



ABRIVIA
Futures Secured

SALARY SURVEY

2026

CONTENTS

Welcome	3
Executive Careers, Leadership and Purpose in a Changing Market	
• Executive & Career Coaching Services	5
• Featured Insight Resource: Finding Your True Passion and Purpose	6
Aoife's Clown Doctors Ireland – Aoife's Story and Our Partnership	9
Economic Commentary	13
Insurance	22
Accountancy & Finance	28
Life & Pensions	34
Sales & Marketing	36
Multilingual, Call Center & Customer Care	40
Office & Legal Support	43

WELCOME

Abrivia Recruitment Salary Survey 2026 Introduction



Tadhg Kearney
Managing Director

+353 1 905 2560
tadhg.kearney@abrivia.ie

As we enter our 20th year in business and celebrate the 15th edition of our Salary Survey, this feels like an important moment to reflect on the past year and look ahead to the opportunities 2026 may hold for both clients and candidates. Our 19th year as an Irish-owned recruitment consultancy was one of the more challenging markets we have navigated, shaped by cautious hiring, extended processes, sector-specific slowdowns, and broader economic pressures. Yet it was also a year that reinforced the value of long-term partnerships and the resilience of the Irish employment landscape.

Throughout 2025, hiring became more deliberate. Many organisations adopted longer decision-making processes as uncertainty in areas such as Pharma and Technology resulted in fewer live roles and redundancy programmes. Candidates, in turn, became more selective and risk averse. Legacy remote or hybrid agreements remained a significant factor, particularly as the cost of living and housing pressures continue to influence career decisions. The shift back to three days in the office for many businesses added another layer of complexity, especially for those who had relocated further from Dublin. With increased traffic and limited transport connectivity to certain business parks, commuting once again played a meaningful role in both candidate mobility and employer hiring strategies.

Even with these challenges, 2025 also brought important signs of momentum. Some sectors that may once have been considered more traditional - such as Financial Services, Retail, and Manufacturing - drew renewed interest from candidates seeking stability and long-term career paths. Insurance and Reinsurance continued to perform strongly, and almost a decade on from Brexit, Ireland remains an attractive base for firms seeking a gateway to the European market. AI also began to move from concept to practical application across multiple industries, creating new skill demands and early-stage opportunities. Irish talent continues to be sought after at home and abroad, and the return of experienced professionals from overseas remains a valuable source of strength for employers.

Within Abrivia, 2025 was a year of positive development. We were delighted to launch our new website, while Abrivia Executive and Abrivia International continued to grow. We expanded our offering with a dedicated Life & Pensions specialist, welcoming back Honor Moloney - Abrivia's first employee almost 20 years ago. These milestones, along with the commitment and expertise of our broader team, reaffirm our position as a trusted recruitment partner with the experience to guide organisations through both buoyant and challenging markets.

Abrivia Recruitment Salary Survey 2026 Introduction

As we look to 2026, our outlook is optimistic. While market conditions remain competitive, we anticipate greater stability and clearer hiring patterns as the year progresses. For clients, salary inflation has largely stabilised, offering more predictability in workforce planning, while access to experienced talent - whether returning home or reconsidering career moves after a cautious period - presents real opportunities to strengthen teams. For candidates, new roles are emerging across multiple sectors, AI-driven capability is beginning to create additional career pathways, and Ireland's position within Europe ensures specialist talent remains in demand.

Most importantly, whether you are hiring or considering your next step, **we understand the challenges and pressures you face**. Abrivia is well placed to support you throughout 2026, offering market insight, honest guidance, and a team who remain deeply committed to delivering for clients and candidates alike.

Beyond our work in recruitment, we are proud to continue our long-standing partnership with Aoife's Clown Doctors Ireland. This year's Salary Survey includes Aoife's story and the remarkable work of the Clown Doctors, whose impact on children and families across Ireland is truly extraordinary.

Thank you for your continued trust over the past 19 years. We look forward to working with you throughout the year ahead.

Warm regards,

Tadhg Kearney
Managing Director





EXECUTIVE CAREERS, LEADERSHIP AND PURPOSE IN A CHANGING MARKET

An Abrivia Executive Insight



Donal O'Brien
Chairman

As market conditions become more complex and career decisions more considered, we are seeing a growing number of senior professionals reassess not just their next role, but their long-term direction, leadership impact and sense of purpose at work. Extended hiring cycles, increased pressure at executive level and a heightened focus on performance and resilience have brought deeper career questions to the fore.

Abrivia Executive was established to support individuals and organisations at these inflection points. Alongside executive recruitment insight, it provides coaching, assessment and development support for leaders navigating change, transition and growth. In the context of this Salary Survey, it reflects the broader reality that senior career decisions are increasingly shaped by alignment, clarity and long-term sustainability – not salary alone.

Over the last two years, Abrivia Executive has continued to develop as a core part of Abrivia's senior advisory offering, supporting leaders and organisations through periods of career change, transition and growth.. Whether advising a Fortune 500 board or coaching a professional at a crossroads, Donal's mission remains unwavering: to help people discover, embody, and sustain their highest potential.

HOW ABRIVIA EXECUTIVE SUPPORTS LEADERS AND ORGANISATIONS:

Executive Coaching

This is an opportunity to grow in any of the eight areas of wellness, including Finance, Work/ Career, Emotional, Relationships/Social, Physical, and Spiritual aspects of life. Coaching guides and accelerates people forward on their personal and professional journey.

Career Coaching / Outplacement

Find your purpose and regain your passion. We support clients with crafting winning CVs, excelling in interviews, networking effectively, and enhancing their digital presence. We also provide bespoke courses for individuals and teams navigating redundancy or voluntary career transitions.

Psychometric Testing

As a certified Thomas International Success Insights Multi-Science Analyst, I provide comprehensive insights across:

- *Behaviours (DISC)* - How we do things.
- *Motivators (Driving Forces)* - Why we do things.
- *Soft Skills (Competencies)* - What we are skilled to do.
- *Emotional Intelligence (EQ)* - How we navigate personal and social situations.
- *Acumen / Perception (ACI)* - How we make decisions.



Leadership Development

Psychometric testing uncovers leadership potential by identifying behavioural preferences, emotional competencies, and motivators. This fosters greater self-awareness and supports the development of impactful leadership styles.

Management Training and Development Plans

Psychometric insights enable customised training programmes that maximise strengths and address development needs.

Hiring

Objective assessment ensures better cultural fit, reduced turnover, and long-term performance.

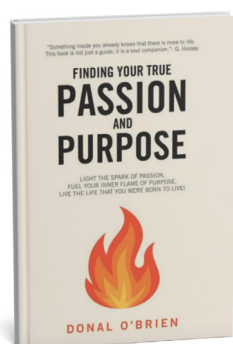
Benchmarking

Analyse top performers to create success profiles that guide recruitment, training, and succession planning.

Coaching

Psychometric testing enriches coaching sessions by revealing patterns in behaviour, thinking, and emotional intelligence. This allows for more focused and effective growth strategies.

FEATURED INSIGHT RESOURCE: FINDING YOUR TRUE PASSION AND PURPOSE



As part of Abrivia Executive's broader work with leaders and senior professionals, Donal O'Brien has distilled many of the themes that emerge in executive coaching and career transition into his forthcoming book, *Finding Your True Passion and Purpose*.

Having spent over 20 years working in Executive Recruitment and supporting people through career change, I noticed a profound truth: **most people are not truly fulfilled in their work**. This realisation became the spark that led me to write *Finding Your True Passion and Purpose* - a book designed to help people create a life aligned with who they really are.

The book is for:

- The Mid-Life Reinventor
- Burned-Out High Achiever
- Leadership Team Member / HR Professional Seeking Better Understanding of Motivation & Alignment
- Person Searching for Their Passion and Purpose (students or long-standing professionals)
- Person Looking to Change Their Relationship to Their Current Job (even if it's not "the" job)
- Anyone on the Personal Development journey

Launching in **January 2026**, the book is published by **Balboa Press (a division of Hay House)** and features a Foreword by **Gerry Hussey**. It has been a two-year labour of love, rooted in my experience working with thousands of professionals at pivotal moments in their careers.



What the Book Is About

Finding Your True Passion and Purpose explores why so many people feel disconnected, overwhelmed, or unfulfilled - and how they can change that. The book guides readers to:

- Reconnect with their inner compass
- Shift from stress and striving to ease, grace, and flow
- Align their work and life with what truly matters
- Use powerful tools like the **P.U.R.P.O.S.E. System**, the **North Star Question**, and the **Head-to-Heart Stairway**

Through practical frameworks, stories, and reflective exercises, the book helps readers transform how they think, feel, and create - empowering them to live with clarity, joy, and purpose.

Buy the Book:

https://www.amazon.ie/gp/product/B0G4JKLGRY?ref=ppx_pt2_dt_b_prod_image

Bonus Resources Included with the Book

When you purchase the book, you receive exclusive access to three transformative companion tools:

1. 14-Day Companion Journal - A Daily Guide to Living with Ease, Grace, and Flow

A guided journal featuring 14 simple yet powerful daily practices drawn from the book. From the P.U.R.P.O.S.E. System to reflective prompts, each day helps you slow down, reconnect, and return to your natural state of balance and inner alignment.

2. 2. Guided Meditation - *Ground Yourself: Return to Presence and Peace*

A calming audio meditation designed to quiet the mind, open the heart, and reconnect you with inner stillness. Ideal for moments of stress, unease, or when you need to realign with flow.

3. Vision Board & Creation Questions - *From Intention to Inspired Creation*

A visual and written guide to consciously creating your next chapter. Includes step-by-step instructions and creative prompts to help you design a life aligned with your highest self.

Combining the Book with Career Coaching

Reading the book is powerful on its own - but pairing it with Career Coaching can exponentially accelerate clarity, confidence, and direction.

Clients who combine both often experience:

- Rapid breakthroughs in purpose, identity, and mindset
- Clarity on career direction and next steps
- Renewed motivation and energy
- Stronger alignment between personal values and professional goals
- Support in translating insights from the book into action

The synergy of inner work (from the book) and practical strategy (from coaching) creates profound and lasting change.

Background and Approach

Donal O'Brien is a seasoned Executive Coach, published author, and career transition specialist with over 20 years of experience in recruitment and leadership. As the former CEO and current Chairman of Abrivia Recruitment,



Donal has dedicated his career to guiding business professionals through pivotal transitions, building leadership skills, and helping clients find renewed purpose and passion in their work. The book reflects these themes by exploring how individuals can align their careers with their core values and aspirations.

His coaching approach integrates traditional psychology, NLP, and methodologies from Erickson International, Michael Neill, and Christine Hassler - offering a unique blend of techniques that facilitate deep and meaningful breakthroughs. Clients experience improvements in performance, engagement, stress management, and often find clarity and new energy to pursue their goals.

In addition to coaching, Donal offers psychometric testing to provide deeper insights into clients' strengths and growth areas. His services are tailored to business leaders, executives, and individuals on personal development journeys, as well as those seeking guidance through career transitions. With a warm yet professional style, Donal is committed to helping clients unlock their potential and create fulfilling, impactful careers.

AOIFE'S CLOWN DOCTORS IRELAND



We are proud to once again partner with **Aoife's Clown Doctors**, an organisation that brings comfort, laughter and light to children and families in hospitals across Ireland. We have been honoured to work alongside Aoife's Clown Doctors for a number of years now, and this partnership continues to be a deeply meaningful part of our work.

Each year, this collaboration reminds us of the powerful impact that compassion, creativity and human connection can have during the most challenging of times. The Clown Doctors do extraordinary work, helping to ease fear and anxiety through play, humour and kindness.

This year is especially significant for us. We are truly honoured to have **Aoife's Mam and Dad** with us, as they courageously share **Aoife's story**. Their generosity in speaking about Aoife, her life, and the legacy that led to Aoife's Clown Doctors is both moving and inspiring. We are deeply grateful to them for trusting us with their story and for allowing us to be part of continuing Aoife's legacy.

We hope that this year not only celebrates the incredible work of Aoife's Clown Doctors, but also honours Aoife, her family, and the joy and hope that continue to reach so many children because of her.

Aoife's Story to Aoife's Clown Doctors Ireland

Aoife was born in August 2007, but Aoife's story must begin 9 months prior to her birth. We found out Aine was expecting our first child just before Christmas in 2006. We had been married for over 3 years and were desperate to begin a family. The news that Aine was pregnant triggered a Christmas of celebration, relief and excited anticipation for our families in Dublin and Mayo. When Aoife was born on 2nd August 2007, she was the first grandchild on the Hendrick side of the family, and to say her arrival brought an overflow of elated emotion and happiness would be understating by far the impact she had on so many. She was the most perfectly beautiful bundle of soft fragrant pinkness, and we all would take it in turns to just hold her and revel in her presence to absorb the miracle gift she was to us.

As new first-time parents we floundered our way through those early months and no matter the amount of sleep deprivation, the smiles rarely left our faces as Aoife grew and entertained us as her cuteness and personality began to emerge. Her first smiles, her first sounds, her first steps on the lawn in front of Malahide Castle - just wow to every one of those precious moments as she made us cry with joy and laugh with pride. She was dancing with a mop as soon as she could walk, she was singing notes (tuneless by the way!) as soon as she could talk and she was mischief wherever she went. Her Grandmother minded her for a few hours, 2 days a week and still cherishes and reminds us of the many antics and memories Aoife gave her and Grandad - sitting on his knee listening to fairytales or swaying to the music of Abba on his new computer.

Aoife's Clown Doctors Ireland

She lit rooms up wherever she went and her enthusiastic desire to do everything by herself was noticed by many - even when it came to first time swimming she just jumped in - that was Aoife all over. She saw sunny days and holidayed in Spain, she saw snowy days and built a Snowman, she started Montessori and lapped up the learning and imaginative landscapes shaped by her amazing teacher Lisa. She was loved by so many.

When we were blessed with a second child, Roisin, 2 years after Aoife was born, many warned us how Aoife could react - might become slightly jealous of a baby, reluctant to share that big spotlight that had been shining on her for 2 years. Not a chance, Aoife revelled in having a little sister and loved to mind her and sing to her. When Aoife discovered ways to make Roisin laugh, there was no stopping her, and the house performer was born. It was the same when Eoin was born a year later, Aoife would lie with him cheek to cheek, hand him toys and often she would ask - how are the babies? - meaning Roisin and Eoin - Aoife was 4!

We had a magical Christmas in 2011, as Aine and I spied into the living room from the kitchen, we were often over awed at the sight of our 3 beautiful healthy children, Aoife, Roisin and Eoin - aged 4, 2 and 1 - there together gathering decorations and dancing to Christmas tunes. Our prayers and dreams had been answered, we were a family of 5, life was brimming with joy, and the future was full of possibilities.

Just 4 months later during April of 2012, Aoife had a few weeks of feeling unwell with colds and her bright effervescence was dimmed. She then complained of a sore elbow on her dad's birthday April 14th, which wasn't a major concern as we had just got a new trampoline for the summer ahead and she had been playing on it. It was the following week when she complained of a sore elbow on the other arm in the same spot that Aine became alarmed. Having worked as a nurse some years before and of course with the 6th sense of a loving mother, Aine got the arm x-rayed (nothing there) and soon after insisted on our GP doing some blood tests to check was anything wrong.

We began to worry when we were asked to bring Aoife into Temple St for some more tests, but nothing could have prepared us for what was to come on May 15th, 2012. Aoife was as playful as ever in the hospital, up and down to the playroom in Temple St, when we were taken to a quiet area that morning. Aoife has leukaemia - the bombshell was dropped, and our lives were irreversibly changed. She would need to be taken to Crumlin Hospital that afternoon at 4pm, to begin what was likely to be a 2-year cancer treatment programme, but we would be given all the details when we got to Crumlin. When Aoife returned to the room and we gathered her into our arms, it was the first of so many times the tears flowed from our eyes behind her back, as we struggled to breathe or comprehend what was happening. As a father or mother of a 4-year-old diagnosed like this, we simply wanted to swap places, take the cancer and take our chances - just please let our little girl go home to play on her trampoline - not to be.

At first the Leukaemia diagnosis that Aoife received was a less aggressive type and within days we had begun to



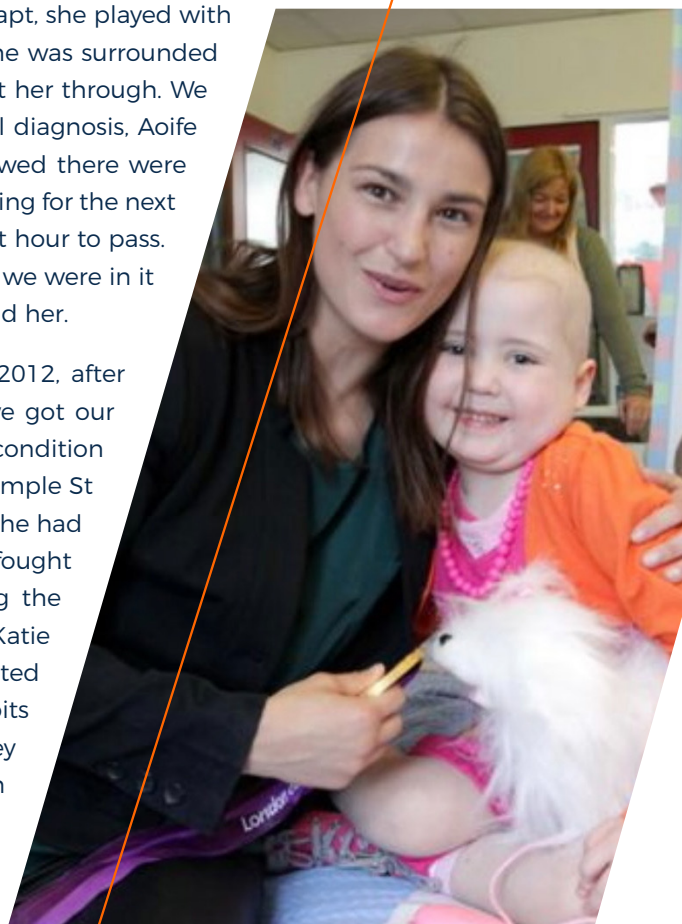
Aoife's Clown Doctors Ireland

be hopeful of Aoife coming through what would be an arduous time over the following 18 months. Aoife was strong, physically and mentally, she could adapt, she played with kids of all ages around her, she was fuelled by imagination, and she was surrounded with a family's love and parents that would endure anything to get her through. We can do this we thought. Unfortunately within 2 weeks of the initial diagnosis, Aoife suffered complications and infections and in the weeks that followed there were many setbacks and many times we were powerless as parents, waiting for the next test results, the next doctor to tell us what was happening, the next hour to pass. But during all that time we had Aoife with us, we were in the fight, we were in it together as we sought desperately for hope from the medics around her.



In the early days of August 2012, after Aoife turned 5 on the 2nd, we got our breakthrough and Aoife's condition improved after a brief spell in Temple St for some more harrowing tests. She had suffered and endured; she had fought so bravely and finally was turning the corner we believed. Aoife met Katie Taylor in Crumlin, when she visited following her amazing Olympic exploits - she was thrilled full of spirit when they met, so much so that a picture taken appeared on the front of The Irish Times the next day, the 2 fighters!

That same day we were told Aoife was well enough to go home with us and could continue her Leukaemia treatment visits as an outpatient. We were elated; our little sweetheart Aoife was coming home with us again - it was not so unlike the day she came home with us as that beautiful newborn baby just 5 years earlier. She was all we needed with Roisin and Eoin, kids and family, it was everything.



Our tragedy struck just a few days later August 30th, Aoife was in Crumlin as an outpatient and suffered some form of seizure in her bed as we sat with her and her heart stopped. Her little body had endured so much in the 3 months since diagnosis. The hospital staff tried to bring her back but couldn't, we simply froze in shock but found a way to whisper a few final parents' words into Aoife's ear as she slipped away, we loved her, she had tried so hard, we were so sorry we couldn't save her. We were heartbroken. Our world fell apart that day when Aoife lost her cancer battle on August 30th, 2012, at 7.20pm.

One of the abiding memories of Aoife's few months in hospital, were of the times following surgeries, or on days that were just particularly challenging for her to even eat or raise a smile, there were a group of entertainer Clown Doctors that used visit the wards to try lift the spirits of young patients and families. Aoife could hear their bells as they approached our area in St John's Ward and immediately her head would lift from the pillow, and she'd sit up to join in their jokes, balloon modelling and whatever fun and games they could muster without being too overwhelming.

Aoife's Clown Doctors Ireland

They were a lost joy rebound whenever they visited, and we were so grateful for that.

In early 2014, around 18 months after Aoife had died, we found out that the Clown Doctors were no longer visiting wards as their funding had been stopped.

That year we decided we would try hold a small family and friends gathering to remember Aoife, walking around the areas of Malahide Grounds where Aoife used to play, and while doing that try to collect enough money to fund a coupe of the Clown Doctors to make a few return visits to Crumlin Hospital during the Summer of 2014.

The event and part fundraiser was such a succeed that we raised enough to finance Clown Doctor rounds for the remainder of 2014 and for the first few months of 2015.

We decided to hold another Aoife Walk around the same time as the previous year in May of 2015 to again raise funds, this time for Aoife's Clown Doctors, as they had become known. The clown doctors have been there since and through the kindness and fundraising of so many others, Aoife's Clown Doctors Ireland is now a fully registered charity and provides entertainers to hospitals in Dublin, Mayo and Galway.

Ours is a story of family endurance, of resilience and love for each other with Roisin, Eoin, and our precious Amy who was born a little over 1 year after we lost Aoife.

Aoife's story is also our story and some 13 years after she passed away, she is connected to us in ways we could never have comprehended, and our love for her guides us forwards together, love endures always and Aoife has taught us that.

See more [here](#)



ECONOMIC COMMENTARY

Ireland's Economic Position



Charles J. Larkin
B.A. (Mod.), Ph.D. [TCD]

Director of Research,
Institute for Policy
Research, University of
Bath, Bath, UK
Research Associate,
School of Business,
Trinity College Dublin,
Dublin 2, Ireland
Adjunct Lecturer, MA
Global Security Studies,
Johns Hopkins University,
Baltimore, MD, USA

The Irish Economy in the Era of Trump 2.0 - "Fluctuat nec mergitur" (tr. "She is tossed by the waves, but does not sink")

Last year we focused on the critical and still germane factors of the "5 D's" of Deglobalisation, Demographics, Digitisation, Decarbonisation and Defence/Geopolitics. This year the important questions relate to the revenge of geoeconomics in understanding the implications of Trump 2.0 and the preparing for the potential bubble in AI. Fundamentally, the Irish economy is a roaring success. GDP and GNI* growth continue to be amongst the highest in the EU and much better than our neighbours in the UK. Employment sits at an all-time high. The Exchequer is full. The Budget was, despite misgivings, quite generous in terms of current and capital expenditure. At the same time, Donald Trump and Artificial Intelligence invade our space to the point of ubiquity. The world is changing, and business leaders should begin to prepare for a period of greater economic and geopolitical volatility.

Demographics, Housing and Labour Market

The "5 D's" are still hugely important going forward and the recent publication of *Future Forty: Ireland's Demographic Outlook* focused on the impact of the rapidly expanding population in Ireland but with a labour force that starts to contract by 2047. This is a relatively short period of time for Ireland to benefit from favourable demographics compared to our European partners. The focus of the media following publication was on the implications for the housing market, with an outlook for a housing shortage lasting for an additional 15 years. The report highlights the need for expanding the housing stock by 60,000 new units per annum. It is important to note that we currently produce on average half that figure (30,330 according to the CSO in 2024) and once could produce up to 90,000 during the height of the Celtic Tiger. Importantly Ireland's problems are not unique. Across the advanced economies the housing market is failing many people.

It could be easy to focus on the proximate issues and the ongoing concerns about housing but that would neglect the more strategic changes that are happening to the world economy and ultimately determine how Ireland responds to the day-to-day challenges of infrastructure, healthcare and housing.

Impact of Trump 2.0 and Global Volatility

The starting point is the realisation that the global economy entered a new era on April 2nd, 2025, the so-called "Liberation Day" when the Trump Administration moved to impose wide ranging tariffs across the globe, resulting in a scramble by various nations and trading blocks to obtain a more favourable outcome. The US economy is immensely important to Ireland. US FDI firms employ around 8.74% of the Irish workforce at 245,000 people. Indirectly, US firms employ a further 169,000. They pay €17.4bn in wages. Overall, these firms contribute €40bn to the Irish economy. Ireland runs a €50bn trade surplus with the US.

Ireland's Economic Position

the figure that drives the model for the "Liberation Day" tariffs. Overall FDI in Ireland was 255% of GDP at the end of 2023, four times the EU average. €897bn of the FDI into Ireland originated in the US, accounting for 69% of the total. Ireland, economically, is the most connected member state of the European Union to the US. This has been a wonderful position to be in, with a foot in Boston and Berlin and an obliging aunt in London with a spare box room. When evaluating the FDI attractiveness of Ireland, EY said the following:

Ireland's business-friendly tax regime, education system, quality of life, and business-friendly environment were all cited by respondents as top drivers of its attractiveness. Ireland's rating around sustainability-related factors was exceptionally strong with the majority saying we perform as well as, or better than, the European average for the availability of skills to facilitate sustainability projects. The availability of finance for sustainability projects and the regulation to support sustainable business practices were also highly rated.

On the other hand, labour costs and housing affordability were among the least attractive factors.

Ireland, in 2025 is coming from a position of continued strength but between January 20th, 2025, and today a new global political economy has emerged, one that is a structural break from the past. To navigate this new world, one must accept that the old rules-based order is disappearing, much more rapidly than anyone expected. The practice of government, as it is emerging from Washington at present, is not about conservatism or liberalism, it reflects one of those chthonic forces in human nature, where different forces can gather to raze to the ground the old political order. That political order was the US-led post-1945 rules-based global system, which for good or ill had constituted the "rules of the game" for the Cold War and the subsequent decades of the post-Soviet and post-9/11 era. Two, very significant structural cracks in this order emerged and were subsequently only papered over in advance of COVID. The first was the 2008 Global Financial Crisis, which had significant distributional effects via the socialisation of losses of the various banking and financial sector bailouts and was accompanied by a very slow recovery. The second was the 2014 invasion of Crimea and the Ukraine, followed by a series of proxy wars, where a revanchist Russia under Vladimir Putin went largely unchallenged. These cracks gave openings to political movements and malign international actors to chip away further at the postwar order as understood and operated in the political systems of Western Europe and the United States. The Trump 1.0 and Trump 2.0 Administrations need to be understood within that context, and the actions of the Trump 2.0 Administration are bolder and more radical. This reflects a better understanding of how government works and a move towards *personalismo*, which more closely resembles an early modern, personal approach to government than one based upon structures, rules and institutions.

This leads to the second important factor to understand the Trump 2.0 Administration. That is to understand the city and people that formed the President of the United States. Donald Trump came from Queens. Queens is the melting pot borough of New York City where 47% of the population are born outside of the United States and over 200 languages are spoken. As an outer borough it was where the newly arrived, the aspiring middle class and the aspiring elite lived all within a 15-minute drive of each other but the 8 miles to Manhattan (or "The City" to Queens residents) and the true New York City elite were lightyears away.

While the city of Donald Trump's childhood was that of Tom Hanks' *Bridge of Spies*, the New York City of his adulthood was very different. It was not the city



Ireland's Economic Position

of Carrie Bradshaw and *The Lion King*, but the city of "Ford to City: Drop Dead", riots, a murder rate of 2,262 (31 per 100,000) in 1990 and general public disorder that resulted in NYC being declared **ungovernable** for much of the 1970s, 80s and 90s. This was the New York where Donald Trump openly taunted the then Mayor, Ed Koch, over the completion of the **ice rink in Central Park** and the infamous **full-page ads** in the major NYC newspapers calling for the death penalty for the perpetrators in the **Central Park Jogger case**. During these years a younger Donald Trump was mentored by the New York attorney **Roy Cohn**, whose reputation for ruthlessness had been cemented by a career spanning the Julius and Ethel Rosenberg trial and execution, the McCarthy Hearings, representing *Cosa nostra* royalty such as Carmine Galante and John Gotti and eventual disbarment for **dishonesty, fraud and misconduct**. As Alan Dershowitz described him, he was the **"quintessential fixer"**. As *New York Times* conservative columnist David Brooks put it early on in his review of the Trump candidacy in 2016 **"not indicted, not invited"** about Donald Trump's 1980s parties in Trump Tower. This New York City formed the current President of the United States: a world where government was the god that failed, loyalty was everything, attack was the best defence, there were an elite to "prove" that you had made it to, and "fixing things" was just how business was to be conducted. That combined with a more personalised approach to governing has created a new paradigm for government, one that is vastly different to what we have become accustomed to over the last 80 years. **Recent visits by President Trump to the UK and**

Asia where great effort was expended to flatter the President and the swift negative reactions to perceived slights by an **Ontario, Canada TV advertisement about tariffs** highlighted that political economy is now a personal matter.

While the Irish economy continues to perform well, the approach taken in the 2026 Budget highlighted the more cautious tone by the Government

Why this initial focus in an economic commentary? Since "Liberation Day" it has become clear that Trump 2.0 is a root and branch reorganisation of the US Government around the President. President Trump has issued 214 executive orders since January 2025. That is six short of his *entire* Trump 1.0 presidency, and 52 less than President Biden issued in his entire term. According to Bloomberg, lobbying in Washington on trade has exploded, with **expenditure topping \$900m this year**, up from \$700m the year before. The latest government shutdown, the longest in US history, consolidated more budgetary power to the White House. The **power of the purse**, an exclusive power of the House of Representatives, has been quietly ceded to the White House and limitations with respect to the power of the White House as exercised through the courts have been limited with the **Supreme Court of the United States so far showing a greater willingness to align to the unitary executive theory of government than previous courts**. Until the mid-term elections take place in November 2026, American power, American strategy and the American economy will be determined by the occupant of the White House. Beyond that point it is difficult to forecast what will take place next but understanding the political, economic and strategic implications of President Trump will be a major priority of any C-suite executive.

The economic implications are already being felt. While the Irish economy continues to perform well, the approach taken in the 2026 Budget highlighted the more cautious tone by the Government, though one that was far less cautious in execution than what the Fiscal Advisory Council would recommend given the €12.5bn increase in spending year-on-year. If corporate tax receipts, making up 25% of tax revenue, were to weaken dramatically, and they are largely driven (three-quarters) by US multinationals, an underlying budget deficit would emerge of €14bn. While Irish employment levels have never been higher and a tight labour market continues to exist, it would be wise to look at the growing global cracks.

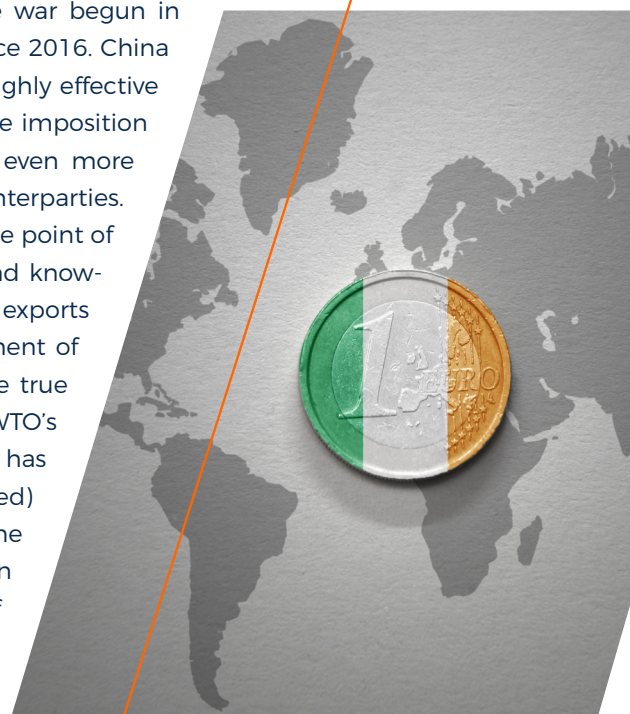
Trade, Tariffs and Corporate Risk

Ireland's Economic Position

In the first half of 2025 there were strong export growth and inventory effects across the globe as export-orientated economies attempted to “front-run” the tariffs and general trade confusion brought about by the Trump tariffs. Importantly, the trade war begun in Washington was simultaneously novel and the same as it has been since 2016. China bore the brunt of the new tariffs, but they were able to retaliate in a highly effective way via the imposition of non-tariff barriers. Non-tariff barriers, such the imposition of export controls, quotas or strict phytosanitary regulations can be even more effective than tariffs in constraining trade and economically injuring counterparties. In the case of China, the response has been to dramatically restrict to the point of banning the export of rare earth minerals and related technologies and know-how since October 2025. This will have knock-on effects since these exports are raw materials and components that are essential in the development of battery and other green energy technologies. As the year wore on the true impact of a global trade war manifested through a revision of the WTO's global trade growth forecast with merchandise trade growth (which has been impacted by the Trump 2.0 policies, it has left services untouched) moving from 2.8% in 2024, 2.4% in 2025 and 0.5% in 2026. As one of the most open economies in the world, Ireland's economic fortunes rely on openness to free trade, free capital flows and relatively open flows of human capital (labour) across borders.

While the focus on tariffs is almost exclusively discussed as an economic issue, akin to the public finances, for those facing the challenges of operating firms in this new environment, it is a challenge of corporate finance. Tariffs require immediate payment but the revenues from products will only arrive slowly and over time. The result is that firms will need access to ready cash. When tariffs are small, this can be achieved easily. High tariffs or volatile tariffs wreak havoc on the cashflows of firms and impose significant financing costs on large and small enterprises alike. This undermines investment decisions by management and wage improvements for employees. The conversation rightly focuses on the direct costs of tariffs but there are significant opportunity costs borne by firms that are difficult to recover from. Irish firms, especially those in the food and whiskey sectors are acutely aware of these challenges. Depending on future White House action, potentially pharmaceutical firms as well, as the outcome of the Section 232 of the US Trade Expansion Act 1962 investigation into the national security implications of imports of certain products into the United States could result in punitive tariffs, quotas or other actions on the part of the Executive.

So, trade is contracting, the retort would be that the US and EU economies, when taken as singular entities trade largely internally, a modest decline could be addressed through increased domestic consumption. This unfortunately is a problem in both jurisdictions. Irish consumer confidence has fallen to a low of 59.9. While not as low as in July, it continues to be markedly negative compared to 2024, reflecting the ongoing cost-of-living crisis in Ireland and globally. The feeling is mutual across the Atlantic. The US consumer has also grown tired of the cost-of-living crisis. While US unemployment is 4.3% (Ireland is 4.7%) and inflation stands at 3% (Ireland is 2.9%) the US consumer is decidedly negative on the state of the US economy. The problem is that the US consumer, the consumer of last resort, has hit the lowest point in the history of the index. That means that US consumers are more negative than they were during the global financial crisis, than during 2022 9% inflation levels, more negative during the height of stagflation in 1980. This has been called by some commentators as the “vibecession” but this “vibe” translates into

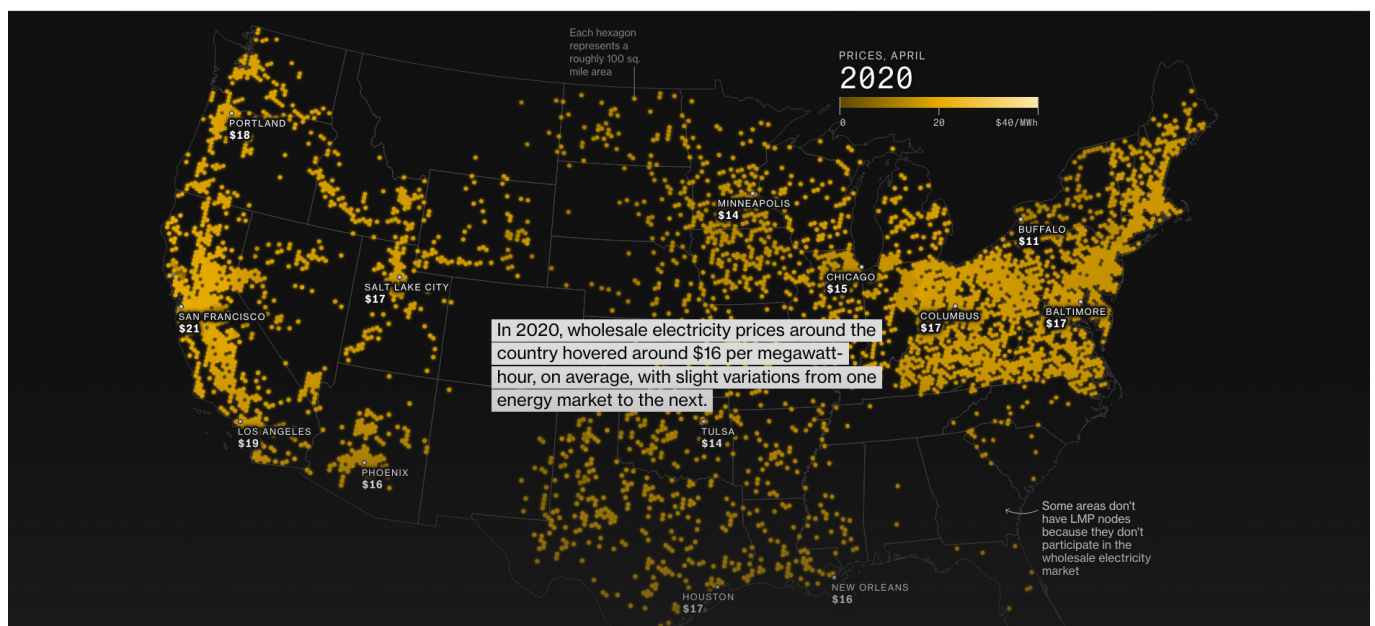


Ireland's Economic Position

While AI is not about creating greater employment intensity, feeding AI is resource intense.

less purchasing, which will have knock-on effects for the rest of the real economy. Importantly, the S&P PMI remains above 50 in the US. (The Irish PMI also remains, just above 50,) indicating modest expansion. In Europe the story is not much better, with GDP growth for the third quarter of 2025 coming in at an anaemic 0.2% and bankruptcies rising 4.4% quarter-on-quarter, concentrated in accommodation and food services, transport and financial services being seen as an indication that consumer-facing sectors are feeling the most pressure from price rises. At the core of this is the failure of the Germany economy to thrive and ongoing concerns about French debt sustainability. Both countries are in the process of going through very extensive rethinks of their political economy strategies but with middling success from a technocratic as well as political stability point of view. Ireland's nearest neighbour, the United Kingdom, has similarly suffered a crisis of political and economic confidence, with a rapid jump in UK gilt rates as markets turned on Starmer/Reeves following pre-budget announcements. The unifying factor between all these economies is that they all have the same three communities of relatively unhappy citizens and consumers – the comfortable, the coping and the clinging-on. The sustained cost-of-living crisis, in part a function of the “5-D’s” but also a product of the sustained instability of the Trump 2.0 Administration. Business, and for that matter government, loves stability and predictability. The Trump White House sees chaos as part of a strategy for success, it is ultimately a feature and not a bug. This would require many strategists to return to some of the concepts in Taleb's Antifragile (2012) and take to heart the motto of Paris “*Fluctuat nec mergitur*” (“She is tossed by the waves but does not sink”).

AI, Technology and Market Bubbles



Rogue Waves

What all mariners fear are uncharted sandbars and rocks and the infamous rogue wave. The \$3 trillion investment bubble in AI has been discussed at length recently. It is important to look beyond just the size of the investment. AI-related spending is responsible for two-thirds (66.6%!) of US annualised GDP growth for 2025. AI makes up 44% of the value of the S&P 500. Most of that is made up of the so-called “Magnificent 7” of Amazon, Apple, Alphabet

Ireland's Economic Position

(Google), Meta (Facebook), Microsoft, Nvidia and Tesla. The present UBS prediction is that the S&P 500, driven by AI investments, will top 7500 in 2026. To put this in context, the S&P 500 was at 5903 on 2 January 2025 and as of November 10th, 2025, stood at 6728. Following Nvidia's record breaking valuation of \$5 trillion in late October 2025, financial journalists and academics began to look deeper into the AI investment ecosystem and what they found would give veteran investors pause.

Bloomberg and the Financial Times both created very elegant depictions of what is happening with investment in AI in the real economy and how tightly coupled the different firms in the AI space have become. The \$1 trillion deals undertaken by Open AI to expand electricity capacity by 20 gigawatts is an example. To put that in perspective 1 gigawatt hour would power about 876,000 homes for an hour or one nuclear reactor's worth of power. It is therefore unsurprising that the average cost of a gigawatt in deployment is \$50bn. While AI is not about creating greater employment intensity, feeding AI is resource intense. Those residing nearby AI data centres in the US are seeing their electricity prices rise by up to 267% compared to five years ago.

While AI is not the entire reason for the general rise in US electricity prices, it does play a significant part. The overall impact is that the gloomy US consumer has more to feel depressed about as every time they turn the lights on a bigger bill than last year is headed their way. At the same time, in the classic "winner takes all" environment of a bubble operating at full inflation, employers in Silicon Valley are competing with one another for blue chip talent in AI. It was recently reported that Meta agreed a compensation package of \$250m over four years with \$100m in year 1.

Will such effects be seen in Ireland. Most definitely in the case of electricity. Ireland's status as a preferred location of US data centres not only places great pressure on our domestic regulatory apparatus in the Data Protection Commission but also on our electricity grid and water services (data centres require cooling). It has been well rehearsed in previous editions of this report and in the general media about Ireland's significant infrastructure deficits. At present, data centres consume 20% of all of Ireland's electricity. The expansion of data centres in Ireland will just add to those pressures as Irish consumers pay on average 30% (€347) more annually than the EU average for electricity. While there are still many open questions in the economics community about whether the droids are coming for your jobs, they are most definitely coming for your extension lead.

Those are the real economy effects. What about the financial sector. As Ireland learned the hard way in 2008, spillovers from the financial sector can have deep and long-lasting effects on the real economy, which means that AI's performance on equity markets matters. Investors expect a return on investment. In order to achieve the expected 10% return on capital expenditure by 2030, JP Morgan estimates that annual AI revenues will need to be \$650bn, working out to be approximately \$417 per annum from every iPhone user or \$2160 from every Netflix subscriber. The basic logic of those levels of purchase is that AI becomes as ubiquitous and essential as electricity, piped TV, cars or telephones. The consumer side of that equation is that the basic welfare and productivity gains from AI are sufficient to not only cover the costs but also cover additional opportunity costs and substitution effects as consumers reallocate their disposable income towards AI. If things do not work out as expected, then there is a possibility of a Dot-Com style crash. Michael Burry, of *The Big Short* (2010) fame, has already closed his positions in light of what he sees as a growing AI bubble. He closed his fund with the following quote: "Sometimes we see bubbles. Sometimes, there is something to do about it. Sometimes, the only winning move is to not play."



Ireland's Economic Position

If people like Burry are right and a Dot-Com-style bust is in the offing, the cut to US household net worth would be on the order of 8% and a GDP contraction of 1.6%, enough to put the US into a recession. With over \$18 trillion worth of US equity market exposure globally, there would be direct as well as indirect knock-on effects. If the bubble were to burst after the conclusion of Jerome Powell's term as Federal Reserve Chairman (May 2026), it would not be unreasonable to assume that the White House will directly pressure, successfully, for the Fed to intervene in markets to reduce interest rates and expand liquidity without reference to inflationary concerns.

A final thought should be given to the work of Dallas Federal Reserve economists [Mark Wynne](#) and [Lillian Derr](#). They have three different scenarios for growth. One is a baseline scenario of 1.9% GDP growth, in keeping with past performance. The alternatives, products of the "singularity", that is where AI surpasses human intelligence, is one of astronomical growth or zero growth. Why zero? These serious economists (economists are not noted for their joviality or *bonhomie*), listening to the scientific community's concerns, including that the Geoffrey Hinton, the so-called "Godfather of AI", modelled that there is a reasonable probability that if left unregulated AI could become dangerous to the existence of humanity. Under such conditions growth drops to zero, since we are not around to enjoy it. The economists, thankfully, take it as much more likely that AI produces annual productivity growth of 0.3%. That adds up to only a few thousand dollars per capita increase by 2050 and essentially mirrors the baseline scenario of 1.9% annual GDP growth. This should not be seen as particularly unusual. Other major general-purpose technologies such as steam and electricity generated productivity improvements of 0.3% to 0.37% per annum. The ICT boom years of 1995-2004 generated around 1.5% productivity growth per annum. The Dallas Fed economists note that their productivity calculation is near the bottom of the estimates of the impact of AI on productivity by investment banks and other financial commentators but if they are correct, it also means that Michael Burry may have made the right call.

This leads to the final question - is AI a bubble?

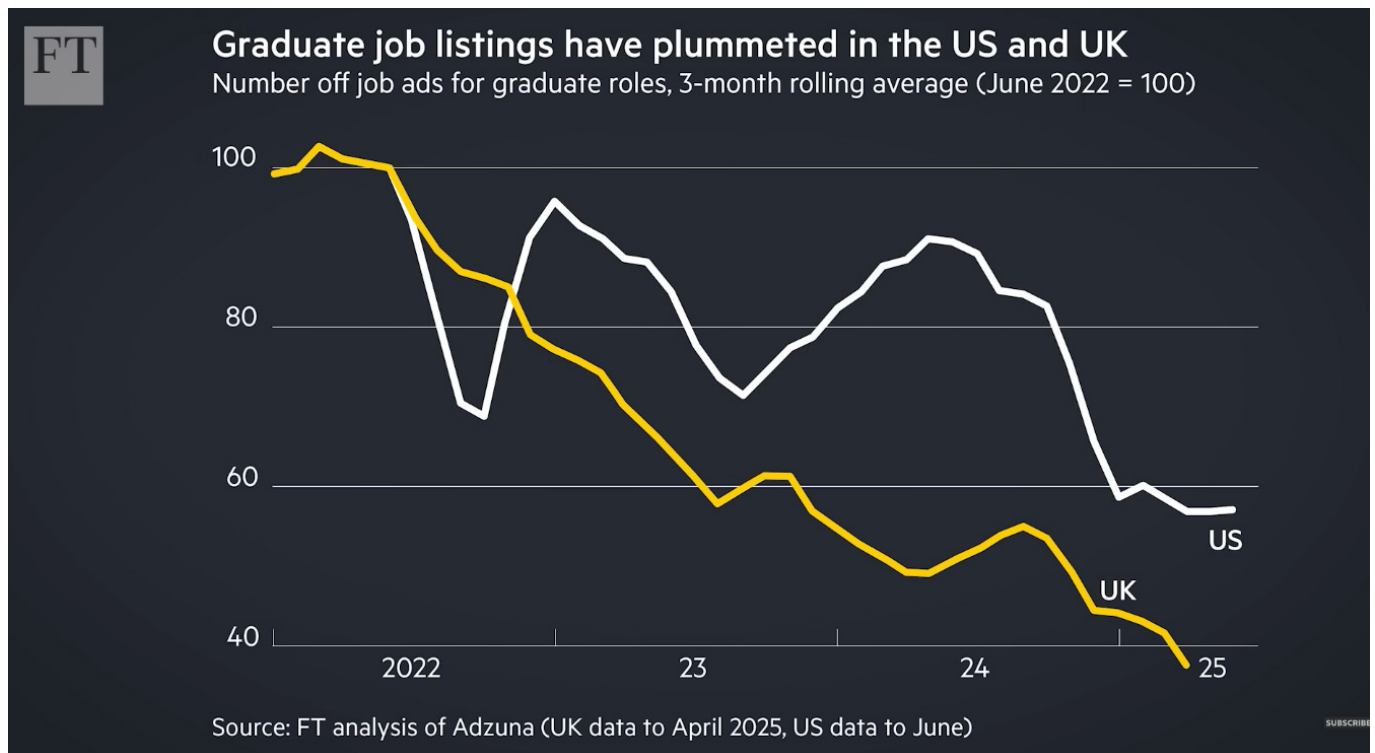
The first matter is to highlight that if something is a bubble, it does not mean that it will fail as a technology. The aforementioned steam technology gave rise to the nineteenth century railway bubbles, which following the creation and destruction of many fortunes became a highly successful technology. What defines a bubble? William Quinn and John Turner of Queen's University Belfast went some way towards a definition in their *Boom and Bust: A Global History of Financial Bubbles* (2020). Using the model of combustion, they see a bubble as a function of fuel, heat and oxygen. Fuel is money and credit, heat is speculative behaviour, oxygen is an ease of marketability of the asset. The source of ignition comes from two places: government policies that cause asset prices to rise or technological innovation. Using the Quinn and Turner definition of a financial bubble, it is clear that AI, right now, is a bubble. What is less clear is how much longer that cycle of expansion will continue and as this one is driven by a novel technology. Novel technologies have information asymmetries that are much more difficult to address, meaning that the overall economic impact will be uncertain and popular hyperbole about the technology makes fact and fiction awkward to separate. As with any combustion, remove one of the three components and it becomes impossible for the reaction to continue. In the case of the current AI bubble, the continuing access to credit and money is critical. It is therefore not unsurprising that the White House has continuously driven for a looser monetary policy from the Federal Reserve and has taken actions, such as the attempted dismissal of Fed Board member Lisa Cook to replace her with a more



Ireland's Economic Position

administration-friendly member. While Fed tightening is unlikely over the next few months, the desire for a politically favourable monetary policy will increase as we approach the mid-term elections.

What are the labour market effects of this?



The conversation has moved to the “[jobpocalypse in recent months as the graduate job market has become less sanguine, especially in the UK](#)”. It is reasonable to ascribe some of the lack of entry-level professional roles due to the desire by firms to seek a return from their significant AI investments over the last few years. The reality is that the UK is an especially poor market to seek insights from due to the overall anaemic performance of the UK economy and the rounds of economic policy volatility facing firms since the start of Trump 2.0. [Jobs data looking at the overall performance of the labour market show that the statistics are persistent in showing that those with more skills do better, but that there are serious headwinds on both sides of the Atlantic compared to a few years ago](#). The conclusion to be made is that the labour market is behaving as it would normally this late in an expansionary cycle and in the policy environment it now finds itself. A useful question to ask is how much AI has changed how the hiring process and there is [growing evidence of the “battle of the bots” is taking place as more and more as AI is being used to draft job application materials](#) and how much it is being applied in the initial longlisting process. A more worrying development, and one that has emerged in the post-COVID labour market, is the rise of the economically detached. This is not just an economic concern but also a public health and social cohesion concern. In the UK the number has doubled over the last decade to 9% of the 20-24-year-olds, in the US it has hit 10%. As Irish policymakers learned after the 1980s, labour market activation for those who are detached or have a tenuous link to the labour market is a slow, expensive and frequently unsuccessful endeavour.

The conclusions of a recent [National Bureau of Economic Research](#) paper by Yale economist Pascual Restrepo on the role of AI in the labour market are both challenging and heartening for those fearing that the droids are coming for their jobs:

On one hand, supplementary work may provide stable roles for humans. The model opens up the intriguing possibility that much of today's work may not be essential for future growth and may never be automated. Instead,

Ireland's Economic Position

compute may be directed toward bottleneck work critical for future progress - such as reducing existential risks, defending against asteroids, or mastering fusion energy - leaving large parts of the labor market unchanged. Socially intensive work - such as hospitality, live performances, and entertainment - may be non-essential for future growth, costly to replicate with compute, and thus remain in human hands. These domains could continue to offer familiar and meaningful work.

More fundamentally, AGI does not render human skills obsolete; it revalues them. Because compute is scarce, skills are valued at the opportunity cost of compute required to replicate them. In fact, if compute and human skill are the only scarce resources, average wages are higher in a post-AGI world.

On the other hand, labor's relative role shrinks. Once bottlenecks are automated, the value of work - whether bottleneck or supplementary - is bounded by the compute required to replicate it. Wages become decoupled from output, and the labor share collapses. Skilled workers performing essential bottlenecks earn only what they save in compute. Supplementary work may offer continuity but not rising wages.

Human skill is no longer needed to improve living standards in an appreciable way. Today, if half of us stopped working, the economy would collapse. In the AGI world, we would not be missed.

While we would not be missed there are many things that we will continue to need to be present for and the unintended consequences of AI may render it less effective. Email was once touted to destroy the postal system with the end of letters but digital commerce changed what people use the post for (postmen have exchanged their bicycles for pedivans for parcels) and negative byproducts such as spam (AI's version is called "slop") and certain productivity-sapping aspects of the medium has made email less of a welcome innovation to a new source of drudgery. The same may be the case with AI in the workplace.

Outlook for 2026

As we began this reflection on the Irish economy about the power of the personal in understanding the political economy of our time, it may be useful to reflect on the geopolitical moment we inhabit. AI will never replace the direct interpersonal actions that drive geopolitics. The future of European security will be determined by the thoughts, desires and egos of two men - Donald Trump and Vladimir Putin. A large part of the global economy's stability depends on the playing out of the relationship between Xi Jinping and Donald Trump. The 1968 film *The Lion in Winter* sees England's Henry II, the most powerful king since Charlemagne, square up against a youthful Philip II of France. His advice to the young king both informs us of the limitations of AI and of the uniquely volatile geoeconomics of the moment: *We are the world in small. A nation is a human thing. It does what we do, for our reasons. Surely if we're civilized, we can put away the knives. We can make peace. We have it in our hands.* It is little wonder that the motto of Paris became "*Fluctuat nec mergitur*" and should be ours for 2026.



INSURANCE



Tadhg Kearney
Managing Director

+353 1 905 2560
tadhg.kearney@abrivia.ie

Insurance in 2025

The insurance sector remained one of the strongest and most active areas of the Irish employment market in 2025. While other industries experienced slowdowns or uncertainty, insurance continued to hire at pace across multiple disciplines. Underwriting, Claims, Compliance, Broking, and Reinsurance all saw consistent activity, with candidates benefiting from a broader range of career choices than ever before.

Movement in the market was driven less by salary and more by progression. With many insurers now aligned on pay and benefits, candidates were selective and thoughtful about any potential move. They wanted clear career development - whether progression into leadership, an increase in authority level, exposure to new lines of business, or the chance to switch between different market types such as insurers, MGAs, reinsurers, and brokers. Counteroffers remained common, but they were not always enough when genuine long-term progression was on the table.

The result was a busy, positive year, marked by growth in specialist roles, increasing global influence, and a market where both employers and candidates needed to think strategically about each move.

Underwriting in 2025

Underwriting was one of the standout areas of activity this year. Portfolio Underwriting saw a significant rise, as companies moved toward more data-driven and governance-focused models. Roles with analytical components or enhanced oversight responsibilities became increasingly common.

We also saw strong growth in specialised and internationally focused underwriting. Lines of business traditionally associated with London or Lloyd's began to appear more frequently in Dublin, continuing the post-Brexit shift of talent and responsibility into Ireland. Multiline and cross-class underwriting roles also increased, reflecting a broader trend toward flexibility and wider commercial understanding.

Another notable development was the growing emphasis on market relationships. Many underwriting roles now carry a business development or broker engagement component, making commercial awareness and external presence key skills. Movement between insurers, MGAs, and specialist carriers remained high, with candidates often choosing between stability and the faster-paced, more entrepreneurial MGA environment. MGAs, reinsurers, and specialist insurers continued to offer highly competitive packages, though often with a slightly higher risk profile.



Claims in 2025

The Claims market was extremely active, with demand spanning every area of the discipline. Candidates had an abundance of choice, and companies across the sector found themselves competing hard for experienced handlers.

Complex Claims and Large Loss remained consistently sought after, as did EL/PL expertise. However, two of the busiest areas this year were FNOL and Motor Damage. With the rising cost of vehicle repairs and the increasingly complex nature of modern car damage, companies invested heavily in strengthening their claims teams to manage cost control more effectively.

Candidate motivations continued to centre around professional development rather than salary. Many claims' professionals wanted to move into leadership roles or gain exposure to more complex claims, while others preferred technical progression without people management responsibilities. Fraud Claims also saw notable growth, as the sector continues to respond to Ireland's ongoing challenge with fraudulent activity.

Within broking, Claims Advisors and Handlers were also in demand, with large international brokers consolidating and reshaping their teams following several years of acquisition.

Reinsurance in 2025

Reinsurance remained a core part of Ireland's insurance landscape and saw significant activity across Claims, Reinsurance Operations, Broking, and Technical Accounts. While the overall talent pool is smaller than in general insurance, hiring remained steady and competitive.

One of the key trends this year was the increasing interest from specialist international insurers in hiring people from reinsurance backgrounds - particularly across underwriting and claims. This created further competition for talent and demonstrated the continued importance and influence of reinsurance expertise within the broader market.

Despite its size, the sector continues to play a vital role in Ireland's insurance ecosystem, offering high-value, specialist career paths for candidates looking for something beyond traditional insurance roles.

Captive Insurance in 2025

It was a mixed year for the captive insurance sector. Some high-profile captives, including ENI and Volkswagen's captive, announced their relocation from Dublin, which naturally influenced sentiment. However, the sector also celebrated the licensing of the first new direct-writing captive since 2018 - a significant milestone and a positive indicator for future growth.

Captive managers continued to hire across Insurance Manager and Account Manager roles, while several large self-managed captives made strategic additions to their teams. Salaries and benefits remained attractive, though competition from other European jurisdictions - particularly Germany, France, and Italy - remained a factor in talent retention and attraction.

Broking in 2025

Broking saw strong hiring across Commercial and Corporate roles, as expected, but we also noted an increased demand in Personal Lines. Financial Lines remained very busy, although sourcing experienced candidates in this area continued to be challenging.



The pace of acquisition among large global brokers, which had dominated recent years, slowed somewhat. Instead, 2025 brought a wave of rebranding as firms aligned more closely with their parent groups. Some mid-sized brokers also pursued mergers to remain competitive against larger market players. Overall, broking remained a very positive and active sector with opportunities at all levels.

The Year in Summary

Insurance in 2025 was overwhelmingly positive. It was a busy market with strong hiring across multiple disciplines, an expanding range of specialist and international opportunities, and more defined career paths than ever before. Companies needed to remain competitive to secure the right talent, while candidates were selective but open to moving for roles that genuinely supported their long-term development.

The increasing global influence - particularly from London, specialist insurers, MGAs, and reinsurance - continued to shape the market, bringing new opportunities and more complexity to the Irish landscape. With demand spanning domestic insurers, specialist carriers, MGAs, reinsurers, and brokers, Insurance remains one of Ireland's most dynamic and opportunity-rich sectors.



INSURANCE SALARIES

Sector	Dublin 2026	Dublin 2025
UNDERWRITING		
Chief Underwriting Officer	160k – 210k	160k – 200k
Head of Underwriting	130k – 180k	120k – 170k
Underwriting Manager	100k – 130k	100k – 120k
Speciality Underwriter	75k – 130k	70k – 120k
Portfolio Underwriter	65k – 90k	60k – 85k
Technical Underwriter	70k – 90k	65k – 90k
Senior Underwriter	75k – 100k	70k – 100k
Multi Line Underwriter	65k – 90k	60k – 85k
Commercial Underwriter	65k – 90k	65k – 85k
Personal Lines Underwriter	45k – 60k	40k – 55k
Assistant Underwriter	35k – 50k	32k – 48k
CLAIMS		
Head of Claims	130k – 200k	120k – 180k
Head of Claims Operations	100k – 150k	100k – 140k
Large Loss Claims Specialist	90k – 140k	85k – 130k
Claims Manager	90k – 125k	90k – 120k
Claims Team Lead	75k – 95k	70k – 90k
Senior Claims Handler	60k – 80k	55k – 75k
Personal Injury Claims Handler	50k – 68k	50k – 65k
Property Claims Handler	45k – 55k	40k – 50k
Motor Claims Handler	40k – 45k	38k – 45k
Loss Adjuster	40k – 60k	40k – 55k
Claims Admin	35k – 40k	34k – 40k
Motor Damage	35k – 42k	35k – 40k
FNOL Claims	34k – 38k	32k – 36k



INSURANCE SALARIES

Sector	Dublin 2026	Dublin 2025
COMPLIANCE		
Head of Compliance	130k - 200k	130k - 180k
Compliance Manager	90k - 130k	90k - 120k
Compliance Specialist	65k - 90k	60k - 85k
Compliance Executive	50k - 75k	50k - 70k
RISK		
Chief Risk Officer	140k - 200k	140k - 200k
Senior Risk Manager	110k - 130k	100k - 125k
Risk Manager	80k - 100k	75k - 100k
Risk Specialist	55k - 70k	55k - 70k
Risk Executive	45k - 70k	45k - 65k
REINSURANCE		
Chief Underwriting Officer	140k - 210k	140k - 210k
Underwriting Manager	110k - 150k	110k - 140k
Senior Underwriter	95k - 155k	90k - 150k
Underwriter	65k - 90k	60k - 90k
Junior Underwriter	45k - 75k	45k - 70k
Head of Claims	130k - 190k	130k - 180k
Claims Manager	100k - 130k	90k - 110k
Claims Adjuster	60k - 80k	55k - 75k
Head of Technical Accounts	90k - 130k	90k - 120k
Technical Accounts Team Lead	75k - 95k	70k - 90k
Reinsurance Operations Manager	90k - 120k	85k - 110k
Senior Reinsurance Technician	55k - 80k	50k - 75k
Reinsurance Technician	45k - 70k	45k - 65k



INSURANCE SALARIES

Sector	Dublin 2026	Dublin 2025
CAPTIVE		
General Manager	110k - 150k	100k - 150k
Head of Underwriting	100k - 130k	95k - 125k
Senior Insurance Manager	100k - 125k	95k - 120k
Insurance Manager	85k - 100k	80k - 100k
Captive Accountant	70k - 90k	70k - 90k
Account Manager	65k - 90k	65k - 90k
Insurance Analyst	50k - 70k	45k - 65k
BROKER		
Senior Account Executive	75k - 100k	75k - 95k
Accounts Executive	60k - 80k	55k - 75k
Senior Commercial Account Handler	50k - 70k	50k - 65k
Commercial Account Handler	50k - 65k	45k - 60k
Personal Lines Handler	38k - 45k	35k - 45k
Business Development	55k - 90k	50k - 80k
Claims Manager	80k - 100k	75k - 95k
Claims Advisor	50k - 70k	45k - 65k
Senior Reinsurance Broker	100k - 150k	100k - 150k
Reinsurance Broker	75k - 100k	70k - 95k
Reinsurance Analyst	50k - 70k	45k - 70k
Senior Specialist Broker	80k - 150k	80 - 150k
Specialist Broker	50k - 90k	45k - 90k
BROKER		
General Manager/Head of Insurance	120k - 150k	110k - 140k
Senior Underwriter	85k - 110k	80k - 100k
Underwriter	65k - 90k	65k - 85k
Operations Manager	100k - 120k	100k - 120k
Claims Manager	75k - 90k	70k - 90k
Claims Handler	55k - 80k	50k - 70k

ACCOUNTANCY & FINANCE



Aoife Davis
Industry & Commerce

+353 1 531 3732
aoife.davis@abrivia.ie

2026 Insurance Introduction (Accountancy & Finance)

2025 was a steady and active year for finance recruitment within the Irish insurance and reinsurance sector. Hiring levels held up well across the market, with a consistent flow of roles at trainee, recently qualified, and mid-senior level. While most movements were driven by replacement hiring rather than large team expansions, the market overall remained busy and predictable.

Trainee and part-qualified hiring was a noticeable feature of the year, particularly within organisations with established training structures. Demand also stayed strong for core finance roles including Financial Accountant, Senior Financial Accountant, and Finance Manager, with reinsurance businesses maintaining steady hiring activity throughout the year. Dublin's concentration of insurers and reinsurers continued to support a healthy pipeline of finance opportunities.

Technical skillsets remained a priority. Experience in Solvency II, IFRS 17, regulatory reporting, and cross-border consolidation continued to be sought after, especially across reinsurance and groups operating within complex regulatory environments. Candidates with strong systems exposure and the ability to work across both reporting and analysis were also in demand.

Hybrid working remained the standard. Most insurance and reinsurance firms continued with stable hybrid policies, generally two days onsite. Some organisations - particularly those aligned to US parent companies - introduced an additional office day during 2025, though many companies kept arrangements unchanged.





From a salary perspective, movements were measured rather than dramatic. Newly qualified and early-career accountants saw steady uplift in offers, while mid-senior finance roles experienced more modest adjustments as organisations focused on budget discipline and internal equity.

Outlook for 2026

Looking ahead, the outlook for finance hiring within insurance is positive and stable. Demand for Financial Accountants, Senior Financial Accountants, Finance Managers, and regulatory-focused roles is expected to continue. Reinsurance remains an active employer, and the depth of the insurance market in Dublin supports ongoing movement across all levels of finance.

Areas with the strongest demand entering 2026 include:

- **Regulatory & Technical Roles (Solvency II, IFRS 17, regulatory reporting)**
- **Financial Reporting & Group Reporting**
- **Reinsurance Accounting**
- **Recently Qualified and Part-qualified Talent within structured finance teams**

Hybrid arrangements will remain largely consistent, though some firms may move toward slightly more onsite collaboration depending on global policy shifts.

Overall, the market entering 2026 is steady, well-balanced, and driven by ongoing replacement hiring, regulatory requirements, and the continued presence of a strong insurance and reinsurance ecosystem in Ireland.





INSURANCE SALARIES

Sector	Dublin 2026	Dublin 2025
EXECUTIVE		
CFO / Finance Director	125k – 210k	120k – 200k
Head of Finance/Financial Controller	103k – 158k	100k – 150k
MID-SENIOR LEVEL		
Finance Manager	93k – 116k	90k – 110k
Financial Reporting Manager	83k – 100k	80k – 95k
Financial Reporting Accountant	68k – 84k	65k – 80k
Senior Financial Accountant	78k – 95k	75k – 90k
Financial Accountant	68k – 84k	65k – 80k
Insurance / Reinsurance Accountant	68k – 95k	65k – 90k
Senior Financial Analyst	62k – 84k	60k – 80k
Internal Audit Manager	73k – 95k	70k – 90k
Senior Regulatory Accountant	68k – 90k	65k – 85k
RECENTLY QUALIFIED (0-2 PQE)		
Financial Accountant (RQ)	62k – 73k	60k – 70k
Financial Analyst	62k – 78k	60k – 75k
Management Accountant	67k – 78k	65k – 75k
Internal Auditor	67k – 78k	65k – 75k
Regulatory Accountant	62k – 73k	60k – 70k
Project Accountant	62k – 78k	60k – 75k
Treasury Accountant	62k – 73k	60k – 70k
PART-QUALIFIED		
Assistant Accountant	46k – 57k	45k – 55k
Accounts Technician	41k – 52k	40k – 50k
GRADUATE / JUNIOR		
Graduate / Junior Accountant	34k – 41k	34k – 40k



2026 Industry Introduction

2025 was a steady but cautious year across industry finance in Ireland. Hiring activity held up reasonably well, but most companies took a more selective approach to adding new finance headcount. Rather than large-scale team growth, the majority of roles were backfilled or targeted hires driven by business needs, month-end pressure points, or system and reporting requirements.

Salary movement was modest. Newly qualified accountants continued to experience upward pressure on offers, particularly where companies were competing with shared service centres or multinationals. In contrast, mid-level finance professionals (typically 4–6 years PQE) saw more restrained salary progression as employers focused on internal equity and tighter budget controls.

Demand remained stable for roles linked to commercial decision-making and operational support, including FP&A, management accounting, and finance business partnering. Technical reporting roles also stayed consistent, particularly in organisations undergoing system changes or facing increased reporting requirements.

Hybrid working remained the norm, although many employers increased onsite expectations during 2025, especially in manufacturing, food production, engineering, and logistics environments where finance teams work closely with operations.

From a sector perspective, activity varied. Life sciences, pharma, engineering, and food production remained steady employers of finance talent. Other areas faced slower or more inconsistent hiring, resulting in fewer large-scale finance expansions compared to previous years.

Outlook for 2026

As we enter 2026, the overall outlook is stable:

- **Salary increases are expected to remain measured**, with modest adjustments rather than significant jumps.
- **Demand for commercially minded and systems-savvy finance professionals will stay strong**, especially where companies require clearer visibility over costs, forecasting, or operational performance.
- **Most organisations will continue operating hybrid models**, though with a gradual shift toward more onsite collaboration in operational industries.
- **Competition for early-career finance talent will remain steady**, particularly for part-qualified and newly qualified candidates with strong technical grounding and exposure to modern systems.

The market is active, but practical. Companies are focused on value, capability, and flexibility, and talent decisions are being made with a close eye on structure, cost, and long-term needs.

This survey aims to provide clear guidance on current salary ranges to support effective planning and decision-making for 2026.



INDUSTRY SALARIES

Sector	Dublin 2026	Dublin 2025
EXECUTIVE		
Finance Director /CFO	135k - 210k	130k - 200k
Head of Treasury	135k - 205k	130k - 195k
Financial Controller	105k - 135k	100k - 130k
Group Financial Controller	105k - 148k	100k - 140k
Head of Financial Reporting	94k - 135k	90k - 130k
SENIOR FINANCE & TECHNICAL LEADERSHIP		
Group Treasury Manager	98k - 135k	95k - 130k
Finance Business Partner	83k - 132k	80k - 125k
FP&A Manager	88k - 118k	85k - 110k
Finance Manager	83k - 105k	80k - 100k
Revenue Manager	83k - 100k	80k - 95k
Project Accountant (Senior)	68k - 90k	65k - 85k
Internal Audit Manager	83k - 105k	80k - 100k
Head of Internal Audit	115k - 190k	110k - 180k
QUALIFIED ACCOUNTANTS (3-8 PQE)		
Senior Financial Accountant	73k - 90k	70k - 85k
Financial Accountant	62k - 74k	60k - 70k
Financial Reporting Accountant	62k - 78k	60k - 75k
Revenue Accountant	62k - 78k	60k - 75k
Management Accountant	62k - 74k	60k - 70k
Treasury Accountant	62k - 78k	60k - 75k
Cost Accountant	62k - 74k	60k - 70k
Group Accountant	62k - 78k	60k - 75k
Systems Accountant	62k - 78k	60k - 75k
Financial Analyst	62k - 84k	60k - 80k
FP&A Analyst	62k - 90k	60k - 85k



INDUSTRY SALARIES

Sector	Dublin 2026	Dublin 2025
RECENTLY QUALIFIED (0-2 PQE)		
Financial Accountant	62k – 74k	60k – 70k
Management Accountant	62k – 74k	60k – 70k
Financial Reporting	62k – 78k	60k – 75k
Internal Auditor	67k – 84k	65k – 80k
Analyst	46k – 57k	45k – 55k
Project Accountant	62k – 78k	60k – 75k
Treasury Accountant	62k – 74k	60k – 70k
PART QUALIFIED / TRAINEE		
Assistant Financial Accountant	46k – 58k	45k – 55k
Assistant Management Accountant	41k – 52k	40k – 50k
Trainee Accountant (2+ years PQ)	39k – 52k	38k – 50k
Trainee Accountant (1-2 years OQ)	36k – 47k	35k – 45k
Graduate / Trainee	30k – 36k	30k – 35k
ACCOUNTS SUPPORT (AP/AR/PAYROLL)		
Payroll Manager	62k – 88k	60k – 85k
Payroll Specialist	36k – 62k	35k – 60k
Payroll Administrator	39k – 52k	38k – 50k
AP Manager	57k – 78k	55k – 75k
AP Team Lead	51k – 57k	50k – 55k
AP Specialist	39k – 52k	38k – 50k
AP Manager / Credit Control Manager	57k – 84k	55k – 80k
AR Team Lead	51k – 57k	50k – 55k
AR Specialist	39k – 52k	38k – 50k
Accounts Assistant	36k – 52k	35k – 50k

LIFE & PENSIONS



Honor Moloney
Associate Director - Life
& Pensions

+353 1 531 3726
honor.moloney@abrivia.ie

Market Trends and Outlook for 2026

The Irish insurance and pensions market remains resilient, showing measured growth as employers balance salary adjustments with ongoing cost pressures. While pay growth has eased from previous highs, competition for skilled professionals in life, pensions, and wealth management continues to drive steady upward movement across the sector. Inflationary pressures are softening, yet employers are still increasing pay to attract and retain key talent in technical and client-facing roles.

A major development shaping 2026 will be the introduction of auto-enrolment, which is expected to create a significant uplift in demand for pensions administrators, member servicing professionals, payroll specialists, and advisers - particularly within brokers and consultancy firms working with SMEs. At the same time, life insurers are refining their reporting processes under IFRS 17, maintaining strong demand for expertise in finance change, actuarial functions, and data management.

Across the industry, salary growth of around 3 - 4% is projected for 2026, with the most notable increases in areas affected by regulatory reform and operational expansion. Firms are placing greater emphasis on performance - related pay, retention bonuses, and recognition initiatives to keep senior and specialist staff engaged, particularly where base pay has reached market limits.

Flexibility remains a cornerstone of the employment proposition. Around three quarters of roles now operate on a hybrid model, with employees typically spending two to three days in the office. This flexibility, coupled with work-life balance and progression opportunities, continues to be a key differentiator in hiring and retention strategies.

Employers are also enhancing their benefits packages, offering competitive pension contributions, private healthcare, income protection, life assurance, education and exam support, and professional membership fees. Many are supplementing these with wellbeing initiatives, hybrid working support, and discounts on insurance products, reinforcing the industry's appeal as a stable and progressive career environment.

Overall, 2026 is set to be a year of steady, sustainable growth for Ireland's insurance sector - driven by regulatory change, evolving client needs, and a continued focus on flexibility, talent development, and reward.



LIFE, PENSIONS & UNDERWRITING SALARIES

Sector	Dublin 2026	Dublin 2025
LIFE		
Head of Underwriting	140k – 165k	130k – 150k
Underwriting Manager	95k – 115k	90k – 110k
Life/Medical Underwriter	70k – 75k	65k – 80k
Trainee/Initial Underwriter	70k – 75k	65k – 80k
Claims Manager	95k – 115k	90k – 110k
Claims Assessor	60k – 75k	55k – 70k
Senior Pension Consultant	80k – 90k	75k – 85k
Pensions Consultant	60k – 70k	55k – 65k
Pension Manager	80k – 95k	75k – 90k
Senior Pensions Administrator	60k – 75k	55k – 75k
Administration Manager	65k – 80k	60k – 75k
Team Leader	55k – 65k	50k – 65k
Pensions Administrator	45k – 55k	40k – 50k
Life Administrator	40k – 50k	40k – 48k
Compliance Officer	60k – 75k	55k – 70k
Risk Officer	60k – 75k	55k – 70k
Operations Manager	80k – 90k	80k – 90k
CONSULTANCIES (PENSIONS & WEALTH)		
Senior Pensions Consultant	85k – 100k	80k – 95k
Pensions Consultant	62k – 72k	60k – 70k
Client Service Manager	65k – 75k	65k – 75k
Senior Corporate Administrator	58k – 75k	55k – 70k
Pensions Administrator	46k – 54k	45k – 52k
Senior Wealth Manager	80k – 95k	75k – 90k
Financial Advisor / QFA (Wealth)	65k – 75k	60k – 70k

SALES AND MARKETING



Marty Caskey
Senior Sales & Marketing
Consultant

+353 1 531 3729
marty.caskey@abrivia.ie

2025 in Review

The Sales and Marketing talent market in Ireland moved from resilience to a noticeably slower and more cautious phase in 2025. Overall vacancy volumes in commercial functions were down in 2024, with hiring concentrated in roles that deliver immediate revenue impact and a clear preference for junior and mid-level appointments over external senior leadership hires.

The year was shaped by a more uncertain global trading environment. The introduction of new US tariffs early in 2025 created a nervous backdrop for many Irish businesses, particularly those with significant export exposure. This fed into more conservative hiring plans, extended approval processes and a clear tendency to defer strategic headcount decisions. As progress was made on tariff easing later in the year following high-level talks in Paris, confidence improved and enquiry levels picked up in the final quarter, but employers maintained a prudent tone.

Across 2025, most commercial hiring activity was focused on Sales Development, Business Development and Account Executive roles, along with selected Customer Success and Account Management positions. These are viewed as lower-risk, revenue-linked hires that can be flexed with market conditions. In contrast, external hiring at Head of Sales, Sales Director and Marketing Director level was relatively muted, with many organisations opting to stretch existing leaders, reshape portfolios, or promote internally rather than commit to new senior packages.

On the marketing side, the pattern was even clearer. Where budgets tightened, marketing was often one of the first functions to feel the impact, either through slowed hiring, non-replacement of leavers or the consolidation of responsibilities into fewer roles. However, digital capability remained a priority. Demand held up best for performance marketing, e-commerce, content, CRM and analytics positions, where there is a direct and measurable link to pipeline, conversion and customer lifetime value.

From a reward perspective, 2025 was a year of marginal, targeted adjustments rather than broad inflation. The lower end of salary ranges across many commercial roles remained anchored, while any upward movement tended to appear at the top of bands for in-demand profiles. Employers increasingly used stronger variable incentives, clearer progression paths and hybrid working to compete for talent, rather than making large jumps in base salary. Counteroffers remained a consistent feature, with many candidates being presented with improved terms to stay once they accepted external offers.

Candidates in the Sales and Marketing space continued to place strong emphasis on job security, culture and flexibility, alongside base pay and bonus potential. Hybrid working has become embedded in the majority of commercial roles, typically two to three days per week in the office for Dublin-based positions. For a proportion of digital and field-based roles, fully remote or highly flexible patterns are still being used as a differentiator in a competitive market.



Expectations for 2026

Looking ahead to 2026, the outlook for Sales and Marketing recruitment is one of gradual recovery rather than a sharp rebound. As trade and tariff tensions ease and global conditions become more predictable, Irish employers are expected to move from defensive hiring to more proactive planning. However, this shift is likely to be steady and staged rather than sudden.

The first signs of improvement are anticipated in mid-commercial roles. Demand should strengthen for Sales Managers, Key Account Managers, Customer Success Managers and Digital Marketing Managers as organisations look to convert pipeline more effectively and protect existing revenue. Marketing hiring is expected to re-accelerate in performance, digital and content-driven roles as companies pivot from pure cost control to targeted growth initiatives.

Senior leadership recruitment is likely to lag behind. External mandates for Sales Director, Commercial Director and Marketing Director roles will return, but organisations will generally wait for clearer and sustained revenue visibility before committing to new senior packages. Internal succession, stretch assignments and interim solutions will continue to feature as part of leadership planning.

From a salary standpoint, we expect 2026 to bring modest but visible upward pressure at the upper end of most bands. Across the benchmark roles in this survey, the lower bounds of salary ranges are forecast to remain broadly stable, while upper bounds move by approximately €5,000. This reflects how employers are thinking about pay: protecting internal equity at the entry point of bands while being prepared to stretch for first-choice candidates, especially in mid-level commercial and digital roles.

At the same time, benefits, hybrid working, structured progression and learning opportunities will remain critical in differentiating offers. In a market where candidates are cost-conscious and cautious about movement, employers that combine competitive pay with strong culture and flexibility will have a clear advantage.

About Abrivia Sales & Marketing Division

Abrivia Sales & Marketing is led by Marty Caskey, a senior recruitment leader with over 13 years of specialist experience in Sales and Marketing hiring across Ireland and the UK. Marty has a proven track record in building high-performing commercial teams for start-ups, SMEs and multinationals, with particular expertise in revenue-generating functions across Technology, FinTech, FMCG, Insurance, Retail and E-commerce, Manufacturing and Construction.

In addition to his core recruitment responsibilities, Marty plays a strategic role within Abrivia, supporting the Managing Director on commercial decision-making, contributing to business improvement initiatives, and helping to shape the company's long-term sales and marketing strategy. His insight-led approach, market knowledge and consultative style have made him a trusted advisor to clients seeking to scale their commercial operations or navigate competitive hiring conditions.

With experience ranging from graduate placements through to senior director-level appointments, Marty combines deep market expertise with a practical understanding of team structure, leadership capability and commercial performance. His commitment to service, transparency and long-term partnership has earned him a strong reputation within the industry and over 60 client and candidate recommendations on LinkedIn.



SALES AND MARKETING SALARIES

Sector	Dublin 2026	Dublin 2025
MARKETING ICT		
CMO	150k - 305k	150k - 300k
Marketing Director	110k - 170k	110k - 165k
Head of Digital Marketing	80k - 135k	80k - 130k
Marketing Manager	70k - 95k	70k - 90k
PR/Communications Manager	70k - 95k	70k - 90k
Product/Brand Manager	60k - 85k	60k - 80k
Marketing Executive	40k - 70k	40k - 65k
DIGITAL MARKETING		
Digital Marketing Director	130k - 175k	130k - 170k
Digital Marketing Executive	40k - 70k	40k - 65k
SEO Executive	45k - 70k	45k - 65k
PPC Executive	45k - 70k	45k - 65k
MARKETING FMCG		
Marketing Director	110k - 170k	110k - 165k
Marketing Manager	70k - 95k	70k - 90k
Brand Manager	60k - 85k	60k - 80k
Assistant Brand Manager	45k - 65k	45k - 60k
Category Analyst	45k - 65k	45k - 60k
MARKETING MEDICAL / PHARMA		
Marketing Director	110k - 170k	110k - 165k
Marketing Manager	70k - 95k	70k - 90k
Brand Manager	60k - 85k	60k - 80k
Product Manager	65k - 105k	65k - 100k



SALES AND MARKETING SALARIES

Sector	Dublin 2026	Dublin 2025
SALES ICT		
Sales Director	120k - 165k	120k - 160k
Sales Manager	60k - 125k	60k - 120k
Corporate Account Manager	55k - 80k	55k - 75k
Account Manager	45k - 75k	45k - 70k
Account Executive	45k - 75k	45k - 70k
Internal Account Manager	35k - 70k	35k - 65k
Customer Success Director	120k - 165k	120k - 160k
Head of Customer Success	85k - 125k	85k - 120k
Customer Success Manager	55k - 90k	55k - 85k
Customer Success Executive	35k - 60k	35k - 55k
Telesales - Outbound	30k - 50k	30k - 45k
Telesales - Inbound	25k - 45k	25k - 40k
SALES FMCG		
Sales Director	110k - 165k	110k - 160k
National Sales Manager	75k - 115k	75k - 110k
Key Account Manager	50k - 80k	50k - 75k
Sales Representative	34k - 47k	34k - 42k
Merchandiser	30k - 43k	30k - 38k
Telesales	30k - 50k	30k - 45k
SALES MEDICAL / PHARMA		
Sales Director	120k - 175k	120k - 170k
National Sales Manager	75k - 115k	75k - 110k
Account Manager	50k - 90k	50k - 85k
Business Development Manager	50k - 90k	50k - 85k
Sales Representative	35k - 55k	35k - 50k
Telesales	30k - 50k	30k - 45k



MULTILINGUAL, CALL CENTER & CUSTOMER SERVICE



Emily Mason
Associate Director
Multilingual, Call Centre
& Customer Service
Team

+353 1 531 3730
emily.mason@abrivia.ie

2025 in Review

Ireland's labour market continued its strong performance through 2025, with employment levels reaching record highs. Employment exceeded 2.82 million people by mid-2025, supported by the creation of more than 30,000 new jobs over the previous twelve months. Full-time employment continued to dominate overall growth, illustrating sustained employer confidence and strong business activity. The unemployment rate remained low, averaging between 4.3% and 4.5% during the year, indicating an environment close to full employment. This tight labour market had clear implications for sectors reliant on multilingual, customer service, and call-centre professionals. Competition for candidates remained intense, especially within companies seeking Nordic, German, Dutch and other specialised language skills. Companies continued to invest heavily in attracting and retaining key staff through enhanced benefit offerings, hybrid working options, structured progression opportunities, and development programmes. Economic conditions also supported hiring demand. Ireland's underlying domestic economic activity - measured through Modified Domestic Demand (MDD) - grew by an estimated 3.3% in 2025. Foreign direct investment remained strong, particularly across IT services, Financial Services, eCommerce, and online advertising. Inflation stabilised around 2%, helping preserve real wages and improving employee purchasing power relative to 2023 - 2024 conditions. However, constraints persisted. The housing and rental market remained under intense pressure, limiting the ability of international candidates to relocate to Ireland - particularly Dublin. This continues to be one of the most significant factors affecting the multilingual talent pipeline. Additionally, external global risks, including trade tensions and global tax developments, posed uncertainty for export-driven sectors. Despite these challenges, the overall environment remained highly favourable for employment and business expansion in 2025, sustaining strong demand for multilingual and customer-facing roles.

Outlook for 2026

Ireland enters 2026 with a positive but moderating economic outlook. Employment growth is expected to continue but at a slightly slower pace, with projected growth of around 1.8% as the labour market operates near capacity. Unemployment is forecast to remain relatively low, fluctuating between 4.4% and 4.8%. Economic momentum is expected to remain stable, with MDD forecast to grow by approximately 3.2% in 2026. Inflation is anticipated to remain well-anchored at close to 2%, supporting continued consumer spending and wage stability. These conditions should create an environment where service-sector and customer-facing roles maintain strong hiring needs, particularly among multinational employers expanding operations in Ireland.



For multilingual and customer-care recruitment, the key themes of 2026 are expected to include:

- Continued strong demand for language talent, particularly in IT, Finance, eCommerce, and shared-services centres.
- Ongoing challenges attracting international talent due to housing and cost-of-living pressures.
- Further emphasis on employer branding, career progression and retention strategies as essential competitive tools.
- Gradual upward pressure on wages as companies work to secure and retain scarce language skills.

While risks remain - particularly those linked to global economic volatility - Ireland's stable regulatory environment, high-skilled workforce, and attractiveness to multinational employers are expected to support continued resilience throughout 2026.

About Abrivia Multilingual, Call Centre & Customer Care

Emily Mason leads Abrivia's Multilingual, Call Centre & Customer Care division, bringing nearly nine years with the company and over 20 years of recruitment experience across high-volume, specialist, and executive-level roles. With a background in international sales and event management, Emily transitioned into recruitment after returning to Dublin and quickly established herself as a recognised leader in the market.

Since joining Abrivia, Emily has built and scaled the Multilingual division in response to rising demand from Irish and multinational organisations. Under her leadership, the division has achieved continuous year-on-year growth, supporting major clients across sectors such as technology, financial services, eCommerce, and professional services. Emily is known for her deep market knowledge, strategic partnerships with clients, and her ability to deliver high-quality multilingual talent in a highly competitive labour market.





MULTILINGUAL, CALL CENTRE & CUSTOMER SERVICE SALARIES

Sector	Dublin 2026	Dublin 2025	Regional 2026	Regional 2025
Customer Service Manager	45k – 75k	42k – 75k	40k – 70k	37k – 65k
Customer Service Team Leader	55k – 37k	35k – 55k	35k – 48k	33k – 45k
Customer Service Advisor	30k – 42k	28k – 40k	30k – 40k	28k – 38k
Technical Support Level 1-3	32k – 42k	27k – 40k	35k – 45k	28k – 40k
Business Development Rep	35k – 50k	30k – 45k	32k – 47k	30k – 45k
Sales Manager	50k – 95k	50k – 90k	50k – 80k	45k – 75k
Inside Sales Team Lead	35k – 60k	35k – 55k	35k – 55k	35k – 50k
Accounts Payable/Receivable	35k – 60k	35k – 55k	35k – 55k	35k – 50k
Credit Collections	35k – 50k	35k – 45k	33k – 44k	28k – 40k
Order Management Agent	35k – 42k	32k – 40k	33k – 40k	28k – 38k
Call Centre Manager	70k – 155k	60k – 150k	55k – 145k	55k – 140k
Telesales Manager	40k – 90k	40k – 80k	40k – 78k	38k – 75k
Inbound Telesales	37k – 45k	35k – 43k	33k – 42k	30k – 40k
Outbound Telesales	32k – 50k	30k – 45k	32k – 50k	30k – 45k
Account Manager	40k – 75k	36k – 70k	38k – 70k	36k – 65k
Sales Support	32k – 45k	30k – 40k	30k – 42k	29k – 40k

OFFICE & LEGAL SUPPORT



Emily Mason
Associate Director
Multilingual, Call Centre
& Customer Service
Team

+353 1 531 3730
emily.mason@abrivia.ie

Office Support Division: 2025 Review and 2026 Outlook

This analysis follows our previous assessment and provides a detailed overview of the dynamic landscape for office support and administrative services in 2025, setting the stage for strategic planning in 2026.

2025 in Review: The Year of Augmentation and Rising Salaries

2025 marked a definitive turning point for the administrative and support sector in Ireland. Following a period of caution and decline, the sector saw strong signs of volume growth, driven by a resilient domestic economy and increased operational efficiency across various industries.

The Hybrid Status Quo and Demand-Driven Wages

- **Hybrid Normalisation:** The expected economic rebound and stabilisation meant cautious hiring replaced significant freezes. The preference for hybrid work solidified into the dominant model, with many organisations settling on structured three-day in-office schedules. However, candidate demand for flexibility remained exceptionally high, with competitive benefits and work-life balance ranking immediately after salary as key motivators.

- **Salary Growth Accelerated:** Cost of living pressures combined with intense competition for experienced professionals resulted in significant wage inflation in the support sector. Average salaries for key roles like Administrative Assistants and Office Managers saw increases in the 5%–10% range in major urban centres, making salary benchmarking and competitive packages critical to both attraction and retention efforts.

AI Literacy Moves to AI Implementation

The 2024 prediction that AI literacy would dominate came true, but 2025 shifted the focus from awareness to practical implementation.

- **Productivity Gains:** Use of generative AI tools by employees jumped substantially, particularly within core operational and support functions. Over half of Irish businesses reported measurable productivity gains from the use of AI agents, which began automating routine, repetitive tasks such as expense processing and data collation.
- **The Evolving Support Professional:** This technological shift began to redefine administrative roles. With automation handling low-value tasks, the demand for “AI-enabled” professionals - those skilled in leveraging tools for data synthesis, project management, and higher-value problem-solving - intensified. This change underscored the critical need for targeted upskilling across the workforce.

Expectations for 2026: The Strategic Talent & Compliance Horizon

The outlook for 2026 suggests continued resilience in the labour market, but with new regulatory and skills challenges that will require strategic engagement from the office support division.



Moderated Growth and Continued Wage Pressure

- **Economic Landscape:** While overall GDP growth is forecast to moderate significantly in 2026 following exceptional growth in 2025, underlying domestic demand is expected to remain robust. Employment growth will continue, albeit at a slower, more sustainable pace.
- **Wage Increases:** Salary pressures are not easing. Businesses are expected to increase basic pay by an average of 3.1% to 3.5% in 2026, driven by ongoing competition and the significant increase in the National Minimum Wage to €14.15 per hour. Employers must plan compensation carefully to maintain competitive differentials across all pay grades.
- **Compliance is Key:** The EU Pay Transparency Directive, which must be transposed into Irish law by June 2026, represents a major compliance challenge. Organisations must urgently develop policies and systems to prepare for the requirement to report on pay gaps and address any unjustifiable disparities.

The Talent Battle Shifts to Strategic Upskilling

The competitive landscape for administrative talent remains fierce, shifting the focus from high-volume recruitment to strategic retention and skill development.

- **In-Demand Roles:** Core administrative and executive support roles will remain critical. Specifically, demand will be highest for Executive/Personal Assistants (PAs), HR Business Partners, and administrative staff who possess strong project management and data handling capabilities.
- **New Core Skills:** As AI adoption becomes deeper, the most valuable candidates will be those who bridge administrative efficiency with technological competence. Skills like data analytics, process optimisation, and AI governance will move from desirable attributes to essential requirements for advancement in support careers.
- **Retention Strategy:** With high staff turnover intentions reported, retention will be paramount. Employers must focus on tangible career pathways, formalised training in emerging technologies, and continuous flexibility to retain high-calibre administrative professionals.




OFFICE SUPPORT SALARIES

Sector	Dublin 2026	Dublin 2025
Executive Assistant	52k - 87k	50k - 85k
Personal Assistant	47k - 57k	46k - 60k
Legal Executive	36k - 57k	35k - 55k
Legal Secretary (3+ years)	37k - 52k	36k - 50k
Legal Secretary (1-3 years)	34k - 40k	32k - 38k
Legal Administrator	32k - 45k	30k - 43k
Office Manager	42k - 62k	40k - 60k
Office Coordinator	34k - 50k	32k - 50k
Administrator (3+ years)	37k - 42k	35k - 40k
Administrator (1-3 years)	32k - 37k	30k - 35k
Receptionist (3+ years)	37k - 47k	35k - 45k
Receptionist (1-3 years)	30k - 37k	28k - 35k
Customer Service Administrator	30k - 40k	28k - 37k
Data Entry	28.5k - 37.5k	25k - 35k
Facilities Manager	42k - 75k	40k - 70k
Facilities Coordinator	34k - 52k	32k - 50k



Abrivia is proud to support Aoife's Clown Doctors Ireland. To learn more about their work or to support them directly, please click [here](#).



Abrivia Recruitment Specialists does not make any warranties or representations regarding the use, validity, accuracy or reliability of, or the result of the use of, or otherwise respecting, the content of this salary survey. The content of this salary survey is provided 'as is' without warranties of any kind either express or implied (including but not limited to fitness for purpose, merchantability, particular quality, etc.). Abrivia Recruitment Specialists will not be liable for any damage of any kind arising out of or relating to use of or inability to use this information, including but not limited to for incidental, indirect, punitive, special or consequential damage of any kind. The limitations stated in this disclaimer shall apply to the fullest extent possible, but shall not operate, be interpreted to or attempt to exclude or limit Abrivia Recruitment Specialist liability for death or personal injury caused by Abrivia Recruitment Specialists negligence or as otherwise prohibited by the applicable law.

ABRIVIA

Futures Secured

Abrivia
Recruitment Specialists
17 Upper Mount Street
Dublin 2, Ireland

+353 1 531 3720
info@abrivia.ie
www.abrivia.ie