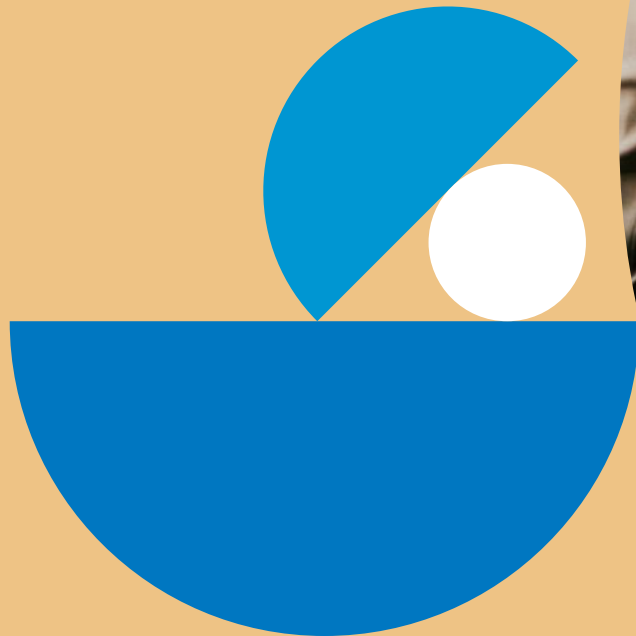


Gender Pay Gap Report 2025



Our commitment to Gender Balance

At Zurich Ireland, our ambition is to create a brighter future together by fostering a workplace where everyone feels valued, empowered, and inspired to grow.

Publishing our 2025 Gender Pay Gap report marks an important step in our commitment to transparency and continuous improvement. Building an inclusive culture takes time and dedication, and we continue to learn from both our data and each other.

It is positive to see that we are making progress: female representation at Executive and Senior Leader levels has increased from 29% in 2022 when we began reporting to 36% in 2025. Our mean gender pay gap has also continued to improve, decreasing from 34% in 2023, to 33% in 2024 to 30% in 2025.

These positive results reflect a continued effort through actions such as development

programmes, support for flexible working as well as a strong focus on building an inclusive culture for all across our business. We know that closing our gap will take time and that there is more to do.

We remain committed to making Zurich Ireland a place where everyone can reach their full potential. By listening, learning, and acting together, we'll continue to drive lasting change for our people, customers, and community.



Anthony Brennan
CEO Zurich Ireland



This October, we proudly launched our partnership with inclusio – a platform dedicated to building a more inclusive and equitable workplace. inclusio gives every employee a voice, strengthens our commitment to closing the Gender Pay Gap, and helps us make meaningful progress for the future.

We'll use insights from inclusio to better understand the wide range of experiences across our organisation. This knowledge will allow us to further understand barriers to inclusion, track our progress, and shape targeted actions that create a fairer, more supportive environment for all. inclusio is a key part of our journey towards a brighter future together.



What is the Gender Pay Gap?



Gender Pay Gap

is measured using a simple formula of the difference of the average male salary and average female salary regardless of role, responsibilities, seniority or nature of work. The aim is to look at a broad measure of inequality between men and women.

Key factors influencing the Gender Pay Gap

- Over representation at senior levels
- Part time vs full time employees.

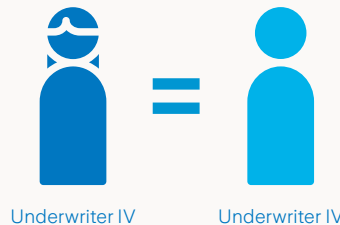
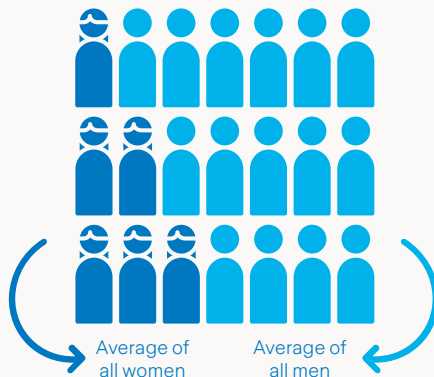


Equal Pay

is measured using statistical analysis of multiple factors e.g. pay, gender, age, tenure, level of responsibility, function and performance. It showcases the statistical likelihood of gaps in pay/bonuses that can be attributable to gender.

Equal pay is our legal obligation as an employer to give men and women equal pay for equal work.

At Zurich, our pay and bonus practices are consistently applied across all employees irrespective of gender and audited bi-annually through the Economic Dividends for Gender Equality (EDGE) certification process.



Zurich Edge Move Recertification



EDGE is the leading global assessment in gender equity. Zurich has achieved the second level of EDGE certification (EDGE Move) recognising our continued efforts and commitment in this area.

There are three elements to EDGE: an audit of our data; an audit of our policies and practices and an employee survey. The five key areas of analysis are:

The five key areas of analysis are:

1. Equal pay for equal work
2. Equal opportunities for recruitment & promotion
3. Leadership development, training & mentoring
4. Flexible working
5. Culture

The most recent EDGE audit noted that the effectiveness of our policies and practices exceeded the EDGE Standard in all five areas of analysis.

The insights gained through the completion of EDGE are integrated into our broader actions and actions and efforts to achieve gender balance.

EDGE is a valuable tool for assessing pay equality, as it looks at overall patterns and averages across the organisation to identify and address any gaps. With the planned introduction of Pay Transparency legislation in 2026, employees will have access to more detailed, role-specific information about compensation, further enhancing the transparency of our pay practices.

Zurich in Ireland: Overview

The data in this report was taken as at 30 June 2025, in accordance with Irish Gender Pay Gap reporting requirements.

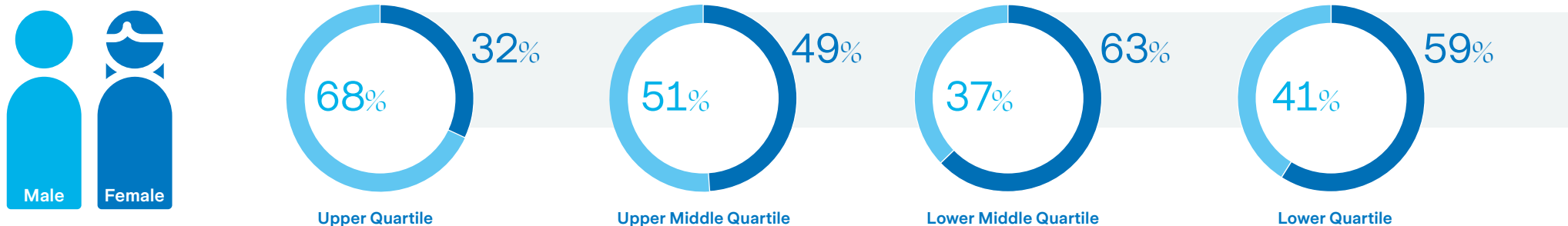


The information below relates to the combined legal entities for Zurich in Ireland that are in scope for Gender Pay Gap reporting.

Pay	Mean 2024	Mean 2025	Median 2024	Median 2025
Hourly Gender Pay Gap The mean Gender Pay Gap is the difference in the average hourly pay (bonus and base pay) of all the men compared to all of the women across Zurich in Ireland. The median Gender Pay Gap shows the difference in the mid-point of the hourly pay (bonus & base pay) of all men compared to all women across Zurich in Ireland.	33%	30%	34%	35%
Bonus	Mean 2024	Mean 2025	Median 2024	Median 2025
Gender Bonus Gap The mean gender bonus gap is the difference in average bonus pay between all men and all women across Zurich in Ireland. The median gender bonus gap is the difference in the mid-points of bonus pay received by all men and all women in Zurich in Ireland.	56%	53%	35%	35%
	Males 2024	Males 2025	Females 2024	Females 2025
Proportion of males & females who receive a bonus These figures represent the % of male and female employees who received a bonus in the 12 months prior to 30th June 2024.	92%	93%	92%	91%
Proportion of males & females who receive BIK (benefit in kind) These figures represent the % of male and female employees who received BIK in the 12 months prior to 30th June 2024.	96%	98%	97%	96%

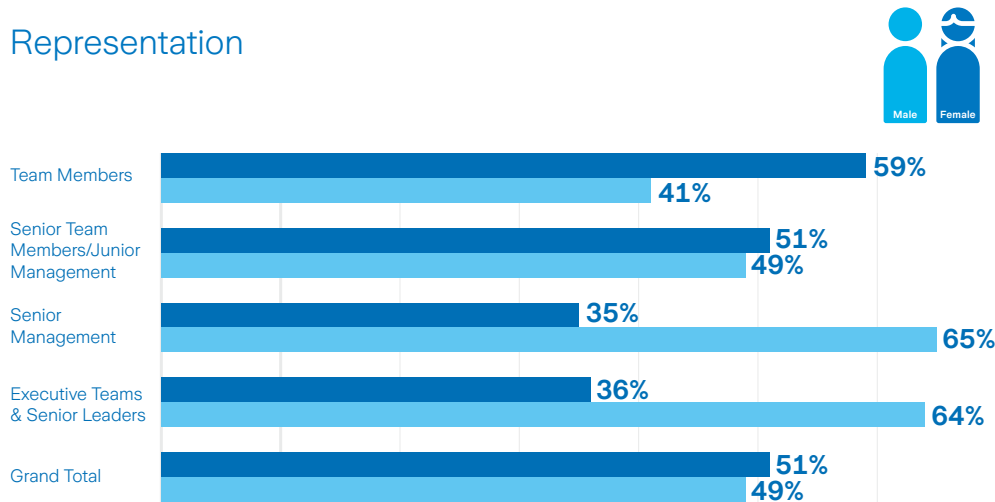
Pay Quartile 2025

Dividing pay across Zurich in to 4 quartiles: upper, upper middle, lower middle and lower we present below the % of males and females in each pay quartile.



About our numbers

Representation



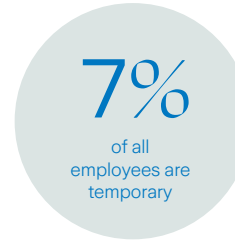
Our representation figures offer important insight into our overall Gender Pay Gap. While our workforce is nearly balanced – 49% male and 51% female – the detailed breakdown highlights a key driver behind the gap. At team member level, women make up 59%, and 51% at Senior Team Member level. However, female representation drops to 36% at Senior Management level.

To address this, we're strengthening the pipeline of female leaders through targeted programmes, balanced development opportunities, and diverse succession planning. Progress takes time, but these steps help close the Gender Pay Gap and build a more inclusive future.

Part Time



Temporary



39%

Mean Gender Pay Gap for part time employees

-10%

Mean Gender Pay Gap for temporary employees

40%

Median Gender Pay Gap for part time employees

-1%

Median Gender Pay Gap for temporary employees

Strengthening our DEIB Forum

This year, we focused on strengthening our DEIB (Diversity, Equity, Inclusion & Belonging) forum to ensure even greater impact, representation, and meaningful progress across our organisation. As part of this journey, we're proud to launch our dedicated Gender and Neurodiversity Action Groups – each focused on driving change, amplifying employee voices, and removing barriers to equality.

Gender Action Group

The Gender Action Group is committed to promoting gender equity at every level of our organisation. By listening to employee experiences and reviewing our policies and practices, this group will champion initiatives that support career development, address pay gaps, and create a culture where everyone can thrive, regardless of gender.

Neurodiversity Action Group

Our Neurodiversity Action Group aims to foster understanding and acceptance of neurodiverse colleagues. Through awareness campaigns, tailored support, and open dialogue, the group will highlight the strengths that neurodiverse individuals bring and work to ensure that our workplace accommodates different ways of thinking and working.

Steps for Progress

We understand that closing our Gender Pay Gap is a gradual process and progress will take time, but we remain dedicated to pursuing both short term opportunities and long-term initiatives in **recruitment, development, and inclusion** to achieve enduring change.



We were delighted to achieve an Inclusion Index Score of 83% through our annual employee survey. This results helps show us that the actions we are taking on inclusion are making a meaningful difference for employees.

1. Developing a balanced pipeline of talent

We believe development initiatives are essential for career growth and building strong networks. To ensure a balanced talent pipeline, we offer targeted programmes such as:

- RISE: Leadership development for women
- Zurich Achieve: Coaching and development for early-career talent
- Aspire to Lead: Development for future leaders
- Advancing Women in Leadership: 80+ female leaders attended as of 2025
- MyBrighter Future: Mentoring with senior leaders
- Succession Development Programme: Supporting diverse senior talent
- MyJourney: Online tool for personalised career planning

We also foster networking and visibility, with over 130 female employees at this year's Executive Women's Gathering, proudly sponsored by Zurich. These initiatives demonstrate our commitment to a supportive environment where every employee feels valued and empowered to grow their career.

2. An Inclusive environment

We're committed to building an inclusive culture where everyone feels they belong and has equal access to opportunities, resources, and recognition. Key initiatives include:

- Executive Steering Committees on DEIB including Gender
- DEIB Forum and dedicated Gender and Neurodiversity Action Groups
- Employee-led groups like Pride, This is Us, This is Me, and Zurich Culture Connect
- Mandatory DEIB goals & bias training for managers, and DEIB training for all employees
- Celebrating events like International Women's and Men's Day, Pride, and Black History Month
- Certified Dublin Pride partner
- Signatory of the AsIAm and Insurance Ireland Autism Accessible Employer Charter
- Community & Culture Week to spotlight and celebrate Zurich's unique spirit

3. Attracting Talent

We strive for inclusive recruitment and reduced bias in hiring. Our key actions include:

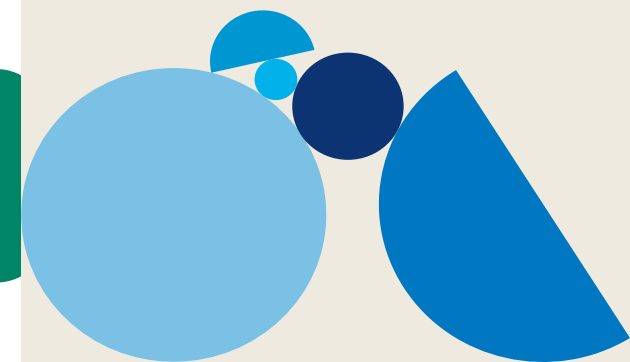
- Using gender-neutral job descriptions
- Balanced candidate slates and interview panels for senior roles and beyond
- DEIB and unconscious bias training for hiring managers
- Collaboration with apprenticeship programs and career days for early talent
- Partnering with Back to Work Connect to attract experienced returners
- We welcome candidates from all backgrounds and experiences, providing support and adjustments throughout recruitment to ensure everyone has an equal opportunity and to create a more inclusive workplace

We have recently added a new nomination criteria to our employee recognition awards to celebrate those who go above and beyond in the Community & Culture space to help recognise employees who are involved in many of our DEIB initiatives.

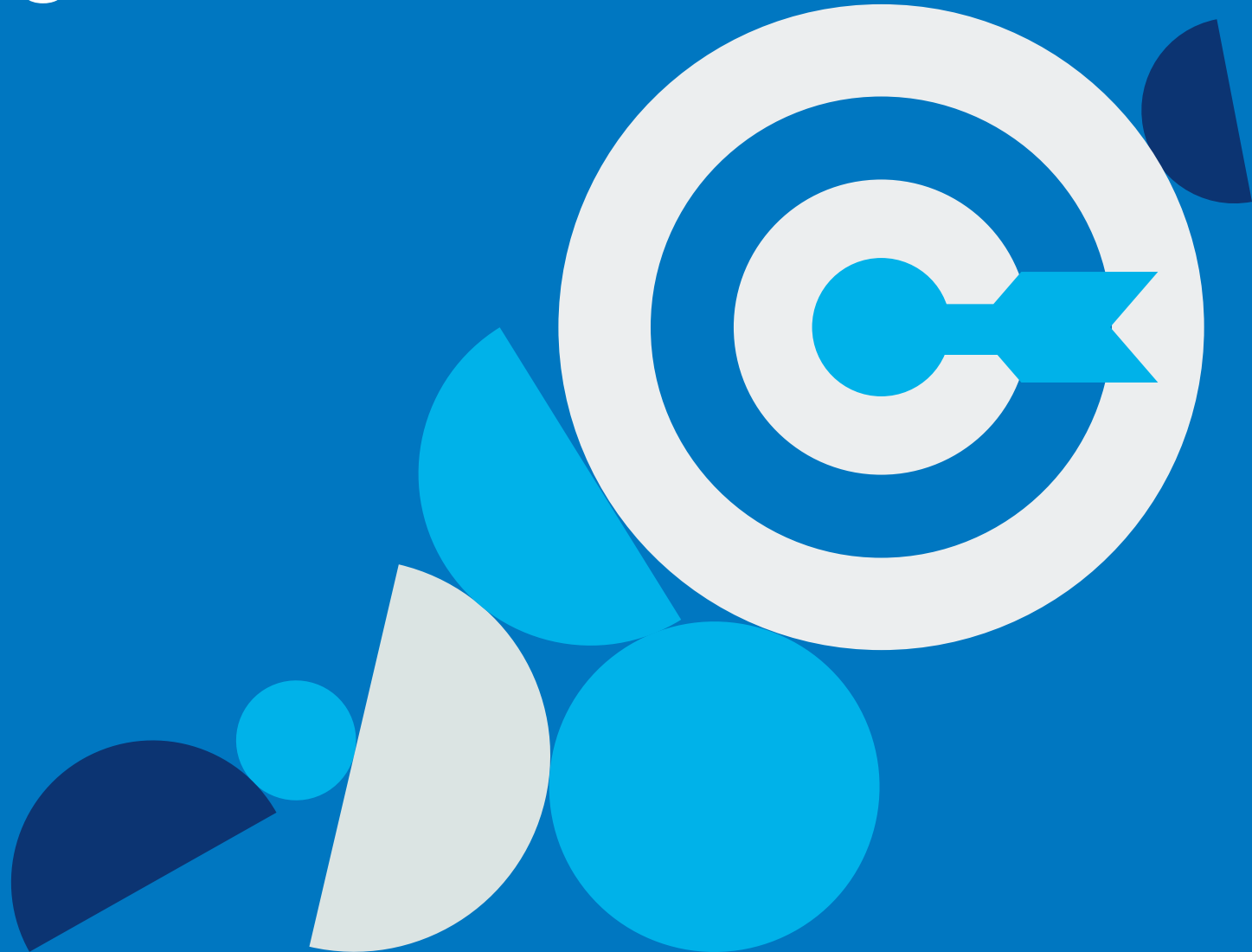
RISE – Supporting Development

As part of our commitment to closing the Gender Pay Gap, we launched a pilot leadership development programme specifically designed to support women across Zurich in preparing for their next career step.

This interactive, action-oriented initiative blends self-reflection, peer support, and practical skill-building to help participants gain clarity, confidence, and capability to lead with impact. By combining small-group discussion, peer learning, and real-world tools, the programme empowers women to strengthen their self-understanding, build authentic connections, and communicate with greater influence.



Appendix: Our Numbers in Detail



Our numbers in detail

An entity view on our **mean** and **median** gaps

Zurich in Ireland is made up of a number of legal entities. The Gender Pay Gap legislation requires that any legal entity over 250 employees publish their Gender Pay Gap. This means that in addition to the combined overall figures for Zurich in Ireland we are providing details separately for each of our legal entities in scope here in Ireland.



Our legal entities explained

Zurich in Ireland has three main legal entities:
ZIE AG, ZLAP
and **ZIC**.



Zurich Insurance Europe AG includes employees who support the General Insurance business in Ireland as well as those Irish based employees based in the Technical Centre of Excellence.



Zurich Life Assurance plc (ZLAP) includes our employees who support our Life Assurance business in Ireland.



Zurich Insurance Company represents our shared services employees who operate across functions such as HR and Legal as well as employees of our Dublin Technology Centre.

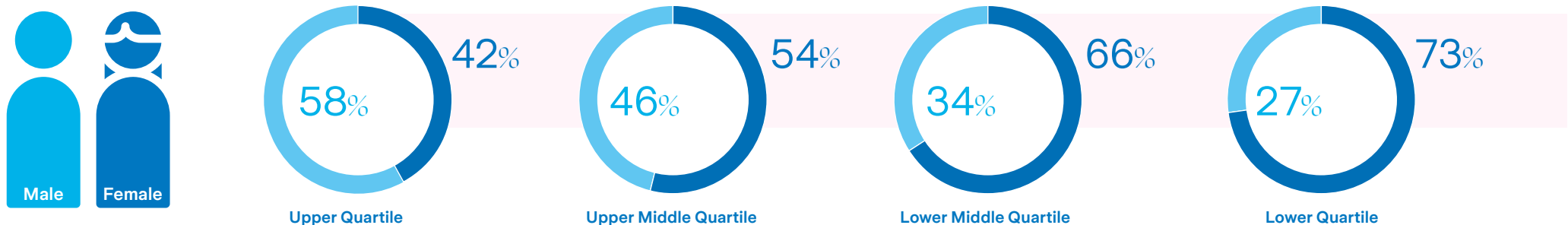
Zurich Europe AG



The information below relates to the combined population of all employees employed by Zurich Europe AG.

Pay	Mean 2024	Mean 2025	Median 2024	Median 2025
Hourly Gender Pay Gap The mean Gender Pay Gap is the difference in the average hourly pay (bonus and base pay) of all the men compared to all of the women in our organisation. The median Gender Pay Gap shows the difference in the mid-point of the hourly pay (bonus and base pay) of all the men compared to all of the women in our organisation.	43%	38%	42%	44%
Bonus	Mean 2024	Mean 2025	Median 2024	Median 2025
Gender Bonus Gap The mean bonus gap is the difference in average bonus pay between all of the men compared to all of the women in our organisation. The median bonus gap is the difference in the mid-points of bonus pay received by all of the men compared to all of the women in our organisation.	68%	60%	42%	41%
	Males 2024	Males 2025	Females 2024	Females 2025
Proportions of males & females who receive a bonus This represents the % of employees who received a bonus in the 12 months prior to 30th June 2024.	93%	93%	94%	91%
Proportion of males & females who receive BIK (benefit in kind) This represents the % of employees who received BIK in the 12 months prior to 30th June 2024.	95%	98%	97%	96%
Pay Quartile 2025				

Dividing pay across Zurich into 4 quartiles: upper, upper middle, lower middle and lower we present below the % of males and females in each pay quartile.



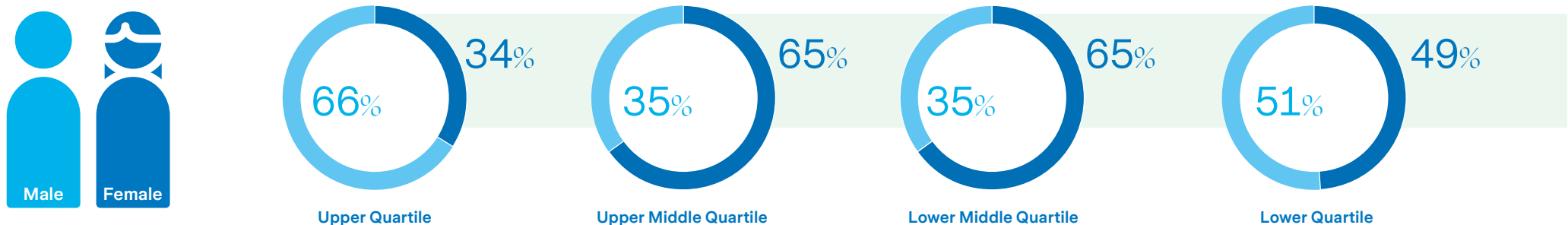
Zurich Life Assurance plc



The information below relates to the combined population of all employees employed by Zurich Life Assurance plc.

Pay	Mean 2024	Mean 2025	Median 2024	Median 2025
Hourly Gender Pay Gap The mean Gender Pay Gap is the difference in the average hourly pay (bonus and base pay) of all the men compared to all of the women in our organisation. The median Gender Pay Gap shows the difference in the mid-point of the hourly pay (bonus and base pay) of all the men compared to all of the women in our organisation.	34%	32%	14%	14%
Bonus	Mean 2024	Mean 2025	Median 2024	Median 2025
Gender Bonus Gap The mean bonus gap is the difference in average bonus pay between all of the men compared to all of the women in our organisation. The median bonus gap is the difference in the mid-points of bonus pay received by all of the men compared to all of the women in our organisation.	63%	63%	27%	21%
	Males 2024	Males 2025	Females 2024	Females 2025
Proportions of males & females who receive a bonus This represents the % of employees who received a bonus in the 12 months prior to 30th June 2024.	90%	92%	89%	91%
Proportion of males & females who receive BIK (benefit in kind) This represents the % of employees who received BIK in the 12 months prior to 30th June 2024.	95%	98%	96%	96%
Pay Quartile 2025				

Dividing pay across Zurich in to 4 quartiles: upper, upper middle, lower middle and lower we present below the % of males and females in each pay quartile.



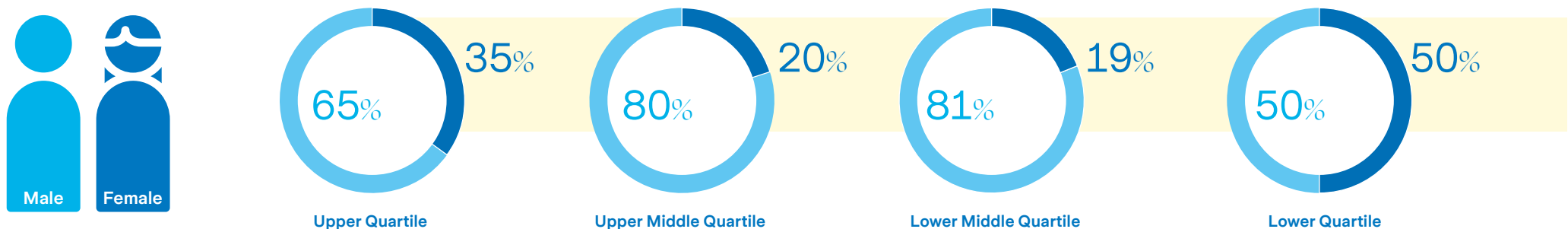
Zurich Insurance Company



The information below relates to the combined population of all employees employed by Zurich Insurance Company.

Pay	Mean 2024	Mean 2025	Median 2024	Median 2025
Hourly Gender Pay Gap The mean Gender Pay Gap is the difference in the average hourly pay (bonus and base pay) of all the men compared to all of the women in our organisation. The median Gender Pay Gap shows the difference in the mid-point of the hourly pay (bonus and base pay) of all the men compared to all of the women in our organisation.	3%	3%	11%	12%
Bonus	Mean 2024	Mean 2025	Median 2024	Median 2025
Gender Bonus Gap The mean bonus gap is the difference in average bonus pay between all of the men compared to all of the women in our organisation. The median bonus gap is the difference in the mid-points of bonus pay received by all of the men compared to all of the women in our organisation.	-23%	-15%	15%	14%
	Males 2024	Males 2025	Females 2024	Females 2025
Proportions of males & females who receive a bonus This represents the % of employees who received a bonus in the 12 months prior to 30th June 2024.	93%	94%	95%	95%
Proportion of males & females who receive BIK (benefit in kind) This represents the % of employees who received BIK in the 12 months prior to 30th June 2024.	99%	98%	98%	98%
Pay Quartile 2025				

Dividing pay across Zurich in to 4 quartiles: upper, upper middle, lower middle and lower we present below the % of males and females in each pay quartile.



Declaration

We confirm that the data contained within this report is accurate and meets the requirements of the Gender Pay Gap reporting regulations.

The data presented in the report for Zurich in Ireland is calculated based on an amalgamation of data from three legal entities – Zurich Insurance Europe AG, Zurich Life Assurance plc and Zurich Insurance Company.

Data is as at 30th June 2025.

Zurich Insurance Europe AG is regulated by German insurance regulator, BaFin (Bundesanstalt für Finanzdienstleistungsaufsicht).
Zurich Life Assurance plc is regulated by the Central Bank of Ireland.