

Gender Pay Gap Report 2025

Closing the gap

“Diversity isn’t just about who we hire, it’s about the perspectives we unlock. When every voice is valued, organisations don’t just grow; they evolve. Diversity isn’t just the right thing to do, it’s the smartest. When different perspectives come together, innovation grows, ideas spark, and possibilities expand.”

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 2025

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 currently still under-represented at all levels of the organisation. As of April 2025, women made up 38% of the work force.

2025 has seen a slight widening of the Mean Gender Pay Gap, increasing by 1.5% to 31.9%. This follows a fluctuating pattern year-on-year since 2021, but significant improvements have been made since reporting began in 2018, when the Mean Gender Pay Gap was at 42.9%. The Median Gender Pay Gap has also increased slightly by 1.9% to 27.3%, following successive decreases in prior years. These metrics reflect that whilst female representation across the pay quartiles has remained broadly stable, there has been a slight decline in the proportion of women in the highest quartile.

The Mean Bonus Gender Pay Gap reduced from 84.5% to 81.9% in 2025. 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. 2025 has however seen an increase in the Median Bonus Gender Pay Gap, which now sits at 90.3%.

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 2025, females made up a higher proportion of part-time workers at 13.1% versus 1.8% 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 are committed to strengthening gender balance across our organisation because equitable representation isn’t just a metric—it’s a catalyst for better ideas, stronger teams and long-term success.”

Ben Russell, CEO, Car Care Plan

What are we doing to address our gender pay gap?

We acknowledge the existence of a gender pay gap and the under-representation of women in senior management roles. We are committed to building a diverse and representative workforce across all areas of the business and we are actively working toward this goal with the full support of our parent company.

Our Global Executive Diversity Council, established over six years ago, includes Helen Challis, Group Head of HR, AmTrust International and Ben Russell, CEO of Car Care Plan as members, and continues to guide our global, national, and local initiatives to advance gender and broader demographic diversity at every level of the organisation. In 2024, we launched an international Diversity & Inclusion Forum for our Business Unit Ambassadors and Employee Network Champions, strengthening our ability to drive data-led change. Our D&I employee networks also continue to grow, with AmTrust International membership at nearly 25% and some 18 educational events during 2025. This is reflected in both strong employee survey engagement results and strong “D&I Strategy Effectiveness” scores. D&I has become one of our most improved Glassdoor categories, and our progress has been recognised externally with AmTrust International named as a finalist across several awards: Women in Insurance – Contribution to Gender Inclusion, Contribution to Inclusion, and Best Women’s Employee Network; Insurance Post – D&I Champion of the Year; and Insurance Times – D&I Excellence Award.

Areas of ongoing focus include the following:

Recruitment

- We are continually refining our recruitment and development practices to ensure we attract a wide range of talent across all levels of seniority and expertise within our organisation.
- We are strengthening our partnerships with local educational institutions to expand pathways for diverse candidates to join our workforce.
- We are enhancing our Employee Value Proposition and social media presence to provide greater transparency into AmTrust’s culture and to highlight the breadth of career opportunities available.

Developing and retaining our talent

- We continue to strengthen and evolve our diversity and inclusion approach, aiming to build a workplace that reflects the communities we serve and enables everyone, regardless of background, to thrive. Our five-year Diversity and Inclusion strategy places a strong emphasis on enhancing our data, ensuring we can make informed, intentional decisions about where to focus our resources and priorities.
- We routinely review the benefits, policies and learning available to support employees at every life stage, including those with parental or caring responsibilities. This includes the provision of a menopause policy and employer-funded access to specialist support. We also ensure our maternity/family policies remain competitive and offer strong financial stability for new parents.
- Our education and awareness initiatives have expanded to include topics such as neurodiversity and supporting colleagues who care for children with neurodiverse or mental health needs. We recognise that women continue to carry the majority of caring responsibilities—with four in five acting as primary caregivers for disabled or elderly relatives.
- As part of our ongoing commitment to mental wellbeing, we have trained Mental Health First Aiders and an associated forum with mechanisms to capture anonymised interactions. This enables us to better understand employee needs and tailor future training.
- We also continue to deliver regular wellbeing webinars covering a broad range of topics while actively reviewing and enhancing all of our benefits and policies to ensure they remain inclusive and supportive for all employees.
- We continue to monitor the gender representation across all internal talent and succession programmes, using these insights to shape our priorities and guide ongoing improvement efforts.
- Our leadership development programmes are also being enhanced, with current offerings including Leadership Essentials, Transformational Manager and Transformational Leader. Each programme incorporates development aimed at strengthening inclusive leadership behaviours, emotional intelligence and the ability to foster psychological safety and trust within teams.

“Developing and retaining women isn’t just an investment in individuals, it’s an investment in stronger leadership. When we create pathways for women to grow and stay, we build a future where more women rise into senior positions and help to shape the direction of our organisation.”

Helen Challis, Group Head of HR, AmTrust International

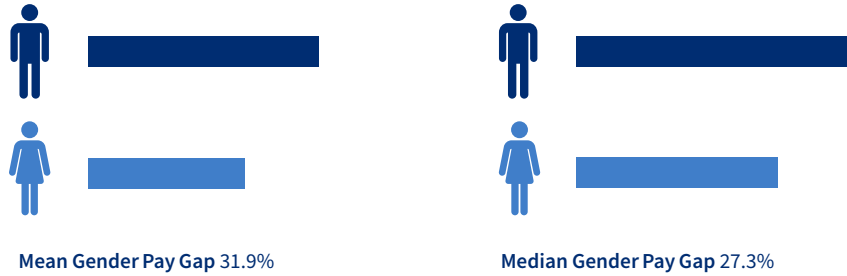
Reporting Requirements	2020	2021	2022	2023	2024
1. Mean Gender Pay Gap	34.2%	29.5%	32.8%	30.4%	31.9%
2. Median Gender Pay Gap	35.7%	28.4%	26.4%	25.4%	27.3%
3. Mean Bonus Gender Pay Gap	76.7%	66.3%	78.9%	84.5%	81.9%
4. Median Bonus Gender Pay Gap	5.1%	54.1%	0.0%	77.3%	90.3%
5. Proportion of Males Receiving Bonus	47.4%	49.0%	91.4%	67.6%	55.3%
6. Proportion of Females Receiving Bonus	31.0%	27.8%	84.8%	55.0%	58.1%
7a. Proportion of Males Each Quartile Band					
Lower Quartile	31.8%	38.3%	34.9%	32.7%	33.6%
Lower-Middle Quartile	67.4%	64.6%	65.7%	68.1%	64.3%
Upper-Middle Quartile	75.8%	78.9%	76.8%	71.7%	71.3%
Upper Quartile	83.2%	80%	82.5%	81.2%	81.7%
7b. Proportion of Females in Each Quartile Band					
Lower Quartile	68.2%	61.7%	65.1%	67.3%	66.4%
Lower-Middle Quartile	32.6%	35.4%	34.3%	31.9%	35.7%
Upper-Middle Quartile	24.2%	21.1%	23.2%	28.3%	28.7%
Upper Quartile	16.8%	20.0%	17.5%	18.8%	18.3%



2025 Results

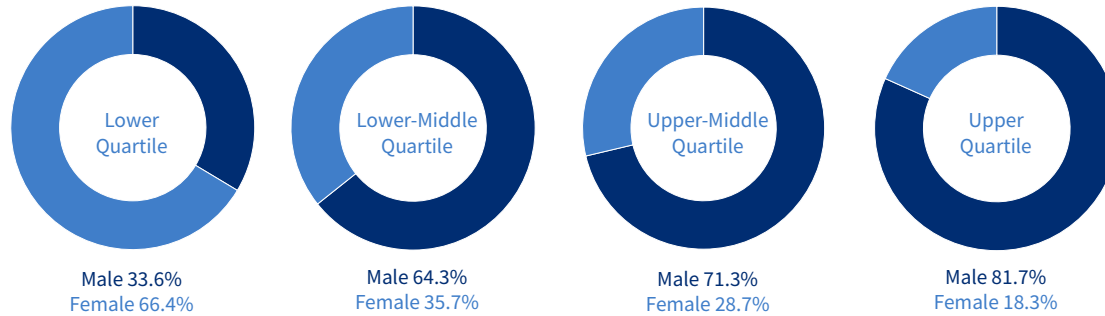
Hourly Pay Rate

Average hourly rate of pay for male/female employees



Quartile Analysis

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



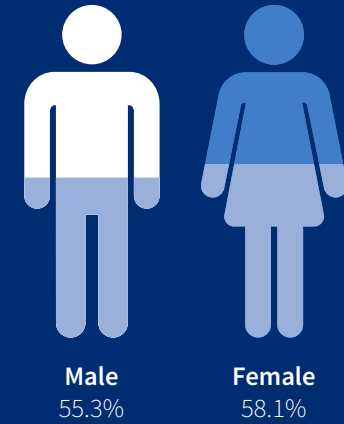
Declaration

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

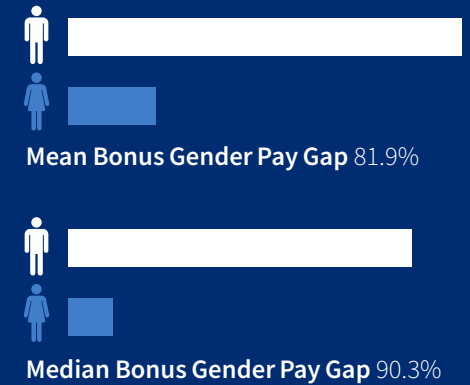
Ben Russell
CEO, Car Care Plan

Bonus Analysis

Proportion of male/female employees receiving bonus.



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





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