CO-OPERATORS GENERAL INSURANCE COMPANY

PAY TRANSPARENCY REPORT – BC

NOV 2026

Employer Details

Employer Name	Co-operators General Insurance Company (CGIC)
Address	101 Cooper Dr, Guelph, ON, N1C 0A4
Reporting Year	2026
Time Period	January 1, 2025 – December 31, 2025
NAICS Code	52 - Finance and insurance
Number of employees	50 – 299 employees

About this Report

The British Columbia Pay Transparency Act is intended to support greater openness and accountability around compensation. Under the Act, employers with employees in British Columbia are required to publish an annual pay transparency report using prescribed reporting rules and gender categories.

This report summarizes hourly pay, overtime pay, overtime hours and bonus pay for provincially regulated employees working in British Columbia for Co-operators General Insurance Company (CGIC).

The results are presented as unadjusted pay gaps, which compare the average and median pay of each reported gender group against the reference group, men. These figures provide a high-level snapshot only. They do not account for factors such as job level, role type, function, tenure, work location, performance, hours worked or other legitimate compensation-related factors and therefore should not be interpreted as a comparison of employees performing the same or similar work.

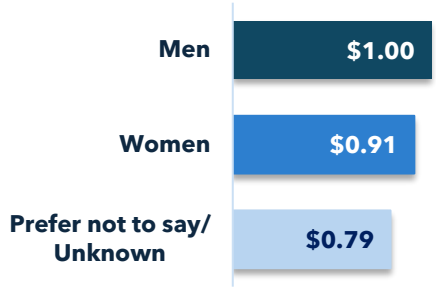
Gender Equity at CGIC

At CGIC, equity is a core Total Rewards principle. Our compensation programs are designed to be applied consistently, fairly and without bias or discrimination, in alignment with applicable provincial and federal pay equity requirements. Women represent 58% of our overall employee population across entire organization, including 62% of individual contributor roles and 58% of people leadership roles (as per our HRIS).

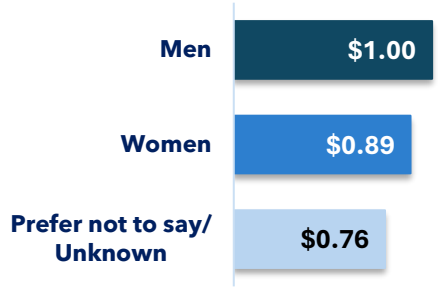
We also recognize that gender self-identification data is voluntary. For years 2025-2026, only 34% of the197 employees in British Columbia had participated in gender self-identification. As a result, the findings should be interpreted with this participation rate in mind.

Hourly Pay

Mean Hourly Pay Gap[1]



Median Hourly Pay Gap[2]

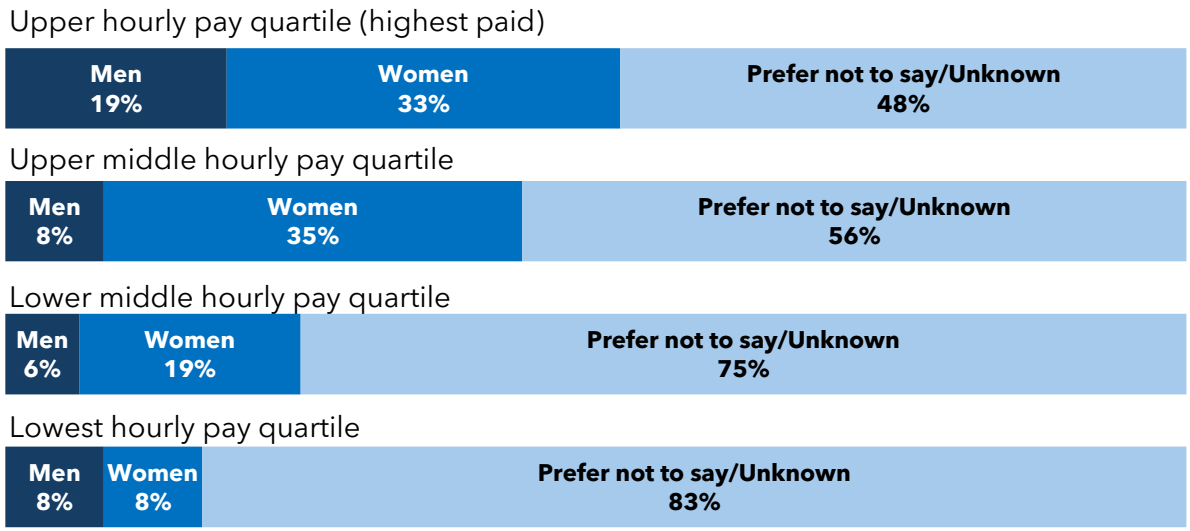


Gender groups "non-binary" contains fewer than 10 employees and are therefore not shown in this report in accordance with the Pay Transparency Regulation, B.C. Reg. 225/2023.

At CGIC, women's average hourly wages are 9% less than men's. For every dollar men earn in average hourly wages, women earn 9 cents less.

At CGIC, women's median hourly wages are 11% less than men's. For every dollar men earn in median hourly wages, women earn 11 cents less.

Percentage of each gender in each pay quartile[3]



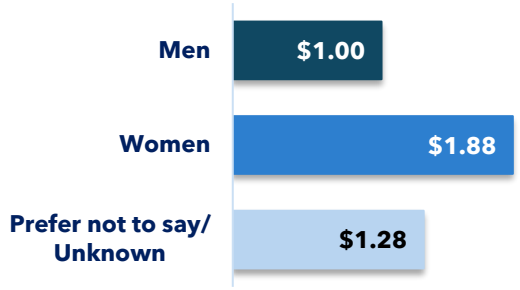
At CGIC women occupy 33% of the highest paid jobs and 8% of the lowest paid jobs.

Explanatory notes:

1. "Mean Hourly Pay Gap" refers to the differences in pay between gender groups calculated by average pay Hourly Pay does not include bonuses and overtime.
2. "Median Hourly Pay Gap" refers to the differences in pay between gender groups calculated by the mid range of pay for each group. Hourly pay does not include bonuses and overtime.
3. Pay quartile refers to the percentage of each gender within four equal sized groups based on their hourly pay.

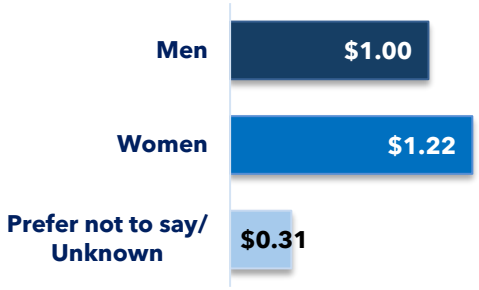
Overtime Pay

Mean Overtime Pay[4]



At CGIC, women's average overtime pay is 88% more than men's. For every dollar men earn in average overtime pay, women earn 88 cents more.

Median Overtime Pay[5]



At CGIC, women's median overtime pay is 22% more than men's. For every dollar men earn in overtime pay, women earn 22 cents more.

Mean Overtime Paid Hours[6]

Difference as compared to reference group men

Women	**16**
Prefer not to say / Unknown	**5**

Median Overtime Paid Hours[7]

Difference as compared to reference group men

Women	**0**
Prefer not to say / Unknown	**-12**

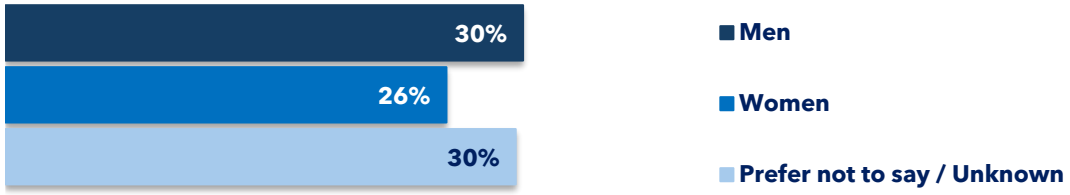
At CGIC, women worked 16 more overtime hours than men on average, while the median number of overtime hours was the same for women and men.

Explanatory notes:

4. "Mean Overtime Pay" refers to overtime pay when averaged for each group.
5. "Median Overtime Pay" refers to the middle point of overtime pay for each group.
6. "Mean Overtime Paid Hours" refers to the average number of hours of overtime worked for each group.
7. "Median Overtime Paid Hours" refers to the middle point of number of overtime hours worked for each group.

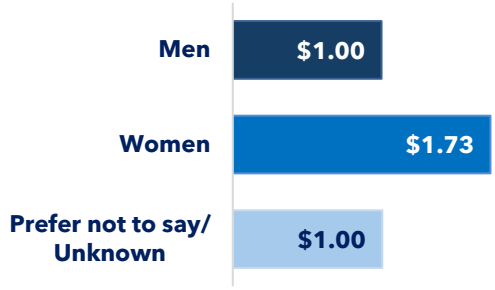
Important Note: Overtime results should be interpreted with caution, as they are based on a small population and are influenced by a limited number of employees with higher overtime hours.

Percentage of employees in each gender category receiving overtime pay



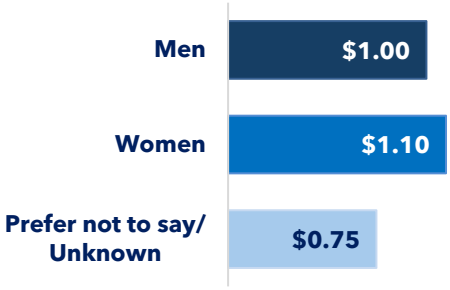
Bonus Pay

Mean Bonus Pay[8]



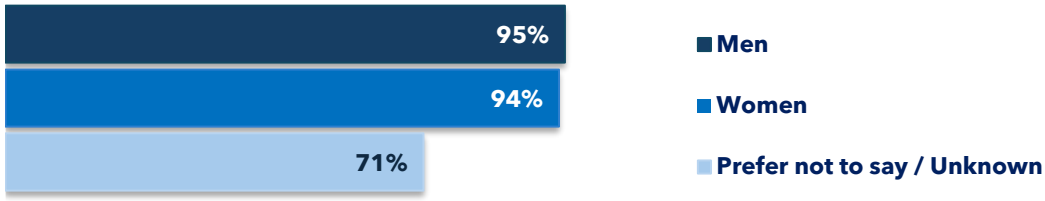
At CGIC, women's average bonus pay is 73% more than men's. For every dollar men earn in average bonus pay, women earn 73 cents more.

Median Bonus Pay[9]



At CGIC, women's median bonus pay is 10% more than men's. For every dollar men earn in bonus pay, women earn 10 cents more.

Percentage of employees in each gender category receiving bonus pay



Explanatory notes:

8. "Mean Bonus Pay" refers to bonus pay when averaged for each group.
9. "Median Bonus Pay" refers to the middle point of bonus pay for each group.

Important Note: Mean and Median bonuses reflected in this report include employees who receive an annual bonus in addition to base salary, employees in a discretionary plan, as well as commission paid employees. Commission payments may represent a significant portion of an employee's total compensation, resulting in large bonus pay gaps. The percentage reported for the "Prefer not to say / Unknown" category may be lower, as it may include terminated and temporary employees whose gender information was not captured through the voluntary self-identification process.