

A full-page background image featuring a blue-tinted view of space. In the foreground, the curved horizon of Earth is visible, showing clouds and the dark surface of the planet. In the middle ground, the Moon is prominently displayed, showing its craters and maria. The background is a deep black space filled with numerous small, bright stars. The overall color palette is dominated by various shades of blue and black.

**APOLLO**  
A SKYWARD GROUP COMPANY

# PEOPLE REPORT

## 2025

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# 01.

## Who we are

### Who we are

Apollo, a Skyward Group company, is an innovation inspired insurance platform operating at Lloyd's of London, offering data-driven and creative solutions to a wide variety of risks.

The business provides high quality products and services to clients, and capital partners, enabling a resilient and sustainable world.

Apollo offers products across Property, Casualty, Marine, Energy & Transportation, Specialty, Reinsurance, as well as Smart Follow and digital & embedded risk programs.

Apollo's experience and unique ecosystem give Platform Partners the best chance of success through the Lloyd's new entrant process to the delivery of their long-term strategy.

### Our purpose

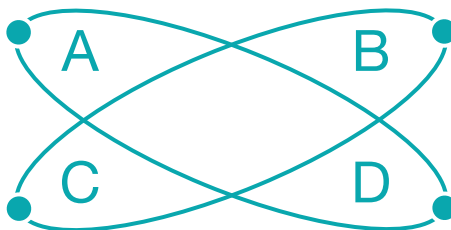
*Enabling a resilient and sustainable world.*



### Our vision

Achieve **market-leading** returns through a **sustainable approach** to our community and the environment.

Create value through **innovation, diversity, creativity** and service excellence.



Be an independent, significant and **sought-after business partner** at Lloyd's.

Deliver through a **collaborative** workspace where **innovation thrives** and every voice is heard.

### Our values



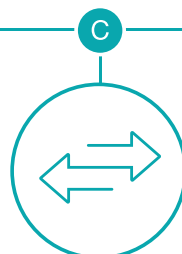
Stronger Together



Pioneering Solutions



Aligned to our Purpose



Considerate, two-way honest feedback



Empowered Decision-Making

# 02.

## 2025 reflections

### Through the lens of our Chief of Staff and HRD

2025 was a year of transformation, growth and opportunity at Apollo. As we reflect on the past 12 months, what stands out most is our people. Their dedication, innovation and collaboration drive us forward, whilst continuing to remain grounded by our purpose, vision and values.

We laid strong foundations for long-term success. From significant growth across key business lines to launching groundbreaking initiatives, every milestone has been underpinned by a shared commitment to excellence.

We welcomed new talent into the organisation, celebrated promotions that exemplify internal mobility, and strengthened our focus on creating an inclusive culture where every voice is heard.

Beyond numbers and metrics, our values have come to life in meaningful ways, whether through mentoring programs that connect teams across divisions, or industry-leading innovations that set us apart in a competitive market. Our ability to think creatively, act decisively and work together as one team continues to reinforce Apollo's reputation as a leader within Lloyd's and globally.

### This report is structured around Apollo's core values

- **Stronger Together**
- **Pioneering Solutions**
- **Aligned to Our Purpose**
- **Considerate Two-Way Honest Feedback**
- **Empowered Decision-Making**

Each section highlights how our values guide everything we do as a business. Importantly, these values were selected by employees themselves, reflecting what matters most to our people and demonstrating how we live these principles day in, and day out.

As we look ahead to 2026, we do so with momentum and optimism. This report celebrates not only the successes of 2025 but also the incredible potential of what lies ahead.

Thank you to our employees for helping us achieve these milestones, being part of this journey and being excited for what is ahead.

With 2026 underway, we are thrilled to reflect on such positive achievements in 2025, but also by the opportunities and new horizons that lay ahead with our colleagues at Skyward Group.

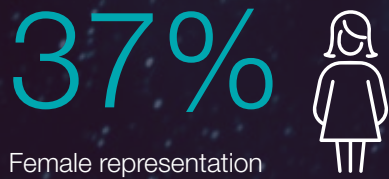


**Sally Peace**  
Chief of Staff and HR Director

# Our people in focus:

## Key insights from 2025

Total employees: **301**



**1 out of 3** new hires are from Ethnically diverse backgrounds



**2 out of 5** new hires are female

### Ongoing progress in diversity and inclusion

By intentionally broadening where and how we recruit, listening to feedback, and supporting flexible, hybrid ways of working, we're continuing to increase diversity and inclusion across our workforce, showing that purposeful actions are making a real difference.

# 03.

## Stronger together

*We believe in the importance of collaboration, teamwork, partnerships and shared success, reflecting Apollo's commitment to a supportive and inclusive culture.*

### Growing our team

**Strength and depth from within.** 2025 saw Apollo leverage its talent base as solid succession planning ensured a smooth leadership transition at the helm of our Marine Energy and Transport business division. **Simon Mason's** retirement opened the opportunity to promote **Martin Jackson** to Head of Division, **Mark Phythian** to Deputy Head of Division and **Steve Portman** to assume the reins of the Energy account. Martin and Mark are assuming command of a high performing diversified book of business with strong results generated by lead underwriting representation and are excited about the path ahead of them to further that which has been built to date.

Opportunities abound within the traditional lines represented to date through organic growth, building on our lead consortium profile, and by pursuing new distribution and technology products. This includes leveraging Skyward distribution and aligning with our other lead initiatives, such as autonomous vehicles and delivery, particularly as they relate to drones and autonomous shipping.

We were also delighted to recognise and fast track emerging talent in promoting **Ciara Sheikh** to Class Leader, Cargo, further demonstrating our willingness to back our people to step up and maximise their potential, something that is fully supported by wider leadership.

2025 also saw us enter the Personal Accident market demonstrating our nimbleness and ability to execute fast. **Tom Ing** joined us as Class Leader, Personal Accident, within our specialty division. Tom is a recognised market underwriter with great support in a class we wanted to enter. Our quick decision making enabled us to secure Tom from the competition and get the new book authorised through Lloyd's mid-year and up and running with defined appetite and underwriting governance within a month.



**Martin Jackson**  
Promoted to Head of Marine, Energy & Transportation



**Mark Phythian**  
Promoted to Deputy Head of Marine, Aviation & Transportation and Executive Underwriter, Marine Hull



**Steve Portman**  
Promoted to Class Leader, Energy



**Ciara Sheikh**  
Promoted to Class Leader, Cargo



**Tom Ing**  
Joined as Class Leader, Personal Accident, within our specialty division

### Attracting the right people

Through the diverse recruiting channels, recommendations and online tools such as LinkedIn we have continued to attract a diverse candidate pool from alternate industries. Our CIO, Gina Gill, was recruited from the UK Government where she was in the Department of Justice and brings diverse perspectives to our Digital Solutions division. Gina has accelerated the pace of change since joining Apollo, especially through the AI lens.

# Supporting our experts: Benefits and rewards



## Hybrid working arrangements

Following our recent engagement survey, flexible working continues to be one of Apollo's most valued assets. Employees highlighted the strength of our hybrid working arrangements, recognising that this not only provides choice and autonomy but reflects a culture of trust and support. This flexibility allows our people to manage their work-life balance effectively while remaining fully engaged and productive, reinforcing Apollo's position as a leader in creating modern, employee-focused ways of working.

## Wellbeing

- Partnership with InsideOut provides colleagues with access to an AI mental health coach and on-demand 1-to-1 virtual coaching and therapy sessions available 24/7. This confidential platform supports career development, navigating change, relationship building, and personal growth.
- Our EAP platform and our Health Cash Plan allow employees to access 24/7 remote GP appointments, a dedicated helpline, and personalised lifestyle coaching. In addition, our collaboration with The Resilience Formula provides tailored consultancy, training, and coaching to strengthen resilience across the workforce.
- Mental Health Awareness Week activities, mindfulness and stress management sessions, and monthly mental health walks led by the Deputy Chief Underwriting Officer, Carl Day, support open dialogue and collective wellbeing.

## Mental health first aiders

Our network of trained Mental Health First Aiders offers immediate peer support, guidance, and signposting to professional resources, reinforcing a culture where seeking help is encouraged and supported.

## Additional paid leave days

To support employees, we provide up to 10 additional paid days per year, including dependants leave, bereavement leave, miscarriage and pregnancy loss leave, fertility treatment leave, domestic abuse or safe leave, menopause leave, and gender affirmation leave.

## Growth spurt

We became a Growth Spurt partner in 2025, giving new parents and managers structured return to work support. Founded by Joeli Brearley MBE, the programme combines peer to peer support, expert coaching, mentoring, workshops and practical resources to boost confidence, wellbeing and retention while helping managers support career returning employees.

## Advice

In 2025 we introduced a mortgage advice service to support employee's financial wellbeing.

## Statistics

- 34 study and exam awards were given in 2025, totalling 11% of our employee population.
- Apollo supported 86 members through exam and study leave in 2025.
- 31 employees have cycle to work and electric car lease schemes, totalling 11% of staff who are contributing towards a reduced carbon footprint.
- 1/3 of the workforce personally contribute to their pension scheme in addition to the Apollo contribution.

# Strength through inclusion:

## Diversity, equity and inclusion in action

### Celebrating our DEI achievements: A year of progress and impact

We are proud to share our progress in advancing Diversity, Equity, and Inclusion (DEI). Over the past year, we have taken meaningful steps to foster an inclusive workplace while celebrating diversity across our teams.



### 1. Raising awareness & celebrating diversity

We celebrated cultural heritage and raised awareness through impactful events including:

#### Race equality week:

Promoted articles on our intranet and recorded a Race Equality Matters video to encourage participation in the 5-Day Challenge.

#### Black history month:

Hosted a successful event in collaboration with ASR, featuring Kudzanai Mumbure (Head of Internal Audit) as one of the speakers.

#### South asian heritage month:

Organised an engaging session with food tastings and internal speakers sharing their personal stories.

### 2. Empowering women at Apollo

We celebrated female leaders within Apollo and beyond:

**Two Apollo finalists were recognised at the prestigious Women in Insurance Awards** with Laura Freeman short listed for London Market Professional of the Year and Natalie Stephens short listed for Young Insurance Woman of the Year.

Hosted 'Wine & Wisdom', an inspiring panel discussion featuring female leaders from traditionally male-dominated industries such as tech and wine production.





### 3. Advancing neurodiversity and inclusion

In 2025, we strengthened our focus on neurodiversity, building peer support internally and connecting employees with external resources:

- **Introducing a peer support group for parents of children with autism**, providing a dedicated space for connection and mutual support.
- **Joining GAIN (group for autism, insurance, investment & neurodiversity)**, a UK-based community organisation that promotes neuroinclusive workplaces, giving employees access to coffee mornings, support networks, peer forums, and other learning opportunities.
- **Hosting a GAIN lunch & learn session**, providing an internal opportunity to deepen awareness and understanding of neurodiversity.

These initiatives reinforced our commitment to an inclusive culture, ensuring that diverse ways of thinking are recognised, valued, and supported throughout Apollo.

### 4. Promoting health & wellbeing

We prioritised physical and mental wellbeing through various initiatives:

- **Movember mental health session:** Highlighted men’s mental health through a powerful session hosted by Adam Setterfield, Recruitment Business Partner, during Movember.
- Encouraged physical activity via **“Race at Your Pace,”** uniting employees while promoting fitness and mental health.
- Partnered with Lloyd’s during **Breast Cancer Awareness Month** to deliver breast cancer checks.

### Looking ahead



We are committed to continuing this momentum into 2026, ensuring that every voice is heard, valued, and celebrated.

# Learning with impact:

## Overview of professional qualifications support

We recognise the value of professional qualifications in advancing careers and maintaining industry standards. Apollo offers support for various professional qualifications including, but not limited to, actuarial, accountancy and insurance. Our support includes financial assistance, study materials, and dedicated time for exam preparation, ensuring our employees have everything they need to succeed.

## Learning through connection: Mentoring, collaboration and experiences

Our internal mentoring scheme continues to thrive, with 2025 demonstrating strong participation growth, high engagement, and clear developmental impact. The programme helps employees grow through quality pairings, clear goals, and mutual commitment.

Since its launch, total participants have increased every year, with both mentor and mentee engagement rising across workshops and sessions.



**Tom Watson**  
Risk Analyst



*The mentoring scheme has been a fantastic opportunity to connect with colleagues across the business, share experiences and learn from someone with a different perspective. Through regular, open and honest conversations in an informal setting, I gained valuable insights into career development and practical approaches to challenges I was facing. My mentor created a supportive environment that encouraged reflection, constructive challenge and exploring potential solutions, which helped me grow in confidence and develop transferable skills. I would thoroughly recommend the mentoring scheme to anyone considering joining the programme.*

## Participation & engagement

Metric	2025	Change from 2024
Mentors	25	+56%
Mentees	23	+44%
Total Participants	48	+50%
Mentor Workshop Attendance	18	+64%
Mentee Workshop Attendance	21	+40%

## Key strength signals

- High trust and openness
- Strong mentor engagement
- Practical, confidence-building development
- Cross-business connection and inclusion
- Flexible structure valued by most participants

# Sharing our voice:

## Events, talks and industry engagement

### Town hall update

The 2026 Town Hall brought Apollo colleagues together under the theme 'Defining the What, Guided by the Why', celebrating achievements from 2025 and setting a clear vision for the year ahead. Always aligned to our purpose of enabling a resilient and sustainable world.

From individual presentations to panel discussions, sessions highlighted collaboration and partnerships, underwriting insights and reflections, 2026 objectives, the impact and opportunities of AI, and a tech at Apollo demo showcasing innovation in action. The day reinforced Apollo's commitment to empowering its people and driving excellence across all areas of the business. There were several interactive elements, including networking stalls hosted by Digital solutions, HR, and our Women's and Allies Network, Athena.

### Sports & social

Our active Sports & Social Committee organise events that bring colleagues together from padel tournaments to the annual summer party, quizzes and charity bake sales.



We participate in many speaking events and at conferences.  
A few of which are below:



Lloyd's U35s Cargo Insurance Market Trip.



James Slaughter and Taryn McHarg participating in a panel at London Market Conference.



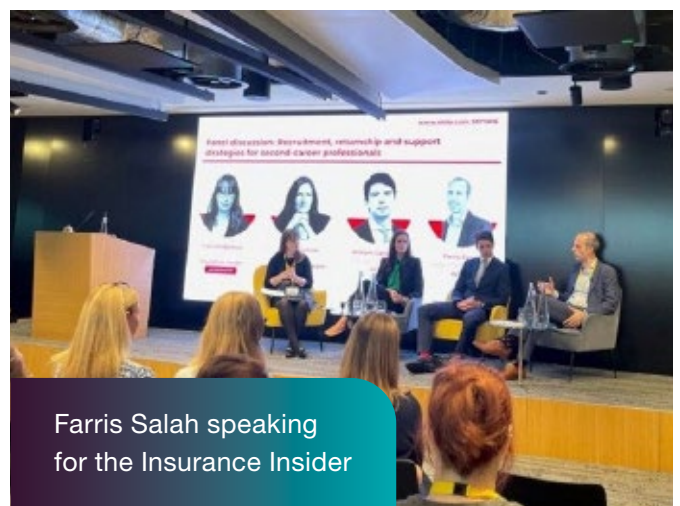
Sponsors and Finalists at the Women in Insurance Awards.



Women in Insurance AWARDS 2025™



Gina Gill - iCAN (insurance cultural awareness network) coffee morning – June 2025



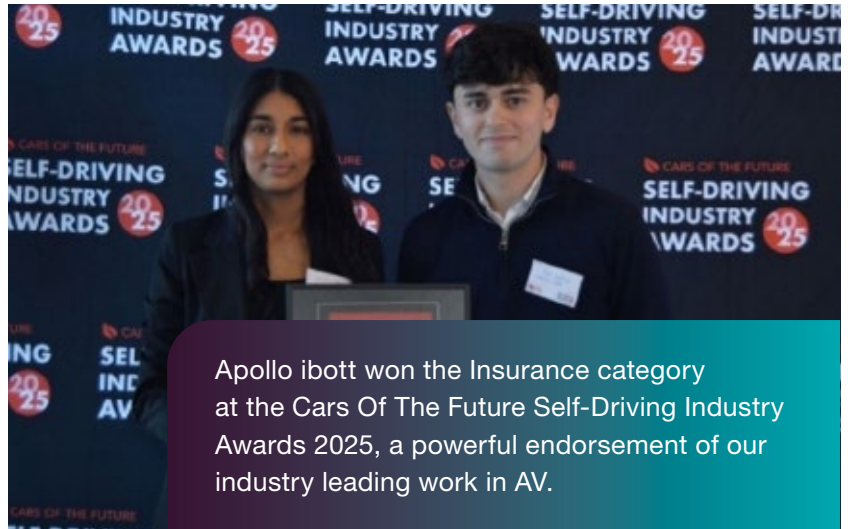
Farris Salah speaking for the Insurance Insider

“It's rare you have the opportunity to take on a newly created role, and I wanted to work for a company that has creativity and ambition...”  
Gina Gill, Chief Information Officer

“An inspiring and actionable conversation on building a more inclusive and dynamic workforce”

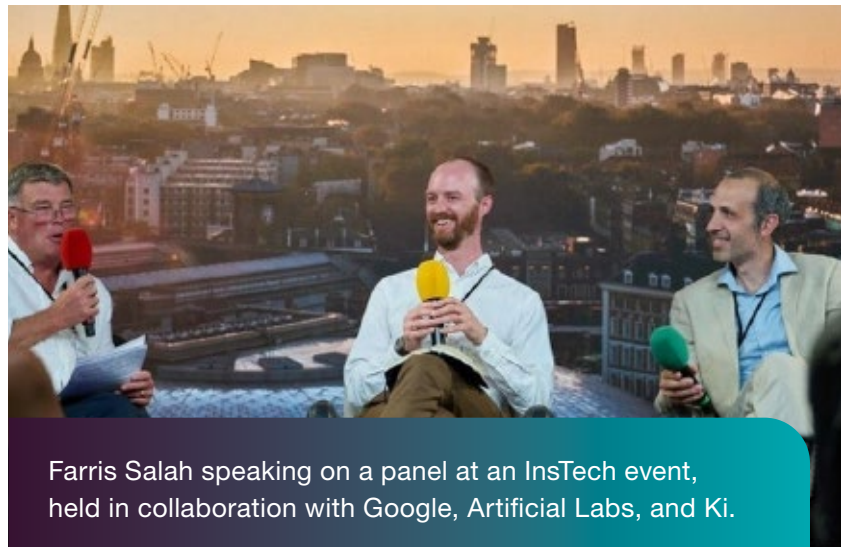


James Slaughter and Taryn McHarg for The Insurer TV.



Apollo ibott won the Insurance category at the Cars Of The Future Self-Driving Industry Awards 2025, a powerful endorsement of our industry leading work in AV.

“ Powered with the tools we have, we make bigger, better, smarter decisions!



Farris Salah speaking on a panel at an InsTech event, held in collaboration with Google, Artificial Labs, and Ki.



## Aviation at the Dubai Airshow:

The Apollo Aviation team recently represented the business at the Dubai Airshow, one of the world’s four premier commercial aviation events alongside Paris, Farnborough, and Singapore. The show brought together global leaders across aviation, aerospace, defence and the rapidly evolving **Advanced Air Mobility** (AAM) sector.

Apollo joined forces with **Moonrock** to host a joint stand, providing a valuable base for meetings and conversations with both existing clients and emerging prospects. Our presence offered a unique opportunity to strengthen relationships, increase visibility, and position Apollo at the forefront of innovation within the aviation insurance market.

# 04.

## Pioneering solutions

*We strive for innovation and proactive approaches in all areas of the business*



### Driving innovation

**Gina Gill,**  
Chief Information Officer

#### **As CIO, how do you see technology enabling Apollo's strategy and supporting the way we work as the business continues to grow?**

The framing of that question is interesting because 'technology as an enabler' reflects how a lot of people still think about it. But in the world we're moving into, and the world we're in today to a large extent, calling technology an enabler is a bit like calling people enablers. They're both active ingredients in how a business grows and competes. If Apollo's strategy is to grow GWP, make ever smarter decisions and manage our cost base, then technology and people together is how we do that – not one enabling the other. You can see that across what we're building.

#### **Coming into Apollo as a new CIO, what have you been most focused on understanding or listening to across the business before making change?**

From my perspective, culture has to underpin everything. You can't build technology for a business if you don't understand its culture. And you can't affect change if you don't understand it either. What I've enjoyed about Apollo is that it's human and entrepreneurial, genuinely willing to try new things and learn.

#### **How do you see technology shaping both Apollo's culture and our competitive advantage in the market, beyond simply enabling day-to-day operations?**

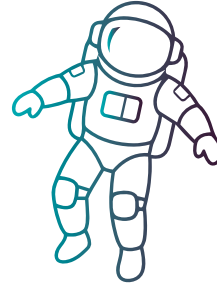
The real competitive advantage isn't in automating faster than your competitors. It's in learning faster than them. Every decision we make, every risk we price, every claim we handle is knowledge. Most organisations lose that knowledge in inboxes or spreadsheets. We want to capture it, connect it and surface it when it's most useful, both at an individual risk level and across the portfolio. That's what sets us on a different path. James Slaughter has long championed augmented underwriting as a concept. My focus has been on bringing that to life at Apollo, and culture is key to that. Siloed tools create siloed people: underwriting systems for underwriters, claims systems for claims, finance systems for finance. We're building something different.

#### **Looking forward, what excites you most about Apollo's technology journey, and what should our people expect to see evolve over the coming year?**

The world of technology is moving faster and faster – and we've been saying that for a long time! But the tech itself will keep changing, so what I'm really excited about is the cultural change. Building the technology foundations, the people capabilities and the ways of working that let us experiment and build new things at pace.

## Fun fact

*When I was younger,  
I wanted to be an astronaut!*



### What personal interests or experiences outside work influence how you show up as a leader?

I grew up in a big, loud, extended Indian family where my path was pretty much set: arranged marriage, kids, detached house, Mercedes. I didn't want any of that. I also grew up at a time when technology was genuinely new. I was in the first year at school to study computing, and my brother and I got a Spectrum 64 one Christmas. But I was told I was a bit boylike for being interested in it. So from quite early on I was navigating assumptions on two fronts: what my life should look like, and what someone like me should be interested in. That's shaped what matters to me as a leader: don't assume, don't stereotype, don't follow the crowd. And be a collaborative disruptor. This is how I introduced myself in a previous role and I stand by it to this day.

# Unlocking potential

## with data, innovation and digital thinking

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### Building intelligence, not interfaces:

#### Nebula is Apollo's Vision for Augmented Underwriting

Imagine starting your day with insights from your best claims expert, exposure specialist, and actuary all distilled into actionable intelligence tailored to what matters most right now. That's the vision behind Nebula.

"Nebula will define how we lead in 2026 and beyond. We're not building another IT system you're forced to feed data into. We're building a real partnership where human insight meets machine intelligence. We're building genuinely augmented underwriting." CIO Gina Gill "We're not designing Nebula to replace judgement," explains James Slaughter (CUO). "It's about surrounding underwriters with expertise at exactly the moment they need it."

To ensure Nebula evolves effectively alongside user needs, we're bringing together experts from underwriting, claims handling, exposure management and engineering, not for status updates but for hands-on collaboration to ensure we learn what works (and what doesn't), we adapt designs based on user feedback and we refine features collaboratively with those who will use them daily.

CUO James Slaughter adds "The process for developing how we think about bringing data driven insights and human expertise together is complex, creative and engaging. The collaboration between teams to bring Nebula to life has been great to see and I am excited by the progress we are making".

### Claims

#### Innovation through collaboration, transforming Claims for the future.

An essential part of our strategy to deliver exceptional service to our clients is equipping our teams with the tools they need to work smarter and respond faster. Our recent Claims modernisation initiative demonstrates how collaboration and innovation can transform the way we serve our partners. Over nine months, teams from Claims, Digital Solutions and our external partners came together to reassess how we handle claims.

### YODA

In 2025 we welcomed YODA, our very own Apollo ChatGPT-powered tool, purpose-built for working with sensitive documents and internal data allowing us to keep our data safe, our work confidential, and our learning tailored to our needs. YODA is another member of the Apollo team, operating in a secure internal environment.

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#### Accessing intelligence from every source



**Ellie Broome**  
Executive Underwriter,  
Property

*"I have found using YODA to summarise engineering reports has saved me a huge amount of time. Rather than having to select just a few reports to read in detail, I can scan through all of the information available and pull out key details in minutes..."*

### Challenging logic across complex documents

Yoda can provide useful insight and challenge grounded in our data.



**Andrew Lindsay**  
Head of Underwriting  
Support and Performance

*“I have used ChatGPT for some time, but being able to use this technology with our own data in a safe space unlocks a ton of potential. I was blown away with how quickly and easily we can sense check large documents. It took our 186 page deck and with a simple prompt, “are there any contradictions in the pack?”, Yoda fed back a number of logical challenges. The icing on the cake, however, is the fact it now has this locked into its memory which I can now use for future queries.”*

### Innovation Hub – where great ideas become reality

Innovation at Apollo isn't reserved for senior leaders or specific departments, it's open to everyone in the organisation. The company has created a dedicated Innovation Hub where any colleague can submit their ideas for consideration, fostering a culture where the best solutions can come from anywhere.

#### Finding the 'sweet spot'

Every idea Apollo progress needs to answer three critical questions: Do people want it? Can we build it? Does it make business sense? Whether the customer is external or an Apollo employee, the company ensures innovations are genuinely desired, technically achievable, and financially viable. It's about balancing ambition with pragmatism and finding that 'sweet spot' where all three circles overlap. The best innovations don't just sound clever, they solve real problems, deliver tangible value, and make Apollo stronger.

# 05.

## Aligned to our purpose

*We strive for innovation and proactive approaches in all areas of the business*

### Beyond the day job: Stories from charity and volunteering

#### Thames clean up

Apollo came together again with Thames 21 to collect litter along the riverbank in Battersea. Over 50 bin bags of litter were collected which included wet wipes, plastic items and a leprechaun.

Apollo are proud to collaborate with Thames 21 for the fourth time to help with their continued efforts in restoring river health. Their aim is to re-connect communities with their rivers to improve wellbeing and keep the rivers clean.



#### Olympic Park clean up

Armed with traditional scythes, two of our teams helped cut back sections of the wildflower meadow to support biodiversity and maintain healthy growth for the next season. It was a great hands-on day outdoors, learning new skills and contributing to the upkeep of this important green space.

We're proud to support ID Verde in restoring and protecting natural habitats, and to help connect communities with their local environment.



### Macmillan coffee morning

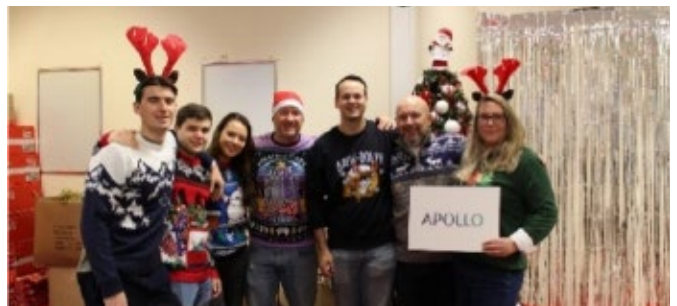
In September Apollo hosted another Macmillan coffee morning in support of Macmillan Cancer Support.

Macmillan provides emotional, practical, physical, and financial support to people living with cancer. This coffee morning is part of their largest annual fundraising initiative, helping ensure they can continue their incredible work. Thank you to our amazing Apollo colleagues who brought in their baked goods and donated.



### East End Community Foundation winter appeal

1 in 2 pensioners living in poverty, many face significant hardship. Two teams from Apollo set out to put together essential care packages to keep elders warm and fed with an electric or fleece blanket, socks and hygiene products, as well as kitchen cupboard staples such as biscuits, tea bags, cereal, tinned vegetable, chocolates and soups. Employees packaged, wrapped and labelled over 200 care packages that were distributed over the festive season to those that needed them the most.



### Sustainability in action: Our people's contribution to responsible business

As well as many volunteering activities in 2025, our people continued to foster sustainable practices, both internally, and through our insurance offering. In addition to the cycle-to-work scheme and electric car lease benefit noted above, other examples include:

- Sustainability principles are also woven into underwriting practices through data-driven solutions like Smart Follow, and Nebula, which enable better portfolio management aligned with long-term risk mitigation strategies.
- We continued to lead in the autonomous vehicles space.

# 06.

## Considerate, two-way honest feedback



### Our results from the Lloyd's Culture Survey

*We value honest, two-way feedback delivered thoughtfully. This supports learning, builds relationships and enhances performance.*

**Real voices, real change:**  
What our people told us in 2025

#### Building a thriving culture

Our culture is at the heart of everything we do, shaping how we work, collaborate, and grow together.

Feedback from the Lloyd's Culture Survey and our internal engagement survey gives a clear view of how our values come to life across Apollo. The results show a team that works together, takes ownership, shares honest feedback, innovates thoughtfully, and acts with purpose. A culture we can be proud of.

#### Employee voice:

Lloyd's Market Culture Survey 2025

**Proud of our progress – improving across all areas since 2024**

We are proud to share some highlights of our 2025 Culture Survey results, which show improvement across every area. Through the dedication and collaboration of our people, we continue to grow a culture that values inclusion, engagement, and innovation. By living these values, we play an active role in shaping the broader culture of the Lloyd's market, contributing to the improvements seen across the sector. Together, we are helping shape the future of Apollo and the wider Lloyd's market we operate in.

# 93%

My colleagues act in an honest and ethical way

# 88%

I feel safe to make an honest mistake

# 88%

I feel that I can be myself at work

# 87%

I believe Apollo genuinely cares about my health and wellbeing

98%

I believe Apollo encourages innovation

90%

There is a leadership focus on culture in my organisation

95%

I believe Apollo is genuinely committed to having a fair, diverse and inclusive culture

86%

Overall survey result (average of all Likert questions)  
72% participation

90%

At Apollo people have equal opportunities regardless of their characteristics

90%

I have observed improvements in the way we do things based on lessons learnt

The 2025 Lloyd's Culture Survey asked our people what they most value about our culture, with the top responses being the working environment and work life balance and flexibility. These results highlight the importance of hybrid working, which we have embraced since 2020. Maintaining flexibility rather than mandating a full return to the office supports attraction and retention, helping us remain competitive in a market where flexible working has become a key factor for talent.

*"I never feel sad on a Sunday about the prospect of work on a Monday!"*

# Our Apollo engagement survey 2025

## 90% participation and progress we are proud to share

We are pleased with the strong engagement across Apollo, with 90% of our people taking part in the 2025 survey. The results highlight areas where we are making real progress and provide insight into the aspects of our culture that our people value most. Here are four key areas we are especially proud of:

91%

agree "my line manager exhibits behaviours aligned with our values"



90%

feel that Apollo has an inclusive workplace culture



90%

would recommend Apollo as a great place to work



84%

would feel comfortable speaking up if they thought something was wrong at work



## Listening and learning from our people

In our 2025 Engagement Survey, we received over 500 comments, giving valuable insight into both our strengths and areas for growth. We carefully review all feedback, celebrating successes and identifying opportunities to improve.

Since the survey, we have acted on this input, a couple of examples are upgrading office spaces to create more collaborative and flexible working environments and enhancing learning and development programmes to help people grow their skills and careers. These changes reflect a culture that listens, adapts, and continuously evolves.

*"Apollo is such a dynamic and exciting place to work. The ability to work flexibly is also absolutely awesome, I feel trusted to work hard in a way that allows me to be present for my family - for the first time in twenty years of working I have a great work/life balance."*

*"This is the first company I've worked at where I genuinely feel listened to and accepted."*

*"The people at Apollo generally care about everyone."*

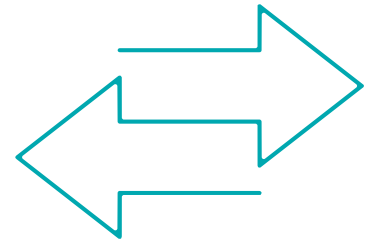
*"Lots of great opportunities for learning and development, training, networking with colleagues and participating in market events."*

*"I enjoy coming to work."*

# Creating a speak up culture:

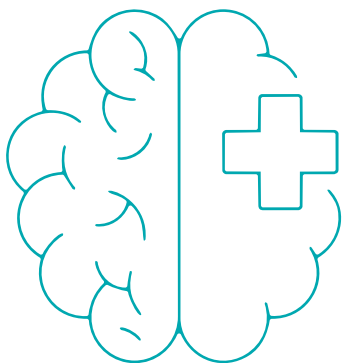
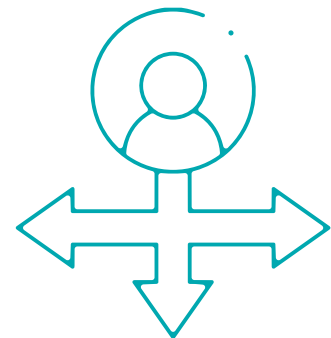
## Encouraging open, honest conversations

*We reinforced our commitment to considerate, two-way feedback by providing training for managers on how to create safe spaces for candid discussions.*



*Our updated 'Speak Up' framework includes multiple avenues for raising concerns, from managers and HR, to anonymous reporting tools, ensuring everyone has access to a method they feel comfortable using.*

*We introduced clearer guidance on what happens after concerns are reported, increasing transparency around investigation processes and follow-ups.*



*During Mental Health Awareness Week, workshops focused on how to have constructive conversations about sensitive topics like mental wellbeing or workplace challenges.*

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## Empowered decision making

*We foster an environment where team members are empowered to make informed decisions, take ownership of how they work and drive results through their initiative and expertise*

### Inspiring the next generation

#### YES day:

#### The lasting impact of inspiring young talent

In August 2025, Apollo proudly partnered with the East End Community Foundation (EECF) and Circle Collective to host an inspiring **YES (Youth Employment Support) Day**, supporting young people taking their first steps into the world of work.

The day brought together a group of passionate Apollo volunteers and 10 aspiring young individuals for a full programme of interactive sessions, from myth-busting the world of insurance to tackling real-life risk challenges and practising CV and interview skills. The aim was simple but powerful: to build confidence, inspire ambition, and offer practical insight into professional life.

Feedback after the event was overwhelmingly positive, but the real measure of impact often comes later. One of our volunteers, **Bunmi Odunlami**, received a message from a participant who reflected on how the advice she received that day has helped her grow in confidence and overcome anxiety.

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*“I have been putting it into practice, and it has really helped me get confident and get over anxiety. I just wanted to say thank you for that piece of advice”.*

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By sharing their time, insight, and encouragement, the volunteers helped shape the journeys of young people beginning their career.

At Apollo, we're proud to continue championing initiatives like YES Day that give back to our community, open doors for future talent, and demonstrate how each of us can make a difference, one conversation at a time.

One to one career conversations were a real hit with our participants.



*“Thank you so much to the wonderful Apollo team and your fabulous, friendly volunteers who gave their time so generously and delivered great workshops on the day”*

**Victoria Aboud**  
Yes day attendee

## Decisions that matter: Stories of empowered decision making from across our business

Empowering individuals to make informed decisions is key to driving our success. In 2025, this value came to life in countless ways, with employees taking ownership of challenges and delivering impactful results. The following are just a few examples of innovative decision making across Apollo:

**Transforming claims handling.** The Digital Solutions team collaborated with Claims to implement Straight-Through Processing, which streamlined triage processes and enabled faster resolution times for complex claims. This initiative not only improved client satisfaction but also freed up resources for high-value tasks.

**Charlotte Wilson**, our Executive Fine Art Underwriter, spotted an opportunity in capturing Fine Art Specie business that was falling through the gap between small household insurance and large bespoke subscription placements. Spotting the gap, she developed an online tool to make it super easy to capture risk details and bind coverage and has since been marketing the tool selectively to preferred partners, demonstrating our desire to own niches and solve distribution challenges to attract new business to Apollo.



**Charlotte Wilson**  
Executive Underwriter,  
Fine Art

**Patrick Finn**, seeing Skyward wrote Surety, spotted a gap between our solution and what Skyward could offer to be able to sell to our clients a group solution with no need for other third parties to be involved. The key is making it happen. Patrick has since set out the opportunity and is now working with Skyward to develop this.



**Patrick Finn**  
Underwriter, ibott

# About Apollo

Apollo, a Skyward Group company, is an innovation inspired insurance platform operating at Lloyd's of London, offering data-driven and creative solutions to a wide variety of risks.

The business provides high quality products and services to clients, and capital partners, enabling a resilient and sustainable world.

Apollo offers products across Property, Casualty, Marine, Energy & Transportation, Specialty, Reinsurance, as well as Smart Follow and digital & embedded risk programs.

Apollo's experience and unique ecosystem give Platform Partners the best chance of success through the Lloyd's new entrant process to the delivery of their long-term strategy.

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