



# Ireland 2025 Gender Pay Gap Report



At AIG, our colleagues are our greatest asset. We are committed to retaining, attracting, and developing high-calibre talent to contribute to our journey of becoming a top performing company; cultivating an inclusive environment in which we actively seek and embrace inclusive thinking; and making a positive impact on the communities where we live and work. AIG is committed to fostering inclusion and a culture of allyship across our organisation. As part of this, we are working to reduce any gender pay gap and to achieve gender representation parity in our leadership pipeline.

## Gender Pay Gap Reporting

Organisations in Ireland with over 50 employees must report on their gender pay gap. A gender pay gap is the difference in the average hourly wage of men and women across a workforce. This is different to equal pay, a legal requirement that people in the same employment performing equal work must receive equal pay – making it unlawful to pay men and women differently for performing the same job.

This report examines the gender pay gap at AIG Europe S.A (Ireland Branch) and American International Group UK Limited, Ireland Branch & AIG Europe S.A. (Ireland Branch) and offers an overview of the steps we are taking across our organisation to address this gap as part of our broader HR Strategy, including our approach to recruitment, succession and talent planning activity, and Culture & Inclusion.

We are pleased to report that our 2025 gender pay gap analysis shows a decrease in the mean remuneration gap of 1.6% and a marginal increase of 0.2% in the median remuneration gap for all employees. The bonus gap decreased for the mean (-5%) but increased for the median (3%).

## Our Pay Strategy

AIG is confident that men and women are paid equally for doing equivalent jobs across our business. We will continue to ensure our policies and processes are fair and equitable to all employees. We employ tools and practices that enable us to benchmark our total remuneration against our chosen markets/peer group to ensure that our package is fair and competitive in the market.

We continue to recognise, develop and reward the contribution of all our employees. In an ever-competitive market for talent, we strive to attract highly motivated people, keep them engaged and help them achieve their career aspirations.

## Recruitment

We appoint people to roles based entirely on talent and merit, regardless of age, race, gender, marital status, sexual orientation, disability, gender identity, or religion and belief. The language and activities we adopt in our recruitment process are reflective of our inclusive culture.

Our Talent Acquisition team proactively build diverse candidate pools, from both within and outside the sector. When working with external agencies and partners, we brief them on the

requirement for diversity of background and experience. If necessary, we extend the recruitment timescales to ensure inclusion of diverse candidates.

At each contact point with candidates, we share positive stories about our culture and the way we work, emphasising:

- Our Employee Resource Groups (ERGs), their high level of employee participation, and their profile and influence across the wider AIG organisation. All new employees learn about the importance of ERGs and allyship at their corporate induction
- Career progression, and the scope for continuous learning and skills development
- Our culture, characterised by collaboration, inclusion and support
- Professional development for all, either via programmes available through AIG or on an individual basis.

We are proud to work alongside several external partners, including Dublin City University - University College Cork and the Insurance Apprenticeship programme - to increase our attraction of inclusive talent to the AIG workforce.

These partnerships allow us to create pathways to employment and training for those who might not otherwise have access to a career in the insurance

industry, and to benefit from the variety of skills, experience, and perspective these recruits bring to our teams. Via our partnership with the Insurance Institute Apprenticeship programme, we have onboarded candidates from a range of backgrounds - including recent school leavers, mature students, and candidates who may have no degree qualifications - bringing a wealth of different perspectives and dynamics to our teams.

## Promotion & Succession

We support employees in their career development and progression through mentoring, and technical and leadership development programmes. All promotion opportunities are advertised internally, and we support lateral and cross-departmental moves that help employees broaden their skills.

Our recruitment, promotion and succession planning processes ensure a continued focus on identifying and developing talent and are regularly reviewed for improvement. We include a focus on inclusive talent whose development we can accelerate. All outputs of succession and talent planning are analysed to ensure we understand the demographic of the talent pipeline and where to focus our efforts to help increase the diversity of the employee population as a whole.

## Culture & Inclusion

Through our Culture & Inclusion work, we are creating a workplace that nurtures inclusivity; where everyone feels they belong and can bring their whole authentic selves to work.

AIG's commitment to Culture & Inclusion is formalized in our Culture & Inclusion Policy, including manager and employee responsibilities; an equal opportunity statement; anti-discriminatory harassment, bullying and sexual harassment policies; and disabilities accommodations.



As we work to build the AIG of the future, we continue to focus on fostering a culture of inclusion that is designed to attract, develop and retain talent.

In our strategic roadmap towards greater inclusivity, our initiatives encompass many aspects of Culture & Inclusion, rather than solely gender balance.

## Education and Awareness

We continue to promote opportunities for managers and employees to increase their inclusivity awareness through regular focused communications which highlight relevant learning tools and resources, including our global Learn-It-All week.

We have three Employee Resource Groups (ERGs) in Ireland, and we are driving deeper connection between ERGs across our global business to maximise their leverage and reach. As of September 2025, 33% of employees in Ireland are members of at least one ERG; a positive representation from our colleagues which reflects the importance of Culture & Inclusion at AIG Ireland.

We continue to support employees via seminars on wellbeing and health, including menopause, breast cancer, mental health and mindfulness.



## External Inclusion

Externally, we have taken part in Culture & Inclusion initiatives across the Insurance industry, including the Global Dive in Festival. Our commitment extends beyond our colleagues and across the wider community as a partner with sporting sponsorships across Basketball Ireland, Ladies Football Ireland and supporting amateur female golf in Ireland

## Development and Mentoring

Colleagues are encouraged to engage with the extensive learning materials and programmes that are available to them via AIG learning platforms and partnerships.

Our Young Professionals ERG is active in supporting its members, and the wider colleague community, with advanced business and career coaching and opportunities to build their internal network and connect with colleagues across all entities of our Irish operation.

All employees are expected to contribute to AIG's culture of inclusion. In their annual goals and objectives, colleagues are asked to assess how they perform against our company values, including our "Be an Ally" value.

Their performance is then evaluated at year-end and contributes to their overall performance rating. All employees are encouraged to take part in our Global Volunteer Month and to join volunteer events held in collaboration with Junior Achievement.

## Parental and Carer Support

We continue to facilitate flexible working where possible.

We regularly review and update our family leave policies and communicate any legislative changes to all our colleagues to ensure that they are fully aware of their leave entitlements. In addition to our competitive family leave policies, our Parents Leave offering has increased from 7 weeks to 9 weeks (unpaid leave) This leave allows both men and women to take time off before their child is 2 years of age.



# 2025 Gender Pay Gap Report

To align with our payroll processing calendar, the snapshot date for the below data is June 1st, 2025. The figures outlined below are correct as per this date. The remuneration data on which the calculations for reporting are based reflect actual received remuneration for the 12-month period preceding the snapshot date (June 1st, 2024 – May 31st, 2025).

## Mean and Median Hourly Remuneration Gap (All Employees)

	2025 Gap	2024 Gap
Mean	23.8%	25.4%
Median	22.6%	22.4%

Our 2025 gender pay gap analysis shows that the mean hourly remuneration gap among all employees has decreased by 1.6% from 2024 and the median salary pay gap has increased by 0.2% from 2024, positively reducing the gap.

## Mean and Median Hourly Remuneration Gap (Part-Time Employees)

	2025 Gap	2024 Gap
Mean	-92.3%	-108%
Median	-78.2%	-96.7%

In 2025 the gap is -92.3% (mean) and -78.2% (median) in favour of women. The employee group included in this calculation accounts for a small portion of our total workforce and is heavily weighted towards women. This pay gap in favour of female employees is driven by factors including the small number of male employees that elect to work part-time, the nature of roles that are performed, and the seniority of female colleagues.

<b>Mean:</b> the average, calculated by adding together the hourly remuneration rate (as per the individual statistics) of all employees and dividing this by the number of employees in that group.	<b>Median:</b> the number which sits in the middle when remuneration rates are arranged in order from lowest to highest.	<b>Mean and median</b> calculations are completed separately for male and female employees, and the totals are then compared. Remuneration and bonus gaps are expressed as a percentage of the male total.	<b>Quartile:</b> quartile data is compiled by arranging the total hourly remuneration for both men and women from the lowest to the highest. This range is then divided into 4 even quartiles: lower, lower-middle, upper-middle and upper, and the proportion of men and women in each quartile is calculated.
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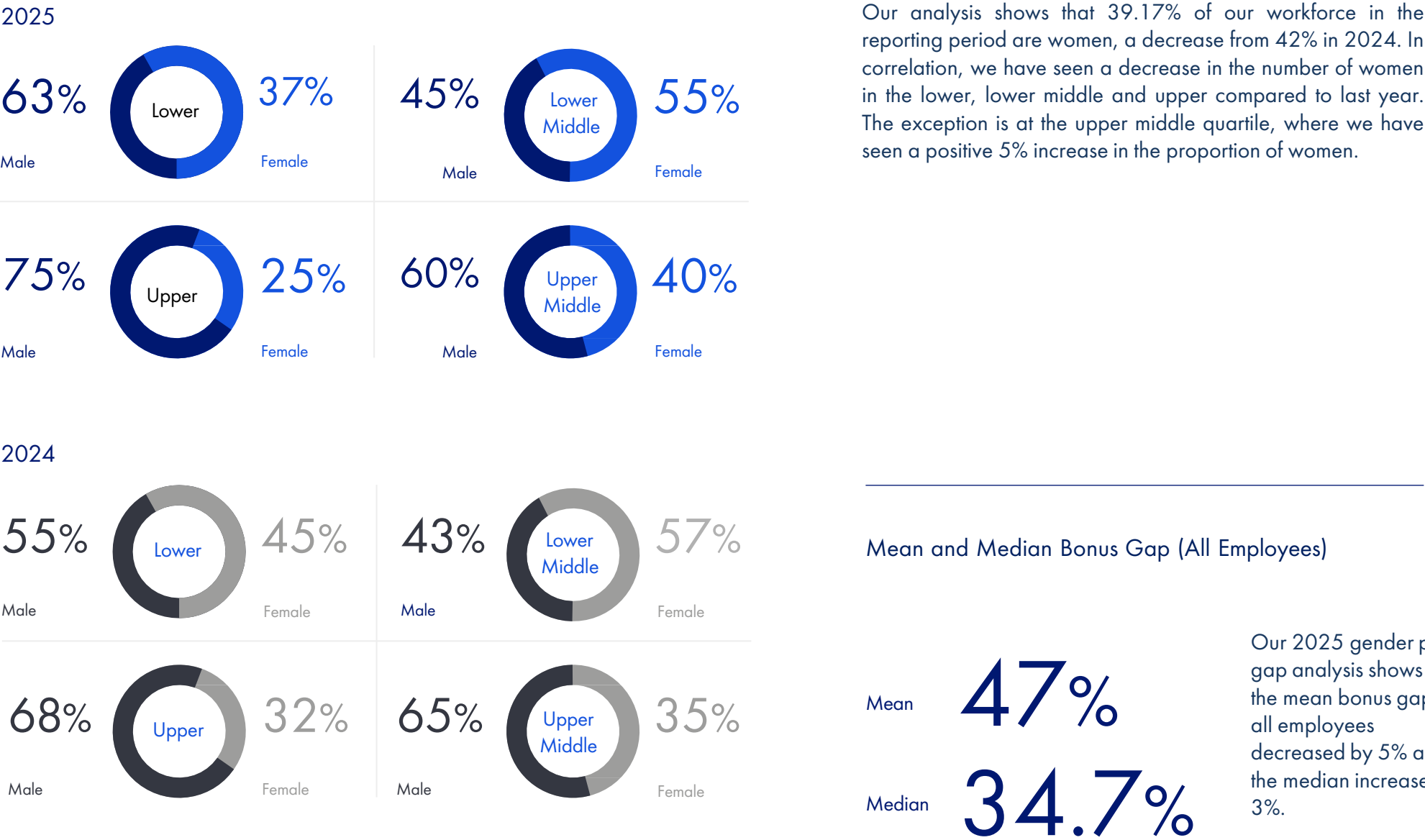
Mean and Median Hourly Remuneration Gap  
(Temporary Employees)

	2025 Gap	2024 Gap
Mean	27.8%	17.9%
Median	24.3%	9.0%

The employees in this calculation account for a small portion of our total workforce (less than 5%). Compared to 2024, we have seen an increase in the mean and median gap, which is due to the comparative change in population year-on-year and the types of roles that are performed.

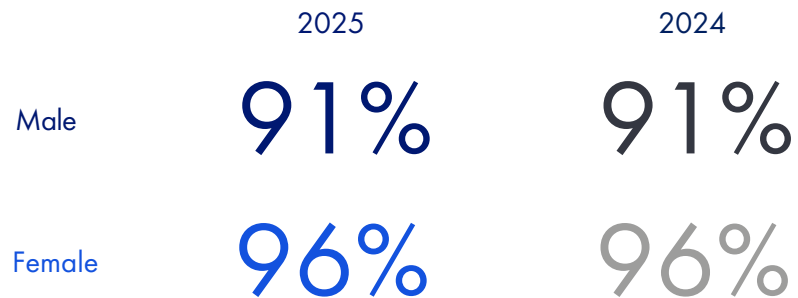


Hourly Remuneration: Percentage of Males and Females by Quartile (All Employees)



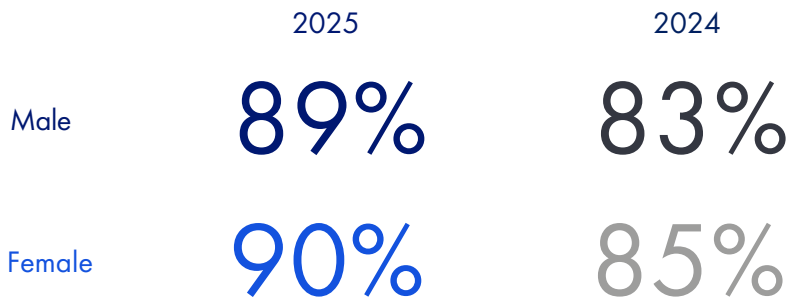


Percentage of Male and Female Employees in Receipt of Bonus Pay



The percentage of female colleagues receiving bonus pay increased this year, while the male figure decreased. The eligibility for bonus entitlement continues to be dictated by hire date and contract status.

Percentage of Male and Female Employees in Receipt of Benefits in Kind (BIK)



With regard to Benefits in Kind (BIK), there are two main schemes available to employees: healthcare and motor. An equal proportion of male and female employees (87%) receive BIK. The healthcare scheme BIK is open to all AIG employees on a voluntary basis – it is at the discretion of the employee whether they want to avail of this benefit. The motor BIK is available to eligible employees.

## Our Actions & Commitments

What we are doing to address the gender pay gap:

- Maintaining our focus on having a more gender-balanced pool of candidates when hiring and monitoring the impact on the gender balance of early careers, pipeline, and senior leadership cohorts.
- Continuing to look for opportunities to make improvements to our recruitment, promotion and succession planning process and practices.
- Continuing our development opportunities for talent, including partnership with Junior Achievement and promoting development opportunities available to employees related to gender balance.
- Leveraging our partnerships with external organisations to draw more women to insurance careers and raise the profile and attractiveness of the insurance industry to a broader range of people.
- Continuing to promote our global Career Returner Programme.
- Continuing to support flexible working, promoting our parental leave policies, and providing support for those returning to work after a career break.
- Amplifying our involvement and investment in the wider promotion of gender balance in the insurance industry, via the Dive-In Festival and beyond.
- Further developing our support of women in sport via global title sponsorship of the AIG Women's Open and AIG Women's Golf Academy, and our local sponsorship of women's football and camogie teams, to stand as an ally to women in sport, in business and beyond.
- Maintaining support and promotion for the work of our ERGs and the valuable contribution they make to the inclusive culture at AIG.

We continue to explore opportunities for further progress. We are committed to investing in activities that will enable more women to reach senior positions and to ensure that we provide equal opportunities in our workplace. We are committed to delivering on our ongoing Culture & Inclusion objectives to enhance inclusion within our workplace and are proud of the investment made to date to ensure a more inclusive leadership team is embedded for future years to come.

*AIG Ireland confirms that the information in this report is accurate.*



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