

# Gender Pay Gap Report 2021

## Closing the gap

**“To enable our business to innovate and thrive, it is essential that our people reflect the diverse communities in which we live and work and that everyone feels they belong and have access to opportunities to reach their full potential.”**

Peter Dewey, CEO, AmTrust International

### Reminder of our legislative requirements

As of April 2017, government regulations require any organisation that has 250 or more employees in the UK to report and publish their mean and median gender pay gap in hourly pay and bonus.

The gender pay gap is the difference between the average earnings of men and women, expressed relative to men's earnings. Companies also have to report the proportion of men and women receiving a bonus payment and the proportion of men and women in each pay quartile.

The gender pay gap is different from equal pay. Equal pay deals with the pay differences between men and women who carry out the same jobs, similar jobs or work of equal value. It is unlawful to pay people unequally because they are a man or a woman. In line with the reporting requirements, this report relates to UK employees of Car Care Plan (CCP) as at 4 April 2021.

### Summary of the data and what is driving our gap?

We have a gender-neutral approach to pay across all levels of the organisation, but our numbers reflect that the majority of senior roles are held by men. Our data also reflects the fact that women are under-represented at all levels of the organisation: Overall, Car Care Plan has almost three times as many males than females, and females make up a higher proportion of part-time workers (19% of the female population are part-time compared to only 1% of the male population).

Bonus eligibility also forms part of the total reward package for more senior roles only. When calculating the mean and median bonus gap, the regulations do not allow for making fulltime or full-year equivalent comparisons for employees whose bonuses are pro-rated for parttime working or maternity leave. As employees working part-time or on maternity leave will disproportionately be women, this can have a significant impact on the bonus gap. Unlike for the hourly rate calculation, there is also no mechanism for pro-rating for the period to which the bonus relates.

There has been a small amount of positive movement in 2021 as it relates to the proportion of women in more senior roles - with an increase from 12.4% to 16.8% of females in the upper quartile (representing an improvement of 35%). However, the mean and median pay gaps have increased marginally. The significant reduction in the Median Bonus Pay Gap in 2021 (down to a gap of 5%) is due to fewer and smaller bonuses or commission payments awarded to the predominantly male population as a consequence of auto dealerships being closed for significant period during the pandemic. Whilst there was an increase in the number of females receiving a bonus, we will likely see this gap increase again in the 2022 reporting period.

The Mean Bonus Gender Pay Gap has increased by 13.2 percentage points and a significant gap remains. This is reflective of the higher proportion of men in the most senior roles and the fact that more senior roles are eligible for bonuses.

### What are we doing to address our gender pay gap?

As a company, we acknowledge the gender pay gap and the under-representation of women in the company and within senior management positions. We recognise the importance of a diverse and representative workforce across all parts of the business and are committed, with the full support and backing of our parent company AmTrust, to working towards achieving this.

- Our Global Executive Diversity Council, launched in 2020, which includes AmTrust International CEO - Peter Dewey and Group Head of HR, Helen Challis, continues to drive our programme of global, national and local activity that we believe will help us address the current under-representation of woman in senior roles.

- In 2021, three new statements were included in the biennial AmTrust Employee Engagement Survey: ‘At AmTrust, diversity, equity and inclusion are valued and prioritised’, ‘Diversity is an important criterion in AmTrust’s sourcing/recruiting/internal promotion and development strategy’ and ‘I feel like I belong to AmTrust’ - responses to the survey will continue to shape our diversity and inclusion priorities going forward.
- Our CCP Employee Engagement Forum continues to utilise the results of our quarterly engagement ‘Pulse’ surveys to examine our working culture and provide insight and focus to drive our local Diversity and Inclusion programmes.

Priority actions that we have committed to are as follows:

### Recruitment

- We continue to actively review our recruitment and development practices to ensure we are attracting a broad range of talent to our company and to roles across all levels of seniority and expertise.
- We will work to develop opportunities for encouraging girls (at school or college) and women to enter the auto insurance industry partnering with local educational establishments.
- In 2022 we aim to improve our social media presence, careers site and recruitment materials, including job adverts, to connect with a diverse pool of potential candidates and signal our inclusion commitment. We will continue to partner with recruitment agencies to facilitate increasingly diverse candidate slates.

### Developing and retaining our talent

- We continue to monitor our existing benefits, policies and support provided for all working parents and carers.
- We will also continue to monitor the gender mix on all internal talent and succession programmes.
- In 2021 we launched the AmTrust Women’s Network, connecting women from across the global business. Sub-groups within the network include: Women over 50 at AmTrust, Women in Insurance and Empowering Women to Achieve. Plans are underway to launch two further networks in 2022 for ‘families’ to connect and support working parents and carers and ‘young professionals’ to connect and support the next generation of leaders.
- In 2022 we aim to establish a formal mentoring programme to support the development of employees, including the active participation of future female leaders.
- In 2022 we will launch an inclusive returners programme to help those returning to work after time out, including: maternity, extended childcare or illness.

### Extending our education programmes

- We mandated “Unconscious Bias” training for all senior executives across the business - AmTrust have created dedicated learning paths delivered through AmTrust’s online learning platform, AmU, encompassing Diversity, Inclusion and Belonging, Skills for Inclusive Conversations, Communicating about Culturally Sensitive Issues, Communicating across Cultures and Bystander Training: From Bystander to Upstander. In 2022 we will launch D&I mandatory on-line training for all employees across the business.

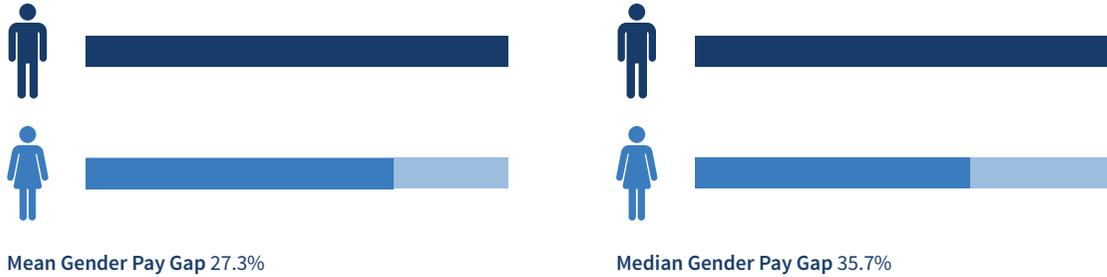
Reporting Requirements	2018	2019	2020	2021
Mean Gender Pay Gap	42.9%	38.7%	33.3%	<b>34.2%</b>
Median Gender Pay Gap	38.4%	37.1%	33.8%	<b>35.7%</b>
Mean Bonus Gender Pay Gap	60.7%	71.4%	63.5%	<b>76.7%</b>
Median Bonus Gender Pay Gap	47.7%	69.3%	59.6%	<b>5.1%</b>
Proportion of Males Receiving Bonus	51.4%	45.6%	52.7%	<b>47.4%</b>
Proportion of Females Receiving Bonus*	27.4%	30.6%	26.7%	<b>31.0%</b>
<b>Proportion of Males Each Quartile Band</b>				
Lower Quartile	27.9%	35.0%	30.3%	<b>31.8%</b>
Lower-middle Quartile	76.3%	72.5%	78.2%	<b>67.4%</b>
Upper-middle Quartile	83.1%	81.1%	77.0%	<b>75.8%</b>
Upper Quartile	83.1%	86.8%	87.6%	<b>83.2%</b>
<b>Proportion of Females in Each Quartile Band</b>				
Lower Quartile	72.1%	65.0%	69.7%	<b>68.2%</b>
Lower-middle Quartile	23.7%	27.5%	21.8%	<b>32.6%</b>
Upper-middle Quartile	16.9%	18.9%	23.0%	<b>24.2%</b>
Upper Quartile	9.5%	13.2%	12.4%	<b>16.8%</b>



## 2021 Results

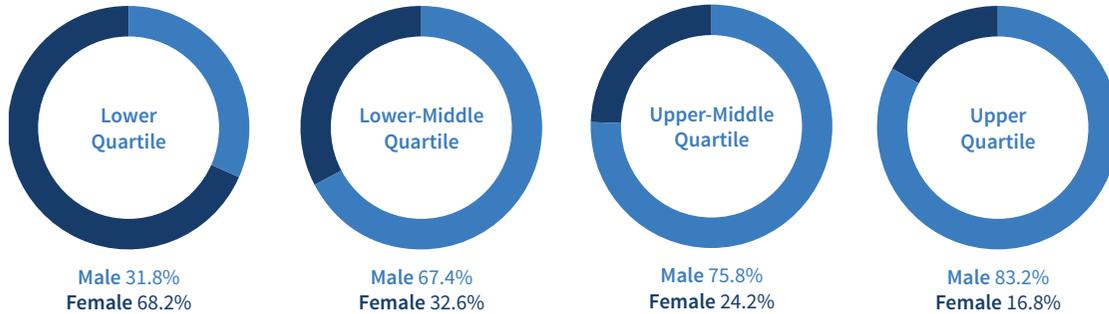
### Hourly Pay Rate

Average hourly rate of pay for male/female employees.



### Quartile Analysis

Percentage of male/female employees in each pay quartile:



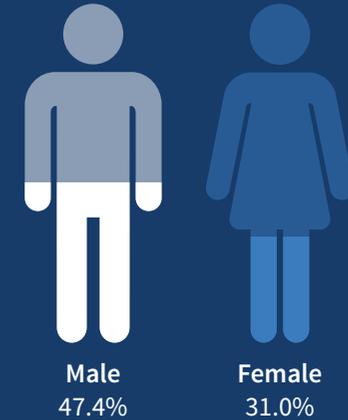
### Declaration

I confirm that the Car Care Plan Gender Pay Gap calculations featured in the above report are accurate.

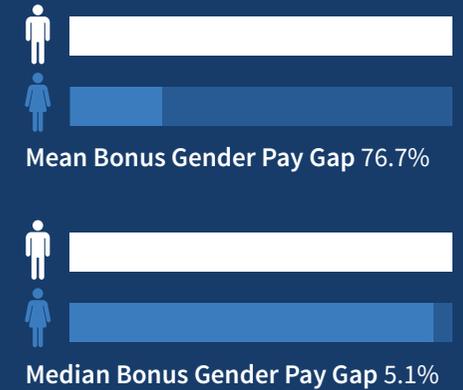
Ben Russell  
CEO Car Care Plan

## Bonus Analysis

Proportion of male/female employees receiving bonus.



Average bonus for male/female employees who received a bonus.





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