

# Gender Pay Gap Report 2024

## Closing the gap

**“Diversity is at the heart of every successful organisation. AmTrust International is an entrepreneurial organisation with a ‘can-do’ attitude and that’s the culture that exists at AmTrust today. The process for evaluating new opportunities is to decide whether an investment is needed and whether there’s a likely return on that investment but ultimately, it’s about getting a lot of people that have a lot of diversity of thought into a room and deciding collectively what’s the best option for the organisation.”**

Peter Dewey, CEO, AmTrust International

### Reminder of our legislative requirements

In the UK, public, private and voluntary sector organisations with 250 or more employees are required to report and publish their gender pay gaps annually. The gender pay gap is the difference between the average and median earnings of men and women, expressed relative to men’s earnings. Companies must also report the proportion of men and women receiving a bonus payment and the proportion of men and women in each quartile band by reference to their hourly pay on a date set out by the Government Equalities Office. In line with the reporting requirements, this report relates to UK employees of Car Care Plan Limited as of 5 April 2024.

### Summary of the data and what is driving our gap?

We have a gender-neutral approach to pay across all levels of the organisation, but our numbers continue to reflect that more of the most senior roles are held by men. Our data also reflects the fact that women are under-represented at all levels of the organisation. As of April 2024, women made up only 37% of the workforce.

2024 has seen an improvement in the Mean Gender Pay Gap, reducing from 32.8% to 30.4%, returning to a level just above that in 2022 (29.5%), which was the lowest since reporting began. The Median Gender Pay Gap has decreased for the third successive year, although the rate of reduction has slowed, with a 1% improvement from 26.4% to 25.4% in 2024. The latter compares to 29.8% for the financial services (including insurance) sector for the 2024/25 reporting year representing a 4.4%-point differential and a gap which is 14.8% better than the industry sector as reported by the Office of National Statistics in February 2025. These improvements are reflective of the increased proportion of females in the two highest pay quartiles.

The Mean Bonus Gender Pay Gap increased from 78.9% to 84.5% in 2024. The Median Bonus Pay Gap has fluctuated over the years due to the impact of Covid in 2021, and a discretionary bonus award made in 2023 to all employees not otherwise eligible for any form of variable pay. 2024 has seen a return of the Median Bonus Pay Gap, at a higher level than seen historically.

Bonus gender pay gap statistics include all forms of variable pay (bonus, sales incentives and commission). As in prior years, there is a significantly higher proportion of males in roles which attract variable pay. The proportion of men and women receiving a bonus are more closely aligned than they have been historically (except for 2023 when the discretionary bonus award was made), however males still occupy many of the roles which attract the most significant levels of variable pay.

When calculating the mean and median bonus gap, the regulations do not allow for making full-time or full-year equivalent comparisons for employees whose bonuses are pro-rated for part-time working or maternity leave. As these employees are disproportionately women this can have a negative impact on the bonus gap. As of April 2024, females made up a higher proportion of part-time workers at 12.7% versus 1.7% of the male population. Car Care Plan continues however to support flexible working for all, supporting retention and progression for individuals who need flexibility at different points in their career, currently predominantly women.

**“We recognise the value that being a truly inclusive employer brings. We remain committed to increasing female representation across all levels of our organisation and supporting our female employees in realising their potential and rising to the top.”**

Ben Russell, CEO, Car Care Plan

### What are we doing to address our gender pay gap?

As a company, we acknowledge the gender pay gap and the under-representation of women within senior management positions. We recognise the importance of a diverse and representative workforce across all parts of the business and are committed, with the full support and backing of our parent company, to working towards achieving this.

Our Global Executive Diversity Council, launched in 2020, which includes AmTrust International CEO, Peter Dewey and Group Head of HR, Helen Challis, continues to drive our programme of global, national and local activity that we believe will help us continue to make progress in increasing gender and broader demographic diversity at all levels. The addition of an international Diversity & Inclusion Forum for our Business Unit Ambassadors and Employee Network Champions will further support us in data driven change. In addition, we continue to drive our D&I employee network participation with an increase of 10% across AmTrust International during 2024.



Areas of ongoing focus include the following:

### Recruitment

- We continue to actively review our recruitment and development practices to ensure we are attracting a broad range of talent to our company and to roles across all levels of seniority and expertise.
- We will continue to build partnerships with local educational establishments to help bring more diverse candidates into our workforce.
- We continue to develop our Employee Value Proposition and social media presence further to enhance and ensure greater transparency as it relates to the culture at AmTrust and the breadth of opportunity we have available.

### Developing and retaining our talent

- We continue to evolve our approach to diversity and inclusion to create a company that's reflective of the communities in which we operate and where everyone, whatever their background, can thrive. We have a 5-year Diversity and Inclusion strategy, with a primary focus on enhancing our data so that we are better able to be intentional and thoughtful in where we focus our resources and priorities.
- We continue to monitor the benefits, policies and education provided to support employees at different stages of life, including parental and caring responsibilities.
- We implemented a menopause policy to better support employees and introduced a new menopause benefit to further enhance employee wellbeing by providing employer funded access to specialist resources. We also reviewed our maternity policy increasing the enhanced pay by 50%, ensuring greater financial support for new parents.
- Additional education and awareness training has also been implemented which has included neurodiversity and supporting colleagues with caring responsibilities for children with neurodiverse and mental health needs. More women (4/5) remain the primary caregiver for the disabled or elderly.
- Additionally, as part of our commitment to mental health support, we've created an additional forum for our trained mental health first aiders and a mechanism to track anonymised interaction to better understand employee needs and tailor go forward training.
- We continue to host webinar sessions for employees, providing information and support on a wide breadth of wellbeing topics. In addition, we continue to review and enhance our benefits and policies to ensure an inclusive offering.
- The gender mix on all internal talent and succession programmes continues to be monitored and used to inform our priorities and improvement activities going forward.
- Leadership development programmes have been enhanced with 'Aspiring Leaders', a 16-month programme for future managers, and 'Leading a Team', an 18-month programme for managers with 1-2 years' experience being rolled out across our company with female participation at 44% across both programmes and at 46% on the latter, our pipeline for our more senior roles, proportionally above the current population at 37%.

**“There is an equal number of females to men in our industry, but that talent drops off at a certain age and/or level. The challenge is to develop and retain female colleagues so that they go all the way. This is what we continue to focus on at AmTrust International.”**

Helen Challis, Group Head of HR, AmTrust International

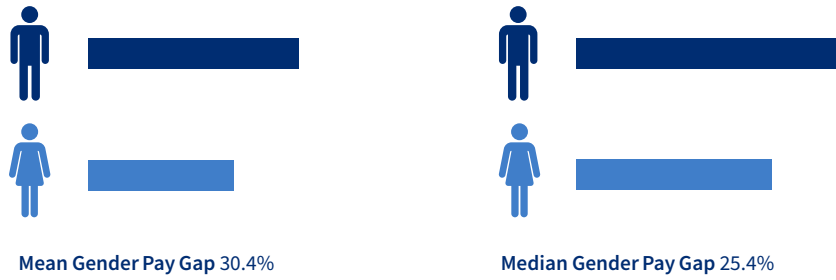
Reporting Requirements	2020	2021	2022	2023	2024
1. Mean Gender Pay Gap	33.3%	34.2%	29.5%	32.8%	<b>30.4%</b>
2. Median Gender Pay Gap	33.8%	35.7%	28.4%	26.4%	<b>25.4%</b>
3. Mean Bonus Gender Pay Gap	63.5%	76.7%	66.3%	78.9%	<b>84.5%</b>
4. Median Bonus Gender Pay Gap	59.6%	5.1%	54.1%	0.0%	<b>77.3%</b>
5. Proportion of Males Receiving Bonus	52.7%	47.4%	49.0%	91.4%	<b>67.6%</b>
6. Proportion of Females Receiving Bonus	26.7%	31.0%	27.8%	84.8%	<b>55.0%</b>
7a. Proportion of Males Each Quartile Band					
Lower Quartile	30.3%	31.8%	38.3%	34.9%	<b>32.7%</b>
Lower-Middle Quartile	78.2%	67.4%	64.6%	65.7%	<b>68.1%</b>
Upper-Middle Quartile	77.0%	75.8%	78.9%	76.8%	<b>71.7%</b>
Upper Quartile	87.6%	83.2%	80%	82.5%	<b>81.2%</b>
7b. Proportion of Females in Each Quartile Band					
Lower Quartile	69.7%	68.2%	61.7%	65.1%	<b>67.3%</b>
Lower-Middle Quartile	21.8%	32.6%	35.4%	34.3%	<b>31.9%</b>
Upper-Middle Quartile	23.0%	24.2%	21.1%	23.2%	<b>28.3%</b>
Upper Quartile	12.4%	16.8%	20.0%	17.5%	<b>18.8%</b>



## 2024 Results

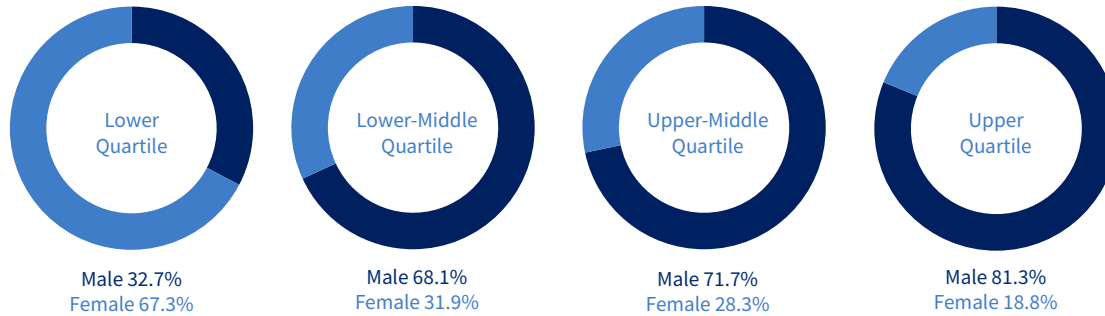
### Hourly Pay Rate

Average hourly rate of pay for male/female employees



### Quartile Analysis

Percentage of pay for male/female employees in each pay quartile:



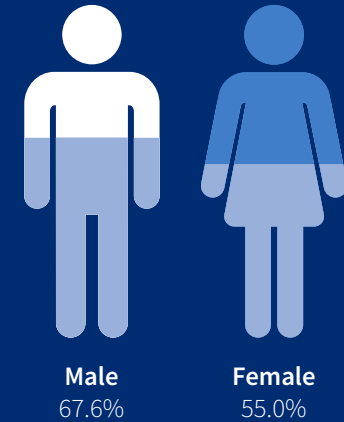
### Declaration

I confirm that the Car Care Plan Gender Pay Gap calculations featured in the above report are accurate.

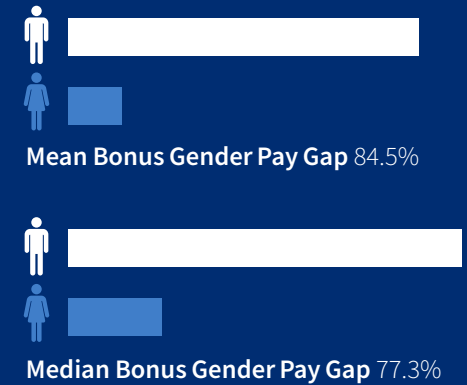
Ben Russell  
CEO, Car Care Plan

## Bonus Analysis

Proportion of male/female employees receiving bonus.



Average bonus for male/female employees who receive a bonus.





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