



Insurance Risk & Compliance Salary Guide.

2026

UK base salary benchmarks • London vs regions • 2026 market outlook

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)

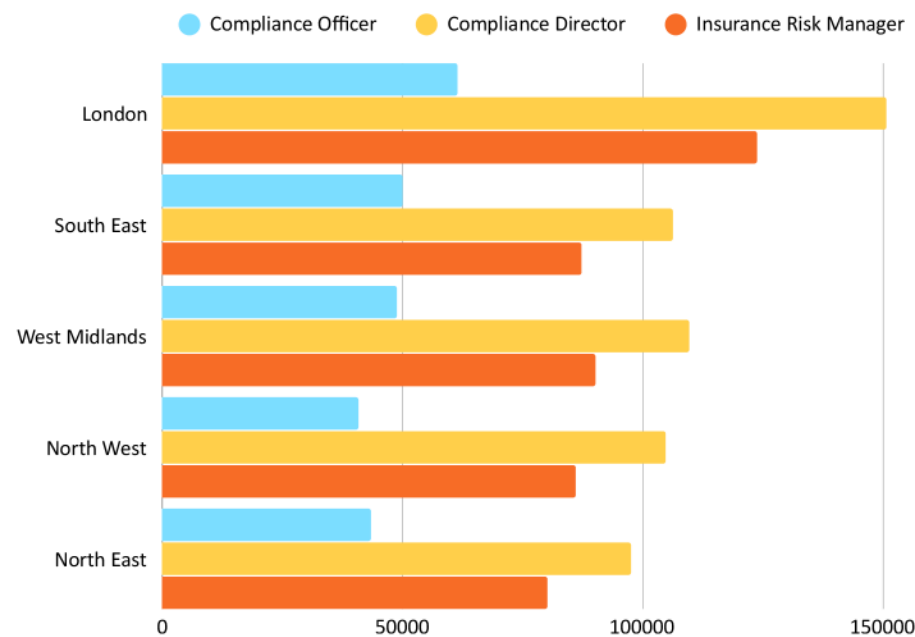
All figures are base salary only; bonus, benefits and allowances are excluded.

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



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

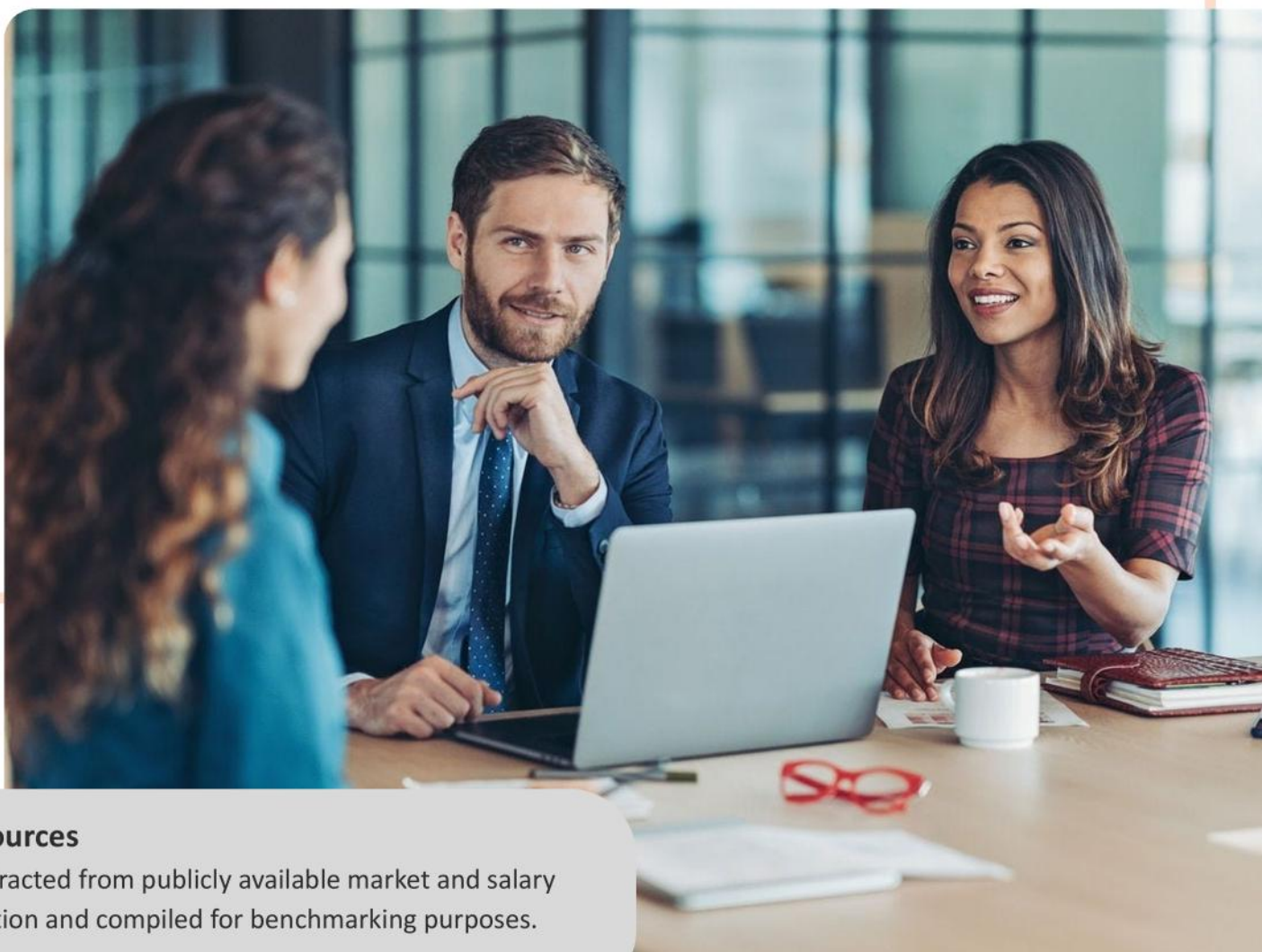
- **Lock in hybrid expectations early:** Be clear on office days and stick to them; late changes can lose candidates.
- **Back progression with funded qualifications (e.g., CII):** Pair it with a clear pathway and exposure to complex, visible work.
- **Sell the full Employee Value Proposition (EVP), 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:

01892 553355 | info@gerrardwhite.com | www.gerrardwhite.com



Data sources

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

01892 553355 | info@gerrardwhite.com
www.gerrardwhite.com