

FM Global Gender Pay Gap Report 2018

Established nearly two centuries ago, **FM Global** is a mutual insurance company whose capital, scientific research capability and engineering expertise are solely dedicated to property risk management and the resilience of its client-owners. These owners, who share the belief that the majority of property loss is preventable, represent many of the world's largest organisations, including one of every three Fortune 1000 companies. They work with FM Global to better understand the hazards that can impact their business continuity in order to make cost-effective risk management decisions, combining property loss prevention with insurance protection.

FM Global employs more than 5,400 employees worldwide, including 1,800 loss prevention engineers. This report is based on data from April 5, 2018, when FM Global employed 277 employees in the United Kingdom.

Gender Pay Gap

Mean	Median
39.5%	49%

When you look at the difference in earnings between men and women, there is a gender pay gap; however, it is important to note that gender pay gap is not the same as pay equality. There is pay equality at FM Global between men and women in the same role. FM Global's gender pay gap is a result of the structure of our workforce. We develop and promote our entry-level employees into senior roles. Many of these entry-level positions require an engineering qualification, generating fewer female employees. This, coupled with a long-tenured workforce, results in FM Global having more men than women in senior roles which tend to be more highly paid. FM Global actively recruits and promotes women to broaden its workforce.

Bonus Gap

Mean	Median
78%	80%

At FM Global, more men are in senior, technical or client-facing roles, which are eligible for larger potential bonus payments based on performance.

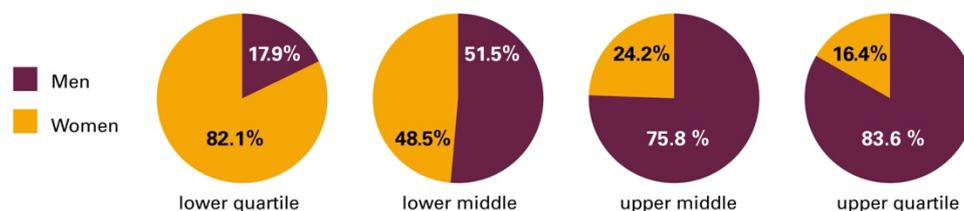
Proportion of Employees Receiving a Bonus

Men	Women
98.7%	98.4%

All employees at FM Global are eligible to receive a bonus regardless of their role or seniority.

Pay Quartile Distribution

This shows the proportion of men to women across four equally sized pay quartiles each consisting of fewer than 80 employees.



We are strongly committed to our global inclusion and diversity activities which, over time, will positively influence the gender composition of our workforce.

I confirm the data in this report is accurate.

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