



TOKIO MARINE
HCC

Gender Equality Index 2024

TME France

Gender Equality Index 2023 - TME France



At Tokio Marine HCC (TMHCC), a trading name of Tokio Marine Europe (TME), we are committed to promoting equal opportunities, valuing diversity and encouraging a culture where each employee can achieve their full potential whatever their gender or background.

Gender Equality Index 2023 - TME France

The Gender Equality Index compares the situation of women and men within the same company. Rated on 100 points, it is calculated on the basis of 4 indicators (for companies with fewer than 250 employees).

For the year 2024, Tokio Marine Europe - France obtains a score of:

55/100

This indicator is broken down as follows:

- Gender pay gap indicator: 0 / 40
- Indicator difference in rate of increase between women and men: 35 / 35
- Indicator percentage of female employees increased in the year following their return from maternity leave: 15 / 15
- Indicator number of employees of the under-represented sex among the 10 highest paid: 5 / 10

Given the representativeness criteria, only 56 employees were included in the database out of 68 employees who worked for TME France in 2024; of these 56 employees, only “Cadres” contributed to the calculation of indicator no. 1. It should be remembered that the threshold number of employees above which the Index is by law considered significant is 50.



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The overall score fell for the 1st time since 2020. This can be explained in particular by the fact that the calculation methodology applied since 2021 could not be used for 2024, due to insufficient samples (valid employees representing less than 40% of the workforce).

As a result, the legal calculation formula was applied to the “Cadres” and “Non-Cadres” populations, which is less suited to the organisational structure of TME France.

As a reminder, the method previously applied after consultation with the Company's Works Council consisted of dividing TME France's employees by levels of responsibility, based on employees' grades (levels 3-4, level 5, levels 6-7, levels outside classification) rather than by socio-professional categories, in order to provide a faithful representation of the categories of employees present in the company and thus enable a more relevant calculation of indicator no. 1 with regard to the specific characteristics of TME France.

This result is also explained by functional salary disparities and not by gender discrimination.



Our remedial measures

- **Remuneration:**
 - Continue to ensure equal pay for men and women with the same level of responsibility, education, experience and skills at all levels:
 - Salary at hiring
 - Base salary (throughout the duration of the employment contract)
 - Variable remuneration (bonus)
 - Continue to raise managers' awareness of pay equity during pay campaigns, particularly managers outside France
 - Maintain the progression of the remuneration of women and men according to the objective criteria of skills, responsibilities and experience.
 - Continue salary increases for women during or upon their return from maternity / parental / adoption leave (depending on the salary campaign calendar)



Our remedial measures

- **Promotions:**
- Identify female employees who may benefit from possible career advancement within the Company (and provide them with the necessary training to achieve this)
- Aiming for the promotion of women to the highest positions
- Ensure that men and women have the same grade for equal responsibilities, training, experience and skills
- Exclude time off for maternity / parental / adoption leave from promotion considerations

- **Training :**
- Make women a priority for training when they return from maternity / parental / adoption leave
- Train employees, within one year of recruitment and at least every 5 years, in the prevention of harassment and sexual harassment.
- Provide training on diversity and inclusion to people involved in recruitment procedures, within a year of being recruited and at least every 5 years, and make them aware of preconceived ideas, unconscious biases and stereotypes
- At least every 5 years, repeat the training for managers to raise awareness of the right to disconnect, burnout and the importance of work/life balance



Our remedial measures

- **Working conditions / Work-life balance :**
- Continue pre-and post-maternity / parental / adoption leave interviews
- Maintain the additional day of teleworking (3 instead of 2) for pregnant women from the 4th month of pregnancy
- Allow the effective application of a schedule adjustment on the first day of school for employees with children up to the age of 7
- Continue to give preference to conference calls / visioconferences and not to schedule meetings after 6pm
- Do not impose travel from Sunday evening onwards



Our progress targets

Indicator 1: Gender pay gap :

- Aim for equal pay for men and women with the same level of responsibility, education, experience and skills at all levels:
 - Salary at hiring
 - Base salary (throughout the contract)
 - Variable remuneration (bonus)
- Aim to continue the process of annual salary review and market benchmarking, with the possibility of rectification in the event of significant and unjustified differences in remuneration for the same position.
- Aim to develop the remuneration of women and men according to objective criteria of skills, responsibilities and experience.



Our progress targets



Indicator 4: Number of employees of the under-represented gender in the top 10 highest paid

- Strive for a balanced recruitment of men and women to the highest positions in the company
- Strive for the promotion of women to the highest positions
- Aim for equal pay for men and women in top management for equivalent positions
- Aim for stronger support for mentoring and sponsorship programmes for high potential women



