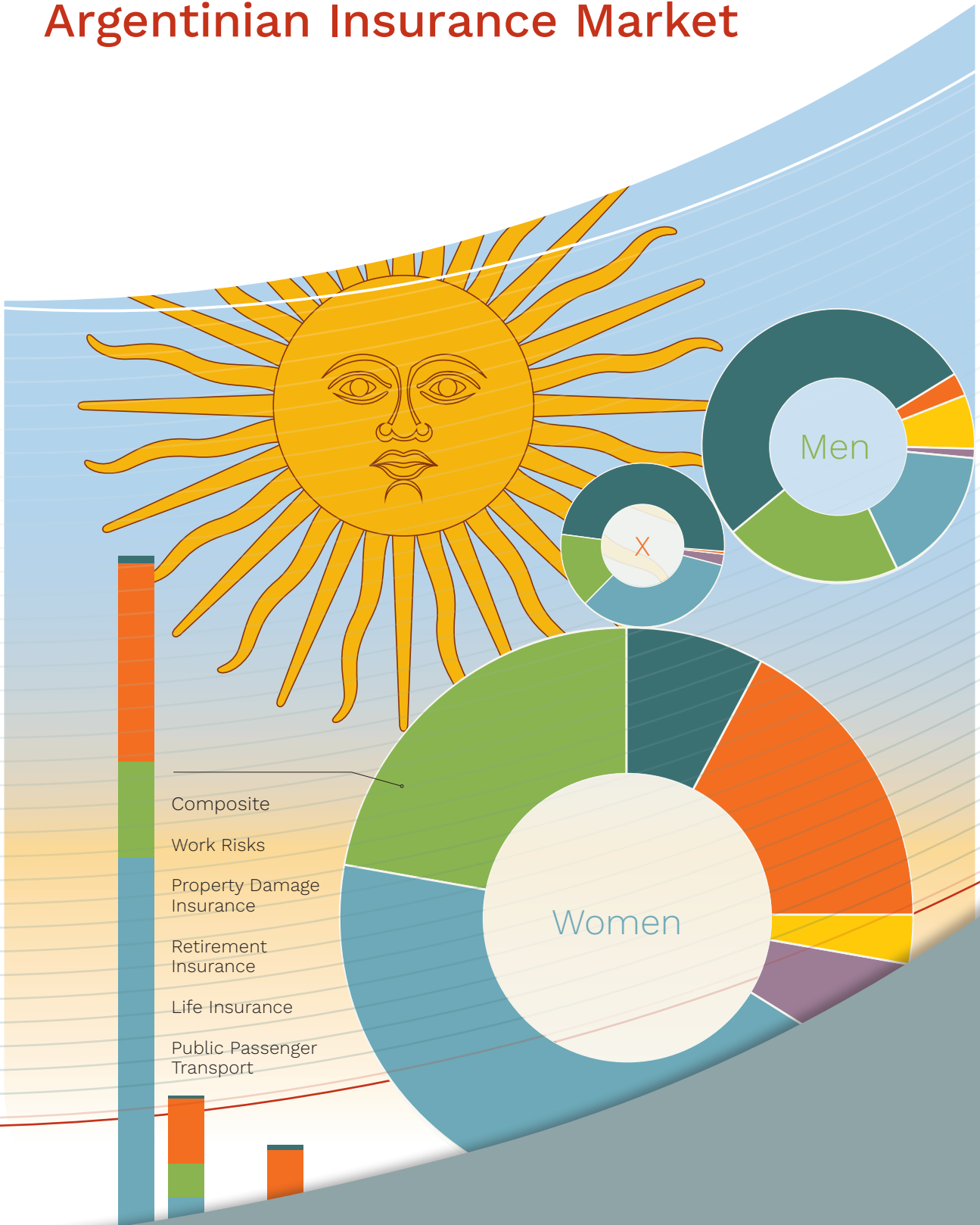
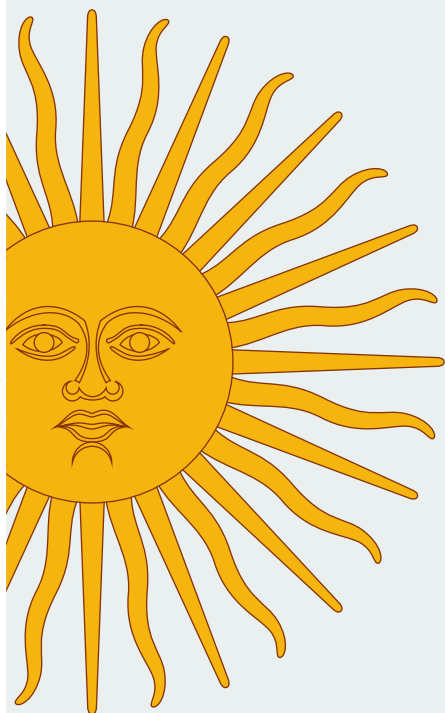


A2ii – SSN Report Gender Equity Survey of the Argentinian Insurance Market



Gender Equity Survey of the Argentinian Insurance Market

A2ii – SSN Report



Published by:

Access to Insurance Initiative

Hosted by:

Financial Systems Approaches
to Insurance

Deutsche Gesellschaft für
Internationale Zusammenarbeit
(GIZ) GmbH
Dag-Hammarskjöld-Weg 1–5
65760 Eschborn, Germany

Telephone: +49 61 96 79–75 11

Fax: +49 61 96 79 – 80 75 11

E-mail: secretariat@a2ii.org

Internet: www.a2ii.org

Responsible:

Access to Insurance Initiative
Secretariat

Text and editing:

Access to Insurance Initiative
Secretariat

Eschborn, October 2023

Contents

1. Introduction	4
2. Context	5
2.1 SSN Initiatives	5
2.2 Overview of the Argentinian Popularion	7
3. Survey outcomes and Findings	9
3.1 Structure of the Argentinian Insurance Market	9
3.2 Workforce Inclusion and Participation	11
3.3 Institutionalisation of Gender Perspectives	18
3.4 Care and Leave	19
3.5 Violence and Harassment for Sexual Identity	21
3.6 Business Policy	21
4. Lessons learned	23
5. Conclusions	24

1.

INTRODUCTION

Globally, only 13% of countries¹ allocate budget funding to gender statistics. However, this information is vital for drafting evidence-based policies that pursue gender equity and ensure compliance with Sustainable Development Goals by 2030.

In this context, insurance supervisors play an important role in enhancing women's access to insurance by including gender perspectives in relevant regulation and supervision areas. This requires sufficient information that is also accurate.

Prepared jointly by the Access to Insurance Initiative (A2ii) and the National Insurance Superintendency (**SSN – Superintendencia de Seguros de la Nación**), this Report provides an initial and general overview of gender equity in the Argentinian Insurance Market. It reflects the main outcomes and findings of the Gender Equity Survey, launched in August 2022 by the SSN for all local insurers and reinsurers operating in Argentina. The unprecedented initiative of the SSN may serve as an example to other Supervisors interested in developing innovative approaches, including gender perspectives in relevant areas of regulation and supervision. Promoting equity in the sector would bring a different perspective to the needs and difficulties faced by the most vulnerable segments and ultimately foster access to insurance.

The survey was conducted at the initiative of the SSN Gender and Diversity Policy Committee, with the support of the Ministry of Women, Gender, and Diversity, aiming to understand the current status of the Argentinian Insurance Market regarding gender and diversity. With the support of A2ii, analysis of this data will help lay the foundation for SSN's decision-making. It will also narrow down current gaps in the insurance market by spurring projects designed to lessen inequalities and progress towards gender equity.

Section 2 of the Report opens with a brief history of this topic under the leadership and coordination of the SSN. Section 3 presents the outcomes and findings of this survey, with data on the current structure of the insurance market, inclusion and labour participation, institutionalisation of the gender perspective in entities, care and leave granted to employees, policies on gender-based violence and harassment, and business policies. The main lessons learned are presented in Section 4. Finally, the Conclusions on the Argentinean market landscape drawn from this learning process are presented in Section 5.

¹ United Nations, 2013. [Report of the UN Secretary-General on Gender Statistics](#) ↗

2.

CONTEXT

2.1 SSN Initiatives

Aligned with the United Nations Sustainable Development Goals (SDG 5),² the issue of gender and diversity has been one of the main targets for SSN attention in recent years. In June 2019, together with A2ii and with the support of the International Association of Insurance Supervisors (IAIS), the SSN organised the Roundtable on Insurance for Women: Needs and Inclusion.³ Its purpose was to inspire and raise awareness among insurance supervisors, policymakers, and the industry about the transformative potential of gender-based approaches.

That same year, the Report on the Distribution of Board and Hierarchical Positions by Gender in the Argentinian Insurance Market⁴ was presented for the first time. Its main findings revealed a low representation of women in senior management and top-tier positions on the boards of insurance and reinsurance entities. Although there is evidence of greater female participation in second-tier positions – such as deputy director or deputy auditor – gender equity is also not observed in these positions, where men are also predominant.

The following year, the SSN applied to participate in the second edition of the A2ii Inclusive Insurance Innovation Lab (A2ii iii-lab)⁵ with the project entitled Women and Insurance; the Argentinian supervisor was one of the four supervisors⁶ selected to lead their country teams.

As one of the results of its participation in the A2ii iii-lab, in April 2022 the SSN launched the **#MejorConSeguros** (#BetterWithInsurance) insurance awareness campaign on social media,

2 “Gender equality is not only a fundamental human right, but the necessary foundation for a peaceful, prosperous, and sustainable world. Providing women and girls with equal access to education, health care, decent work and representation in political and economic decision-making processes will boost sustainable economies and benefit societies.”

3 The Roundtable on Insurance for Women: Specific Needs and Inclusion was held within the framework of the International Association of Insurance Supervisors Global Seminar, bringing together some 35 participants, including representatives of insurance supervisory authorities, policy makers and local industry. **Report available at:** ↗

4 This Report gathers together data for 2018 and is available through the official **SSN website:** ↗

5 More information about the A2ii iii-Lab is available at **About the Inclusive Insurance Innovation Lab (iii-lab) | Access to Insurance Initiative (a2ii.org)** ↗

6 The other countries participating in the A2ii iii-lab were: India, Morocco, and Rwanda.

focused on financial education about insurance and generating a culture of prevention in an innovative way. With accounts opened on Instagram and Facebook, the campaign uses simple language, real-life situations and stories, posts with interesting facts and figures, humour, memes, questions about insurance knowledge (interacting with audiences), tips, and celebrations of special days.

The **#MejorConSeguros** initiative strives to reverse the distorted image of insurance as expensive, inaccessible, and unnecessary, targeting audiences that:

- ▶ already have insurance (but are unaware of the benefits or coverage derived from that contract).
- ▶ have no insurance and the general public, with a particular focus on women.

For the secondary purpose of this project, which is showcasing products and services, the SSN and the Ministry of Economy are currently supporting the **Superadoras** (Winning Women) campaign. This new campaign launched by the insurance entities forming part of the **#MejorConSeguros** initiative, promotes a coverage combo tailored to women's needs, especially female entrepreneurs. The products are already approved by the SSN, marketed at affordable prices, focused on the most vulnerable segments of the female population, and offered through a virtual platform set up exclusively for this project.

In 2021, the SSN organised the Gender and Diversity Policy Roundtable, which explored gender and diversity perspectives,⁷ to the purpose of which was to:

- ▶ Continuously monitor internal regulations and institutional practices to ensure that the functioning of the organisation complies with national and international standards on gender equity and respect for sexual diversity and gender identity, especially in the field of human resources and employee well-being;
- ▶ Coordinate, design, and implement policies, programmes, and projects related to gender equity and career development within the organisation;
- ▶ Measure the organisation's performance through studies or research related to national and international standards on gender equity and the protection of women involved in the insurance sector in coordination with the Economy, Equity and Gender Department at the Ministry of the Economy and the Ministry of Women, Gender and Diversity;
- ▶ Coordinate training and awareness activities on gender issues, women's rights, and violence prevention;
- ▶ Promote and coordinate SSN participation in conferences, events, and activities related to gender issues;

⁷ Through Resolution N° 481, available at:

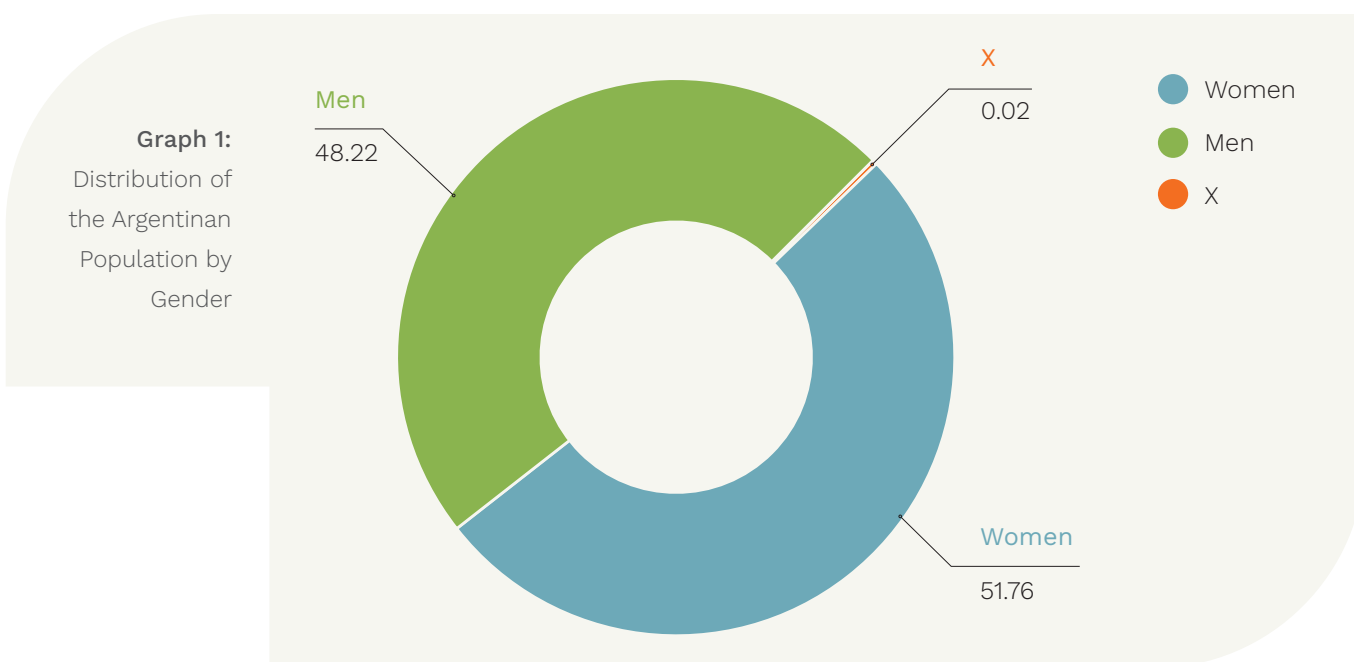
https://www.argentina.gob.ar/sites/default/files/2021/06/ssn_reso_481_2021_mesagenero.pdf

- Understand and coordinate the design and implementation of communication and cultural campaigns with other government departments and insurance sector representations aimed at reflecting on gender, equity, and diversity issues, promoting spaces for dialogue and engagement.

The following are particularly noteworthy among the Committee milestones: 1) a series of virtual talks on Gender Equality and Inclusion (**Reflexiones sobre Igualdad de Género e Inclusión**) that featured important figures from the insurance and financial sectors engaged in organising actions with a gender perspective; 2) signing of the Framework Agreement for Technical Cooperation and Strengthening (**Convenio Marco de Cooperación Técnica y Fortalecimiento**) with the Ministry of Women, Gender, and Diversity; and 3) the launch of the Gender Equity Survey in the Insurance Market (**Encuesta de Equidad de Género en el Mercado Asegurador**), the main outcomes and findings of which are outlined in this Report.

2.2 Overview of the Argentinian Population

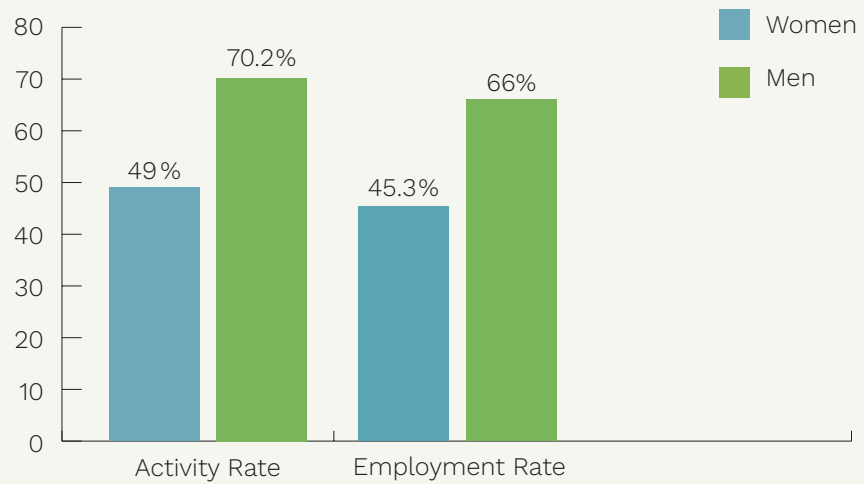
According to the latest National Population, Households and Housing Census, carried out in 2022 by the National Statistics and Census Institute (INDEC),⁸ the total population of Argentina reached 46,044,703 inhabitants: 51.76 % (23,690,481) women and 48.22 % (22,072,046) men. Only 0.02 % (282,176) of the respondents did not self-identify as male or female.



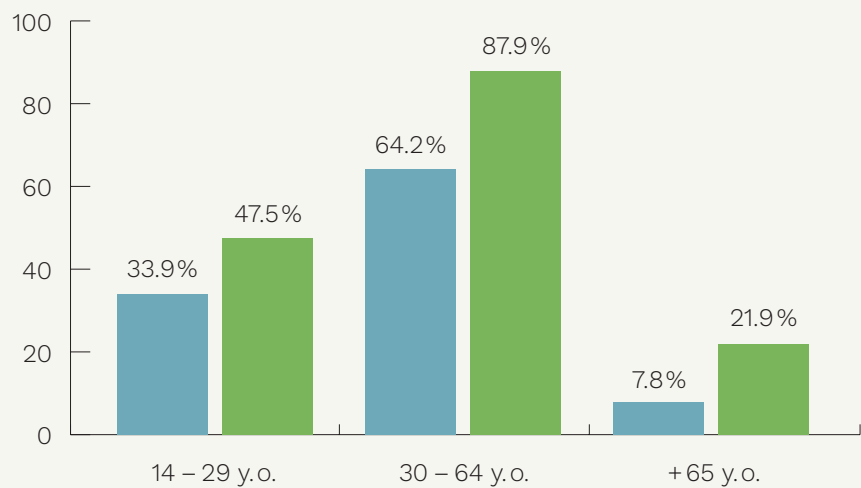
⁸ https://www.indec.gob.ar/ftp/cuadros/poblacion/cnphv2022_resultados_provisionales.pdf

In terms of paid work and economic autonomy, women have higher levels of unemployment and underemployment than their male peers. Clustered in certain fields of activity (horizontal segregation), they have less access to senior positions in hierarchies (vertical segregation). These differences are reflected in income gaps.⁹

Graph 2:
Activity and Employment Rate of the Population aged 14 and over, by Sex and Gender Gap. Q3 2022



Graph 3:
Employment Rate of the Population aged 14 and over, by Gender and Age. National Urban Total. Q3 2022



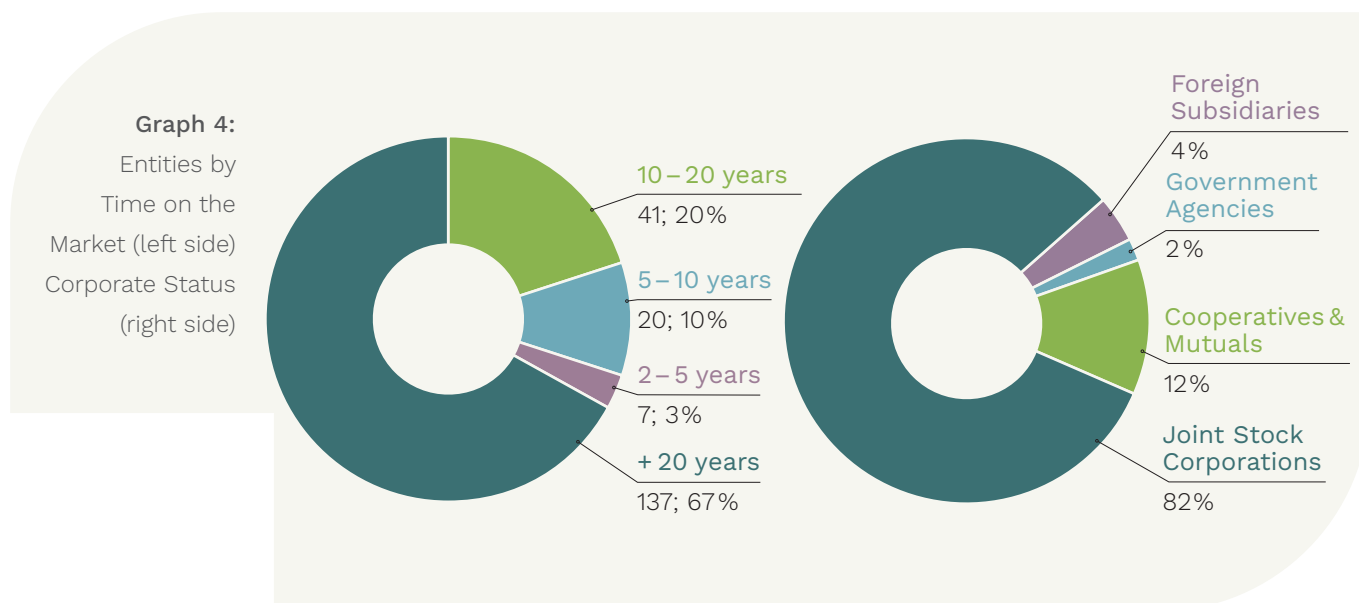
⁹ Statistical dossier commemorating the 112th International Women’s Day – INDEC: https://www.indec.gob.ar/ftp/cuadros/publicaciones/dosier_estadistico_8M_2023.pdf

3.

SURVEY OUTCOMES AND FINDINGS

3.1 Structure of the Argentinian Insurance Market

The Argentinian Insurance Market consists of 207 entities, of which 205 responded to the survey: 191 Insurance entities and fourteen Reinsurers. Among them, 87% have been in business for over ten years, with 67% in operation for over two decades. The others have been in business for five to ten years (10%), with 3% between two and five years. At the time of the survey, no entities were less than two years old.

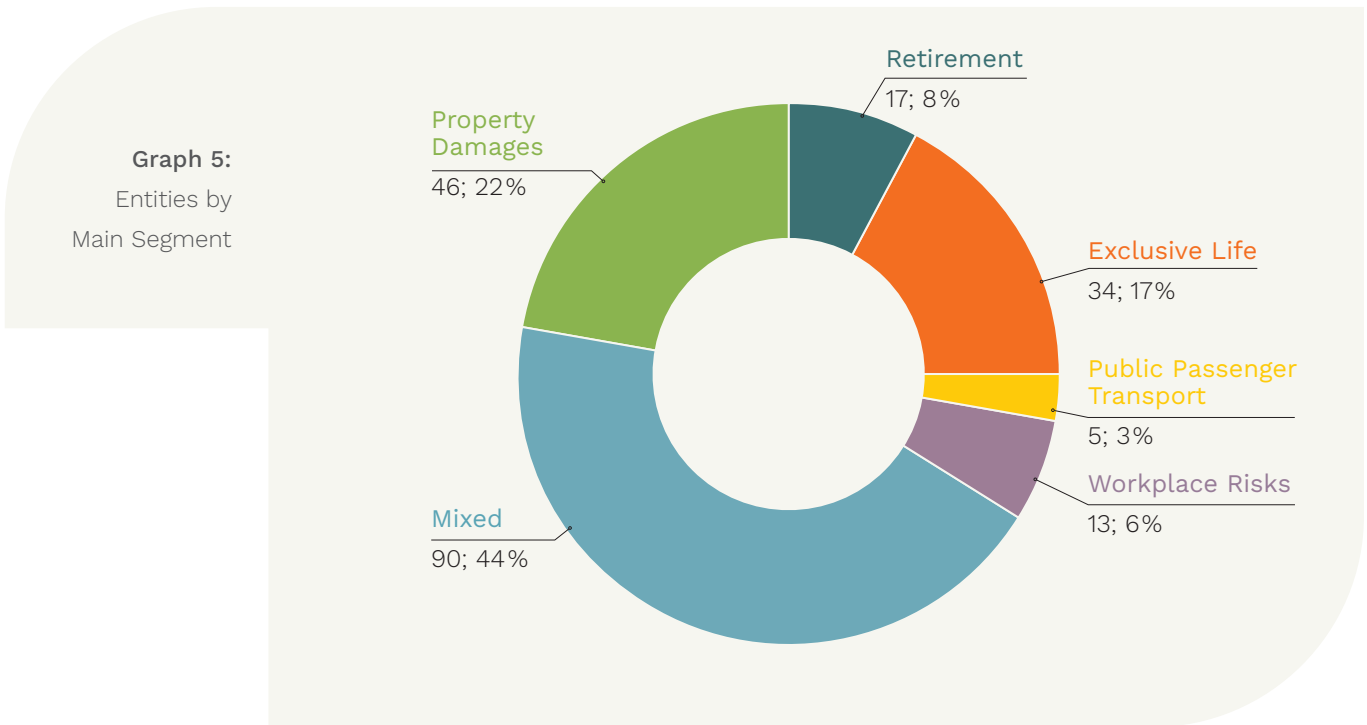


Regarding their legal status: 82% are Joint Stock Corporations, 12% are Cooperatives and Mutuels, 4% are Foreign Subsidiaries, and 2% are Government Organisations.¹⁰

When classifying the entities by the main segments where they operate, it was noted that 44% of them are defined as Composite (mainly Life and Property Damage), 22% operate only

¹⁰ “Government Organisations” encompasses three insurance entities that are decentralised semi-autonomous Government organisations in the Provincial Civil Service (Entre Ríos, Tucumán and Jujuy), and an entity that is a semi-autonomous Government organisation under non-state provincial public law (Province of Buenos Aires).

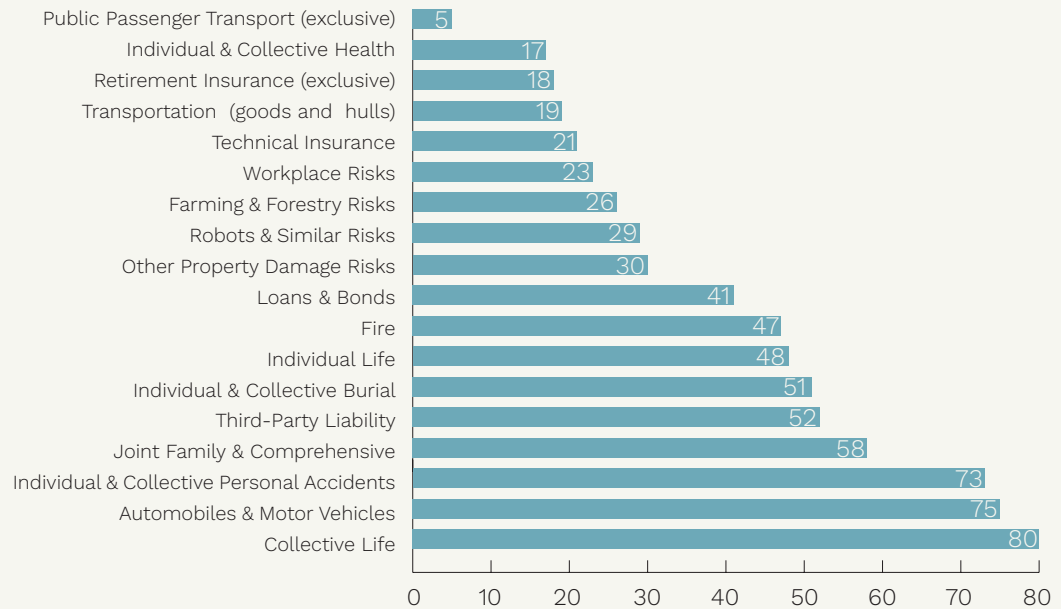
with Property Damage, 17% only in Life, 8% in Retirement Insurance, 6% are exclusive in Work Risks, and 3% in Public Passenger Transport Insurance.



These data present differences compared to the classification by Main Activity carried out by the SSN in its regular studies. The reason is that this grouping is related to the operating authorisations for lines of business, while the responses from the entities are related to their actual sales.

The purpose of this classification is to effectively determine which products are being marketed, rather than just the lines of business where the entities are authorised to operate by the SSN. This approach reinforces a more comprehensive comparative analysis for a better understanding of gender compositions within organisations, exploring relationships between the gender compositions of corporations and the products they market. The entities also defined the four main lines of insurance where they operate: 80 in Collective Life, 75 in Automobiles and Motor Vehicles, and 73 in Personal Accidents (Collective and Individual). For exclusive lines of business, 18 work with Retirement Insurance (including pension funds and a reinsurer), and five with Public Passenger Transport.

Graph 6:
Main Types of Insurance Sold



3.2 Workforce Inclusion and Participation

The 205 entities have a total headcount of 29,991 with more than half (58.7%) working as back-office staff. A significant percentage (19.8 %) hold tiered positions, such as managers, department heads, and coordinators. Another 19.5 % are in technical roles, while 1.5 % are in operations, with 0.6% of this workforce engaged in secretarial activities.

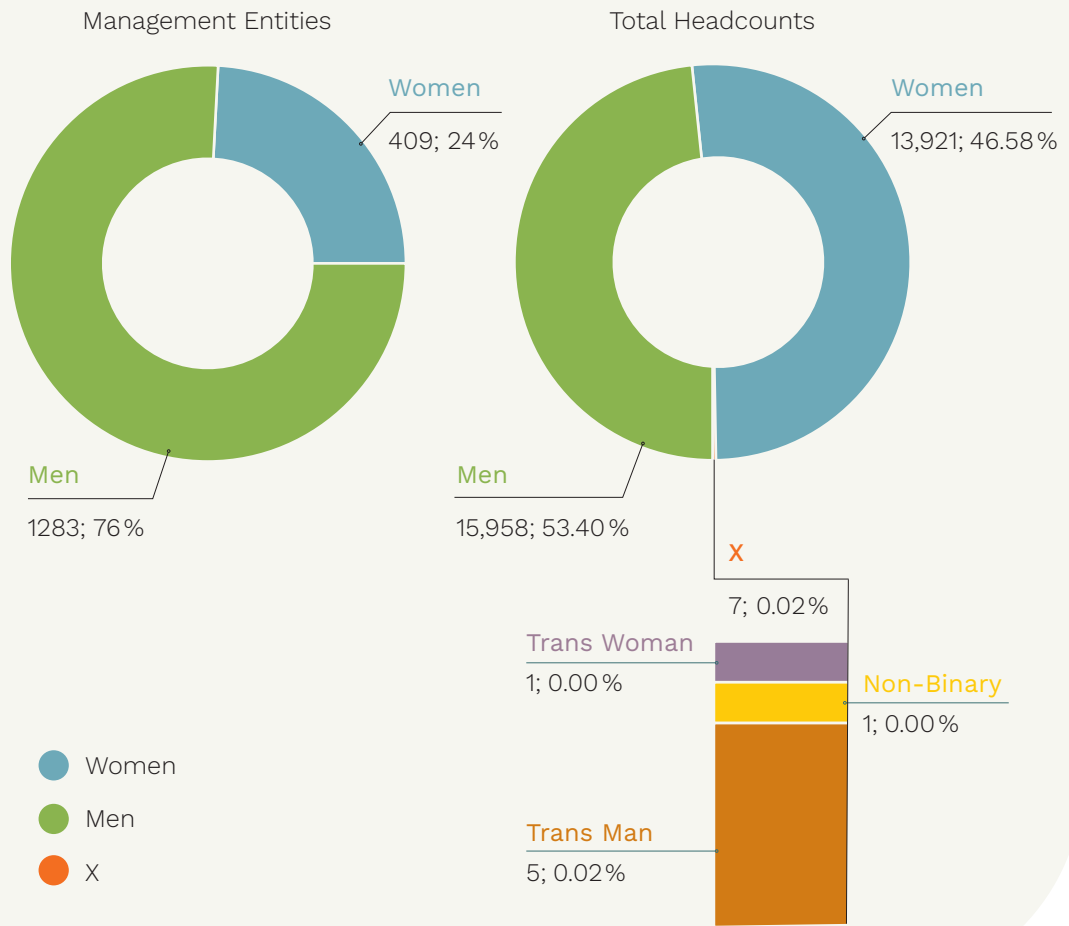
Regarding the gender distribution, 15,958 men and 13,921 women work at the various entities, with the latter accounting for 46.58 % of the total workforce. Moreover, the entities reported five transgender men, one transgender woman, and one non-binary person¹¹, representing 0.03% of the people employed by the entities.¹²

The governing bodies of the entities are predominantly composed of men, with 76% representation. Only 24% are women. None of the entities have transgender men, transgender women, or non-binary persons on their boards.

¹¹ The terminology used in this report is the same used by SSN and the Argentine government in the Gender Equity Survey.

¹² The Insurance Entities that reported a trans woman, trans men and a non-binary person have been on the market for more than twenty years, with State stakes in their equity capital

Graph 7:
Workforce
Distribution by:

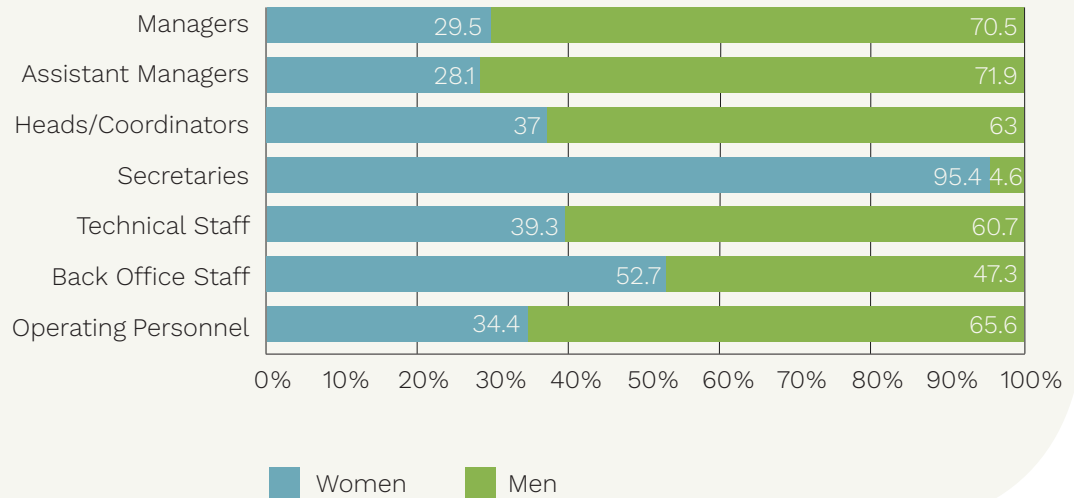


Gender and Jobs

The analysis of **the number of people by job and by gender** indicates that men predominate in leadership, technical and operating jobs at the entities, outnumbered by women in back office and secretarial activities. Trans men, trans women, and non-binary persons, who were significantly underrepresented in the data resulting from the survey, perform only back-office activities.

Only 29.5% of women are managers, 28.1% assistant-managers, and 37% heads/coordinators (out of the totals for each category). This corroborates the above comment on the lower engagement of women in high-ranking positions. Women are also a minority in technical and operational positions, at only 34.4% and 39.3%, respectively.

Graph 8:
Jobs by Gender

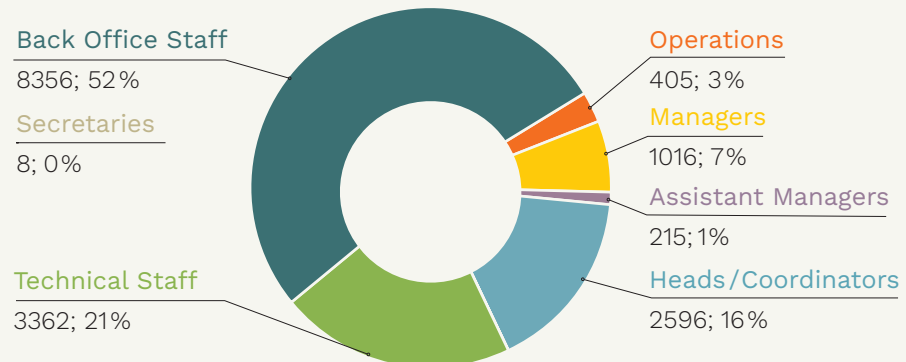


In turn, women occupy 52.7% of back-office jobs. Notably, secretarial activities are performed almost entirely by women, who fill 95.4% of these positions, thus indicating a strong association between these jobs and female employees.

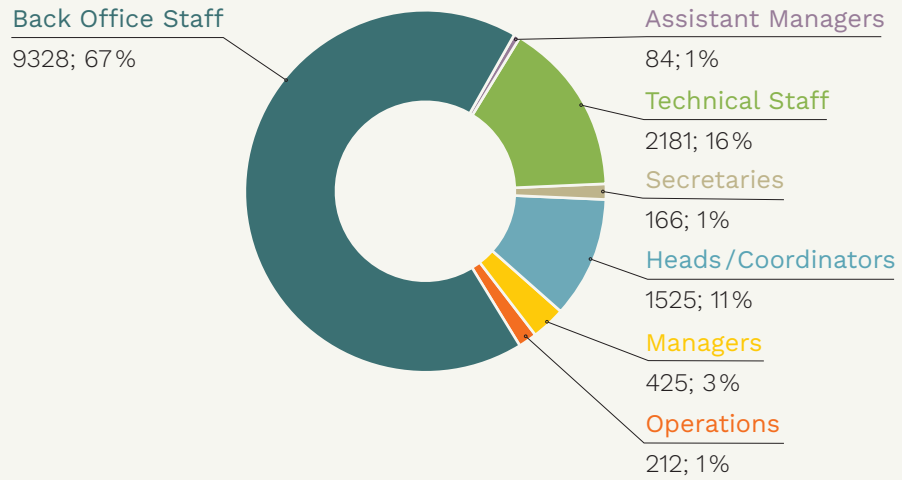
As already mentioned, the five trans men, the trans woman, and the non-binary person all work in back-office areas, none of them have been promoted to leadership or managerial positions.

The analysis of the proportion of positions held within the same gender category confirms that the percentage of management track, technical and operating activities is higher among male employees than their female counterparts. While 8% of male employees are Managers and Assistant Managers, only 4% of female workers are in these positions. In addition, 16% of male employees are in leader or coordinator positions, compared to only 11% of female employees. For technical jobs, men reach 21% compared to 16% of women, with more (3%) men in operating activities than women (1%).

Graph 9.1:
Jobs: men



Graph 9.2:
Jobs: women

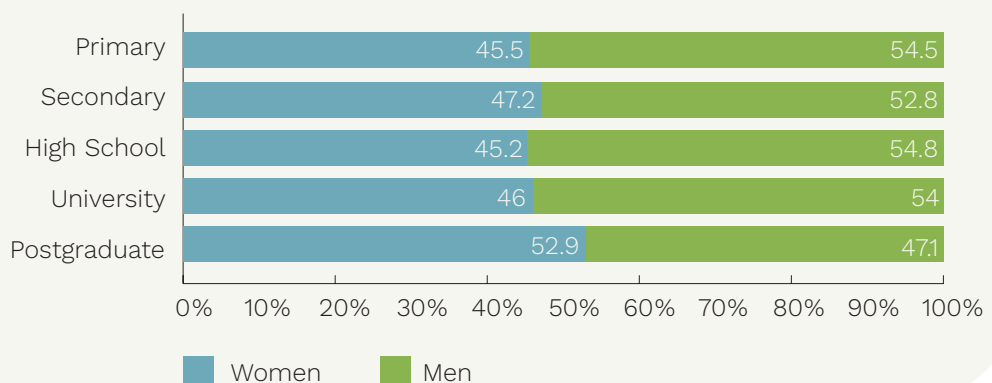


On the other hand, the percentage of female employees in back office and secretarial positions is higher than that of men. There are 52% of male employees in back-office positions, compared to 67% for female workers. For secretarial activities, despite little difference in the percentages for women and men, in absolute numbers, it is noted that 166 women hold this type of job, compared to only eight men.

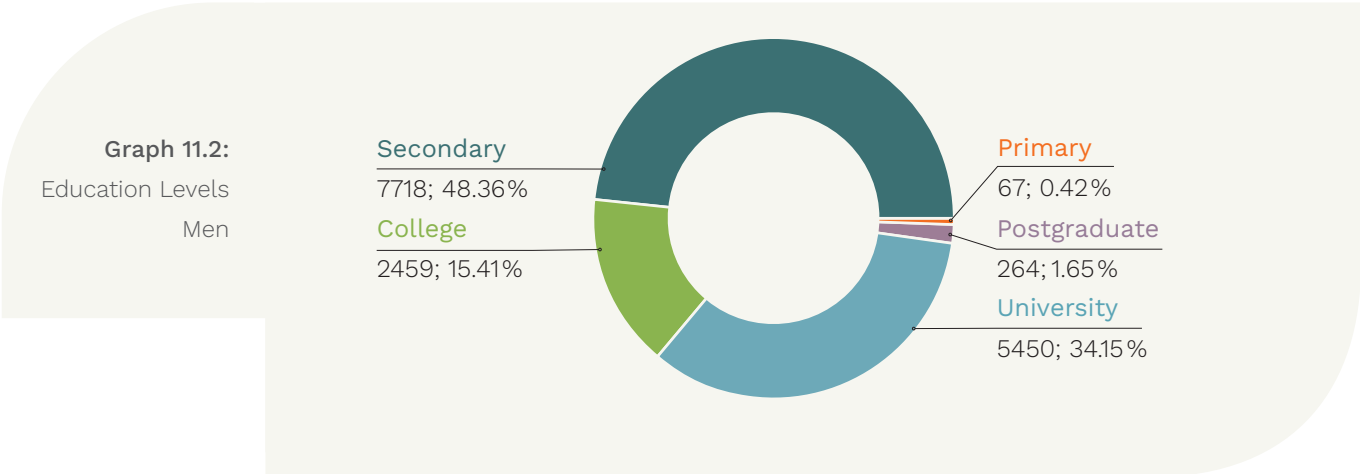
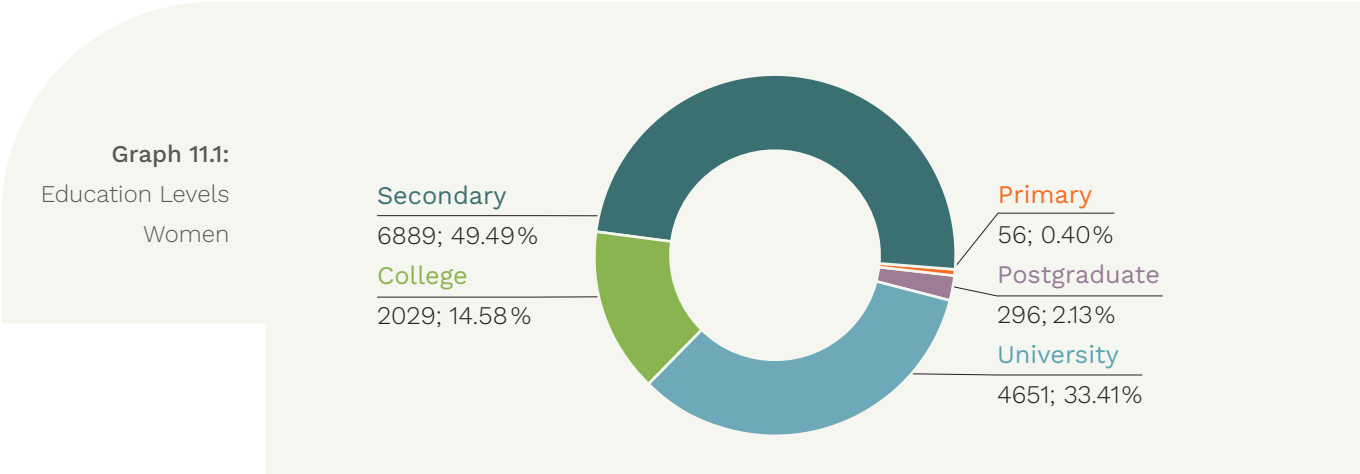
Gender and Education Levels

The graph of the levels of education achieved by gender shows that the percentages achieved by men and women, in almost all levels of education, remain proportional to the gender distribution of the total number of employees in the sector: 46.58% women and 53.4% men. The exception is the 560 employees with postgraduate degrees, where women are the majority (52.9%).

Graph 10:
Education Levels achieved by Gender



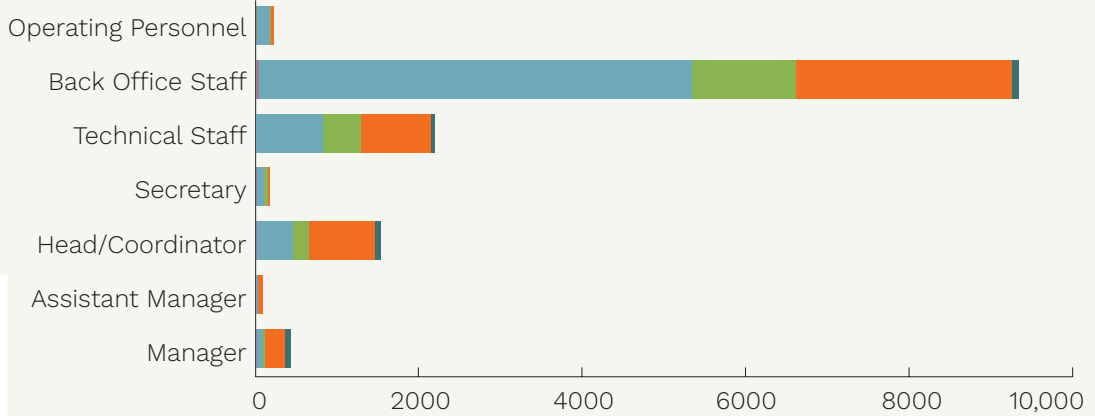
On the other hand, the analysis of the proportion of educational attainment within the same gender category shows a very even proportion between women and men.



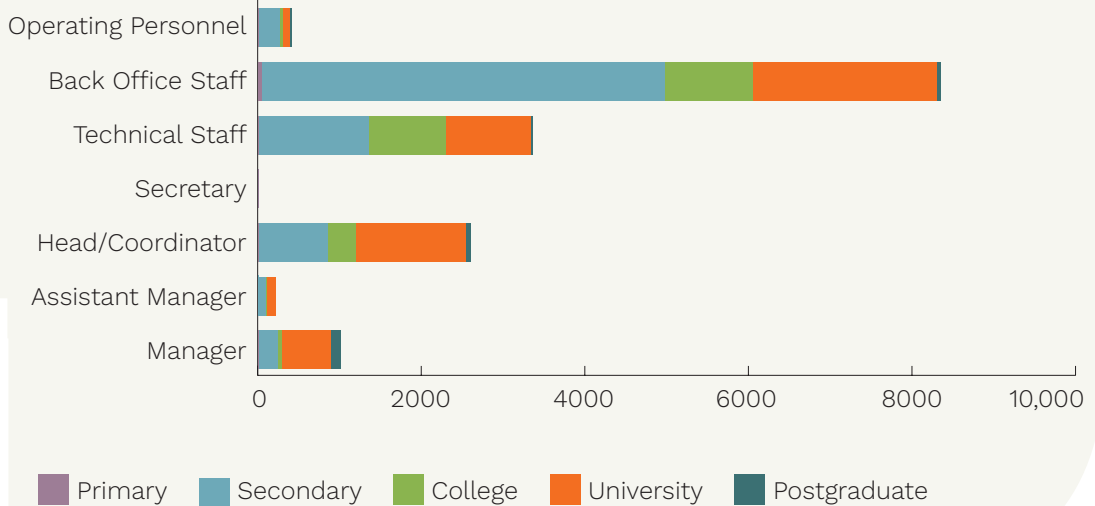
There are 2.1% of women with postgraduate degrees, compared to 1.7% of men with the same education levels; 33% of women have a university education, with men at 34%. College reaches 15% for both women and men, while 49.5% of women and 48.4% of men completed secondary school. The proportion of employees with only primary education is the same for women and men (0.4%), with a total of 123 employees.

Despite this apparent balance, a closer look reveals that, among women in leadership positions, there are proportionately more women with postgraduate degrees than men. Of the total of 2,034 women in managerial positions, 7% have reached the postgraduate level. In contrast, of the total of 3,827 men in managerial roles, this percentage drops to 4%.

Graph 12.1:
Number of Women in Jobs by Education Levels



Graph 12.2:
Number of Men in Jobs by Education Levels



When comparing **women and men** in managerial positions who reached the university level, a balance is observed between women and men. In fact, 54.1% of women in leadership roles have reached the university level and 53.9% of men.

Studies Completed	Non Binary	Trans Man	Trans Woman	Totals
Total	1	5	1	7
Secondary	1	2	1	4
College	0	3	0	3

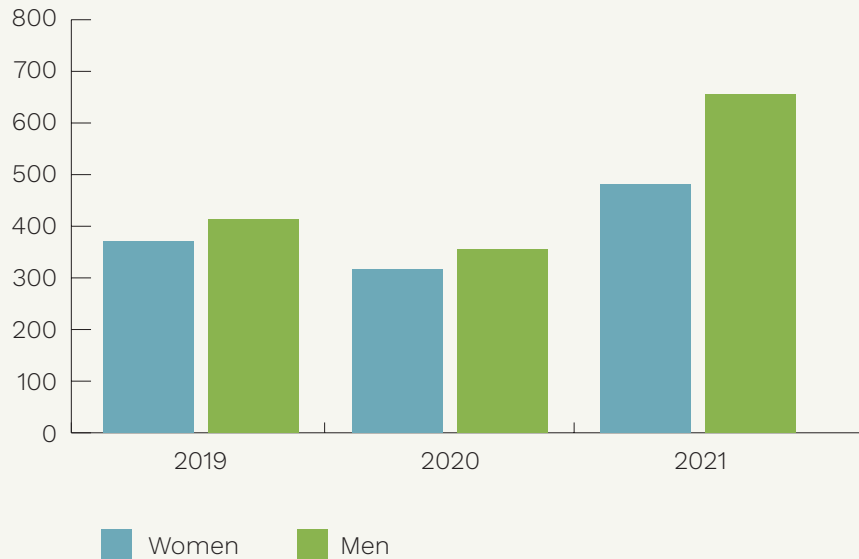
Looking at the group composed of trans men, trans women, and non-binary persons, four reached the secondary level, while three reached the college level.

Gender, Promotions and Hires

The analysis of promotions from 2019 to 2021 shows a decrease during 2020, which could be justified by the financial crisis generated by the Covid-19 pandemic. It is observed that in all years there were always more men promoted both in absolute and relative terms. The analysis of end-to-end total promotions data in 2019 shows that there were 47.3% women promoted. In 2021, 482 women were promoted, representing 42.4% of promotions.

The only non-binary person identified in the survey was promoted during the past three years.

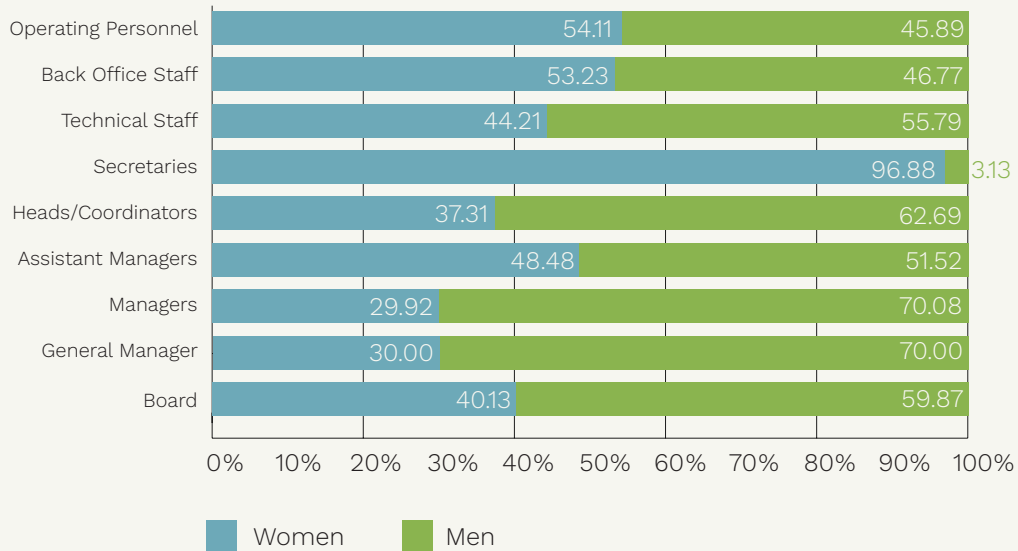
Graph 13:
Promotions



	Women	Men	Total
Management Body	63	94	157
General Manager	45	105	150
Managers	117	274	391
Assistant Managers	16	17	33
Unit Heads/Coordinators	294	494	788
Secretaries	31	1	32
Technical Staff	977	1233	2210
Office Staff	3382	2972	6354
Operating Personnel	112	95	207

With regard to hires during the past five years, more men than women were hired in all positions, except for back-office jobs, Operating Personnel, and Janitorial Work.

Graph 14:
Incorporation of
the last 5 years



Furthermore, three trans men and one trans woman were also hired, which indicates that the entities have begun to employ persons from this group. It should be noted that the State holds stakes in the equity capital of all insurance companies that employ them.

3.3 Institutionalisation of Gender Perspectives

Gender and Training Sector

Of the total entities, only 27 (13.2%) have a gender sector. Nevertheless, 63 (30.8%) of them run gender training sessions, 38 of which run these trainings more than once a year.

The first corporate gender sector was set up in December 2016. The most recent was in November 2022. The gender sectors of these entities are usually integrated with the human resources area, outside firms, and sustainability management. Some have a gender head or manager. The spheres of competence assigned to gender sectors generally include tasks such as internal communications, timeline preparation, action designs, training, awareness raising and protocols, together with policy implementation activities. The main issues addressed in gender training sessions are gender and diversity, human rights, violence and communication, and the Micaela Act for women’s protection.¹³ In general, training sessions encompass all employees, with only one company having a specific training for women.

¹³ <https://www.argentina.gob.ar/generos/ley-micaela>

Equal Opportunities and Career Plans

There are 49 entities (23.9%) with their own guidelines or rules to promote equal opportunities. Among the main rules are: codes of ethics and conduct, diversity, and equal opportunities policies, hiring policies, workplace harassment and gender violence protocols, non-discrimination policies and vendor codes of ethics. These guidelines were drawn up by sectors such as human resources management, personnel and legal management and the gender and diversity heads. Among these guidelines, 73.5% were approved by Boards and 87.8% are in continuous application.

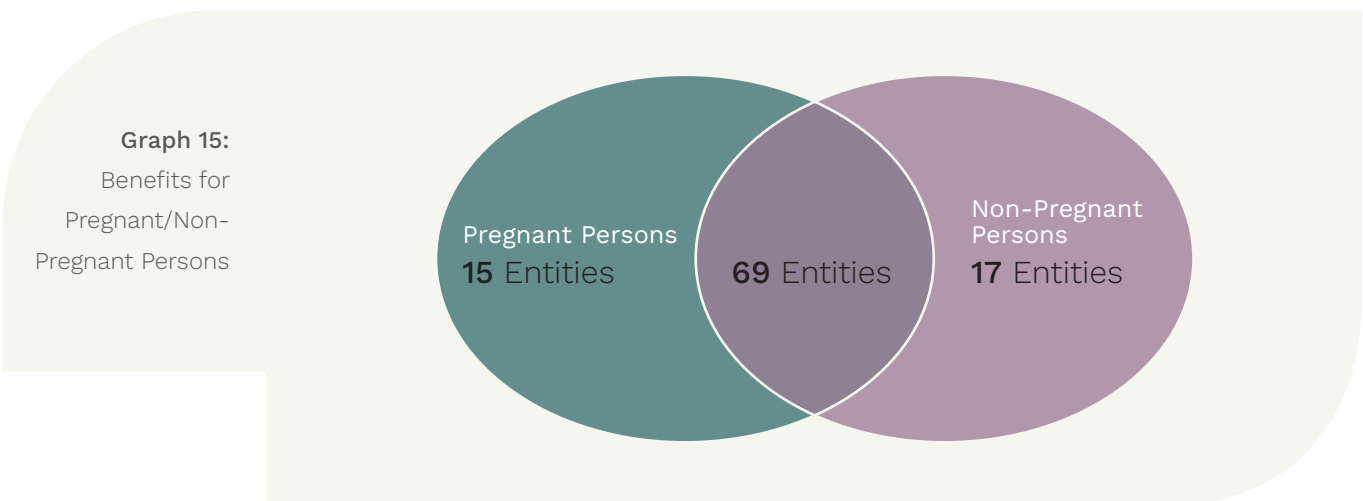
Furthermore, 86 entities have some type of career plan and leadership training. The trainings focus on coaching, talent programmes, specific programmes and training for leaders, mentoring, knowledge management and different internal training programmes.

Inclusive Language and Signage

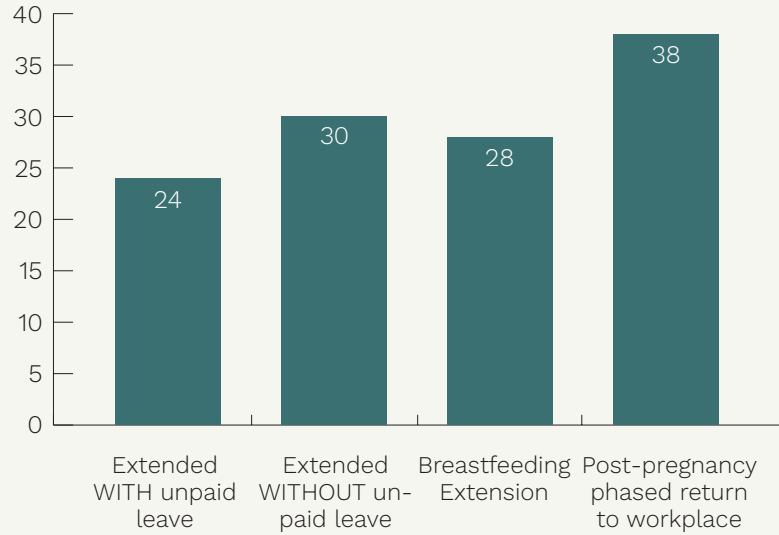
Regarding institutional communication guides with ungendered or inclusive language, only nineteen companies (9.3%) use these terms in their internal and external communications and networks, advertising, and digital marketing. Also, fifteen entities (7.3%) have inclusive or ungendered signage in their workspaces. The locations where they are displayed include parking lots, elevators, bathrooms, shared spaces, and central offices.

3.4 Care and Leave

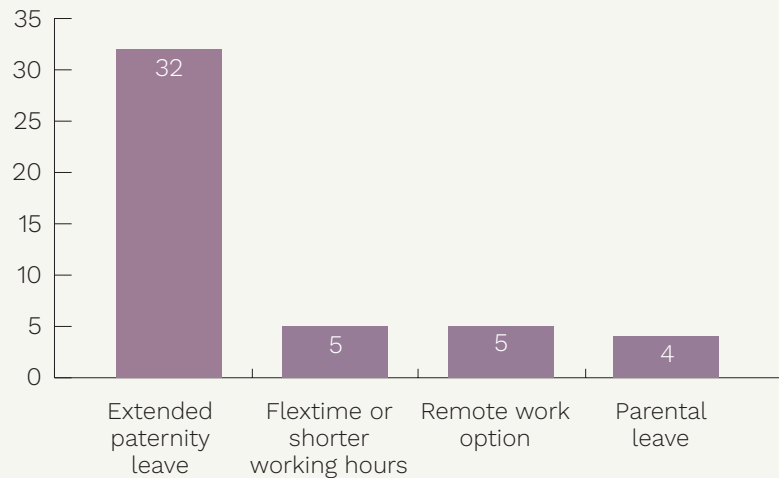
Among the total number of entities, 84 (41%) provide additional benefits to pregnant persons, while 86 (42%) do so to non-pregnant persons ; Of the above, 69 entities offer both benefits.



Graph 16.1:
Leave for
Pregnant
Persons



Graph 16.2:
Leave for
Non-Pregnant
Persons



Benefits for non-pregnant persons include: extended paternity leave at 32 entities, five entities offer flexible hours or reduced hours, five entities grant the possibility of working remotely, and four entities offer parental leave. Other benefits include: leave for premature or disabled children, multiple births, or some economic benefits, such as trousseaus, daycare, etc.

Among the entities, 62% (127) offer no benefit other than those established by law with respect to adoption, custody for adoption purposes and care of dependents. Likewise, 96.6% (198) of the entities offer no type of leave that ensures access to comprehensive healthcare by gender identity. However, only one person applied for some form of special leave for these reasons.

For parents with children up to 12 years old, 50.7% (104 entities) offer some benefits, including school fees, kindergarten reimbursements, special schedules, remote work, and Children's Day gifts.

Out of the total number of entities, 78 (38%) have some sort of early childhood care infrastructure, 56 have a breastfeeding lounge on the premises, and 42 have some type of monthly subscription for early childhood care facilities. Of all the entities that offer these benefits, 99 people have requested them. In contrast, 130 entities (63.4%) have no kind of infrastructure and do not offer this type of benefit.

3.5 Violence and Harassment for Sexual Identity

Of the total of 205 responding entities, 155 (75.6%) offer no type of awareness and/or sensitisation campaigns against gender-based violence. However, of the fifty entities that run this kind of campaign, 26 offer training more than once a year.

Regarding the protocols for cases of gender-based violence and abuse of power, 146 entities (71.2%) do not have them. Of the 59 companies with these protocols, 41 have been approved by their Boards.

Similarly, 63 entities (30.7%) offer some type of leave for gender violence, which consists of special leave, psychological assistance, and/or remote work. Only 27 entities (13.1%) have any records or statistics on gender-based violence.

3.6 Business Policy

Among all the entities, 194 (94.6%) do not include a gender perspective in their procurement policies. Only three mentioned priorities for vendors headed by women or by the LGBTI+ collective. These three entities use databases to identify women/LGBTI+-owned businesses and conduct value chain surveys to identify women/LGBTI+-owned vendors. They promote dissemination actions along value chains for hiring women/LGBTI+ vendors and provide technical assistance to women/LGBTI+ companies eager to submit price bids in calls for quotes. One of them reports adopting a declaration of integrity for vendors, with a gender policy survey for vendors.

Interestingly, fourteen entities have already carried out surveys or consultations to detect the need to design products with a gender perspective. The topics explored in these surveys

included products designed for LGBTI+ persons, special dates, specific products responding to women’s needs, and job adaptation. Areas conducting surveys were Sales, Technical, Marketing, and Human Resources Departments. The first survey on this issue conducted by an insurer was in 2016.

Segment	Product Design (Y/N)	Products (Y/N)
Composite (Property and Life)	8	8
Work Risks (exclusive)	1	1
Property Damage Insurance	2	2
Retirement Insurance	1	0
Life Insurance (exclusive)	2	4
Public Passenger Transport (exclusive)	0	0
Total	14	15
%	6.83	7.32

Among these entities, four have a gender unit, ten provide training, thirteen offer benefits for pregnant persons, one offers leave for access to comprehensive healthcare by gender identity, eleven have daycare infrastructure on the premises, and four offer leave for reasons of gender. The latter four include two trans men and one trans woman among their employees.

Moreover, fifteen entities stated that they issue some type of policy tailored to gender-specific needs, such as specific life insurance for women, performance bonds for companies run by single mothers, and handbag coverage (bolso protegido). The oldest product is dated 2000.

4. LESSONS LEARNED

Gender statistics are essential to provide realistic views of related issues. They drive the development of coherent and consistent projects and initiatives that tighten focus and bridge gaps, helping protect excluded or underserved segments of society. This initial diagnosis underscores the importance of reliable data and information as tools for:

- ▶ identifying and understanding gender-related issues and problems (use of time, violence, access to leadership positions, and education levels, among others);
- ▶ encouraging productive discussions about possible courses of action, based on official data and real arguments, rather than mere assumptions;
- ▶ making evidence-based decisions;
- ▶ designing and drafting more appropriate public-private policies;
- ▶ conducting market research for diversity-friendly innovation;
- ▶ supporting financial education for consumers, adapted and directed towards gender, among other issues;
- ▶ promoting gender diversity in the insurance sector as a way of exploring innovative approaches that target excluded and underserved segments of society.

To progress along this path, it is essential that insurance supervisors are supported by the government sectors involved, working in close coordination with other stakeholders. They necessarily include the insurance market and local and international organisations.

As an insurance specialist, the supervisor must assume a leadership role in gender equity promotion and inclusion processes, closing up protection gaps specific to these segments.

5. CONCLUSIONS

The results and findings of this survey paint a realistic picture on which to act, indicating possible lines of action and opening a broad range of questions that must be answered later. Compared to activity and employment rates by gender for the total population, the Argentinian Insurance Market has fewer inequalities in terms of the percentage distribution of the employed population by gender: women hold 46.58 % of jobs in the insurance sector, men 53.4%, with 0.03% for transgender and non-binary persons. This is close to the percentage distribution by gender of the Argentinian population as a whole: women 51.76 %, men 48.22 %, and transgender and non-binary persons 0.02 %. However, a closer look reveals some vertical and horizontal segregation in its insurance sector, indicating that there is still a long way to go.

Indeed, the Argentinian insurance Market is not exempt from vertical segregation. This glass ceiling restricts the professional progress of women and transgender and non-binary persons, preventing them from reaching senior positions in the same proportions as men. The data indicate that more men than women are hired and promoted each year, in both absolute and relative terms. For job promotions, the trend is dipping for women. On the other hand, a single non-binary person has been promoted in the last three years.

The data still show the existence of horizontal segregation: women are over-represented in back office and secretarial jobs, which are commonly acknowledged as feminised positions. In contrast, men are over-represented in the operating and technical areas with masculinised positions. This gap is even wider on Boards, where men outnumber women more than threefold. In turn, all trans and non-binary persons hold back-office jobs, with no exceptions.

Levels of education by gender are very similar to the ratio between women and men within job categories. However, women form a majority of employees with postgraduate degrees. While men predominate in leadership roles, women in these positions are better educated. None of the employees identifying as transgender and non-binary hold college degrees.

With regard to joint responsibilities for care tasks, which is an important step towards achieving equity between men and women, this is not reflected in the time off and benefits offered to employees.

In terms of harassment and violence based on sexual identity: more than 75 % of the entities do not offer any awareness or sensitisation campaigns against gender violence; more than 70% do not have protocols for matters arising from gender violence and abuse of power; while only 13% keep some kind of gender violence records or statistics.

Finally, it is important to note that there is no institutionalisation of the gender perspective among the respondent entities. Indeed, the horizontal and vertical segregation detected by the survey coincides with how the Argentinian insurance sector generally services its target audiences. In such a large sample, only fifteen entities claimed to have some type of insurance product designed for gender-specific needs.

In conclusion, and with hopes of motivating a change of direction in this market, steered by more complete data and information, the SSN will continue to coordinate with all stakeholders along many lines of action. They include expanding spaces for public-private dialogues that help reconceptualise organisational structures while redefining roles and leadership through a gender lens. The involvement and adequate representation of all groups at all hierarchical levels provide a better understanding of their needs. Inclusion of gender perspectives, both in insurers and supervisory structures, is essential to achieve a vision that is both comprehensive and specific, so that the demands of each of the groups can be perceived and met.

“ To intervene successfully in reality,
the first step is to know it. ”