

# Gender Pay Gap Report March 2019

## About Crawford & Company®

For over 75 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss  
Adjusting



Third Party  
Administration



Managed  
Repair



On-Demand  
Services



Catastrophe  
Response

**9,000** employees | **50,000** field resources | **70** countries | **\$14B** annual claims payments

# Foreword

Crawford & Company® values diversity as it fosters innovation, collaboration and new ideas. We openly share the government's ambition to see balance at all levels across both Crawford® and other companies in the financial sector.



**Clive Nicholls**  
President,  
UK & Ireland

“

*We have made significant progress in supporting increased opportunities for women in our business. Our female talent pipeline has never been stronger, and our work to encourage women to pursue formal qualifications has ensured we are seeing more women move into senior roles. However, it's still early days and there is still a lot to do. The more attention we pay to the issues facing women in the current climate, the more we can be instrumental in helping elicit change, not just for us, but for the sector as a whole. This year's report monitors our progress towards our overall goal of parity.*

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## What is the gender pay gap?

The gender pay gap is the difference between the average earnings of men and women, expressed relative to men's earnings. Gender pay looks at what women earn compared to men, it does not look at like for like roles. This figure provides us with a gauge as to the relative earning power of men and women, reveals the

level of equality in the workplace and provides an indicator as to whether organisations are taking full advantage of the talent available to them in the labour market. From 2017, any organisation that has 250 or more employees must publish and report specific figures about their gender pay gap.

Read more about the Gender Pay Gap legislation [here](#)

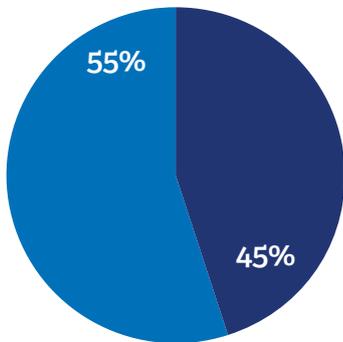
# About Crawford

For over 75 years, Crawford has solved the world’s claims handling challenges and helped businesses keep their focus where it belongs — on people. Crawford is the world’s largest publicly listed provider of claims-handling services globally with nearly 9,000 employees in over 70 countries who are committed to delivering our mission to restore and enhance lives, businesses and communities.

## Global Profile



## UK Profile



## Key Data

A total of 1,153 ‘full-pay relevant employees’ were included in the Crawford UK gender pay gap calculation, which relates to individuals employed on 5 April 2018. We are pleased to see the proportion of women employed, as a percentage of the total workforce, has increased by 2% in the past year.

2018

- Male
- Female



17/18 FY Mean Gender Pay Gap  
**39.7%**

17/18 FY Median Gender Pay Gap  
**45.2%**

The results of the analysis illustrate that Crawford does have a gender pay gap, with hourly rates favouring male employees in both the mean and median calculations (difference in hourly rates of pay).

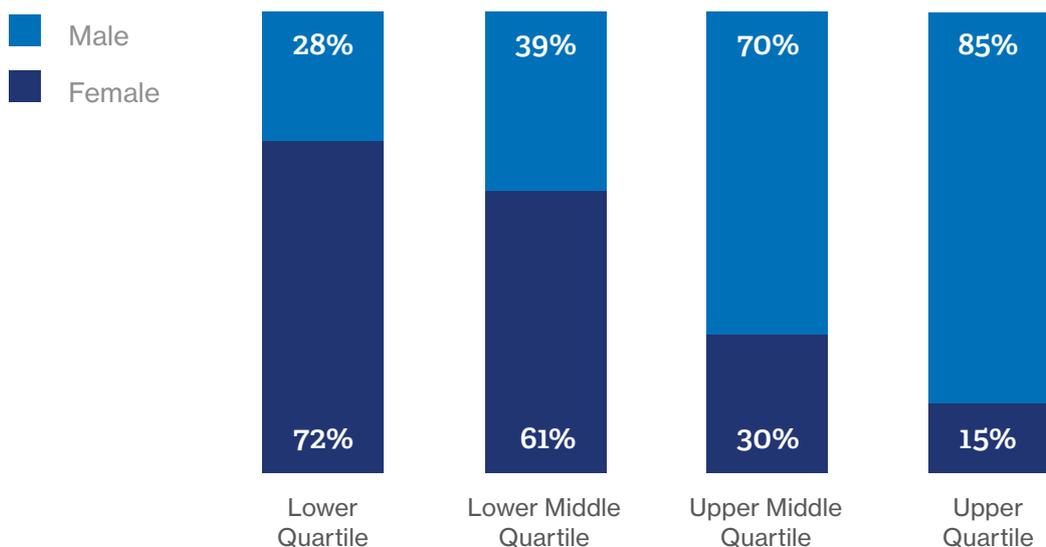
However, we are pleased to report that the mean gender pay gap has decreased from 43.5% in April 2017 to 39.7% in April 2018, a reduction of 3.8%.

In addition, the median gender pay gap has decreased from 47.5% in April 2017 to 45.2% in April 2018, a reduction of 2.3%.

As with the report issued last year, results indicate that the gender pay gap does not highlight an issue with equal pay, but more one of imbalance at various levels of the organisation.

There are currently more senior roles held by men than women. This is evidenced by the chart below, which shows the proportion of men and women in the four quartile pay bands, ranked from lowest to highest paid. However, the number of women in our upper quartile has increased by 3% since last year and the number of women in our lower quartile has reduced by 2%. We are moving in the right direction.

## Quartile Pay Bands



We recognise that traditionally a greater proportion of men than women have pursued careers in the insurance sector, a trend which is particularly apparent within our UK operations.

Directly addressing the need to promote women into senior positions has been high on Crawford's diversity agenda, and we aim to create opportunities and partnerships to support the redressing of this imbalance. We aim to ensure the equal participation of both women and men at all levels, ensuring equal access to the same recognition, reward and career progression opportunities.

## Bonus Pay Gap

There is a **mean** gender bonus gap of **63%** favouring men. This is a significant reduction of 6% since the last report published in April 2018, at which time the gap was 69%.

The **median** gender bonus pay gap is **53%**.

17/18 FY Mean  
Gender Bonus Gap

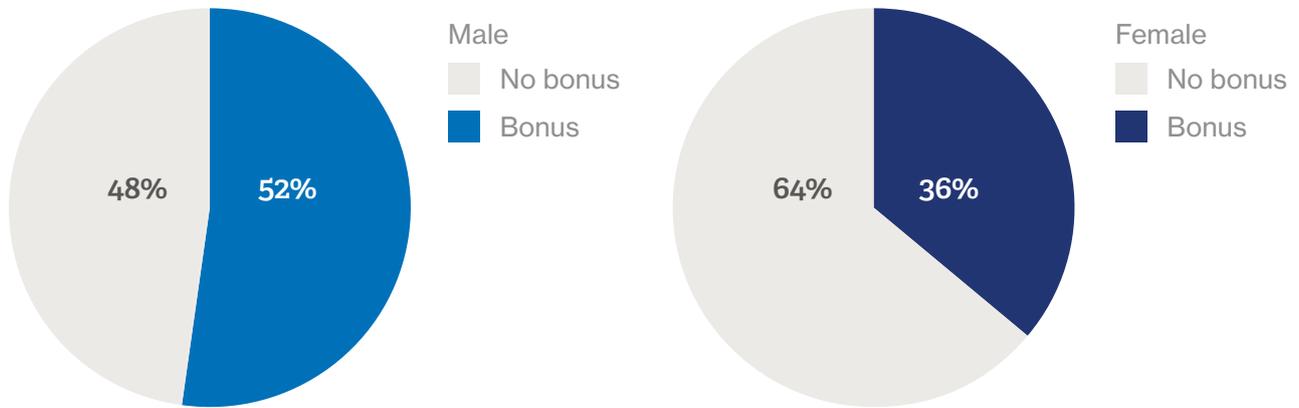
**63%**

17/18 FY Median  
Gender Bonus Gap

**53%**

In financial year 2017/2018, 36% of women and 52% of men received a bonus. This is demonstrated in the charts below:

## Bonus Recipients



Although there is still a lower percentage of women being paid a bonus as compared to men, this again is largely attributable to the lack of representation of women in roles and positions where bonus pay becomes achievable.



**Clive Nicholls**  
President,  
UK & Ireland

“

*We can only thrive as a business by attracting and retaining the best and brightest talent. That’s why we are focused on creating meaningful opportunities for everyone throughout the organisation, regardless of gender. There has long been a clear gender imbalance in the leadership of our sector, and we are committed to recruiting, supporting and promoting more women into senior leadership positions and removing any disparity.*

”



**Geraldine O’Sullivan**  
HR Director,  
UK & Ireland

“

*There is no doubt that this report marks another step in what is inevitably an ongoing journey, and although we are making good progress in increasing the number of women in the business, it doesn’t stop there – Crawford has made this part of a wider commitment to supporting talent from all backgrounds and all stages of life, ensuring we embrace diversity and better represent the communities in which we operate.*

”

As set out in 2018, our development plan concentrates on five key areas over the next few years:



1

## Training

### Diversity & Inclusivity

Equal opportunities training for all managers, to include gender diversity and inclusion, possibly consider training around unconscious bias



2

## Leadership

### Responsibility

Appoint a UK leadership member and HR business partner as having responsibility for “gender diversity and inclusion”



3

## Awareness

### Visibility

Raise the visibility of women internally – consider establishing a women’s group



4

## Progression

### Career Paths

Better career progression – appraisals and assistance with career planning for all



5

## HR

### Policy

Encourage flexible working policies  
Enhance maternity and paternity policies and return to work policies

### Professional Qualifications

Continue to invest in employees who wish to become professionally qualified – ensure flexible study options are available

### Future Leaders

Raise awareness with females at university via our graduate scheme  
Encourage female graduates to apply as well as males, to encourage more females within the loss adjusting industry

### Raise Profile

Look for opportunities to promote female leaders within the business  
Promotion of Women in Insurance and Women in CILA groups  
Promotion of The 2018 Business Insurance & CLM Women to Watch Awards

### Support

Mentoring schemes to support women (as well as men) in achieving their ambitions

### Fairness

Review of bonus and reward strategy to ensure that it is fair and consistent across both male and female employees

