

Our people

We are nothing without our people. We employ thousands of people throughout the UK who use their skills and expertise to help make insurance much easier and better value for our customers.

We know that to remain a successful business we must reflect the customers we serve on a daily basis. We are proud of our diversity and actively encourage people to celebrate the different personalities that make up the Group. It is central to our values and our identity.

We have an open culture of dialogue between management and staff at all levels. This is underpinned by an Employee Representative Body ("ERB") which is made up of colleagues elected by their peers to represent their views at divisional and company-wide level. As of October 2018 our gross staff turnover rate was 16.5%.

It is one of the reasons why we have such an engaged and motivated workforce, with 90% of employees taking part in our employee opinion survey this year.

Yet again we saw positive results, with an increase in our full engagement score from 78% to 81% – 36 percentage points higher than when we first ran the survey in 2014.

The percentage of employees who are proud to work for the Group also increased from 91% in 2017 to 92%, while 87% tell others that the Group is a great place to work (85% in 2017).

92%
**of employees are proud
to work for the Group**



// I'm shaping the way we deliver our future recruitment programme. The fantastic technology we can use for video interviews will really move us into the digital era.

CHRISTINE SWIFT
RECRUITMENT TEAM MANAGER, LEEDS



// I love how customer focused the business is. It is very open to feedback, encouraging everyone to put forward ideas to improve the customer journey.

DIPIKA BAJWA
CUSTOMER SERVICE
ADVISOR, LEEDS



// When we receive damaged cars I prepare, paint and polish vehicles to the manufacturer's standard. We have a great working environment here, being part of a team that cares for its customers and employees.

JASON HODGSON
PAINT TECHNICIAN, DLG AUTO
SERVICES, WELWYN GARDEN CITY

Best Companies results

We came third in the 'Best Big Companies to Work For' award in the prestigious Sunday Times list 2019. This has come from a collective belief that having a great team of highly engaged people pulling in the same direction will deliver better results for customers, and in turn, great results for shareholders. For more information see www.b.co.uk/the-lists/big-companies.

My life

We understand that work doesn't always come first. We're all human beings with our own families, people we care for, other responsibilities and dreams to follow. We launched a new set of policies, designed to be simple and flexible, to help our people focus on what matters to them.

- Employees with at least one year's service receive full pay during the first 20 weeks of maternity and adoption leave

- Shared parental leave and pay mirrors our maternity and adoption benefits; our employees can ask to split their leave into shorter periods with periods of work in between, to help settle back in as easily as possible
- Up to 12 weeks' full pay as part of a phased return to work following a period of maternity/adoption/shared parental leave for all employees
- Two weeks' paid paternity leave for all employees
- Up to four weeks' unpaid parental leave each year is also available to all parents, carers and grandparents
- A period of paid compassionate leave can be agreed for anyone
- Paid time off and/or flexible working arrangements can be agreed during IVF investigations and treatment
- Up to 12 months unpaid lifestyle break for anyone wishing to pursue something that really matters to them

We know that successful businesses are the ones that offer greater flexibility and take meaningful steps to help people achieve this. We are proud of being one of the first 10 companies to back a campaign calling for large firms to publish policies on their external websites.

Idea Lab

The Group runs Idea Lab, rewarding employees who generate solutions to improve our customers' experience and make the business more efficient. This has empowered people to think differently and share their creativity.

Some of the highlights include:

- Giving our drivers tool kits when returning vehicles to customers in case any further minor damage arises on the delivery which can be instantly fixed
- Improving efficiency with extra vehicle checks for our Green Flag business
- Using dedicated social media pages to alert customers to fraud trends

I help monitor and oversee the risk management decisions the business needs to take. I love the breadth of what we do as a team, we're always thinking differently.



LAURA BROMFIELD
INSURANCE RISK
MANAGER, BROMLEY



This year we celebrated three years of success with over 5,900 ideas.

£3.25 million
Saved for the business

£137,000
Awarded to our people

£27,300
Donated to charity

Diversity and inclusion

Building a diverse and inclusive culture takes multiple initiatives to work together. We remain focused on bringing in new methods to improve our performance, ensuring that all employees take ownership in communicating the importance of inclusive behaviour.

To challenge ourselves, we took the step this year to sign an industry-wide pledge that sets out expected minimum standards of inclusive behaviour. It commits us to speak up and call out inappropriate or discriminatory behaviour, even when it is uncomfortable to do so.

Diversity

The Group is proud of its Diversity Network Alliance ("DNA"), the employee network which champions diversity and inclusion in our business.

We are building inclusive leadership programmes for all managers to assist them in managing their teams. Senior leadership teams are also setting specific diversity commitments aligned to their function's needs, including, but not limited to, recruitment and performance decisions.

This year our recruitment team has received training on removing gender-biased language when advertising for roles, including how to use tools which identify gender specific wording.

Pay

In April the Group reviewed its pay structure and introduced a new company-wide minimum base salary of £18,000 for full-time colleagues, 6% higher than the Living Wage and 18% higher than the National Minimum Wage.

As of April 2018, our median gender pay gap was 15.4% compared to the financial services industry average of 22%.

Annual Incentive Plan

The Group's AIP ensures that all our people are judged on the basis of delivering against our Customer Experience and People agendas. We know that a good customer experience means that people are more likely to recommend us to others. This is why the Group's Customer Experience agenda is focused on making it easy for customers when they take out cover, need to make a claim or require complaints to be resolved swiftly. We are only able to deliver this due to our people, which is why we place a sharp focus on diversity and inclusion and regularly engage with our people throughout the year. The AIP therefore ensures a strong link between pay and the Group's performance on these specific metrics.

Employee share incentive scheme

All colleagues are able to benefit from an attractive Buy As You Earn scheme. Our people are rewarded with a top up share for every two they purchase, incentivising people to benefit from the Group's success.

Colleagues have also benefited from free share awards. In March 2018 colleagues received a £500 free share award to celebrate the Group's anniversary of its launch on the London Stock Exchange; this is in addition to three separate share awards made in previous years. These schemes are equivalent to an Employee Stock Purchase Plan and Employee Stock Ownership Plan in the US.

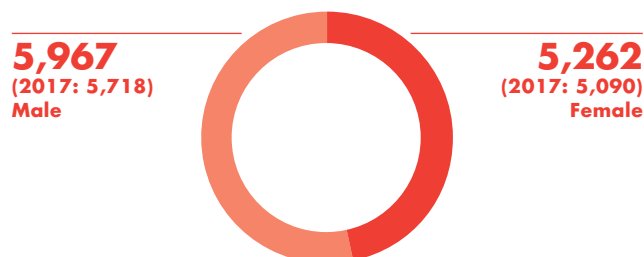
Women in Finance Charter

The Group made significant progress against the Women in Finance Charter commitment of 30% females in senior leadership positions by 2019, and in 2018 we achieved 28%. This improvement has come from a combination of external hires (utilising methods such as gender balanced shortlists), and internal promotions, which will continue by utilising the Group's new cross functional talent mobility forum.

Hampton Alexander Review

The Hampton Alexander Review set targets for FTSE 350 companies to have at least 33% women on their Board and in leadership positions by 2020. The Group is ranked 13th in the FTSE 100 for female Board representation, with 42% of the Board being female. This exceeds the target ahead of time. Within the FTSE 350 Non-Life Insurance sector, we are ranked 1st for female Board representation and 4th for combined Executive Committee and direct reports to the Board.

Gender diversity of all employees



Gender diversity of senior managers

