



Gender Pay Gap Report

Kindertons Accident Management is required by law to publish an annual gender pay gap report.

This is its report for the snapshot date of 5 April 2018.

- The mean gender pay gap for Kindertons Accident Management is 6.53%.
- The median gender pay gap for Kindertons Accident Management is -0.81%.
- The mean gender bonus gap for Kindertons Accident Management is 46.31%.
- The median gender bonus gap for Kindertons Accident Management is -25.85%.
- The proportion of male employees in Kindertons Accident Management receiving a bonus is 64.76% and the proportion of female employees receiving a bonus is 81.90%.

Pay quartiles by gender

| Band | Males | Females | Description |
|------|--------|---------|---|
| A | 61.22% | 38.78% | Includes all employees whose standard hourly rate places them at or below the lower quartile |
| B | 63.45% | 36.55% | Includes all employees whose standard hourly rate places them above the lower quartile but at or below the median |
| C | 36.22% | 63.78% | Includes all employees whose standard hourly rate places them above the median but at or below the upper quartile |
| D | 61.73% | 38.27% | Includes all employees whose standard hourly rate places them above the upper quartile |

The figures set out above have been calculated using the standard methodologies used in the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017.

What are the underlying causes of Kindertons Accident Management's gender pay gap?

Under the law, men and women must receive equal pay for:

- the same or broadly similar work;
- work rated as equivalent under a job evaluation scheme; or
- work of equal value.

Kindertons Accident Management is committed to the principle of equal opportunities and equal treatment for all employees, regardless of sex, race, religion or belief, age, marriage or civil partnership, pregnancy/maternity, sexual orientation, gender reassignment or disability. It has a clear policy of paying employees equally for the same or equivalent work, regardless of their sex (or any other characteristic set out above). As such, it:

- carries out pay and benefits audits at regular intervals;
- evaluates job roles and pay grades as necessary to ensure a fair structure.

Kindertons Accident Management is therefore confident that its gender pay gap does not stem from paying men and women differently for the same or equivalent work. Rather its gender pay gap is the result of the roles in which men and women work within the organisation and the salaries that these roles attract.

Across the UK economy as a whole, men are more likely than women to be in senior roles (especially very senior roles at the top of organisations), while women are more likely than men to be in front-line roles at the lower end of the organisation. In addition, men are more likely to be in technical and IT-related roles, which attract higher rates of pay than other roles at similar levels of seniority. Women are also more likely than men to have had breaks from work that have affected their career progression, for example to bring up children. They are also more likely to work part time, and many of the jobs that are available across the UK on a part-time basis are relatively low paid.

This pattern from the UK economy as a whole is reflected in the make-up of Kindertons Accident Management's workforce, where the majority of front-line customer assistants within its call centre are women, while the majority of line manager and senior manager roles are held by men. In addition, the majority of the relatively highly paid e-commerce roles are held by men and not women.vvvv

How does Kindertons Accident Management's gender pay gap compare with that of other organisations?

The vast majority of organisations have a gender pay gap, and we are pleased to be able to say that Kindertons Accident Management's gap compares favourably with that of other organisations.

The mean gender pay gap for the whole economy (according to the October 2017 Office for National Statistics (ONS) Annual Survey of Hours and Earnings (ASHE) figures) is 17.4%, while in the insurance sector it is 18%. At 6.53%, Kindertons Accident Management's mean gender pay gap is, therefore, significantly lower than the whole economy.

The median gender pay gap for the whole economy (according to the October 2017 ONS

ASHE figures) is 18.4%, while in the insurance sector it is 12.8%. At -0.81%, Kindertons Accident Management's median gender pay gap is, therefore, significantly lower than that for the whole economy.

Comparison with other organisations

| | Kindertons Accident Management | 2017 ONS ASHE whole sector | 2017 ONS ASHE Insurance sector |
|-----------------------|--------------------------------|----------------------------|--------------------------------|
| Mean gender pay gap | 6.53% | 17.4% | 18% |
| Median gender pay gap | -0.81% | 18.4% | 12.8% |

The mean gender bonus gap for Kindertons Accident Management is 46.31%. This is an increase from 2017 due to a change in the company bonus scheme that saw more income guaranteed on salary and lower bonus payments for middle management roles. This change impacted more female members of staff than male and whilst that contributed to a lowering of the mean gender pay gap from 2017 it has resulted in a wider mean bonus gap.

The median bonus gap for Kindertons Accident Management is -25.85%. Kindertons Accident Management operates a KPI driven bonus scheme for all call centre and permanent depot based staff as well as an annual company bonus scheme. However, the company employs a fleet of relief drivers employed on zero hour contracts that are not entitled to bonus payments and are predominantly men which explains the difference in median bonus.

The proportion of men at Kindertons Accident Management who received a bonus in the 12 months up to 5 April 2017 was 64.76%, while for women this was 81.90%. This reflects the higher proportion of men in the relief driver roles that do not receive bonus payments.

What is Kindertons Accident Management doing to address its gender pay gap?

While Kindertons Accident Management gender pay gap compares favourably with that of organisations both across the whole UK economy and within the insurance sector, this is not a subject about which Kindertons Accident Management is complacent, and it is committed to doing everything that it can to reduce the gap. However, Kindertons Accident Management also recognises that its scope to act is limited in some areas - it has, for example, no direct control over the subjects that individuals choose to study or the career choices that they make.

To date, the steps that Kindertons Accident Management has taken to promote gender diversity in all areas of its workforce include the following:

- **Flexible working policy:** Kindertons Accident Management operates a fair flexible working policy and welcomes requests from all roles in all departments in the business at all levels.
- **Supporting parents:** Kindertons Accident Management supports employees prior to, during and on return from maternity and other parental leave.
- **Senior Leadership Training:** Kindertons Accident Management has undertaken training of potential future business leaders with an even split of men and women attending to ensure a more even representation of men and women in senior positions in the future.

These initiatives will not of themselves remove the gender pay gap - and it may be several years before some have any impact at all. In the meantime, Kindertons Accident

Management is committed to reporting on an annual basis on what it is doing to reduce the gender pay gap and the progress that it is making.

I, Neil Cunningham, Group CEO, confirm that the information in this statement is accurate.
Signed



Date : 26 November 2018