



One Call Insurance Gender Pay Report 2025

One Call
INSURANCE

Gender Pay Gap Report 2025

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 386 as of snapshot date 5th April 2025.

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 had increased to seven major comparison sites in 2023 and increased again in 2024 to eight. These sites cover car, van, motorcycle, and home insurance.

One Call was also a winner at The Insurance Choice Awards in 2025 for the fifth year in a row for the Best Overall Insurance Broker and for the best commercial insurance broker.

Reminder of requirements

The legislation requires that employees in the UK with 250 employees or more 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 2025). This is the difference between the mean or median hourly rate of pay of male full-pay relevant employees and that of female full-pay relevant employees.
- Mean and median bonus pay gap (based on received bonus over the previous 12 months leading up to the 5th April 2025). This is the difference between the mean or median bonus pay paid to male full-pay relevant employees and that of female full-pay relevant employees.
- 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.

Where a gender pay gap is reported it does not mean women are paid less than men for doing the same job, but it does show on average, men occupy higher paying roles than 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.

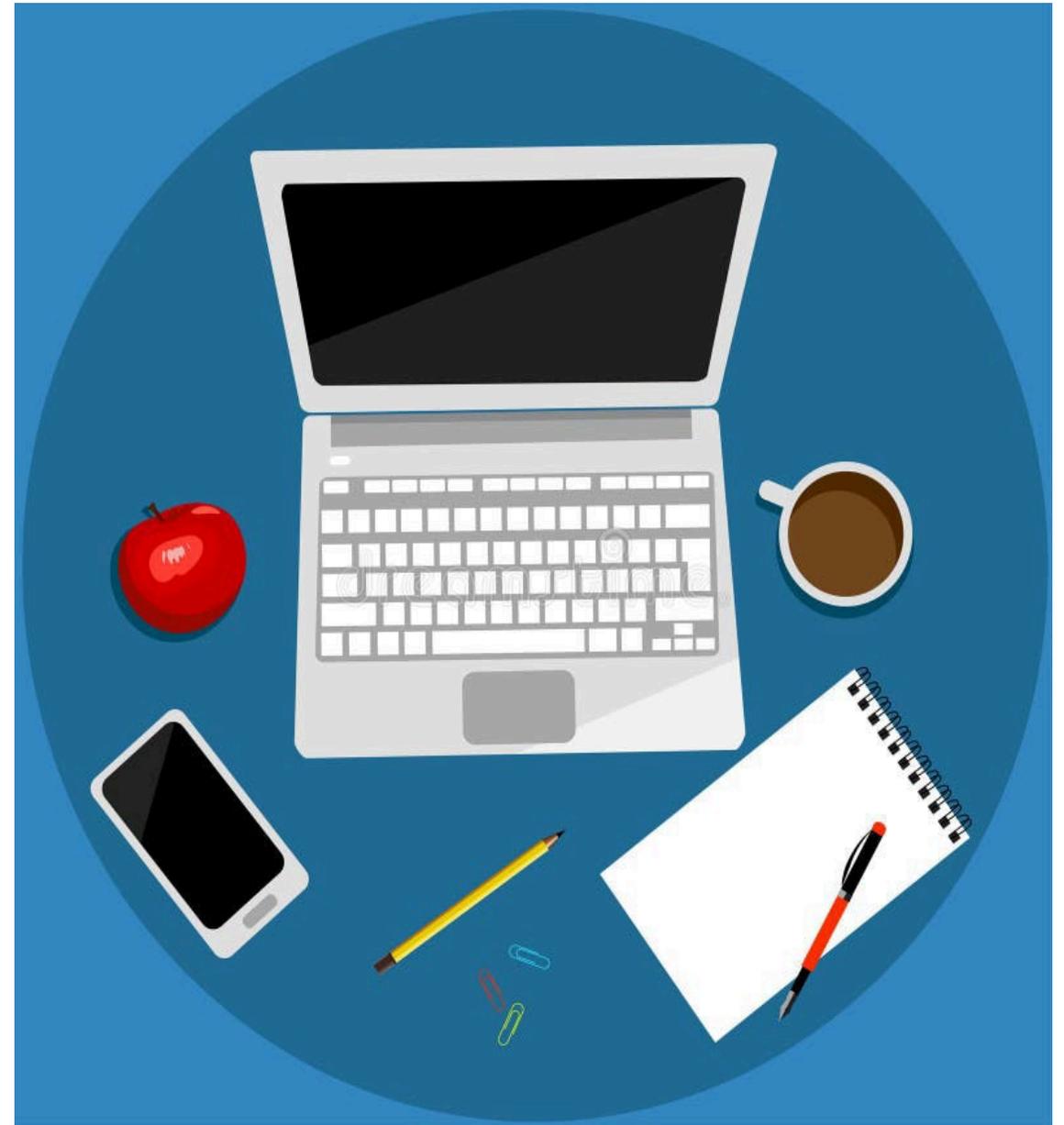
We are committed to the principle of equality and strive to provide equal opportunities across the workplace. The business also supports the views of its regulator in accelerating the pace of meaningful change on diversity and inclusion in the Financial Services sector.

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



Gender Pay Gaps 2025

Gender Split across One Call Employees

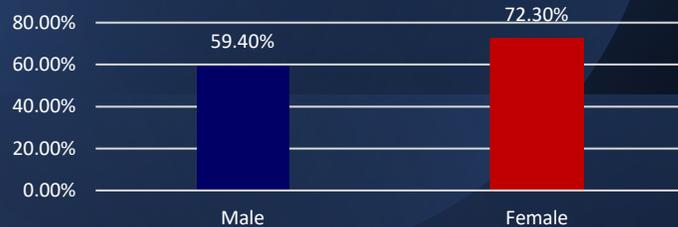
Men	45%
Women	55%

Mean pay gap (average)	11.1%
Median pay gap (middle)	1.2%

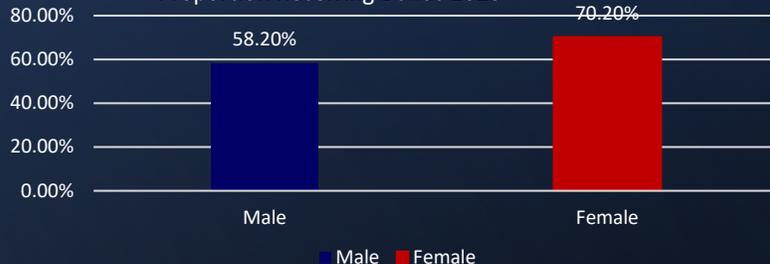
Bonus

Mean bonus pay gap (average)	67.4%
Median bonus pay gap (middle)	33.3%

Proportion Receiving Bonus 2024



Proportion Receiving Bonus 2025



What are our gaps?

We collected our gender pay gap data on the snapshot date of 5th April 2024. 2025?

At this time there were 386 people within our UK workforce. Of these 212 (55%) were women and 174 (45%) were men.

We are now moving into our ninth year of reporting our gender pay 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 with the opportunity to encourage our employees to meet their full potential.

We recognise that the importance of diversity and equality has been brought forwards more 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 nine reporting years, we have seen a reduction in the Mean Pay Gap between men and women from 18.6% in 2017 to 8% in 2024. It then shows a slight increase to 11.1% in 2025. Overall, it has decreased by 7.5% over the nine years of reporting showing that the gap in favour of women is reducing.

The Median Pay Gap had fallen to its lowest level in 2024 to 1.1% and has maintained at 1.2% in 2025. It reached a maximum of 12.1% in 2018, then fell between the years of the pandemic to a low of 2.7%. It increased back to 11.1% in 2022, falling to 4.7% in 2023 and then to its current level of 1.2% in 2025. This represents the difference in what the women in the middle of the female pay range received compared to what the men in the middle of the male pay range received.

There have also been changes for the proportion of all employees receiving a bonus which has seen a reduction of 1.2% for men and 2.1% for women in 2025. In 2025 more women received a bonus than men. We have acknowledged that the calculation cannot consider the individual employee circumstances that may impact upon the results.

This is in line with our Consumer Duty obligations and annual vision to further enhance the consumer-focused culture adopted by the firm.

The Mean Bonus Gap has increased year on year from 11.8% back in 2017 and peaked at 75.6% in 2022, however it had decreased in 2024 and risen to 67.4% in 2025.

The median bonus gap has varied between 2017 and 2025 as to whether it has been in favor of males or females. The gap has been in favor of males for the last three consecutive years and has increased from 15.9% in 2023 to 33.3% in 2025. This data shows that for every £1.00 bonus a female employee earns males will earn £33.3.

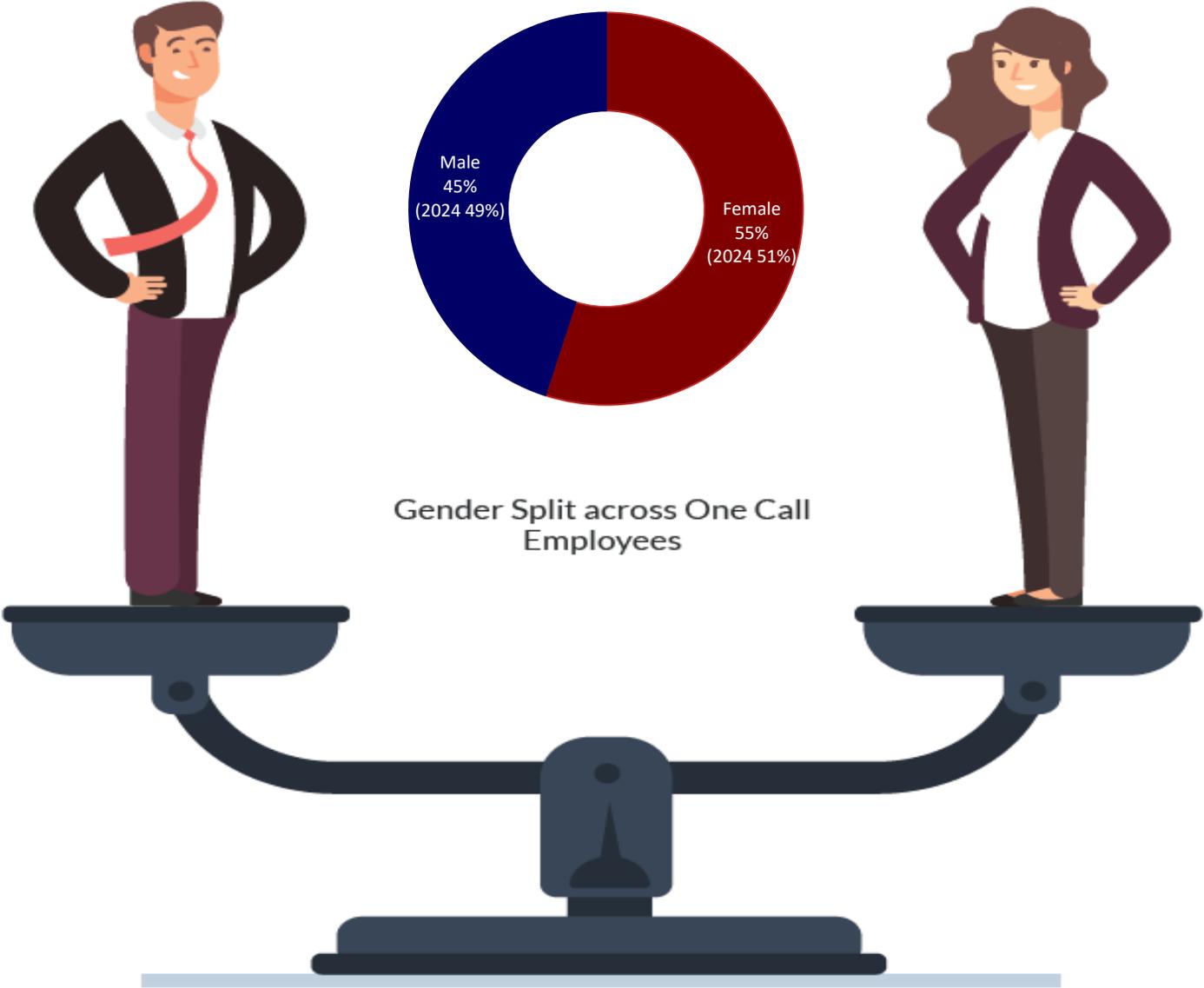
In 2025, there has been an increase in men in the lower middle quartile from 41.7% to 45%. There has been little change to the upper middle quartile at 58% for women and 42% for men.

The upper quartile is also predominantly male however this has decreased from a peak of 67.1% in 2018 to 63.6% in 2023 to 61.1% in 2024. There has been some major improvement to the upper quartile in 2025, reducing to 56.3% for men.

Fluctuations in the gender pay gap are driven by changes in the people who work within our organisation and we are confident we pay people fairly and equally in the same and similar roles.

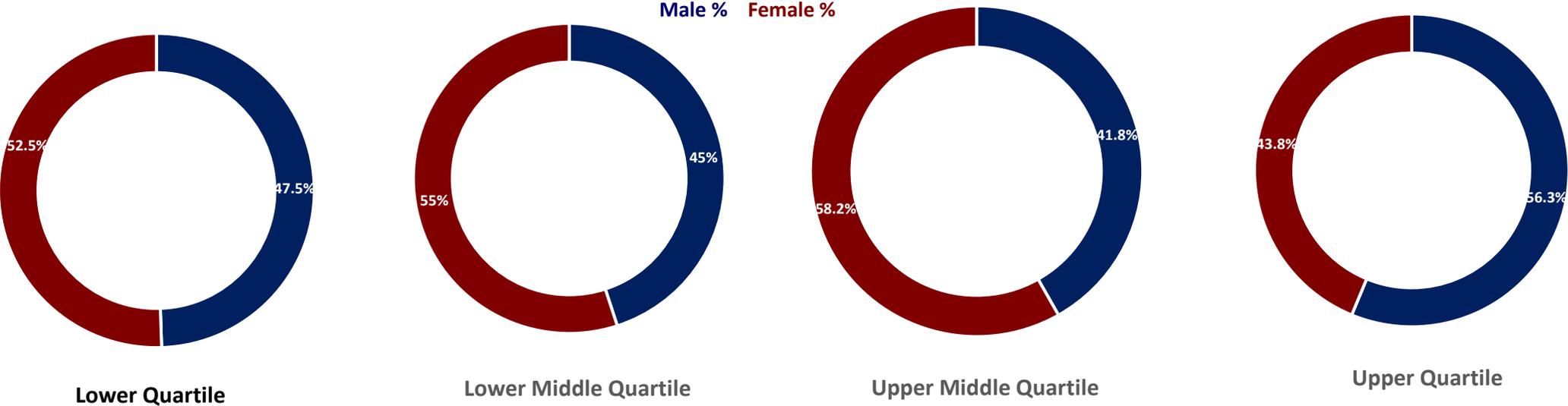
We are confident that our current practices are fair and consistent, and we will continue to drive towards equal distribution.

Gender Split across One Call Employees



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Pay Quartiles 2025



	Men		Women					
Year	Lower Quartile		Lower Middle Quartile		Upper Middle Quartile		Upper Quartile	
2025	47.5%	52.5%	45.0%	55.0%	41.8%	58.2%	56.3%	43.8%
2024	51.4%	48.6%	41.7%	58.3%	41.7%	58.3%	61.1%	38.9%
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.

The FCA treats diversity and inclusion as relevant to its statutory objectives of consumer protection, market integrity and effective competition — because diverse teams with inclusive cultures make better decisions and are less prone to groupthink and conduct problems.

We promote opportunities for all employees and have a range of programmes and progression opportunities that are available to all staff members. 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