



Insurance Ireland Diversity & Inclusion

June 2019

Foreword

Kevin Thompson, CEO, Insurance Ireland

Diversity and inclusion (D&I) is fundamental to the future of our industry. The insurance sector is taking a proactive approach to make these improvements; increasing understanding of best practices, promoting industry initiatives and engaging with non-industry experts and advocacy groups.

Insurance Ireland is actively involved in a vast range of activity taking place within the diversity and inclusion arena for our sector. This includes work we are undertaking with our Talent Strategic Alliance Partner, Deloitte, via our Inclusion Committee with members from across the industry, and participation with The 30% Club including its Financial Services Committee.

We still have a lot to do, as reflected by the recent comments by the Central Bank of Ireland (CBI) in relation to culture and diversity and inclusion within the financial services sector. However, our membership is very engaged and undertakes activity around the likes of International Women's Day and

Pride, as well as supporting the Dive In festival of diversity and inclusion in insurance. Our overall aim is to ensure cross-industry buy-in as well as complementing the work and initiatives already taking place within our member companies.

The ambition of this Diversity & Inclusion booklet is to help guide insurance companies as to how to achieve greater diversity and inclusion within their organisation. From interaction with our members, we are very aware that biggest obstacles for companies in this area is knowing where to begin and how to go about doing it correctly. This is especially true for small to mid-tier size organisations. Thank you to the Insurance Ireland Inclusion Committee for their time and assistance in helping to bring this report to fruition.

We are delighted to be working with Deloitte on this initiative and are committed to facilitating the necessary diversity and inclusion discussions at an industry level.



Introduction

Teresa Kelly Oroz, Chair of Insurance Ireland's Inclusion Committee

Diversity and inclusion is key to the success of organisations, and increasingly so. Research has highlighted time and again that organisations with truly inclusive cultures outperform those without. Diversity of gender, age, race, cultural backgrounds and thought are key to the long-term success of organisations. Businesses who have cultivated an inclusive culture are twice as likely to meet, if not exceed, financial targets and eight times more likely to achieve better business outcomes overall.¹

With results and business benefits like this it is easy to understand why so many organisations say they wish to have a more inclusive culture. However, change is hard and resistance common, with organisational culture change a huge challenge.

We are also acutely aware that the Central Bank of Ireland (CBI), while recognising that a number of firms are addressing diversity and inclusion in a meaningful and serious way, has pointed to a lack of diversity at the most senior levels across the Irish financial services industry. They have called for action to improve this to help to continue to improve decision-making, internal challenge and culture. Insurance Ireland and the Inclusion Committee have met with Ed Sibley, Deputy Governor, Prudential Regulation at the CBI to inform our thinking and development in relation to our diversity and inclusion activity. The opportunity to discuss this priority area for our industry is invaluable and we will continue to take a leadership role in promoting diversity and inclusion best practices.

Insurance Ireland's member companies and Inclusion Committee are involved in initiatives throughout the year as an intrinsic part of wider industry activity, and this includes participation in International Women's Day, ongoing activity with The 30% Club, the Dive In festival, and Dublin LGBTQA Pride.

It is with all of this in mind that we, the Inclusion Committee and Deloitte, have created this Diversity & Inclusion Guide. We know from member and industry engagement that this support is necessary. Insurance organisations are keen to achieve greater diversity and inclusion, but they do not know where to start or how to undertake it correctly. This guide aims to answer those questions and help to get a practical plan in place.

Thank you to all of the members of the Inclusion Committee for their assistance in this project.



Section 1

Defining diversity and inclusion

Diversity and inclusion (D&I) is becoming an increasingly business critical issue across all industries and sectors. There are a number of macro trends that are shaping the Future of Work and one of those is diversity and generational change. Top talent and millennials thrive on diversity and this is creating a business context that is far less homogenous and much more diverse than it has been in the past. There are seven trends that we should consider when we think of diversity:

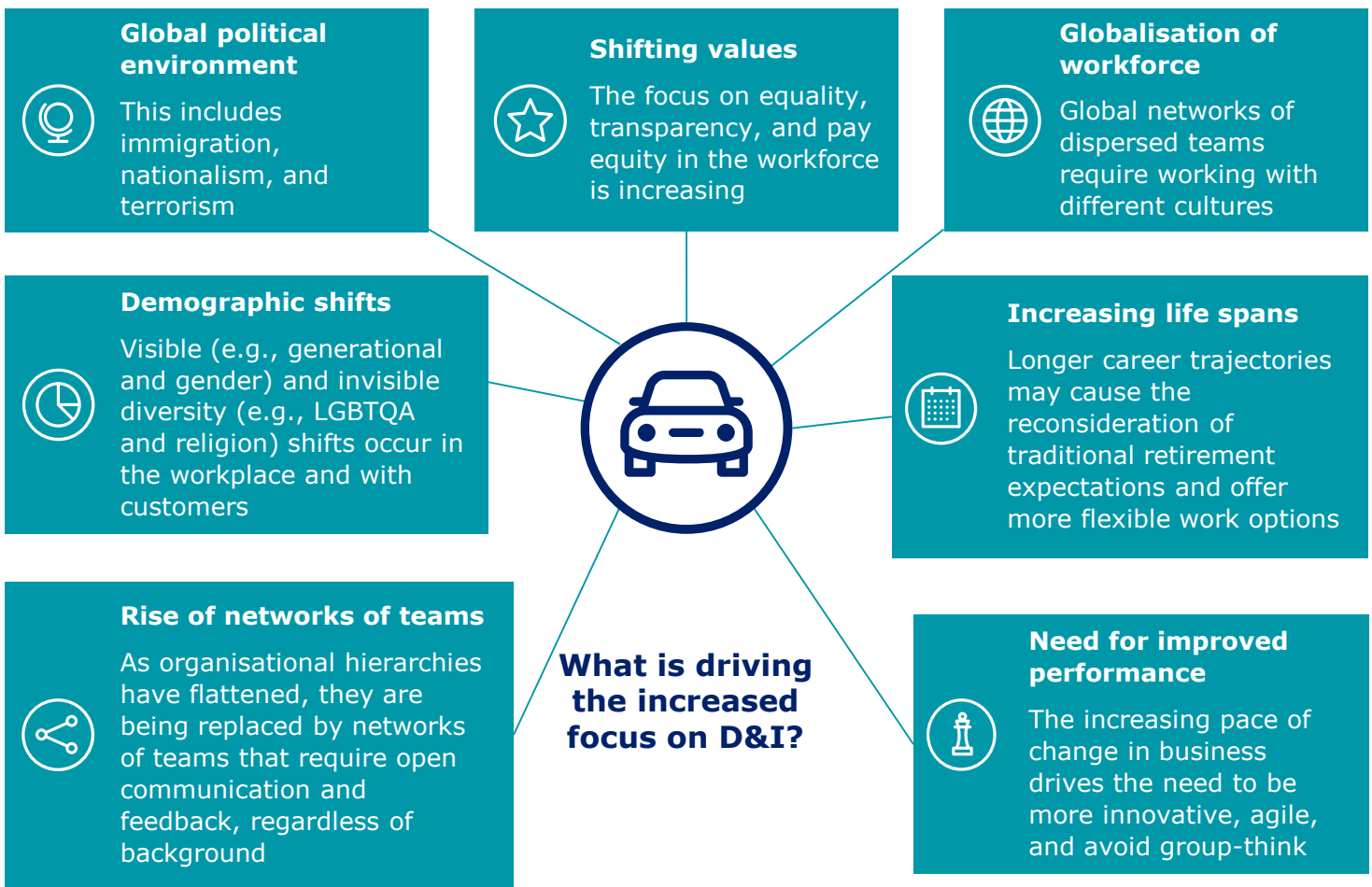


Figure 1.1 Trends in Diversity and Inclusion²

Today, there are greater expectations for organisations to be diverse, inclusive and effectively operate with a degree of integrity and morality³. Leading organisations recognise the need to integrate D&I as a comprehensive component of business strategy, woven into all aspects of the talent lifecycle. The Central Bank of Ireland considers a lack of D&I at senior management and board level in organisations to be a leading indicator of elevated behaviour and culture risks.⁴ It is clear that D&I should be a top-of-mind issue for businesses.

Diversity without inclusion is not enough. Diversity and inclusion combined lead to better business outcomes ... but what does it mean to be diverse and inclusive? While diversity and inclusion are strongly interlinked, they are in fact separate concepts of equal importance. Diversity refers to the presence of people who, as a group, have a wide range of characteristics, seen and unseen, which they were born with or have acquired. These characteristics may include

but are not limited to, their gender identity, race or ethnicity, LGBTQA status or disability status. Diversity fosters creativity, enhances innovation and improves decision making⁵.

Inclusion, on the other hand, refers to the practice of making all members of an organisation feel welcomed and giving them equal opportunity to connect, belong, and grow, to contribute to the organisation, advance their skill sets and careers, and feel comfortable and confident being their authentic selves.

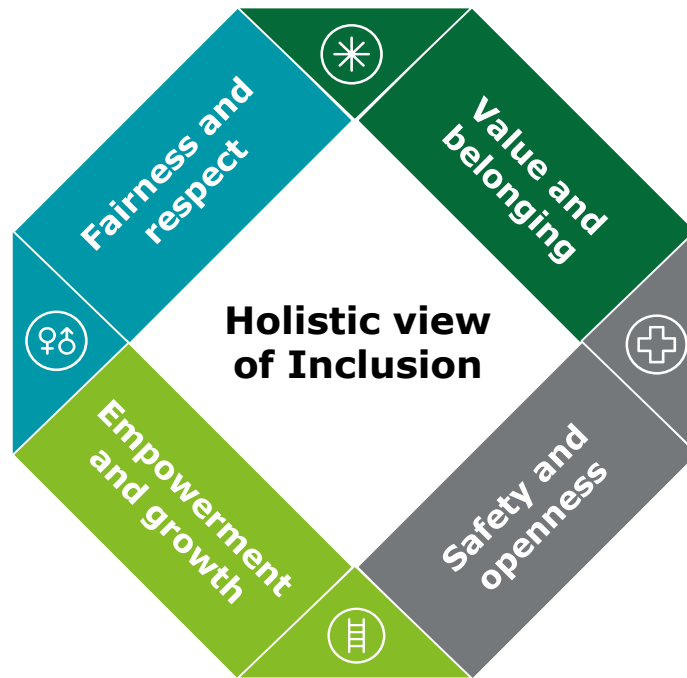


Figure 1.2 Holistic view of Inclusion

Research has shown that people feel included when they are treated fairly, their uniqueness is appreciated, they have a sense of belonging, they have a voice in decision-making, relevant views are heard and integrated, they are respected and feel they can bring their whole self to work. Deloitte's Human Capital Trends Report 2019⁶ indicates there is greater importance being placed by individuals on being part of an inclusive organisation and, as a result, employees are seeking out organisations who support them in building esteem, who focus on developing them as individuals and who create a sense of belonging. However, respondents to Deloitte's survey indicated that many of these areas are lacking, significantly. Insurance organisations are currently challenged with hiring the best talent, particularly in scarce skillsets, but having a focus on inclusion will make them more attractive to top talent, particularly millennials and 'Gen Z's'.

Maintaining an equal balance of diversity and inclusion has been proven to elicit organisational benefits. It has been shown to enhance employee engagement, improve employer brand, drive performance and reduce turnover rates.

Section 2

Building the case for diversity

How can you bring diversity and inclusion into your organisation? While many organisations recognise the need to transform their practices to become more diverse and inclusive, they can meet challenges in two forms:

1. Building a business case to drive true change in their culture.
2. Translating these aspirations into impactful actions. For many, the depth of change required is underestimated.

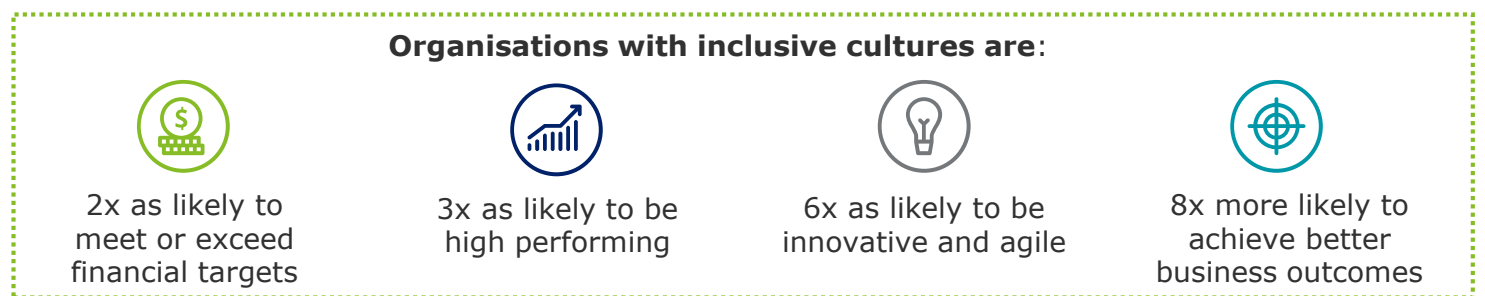


Figure 2.1 Statistics on organisations with inclusive cultures²

Organisations with inclusive cultures are more likely to be agile, high performing and meet or exceed financial targets². Therefore, to reach the highest levels of performance, a combination of both diversity and inclusion is critical within your organisation.

The first step in making D&I a key priority is building a business case that leadership can champion. Research by Deloitte has linked improvements in diversity and inclusion to better business performance (83%), responsiveness to customer needs (31%), and team collaboration (42%)⁶. These outcomes, among others, can support your business case.

Diversity is no longer a programme to be managed – it is a business imperative. The 2017 Deloitte Human Capital Trends report indicated the rising priority level of D&I among executives compared to previous years⁷. Over two thirds of executives rated D&I as an important issue, however it also highlighted the alarming reality gap which showed the majority of companies’ D&I maturity levels being “very low”. For the dial to be moved on D&I it needs to be proactively viewed as a C-suite priority, owned by the CEO. Figure 2.2 outlines some of the elements that should be considered as an organisation develops its business case.




External Imperative 	Organisational Culture 	Employer Value Proposition 	Employee Experience 
<ul style="list-style-type: none"> • Industry and regulatory trends • Regulatory requirements • Global trends in D&I • Demographic changes to the workforce 	<ul style="list-style-type: none"> • Outputs from cultural audit and employment engagement surveys • Identification of high impact areas for investment • Performance data 	<ul style="list-style-type: none"> • Competitors offerings and practices • Attrition data including exit interviews • Talent acquisition trends 	<ul style="list-style-type: none"> • Qualitative data on employees experience of D&I • Diversity data across organisation • In-flight D&I initiatives impact assessment

Fig 2.2 Building your business case for investment in D&I

Building the case for diversity

“The eight powerful truths”

The conversation around D&I can be a challenging one for organisations; often, a business case alone will not be a sufficient trigger for engagement, buy-in and achieving change across all levels of the organisation. However, “the eight powerful truths”⁸ can be used to accelerate this conversation, providing support for the business case and helping to close the gap between aspiration and reality.

“The eight powerful truths” include placing a focus on diversity of thinking, and accepting that diversity without inclusion is not enough. To move the dial, organisations must acknowledge that inclusive corporate governance is critical for success while also embracing the influence of middle management within an organisation. It is important to enable middle managers and tap into their potential to shape the D&I agenda. Organisations should rewire the system to make it easier to tackle biases and reshape behaviours, setting tangible goals to make ambitions real. Lastly, organisations have to go beyond tick-the-box programmes and invest in the appropriate level of effort and resourcing in order to achieve a culture reset.



Figure 2.3 “The eight powerful truths”

Building the case for diversity

Identifying where you are in terms of D&I maturity?

As you move from building your business case for D&I to translating your aspirations into impactful actions it is important to understand your current practices and identify your organisation's current position and goals for the future. The Bersin by Deloitte Diversity and Inclusion Maturity Model² provides a framework to do this. Figure 2.4 below provides an overview of the four levels of maturity that exist across organisations.

- 1 Level one maturity is predicated on the belief that diversity is a problem to be managed, with actions generally stemming as a consequence of external mandates or as a response to complaints.
- 2 At level two maturity, the value of diversity starts to be recognised. This stage is often characterised by grassroots initiatives (such as employee resource groups*), a calendar of events, and other HR-led activities (such as mentoring or unconscious bias training).
- 3 More substantial cultural change begins at level three maturity, when the CEO and other influential business leaders step up, challenge the status quo and address barriers to inclusion. By role modelling inclusive behaviours and aligning and adapting organisational systems, they create the conditions that influence employee behaviours and mind-sets. At this level, communications are transparent, visible and reinforced.
- 4 At level four maturity, diversity and inclusion are fully integrated into employee and other business processes such as innovation, customer experience and workplace design.



Figure 2.4 Bersin by Deloitte Maturity Model Provides a Roadmap to an Inclusive Culture²

*We recognise that organisations can have employee resource groups (ERGs), employee action groups (EAGs), or business resource groups (BRGs). For the sake of simplicity, we are referring to them all as ERGs, but recognise that they may be one of these other group types in organisations. For reference, we define ERGs, EAGs, and BRGs as forums that connect colleagues with a common focus on a specific community to develop leadership roles, management skills, and to help to advance business and talent strategies with a diversity focus.

Once the present maturity level of your organisation has been established and you have set a goal for the future, you are ready to begin mobilising your diversity and inclusion agenda.

Building the case for diversity

Six principles for translating your D&I aspirations into impactful actions²

-  **Principle 1: Treat D&I as business-critical in terms of the level of visibility and accountability you attribute to it.** Align your D&I strategy with your business objectives and connect senior leader compensation with achievement of D&I goals (companies that do this are twice as likely to be innovative and anticipate change, three times more likely to be effective at coaching people for higher performance and identifying and developing leaders).²
-  **Principle 2: Move beyond D&I.** Organisations should encourage diversity, but they should also place an equal, if not greater, emphasis on inclusion. Discussing the value of “invisible diversity”^{*} is an important indicator of mature D&I organisations. Offer resources and encourage broad participation in building an inclusive organisation.
-  **Principle 3: Prioritise inclusive leadership.** Leaders who are personally committed to and demonstrate inclusive behaviours are a hallmark of a mature organisation in terms of D&I.
-  **Principle 4: Embed D&I into all talent practices. Reinforce an inclusive culture every day.** Focus on integrating D&I concepts into talent acquisition, capability development, leadership development, and other talent processes. The point is to reinforce the importance of inclusion every day and for all employees throughout the employee lifecycle.
-  **Principle 5: Provide D&I resources that empower individuals to take action. Offer these resources to all employees . . . not just diverse populations.** While many organisations rely on Employee Resource Groups (ERGs) to help diverse talent to navigate organisations, the mere existence of these groups is not adequate to enable people to take action on their own needs or to respond differently in situations they may encounter. More mature organisations in D&I provide resources that enable individuals to take actions in their daily lives that are different than they would have without those resources. In this way, creating a diverse and inclusive organisation becomes a personal mission that includes activities and behaviours individuals can engage in, as opposed to an initiative they are simply aware of.
-  **Principle 6: Drive accountability, not metrics tracking. Move beyond tracking data to discussing and doing something about it.** It is not enough to solely track D&I related metrics. Instead, organisations should create accountability by sharing strategic measurements about D&I related activities and their impact. Organisations should also encourage senior leaders to discuss achievement on an ongoing basis, reinforce the importance of D&I being business focused via tracking their goals, and justify their budget and spending against outcomes.

^{*}Invisible diversity incorporates differing characteristics of an individual which are not visible on interaction including for example, religion, culture, some forms of disability, LGBTQTA status etc.

Section 3

Inclusive leaders

It is clear that there are certain core aspects of leadership which are timeless, such as setting direction and influencing others. However, a new capability has emerged that is vital to the way leadership is executed in diverse environments. This is referred to as *inclusive leadership*. Inclusive leadership is about treating people fairly, personalising individuals and leveraging the thinking of diverse groups. Deloitte’s research identified that behaviours of senior executives and managers can drive up to 70 percent difference between the proportion of employees who feel highly included and the proportion of those who do not.⁵

Deloitte has identified the six traits of an inclusive leader⁹:

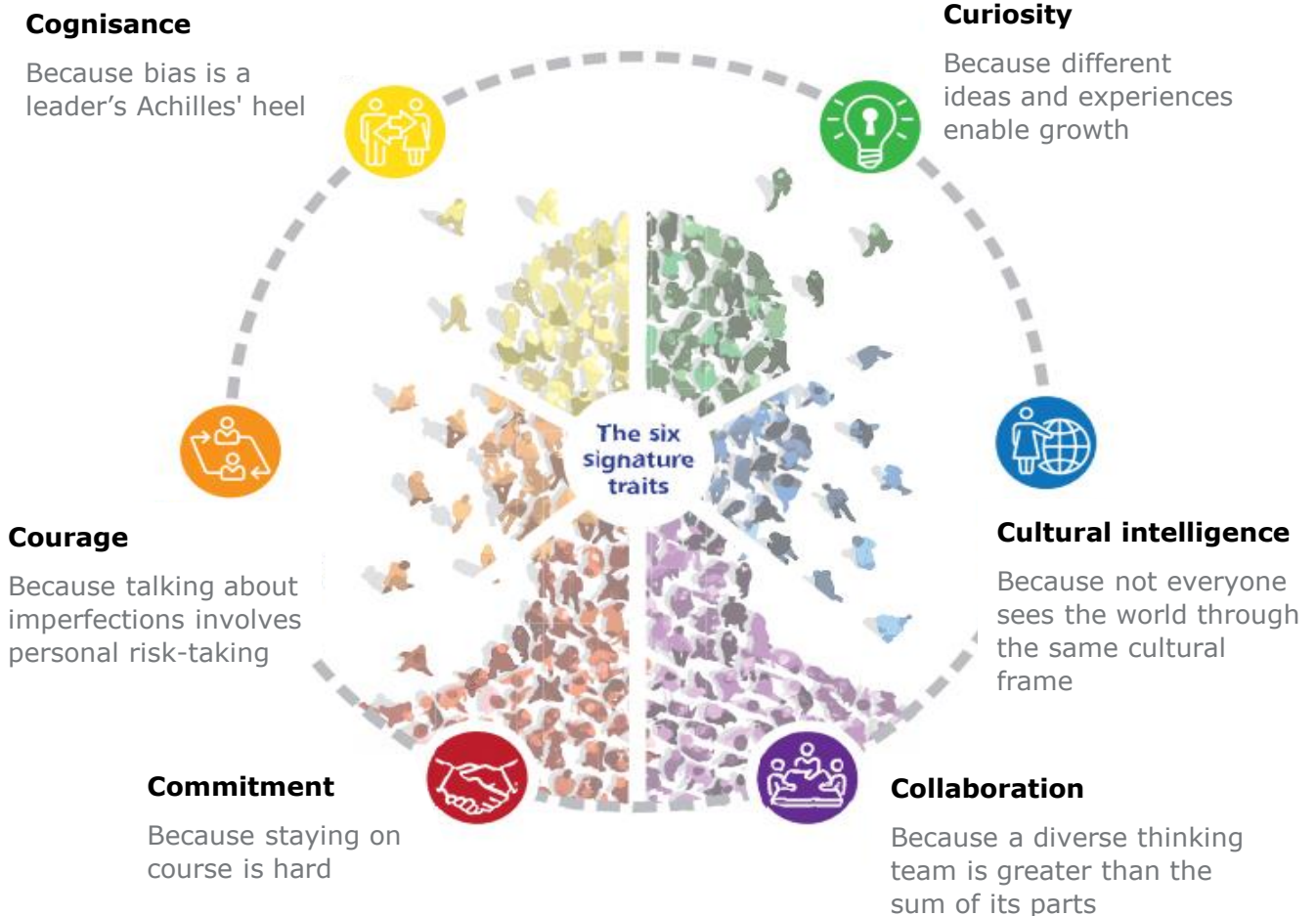


Figure 3.1 The six signature traits of an inclusive leader

- **Commitment.** Highly inclusive leaders are committed to D&I because these objectives align with their personal values and because they believe in the business case
- **Courage.** Highly inclusive leaders speak up and challenge the status quo while remaining humble about their strengths and weaknesses
- **Cognisance of bias.** Highly inclusive leaders are mindful of personal and organisational blind spots, and self-regulate to help ensure “fair play”

- **Curiosity.** Highly inclusive leaders have an open mind-set, a desire to understand how others view and experience the world, and a tolerance for ambiguity
- **Culturally intelligent.** Highly inclusive leaders are confident and effective in cross-cultural interactions
- **Collaborative.** Highly inclusive leaders empower individuals as well as create and leverage the thinking of diverse groups

A leader who embodies these traits operates more effectively within diverse markets, better connects with diverse customers, and accesses a more diverse spectrum of ideas in the workforce to reach their full potential. For D&I to become embedded in insurance organisations, organisations should include these capabilities in leadership assessment and leadership development procedures. The truth is, the rules of the game have changed and the old “hero” style of leadership is . . . Old. As the context has become much more diverse, inclusive leadership is now critical to success.

The diversity and inclusion imperative

Board:

Recent figures from The 30% Club identified that in 2019 almost 30% of Irish listed companies fail to benefit from gender diversity at board level and are still all male, while the vast majority do not have female Executive Directors. Irish plcs need to develop a policy of open, competitive, merit-based appointments with a consistent focus on building well-diversified boards, not just gender diversification, but true diversification of thought. The first report of the Balance for Better Business Review Group recently launched targets 33% female directors for ISEQ 20 companies by 2023¹⁰.

Academic studies show overwhelming evidence that one of the most effective ways to enhance corporate governance is through board diversity. Simply stated, diversity of thought leads to diversity of perspectives. One principle of good corporate governance is that independent thought is required to engender innovation, growth and, significantly, good decision-making. A board member’s ability to effectively question and challenge management, and other directors, is drawn from distinct life experiences that are unique to each individual. In addition to this, a fast-changing world means a mix of perspectives and expertise is more important than ever before in Ireland’s boardrooms.¹¹

Leadership:

To build diverse boards, a diverse leadership pipeline within the organisation is also required. It has been identified that behaviours of senior executives and managers can drive up to 70 percent difference between the proportion of employees who feel highly included and the proportion of those who do not. Gender balance on executive leadership teams can be represented broadly by aiming to have at least 40% from each gender. In setting targets the focus should be on incremental change for organisations and developing on what they currently have. Business leaders should be encouraged to engage fully with diversity and inclusion initiatives that generate change and accelerate progress towards gender balance at all levels of leadership.

Organisations:

More broadly organisations will need to adapt if a diverse leadership pipeline and an overall diverse and inclusive culture is to be created.

If one considers the fact that organisations now operate as networks, it becomes even clearer that diversity and inclusion can reinforce organisational performance. Research by Deloitte and other academic institutions demonstrates that diverse and inclusive teams are more innovative,

engaged, and creative in their work and it has also been proven that when comparing high-performing teams against lower-performing teams the view that people must feel included in order to speak up and fully contribute is supported. Organisations need to develop initiatives that foster an inclusive culture from the time a potential employee becomes aware of the organisation (e.g. via advertising, social media presence etc.) through to developing and motivating employees (e.g. unconscious bias training, performance management).

Regulatory requirements

The Central Bank of Ireland have set out clear requirements in relation to expectations of financial institutions and their cultures, with D&I being a key part of these culture expectations. Key figures from Central Bank's Demographic Analysis (2018) shows a pronounced gender imbalance at board level and in revenue generating roles across the financial system.

According to the study by the CBI, approximately four out of five applications for board positions were for men, marginally down on 2017 (82%). This remained even more imbalanced for the Chair of the Board and Chief Executive positions, 84% of which were for men. Female applications remained higher for risk (28%) and control functions (e.g. compliance 41%) roles than the average, and starkly higher than in those roles responsible for driving revenue with businesses (for example, Chief Executive, Head of Retail Sales, Head of Underwriting, etc.¹². This is in line with a study conducted by The 30% Club in 2018, on women in financial services, which revealed that the benchmark of female representation for financial services in Ireland tells us that while the general population is equally balanced, significant differences emerge as you progress to more senior levels¹³.

To mobilise the D&I agenda, leaders must embrace the six signature traits of an inclusive leader, build out the D&I roadmap, track progress and foster accountability across the journey.

“There are increasing numbers of studies that show that diversity is a competitive differentiator; specifically, that when companies embrace gender and ethnic diversity at the leadership level, they are more likely to be successful - or to put it another way, they are less likely to fail”³

Ed Sibley, Central Bank of Ireland

Section 4

Practical considerations to action D&I

As seen on page eight of this report, Deloitte research identifies four levels of D&I maturity: (1) compliance-focused diversity, (2) programmatic D&I, (3) leader-owned D&I, and (4) inclusive culture. Moving from one maturity level to another requires a significant level of effort, investment in resources and visible and clear support from leadership. Outlined below and overleaf are starting points to progress from one level to the next and corresponding sample activities. It is assumed organisations start at a minimum of 'Level 1: Compliance-Focused Diversity'.

Progressing from compliance-focused diversity to programmatic D&I involves shifting from a compliance mind-set to one in which D&I is valued enough that organisations will invest in D&I programmes and policies.

Level 2 Programmatic D&I

Starting point	Sample activities
<p><i>Build leader support for D&I beyond compliance</i></p>	<ul style="list-style-type: none"> Share research data which supports the case that more diverse and inclusive organisations perform better Create experiences that help to make the need for diversity and inclusion more personal for leaders
<p><i>Begin to create a broad coalition of individuals engaged with D&I issues</i></p>	<ul style="list-style-type: none"> Launch a series of ERGs (Employee Resource Groups) that can engage a broad network of employees Create formal governance councils that can help to address specific D&I needs throughout individual business units / functions
<p><i>Introduce high-impact programmes that raise awareness and enable behavior change</i></p>	<ul style="list-style-type: none"> Launch a limited number of programmes that personalise the need for diversity and inclusion programmes (e.g., normal or reverse mentoring programmes, unconscious bias programmes) Ensure all programmes include specific actions that can result in behaviour change

Moving from a programmatic D&I culture to leader-owned D&I, poses a leadership challenge. Leaders must be engaged in order to recognise that D&I is not the responsibility of HR, a dedicated D&I group, or the programmes or policies in place. It is the responsibility of organisation leaders to own the D&I agenda.

Level 3 Leader-Owned D&I

Starting point	Sample activities
<p><i>Provide leaders with stories and other resources to talk about the positive impact of D&I in the organisation</i></p>	<ul style="list-style-type: none"> Work with ERGs to identify examples of how D&I has positively impacted employees or the business Collaborate with people analytics teams to identify and compare business outcomes (e.g., revenue, customer satisfaction, time to market)

Starting point

Sample activities

Identify specific activities—especially critical decision points—that leaders can use to reinforce their D&I commitment and make them aware of these opportunities

- Make leaders aware of critical decision points that affect the representation levels within the talent pipeline (e.g., candidate slates, succession slates, promotion decisions, leadership development opportunities)
- Provide leaders with relevant information during these critical decision points

Share D&I metrics with leaders, and provide guidance on what and with whom they can share information

- Identify D&I metrics critical to understanding D&I in the organisation (e.g. Recruitment outcomes in relation to equal opportunities, tracking completion of unconscious bias training)
- Develop dashboards and tools that will enable leaders to access data in real-time and continuously
- Develop and distribute guidelines on those with whom certain types of D&I metrics can be shared

Level 4

Inclusive Culture

Moving from leader-owned D&I to an inclusive culture means embedding D&I as a business value.

Starting point

Sample activities

Communicate in a variety of forums that D&I is business-critical

- Adjust D&I's reporting line, so that a C-suite executive is ultimately responsible for it
- Publicise specific examples of how and why D&I is core to business strategy
- Enhance public support of D&I efforts, internal and external to the organisation

Build in processes to address bias in critical talent activities

- Create processes that encourage leaders to consider bias when determining stretch goal assignments, conducting succession planning, and assessing talent
- Integrate D&I competencies into talent management practices and specifically coaching programmes

Hold leaders at all levels accountable for improvement on D&I metrics

- Share diversity metrics with all employees
- Tie a portion of senior leader compensation to D&I metric achievement
- Create a D&I steering committee that will advise the board of directors and internal leaders on their D&I practices

When it comes to an organisations D&I journey and their progression through these levels, there are various critical success factors to consider:

- **Leadership accountability.** Inclusion usually comes from the top. Leadership accountability starts with top-level leaders to set the tone of an inclusive culture, create open forums for discussion and lead by example demonstrating that diversity and inclusion is a critical part of the business.
- **Champions of change.** Create a powerful task force that consists of internal influencers and diverse business lines to champion the change.
- **Develop an inclusion strategy.** Develop a strategy for an inclusive culture, that starts with leadership and then implements programmatic initiatives that cascade into policies and processes.
- **Identify metrics and targets.** Leverage baseline metrics, set meaningful targets that can show progress of the strategy, then track and communicate progress regularly.
- **Uncover and disrupt bias.** Become aware of how unconscious bias impacts behaviours and how to disrupt those biases to ultimately make teams more collaborative and inclusive.
- **Set talent up for success.** Understand diverse talent mapping processes including talent acquisition, performance management and succession planning.
- **Embed in business.** Embedding diversity and inclusion in business strategy and into the organisation's core values leads to an increase in business performance.

By identifying key metrics to be reviewed on a regular basis, the progress of the organisations D&I agenda can be tracked. Examples of potential data sources include:

- Profiles of employees from recruitment to retirement
- Data on inclusion experiences
- Pulse checks to track employee's perception of diversity and inclusion
- 360 inclusive leadership survey

With only 4% of millennials expressing a desire to work in the insurance sector, attracting and retaining talent will undeniably be a major challenge for organisations. Insurance organisations that take D&I seriously and embed an open and trusting culture are more likely to experience positive employee engagement, better business outcomes and lower turnover rates as employees feel valued, respected and heard. According to the Deloitte Millennial Survey *'good pay and a positive culture attracts millennials, but diversity, inclusion and flexibility are important keys to engagement'*¹⁴.

Significant change will not happen until insurance organisations go beyond tick-the-box programmes and invest the appropriate level of effort and resourcing in creating diverse and inclusive cultures.

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