



AIG UK 2025 Gender Pay Gap



American International Group UK Limited (“AIG” or “we”) is committed to fostering an equitable and inclusive workplace. We are working to close our gender pay gap and to achieve gender representation parity.



Our Pay Philosophy

We recognise, develop and reward the contribution of all our employees. We strive to attract highly motivated people, keep them engaged and help them achieve their career aspirations.

As part of these efforts, we have internal policies and processes to assist us in identifying and addressing gender-related pay gaps. For example, employees are placed into our specific job grades based on their duties and responsibilities, with each job grade providing associated guidance on appropriate salaries. We also periodically conduct internal reviews under privilege of our pay practices to identify potential unexplained differences by gender, as well as external benchmarking studies of our grade and pay structure.

Recruitment, Promotion and Succession

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.

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

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

We actively support employees in their career development and progression through mentoring, and technical and leadership development programmes. The majority of our vacancies are advertised internally, and we support lateral and cross-departmental moves that help employees broaden their skills.

Our talent planning processes ensure a continued focus on identifying and developing talent and ensuring our processes are constantly reviewed for improvements. In 2025, the proportion of women on our Early Careers programme was 40%, which provides a pipeline for future female leadership.



Culture & Inclusion

We encourage a workplace that nurtures inclusivity, where everyone feels they belong and can bring their whole authentic selves to work.

As we continue to follow a strategic roadmap towards greater inclusivity, our initiatives focus on ensuring equal opportunity is afforded to all employees rather than solely on gender balance. Activities include:

Education and Awareness

We continue to promote opportunities for our managers and employees to increase their inclusive awareness through regular Culture & Inclusion-focused communications.

We have nine Employee Resource Groups (ERGs) in the UK, and we continue to drive deeper connection between our ERGs across our global business to maximise their leverage and impact. 50% of our UK Executive Committee are executive sponsors for our ERGs. 41% of UK employees were a member of at least one ERG in 2025. Membership is higher for managers, at 45%.

We continue to support employees experiencing menopause. Alongside our menopause guide, activities include multiple awareness events for both employees and managers including two menopause ‘café’ events. All menopause resources are captured under one section on the landing page of our employee portal.

We continue to promote Culture & Inclusion learning to all employees, including access to curated playlists on topics such as supporting working parents and caregivers.

Development and Mentoring

Employees are actively encouraged to engage with the extensive learning materials and programmes that are available to them. In 2025, we launched a comprehensive manager and leadership development programme open to all employees in managerial roles, alongside another course designed for high potential leaders. Across all programmes, we aim to encourage balanced participation between men and women as part of our commitment to inclusive leadership development.

We continued our partnership with the *ISC Group* to provide high potential senior, mid and emerging women leaders with development, networking, and mentoring opportunities.

AIG’s culture of inclusion encourages colleagues to support one another and enhance their awareness, including through learning experiences. Our company-wide Purpose and Values, which include “Be an Ally”, guide our colleagues actions and are integrated into our business strategy.

Parental and Caring Support

We introduced enhanced UK Family Leave policies in July 2025, reflecting our commitment to supporting families during life’s important moments. Our new policies include 26 weeks of fully paid leave for maternity, adoption and shared parental leave and six weeks of fully paid paternity leave.

We continue to support flexible working and partner with *Work Life Central* to provide resources, webinars and support groups

to parents and carers primarily, and also offer wider support on careers and wellbeing.

Our Working Families and Carers ERG runs supportive events for parents and carers on topics such as supporting children with exams, will writing and Powers of Attorney, and reproductive and fertility health.



What is Gender Pay Gap?

UK law requires employers with 250 employees or more to report their gender pay gap (based on sex at birth). The analysis is based on data as of April 5 every year.

The gender pay gap calculations set out in this report compare the average pay received by all females to the average pay received by all males, without taking each person's role or location into account. Gender pay gap is distinct from the concept of equal pay, whereby men and women in the same employment performing equal work are required to receive equal pay.

We disclose the gender pay gap and the gender bonus gap based on mean and median averages, the proportion of men and women who receive a bonus, and the proportion of men and women in each quartile.

Mean pay gap is the average pay difference between men and women calculated by dividing the total hourly pay of each group by the number of employees in that group. This measure includes all eligible employees, but results can be skewed by outliers like high earners.

The median pay gap compares the middle earner in each group (e.g. men vs. women), showing the difference between typical earnings. Unlike the mean, the median isn't affected by high earners, but it doesn't show the full pay range. Using both helps give a clearer picture.

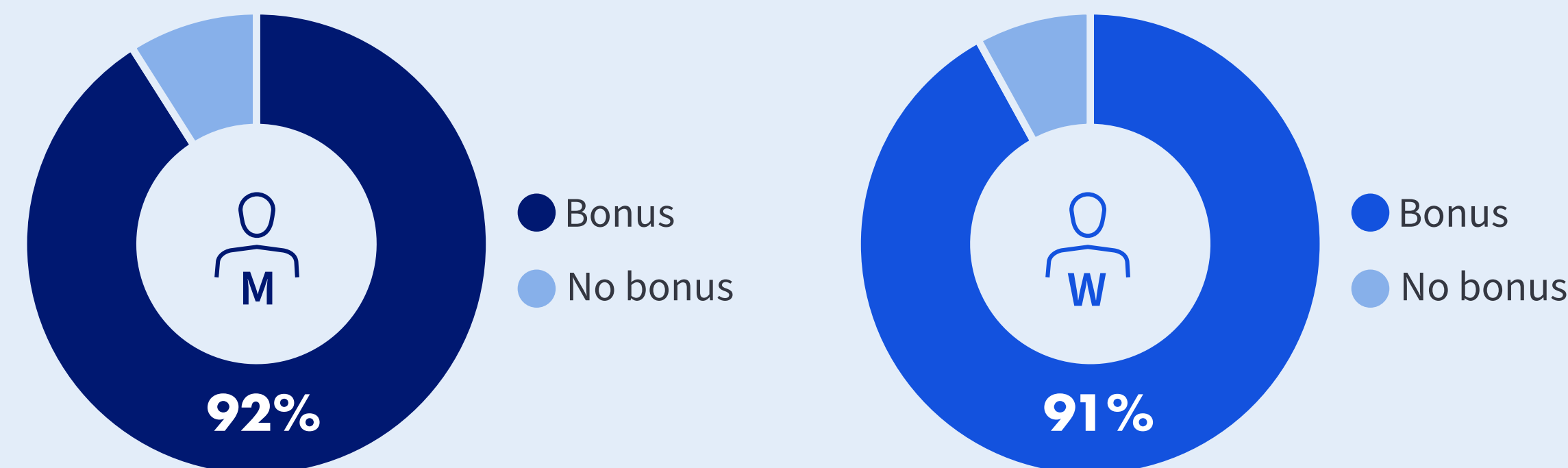
Pay Gap

The table below illustrates the percentage difference in pay between men and women:

	2025 ¹	Mean 2024 ¹	2023 ¹	2025 ¹	Median 2024 ¹	2023 ¹
Gender Pay Gap	20%	19%	23%	27%	28%	29%
Bonus Pay Gap	49%	50%	54%	31%	37%	45%

Bonus pay for the purpose of gender pay gap reporting includes any rewards related to profit-sharing, productivity, performance, incentive, or commission.

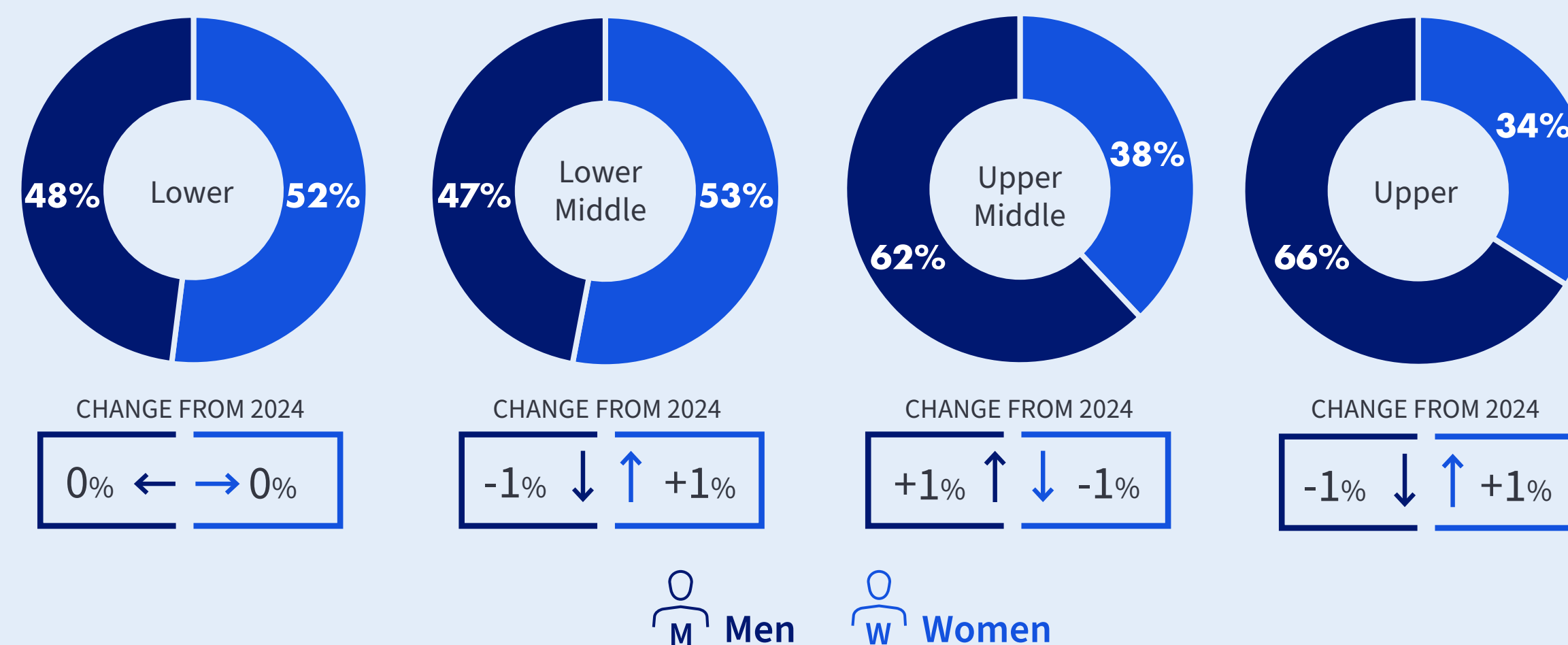
Percentage of Employees Awarded a Bonus¹



The proportion of men and women receiving a bonus has remained consistent with the prior reporting period.

Pay Quartiles¹

Quartiles are calculated by ranking hourly pay for each employee from highest to lowest. The list is then divided into four equal pay bands (quartiles) to assess representation at each level by gender. As illustrated in the graph below, we have proportionally more men than women in the top two pay quartiles which is the primary reason for our gender pay gap.

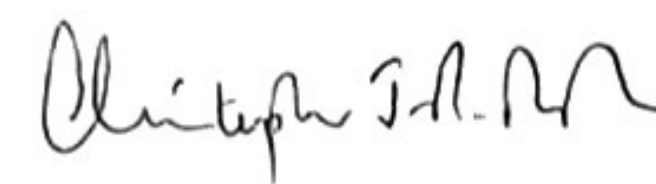


Closing the Gap

We are committed to improving gender balance and cultivating a culture of inclusion. We continue to explore opportunities for further progress with a strong commitment to investing in activities that will enable more women to reach senior positions, across all levels of the organisation. We continue to build on the great work achieved through our Culture & Inclusion framework and are proud of the contribution that inclusion makes to our culture.

We confirm the information in this report is accurate and meets the requirements of the Gender Pay Gap reporting regulations.

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Chris Rash
Chief Executive Officer,
AIG UK



Alex Fredjohn
Head of HR, AIG UK & Talbot

Notes:

1. In December 2018, AIG Europe Limited was restructured and its employees were transferred to be jointly employed by either **AIG Europe S.A. (UK Branch) & American International Group UK Limited** OR **AIG Europe S.A. (UK Service Branch) & American International Group UK Limited**. The split of employees between these joint employing entities is based on the structure of the organisation and the focus of activities between front office and business support services. For illustration purposes with previous years, the numbers provided for represent an amalgamation of these two joint employment legal entities that employ the majority of our people in the UK. The figures for each entity can be found on the gender pay gap website:
 - (i) AIG Europe S.A. (UK Branch) & American International Group UK Limited; and
 - (ii) AIG Europe S.A. (UK Service Branch) & American International Group UK Limited
2. www.aig.com/home/about/corporate-responsibility/culture-and-inclusion



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