



UK Gender Pay Gap Report 2025

FM Insurance Europe S.A. UK Branch (FM) employed 259 employees in the UK on 05 April 2025. Our pay gap data follows.

Gender Pay Gap <i>(the % difference in pay between all men and all women)</i>	Mean 34.9%	Median 46.8%
Bonus Gap <i>(the % difference in the value of bonus paid between men and women)</i>	Mean 65.8%	Median 63.6%
Proportion of employees receiving a bonus <i>(the % of men and women receiving a bonus)</i>	Men 97.2%	Women 96.5%

Pay Quartile Distribution

	Lower quartile	Lower middle	Upper middle	Upper quartile
Men	26.6%	48.4%	75.0%	76.2%
Women	73.4%	51.6%	25.0%	23.8%

FM has a strong commitment to global inclusion, diversity and equity and has several long-term, strategic initiatives to address the gaps in the gender composition of our workforce.

Where other insurance companies rely primarily on actuarial tables, we use a hands-on, engineering-based approach. Around a third of our workforce work is in engineering roles, and those with engineering backgrounds are highly represented in our senior professional and technical roles as well as senior leadership.

Our ability to recruit, develop and advance women to senior levels of leadership, in roles that require an engineering background, is impacted by the representation of female engineers in the UK workforce, which is approximately 16.9%¹. In April 2025, FM's female engineer representation in the UK was 19.4%. This does not include engineers who have moved into other positions within FM such as Claims and Underwriting.

The availability of promotional and hiring opportunities is important. Therefore, we have implemented a thorough succession process focused on talent development and considering diversity throughout.



Further, we are invested in understanding and ensuring that we provide an engaging employee experience for all employees. The role of our global Women's Forum, which is a volunteer-led, employee organization that drives inclusion, is a very important partner in this work. They provide an important perspective to the organization and play a role in the development of leadership and employees.

FM is strongly committed to building a diverse, inclusive and engaged workforce, which, over time, will positively influence the gender composition of our workforce and contribute to our continued success.

I confirm the data in this report is accurate.

A handwritten signature in black ink, appearing to read 'Dimitri Nys'. The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Dimitri Nys

Director FM Insurance Europe S.A.

¹ Engineering UK, December 2025