



Insurance Risk & Compliance Salary Guide.

2026

What's shaping Risk & Compliance hiring right now.

Risk & Compliance teams are operating under rising regulatory expectations and evolving operating models. While vacancies have tightened overall, competition for experienced insurance risk and compliance professionals remains intense - strong candidates still have leverage. Hybrid working expectations, structured progression and technical credibility are increasingly decisive in hiring outcomes.

2026 Market Snapshot

- Hiring has tightened (fewer vacancies), but competition for experienced risk & compliance professionals remains intense
- Hybrid working is now a core expectation; modest changes to in-office requirements can influence moves
- Progression is a major driver: structured development plans, mentoring and funded qualifications support attraction and retention
- Regulatory pressures (including Consumer Duty, operational resilience and ESG expectations) continue to raise the premium on robust capability
- Technology adoption (AI, advanced analytics and platform integration) is reshaping operating models and skill requirements

Practical Hiring Implications

Benchmarks are a starting point. In practice, offers trend to the top end where specialist skills are scarce, governance burden is heavier, or hybrid flexibility is limited.

“ Risk and compliance capability is now inseparable from commercial performance. Firms that offer clarity on hybrid working, meaningful progression and the right technical challenge will consistently secure the best people - even in a tighter hiring market.”

**Anthony Butler, Managing Director
Gerrard White Consulting**



Insurance Risk & Compliance Salary Benchmark (Base Salary).

London Base Salary Benchmarks (2026)

All figures are base salary only; bonus, benefits and allowances are excluded.

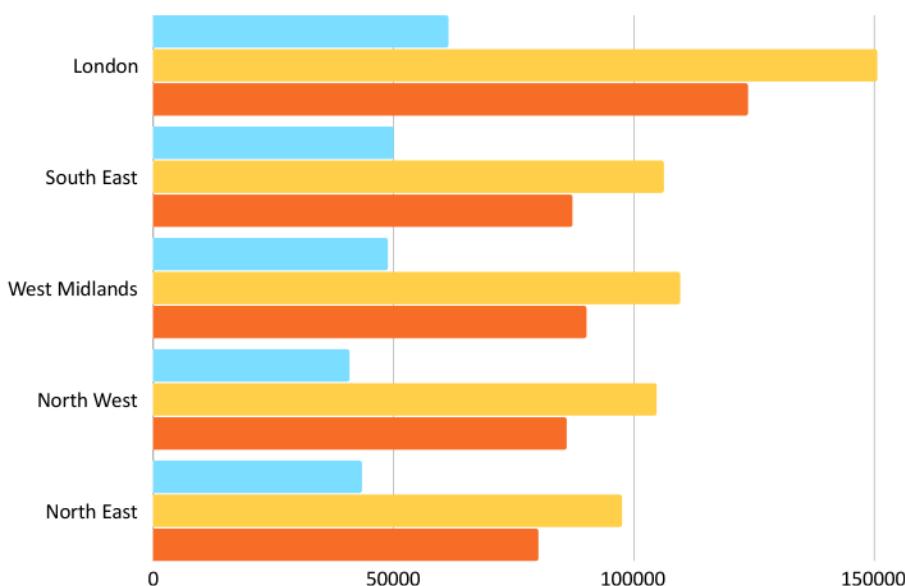
Role	Minimum	Average	Maximum
Compliance Officer	£55,400	£61,400	£67,300
Compliance Director	£136,100	£150,600	£165,100
Insurance Risk Manager	£107,700	£123,700	£139,600

Regional Variation (Selected Benchmarks 2026)

Averages shown below; London is included as the reference point.

Role	London	South East	West Midlands	North West	North East
Compliance Officer	£61,400	£50,000	£48,800	£40,800	£43,400
Compliance Director	£150,600	£106,200	£109,600	£104,700	£97,500
Insurance Risk Manager	£123,700	£87,200	£90,100	£86,000	£80,100

● Compliance Officer ● Compliance Director ● Insurance Risk Manager



What this means:

- London remains the pay benchmark
- The London premium is biggest at senior levels
- Regional hubs offer lower-cost hiring (if skills are available locally)
- Scarce specialist profiles still pull offers to the top of the salary band

Location comparison: London vs selected regions.

London Premium vs Selected Regions (Based on Average Salaries)

Average 2026 base salaries across London and selected regions for core risk & compliance roles, supporting salary banding and offer planning

Compliance Officer

vs South East: £11,400 (+22.8%)
vs West Midlands: £12,600 (+25.8%)
vs North West: £20,600 (+50.5%)
vs North East: £18,000 (+41.5%)

Compliance Director

vs South East: £44,400 (+41.8%)
vs West Midlands: £41,000 (+37.4%)
vs North West: £45,900 (+43.8%)
vs North East: £53,100 (+54.5%)

Insurance Risk Manager

vs South East: £36,500 (+41.9%)
vs West Midlands: £33,600 (+37.3%)
vs North West: £37,700 (+43.8%)
vs North East: £43,600 (+54.5%)



Hiring Priorities For Risk & Compliance Teams

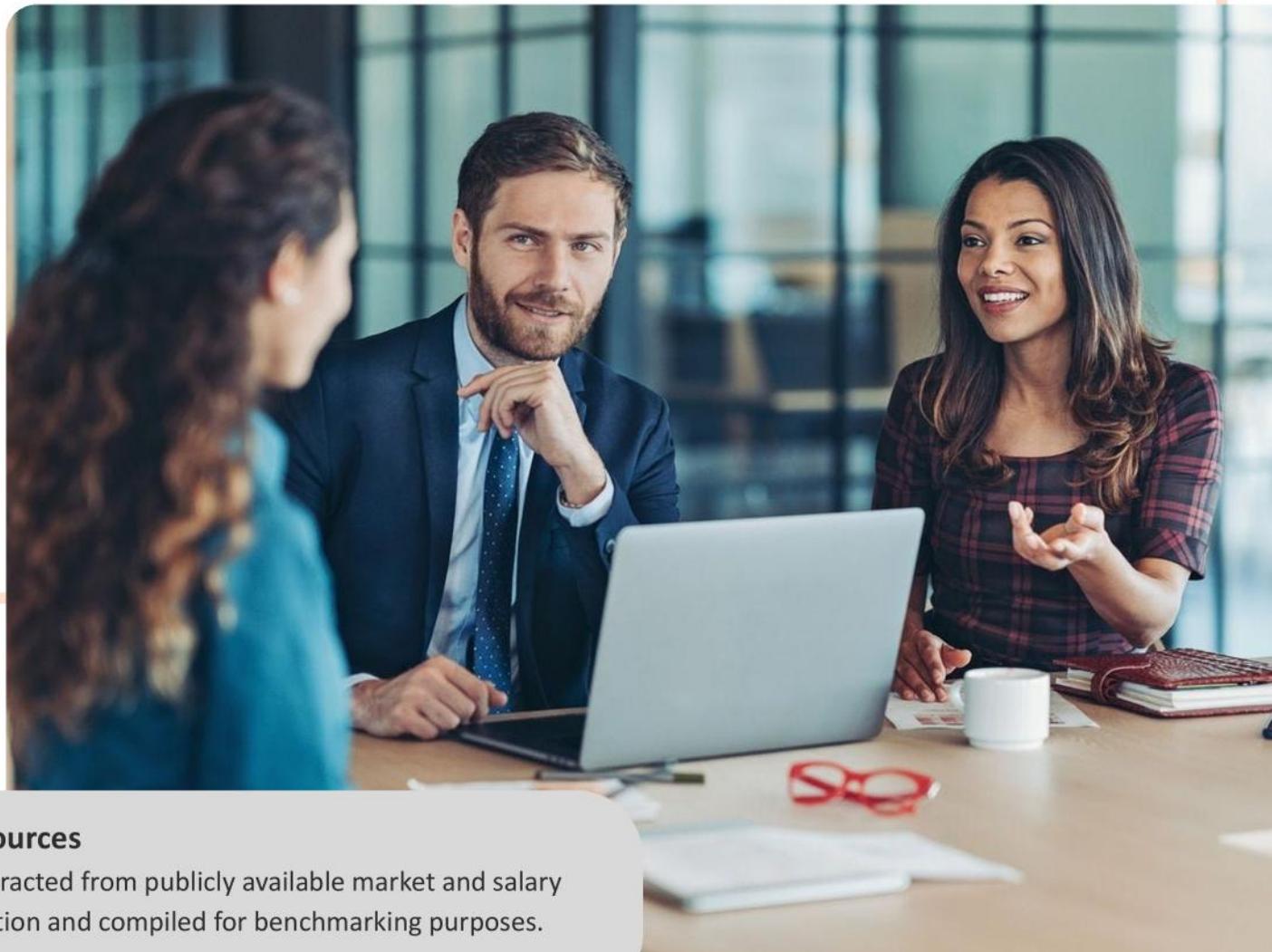
- **Lock in hybrid expectations early:** Be clear on office days and stick to them; late changes can lose candidates.
- **Back progression with funded qualifications (e.g., CII):** Pair it with a clear pathway and exposure to complex, visible work.
- **Sell the full Employee Value Proposition (EVP), not just salary:** Candidates weigh culture, leadership, autonomy and how risk/compliance is positioned.
- **Move quickly for technical specialists:** Streamlined stages and fast feedback protect acceptance rates.
- **Benchmark benefits alongside base pay:** Pension, PMI, life assurance and holiday flexibility often decide between offers.

Partnering for success.

The data in this report reinforces a consistent message: Risk & Compliance hiring remains competitive, with location and seniority still driving meaningful variation in pay. Just as important, candidate decisions increasingly hinge on the wider package; clarity on hybrid expectations, credible progression and qualification support, and a well-run process that moves quickly for strong technical profiles.

If you're recruiting into insurance Risk & Compliance, or want a role-specific salary benchmark and a realistic view of candidate availability, contact Gerrard White as your specialist insurance recruiter:

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Data sources

Data extracted from publicly available market and salary information and compiled for benchmarking purposes.



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