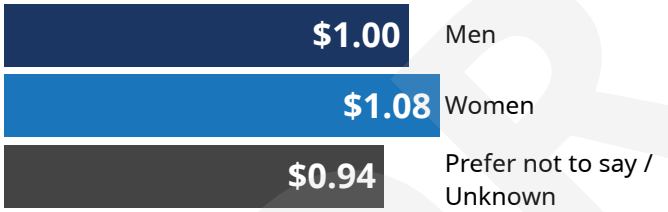
FORWARD INSURANCE MANAGERS LTD.
Pay transparency report

Employer details

Employer:	FORWARD INSURANCE MANAGERS LTD.
Address:	PO Box 49290 1000 - 595 Burrard Street, Vancouver, BC
Reporting Year:	2026
Time Period:	January 1, 2025 - December 31, 2025
NAICS Code:	52 - Finance and insurance
Number of Employees:	50-299

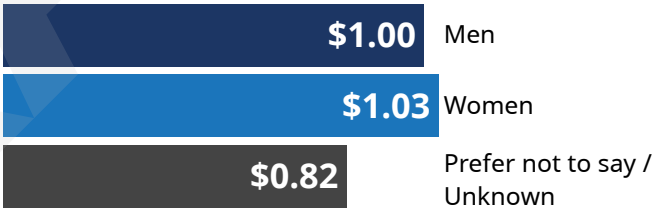
Hourly pay

Mean hourly pay gap[1]



In this organization women's average hourly wages are 8% more than men's. For every dollar men earn in average hourly wages, women earn $1.08 in average hourly wages. *

Median hourly pay gap[2]



In this organization women's median hourly wages are 3% more than men's. For every dollar men earn in median hourly wages, women earn $1.03 in median hourly wages. *

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.

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Overtime pay

Mean overtime pay [3]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

Median overtime pay [4]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

Mean overtime paid hours [5]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

Median overtime paid hours [6]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

Percentage of employees in each gender category receiving overtime pay

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

Bonus pay

Mean bonus pay [7]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

Median bonus pay [8]

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

Percentage of employees in each gender category receiving bonus pay

This measure cannot be displayed because there is insufficient data to meet disclosure requirements.

Explanatory notes

3. "Mean overtime pay" refers to overtime pay when averaged for each group.
4. "Median overtime pay" refers to the middle point of overtime pay for each group.
5. "Mean overtime paid hours" refers to the average number of hours of overtime worked for each group.
6. "Median overtime paid hours" refers to the middle point of number of overtime hours worked for each group.
7. "Mean bonus pay" refers to bonus pay when averaged for each group.
8. "Median bonus pay" refers to the middle point of bonus pay for each group.

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Percentage of each gender in each pay quartile [9]

Upper hourly pay quartile (highest paid) †



Upper middle hourly pay quartile †



Lower middle hourly pay quartile †



Lowest hourly pay quartile (lowest paid) †



Women
Prefer not to say / Unknown

In this organization, Prefer not to say / Unknown occupy 100% of the highest paid jobs and 100% of the lowest paid jobs.

† This pay quartile was reduced to suppress gender categories consisting of less than ten (10) employees.

Explanatory notes

9. "Pay quartile" refers to the percentage of each gender within four equal sized groups based on their hourly pay.

* In accordance with the Pay Transparency Act and reporting rules designed to protect the anonymity and privacy of respondents, one or more gender categories has been excluded due to insufficient numbers to meet disclosure requirements.

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