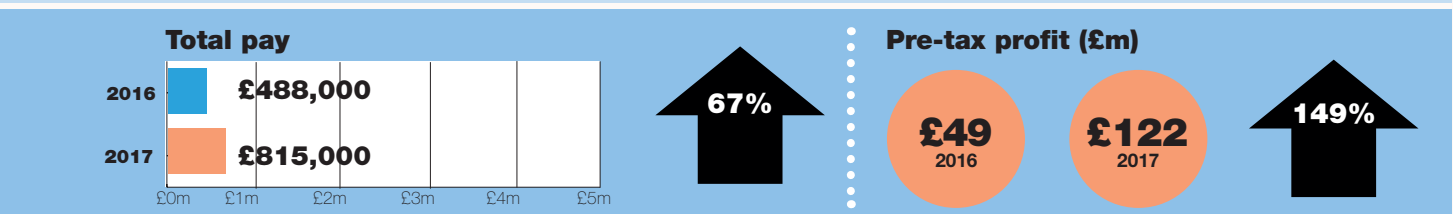
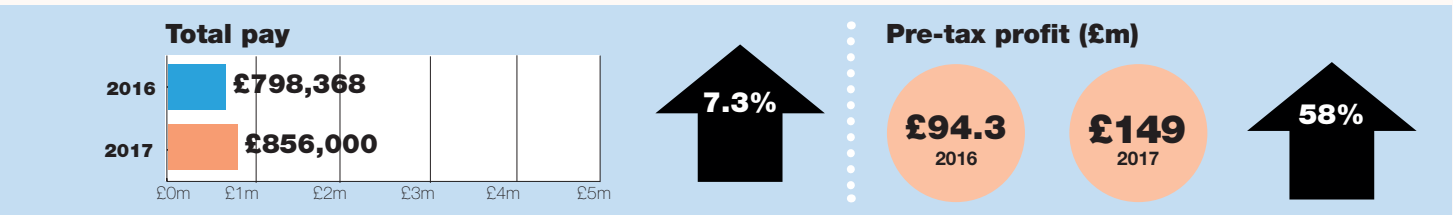
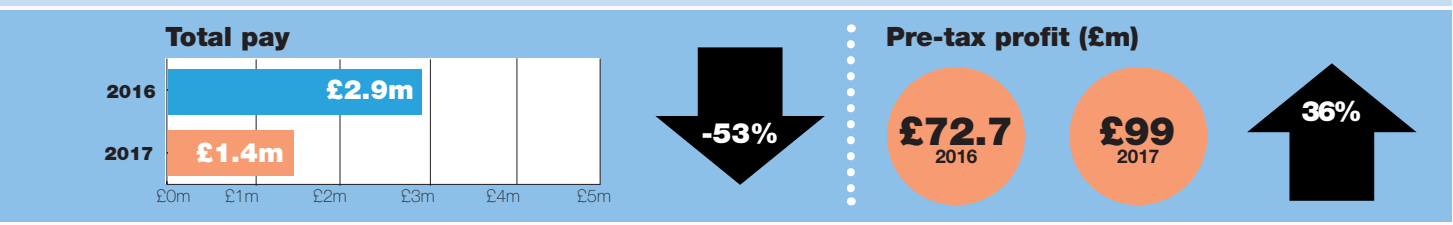
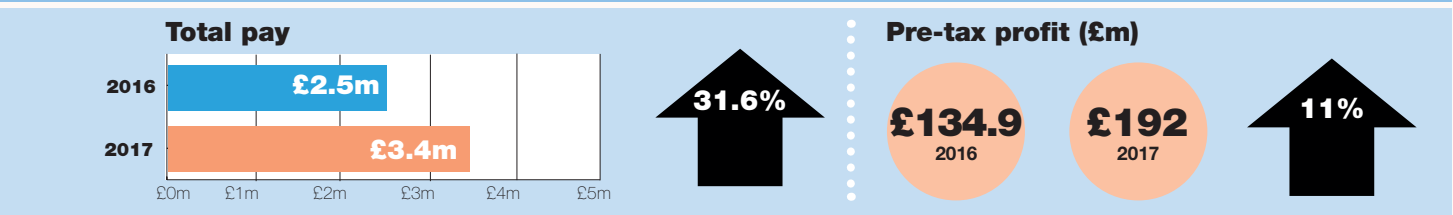
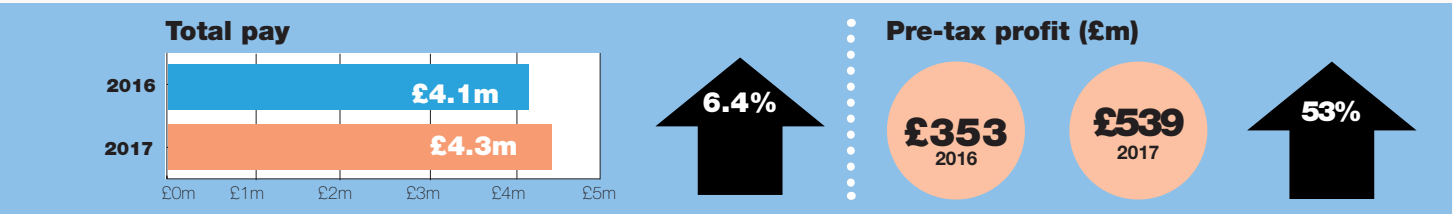
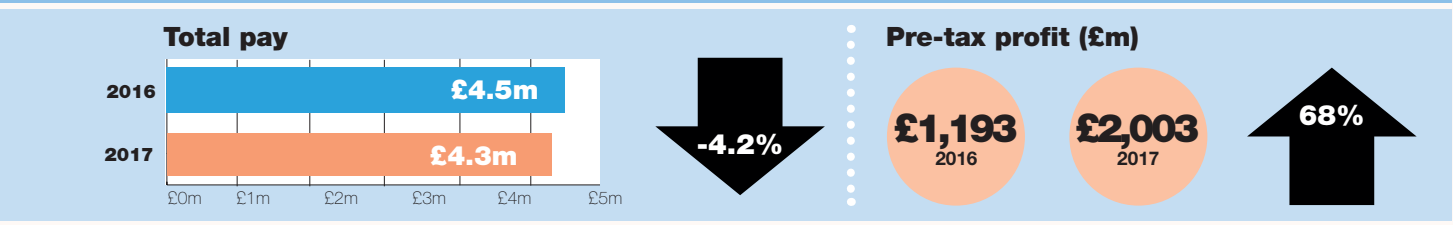
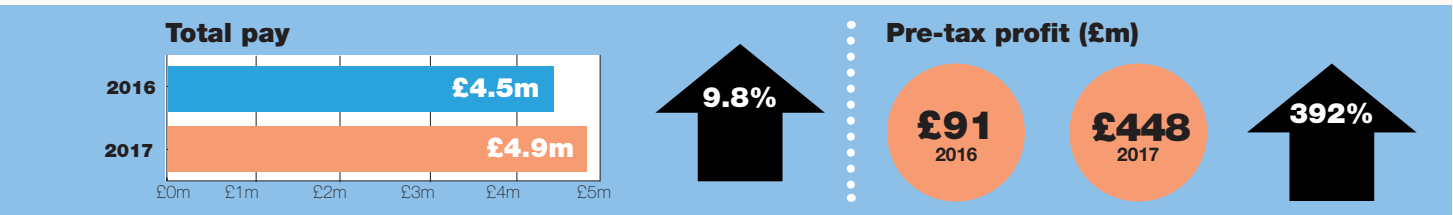


7. STEVE TRELOAR,
GI CHIEF EXECUTIVE, LV=



8. DAVID STEVENS,
CHIEF EXECUTIVE,
ADMIRAL





WHO EARNS WHAT ACROSS THE COUNTRY



We surveyed insurance salaries throughout the UK in collaboration with insurance recruitment firm IDEX Consulting

Insurance Times has teamed up with specialist insurance recruitment firm IDEX Consulting to bring you the latest salary information for the insurance industry from across the country.

Commercial lines broking managers with one to three years experience working in the City and Lloyd's markets, for example, can expect to earn between £37,000 and £42,000 a year, rising to between £57,000 and £62,000 for those who have been in the industry for four to eight years, and £80,000 plus for those with over eight years' experience.

In the Home Counties, the East and West Midlands and the North, meanwhile, the starting salary for a similar role stands at just £30,000. In the South West, that same starting salary drops to £25,000.

On the insurer side, underwriters in the capital with one to three years experience could expect to earn between £28,000 and £37,000, while in other regions this starting salary could be as low as £18,000.

But while London remains the biggest draw for the larger salaries and the number of job opportunities available, IDEX managing director David Carr says regional hubs are starting to benefit from the movement of certain back office operations out of the City.

"There is still a demand for a number of positions



across the industry, but the main focus area is the London Market. Birmingham and Manchester are also very busy," he says. "There is definitely demand for the mid-range individuals that are out there. Some of the big London businesses have moved back office operations out of the capital."

"These moves into the regions don't seem to be slowing down," he adds.

Carr points to the example of JLT as just one broker that has moved a sizeable number of staff to Birmingham from the capital and adds that several insurers have moved big teams up to Manchester as well as down to Bristol.

"The cost of running a business in those locations is simply a lot cheaper than in the City, and they are also far enough away from London to avoid the magnet of London salaries," he says. "I know a number of businesses that have moved out to Chelmsford, but it is only half an hour on the train into the City, and an account manager in Chelmsford could be earning £25,000 to £30,000 but could be earning £40,000 to £45,000 in London just by getting on a train for half an hour."

Consolidators fuelling growth

As well as a push into the regions increasing the availability of jobs outside of London, the continued rise of consolidators in the broking world is also adding to the fluidity of the job market and creating new opportunities for those looking to take the next step in their insurance careers.

"The rise of UK independent businesses has had a big effect [on the recruitment market] and some of the consolidators have had a phenomenal growth in headcount," Carr says. "The people that we've put into the main consolidators are the people that are proven business developers, and they've been offered much better packages than with the longstanding firms they've worked with in the past in order to get them through the door.

"If you are attached to revenue either from a generation or protection perspective, so good underwriting or claims management, you are always

**LLOYD'S BROKING
MANAGER
STARTING SALARY
£37,000 - £42,000**

**EXPERIENCED
LOSS ADJUSTER,
THE NORTH
£50,000 - £70,000**

**MID-LEVEL CLAIMS
HANDLER, EAST
MIDLANDS
£18,000 - £23,000**

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The continued rise of consolidators in the broking world is adding to the fluidity of the job market and creating new opportunities for those looking to take the next step in their insurance careers.



going to be sought after. There will always be a demand for that particular skill set."

The risk associated with moving to a newer and growing business, however, cannot be underestimated, and Carr says that potential candidates are looking for larger salaries, additional benefits and new ways of working in order to make the move to these exciting new businesses.

"There is an element of risk there because they are new startups, so they have to do something a little bit different to attract people," he says. "There have been offers of sign-on bonuses and commission advancements that will help bring in new people and business over time.

"People are being a lot more flexible on what they allow employees to do, with flexible working arrangements becoming more prevalent. That is also a big thing for attracting mothers coming back after maternity leave, because there has been a massive loss of good people in the past who couldn't come back because of other commitments."

Standing out from the crowd

In this busier and more competitive jobs market, it is becoming increasingly important for job candidates to stand out from the crowd and demonstrate a professionalism that makes them stand out as one of the best in the business.

"There has been a massive push towards qualifications," Carr says. "Anyone who wants to progress needs to go down the CII qualifications route. I was with the chief executive of a large broking house during the week as we had put a very good person in front of them, but the feedback was that they hadn't taken the qualifications so they couldn't be serious about their career.

"There are a lot more individuals with the qualifications and they are a lot more sought after, and can often get a slightly higher salary too. There are also a lot of employers that are now supporting their staff with these qualifications and helping them through the exams."

Carr adds: "A lot of businesses are going for Chartered status as well, so if people do want to progress in their careers they have to look at the qualifications and the self-development courses that are out there."

Having a niche skill set in a specialised area of insurance is another way. Carr says candidates can make themselves more appealing to potential new employers, or as a tool to negotiate a larger pay packet from their existing employer.

"We are seeing more individuals with

Salaries through the regions

W Midlands experienced loss adjuster
£40,000 - £60,000

niche skill sets in the workforce, and for those people the salaries are quite significant," he says. "We recently had an individual who works for one of the major brokers, which another business had offered 30-40% more than what he was on because he was controlling quite a significant book of business and revenue stream and his skill set was in a very niche part of the market with only a handful of people working in that area.

"His employer then came back with a significant counter-offer that was double what he was on before just to keep him." ●



Commercial Lines Broking Manager

Region	Junior	Mid-level	Experienced
City and Lloyd's	£37,000 - £42,000	£57,000 - £62,000	£80,000+
Home Counties	£30,000 - £40,000	£40,000 - £45,000	£45,000 - £60,000+
East Midlands	£30,000 - £35,000	£35,000 - £45,000	£45,000 - £60,000
West Midlands	£30,000 - £35,000	£35,000 - £55,000	£50,000 - £75,000
South West	£25,000 - £30,000	£30,000 - £45,000	£45,000 - £60,000
The North	£30,000 - £35,000	£35,000 - £55,000	£50,000 - £75,000

North
experienced
claims
handler
**£25,000 -
£30,000**

Underwriter

Region	Junior	Mid-level	Experienced
City and Lloyd's	£28,000 - £37,000	£37,000 - £65,000	£50,000 - £70,000
Home Counties	£25,000 - £35,000	£35,000 - £60,000	£40,000 - £60,000
East Midlands	£27,000 - £35,000	£35,000 - £50,000	£50,000+
West Midlands	£27,000 - £35,000	£35,000 - £50,000	£50,000+
South West	£18,000 - £24,000	£24,000 - £35,000	£35,000 - £50,000
The North	£27,000 - £35,000	£35,000 - £50,000	£50,000+

City/Lloyd's
experienced
underwriter
**£50,000 -
£70,000**

Claims Handler


Region	Junior	Mid-level	Experienced
City and Lloyd's	£20,000 - £25,000	£24,000 - £40,000	£40,000+
Home Counties	£22,000 - £28,000	£25,000 - £35,000	£35,000+
East Midlands	£15,000 - £18,000	£18,000 - £23,000	£23,000 - £28,000
West Midlands	£17,000 - £20,000	£20,000 - £25,000	£25,000 - £30,000
South West	£15,000 - £22,000	£22,000 - £30,000	£30,000 - £50,000
The North	£15,000 - £19,000	£20,000 - £25,000	£25,000 - £30,000

Loss Adjuster

Region	Junior	Mid-level	Experienced
City and Lloyd's	£20,000 - £25,000	£25,000 - £45,000	£45,000+
Home Counties	£22,000 - £28,000	£25,000 - £35,000	£35,000+
East Midlands	£18,000 - £23,000	£23,000 - £38,000	£38,000 - £58,000
West Midlands	£20,000 - £25,000	£25,000 - £40,000	£40,000 - £60,000
South West	£25,000 - £30,000	£30,000 - £35,000	£35,000 - £50,000
The North	£30,000 - £35,000	£35,000 - £55,000	£50,000 - £75,000

Operations Manager

Region	Junior	Mid-level	Experienced
City and Lloyd's	£40,000 - £50,000	£50,000 - £70,000	£70,000+
Home Counties	£75,000 - £85,000	£75,000 - £100,000	£90,000+
East Midlands	£50,000 - £60,000	£60,000 - £70,000	£70,000 - £90,000
West Midlands	£50,000 - £60,000	£60,000 - £70,000	£70,000 - £90,000
South West	£35,000 - £40,000	£40,000 - £50,000	£50,000 - £65,000
The North	£50,000 - £60,000	£60,000 - £70,000	£70,000 - £90,000



GENDER PAY – SMASHING THE GLASS PYRAMID

Pale, male and stale. For too long this has been the disturbing appearance of the insurance industry, and with the new government reporting regulations for the gender pay gap revealing a worrying lack of gender pay parity in the industry it is certainly hard to argue with the male part.

As a whole, the companies that make up the Insurance Times Top 50 Brokers and Top 50 Insurers reported an average mean gender pay gap of 30.4%, more than double the national average of 14.4% across all industries.

Brokers fared slightly better than insurers, with an average pay gap of 31.1% compared to 29.8%.

Acom, First Central and Carole Nash were the only insurance businesses in this analysis to report a pay gap of less than 10%, while Admiral was the best performing insurer, but it still reported a gender pay gap of 13.3% – just below the national average.

Getting women to the top

In total, only one insurer, Admiral, and six brokers reported a mean pay gap lower than the national average, and this worrying statistic is largely driven by a lack of women in senior roles across the industry.

While there may be some notable exceptions such as Tulsi Naidu, Inga Beale and Amanda Blanc, the presence of women at the top of insurance companies is still all too rare.

CII people engagement director Tali Shlomo says the industry as a whole needs to do more to attract women into insurance, and then help them develop and move into the upper echelons of business.

“The principal factors behind the gender pay gap are that there aren’t enough women in senior positions,” she says. “To give women parity with their male colleagues in future, we need to attract more women into the insurance industry and encourage, support and develop them to reach their full potential through professional qualifications and dedicated leadership programmes.

“It’s important [to get more women into senior positions] because if we are looking for talented people then we are potentially missing a cohort of talent simply because they are women. This is all about fairness and equality, both of which are vital ingredients for narrowing the gender gap and achieving real diversity and inclusion in the workplace.”

Patrick Woodman, head of research and advocacy at the Chartered Management Institute, says he is not

surprised by the pay gaps being found at UK insurers.

"The mammoth gender pay gaps at many financial services firms show that women are still struggling to reach the higher-paid management and leadership roles in the industry," he says. "The gaps we're seeing are not a surprise. Many companies resemble a 'glass pyramid', with more women working in the lower-paid quartile, and representation dropping the higher up the ranks you go. Aside from the difference in basic salary, women's bonuses are considerably lower than those of their male counterparts'.

"While it's illegal to pay the sexes differently for doing the same job, it's likely that many women in the industry will be rightly asking direct questions about why their bonuses don't measure up and what exactly men are doing to earn more."

Unconscious bias

The problem is exacerbated by the fact that having more men in management positions and making decisions on recruitment and promotions means that, often, it is men that are given the opportunity to progress.

Allianz chief operating officer Stephanie Smith says: "People generally recruit in their own image, so while you have more males recruiting you will get more males recruited [unless you make changes]. I recognise that if you want to make a step-change you have to demonstrate something different, and having role models and leaders and encouraging people to have women on their shortlist [when hiring] is the only way you will break the cycle and break the norms.

"What's important is that the door is open for everyone and that the best candidate to walk through that door gets the job."

Woodman says that to combat this unconscious bias and help women reach their full potential buy-in from senior leadership is essential.

"More enlightened firms will take this new culture of transparency as their cue to acknowledge the problem and start to dismantle their glass pyramids," he says. "There are some obvious actions to take. Our research shows that male managers are 40% more likely to be promoted than their female

counterparts, and just one in four managers say that their fellow managers and senior leaders actively champion gender diversity initiatives."

LV= is just one insurer that is providing support from the very top of the business, with chief executive Richard Rowney also acting as the main diversity and inclusion sponsor for the business. He says the insurer is actively working towards getting more women into senior positions with a number of initiatives.

"LV= is a charter signatory to the Women in Finance Charter and we're also a partner of the 30% club," he says. "With both, we've committed to achieving 30% female representation on our board of directors by 2020. We've also committed to achieving a minimum of 40% female representation at senior levels within LV= by 2020.

"As well as being signatories and partners of this group, we're developing career development programmes – specifically targeted at women who have the desire to progress their careers – and we continue to support our ever growing LV= PACE gender network, which acts to strengthen role model visibility and amplify male ally advocacy."

The insurer has also ensured that executive pay is directly linked to performance against these targets for greater inclusion and diversity within LV='s senior ranks.

"I've also encouraged my senior leadership team to actively get involved in improving the gender pay gap and making our culture more diverse and inclusive," Rowney says. "At the end of the day, we recognise that our business won't be successful in the future unless we have a more diverse and inclusive culture and it's therefore something we all have to be committed to.

"I've also ensured that a number of our targets are embedded into our executive teams' performance plans and performance against these targets will be directly linked to performance-related pay."

Getting women back into insurance

Another big barrier to women progressing in their careers is the issue of taking time out to raise children

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If we are looking for talented people, then we are potentially missing a cohort of talent, simply because they are women. This is all about fairness and equality, ingredients for achieving real diversity and inclusion in the workplace.

GENDER PAY GAP

HOW INSURERS AND BROKERS COMPARE

INSURERS

Mean Gender Pay Gap

Admiral	13.3%
National average	14.4%
National House Building Council	17.4%
Prudential	18.5%
Direct Line Group	18.7%
MCE Insurance	19.2%
Allianz	20.0%
Domestic & General	20.5%
Bupa	21.0%
HSB Engineering	21.0%
Aspen	21.7%
Co-op (CFS Management Services)	24.0%
Esure	25.6%
StaySure	27.0%
AXA	27.0%
NFU Mutual	27.1%
Simplyhealth	27.2%
Zurich UK	27.3%
Lloyd's	27.7%
LV	28.0%
Ageas	28.4%
Aviva UK	28.5%
AIG	29.0%
Euler Hermes	29.0%
XL Catlin	30.2%
Industry Average	30.4%
Ecclesiastical	30.7%
ERS	30.7%
Travelers	30.8%
Hiscox	31.1%
Cov�ea	32.8%
QBE	32.8%
RSA	33.0%
Tokio Marine Kiln	33.1%
C N A	34.1%
Chubb	35.2%
FM Global	36.2%
Markerstudy	37.0%
Beazley	37.0%
Liberty Specialty	39.6%
Canopus	39.9%
Markel	39.9%
Western Provident	43.5%
Barbican	45.0%
Munich Re	59.6%



BROKERS

Mean Gender Pay Gap

Acorn	3.40%
First Central	3.90%
Carole Nash	6.70%
BeWiser	10.00%
Insure and Go	10.40%
Simply Business	13.40%
Swinton	13.80%
National Average	14.40%
Saga Services	16.40%
Hastings	17.40%
One Call	18.60%
Brightside	22.00%
Insurance Factory	22.80%
Complete Cover Group	24.00%
A Plan	24.30%
Autonet	24.60%
Endsleigh	24.70%
BGL Group	29.40%
Industry Average	30.40%
Broker Average	31.1%
Lark	31.70%
Eldon	32.20%
Towergate	32.20%
Marsh Services	35.20%
Miller	35.60%
Adrian Flux	37.90%
Aon	37.90%
Barbon	38.30%
Willis	39.80%
Bluefin	40.10%
Hyperion	41.20%
THB Group	41.60%
Jelf	42.10%
Henderson	42.50%
PIB Group	42.90%
JLT	44.10%
ED	48.00%
Arthur J Gallagher	51.00%
Higos	53.00%
Price Forbes	53.00%
Integro	75.00%

and women finding it difficult to return to the workforce once their maternity leave has finished.

While the government has taken steps to encourage new fathers to take more time off for their paternity leave, it is still mainly mothers that take off extended periods of time to look after their children, which can lead to issues with knowledge gaps and a lack of confidence when they decide to return to the workforce.

To help combat this, Allianz has launched a career returners programme, aimed at people, both men and women, who have been out of work for more than two years but are looking to return to the insurance industry. The programme provides the returners with a six month paid placement that includes additional training and support, and has so far taken two women back in to the business, with more new staff expected to enter the programme later this year.

Senior project manager Victoria Wieremie, who is part of the Allianz returners programme, says: "The programme is a very forward thinking way of re-introducing experienced career-breakers to the workplace. Significant talent is lost as a result of parents leaving work to bring up children and this programme recognises the value of those skills.

"The programme invested considerable time and effort in the recruitment and onboarding process and really helped me to feel valued and accepted."

Allianz's Smith says she is hopeful that such initiatives can help drive more mothers back into insurance and further up the career ladder.

"[The two women already on our programme] are highly talented ladies, but they lost the confidence to apply for a job," she says. "If you look at most jobs, what they ask for is an uninterrupted job history, so I am hoping that this programme can drive back more people into

these senior roles after they have had their families."

Engaging all levels of the business

But all these initiatives will fail to have the desired impact unless people engage with them and cultural change is achieved throughout businesses as well as the entire industry.

Rowney says LV= took the decision to share its gender pay gap figures with staff first in order to better engage the workforce and demonstrate the business' commitment to driving real change.

"We were one of the few companies to publish our gender pay gap report early – it was published in December," he says.

"Before distributing it externally though, we shared the report with our employees. We did this so they could see our numbers before anyone else and also gain a better understanding of the steps we're taking to tackle the gap.

"To be truly successful in closing the gender pay gap, it's something that every employee must be committed to and it has to be driven by the business. Whether it's through the recruitment and retention of our talented people or how we interact with customers or design and market our products, at the end of the day, we're all accountable."

Allianz's Smith says that talking to existing staff is vital to help improve understanding of the issues and make the changes that are needed to close the pay gap.

"Understanding the difference between the gender pay gap and equal pay is very important," she says. "I have had a lot of conversations with staff at Allianz where I have had to explain that difference first, and it has created a lot of noise that has diverted people away from what this is really about, which is about having more women in senior positions across the company."

And CII's Shlomo says progress is already being made. "The mere fact there is such widespread awareness and debate on the issue is already a good sign that attitudes are changing, and intentions will begin to translate into actions," she says. "The profession needs to collaborate as a whole to ensure universal commitment to the necessary actions on gender, diversity and inclusion.

"Diversity and inclusion should now be on every senior management team's agenda and form part of the broad-based priorities across industry and commerce as a whole, as employers seek to attract the right people."

Ultimately, however, LV='s Rowney says there is really only one way to close the gender pay gap: "We need to deliver on the commitments the industry is making. We're all saying the right thing but the key is to deliver it.

"Ultimately, the proof is in the pudding." ●

CII's Key Areas for Improvement

- Examining work allocation - do men routinely get the better jobs?
- Ensuring that recruitment adverts outline job descriptions in gender-neutral language.
- Developing programmes that are easily accessible and open to everyone and removing obstacles for women to participate.
- Realising the importance of sponsorship/mentoring - the CII has partnered with the 30% Club to support females in mentoring.



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