



# Gender Pay Gap Report 2020

**One Call**<sup>™</sup>  
INSURANCE

## Gender Pay Gap Report 2020

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. In 2009 due to the success of comparison site marketing campaigns One Call expanded rapidly having a presence on four major comparison sites.

At the present time the Company employs over 400 Staff and has been awarded the prestige of being in Insurance Age's Top 20 UK Brokers.

Additionally One Call was also a winner at The Insurance Fraud Awards in both 2014 and 2017 and have been a finalist in the British Insurance Awards, and Personal Broker of the Year Awards.

### 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 at 5th April 2020).
- Mean and median bonus pay gap (based on received bonus over the previous 12 months leading up to the 5th April 2020).
- 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 favour of men and a negative percentage shows a gap in favour of women.

## 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 work place. 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?

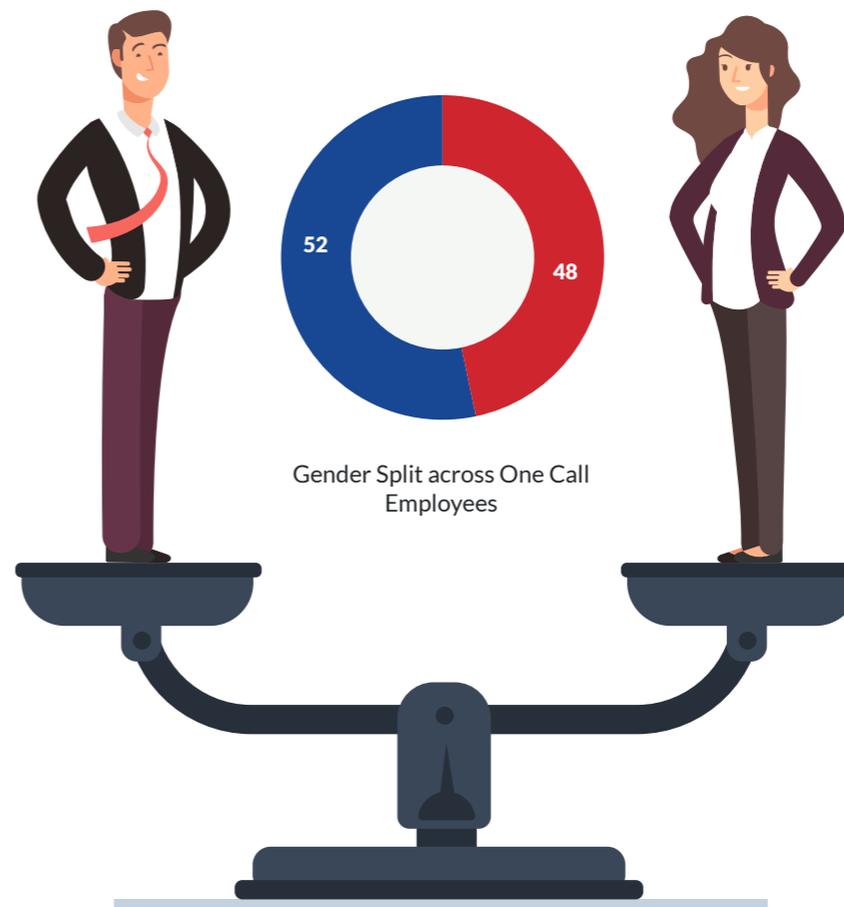
As we move into the fourth year of reporting our gender data, we have committed to understanding and analysing what this data tells us in order to maintain fairness, consistency and transparency. We feel that by monitoring and reporting on this it provides us the opportunity to encourage our employees 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 four reporting years, we have seen a consistent reduction in the Mean Pay Gap between men and woman with a 5.4% decrease in total over the 4 year period. The Median Pay Gap has also reduced overall across the four year period with a 5.2% gap seen in the 2020 report which is 0.6% lower than the initial report in 2017. There have also been changes noticed for the proportion of all employees receiving a bonus which has seen a reduction overall for both men and women, this is in line with our Treating Customers Fairly policy and to further enhance the consumer focused culture adopted by the firm. The most dramatic change has been in the Median bonus pay gap which has is now -15.2%, we have seen that more women consistently earn a bonus. We have acknowledged that the calculation cannot take into account the individual employee circumstances and therefore part time workers may impact upon the results, however, we recognise the impact this may have and continue to encourage a positive balance in the working lives of our employees.

We have seen a trend of more women occupying Junior roles and more men occupy the senior roles however have seen an increase of women in the upper quartile of almost 8% since 2018's report. We have noted that the most recent Women in Finance Charter review from HM Treasury highlights that the average proportion of women holding a senior management position across the sector was 27.9%. We also recognise the current ambition of the FCA in respect of Diversity and Inclusion and ensuring the companies policies and practices continue to support this.

We recognise that there have been areas where the numbers have also declined slightly but are confident that the actions the business has taken and continues to take will develop our inclusive culture and allow us to report more significant changes over time.

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



## Gender Split across One Call Employees

Men	52%
Women	48%

Mean pay gap ( <i>average</i> )	13.2%
Median pay gap ( <i>middle</i> )	5.2%

## Bonus

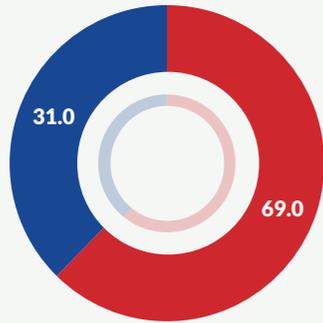
Mean bonus pay gap ( <i>average</i> )	15.5%
Median bonus pay gap ( <i>middle</i> )	-15.2%

## Proportion of employees receiving bonus

Men	80%
Women	84%

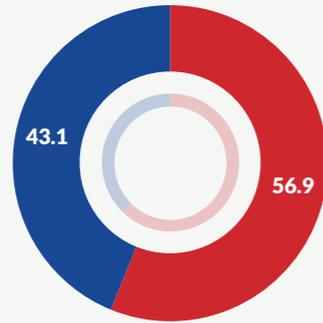
## Pay Quartiles

● Males % ● Females %



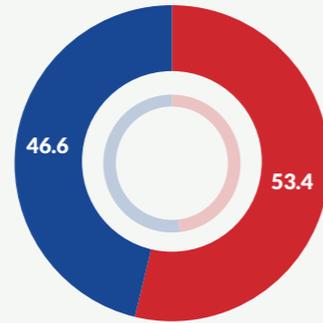
Lower Quartile

2019	31.8%	68.2%
2018	35.7%	64.3%
2017	37.5%	62.5%



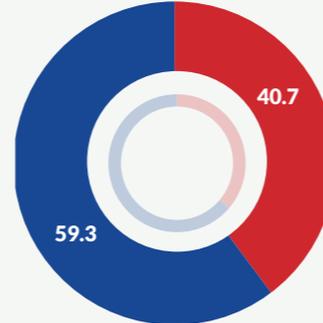
Lower Middle Quartile

2019	45.9%	54.1%
2018	42.4%	57.6%
2017	36.7%	63.3%



Upper Middle Quartile

2019	48.2%	51.8%
2018	46.4%	53.6%
2017	50.6%	49.4%



Upper Quartile

2019	62.8%	37.2%
2018	67.1%	32.9%
2017	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

Sarah Chadburn  
Company Director

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