



Gender Pay Gap

Report 2022

esure[™]
GROUP

“We’re committed to driving gender equality across our business”



Foreword

At esure, we believe creating an inclusive, diverse, and welcoming workplace is paramount to the success of our people and our business. We have continued to make progress during the last 12 months and are committed to carrying on this work to create a truly inclusive culture where our people can thrive and reach their full potential.

Caroline Smith



What is the gender pay gap?

A measure to highlight the difference in the mean and median pay between all men and women which is expressed as a percentage of men's earnings. The gender pay gap enables us to identify areas of improvement to become even more balanced, inclusive and diverse.

How the gender pay gap is different from equal pay

Equal pay is about men and women receiving equal pay for the same or similar job. Our gender pay gap is not a result of equal pay issues. We have a gender-neutral approach to pay across all levels of the organisation, which we monitor regularly.

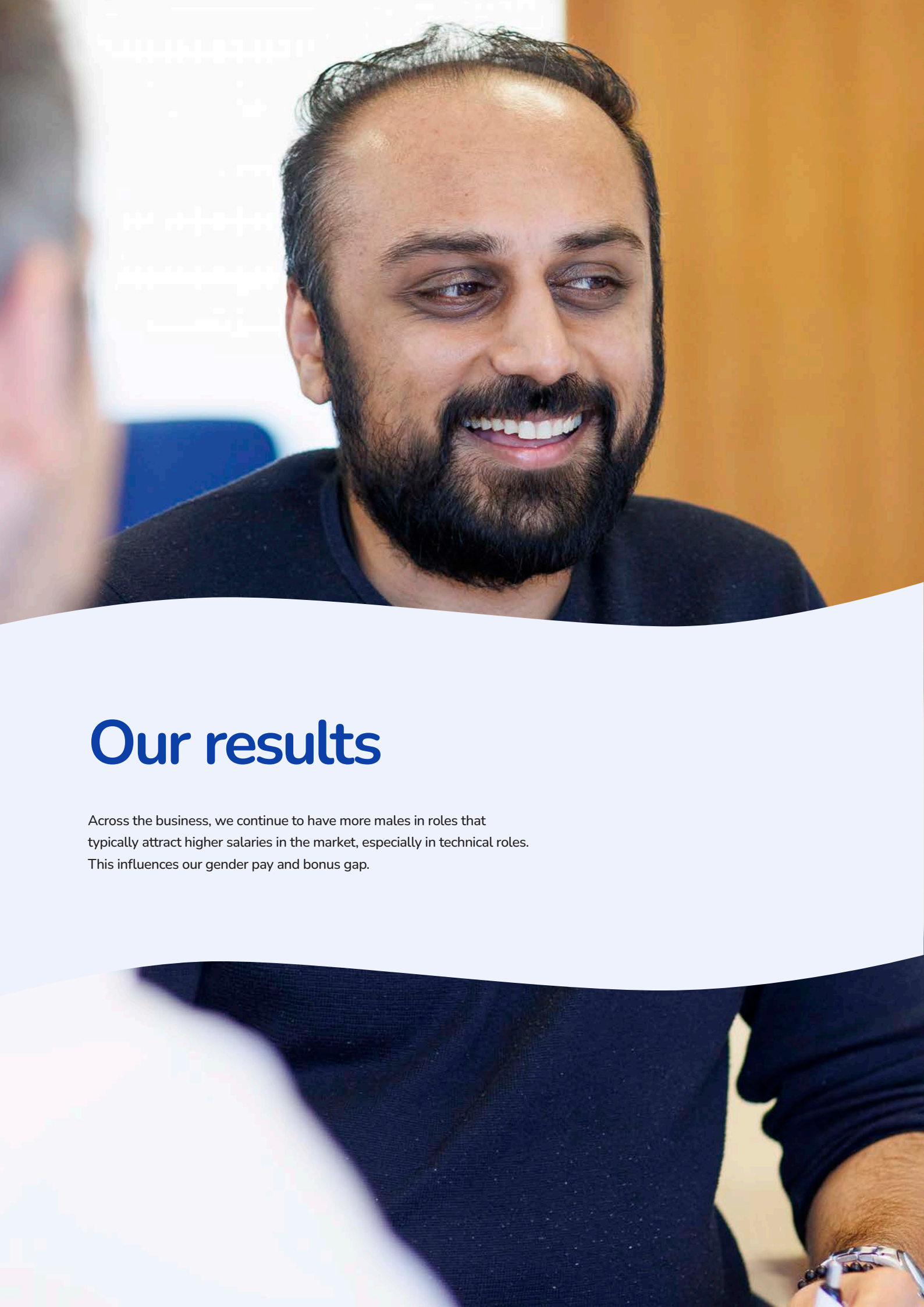
Summary of the numbers and what is driving the gender pay gap

For the period covered by this report, 6th April 2021 – 5th April 2022, our overall colleague population was almost equally split, with female colleagues making up 46% of our total workforce. Our customer facing roles in claims and operations which make up around two-thirds of our total population, comprises 52% female colleagues.

The representation of women across our other functions is playing a role in creating our gender and bonus gap, as is common across financial services. Fewer women hold more senior and technical roles, which are positions that typically benefit from higher salaries and bonuses.

Increasing the number of female colleagues in senior roles is a critical focus for us. We are starting to see a positive impact of several initiatives we have introduced, and although there are still improvements to be made, at April 2022, 34% of senior roles were held by women, a 4% improvement from 2021.





Our results

Across the business, we continue to have more males in roles that typically attract higher salaries in the market, especially in technical roles. This influences our gender pay and bonus gap.

Gender pay and bonus gap

Our mean gender pay gap has marginally increased compared to the 2021 snapshot by 1.3%, whilst our median gap has reduced by 1%, from 19.3% to 18.3%. Overall, our gender pay gap has remained broadly consistent to last year.

Our bonus gap has a mean of 48.1% and a median of 33.8%, which is an increase of 7.1% and a decrease of 0.9% respectively. We have a higher proportion of men in more senior and technical roles, who are eligible for higher bonuses, resulting in the present gap. We have considerably more women in part time roles resulting in pro-rated bonuses which is an additional factor that impacts our bonus gap. For this reporting period we again paid bonuses to a slightly greater percentage of women than men. We are proud to be a flexible employer and have many women working part time, providing choice and flexibility.

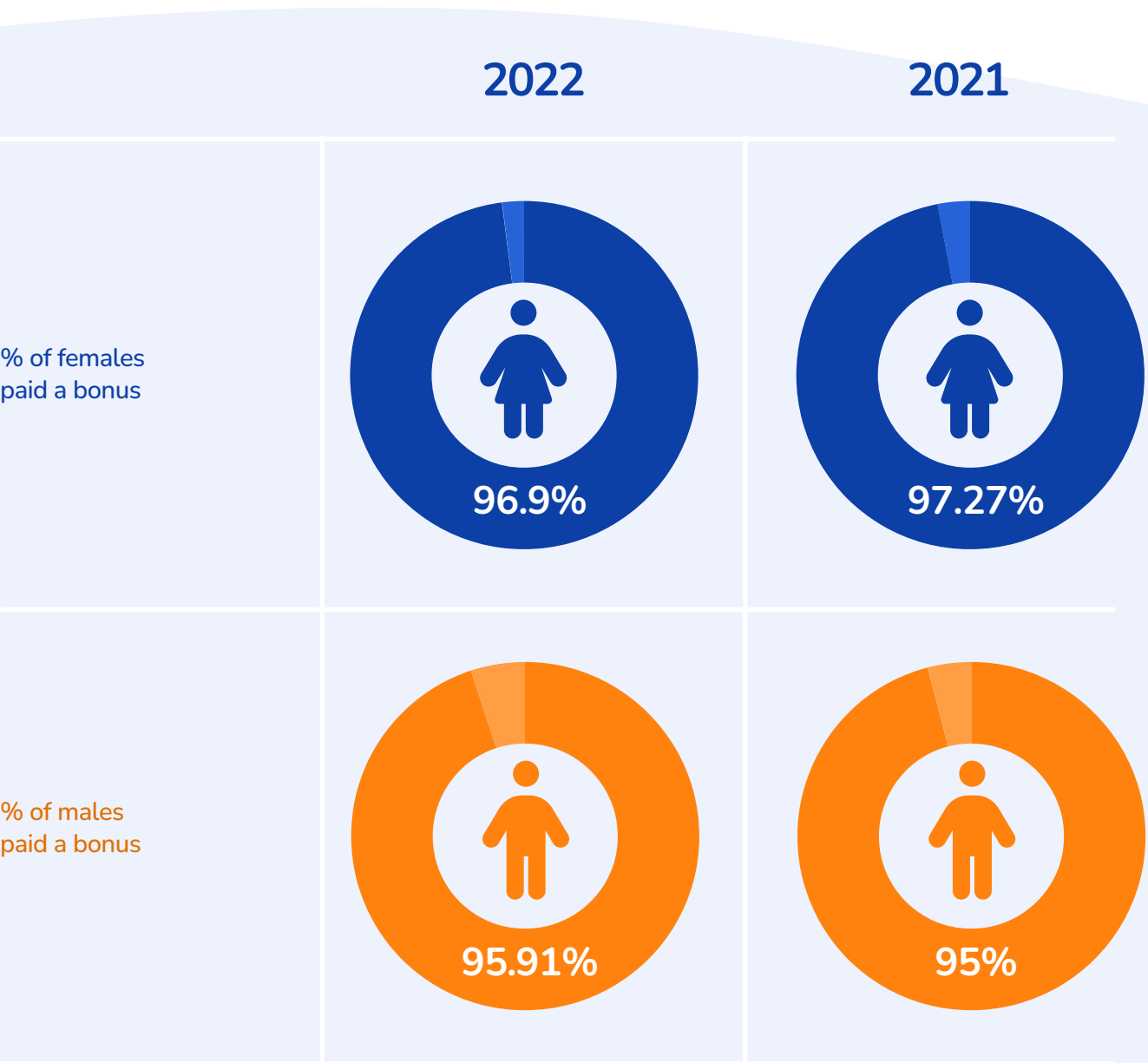
The table below summarises our pay and bonus gaps using the snapshot date of 5th April 2022 and the bonuses in the year up to 5th April 2022. It includes our 2021 data for comparison.

Pay	2022	2021
Mean	29.6%	28.3%
Median	18.3%	19.3%

Bonus	2022	2021
Mean	48.1%	41.1%
Median	33.8%	34.7%

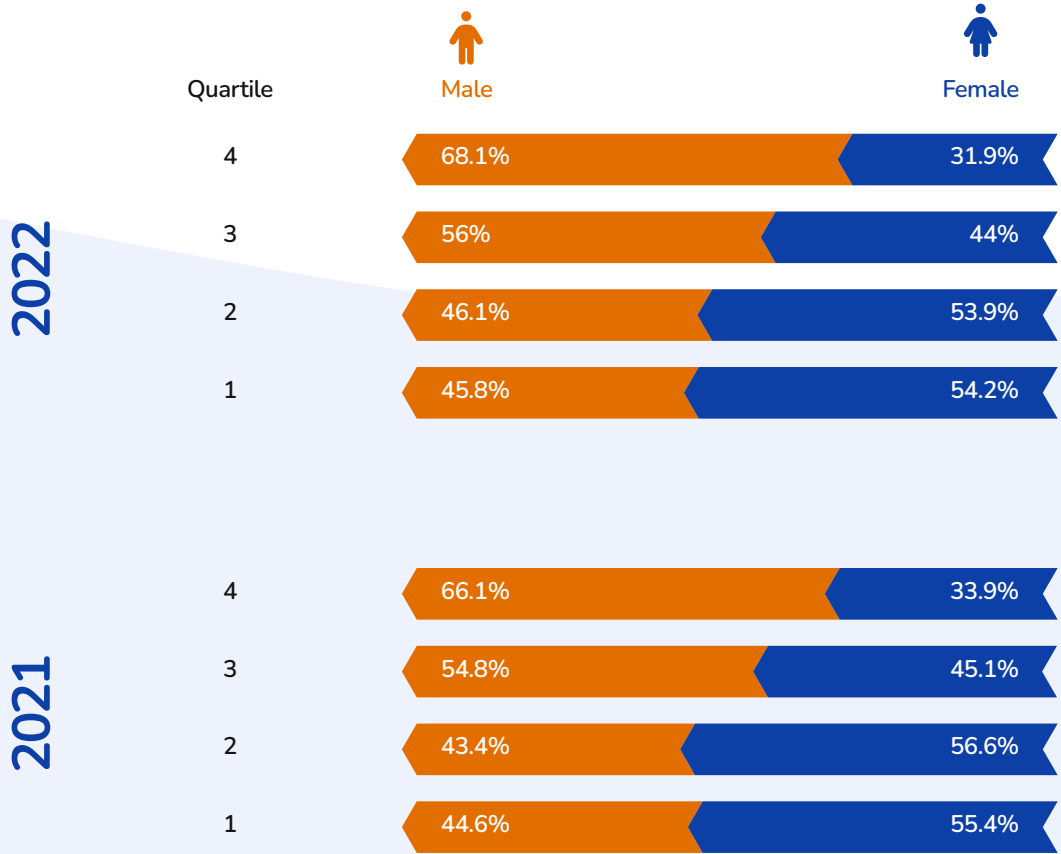
Proportion of females and males receiving a bonus payment

Our reward structure continues to deliver variable pay elements for our employees.



Percentage of females and males in each pay quartile

Our distribution of women across the different quartiles during the reporting period has stayed consistent with our results last year as shown in the table below. Women dominate the lower and lower middle quartiles, whilst men make up the majority of the upper middle and upper quartiles. This distribution is common across financial services, and we remain committed to attaining a better gender balance across all roles and levels at esure.



What are we doing about our gender pay gap?

What are we currently doing:

Women in Finance Charter

Last year esure committed to making data-based decisions and we have delivered on this promise. We have introduced a detailed HR dashboard for our leaders. We have been able to easily identify where to focus and make the best decisions for our people.



Strong partnerships to learn from

We have developed partnerships with Women in Technology and Data that align closely with our ambition of becoming a leading digital insurer. We want to be a force for change and champion gender parity and diversity in data science, engineering, software development and analytics.

The two partnerships offer a platform for female and gender-diverse data professionals to share their technical knowledge and experiences, and to encourage more diverse representation in the industry

The partnerships support our recruiting needs to build a diverse workforce and increase allyship with women in these roles. Their job boards, networks and expertise allow us to broaden our reach to female talent as we continue to build capability in the organisation.

Leadership programmes

At esure, we develop our talent from within. We offer colleagues leadership programmes to support future leaders, which have included at least 50% female participants enabling us to create a balanced talent pipeline.

Being flexible

We are a proud signatory of the ABI's Making Flexible Work Charter. Through our commitment to the Charter, we are open to flexible working, including part-time working where appropriate, and/or as a job-share if the role is full-time.

Our three charter commitments are:

1. **Making it clear:** details of our flexible working policy are publicly available for colleagues and prospective candidates.
2. **Making it possible:** we advertise the majority of our roles as being open to flexible working

3. **Making it happen:** we have processes and guidance to support and promote different forms of flexible working



Since April 2022 we advertise the majority of all our roles as flexible and publish our related policies on our group, women in data and technology websites.

We have completed work on policies for Equity, Inclusion and Diversity and, Flexible, Hybrid and Home Working. In addition to our hybrid working approach, we are committed to providing flexible working options, where these meet business and colleague needs.

Inclusive recruitment

In July 2021 we implemented Textio which uses data science to reveal the hidden bias in writing, for example in adverts for hiring, communications, and policies. We have used this tool to ensure we have fully inclusive adverts, role profiles, and internal communications where our language is free from bias.

Communities

Community pages on Yammer enables colleagues to support and share knowledge across our business by creating a central space for conversations. Our Inclusion and Diversity community enables us to share our Inclusion and Diversity calendar, discuss important topics and drive cultural and policy change in esure.



What are we planning to do:

Family friendly policies

We are planning a phased approach toward achieving gender-neutral parental pay and leave. We will introduce significant enhancements to our parental leave policies to support those becoming a parent, so they have options to take leave to build or grow their family.



Textio

Following on from the success of Textio which uses data science to remove gender bias language to create gender-neutral job adverts and profiles, we plan to use this technology across our application and onboarding process to ensure our language is inclusive throughout the colleague journey.



Hiring manager training

To ensure our end-to-end recruitment process is free of bias and inclusive, we plan to roll out an updated recruitment policy and mandatory training for our hiring managers. This will empower managers to effectively shortlist, interview and make unbiased decisions when filling roles.

Our commitment

We recognise there is more we can do to create an inclusive and diverse workforce and close our gender pay gap, but we know that this will take time. We are confident that our changes and plans are taking us in the right direction as we invest in our people, the foundation of our success.

Declaration

We confirm the information and data provided are accurate and in line with mandatory requirements.

