



# One Call Insurance Gender Pay Report 2023

**One Call**  
INSURANCE

## **Gender Pay Gap Report 2023**

One Call Insurance Services Limited was founded in 1995 by John Radford (current Chairman) initially as a High Street Insurance Broker. By 1999 the business had grown to have 17 high street branches in Yorkshire and North Nottinghamshire. The Company initially achieved local business and grew through marketing in national directories as well as maintaining the High Street presence. In 2003 the success of national marketing enabled the Company to consolidate to 3 offices. At this time One Call employed just 27 staff, which has increased to 380 as of April 2023.

In 2009 due to the success of comparison site marketing campaigns One Call expanded rapidly having a presence on four major comparison sites, which since 2009 has increased to seven major comparison sites in 2023 which cover car, van, motorcycle, and home insurance.

One Call was also a winner at The Insurance Choice Awards in 2023 for the third year in a row on Best Overall Insurance Broker and our first-year win for Best Personal Insurance Broker.

## **Reminder of requirements**

The legislation requires that employees in the UK with 250 employees or more to produce and publish a report on their Gender Pay Gap data each year. This must include:

- Mean and median gender pay gap (based on the hourly rate as the 5th April 2023).
- Mean and median bonus pay gap (based on received bonus over the previous 12 months leading up to the 5th April 2023).
- Proportion of men and women receiving a bonus.
- Proportion of men and women in each quartile pay band (considering the proportion of pay received across four equal pay bands by dividing the workforce into 4 equal parts).

The figures presented in this report are expressed as a % where a positive percentage shows a gap in favor of men and a negative percentage shows a gap in favor of women.

We report our data on the gender identification that employees have on record from completing their equal opportunity monitoring forms on commencement of employment.

Where a gender identification is not on the current reportable regulations it will be omitted from the report until reportable regulations have inclusion of this data to keep reported data accurate to the Male and Female gender pay gap information being reported on.

## Our Values

The success of any organisation and that of its employees depends very largely on the employees themselves, and so we look to our colleagues to play their part as we continue to play ours.

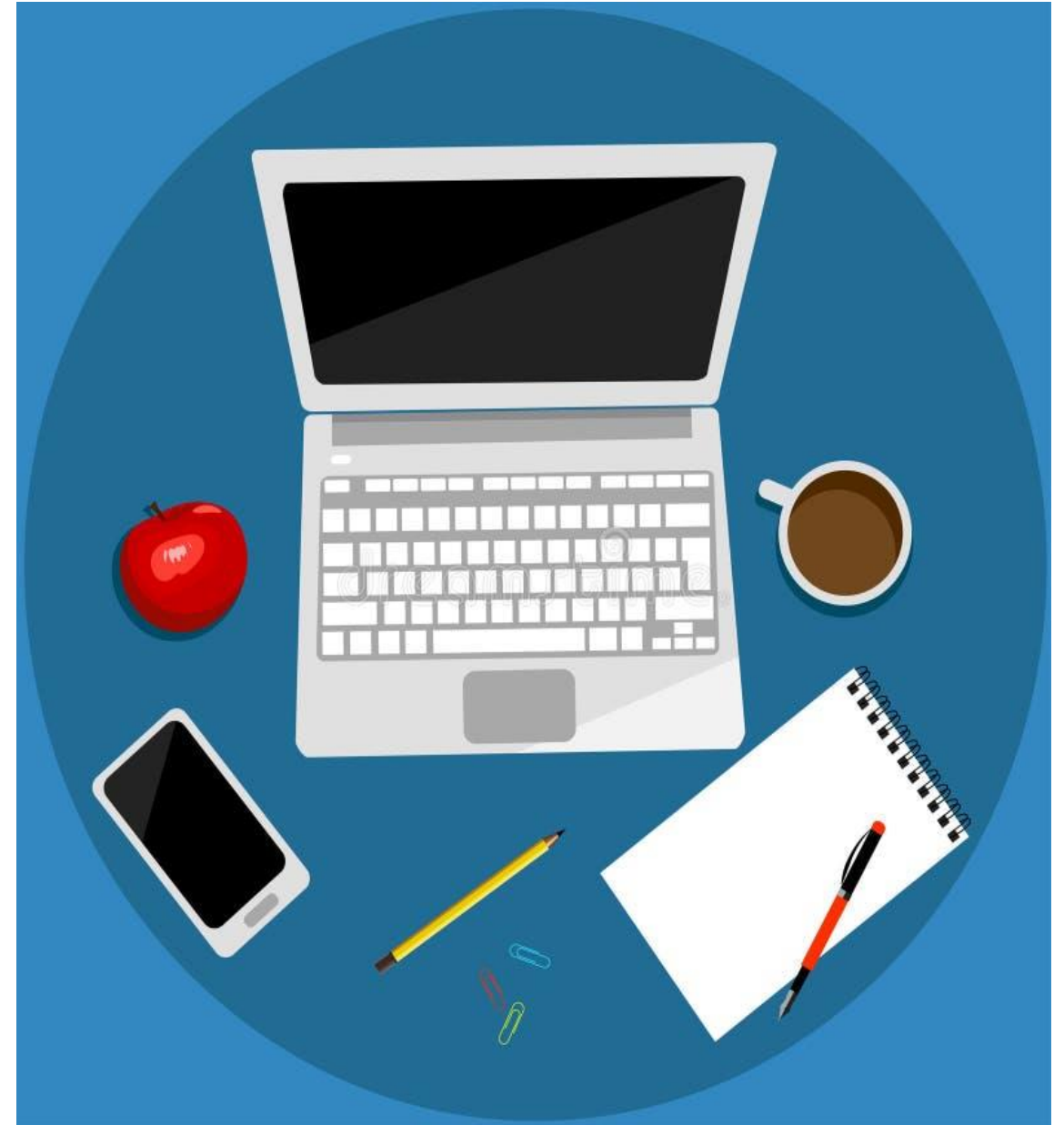
We are committed to the principle of equality and strive to provide equal opportunities across the workplace. The business also supports the views of its regulator in accelerating the pace of meaningful change on diversity and inclusion in the Financial Services sector.

We have 5 Core Values that we attribute to our success. All employees are encouraged to work towards successfully achieving and sustaining values through demonstrating the One Call behaviours and delivering a high standard of service every time.

Our core values incorporate the way in which we operate as a business and the standards we expect from one another.

These values are:

- Building Trust
- Doing the right thing
- Taking ownership
- Delivering with passion
- Continually improving



## What are our gaps?

We are now moving into our seventh year of reporting our gender data. We have committed to understanding and analysing what this data tells us in order to maintain fairness, consistency, and transparency. We feel that by monitoring and reporting on this it provides us the opportunity to encourage our employees to meet their full potential.

We recognise that the importance of equality has been brought forwards more so than ever in recent years, we also recognise the benefits of a diverse workforce in ensuring that the employee voice represents a fair and consistent view of the wider employee population with inclusion creating a secure environment for individuals to openly and securely express their views including raising concerns where necessary. We believe that this improves decision making within the business along with impacting upon the end consumer and wider market perception and conduct.

Over the past seven reporting years, we have seen a reduction in the Mean Pay Gap between men and women from 18.6% in 2017 to 13.2% in 2020. This was followed by an increase to 14% in 2021 and has then fallen again to 10.4% in 2022 and then shown a slight increase to 10.8% in 2023.

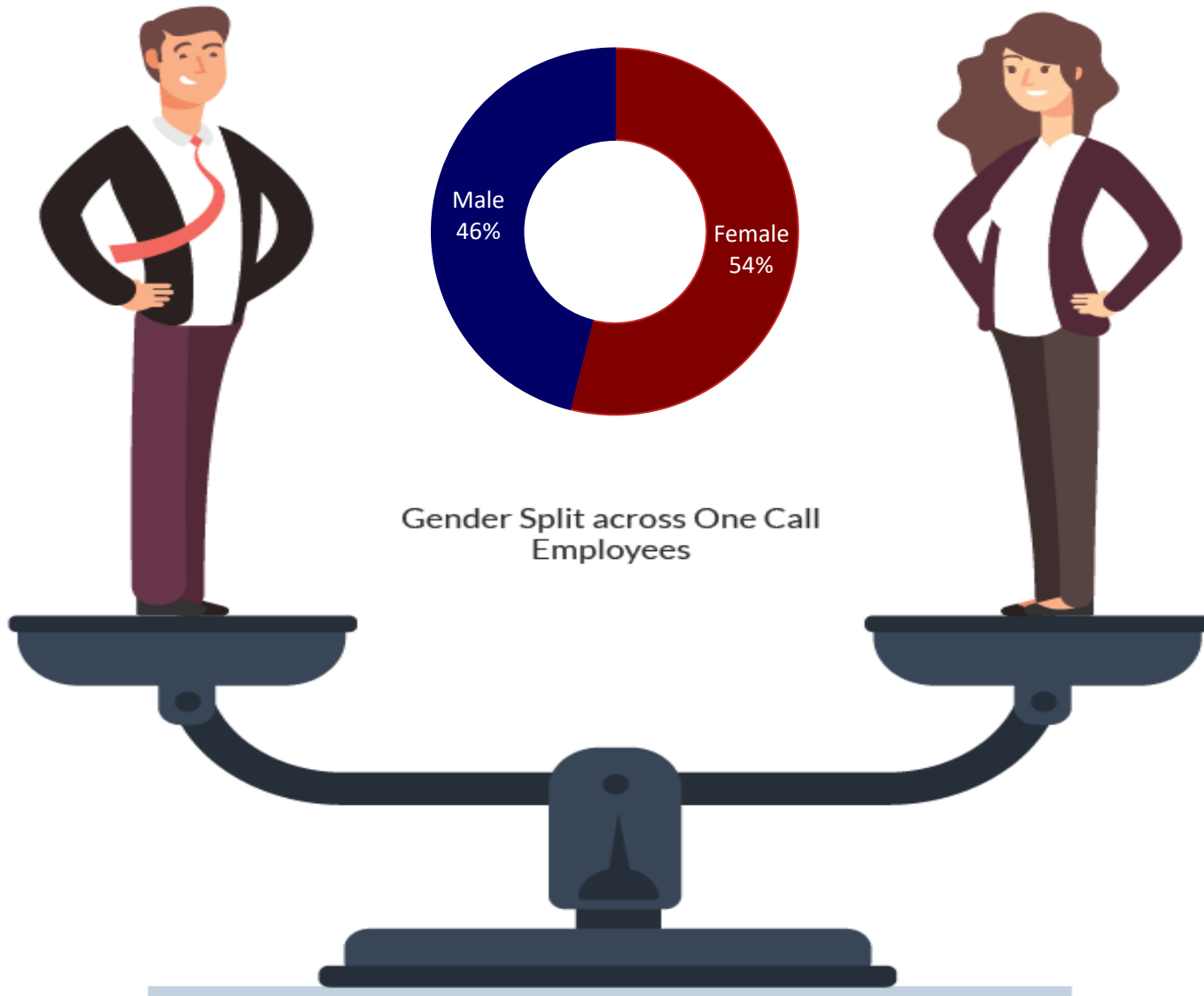
The Median Pay Gap has shown a decrease in 2023 to 4.7% from 11.1% in 2022, however it was at its lowest levels between 2019 and 2021.

There have also been changes for the proportion of all employees receiving a bonus which has seen a reduction overall for both men and women in 2023 compared to previous reporting periods. This is in line with our Treating Customers Fairly policy and General Insurance Pricing Practices and to further enhance the consumer-focused culture adopted by the firm. We have acknowledged that the calculation cannot take into account the individual employee circumstances and therefore part time workers may impact upon the results.

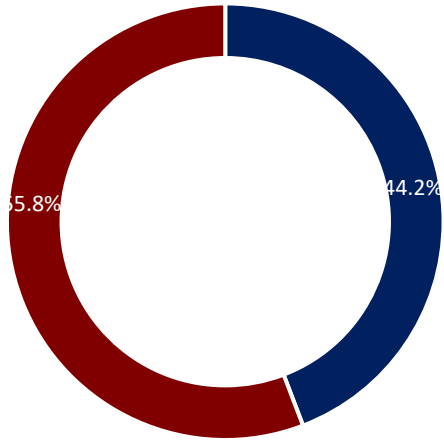
We also still need to take into consideration that the pandemic in the fourth year carrying into the fifth had a disruption on businesses and their employees and increases since then show a positive view of our recovery from the impact of these factors to the business overall. We continue to recognise the impact this may have had and continue to encourage a positive balance in the working lives of our employees.

We have continued to see a trend of more women occupying junior roles in the lower and lower middle quartiles compared to men. More men occupy the senior roles in the upper quartile, represented by 63.6% of men compared to 36.4% women. The number of women in the upper quartile peaked at 41.2% in 2021 but has dropped down to 36.4% in 2023.

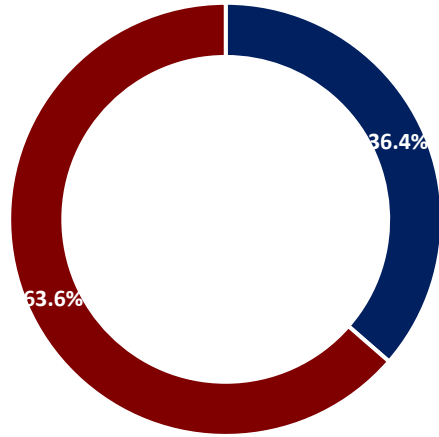
We recognise across the business that there is little opportunity to change the culture immediately or create immediate opportunities where there is underrepresentation however, we are confident that our current practices are fair and consistent, and we will continue to drive towards equal distribution.



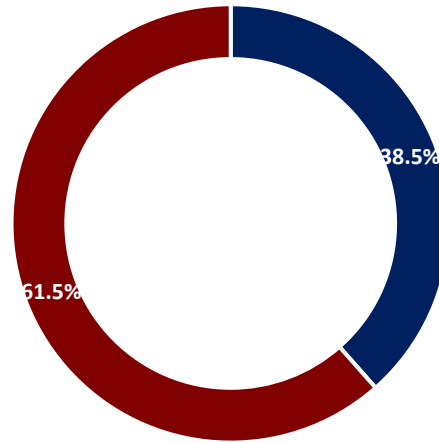
# Pay Quartiles 2023



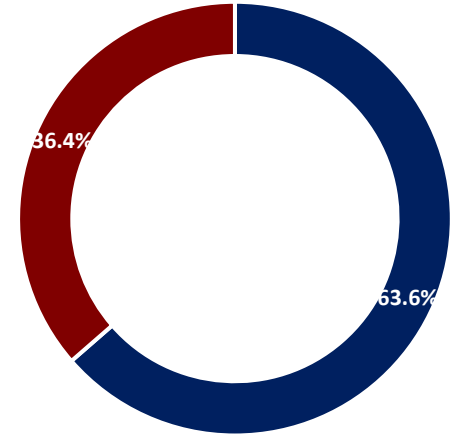
Lower Quartile



Lower Middle Quartile



Upper Middle Quartile



Upper Quartile

Men  
Women

Male % Female %

Year	Lower Quartile		Lower Middle Quartile		Upper Middle Quartile		Upper Quartile	
2023	44.2%	55.8%	36.4%	63.6%	38.5%	61.5%	63.6%	36.4%
2022	44.3%	55.7%	31.4%	68.6%	44.9%	55.1%	60.9%	39.1%
2021	34.4%	65.6%	34.4%	65.6%	39.2%	60.8%	58.8%	41.2%
2020	31.0%	69.0%	43.1%	56.9%	46.6%	53.4%	59.3%	40.7%
2019	31.8%	68.2%	45.9%	54.1%	48.2%	51.8%	62.8%	37.2%
2018	35.7%	64.3%	42.4%	57.6%	46.4%	53.6%	67.1%	32.9%
2017	37.5%	62.5%	36.7%	63.3%	50.6%	49.4%	62.0%	38.0%

## The difference between equal and gender pay

Gender pay is a representation of the average earnings of men and women within an organisation, irrespective of their role or seniority, whereas equal pay is an employee’s legal obligation and requires men and women to receive equal pay. This therefore means that it is possible for employers to have a gender pay gap without breaching equal pay provisions.

As a business, we have a gender-neutral approach to pay across all roles and at all levels and review and monitor to ensure that we meet this legal and moral obligation.

We will continue to promote equality, diversity and inclusion at One Call Insurance and are committed to continuing to reduce any gender pay gaps year on year.



### Our commitment to closing the gap

ACAS say that diversity “can hold the key to fostering new ways of thinking, reaching out to a wider range of customers and growing your business.” Our customers are from a variety of walks of life, and we have a strong belief in empathy in the delivery of our customer service, we therefore believe the best way to understand their needs is through variety across the workforce to reflect the customers we serve.

We promote opportunities for all employees and have a range of programmes and progression opportunities that are available to all staff members. This includes a Course of Excellence that members of staff can be nominated for and undertake a structured programme to gain experience across all areas of the business, there are also opportunities for internal progression to management and senior management and the business prides itself on opportunities to promote staff from within. Through this we aim to create a workforce where all employees can thrive, and their only limitation can be themselves.

I confirm that the data presented in this report is accurate.

*S Chadburn*

Sarah Chadburn

Company Director