



Gender Pay Gap Report
December 2025

Contents

1. Introduction.....	3
2. Reporting On Our Gender Pay Gap	3
3. Gender Identification	3
4. Understanding The Gender Pay Gap Numbers.....	4
5. 2025 Pay Quartiles.....	5
6. Hourly Remuneration 24/25 (Full-Time Employees).....	5
7. Bonus Remuneration 24/25 (Full-Time Employees).....	6
8. Further information:	7
9. Steps To Reduce The Gap	7

1. Introduction

We are pleased to publish our 2025 Gender Pay Gap figures. The report provides a reminder of the Gender Pay Gap legislation introduced by the Irish government and a summary of what the term Gender Pay means. It also contains our 2025 results, and an update on our continuing efforts to reduce Chill's Gender Pay Gap over the coming years.

At Chill Insurance we are committed to building a diverse, equitable and inclusive workplace where every individual is valued for their unique experiences, perspectives, and skills. We believe that embracing diversity and fostering inclusion makes us stronger as a company and helps us deliver better results. Our employees are our most important asset, and we create an environment where they feel empowered to be their true selves.

We offer flexible working arrangements, family-friendly policies, and various development opportunities to support every employee in their career journey. Our dedication to diversity is reflected in our recruitment practices, mentorship programs, and ongoing training to promote equality and respect at every level.

Diverse teams bring together different viewpoints, experiences, and problem-solving approaches. This results in more creative ideas and innovative solutions. When employees from various backgrounds collaborate, they challenge each other's thinking and inspire new ways of tackling challenges.

The introduction of the Gender Pay Gap legislation ensures that we continue to look at the progression of women into senior roles, review succession planning, recruitment and talent development processes and understand what we need to do better. We know that meaningful change will take time, and there are no quick fixes. We remain fully committed to supporting the progression of women in Chill Insurance.

2. Reporting On Our Gender Pay Gap

The Gender Pay Gap Information Act 2021 was signed into Irish law on 13th July 2021 and amended on 31st May 2025. The legislation requires employers in Ireland, with 50 employees or more in 2025 from 150 employees in 2024, to calculate and publish, on an annual basis, gender pay gap data. The data and supporting analysis must be based on pay data from the 12 consecutive calendar months preceding the 'snapshot' date. The snapshot date is the date at which the data is taken for the analysis. For Chill Insurance, the snapshot date is 30 June 2025. The numbers are then published within five months of the snapshot date.

3. Gender Identification

We have included in this report details on Men and Women as required under the legislation. We fully recognise that our people may identify differently.

4. Understanding The Gender Pay Gap Numbers

- ✔ Mean Hourly Remuneration: The difference between Mean hourly remuneration of men and women employees expressed as a percentage of mean hourly remuneration of male employees (including ordinary pay)
- ✔ Median Hourly Remuneration: The difference between Median hourly remuneration of men and women employees expressed as a percentage of median hourly remuneration of male employees (includes ordinary pay)
- ✔ Mean Bonus: The difference between Mean bonus remuneration of men and women employees expressed as a percentage of mean bonus remuneration of male employees.
- ✔ Overall Pay Quartiles: The respective percentages of all employees who fall within each of the following: the lower quartile, the lower middle quartile, the upper middle quartile, and the upper quartile (based on total ordinary pay).

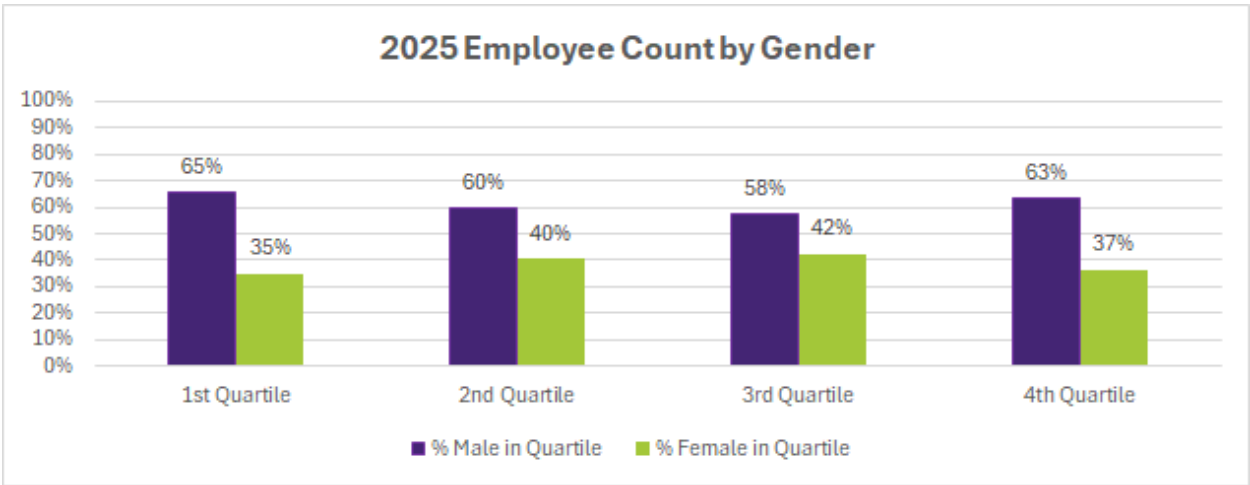
The legislation requires us to report separately on the mean and median hourly remuneration for temporary and part time (p/t) employees as well as for all staff. It is important to remember that the gender pay gap is not the same thing as equal pay (for equal work), but rather a number that primarily reflects differences in the populations of employees at different levels and in different jobs within the organisation, and ultimately across broader society as a whole.

For each of the required reporting ratios, two important numbers are typically shown:

Median The median pay gap shows the pay differential at the 50th percentile, in terms of the number of people. It is perhaps a better reflection of the pay gap for the most typical workers as it excludes numbers at either end of the spectrum which might affect or skew the average or mean.

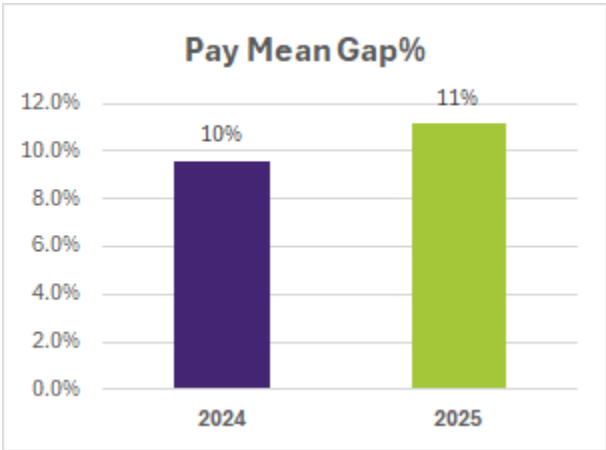
Mean The mean pay gap is also the average pay gap and includes the average hourly rates of pay for all men and all women in the organisation.

5. 2025 Pay Quartiles

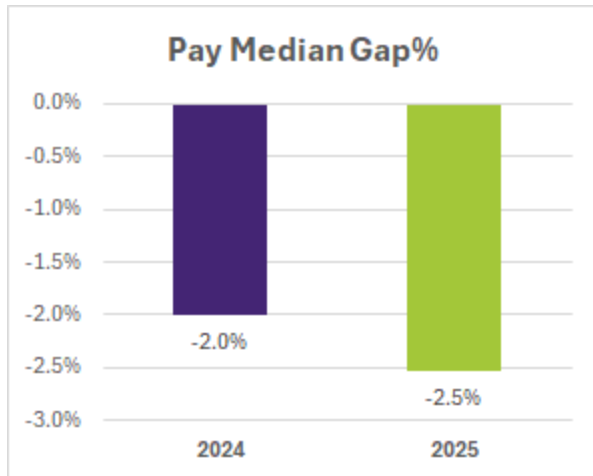


This Graph shows the % of Male and Female employed in each Quartile for 2025. 61% of our employees across the organisation are male and 39% female. This is broadly unchanged against 2024, which reflected a ratio of 63% to 37% respectively

6. Hourly Remuneration 24/25 (Full-Time Employees)

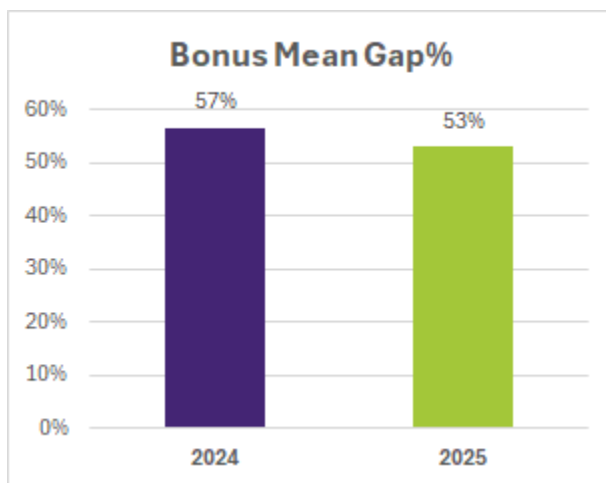


Mean Hourly remuneration between Males and Females across the organisation shows a gap of 11% in 2025 and 10% in 2024. This slight increase is due to lower male head count in the lower quartiles over the year which slightly increases the mean.

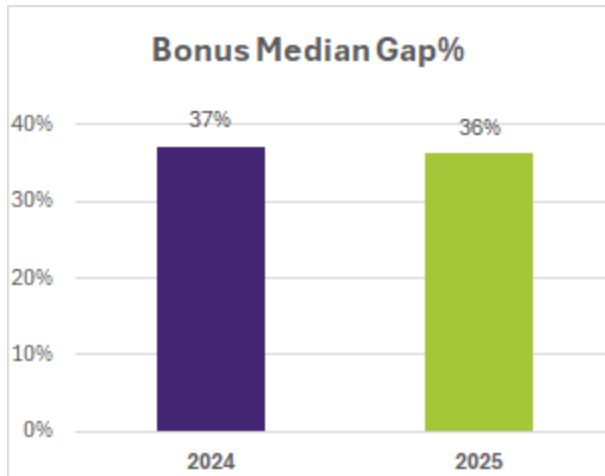


Median Hourly Remuneration between Males and Females across the organisation shows gap of -2.5% in 2025 and -2% in 2024. This is broadly in line with the prior year, with median pay for women remaining higher than for men.

7. Bonus Remuneration 24/25 (Full-Time Employees)



Mean Bonus gap between Males and Females across the organisation is 53% in 2025 and 57% in 2024. Improvement is due to an increase in bonus payouts to 4th quartile female employees to prior year.



Median Hourly Bonus between Males and Females across the organisation shows gap of 36% in 2025 and 37% in 2024. This is broadly in-line with prior year.

8. Further information

In 2025, the Mean Pay gap of Part Time employees is -6% and median is 1% while in 2024 this was 5% and 17%. Note that this is a small population with only 11 employees, 10 in 2024. Reduction in 1 male employee skews results from year to year.

In 2025, 66% of male and 34% of females received a BIK payment, this is broadly in line with the workforce population split in 2025.

9. Steps To Reduce The Gap

At Chill, we recognise that a diverse and inclusive workplace is essential to long-term success. Addressing the gender pay gap is not just about compliance - it's about creating a culture where all employees have equal opportunities to grow, thrive and be rewarded fairly.

A key part of our approach is ensuring that career progression and learning opportunities are accessible to all. We actively support employees in pursuing industry qualifications, higher education courses and professional development programs.

Recruitment and promotion practices are also central to our efforts. We are committed to ensuring gender balance in interview panels and reviewing role profiles to eliminate gender-biased language. By refining how we attract and assess talent, we aim to create a level playing field for all candidates.

Furthermore, we are strengthening our approach to pay transparency by reviewing salary structures and defining clear pay bands. This helps reduce the risk of unconscious bias in salary decisions and ensures that remuneration is based on objective, role-related criteria.

Looking ahead, we are exploring additional initiatives, such as diversity and inclusion training for hiring managers and the establishment of a dedicated working group to support long-term diversity and

inclusion strategies. These actions will help sustain meaningful progress and reinforce our commitment to an equitable workplace for everyone at Chill.