



GENDER PAY GAP REPORT

MARCH 2018



FOREWORD

Transparency is key to the diversity and inclusion strategy at Crawford & Company®. We openly share the government's ambition to see balance at all levels across both Crawford® and other companies in the financial sector.



Clive Nicholls
CEO
UK & Ireland

"We are actively creating a Crawford culture designed to encourage and open up opportunities for women, while eliminating their barriers to succeed. To this end, we have several goals and programs in place that we are looking to replicate throughout our business in the coming years. This gender pay gap review has been the perfect catalyst for us to explore the gender balance within our organisation."

WHAT IS THE GENDER PAY GAP?

The gender pay gap is the difference between the average earnings of men and women, expressed relative to men's earnings. Gender pay looks at what women earn compared to men, it does not look at like for like roles. This figure provides us with a gauge as to the relative earning power of men and women, reveals the level of equality in the workplace and provides an indicator as to whether organisations are taking full advantage of the talent available to them in the labour market. From 2017, any organisation that has 250 or more employees must publish and report specific figures about their gender pay gap.

Read more about the Gender Pay Gap legislation [here](#).



ABOUT CRAWFORD

Based in Atlanta, Crawford & Company (NYSE: CRD-A and CRD-B) is the world's largest publicly listed independent provider of claims management solutions to insurance companies and self-insured entities with an expansive global network.

Crawford offers insurance claims management services, risk consulting, data analytics and workplace health services to corporate risk managers, London and Lloyd's market, general insurer and broker clients.

GLOBAL PROFILE



700
offices



8,800
employees



70
countries

UK PROFILE



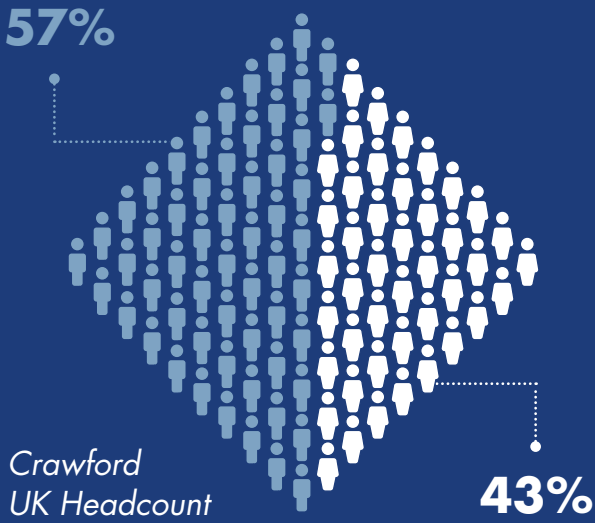
26
offices



1,200
employees



KEY DATA



A total of 1,195 'full-pay relevant employees' were included in the Crawford UK gender pay gap calculation, which relates to individuals employed on 5 April 2017.

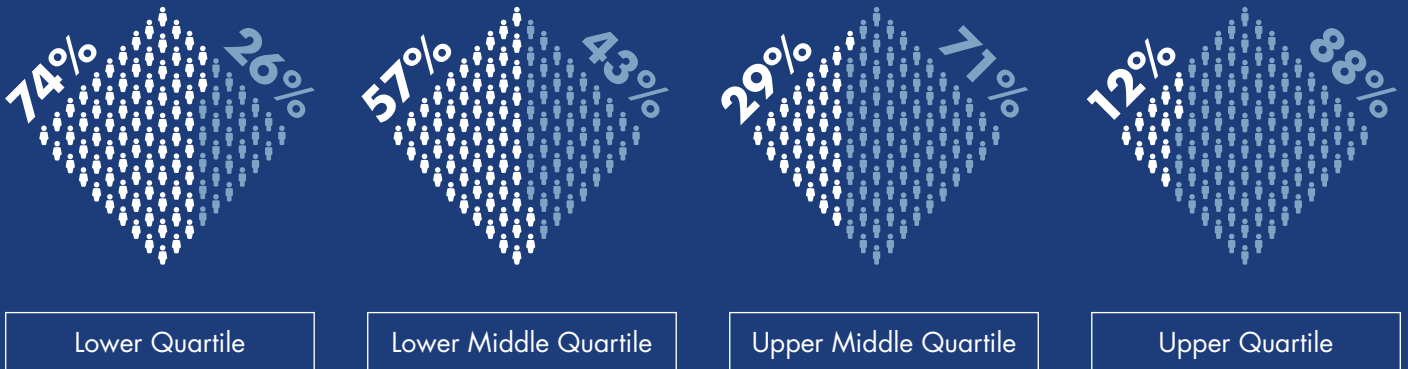
The results of the analysis illustrate that Crawford & Company in the UK has a gender pay gap, with hourly rates favouring male employees in both the mean and median calculations (difference in hourly rates of pay):

Mean Gender Pay Gap —————→ **43.5%**

Median Gender Pay Gap —————→ **47.5%**

We recognise that traditionally a greater proportion of men than women have pursued careers in the insurance sector, a trend which is particularly apparent within our UK operations. The gender pay gap at Crawford & Company is largely attributed to the fact that currently more senior roles are held by men than women. This is evidenced by the following chart which shows the proportion of men and women in four quartile pay bands, ranked from lowest to highest paid:

Quartile Pay Bands



Part-time working is another crucial factor to take into account when looking at the root causes of the gender pay gap, especially given that hourly pay rates for part-time workers tend to be lower than those of full-time workers. In April 2017, 11% of our employees were part-time workers, of which 78% were women:

Part-time Workforce



We do not believe there are any equal pay issues amongst our UK employees. Therefore, the gender pay gap does not highlight an issue with equal pay, but more one of imbalance at various levels of the organisation. Crawford has been working to address this imbalance and will continue to do so. We aim to ensure the equal participation of women and men at all levels, ensuring equal access to the same recognition, reward and career progression opportunities.



Clive Nicholls
CEO
UK & Ireland

“Put simply, there are just not enough women in senior positions in our business, and therefore we are seeing this disparity in both hourly rates and bonus payments. Not to be confused with equal pay, this gender pay gap is a clear signal that we need to encourage more women to take leadership opportunities within our business. We are committed to reducing our pay gap over the next few years, and as part of our ongoing approach to diversity and inclusion, we are putting a number of programs in place to encourage agile and flexible working.”



BONUS PAY GAP

When looking at bonus payments, there is a significant mean bonus pay gap of 69% favouring men, and a median bonus pay gap of 50%. The following charts illustrate the proportion of men and women who received bonus pay in 2016/17:



This is also largely reflective of the higher number of men in more senior manager roles and the higher proportion of females in part-time positions.



Harsha V. Agadi
President
and CEO

“There is much more still to be done, but by creating a culture that transparently discusses the challenges which still exist we are working to give back, support women and help them pursue their careers without barriers in their way. We are creating a Crawford culture designed to encourage and open up opportunities for women, while eliminating barriers to succeed. For example, by supporting working parents and helping them achieve the right kind of work-life balance, or by providing flexible working arrangements, we can keep talented people within our business.”



OUR COMMITMENT

As an illustration of our commitment to achieving balance, we have set a development plan for the next few years:

1 Training	2 Leadership	3 Awareness	4 Progression	5 HR

Diversity & Inclusivity

Equal opportunities training for all managers, to include gender diversity and inclusion, possibly consider training around unconscious bias

Responsibility

Appoint a UK leadership member and HR business partner as having responsibility for "gender diversity and inclusion"

Visibility

Raise the visibility of women internally – consider establishing a women’s group

Career Paths

Better career progression – appraisals and assistance with career planning for all

Policy

- Encourage flexible working policies
- Enhance maternity and paternity policies and return to work policies

Professional Qualifications

Continue to invest in employees who wish to become professionally qualified – ensure flexible study options are available

Future Leaders

- Raise awareness with females at university via our graduate scheme
- Encourage female graduates to apply as well as males, to encourage more females within the loss adjusting industry

Raise Profile

- Look for opportunities to promote female leaders within the business
- Promotion of Women in Insurance and Women in CILA groups
- Promotion of The 2018 Business Insurance & CLM Women to Watch Awards

Support

Mentoring schemes to support women (as well as men) in achieving their ambitions

Fairness

Review of bonus and reward strategy to ensure that it is fair and consistent across both male and female employees



Geraldine O'Sullivan
Head of Human Resources
UK & Ireland

"We are committed to giving women in our organisation the skills and opportunities to progress, creating a model which we believe will inspire more women to join the business over the coming years. To do this effectively, barriers to progression need to be directly countered and policies need to reflect fairness and equality. We have therefore started on a program of initiatives and awareness campaigns that will affect our culture, embody our values and encourage a positive attitude to diversity and equality."

