

Reed  
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Insurance & financial services

# Salary guide 2024



# The cost of winning in 2024

The end of 2023 saw slowing inflation, a positive sign for the year ahead. But no matter what happens with the inflation rate, people will still be feeling the pinch of the cost-of-living crisis. Many will be looking for jobs that can offer the salary and benefits they need to stay afloat.

It's the people working in organisations that make the difference, so it is important that companies do all they can to offer the best remuneration packages to attract new, good quality hires and to retain their best people.

Towards the end of last year, we conducted our annual survey of 5,000 workers to provide you with a representative picture of the wants and needs of the UK workforce. You can see an in-depth analysis of the results of the survey further on in this guide, but interestingly, 55% of people are currently looking for, or considering looking for, a new job. The top reasons for looking to leave their current role include pay being insufficient or perceived to be better elsewhere, benefits not being good enough, and a toxic workplace culture.

On top of this, just over half of workers (56%) are happy with the pay they receive, but this does mean that many are not. Of those who aren't satisfied with what they are earning, over half (57%) stated that this is because their salary hasn't risen with the cost of living. Over a third (39%) say it's not enough for them to live the lifestyle they want, and (38%) feel they are unable to save enough money to meet their financial goals.

As a business leader, I know it isn't always possible to increase salaries, especially with rising costs, the burden of overheads and higher business rates looming. However, it's important that if you can, you consider doing so, because even a small amount can make a big difference.

In my experience, the best investment you can make is in people, and in return, you will see improvements to productivity, employee retention, customer satisfaction and ultimately your bottom line. But if there really isn't anything you can do with salary, focus on the benefits you can offer – make your place of work difficult to leave and become a 'star player' when it comes to added value. Our research highlights the disparity between what is being offered and what people really want, so don't be afraid to ask your colleagues what they actually want and keep doing this on a regular basis to ensure you have your finger on the pulse.

This year, our research has also highlighted some significant gender disparities. According to our survey, women are earning on average £10,000 less than their male counterparts. 57% of men feel confident they will achieve their dream salary, as opposed to just 44% of women. Women's mental health is also more likely to be impacted negatively by their current financial situation (40% vs 29% of men). And overall, women are less likely to receive any work benefits (35% vs 25% of men), but when they do get them, they are more likely to prefer flexi time (40% vs 32% of men) and are less likely to get a salary increment (16% vs 20% of men).

These disturbing statistics highlight that there is still much work to be done to close the gender pay gap. According to the Office for National Statistics, the gap in median hourly pay between full-time male and female employees increased to 7.7% in 2023. Organisations should continue to address women's inequality in the workplace and it's certainly something we are working on here at Reed. Addressing gender pay will bring a range of benefits to your business including improved morale, higher retention, increased innovation, improved productivity and lower legal risks.

Not only must we bridge the pay gap, but business leaders also need to ensure that no matter what journey you find your organisations are on in 2024, inclusion and belonging should remain paramount in the workplace. This will ensure you widen your doors to access the best talent available. In an environment where you will need innovative, creative and productive people more than ever, this makes perfect business sense.

Remember, your people are your superpower!

Wishing you all the best for the year ahead.



James Reed CBE  
Chairman and Chief Executive, Reed



# Why use Reed's insurance & financial services salary guide?

For both jobseekers and employers alike, Reed's salary guide stands as an invaluable resource, offering unparalleled insights to keep you well-informed and ahead of the curve in 2024.



## Unmatched data insights

This comprehensive guide draws upon a vast dataset derived from over 17 million jobs posted on [Reed.co.uk](https://www.reed.co.uk) since 2016, solidifying its status as the most trusted salary guide in existence. The analysis of such an extensive volume of data offers an unparalleled view of the sector, ensuring accuracy and reliability.



## Local and national expertise

Our specialism experts provide key insight into the sector, with Reed's regional directors discussing the local job landscape. This distinctive perspective, not available elsewhere, enhances the guide's richness and relevance.



## Evolving landscapes and emerging trends

Delving into the intricacies of roles across 12 UK regions, our guide highlights noteworthy developments using graphics to depict key salary changes over the past year. With a robust dataset spanning four years, it includes salary projections for the upcoming year and average salary data dating back to 2016.

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# Insurance and financial services profiting faster than most from AI uptake



**Leanne Appleton**

Insurance & Financial Services Expert, Reed

**The insurance and financial services sector has always been at the heart of the nation's economy. In recent years, it has faced significant challenges, from ongoing Brexit uncertainties to the lasting impact of the pandemic.**

As the industry continues to navigate obstacles on the back of these economic issues, we're seeing a greater number of firms embracing technological changes – in particular the use of AI and automation – which is significantly impacting the world of work for the current and next generation.

Most financial services firms have fared well, demonstrating strong operational resilience, while the use of multiple suppliers, outsourced service delivery via near-shore and off-shore models, and joint ventures have helped contribute to an improved picture for the industry. Profit margins continue to climb as private equity firms seek growth in the current market, while skilled financial professionals continue to be sought after to ensure clients are getting the best service on offer.

## ↓ AI integration is leading the way

The UK insurance industry is taking up AI at a faster pace than most other leading markets. To stay robust, it's important that firms keep reinvesting in key areas of growth, such as optimising in-house processes and embracing automation, to maintain good long-term profit margins and make the most from human capital. Firms must continue to invest in technology to remain competitive, both when it comes to reaching new clients and securing new talent.

AI technology is commonly being used across the sector to market products and enhance customer service through service desks, self-service portals, and risk/financial modelling, where chatbots have recently become the

first port of call for a growing number of customers seeking support and advice.

The adoption of digital practices will increase speed, efficiency, and accuracy across every area of insurance and finance. Generative AI, for example, has significantly accelerated growth for insurers, helping firms assess risk and detect fraud, while reducing human error in the application process. That said, firms need to tread carefully during this transitional phase until we better understand how to use the technology across all areas of the business.

## ↓ Keep job offerings relevant

The pandemic demonstrated the effectiveness of remote work, and this way of working saw a huge boost in productivity levels – which have remained throughout the sector. A continued focus on agile working is helping firms attract talent from further afield, including from outside the UK, which is going some way to bridge skills gaps. Flexible working is also a great tool in increasing employee attraction and retention.

Upskilling and retraining is increasingly important, with automation impacting roles in many sectors. Businesses are urged to be creative in their approach to fostering growth and, most importantly, securing talent.

To attract and secure the best people, employers are urged to act quickly and decisively, while listening to the needs of their existing staff to understand what they most value. Employers should offer education and training programmes to help employees stay current with industry trends and regulations, and help them progress and enhance their own skill sets.

Consider allowing talented and loyal employees more autonomy when it comes to day-to-day operations and strategy implementation. Encouraging them to think creatively, experiment with new ideas, and adopt a growth mindset will enable companies to stay ahead and develop their functions and offerings to stakeholders.

### ↓ The jobs in demand

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Throughout the sector, we're seeing continued demand for professionals who can help drive strategies and business plans, such as paraplanners, financial advisors and chartered financial planners. As an ageing workforce impacts the sector, with highly-experienced professionals nearing retirement, this has in turn provided opportunities for newcomers to take up the reins and progress their careers in an increasingly digital-first industry.

The demand for financial expertise remains high, particularly in light of economic uncertainties and the ongoing need for financial planning and compliance. Regulations in the financial services sector have become increasingly stringent over the past few years, with risk managers and compliance officers in high demand to ensure that businesses remain compliant with legal frameworks, particularly in high stakes mergers and acquisitions.

Market demand will continue to influence compensation packages across the sector. Salary is highly prized, and jobseekers are encouraged to explore and benchmark pay to understand the market value of roles. Experienced professionals, along with newly-qualified advisors who understand the market, have nothing to fear when exploring their options, but are encouraged to figure out what matters to them when looking to move on – whether it's flexible working, generous benefits, training opportunities or regular salary reviews.



# Our **survey** says...

At the end of 2023, Reed conducted its annual snap survey of 5,000 professionals. The research asked UK workers about their current and preferred salary and benefits, their organisation's performance and priorities, how they rated their job satisfaction and career prospects, as well as the key recruitment and skills trends they're witnessing. Here's what their answers revealed:



## Salaries

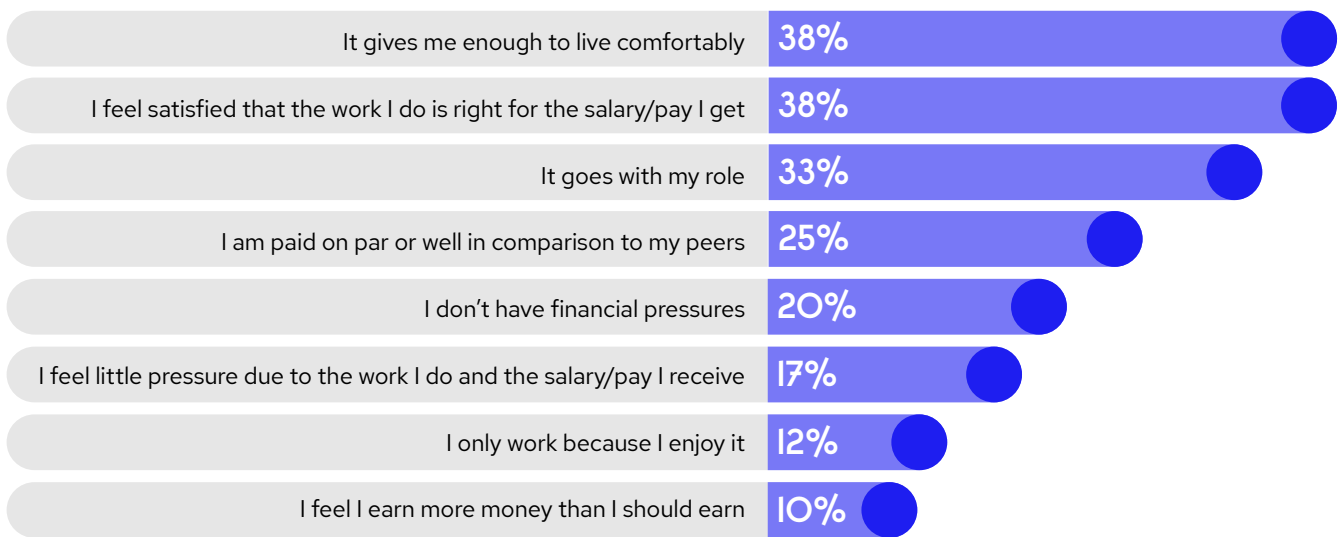
**With ongoing cost-of-living challenges, salaries will continue to be a huge area of discussion in the employment market, for both professionals and businesses.**

As many are feeling the pinch, we've seen more talent move around to secure higher paid roles, with businesses analysing how much they can stretch to get the people they need. Getting professionals' take on their salaries is critical for businesses looking to benchmark what they can offer. Interestingly, the data has also revealed a gulf between men and women when it comes to attitudes to salary.

Currently, over half (56%) of workers are happy with the pay they receive, a slight incline from the previous year (53%). Although, around one-in-four (24%) professionals feel unhappy with their current salary.

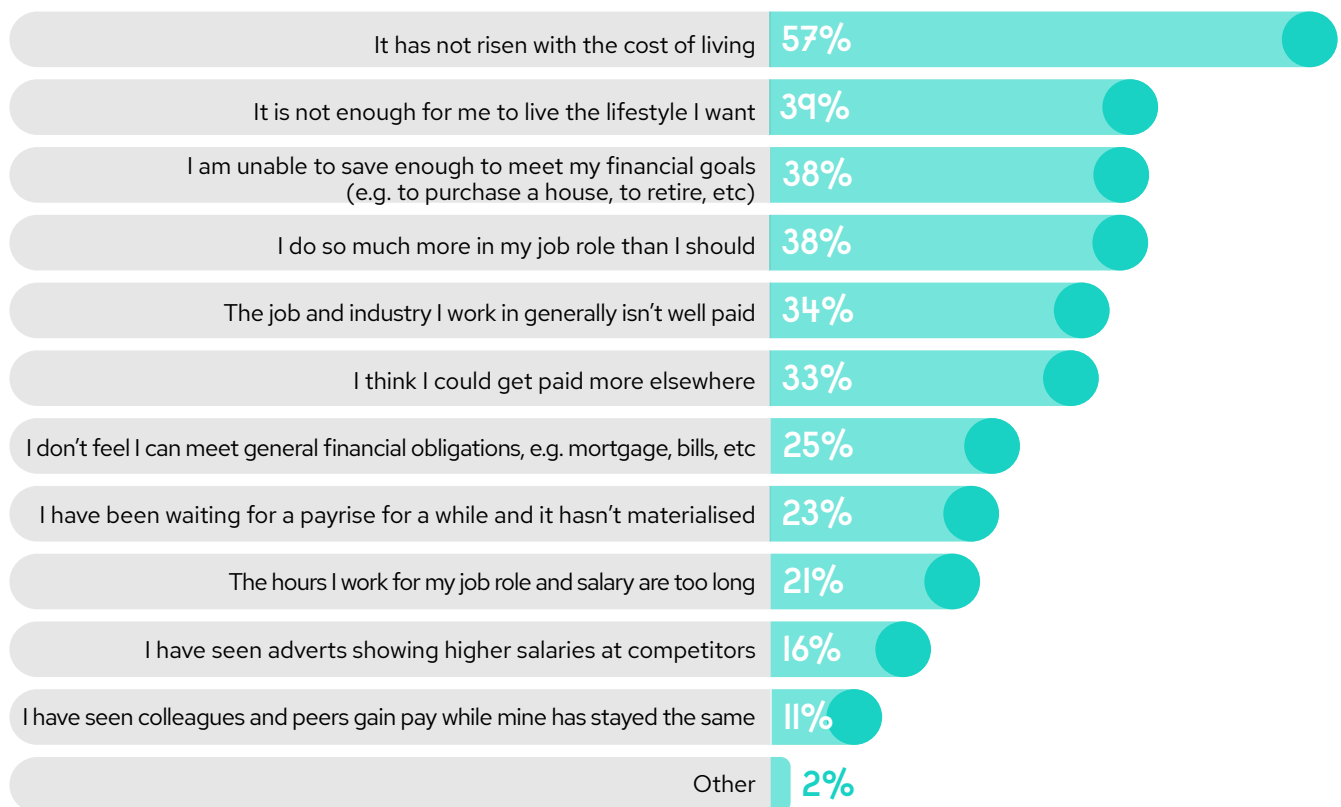
Of those who are happy with their pay, 38% say it's because it's enough for them to live comfortably on, 38% feel satisfied that the work they do is right for the salary they receive, and 33% believe it goes well with their role.

## ↓ Why are workers happy with their current salary/earnings?



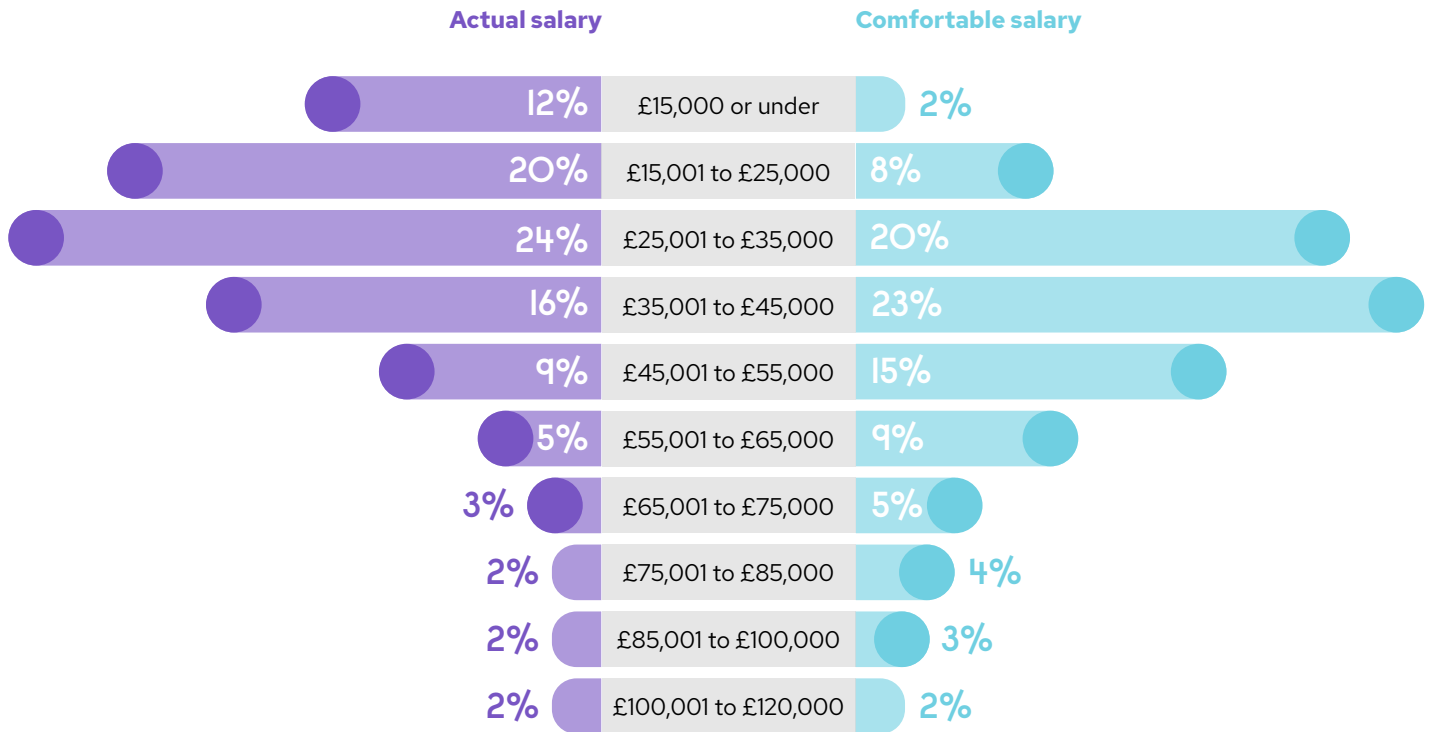
But, as expected, continued increases in inflation and bills have put many under greater financial pressure. Over half (57%) of those who aren't satisfied with their salary shared that this is because it hasn't risen with the cost of living, over a third (39%) say it's not enough for them to live the lifestyle they want, and 38% feel they are unable to save enough money to meet their financial goals.

## ↓ Why are workers unhappy with their current salary/earnings?



The disparity between the average wage and the salary people would be comfortable with remains quite large. This year, the average ideal salary is **£48,500**, whereas the average wage for survey respondents stands **£13,200** short at **£35,200**. Last year, this gap was **£13,800** – showing a small shift in expectations.

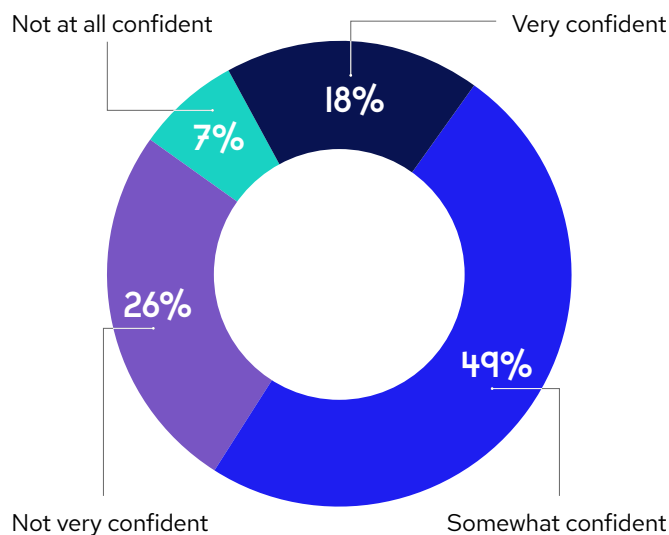
### ↓ Actual vs comfortable salary



Half (50%) feel confident that they will achieve their comfortable salary at some point. Depending on whether you take a glass half empty, or half full approach, this may be an indication that those who wish to earn more may consider moving companies to secure a higher wage.

It's worth noting that there's a difference between men and women. Men have a higher comfortable salary of £52,000 compared to women (£45,000). And more men (57%) feel confident they will hit that salary, compared to less than half of women (44%).

### ↓ Confidence in achieving financial goals in time





As the economy has continued to take its toll on professionals over the past two years, we also asked people how they have been managing their wages, and whether the current financial climate has impacted their financial goals and savings.

On average, people are spending 60% of their monthly wage on essential purchases – including bills, mortgages, food, etc – with the remainder being split evenly between luxury spending and savings. In comparison to 2021, that’s an increase of six per cent going to essential purchases and a four per cent drop in luxury items. Additionally, over one-in-five (22%) aren’t saving any of their salary because they can’t afford to do so, with a third (33%) not feeling confident they will meet their financial saving goals on time. The cost-of-living crisis seems to be taking a heavier toll on women – they are more likely to say they can’t afford to save money – 24% compared with 19% for men. They are also less confident in achieving their financial goals: 61% of women feel confident, compared with 75% of men.

Women’s mental health is also suffering due to finances. Forty per cent of women say their financial situation is impacting their mental health negatively, compared with 29% of men.

## All about the **benefits**

It seems that offering a higher salary remains the most ideal way to attract and retain employees – but this isn’t viable for every business, as they are also battling rising bills and tighter overheads.



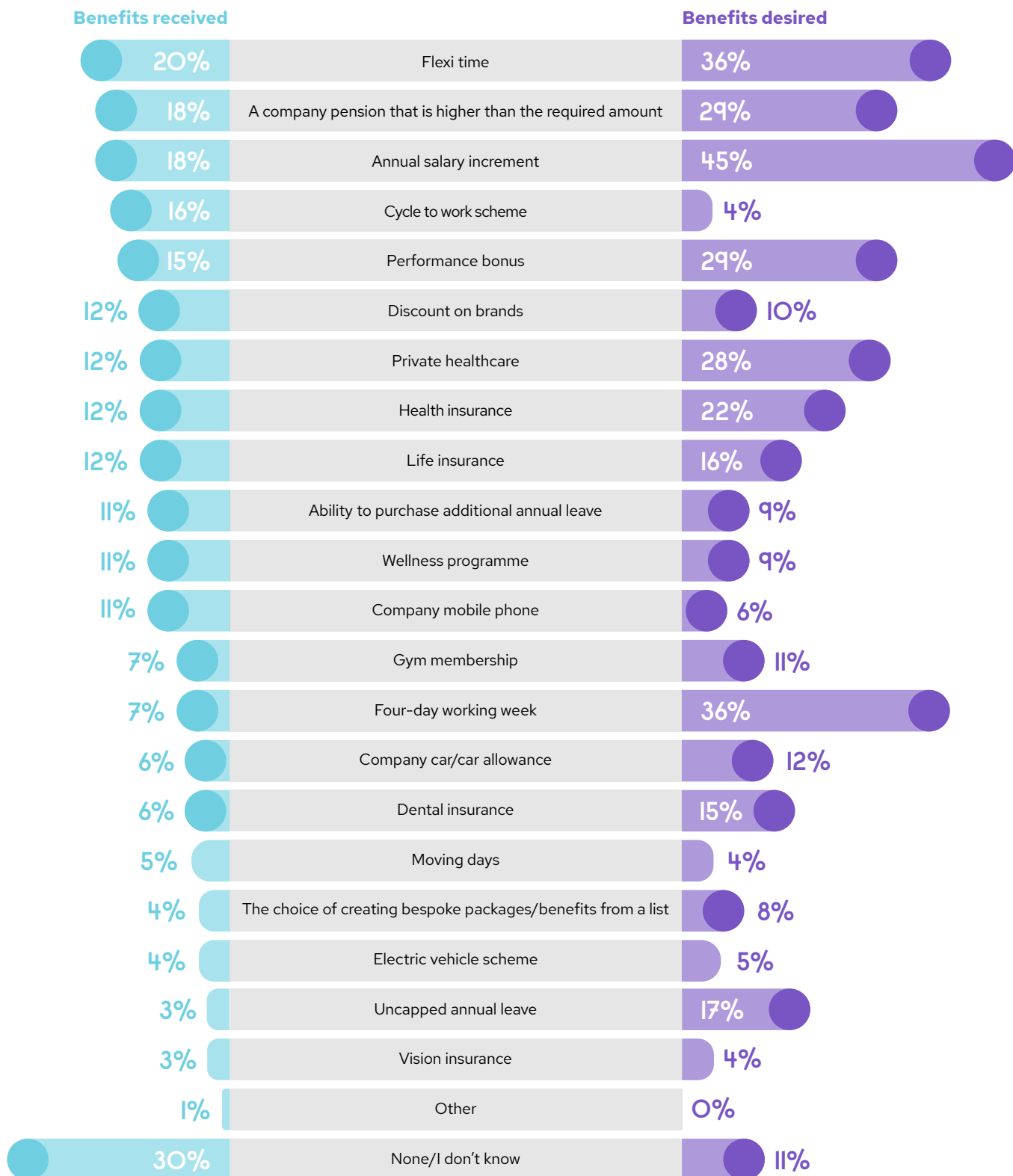
Where raising salaries isn’t an option, the benefits businesses offer can potentially tip the balance when people are considering changing jobs. Surprisingly, however, three-in-10 (30%) say they don’t receive any workplace benefits at all.

There seems to be a more even playing field when it comes to the benefits in demand this year versus the last few years. In 2021, we saw higher demand for health-related benefits, which reflected the stress the pandemic had on workers. Last year, workers were feeling the initial impact of rising energy bills and inflation, which was reflected in their desire for more financial-led benefits, such as salary increments and pensions. This year, however, there’s a greater balance between money and flexibility.

There also seems to be some disconnect when it comes to offering workplace benefits. For those that do get workplace benefits, the three most common are: flexi time (20%), a company pension higher than the required amount (18%), and an annual salary increment (18%).

In comparison, the top-three desired benefits are: an annual salary increment (45%), a four-day working week (36%), and flexi time (36%). There’s a disparity between what is being offered and what is desired, especially as only seven per cent of workers currently receive the second most demanded benefit – a four-day working week. Women are less likely to receive any work benefits. But the benefits they want vary – and they are most interested in flexi time.

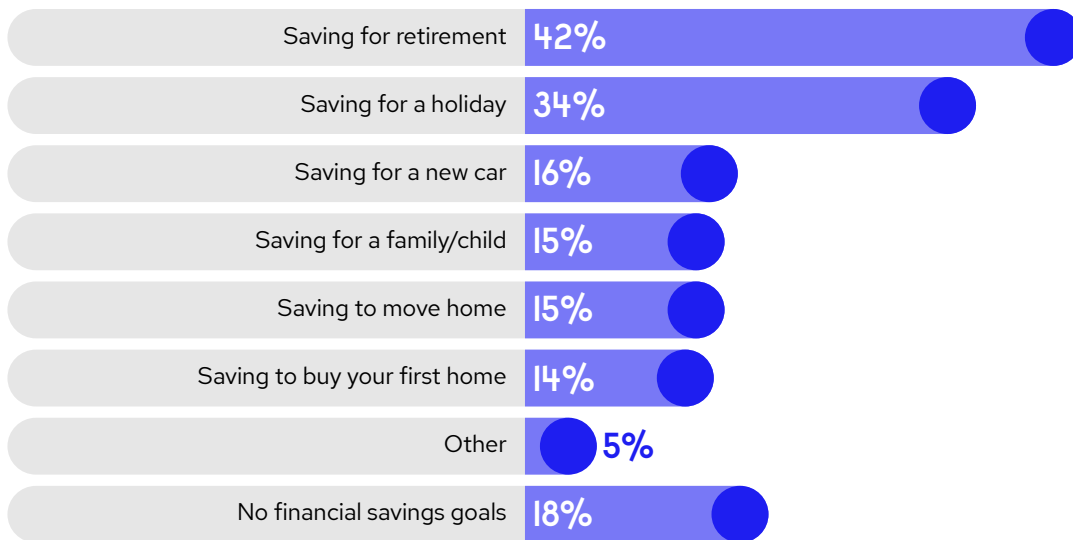
## ↓ Company benefits - received vs desired



Looking into people’s savings priorities, we can also pinpoint where businesses may be able to help. The top thing people are saving for is retirement (42%), meaning businesses that offer better pension support can be more attractive – a benefit that only 18% of workers are currently receiving but 29% would prefer.

Another top item people are saving for is a holiday (34%). In such cases, offering a performance bonus may help; a benefit that only 15% receive but, again, 29% would like.

### ↓ What are your financial savings goals?



## In summary

Over half of professionals (55%) are currently looking, or considering looking, for a new job – highlighting a need for businesses to audit what they are offering their current and future talent. Two of the top-five reasons for people looking elsewhere pertain to the salary not being enough or being better elsewhere, with another top reason being that the benefits package isn’t sufficient.

There are some areas where businesses could better align their benefits packages to the wishes of candidates. Aside from the four-day working week, the most popular benefits do fall into the top benefits employers offer but aren’t as high up in terms of importance when compared with employee preferences.

There are also some areas where companies could save money by removing less popular benefits from their offering. Cycle to work schemes are the fourth most popular benefit supplied by workplaces (16%) but fall into one of the least desired benefits for employees, with only four per cent finding it an attractive add-on. Only 12% receive private healthcare, whereas 28% find it an attractive benefit; the same trend is found in health insurance, with only 12% of businesses offering it, but 22% of employees wanting it.

Businesses should consider evaluating the benefits they offer and whether they appeal to their workers today, as the money they save on removing undesirable benefits could be better spent on more costly rewards that attract and retain top talent.

The gender differences also can’t be ignored. Women are less likely to reach their financial goals and be more negatively affected by the cost-of-living crisis.





# Why **Reed?**

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covering 20 sectors



**Longest guarantees** on the market - up to **18 months**



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# East Anglia

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£65,800	£79,700 <span>↗</span>	£93,600	£74,800	£76,100	£84,300
Assistant Underwriter	£27,700	£32,700 <span>↗</span>	£37,700	£31,200	£32,800	£34,500
Compliance Director	£77,300	£87,200 <span>↗</span>	£97,200	£84,600	£82,700	£91,900
Compliance Officer	£37,300	£41,500 <span>↗</span>	£45,700	£37,400	£40,200	£43,800
Financial Advisor	£50,400	£61,900 <span>↗</span>	£73,300	£60,700	£59,100	£65,100
IFA Admin Manager	£46,400	£51,400 <span>↘</span>	£56,400	£54,600	£45,000	£54,000
Insurance Account Executive	£32,500	£38,200 <span>↗</span>	£43,900	£36,000	£32,500	£40,500
Insurance Account Handler	£23,600	£25,600 <span>↘</span>	£27,600	£26,000	£22,500	£27,000
Insurance Claims Manager	£38,600	£42,700 <span>↗</span>	£46,800	£35,300	£38,300	£45,100
Insurance Risk Manager	£63,900	£72,800 <span>↗</span>	£81,600	£57,200	£60,300	£77,000
Insurance Sales and Business Development	£22,300	£27,100 <span>↗</span>	£31,900	£25,600	£23,000	£28,700
Investment Analyst	£37,000	£41,900 <span>↗</span>	£46,800	£40,200	£42,800	£44,200

↘ **7.1%** decrease in IFA Admin Manager average salaries this year.

↗ **6.8%** increase in Insurance Account Executive average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Loss Adjuster	£35,400	£43,200 <span>↗</span>	£51,100	£43,000	£41,800	£45,600
Mortgage Advisor	£42,300	£51,600 <span>↘</span>	£60,900	£65,500	£56,000	£54,200
Mortgage Underwriter	£30,000	£33,900 <span>↗</span>	£37,900	£31,900	£31,000	£35,800
Paraplanner	£34,200	£39,600 <span>↗</span>	£44,900	£38,000	£35,900	£41,600
Paraplanner Manager	£39,700	£44,000 <span>↗</span>	£48,300	£38,800	£35,400	£46,500
Pensions Administrator	£23,200	£26,300 <span>↗</span>	£29,500	£23,500	£24,600	£27,800
Protection Advisor	£27,500	£36,500 <span>↗</span>	£45,600	£35,100	£42,700	£38,500
Sales Manager	£48,900	£57,000 <span>↗</span>	£65,100	£55,400	£48,400	£60,200
Sales Support	£26,600	£27,900 <span>↗</span>	£29,200	£23,800	£24,200	£29,500
Underwriter	£32,600	£37,800 <span>↗</span>	£43,100	£34,700	£31,200	£39,500
Underwriting Assistant	£23,400	£25,100 <span>↗</span>	£26,800	£20,500	£28,900	£26,300

↗ **14.7%** increase in Paraplanner Manager average salaries this year.

↗ **8.2%** increase in Underwriter average salaries this year.

## Roles on the rise

### Compliance Director

2022	£82,700
2023	£84,600
2024	£87,200

### Financial Advisor

2022	£59,100
2023	£60,700
2024	£61,900

### Sales Manager

2022	£48,400
2023	£55,400
2024	£57,000

↑  
**4.6%** salary growth  
versus 4.7% UK  
average growth

### Average salary in region vs UK inflation rate



# Regional insight

**Melanie Marjoram**  
Regional Director, Reed



It's been a period of transitional change for East Anglia's insurance and financial services firms, as organisations' stakeholders show concern for the state of the economy, especially inflation and interest rates – prompting businesses to explore how they can build trust in existing and potential employees. Throughout 2024, we expect to see job security remain a huge priority for jobseekers, while some firms may need to fully embrace flexible working in order to stand the best chance of securing the talent they want.

In light of the ongoing global economic recovery, companies across the region should focus on digital transformation. The insurance industry is adopting AI at a fast pace, so those employers looking to stay ahead of the curve should consider using these cutting-edge technologies to

streamline operations, enhance customer experiences, and mitigate risks effectively. Those who harness data analytics will gain a competitive edge, leveraging insights to make more informed decisions to help the business.

To attract and retain talent, employers should prioritise offering a flexible and inclusive work environment. As the younger generation seeks purpose-driven careers, emphasising corporate social responsibility initiatives can be a significant draw, while nurturing professional development through training and mentorship programmes will be essential for retaining skilled employees.

Employers need to look at the entire value of their vacancy, from overall competitiveness and salary to benefits

and rewards, to ensure the company appeals to those looking for jobs.

Jobseekers in East Anglia's insurance and financial sector will find a wealth of opportunities across different fields of expertise. For example, in pensions, the UK's ageing population creates a demand for expertise in retirement planning, while insurance remains a dynamic field, with constant evolution in risk assessment and coverage.

Professionals who understand their worth, in terms of benchmarking against experience and industry qualifications, will have the best chance of winning their desired role. Networking can also help, as connections within the tight-knit local financial community can open doors to rewarding opportunities. //



# East Midlands

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£67,400	£81,300 <span>↗</span>	£95,100	£76,600	£76,700	£85,600
Assistant Underwriter	£28,400	£33,300 <span>↗</span>	£38,300	£32,000	£33,100	£35,000
Compliance Director	£79,200	£89,000 <span>↗</span>	£98,700	£86,700	£83,400	£93,600
Compliance Officer	£38,200	£42,300 <span>↗</span>	£46,400	£38,300	£40,600	£44,500
Financial Advisor	£52,900	£63,800 <span>↗</span>	£74,800	£57,700	£62,000	£67,000
IFA Admin Manager	£37,600	£40,600 <span>↘</span>	£43,500	£50,800	£47,500	£42,500
Insurance Account Executive	£33,300	£39,000 <span>↗</span>	£44,600	£36,900	£32,800	£41,100
Insurance Account Handler	£24,200	£26,100 <span>↘</span>	£28,000	£26,600	£22,700	£27,400
Insurance Claims Manager	£39,600	£43,600 <span>↗</span>	£47,600	£36,200	£38,600	£45,900
Insurance Risk Manager	£65,500	£74,200 <span>↗</span>	£82,900	£58,700	£60,800	£78,100
Insurance Sales and Business Development	£22,800	£27,600 <span>↗</span>	£32,400	£26,200	£23,200	£29,000
Investment Analyst	£37,900	£42,700 <span>↗</span>	£47,600	£41,200	£43,100	£44,900

↗ **9.8%** increase in **Financial Advisor** average salaries this year.

↗ **19.2%** increase in **Insurance Claims Manager** average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Loss Adjuster	£36,200	£44,100 <span>↔</span>	£51,900	£44,100	£42,100	£46,300
Mortgage Advisor	£34,600	£45,400 <span>↘</span>	£56,200	£48,700	£50,900	£47,700
Mortgage Underwriter	£30,700	£34,600 <span>↗</span>	£38,500	£32,700	£31,200	£36,400
Paraplanner	£32,800	£37,800 <span>↗</span>	£42,800	£35,100	£33,700	£39,700
Paraplanner Manager	£40,700	£44,900 <span>↗</span>	£49,100	£39,800	£35,700	£47,300
Pensions Administrator	£23,800	£26,900 <span>↗</span>	£30,000	£24,100	£24,800	£28,300
Protection Advisor	£28,100	£37,300 <span>↗</span>	£46,300	£36,000	£43,100	£39,200
Sales Manager	£50,100	£58,100 <span>↗</span>	£66,100	£56,700	£48,800	£61,100
Sales Support	£27,200	£28,400 <span>↗</span>	£29,600	£24,400	£24,400	£29,900
Underwriter	£33,700	£37,500 <span>↗</span>	£41,300	£35,500	£35,100	£39,500
Underwriting Assistant	£25,200	£28,200 <span>↗</span>	£31,100	£20,300	£23,100	£29,700

↘ **6.5%** decrease in **Mortgage Advisor** average salaries this year.

↗ **16.4%** increase in **Sales Support** average salaries this year.

## Roles on the rise

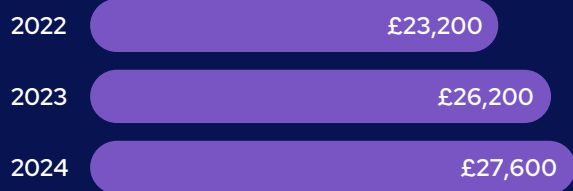
### Mortgage Underwriter



### Paraplanner



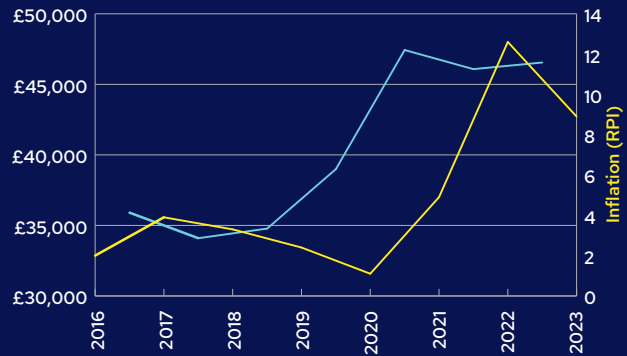
### Insurance Sales and Business Development



# 5.5%

salary growth  
versus 4.7% UK  
average growth

## Average salary in region vs UK inflation rate



# Regional insight

**Chris Willsher**  
Senior Regional Director, Reed



"The East Midlands is home to a dynamic insurance and financial services sector that has seen significant developments in recent years. It remains a great place to commute to from many parts of the UK, but with rising costs, this may hamper employees' willingness to travel further than what they deem necessary. Employers looking to hire may need to focus on a local talent pool or enhance their flexible working offers and relocation packages to appeal to professionals from further afield, such as the South East and London.

It's important to remember that the digitisation of UK services is transforming

the industry, so companies looking to streamline operations and enhance customer experiences need to embrace this change and have a team on hand to help drive business growth. To attract talent, employers should create appealing work environments, offer flexible work arrangements and career development opportunities, and competitive compensation packages.

In an era of hybrid work models and changing expectations, a positive workplace culture – which includes supporting employees' work-life balance – will be essential.

The industry's commitment to sustainable finance and ethical investment will continue to create roles, aligning with the growing global emphasis on responsible investments. Professionals who can demonstrate their adaptability and understanding of industry trends and forecasts will be in a great position to take up exciting roles across the industry.

It's important for professionals to truly understand what they want from a career move. A great salary can be attractive, but it's also worth making sure the firm can provide what you really want long term. "





# London

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£79,200	£94,700 <span>↗</span>	£110,100	£88,800	£91,900	£99,500
Assistant Underwriter	£41,500	£49,300 <span>↗</span>	£57,000	£48,300	£51,000	£51,900
Compliance Director	£116,000	£131,400 <span>↗</span>	£146,900	£131,000	£128,700	£138,300
Compliance Officer	£55,900	£62,900 <span>↗</span>	£69,800	£52,800	£60,400	£66,000
Financial Advisor	£55,600	£70,500 <span>↗</span>	£85,300	£69,200	£61,100	£74,100
IFA Admin Manager	£59,600	£69,600 <span>↗</span>	£79,700	£66,700	£66,000	£73,100
Insurance Account Executive	£48,800	£57,500 <span>↗</span>	£66,300	£55,800	£50,500	£60,500
Insurance Account Handler	£35,400	£38,600 <span>↘</span>	£41,700	£40,200	£35,000	£40,500
Insurance Claims Manager	£57,900	£64,400 <span>↗</span>	£70,800	£54,700	£59,500	£67,800
Insurance Risk Manager	£95,900	£109,600 <span>↗</span>	£123,400	£88,700	£93,700	£115,300
Insurance Sales and Business Development	£33,400	£40,800 <span>↗</span>	£48,200	£39,600	£35,700	£42,900

↗ **16.7%** increase in Compliance Officer average salaries this year.

↘ **4.6%** decrease in Insurance Account Handler average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Investment Analyst	£47,900	£53,600 <span>↗</span>	£59,300	£52,100	£57,800	£56,200
Loss Adjuster	£53,100	£65,100 <span>↘</span>	£77,200	£66,600	£64,900	£68,400
Mortgage Advisor	£40,800	£52,700 <span>↘</span>	£64,700	£58,100	£49,200	£55,300
Mortgage Underwriter	£40,600	£45,500 <span>↗</span>	£50,300	£44,500	£40,800	£47,800
Paraplanner	£44,600	£49,300 <span>↗</span>	£54,000	£45,100	£43,100	£51,800
Paraplanner Manager	£59,600	£66,300 <span>↗</span>	£73,000	£60,100	£55,000	£69,800
Pensions Administrator	£30,300	£35,100 <span>↗</span>	£39,800	£29,800	£30,900	£36,900
Protection Advisor	£41,200	£55,000 <span>↗</span>	£68,900	£54,400	£66,400	£57,800
Sales Manager	£73,400	£85,900 <span>↗</span>	£98,400	£85,700	£75,300	£90,400
Sales Support	£39,900	£42,000 <span>↗</span>	£44,100	£36,900	£37,600	£44,200
Underwriter	£55,900	£64,900 <span>↗</span>	£126,050	£58,600	£53,700	£68,400
Underwriting Assistant	£31,100	£33,700 <span>↗</span>	£36,300	£32,000	£31,700	£35,500

↗ **2.6%** increase in Investment Analyst average salaries this year.

↗ **5%** increase in Underwriting Assistant average salaries this year.

## Roles on the rise

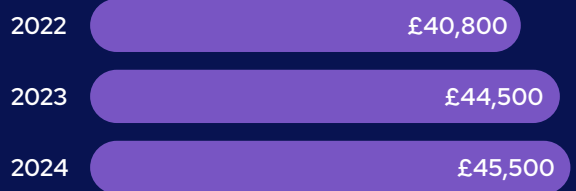
### Financial Advisor



### Insurance Account Executive



### Mortgage Underwriter



# 5.3%

salary growth  
versus 4.7% UK  
average growth

## Average salary in region vs UK inflation rate



# Regional insight

**Alexandra Martin**

Senior Regional Director, Reed



London has traditionally been the global centre for general insurance and financial services. With global head offices spread across the City, Lloyd's has continued to have an enormous influence on the ongoing development of the markets. The talent market has continued to benefit from this.

With the advent of AI, an ever-changing political landscape and continued legislative changes, a forward-looking approach is critical across the markets.

Work patterns have shifted permanently and the need for employers to continue to offer flexibility has never been more important. In terms of pay expectations, in what remains a candidate-short market, with more vacancies than suitable applicants, our data continues to illustrate a year-on-year rise in basic salaries.

Drilling deeper into employee benefits has revealed high-bonus packages are anticipated in 2024, with employers striving

to stay ahead of their competition by offering evermore attractive professional development and benefits packages.

Candidates looking to enhance their career should look forward confidently this year. Two critical elements as always remain: look for career progression and brand opportunity. Talking to an expert recruiter with an established network can unlock new opportunities, and help professionals make a considered and sensible career move.



# North East

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£61,400	£73,900 <span>↗</span>	£86,300	£72,500	£72,100	£77,500
Assistant Underwriter	£25,900	£30,300 <span>↗</span>	£34,800	£30,200	£31,100	£31,800
Compliance Director	£72,200	£80,900 <span>↘</span>	£89,700	£82,000	£78,500	£85,100
Compliance Officer	£34,800	£38,500 <span>↗</span>	£42,200	£36,200	£38,200	£40,400
Financial Advisor	£45,300	£56,500 <span>↗</span>	£67,600	£54,400	£52,600	£59,400
IFA Admin Manager	£43,100	£48,300 <span>↗</span>	£53,600	£47,100	£46,900	£50,700
Insurance Account Executive	£30,400	£35,400 <span>↗</span>	£40,500	£34,900	£30,800	£37,100
Insurance Account Handler	£22,100	£23,800 <span>↘</span>	£25,500	£25,200	£21,300	£24,900
Insurance Claims Manager	£36,100	£39,600 <span>↗</span>	£43,200	£34,200	£36,300	£41,600
Insurance Risk Manager	£59,700	£67,500 <span>↗</span>	£75,300	£55,500	£57,100	£70,800
Insurance Sales and Business Development	£21,000	£25,250 <span>↗</span>	£29,500	£24,800	£21,800	£26,300
Investment Analyst	£34,500	£38,900 <span>↘</span>	£43,200	£39,000	£40,600	£40,800

↗ **6%** increase in Compliance Officer average salaries this year.

↗ **14.9%** increase in Insurance Claims Manager average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Loss Adjuster	£33,000	£40,100 <span>↘</span>	£47,100	£41,700	£39,600	£42,000
Mortgage Advisor	£46,700	£54,200 <span>↘</span>	£61,700	£59,800	£56,200	£56,900
Mortgage Underwriter	£28,000	£31,500 <span>↗</span>	£34,900	£31,000	£29,400	£33,100
Paraplanner	£31,700	£36,800 <span>↗</span>	£41,900	£35,200	£32,700	£38,600
Paraplanner Manager	£37,100	£40,800 <span>↗</span>	£44,600	£37,600	£33,500	£42,900
Pensions Administrator	£21,700	£24,400 <span>↗</span>	£27,200	£22,800	£23,300	£25,600
Protection Advisor	£25,600	£33,900 <span>↘</span>	£42,100	£34,100	£40,500	£35,600
Sales Manager	£45,700	£52,900 <span>↘</span>	£60,100	£53,600	£45,900	£55,600
Sales Support	£24,800	£25,900 <span>↗</span>	£26,900	£23,100	£22,900	£27,200
Underwriter	£25,600	£37,500 <span>↗</span>	£41,200	£36,300	£35,000	£38,500
Underwriting Assistant	£23,800	£25,900 <span>↗</span>	£28,000	£20,500	tbc	£26,600

↘ **4%** decrease in Loss Adjuster average salaries this year.

↗ **9.6%** increase in Paraplanner Manager average salaries this year.

## Roles on the rise

### Underwriter

2022	£35,000
2023	£36,300
2024	£37,500

### Sales Support

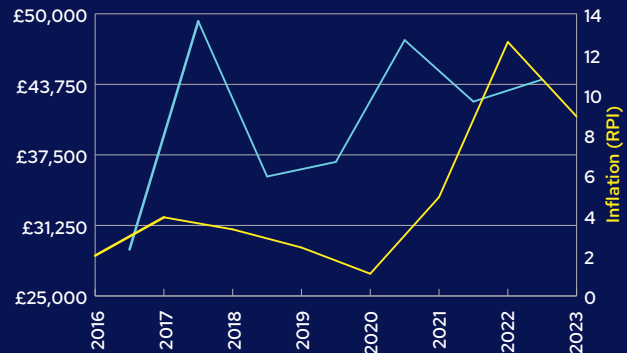
2022	£22,900
2023	£23,100
2024	£25,900

### Financial Advisor

2022	£52,600
2023	£54,400
2024	£56,500

↑  
**2.6%** salary growth  
versus 4.7% UK  
average growth

### Average salary in region vs UK inflation rate



# Regional insight

**Charlotte Willey**  
Senior Regional Manager, Reed



“ The development of the financial market in recent years has instilled confidence in many professionals in the North East to explore new opportunities, across both insurance and financial services.

This means employers need to ensure their salaries and benefits packages – alongside recruitment processes – are competitive and robust to secure talent early. Companies in this region must learn to adapt in line with the needs of their workforce to stay competitive, while jobseekers should consider what type of experience they’re seeking in their next role.

As we look ahead, insurance and financial services firms should prioritise digital

transformation and customer-centric strategies. Embracing technology, including AI and blockchain, can enhance operational efficiency and streamline customer interactions. Furthermore, a focus on sustainability and ESG principles is becoming a driving force behind attracting investors, customers and potential new talent – and shouldn’t be overlooked.

Employers should create a dynamic and inclusive work culture that allows employees the chance to feel valued and heard, while offering clear career progression and growth. Flexibility in work arrangements, from remote work options to a better work-life balance, is increasingly essential. Being too rigid in work models

may lead to businesses missing out on talent to competitors.

The local financial services sector is witnessing a demand for professionals across various domains, including roles in mortgage advice, banking, and financial investments. Fintech startups and established firms are expanding, offering a multitude of career opportunities, while compliance and risk management roles are in high demand owing to increasing regulations.

Those seeking a new position are encouraged to make sure their CV and associated online portfolios are up to date and accurate, while tailoring applications to fit the desired role. ”



# North West

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£65,400	£78,400 <span>↗</span>	£91,300	£73,900	£72,900	£82,500
Assistant Underwriter	£27,500	£32,200 <span>↗</span>	£36,800	£30,800	£31,400	£33,800
Compliance Director	£76,900	£85,900 <span>↗</span>	£94,800	£83,600	£79,300	£90,200
Compliance Officer	£30,200	£34,200 <span>↘</span>	£38,200	£37,200	£33,400	£35,900
Financial Advisor	£53,700	£63,900 <span>↗</span>	£74,100	£63,800	£61,900	£67,200
IFA Admin Manager	£47,000	£51,800 <span>↗</span>	£56,500	£44,900	£46,200	£54,400
Insurance Account Executive	£32,400	£37,600 <span>↗</span>	£42,800	£35,600	£31,100	£39,600
Insurance Account Handler	£23,500	£25,200 <span>↘</span>	£26,900	£25,700	£21,500	£26,400
Insurance Claims Manager	£38,400	£42,100 <span>↗</span>	£45,700	£34,900	£36,600	£44,300
Insurance Risk Manager	£63,600	£71,600 <span>↗</span>	£79,600	£56,600	£57,700	£75,300

↘ **9%** decrease in Compliance Officer average salaries this year.

↗ **26%** increase in Insurance Risk Manager average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Insurance Sales and Business Development	£24,900	£27,700 <span>↗</span>	£30,500	£27,600	£23,400	£29,100
Investment Analyst	£36,800	£41,200 <span>↗</span>	£45,700	£39,700	£41,000	£43,300
Loss Adjuster	£35,200	£42,500 <span>↔</span>	£49,800	£42,500	£40,000	£44,600
Mortgage Advisor	£36,800	£46,800 <span>↘</span>	£56,800	£47,300	£47,400	£49,200
Mortgage Underwriter	£29,100	£31,800 <span>↘</span>	£34,500	£32,800	£31,200	£33,400
Paraplanner	£34,200	£38,600 <span>↗</span>	£43,000	£36,100	£34,800	£40,500
Paraplanner Manager	£39,500	£43,300 <span>↗</span>	£47,100	£38,400	£33,900	£45,500
Pensions Administrator	£24,000	£25,900 <span>↗</span>	£27,800	£24,300	£25,900	£27,200
Protection Advisor	£27,300	£35,900 <span>↗</span>	£44,500	£34,700	£40,900	£37,700
Sales Manager	£48,600	£56,100 <span>↗</span>	£63,500	£54,700	£46,400	£59,000
Sales Support	£26,400	£27,400 <span>↗</span>	£28,400	£23,500	£23,200	£28,800
Underwriter	£39,400	£44,900 <span>↗</span>	£50,400	£40,700	£40,900	£47,400
Underwriting Assistant	£27,000	£29,300 <span>↗</span>	£31,600	£24,200	£26,300	£30,900

↗ **16.8%** increase in Sales Support average salaries this year.

↗ **9.4%** increase in Underwriter average salaries this year.

## Roles on the rise

### Actuary

2022	£72,900
2023	£73,900
2024	£78,400

### Paraplanner Manager

2022	£33,900
2023	£38,400
2024	£43,300

### Sales Manager

2022	£46,400
2023	£54,700
2024	£56,100



# 5.6%

salary growth  
versus 4.7% UK  
average growth

## Average salary in region vs UK inflation rate



# Regional insight

**Douglas Turkington**  
Regional Director, Reed



Insurance and financial services are experiencing a shift in hiring activity, as firms across the region look to build their teams. Both markets have experienced talent shortages in the last 12 months, which has contributed directly to salaries increasing across an array of job roles. This has put a strain on organisations' budgets and headcount in equal measure. Moving into 2024, companies should look to bridge the gap by hiring slightly more junior, yet ambitious individuals and

upskilling them. Developing staff in this way enables employers to take a more economical approach to salaries.

A high priority for professionals across the entire country remains work-life balance, wellbeing, and the chance to be part of an inclusive workplace. They also want to feel a sense of belonging at work, making it imperative for employers to create an employee value proposition and ethos that showcases their culture and values.

Within the insurance industry, employers need to make sure their teams are well looked after, offering competitive salaries and worthwhile benefits that match current expectations.

To attract and retain employees, employers should also prioritise flexibility, as offering remote work options along with continuous upskilling opportunities appeals to a younger, tech-savvy workforce. //



# Northern Ireland

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
<b>Actuary</b>	£56,900	£68,100 ↘	£79,200	£70,100	£71,100	£71,300
Assistant Underwriter	£24,000	£28,000 ↘	£31,900	£29,300	£30,600	£29,300
Compliance Director	£66,900	£74,600 ↘	£82,300	£79,300	£77,400	£78,100
Compliance Officer	£32,300	£35,500 ↗	£38,700	£35,000	£37,600	£37,100
Financial Advisor	£42,000	£52,100 ↘	£62,000	£52,700	£51,900	£54,600
IFA Admin Manager	£39,900	£44,500 ↘	£49,100	£45,600	£46,200	£46,500
Insurance Account Executive	£28,100	£32,700 ↘	£37,100	£33,800	£30,400	£34,200
Insurance Account Handler	£21,100	£21,900 ↘	£23,400	£24,400	£21,000	£22,900
Insurance Claims Manager	£33,400	£36,500 ↗	£39,700	£33,100	£35,800	£38,200
<b>Insurance Risk Manager</b>	£55,300	£62,200 ↗	£69,100	£53,700	£56,300	£65,100

↘ **2.8%** decrease in **Actuary** average salaries this year.

↗ **15.1%** increase in **Insurance Risk Manager** average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Insurance Sales and Business Development	£21,000	£23,200 ↘	£27,000	£24,000	£21,500	£24,200
Investment Analyst	£32,000	£35,800 ↘	£39,600	£37,700	£40,000	£37,400
Loss Adjuster	£30,600	£37,000 ↘	£43,200	£40,300	£39,000	£38,700
Mortgage Advisor	£30,300	£37,500 ↘	£44,500	£43,200	£42,400	£39,200
Mortgage Underwriter	£25,900	£29,000 ↘	£32,100	£30,000	£29,000	£30,300
Paraplanner	£28,100	£31,300 ↘	£34,500	£31,500	£30,800	£32,700
<b>Paraplanner Manager</b>	£34,400	£37,600 ↗	£40,900	£36,400	£33,100	£39,300
Pensions Administrator	£21,200	£22,500 ↗	£27,000	£22,000	£23,000	£23,500
Protection Advisor	£23,800	£31,200 ↘	£38,600	£33,000	£39,900	£32,600
<b>Sales Manager</b>	£42,300	£48,700 ↘	£55,100	£51,900	£45,300	£51,000
Sales Support	£23,000	£23,800 ↗	£24,700	£22,300	£22,600	£24,900
Underwriter	£21,000	£34,300 ↗	£50,100	£31,500	£29,000	£34,500

↗ **3.6%** increase in **Paraplanner Manager** average salaries this year.

↘ **7.1%** decrease in **Sales Manager** average salaries this year.

## Roles on the rise

### Paraplanner Manager



### Underwriter



Most growth this year:

**15.1%**  
increase this year

Insurance Risk Manager **£62,200**

**2.1%** ↙ **salary decline**  
versus 4.7% UK  
average growth

### Average salary in region vs UK inflation rate



## Regional insight

**Paula Gallagher**  
Executive Regional Manager, Reed



"The insurance and financial services sector in Northern Ireland has undergone a remarkable transformation over the years – driven by innovation, changing customer expectations, and the evolution of technology, which has brought about accelerated growth. The country has established itself as a global hub for financial services innovation, through a combination of attracting top talent, highly competitive operating costs, research excellence and a resilient infrastructure, while functioning in a low-risk, pro-business environment.

Businesses across Northern Ireland are actively embracing these changes, and have invested heavily in advanced analytics

and AI-driven underwriting which are redefining the industry. We expect to see further emphasis on environmental, social, and corporate governance as companies align with sustainable finance principles. Attracting and retaining top talent is paramount. Northern Ireland has the highest concentration of fintech employment in the UK, meaning recruiting in this space is vital to keep profits and business growth high.

It's also worth keeping tabs on the passive candidate market, as this will increase the talent pool and help find the best professionals to take your business to the next level. Employers must remain agile and forward-thinking to stay competitive

in this sector. Collaboration between industry and the academic world is actively encouraged, resulting in a robust pipeline of highly-educated talent with skills in addressing the emerging needs of an evolving global economy.

Jobseekers will find a wealth of opportunities available to them across some major finance hubs in Northern Ireland. Positions in paraplanning, compliance, and insurance risk are on the rise, and those with expertise in these areas will be in high demand. Professionals are encouraged to look beyond salary and be sure the entire job offering is suitable and ticks the majority of their boxes for personal growth. "



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Select up to three skills

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COMMUNICATION

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Q1 What motivated you to pursue a career in healthcare?

Q2 How familiar are you with the current market trends in the healthcare industry?

Q3 Can you describe a project you have led that required you to balance technical expertise with business acumen?

Q4 How do you prioritise which projects to pursue based on their potential impact on the company's bottom line?

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# Scotland

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£64,300	£79,600 <span>↗</span>	£95,000	£76,200	£76,300	£84,000
Assistant Underwriter	£27,100	£32,600 <span>↗</span>	£38,300	£31,800	£32,900	£34,400
Compliance Director	£75,600	£87,100 <span>↗</span>	£98,700	£86,300	£83,000	£91,700
Compliance Officer	£36,500	£41,400 <span>↗</span>	£46,400	£38,100	£40,400	£43,600
Financial Advisor	£58,200	£73,200 <span>↗</span>	£88,100	£64,100	£57,600	£77,000
IFA Admin Manager	£48,100	£58,200 <span>↗</span>	£68,300	£48,200	£58,000	£61,200
Insurance Account Executive	£31,800	£38,100 <span>↗</span>	£44,600	£36,700	£32,600	£40,200
Insurance Account Handler	£23,100	£25,600 <span>↘</span>	£28,000	£26,500	£22,600	£26,900
Insurance Claims Manager	£37,700	£42,700 <span>↗</span>	£47,600	£36,000	£38,400	£45,000
Insurance Risk Manager	£62,500	£72,700 <span>↗</span>	£82,900	£58,400	£60,500	£76,700
Insurance Sales and Business Development	£21,700	£27,000 <span>↗</span>	£32,400	£26,100	£23,100	£28,500

↗ **8.2%** increase in Compliance Officer average salaries this year.

↗ **17.4%** increase in Insurance Claims Manager average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Investment Analyst	£36,200	£41,800 <span>↗</span>	£47,600	£41,000	£42,900	£44,000
Loss Adjuster	£34,600	£43,200 <span>↘</span>	£51,900	£43,800	£41,900	£45,500
Mortgage Advisor	£34,400	£45,600 <span>↘</span>	£56,800	£49,700	£48,700	£47,900
Mortgage Underwriter	£29,300	£33,900 <span>↗</span>	£38,500	£32,600	£31,100	£35,800
Paraplanner	£34,800	£39,600 <span>↗</span>	£44,300	£36,300	£35,700	£41,600
Paraplanner Manager	£38,800	£44,000 <span>↗</span>	£49,100	£39,600	£35,500	£46,400
Pensions Administrator	£26,900	£29,700 <span>↗</span>	£32,600	£26,200	£26,400	£31,200
Protection Advisor	£26,800	£36,500 <span>↗</span>	£46,300	£35,800	£42,900	£38,400
Sales Manager	£47,800	£56,900 <span>↗</span>	£66,100	£56,400	£48,600	£60,000
Sales Support	£26,000	£27,800 <span>↗</span>	£29,600	£24,300	£24,300	£29,300
Trainee Financial Advisor	£21,900	£24,900 <span>↘</span>	£27,800	£25,700	£23,800	£26,100
Underwriter	£35,000	£43,200 <span>↗</span>	£51,500	£38,800	£38,700	£45,900
Underwriting Assistant	£21,000	£26,400 <span>↗</span>	£33,200	£25,500	£25,000	£28,100

↗ **14.4%** increase in Sales Support average salaries this year.

↘ **3.4%** decrease in Trainee Financial Advisor average salaries this year.

## Roles on the rise

### Compliance Director



### Mortgage Underwriter



### Sales Manager



## Average salary in region vs UK inflation rate



# Regional insight

**Gillian Dolan**  
Regional Director, Reed



“Scotland’s financial sector remains steadfast, and with a growing sense of optimism surrounding economic markets moving forward, there are plenty of opportunities for companies looking to expand their teams and for professionals seeking a new challenge.

We are seeing new trends top the agenda, as businesses plan for periods of sustained growth and employee retention on the back of some turbulent years. Sustainability and ESG considerations have become central to the industry, as companies begin to integrate responsible investment practices. This ongoing commitment to sustainability is one of the

key driving forces behind attracting new customers, investors and talent.

Employers looking to stay ahead of the competition should look at their inclusive and diverse workplace offerings – does the workforce cater for everyone? Attracting and retaining talent involves creating a sense of belonging among employees – not just through monetary means, but by the opportunities afforded to them day-to-day. We encourage employers to look beyond traditional qualifications and seek candidates with a strong grasp of relevant technology and data analytics, which are shaping the industry.

As for job opportunities, the sector is evolving to accommodate a digital-first approach, with demand for professionals with a varied skill set across insurance and financial fields. There’s also a growing need for professionals well-versed in regulatory compliance, as businesses seek to navigate the complex financial landscape affected by high inflation and interest rates.

Jobseekers should focus on upskilling and continuous learning to remain competitive. If you plan on changing roles, first try to understand where your strengths lie and what you want from an employer. Thorough research before applying is key. ”



# South East

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
<b>Actuary</b>	£68,400	£83,000 <span>↗</span>	£97,600	£80,000	£79,400	£87,300
Assistant Underwriter	£28,800	£34,100 <span>↗</span>	£39,300	£33,400	£34,200	£35,800
Compliance Director	£80,400	£90,900 <span>↗</span>	£101,400	£90,500	£86,300	£95,500
Compliance Officer	£40,000	£44,400 <span>↗</span>	£48,700	£41,000	£40,300	£46,600
<b>Financial Advisor</b>	£50,500	£63,500 <span>↗</span>	£76,400	£60,100	£57,900	£66,800
IFA Admin Manager	£47,300	£51,500 <span>↘</span>	£55,700	£54,200	£51,100	£54,000
Insurance Account Executive	£33,800	£39,800 <span>↗</span>	£45,800	£38,500	£33,900	£41,900
Insurance Account Handler	£24,600	£26,700 <span>↘</span>	£28,800	£27,800	£23,400	£28,000
Insurance Claims Manager	£40,200	£44,500 <span>↗</span>	£48,900	£37,800	£39,900	£46,800
Investment Analyst	£38,500	£43,700 <span>↗</span>	£48,900	£43,000	£44,600	£45,900

↗ **3.8%** increase in Actuary average salaries this year.

↗ **5.9%** increase in Financial Advisor average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Insurance Risk Manager	£66,500	£75,800 <span>↗</span>	£85,200	£61,200	£62,800	£79,700
Insurance Sales and Business Development	£24,500	£28,300 <span>↗</span>	£32,200	£25,200	£24,400	£29,700
Loss Adjuster	£36,800	£45,000 <span>↘</span>	£53,300	£46,000	£43,600	£47,200
<b>Mortgage Advisor</b>	£40,000	£50,000 <span>↘</span>	£60,100	£51,400	£50,400	£52,500
Mortgage Underwriter	£32,300	£37,500 <span>↗</span>	£42,800	£35,000	£35,100	£39,400
Paraplanner	£36,000	£40,600 <span>↗</span>	£45,200	£39,200	£38,000	£42,600
Paraplanner Manager	£41,300	£45,900 <span>↗</span>	£50,400	£41,500	£36,900	£48,300
Pensions Administrator	£25,500	£29,700 <span>↗</span>	£33,800	£27,400	£27,800	£31,200
Protection Advisor	£28,600	£38,100 <span>↗</span>	£47,600	£37,600	£44,600	£40,000
Sales Manager	£50,900	£59,400 <span>↗</span>	£67,900	£59,200	£50,500	£62,400
Sales Support	£27,700	£29,000 <span>↗</span>	£30,400	£25,500	£25,200	£30,500
Trainee Financial Advisor	£23,300	£25,900 <span>↘</span>	£28,600	£27,000	£24,700	£27,200
<b>Underwriter</b>	£34,000	£40,000 <span>↗</span>	£45,900	£38,900	£40,100	£41,700
Underwriting Assistant	£27,000	£29,500 <span>↗</span>	£32,000	£26,800	£26,800	£30,800

↘ **2.8%** decrease in Mortgage Advisor average salaries this year.

↗ **2.8%** increase in Underwriter average salaries this year.

## Roles on the rise

### Sales Support

2022	£25,200
2023	£25,500
2024	£29,000

### Paraplanner

2022	£38,000
2023	£39,200
2024	£40,600

### Insurance Sales and Business Development

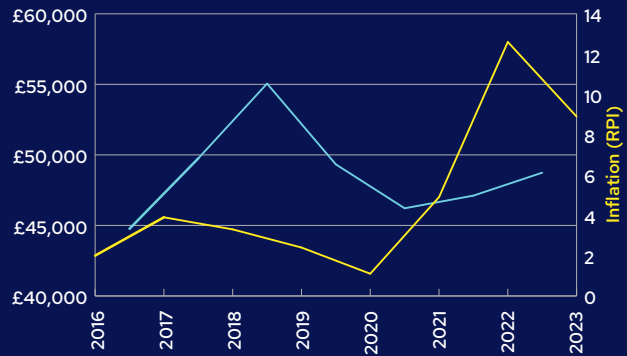
2022	£24,400
2023	£25,200
2024	£28,300



# 4.3%

salary growth  
versus 4.7% UK  
average growth

## Average salary in region vs UK inflation rate



# Regional insight

**Grant Rigler**

Executive Regional Director, Reed



“ The South East of England has long been a thriving hub for the insurance and financial services sector, and as we head further into 2024, the industry continues to be a hotspot for finance professionals looking to move away from the capital.

Firms across the region are navigating a recruitment landscape which still sees salaries as the main driver behind professionals looking to move jobs – but with an increased focus on company culture and inclusion not far behind.

One of the key changes we’ve seen across firms in this sector is a willingness to embrace digital transformation. Advanced technology in the form of automation and AI has been embraced by financial firms, as

it continues to reshape the way business is conducted. As high inflation and interest rates remain a focal point across the UK, the need for experienced personnel to help enhance efficiency and personalise the approach to serving customers’ financial requirements is more important than ever.

For employers seeking to attract talent, offering competitive compensation packages is only part of the equation. Prospective employees are increasingly looking for firms with a strong commitment to social responsibility and innovation.

Employers would also do well to showcase their commitment to a more sustainable environment and address what they can offer employees who are looking to make

a real difference. Continuing to provide a collaborative, flexible work environment is also critical, with work-life balance seen as a requirement rather than an additional perk in today’s world of work.

Jobseekers will find numerous opportunities within the sector, but it’s important to understand why you feel the need to move – is it purely salary induced? Or is it to progress your career or try something new? When negotiating roles, make sure to research the company first to check if their ideals and values align with yours, and really think about what you can bring to the organisation, as well as what it can do for you. Be honest about your salary expectations and use your experience and skill set to reach your goals. ”



# South West

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£65,000	£80,700 <span>↗</span>	£96,500	£74,700	£72,600	£84,800
Assistant Underwriter	£27,400	£33,100 <span>↗</span>	£38,900	£31,200	£31,300	£34,800
Compliance Director	£76,500	£88,300 <span>↗</span>	£100,200	£84,500	£78,900	£92,900
Compliance Officer	£36,900	£42,000 <span>↗</span>	£47,100	£37,300	£38,400	£44,100
Financial Advisor	£54,400	£69,700 <span>↗</span>	£85,000	£61,000	£63,500	£73,300
IFA Admin Manager	£43,600	£48,900 <span>↗</span>	£54,300	£46,500	£48,500	£51,300
Insurance Account Executive	£32,200	£38,700 <span>↗</span>	£45,300	£36,000	£31,000	£40,600
Insurance Account Handler	£23,400	£25,900 <span>↘</span>	£28,500	£26,000	£21,400	£27,200
Insurance Claims Manager	£38,200	£43,300 <span>↗</span>	£48,300	£35,300	£36,500	£45,600
Insurance Risk Manager	£63,200	£73,700 <span>↗</span>	£84,200	£57,200	£57,500	£77,500

↗ **6.1%** increase in Assistant Underwriter average salaries this year.

↗ **12.2%** increase in Compliance Officer average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Insurance Sales and Business Development	£23,700	£33,900 <span>↘</span>	£44,100	£35,600	£29,900	£35,600
Investment Analyst	£36,600	£42,400 <span>↗</span>	£48,300	£40,200	£40,800	£44,500
Loss Adjuster	£35,000	£43,800 <span>↗</span>	£52,700	£43,000	£39,800	£46,000
Mortgage Advisor	£39,200	£48,100 <span>↘</span>	£56,900	£56,300	£47,000	£50,500
Mortgage Underwriter	£29,600	£34,300 <span>↗</span>	£39,100	£31,900	£29,600	£36,100
Paraplanner	£33,900	£38,300 <span>↗</span>	£42,800	£37,700	£35,500	£40,200
Paraplanner Manager	£39,300	£44,600 <span>↗</span>	£49,800	£38,800	£33,700	£46,900
Pensions Administrator	£24,500	£28,000 <span>↗</span>	£31,500	£26,200	£26,300	£29,400
Protection Advisor	£27,200	£37,000 <span>↗</span>	£47,000	£35,100	£40,800	£38,900
Sales Manager	£48,400	£57,700 <span>↗</span>	£67,100	£55,300	£46,200	£60,700
Sales Support	£26,300	£28,200 <span>↗</span>	£30,100	£23,800	£23,100	£29,700
Trainee Financial Advisor	£22,100	£25,200 <span>↔</span>	£28,300	£25,200	£22,600	£26,500
Underwriter	£32,700	£39,800 <span>↗</span>	£46,900	£38,000	£36,900	£42,400
Underwriting Assistant	£23,000	£25,200 <span>↘</span>	£27,600	£25,600	£20,800	£26,900

↘ **5.7%** decrease in Insurance Sales and Business Development average salaries this year.

↗ **4.7%** increase in Protection Advisor average salaries this year.

## Roles on the rise

### Underwriter



### Paraplanner Manager



### Insurance Account Executive



## Average salary in region vs UK inflation rate



# Regional insight

**George Sofokleous**  
Senior Regional Director, Reed



“ The South West, which was once overshadowed by London’s financial prowess, is now a dynamic hub for the insurance and financial services sector in its own right. After a few turbulent years post pandemic, opportunities are readily available for experienced financial advisors who can help firms create greater personalisation and faster solutions for their services and products.

The accelerated adoption of technology across all areas of the industry is enabling insurers and financial institutions to streamline their operations, improve customer experiences, and enhance their talent attraction offerings. An increasing global focus on net zero has seen many firms embrace sustainable and ESG

practices, reflecting the global shift toward responsible financial services.

As firms aim to stay ahead, attracting top talent is imperative. This doesn’t seem to be a problem for Bristol, which has become a key insurance and financial services hub, with local businesses successfully attracting jobseekers. Employers need to continue to emphasise workplace flexibility and a healthy work-life balance, as these trends remain relevant in 2024. Remote work options, competitive salaries, and innovative benefits packages continue to be on wish lists, as many skilled professionals are unwilling to move unless the overall offer is right for them. Owing to the diverse talent pool available in the region, creating and promoting a culture

of diversity and inclusion will project the image of your business as progressive and forward-thinking to a larger audience.

The South West’s financial services sector offers a promising alternative to London’s, with its high cost of living, and also maintains competitive salaries and ample career growth prospects. Professionals in this space need to understand their worth, and are encouraged to benchmark salaries against their experience, expertise and industry qualifications to ensure they’re getting the best deal possible. With the labour market looking more balanced, jobseekers need to remain responsive to ensure they don’t miss out on exciting opportunities. ”



# Wales

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£61,700	£74,600 ↑	£87,500	£69,600	£70,000	£79,300
Assistant Underwriter	£26,000	£30,600 ↑	£35,300	£29,000	£30,200	£32,600
Compliance Director	£72,500	£81,700 ↑	£90,900	£78,700	£76,100	£86,800
Compliance Officer	£35,000	£38,900 ↑	£42,800	£34,800	£37,000	£41,300
Financial Advisor	£45,500	£57,100 ↑	£68,500	£52,300	£51,000	£60,800
IFA Admin Manager	£43,200	£48,800 ↑	£54,300	£45,200	£45,500	£51,900
Insurance Account Executive	£30,500	£35,800 ↑	£41,100	£33,500	£29,900	£38,200
Insurance Account Handler	£22,200	£24,000 ↓	£25,800	£24,200	£20,700	£25,400
Insurance Claims Manager	£36,200	£40,000 ↑	£43,800	£32,800	£35,200	£42,500
Insurance Risk Manager	£60,000	£68,200 ↑	£76,400	£53,300	£55,400	£72,500
Insurance Sales and Business Development	£21,700	£25,400 ↑	£29,900	£23,800	£21,100	£27,100

↑ **7.1%** increase in Actuary average salaries this year.

↑ **20.5%** increase in Insurance Claims Manager average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Investment Analyst	£34,700	£39,200 ↑	£43,800	£37,400	£39,300	£41,700
Loss Adjuster	£33,200	£40,500 ↑	£47,800	£40,000	£38,400	£43,000
Mortgage Advisor	£34,200	£40,900 ↑	£47,600	£38,700	£36,100	£42,900
Mortgage Underwriter	£28,100	£31,800 ↑	£35,400	£29,700	£28,500	£33,900
Paraplanner	£30,800	£35,700 ↑	£40,700	£35,100	£31,300	£37,500
Paraplanner Manager	£37,300	£41,200 ↑	£45,200	£36,100	£32,500	£43,900
Pensions Administrator	£21,800	£24,700 ↑	£27,600	£21,900	£22,600	£26,300
Protection Advisor	£25,800	£34,200 ↑	£42,600	£32,700	£39,300	£36,300
Sales Manager	£45,900	£53,400 ↑	£60,900	£51,500	£44,500	£56,700
Sales Support	£24,900	£26,100 ↑	£27,300	£22,200	£22,300	£27,800
Trainee Financial Advisor	£21,000	£23,300 ↓	£25,600	£23,500	£21,800	£24,500
Underwriter	£38,400	£41,600 ↑	£44,800	£35,300	£32,000	£44,700
Underwriting Assistant	£21,100	£22,000 ↓	£22,800	£24,300	£22,800	£23,600

↑ **4.6%** increase in Investment Analyst average salaries this year.

↓ **10.5%** decrease in Underwriting Assistant average salaries this year.



## Roles on the rise

### Loss Adjuster

2022	£38,400
2023	£40,000
2024	£40,500

### Financial Advisor

2022	£51,000
2023	£52,300
2024	£57,100

### Mortgage Advisor

2022	£36,100
2023	£38,700
2024	£40,900

↑  
**7.5%**  
salary growth  
versus 4.7% UK  
average growth

### Average salary in region vs UK inflation rate



# Regional insight

**Becky Hole**

Senior Regional Director, Reed



“ The insurance and financial services sector across Wales is growing, with focus drawn towards prominent Welsh cities such as Cardiff, Swansea, and Newport – where financial expertise is rising. There’s still a tendency to invest in newly-qualified financial advisors to help deal with the skills shortage brought on by the ageing workforce. And, a key theme we’re seeing across the country is firms adopting a culture designed to increase the loyalty and dedication of new and existing employees.

Sustainability is at the forefront of many organisations’ agendas, as climate change and ESG considerations drive more responsible investments and underwriting practices. This emphasis on sustainability

aligns with Wales’ commitment to becoming a greener nation and reducing its carbon footprint, while creating new job opportunities. Those businesses that are proactive in sustainability will be able to tap into this emerging talent pool and strengthen their teams.

To attract the best professionals, firms must look to offer competitive pay and benefits, opportunities for upskilling, and a supportive work environment. Hybrid work models are also essential, as employees continue to seek flexibility. Rather than focusing entirely on salary, employers should look at their entire benefits package, which should include career progression opportunities.

For jobseekers, positions related to compliance, risk assessment, and paraplanning are in high demand, as firms look to futureproof their business. In addition, roles in customer relations that focus on ethical investing and sustainable finance are emerging and will grow in the years to come.

When applying for roles, professionals should outline exactly what they’re looking for in a job – is it higher salary, flexibility for a better work-life balance, or career progression? Even though the market is no longer candidate-driven, professionals still have exciting opportunities available to them. ”



# West Midlands

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£70,100	£85,000 <span>↑</span>	£100,000	£82,200	£78,600	£89,200
Assistant Underwriter	£29,500	£34,900 <span>↑</span>	£40,300	£34,300	£33,900	£36,600
Compliance Director	£82,300	£93,100 <span>↑</span>	£103,900	£93,000	£85,500	£97,600
Compliance Officer	£39,700	£44,300 <span>↑</span>	£48,900	£41,100	£41,600	£46,400
Financial Advisor	£55,800	£72,700 <span>↑</span>	£89,700	£65,700	£67,400	£76,600
IFA Admin Manager	£49,000	£54,700 <span>↑</span>	£60,400	£49,000	£51,600	£57,500
Insurance Account Executive	£34,600	£40,800 <span>↑</span>	£46,900	£39,600	£33,600	£42,800
Insurance Account Handler	£25,200	£27,300 <span>↓</span>	£29,500	£28,600	£23,200	£28,500
Insurance Claims Manager	£41,100	£45,600 <span>↑</span>	£50,100	£38,800	£39,500	£47,900
Insurance Risk Manager	£68,100	£77,700 <span>↑</span>	£87,300	£62,900	£62,200	£81,500
Insurance Sales and Business Development	£23,700	£28,900 <span>↑</span>	£34,100	£28,100	£23,700	£30,300
Investment Analyst	£39,400	£44,700 <span>↑</span>	£50,100	£44,200	£44,200	£46,800
Mortgage Advisor	£38,300	£46,100 <span>↓</span>	£53,800	£56,600	£54,700	£48,400
Mortgage Underwriter	£31,900	£36,200 <span>↑</span>	£40,500	£35,100	£32,000	£38,000
Paraplanner	£33,900	£38,400 <span>↑</span>	£42,800	£37,300	£35,000	£40,300
Paraplanner Manager	£42,300	£47,000 <span>↑</span>	£51,700	£42,700	£36,500	£49,300

↑ **10.4%** increase in Financial Advisor average salaries this year.

↑ **17.2%** increase in Insurance Claims Manager average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Loss Adjuster	£37,700	£46,100 <span>↓</span>	£54,600	£47,300	£43,100	£48,300
Pensions Administrator	£26,800	£29,300 <span>↑</span>	£31,800	£28,200	£26,400	£30,800
Protection Advisor	£29,200	£39,000 <span>↑</span>	£48,700	£38,600	£44,100	£40,900
Sales Manager	£52,100	£60,800 <span>→</span>	£69,600	£60,800	£50,000	£63,800
Sales Support	£28,300	£29,700 <span>↑</span>	£31,200	£26,200	£25,000	£31,200
Trainee Financial Advisor	£23,800	£26,600 <span>↓</span>	£29,300	£27,700	£24,500	£27,900
Underwriter	£36,600	£43,700 <span>↑</span>	£50,900	£40,200	£38,000	£45,400
Underwriting Assistant	£25,600	£28,500 <span>↑</span>	£31,500	£24,000	£22,300	£29,600

↑ **14%** increase in Sales Support average salaries this year.

↓ **4.5%** decrease in Trainee Financial Advisor average salaries this year.

## Roles on the rise

### Actuary

2022	£78,600
2023	£82,200
2024	£85,000

### Insurance Risk Manager

2022	£62,200
2023	£62,900
2024	£77,700

### Underwriter

2022	£38,000
2023	£40,200
2024	£43,700



# 4%

salary growth  
versus 4.7% UK  
average growth

## Average salary in region vs UK inflation rate



# Regional insight

**Chris Willsher**  
Senior Regional Director, Reed



Financial services companies in the West Midlands continue to navigate a changing recruitment landscape and have the important task of ensuring their talent acquisition strategies remain relevant and appealing to professionals across a breadth of roles. Employers must focus on creating a supportive work environment if they want to attract professionals, both local and from further afield.

Companies are investing heavily in technology to streamline operations, enhance customer experiences, and ensure compliance with stringent regulations. Fintech innovation, including a surge in artificial intelligence usage, is

at the forefront of the industry, helping businesses work toward long-term growth, meeting higher digital standards, and reducing the amount of financial risk.

Companies need to continue offering competitive salaries to help with ongoing cost-of-living pressures. That said, there is an opportunity to attract talent from the South East and the capital, as the region offers significantly lower cost-of-living and property prices. When putting together benefits packages, we're seeing more and more employees turn their attention towards learning and growth opportunities, so those companies that can prioritise people's wellbeing and

job satisfaction, alongside business performance, will be well placed.

Throughout 2024, the region looks set to offer opportunities to those who are prepared to adapt and continuously invest in their skills. The West Midlands is a diverse area, with a demand for professionals with a broad range of financial skills and investment knowledge.

When meeting with prospective employers, professionals are encouraged to consider the entire job offer – inclusive of benefits, rewards and working conditions – to make sure they put themselves in the best position for career progression. //



# Yorkshire & Humberside

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Actuary	£62,900	£76,500 <span>↗</span>	£90,000	£74,200	£71,100	£80,600
Assistant Underwriter	£26,500	£31,400 <span>↗</span>	£36,300	£31,000	£30,600	£33,000
Compliance Director	£74,000	£83,700 <span>↘</span>	£93,500	£84,000	£77,400	£88,100
Compliance Officer	£35,700	£39,800 <span>↗</span>	£44,000	£37,100	£37,600	£41,900
Financial Advisor	£51,400	£67,300 <span>↗</span>	£83,300	£64,800	£61,800	£70,700
IFA Admin Manager	£44,100	£50,000 <span>↗</span>	£55,800	£48,200	£46,200	£52,600
Insurance Account Executive	£31,100	£36,700 <span>↗</span>	£42,200	£35,800	£30,400	£38,700
Insurance Account Handler	£22,600	£24,600 <span>↘</span>	£26,500	£25,800	£21,000	£25,800
Insurance Claims Manager	£37,000	£41,000 <span>↗</span>	£45,100	£35,000	£35,800	£43,200
Insurance Risk Manager	£61,200	£69,800 <span>↗</span>	£78,500	£56,800	£56,300	£73,500
Insurance Sales and Business Development	£21,300	£26,000 <span>↗</span>	£30,700	£25,400	£21,500	£27,400

↗ **7.2%** increase in **Compliance Officer** average salaries this year.

↗ **16.8%** increase in **Insurance Claims Manager** average salaries this year.

Role	2024			2023	2022	2025
	Min	Average	Max	Average	Average	Projection
Investment Analyst	£35,400	£40,200 <span>↗</span>	£45,000	£39,900	£40,000	£42,300
Loss Adjuster	£33,800	£41,500 <span>↘</span>	£49,100	£42,700	£39,000	£43,600
Mortgage Advisor	£34,300	£42,400 <span>↘</span>	£50,600	£48,000	£49,600	£44,500
Mortgage Underwriter	£28,700	£32,600 <span>↗</span>	£36,400	£31,700	£29,000	£34,300
Paraplanner	£33,100	£37,600 <span>↗</span>	£42,200	£36,400	£34,200	£39,500
Paraplanner Manager	£38,000	£42,200 <span>↗</span>	£46,500	£38,500	£33,100	£44,500
Pensions Administrator	£25,900	£29,500 <span>↗</span>	£33,100	£26,200	£26,600	£31,000
Protection Advisor	£26,300	£35,100 <span>↗</span>	£43,800	£34,900	£39,900	£36,900
Sales Manager	£46,800	£54,700 <span>↘</span>	£62,600	£54,900	£45,300	£57,600
Sales Support	£25,400	£26,700 <span>↗</span>	£28,100	£23,600	£22,600	£28,100
Trainee Financial Advisor	£25,500	£26,300 <span>↗</span>	£27,200	£25,300	£23,000	£27,600
Underwriter	£35,900	£41,300 <span>↗</span>	£46,700	£38,100	£37,700	£42,800
Underwriting Assistant	£22,600	£24,900 <span>↗</span>	£27,100	£22,400	£22,000	£25,800

↘ **11.3%** decrease in **Mortgage Advisor** average salaries this year.

↗ **10%** increase in **Underwriting Assistant** average salaries this year.

## Roles on the rise

### Paraplanner

2022	£34,200
2023	£36,400
2024	£37,600

### Insurance Account Executive

2022	£30,400
2023	£35,800
2024	£36,700

### Financial Advisor

2022	£61,800
2023	£64,800
2024	£67,300

↑  
**3.7%** salary growth versus 4.7% UK average growth

### Average salary in region vs UK inflation rate



# Regional insight

**Helen Barber**  
Executive Regional Manager, Reed



“ The insurance and financial services sector in Yorkshire and Humberside is poised for significant developments. After concerns surrounding profit warnings for many Yorkshire-based companies, challenges remain as the effect of high borrowing costs continue to weigh on business and consumer confidence.

Changes are continuing to happen across major hubs including Leeds, Sheffield and Hull, as firms look to enhance both customer experiences and employee engagement, all while trying to remain competitive in their recruitment drives. Companies are taking the plunge and investing in cutting-edge technology and software systems to meet the

demands of the industry. With uncertainty around interest rates likely to continue, stress testing and scenario planning will continue to be crucially important for Yorkshire businesses.

As the region continues to grow in economic importance, financial companies are adapting their processes, with a focus on innovation and talent acquisition. Employers need to offer competitive compensation packages, flexible work arrangements, and opportunities for career advancement to appeal to top professionals – remembering that diversity, inclusion, and work-life balance are now a prerequisite for the majority of candidates.

The region still offers plenty of opportunities for financial professionals looking to take their next career step. Jobseekers can set themselves apart by acquiring relevant certifications and staying updated on the latest industry trends, such as wealth management and reporting software.

If you find a role that piques your interest, refresh your CV and don't hesitate to speak to a recruitment consultant who will know the industry well and advise you on next steps. When searching for your dream job, make sure that the role and the company match your own values and can help you grow and succeed. ”

# Get pay right with guidance from **our experts**

Does your salary and benefits package attract and retain top talent?



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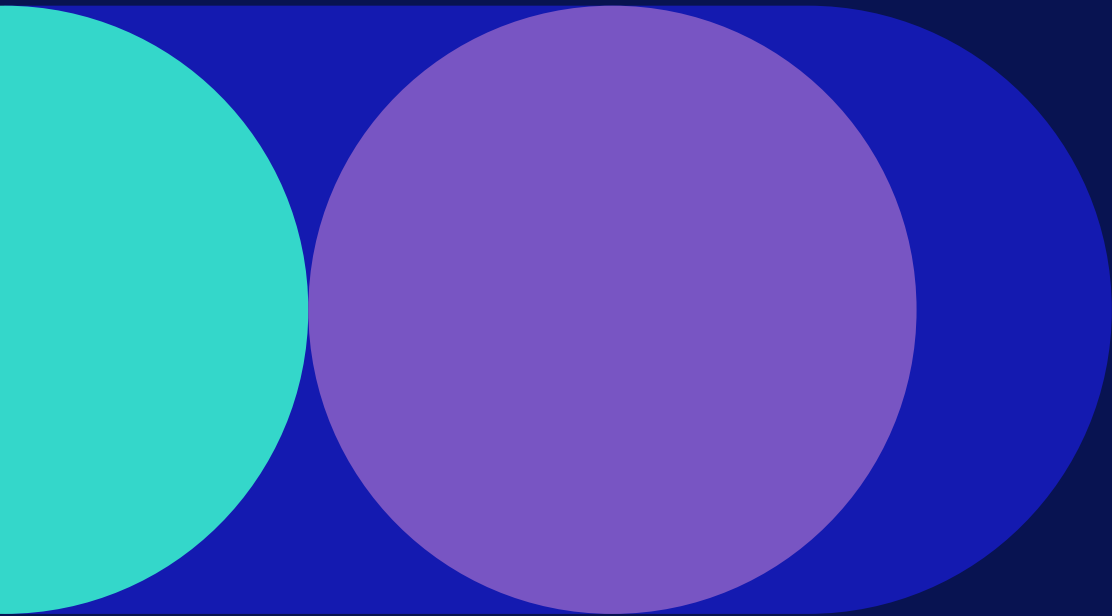
-  Bespoke salary benchmarking reports
-  Salary and benefits analysis
-  Discovery into your reward challenges
-  Tailored recommendations to support your reward strategy
-  Implementing change across your reward structure

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Procurement & supply chain | Property & construction  
Qualified social workers | Sales | Scientific | Technology

