

**Gender
pay gap
2019**

Our organisation has transformed itself over the last 18 months with a new and reinvigorated ambition to lead the way in Connected Mobility protection.

This journey has only been possible by placing a significant emphasis on creating a culture that draws upon the richness of our unique experiences – reflected by talented people from all genders, races, religions, sexual orientations, ages and backgrounds. We capitalise on what is unique about our people and by accessing, recruiting and developing talent from the broadest possible talent pool – creating a truly connected community.

Our customers expect the highest standards from our people and we expect the same when it comes to inclusion. To drive ethical, inclusive and community conscious practices, we treat everyone as equals, ensuring colleagues at all levels help to support our position on equality and inclusion. Please read on to see our results and also what we are doing to address any imbalances at AND-E.

ANDY PREACHER
PEOPLE AND CULTURE DIRECTOR UK

As an organisation with a firm belief in addressing our gap we have a number of plans in place to achieve a better balance. We believe our key issue is one of sectoral representation, not necessarily pay.

What our data tells us is that we can do more to ensure that we are attracting women in to Executive level positions as they become available and that our business is providing the right development pathways for all our colleagues.

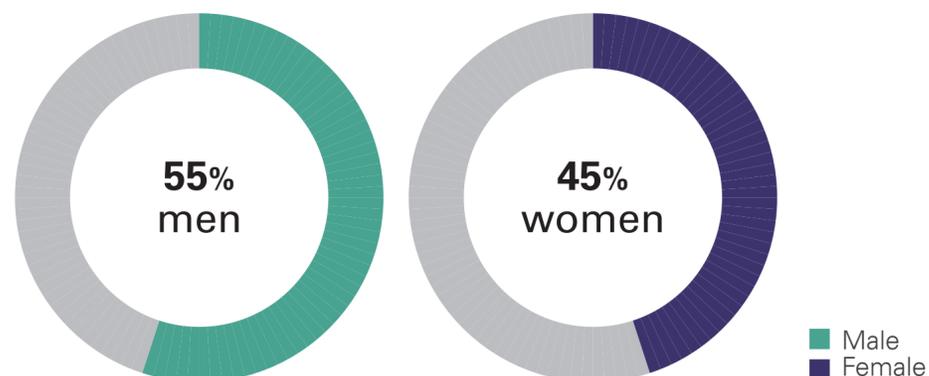
We also still know that women make up only 16% of Tech roles in the UK.*

As an insurtech organisation, we need to continue to explore how we reach out to young women and really promote the advantages of tech and data based careers.

There are a number of additional factors that can impact on the Gender Pay Gap including location and occupation to name only a few. With the ONS reporting in 2019 a difference in average weekly earnings of over 38% between London and the North East, having a geographical split between our London based Head Office functions and our Operations Contact Centre in the heart of Newcastle has an obvious impact.

*www.wisecampaign.org.uk

AND-UK are the European subsidiary of Asia's largest insurer which is part of the MS&AD group; providing both retail and corporate products to meet our customers and partner's needs.



We have **416** employees across Central London, Epsom and Newcastle.



What is the Gender Pay Gap?

The gender pay gap has always been a topic of interest, but in an attempt to increase awareness and improve pay equality, the UK government introduced compulsory reporting of the gender pay gap for organisations with 250 or more employees for the first time by April 2018*. Previously we reported as Insure the Box. However, following broader group integration in 2019 we are reporting for the first time as Aioi Nissay Dowa Insurance Management – an entirely different organisation to the one we were 12 months ago.

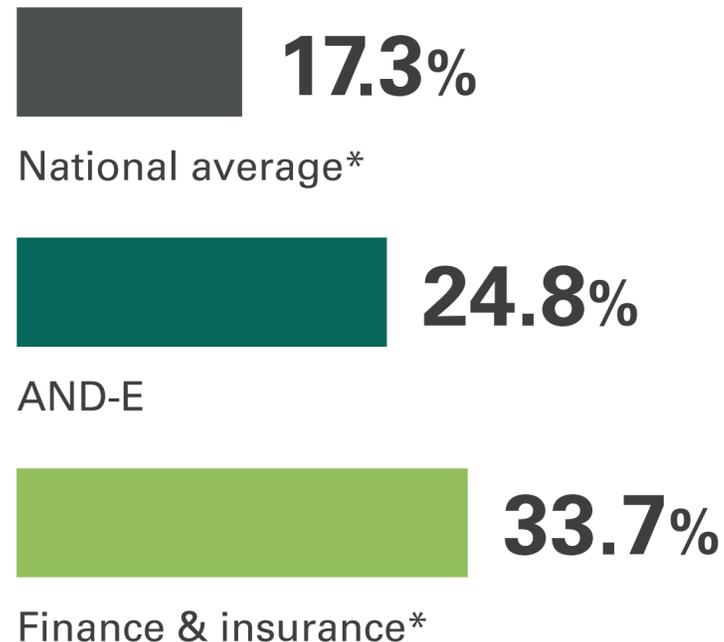
One really important point is the distinction between the gender pay gap and equal pay.

Equal pay deals with pay differences between men and women who carry out the same or similar jobs. This is something AND-E carries out regular audits on to ensure colleagues are not being disadvantaged because of their sex.

The gender pay gap shows the differences in the average pay between men and women, the causes of which in any business can vary enormously.

*Advisory, Conciliation and Arbitration Service and Government Equalities Office (2017) Gender pay gap reporting: overview

What is our Gender Pay Gap?

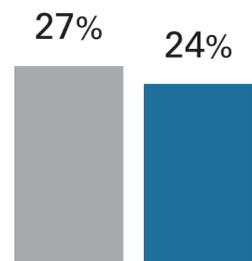


*Taken from Office of National Statistics (ONS) Report Released 01/10/19

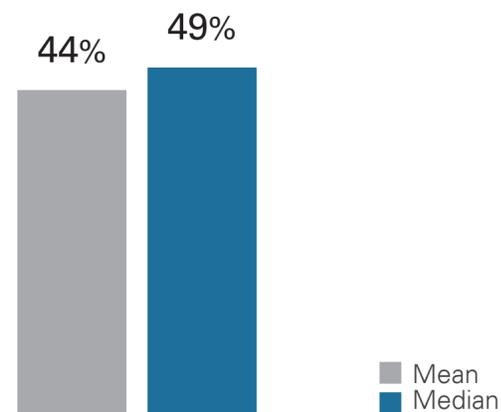
Our data tells us that there are fewer women working in our better paid central shared services roles. Women in those teams are paid at an equivalent level to their male counterparts.

Key data

Hourly fixed pay all

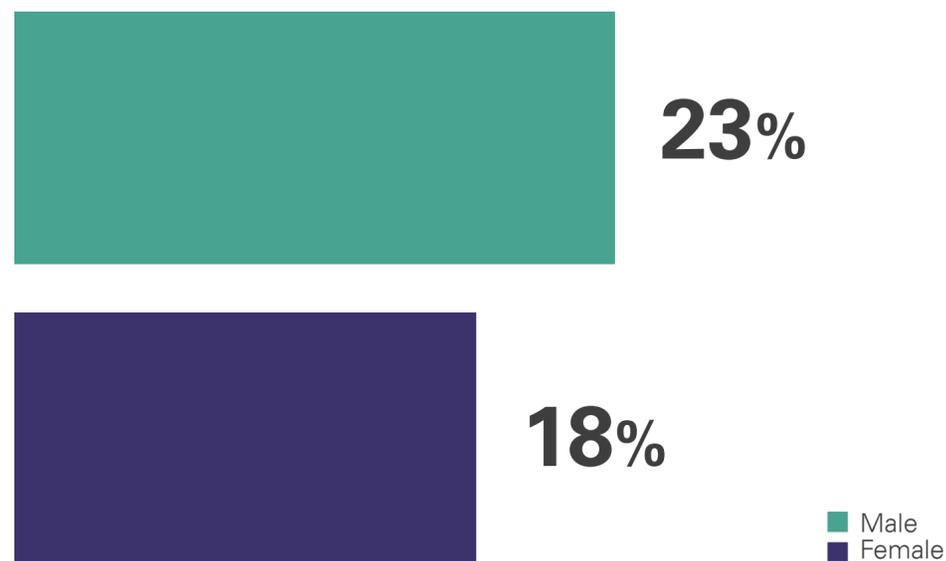


Bonus paid

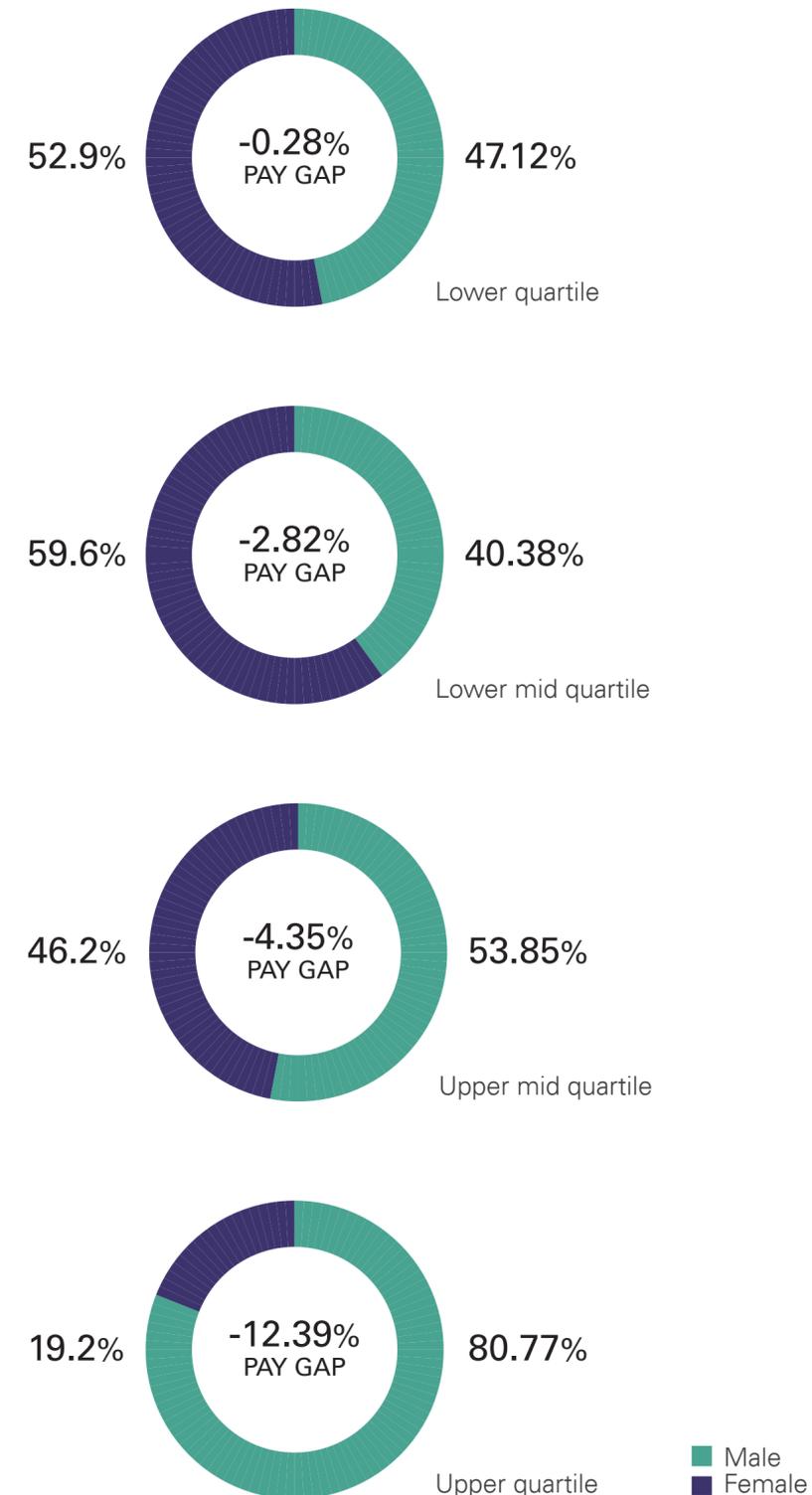


The table above shows our overall mean and median gender pay gap based on hourly rates of pay as at the snapshot date (i.e. 5 April 2019). It also captures the mean and median difference between bonuses paid to men and women at AND-E in the year up to 5 April 2019, i.e. for the 2018 performance year.

Awarded a bonus



Quartile pay band



OUR GENDER PAY GAP

Our Culture

Our Culture and Behaviours are incredibly important to us. They were co-created with our colleagues to ensure all viewpoints were taken into consideration. **Our Behaviours are at the forefront of our recruitment practices**, and reflected throughout our colleague journey, providing **a consistent fair and unbiased standard to which we all aspire**. To truly embed our Culture and bring it to life in everyday working practices, **we are committed to developing our leader's awareness of their Unconscious Bias via a group wide eLearning programme**. This precedes attendance of our recruitment and performance management programmes which focus on a fairness and consistency. This enables our leaders to apply an 'inclusive practice' approach to people management.

Health & Wellbeing

Our award winning health and wellbeing programme is fully supported by our senior teams and co-created with our colleagues to ensure it is focused on the matters that mean the most to them. Our targeted initiatives support our colleagues in making informed and healthy life decisions. **Over 10% of our workforce are dedicated to supporting our programme** performing a variety of roles which include Health Advocates, Mental Health First Aiders and Domestic Abuse Champions.

Our customers expect the highest standards from our people and we expect the same when it comes to equality.

To drive an ethical, inclusive and community conscious organisation, we treat everyone as equals, ensuring colleagues at all levels help to enforce our position on equality and inclusion.

In an attempt to close the Gender Pay Gap at AND-E we are leaving no stone unturned.

We are committed to evolving of our programme throughout 2020. Two of our key initiatives include:

- ▶ **Mental Health Awareness training** for all leaders
- ▶ **Creating a menopause policy**, support and education programme

Both initiatives are aimed at promoting greater awareness of the subjects to ensure our team feel supported through all stages of their life and career with us and are ready to confidently take advantage of career progression opportunities available.

Family Friendly Policies

- ▶ We realise that **supporting both parents through the birth of a new child** is of paramount importance to help readdress the

stereotype of women always being the one that stays at home. That's why we offer an **Enhanced Family Friendly policy** which offers both men and women an equal opportunity to stay at home following the birth of a child at exactly the same rate of enhanced pay.

- ▶ We're challenging ourselves to continue to **support flexible working and job share options**, spanning all roles and levels. **We currently have 13% of our employees on some form of flexible working arrangement.**

Apprenticeships & Qualifications

We believe in the benefits of lifelong learning and are committed to providing this ongoing programme to all colleagues throughout the year to make sure those on family leave or career breaks are included. **Our Apprenticeship and external Qualification programme supports the career development of over 70 colleagues through professional and vocational qualifications.**

To celebrate and recognise the talent within our communities and our commitment to showcasing apprenticeships as an effective and meaningful way to gain the skills, qualifications and experience needed to succeed in the workplace, **we also recently sponsored Newcastle Colleges North East apprenticeship awards.**

To complement our apprenticeship offering we also promote personal learning short courses. These provide colleagues with an opportunity to complete qualifications on a wide range of subjects, not necessarily related to the workplace. Some of our most popular courses include Health and Nutrition, Safeguarding, Mental Health in Young People, Counselling and Team Leading – providing this opportunity demonstrates our commitment to personal development as a whole.



External Partnerships

To help address the imbalance of women working in STEM roles **we are partnering with local schools, universities and the North East Local Enterprise Partnership** to support their achievement of the 8 Gatsby Benchmarks and deliver 4 key aims:

- ▶ **Promote careers** in the insuretech sector
- ▶ **Improve careers provision**
- ▶ **Improve workplace readiness** of young people in our region
- ▶ **Drive ambition and raise aspirations and awareness** of the exciting careers available in our sector

Our pilot 'Workplace Wednesday' programme in conjunction with Cramlington Learning Village received fantastic feedback from participants. As a result, our strategy will evolve to deliver similar events as well as focus on creating a number of STEM (Science, Technology, Engineering and Maths) work experience placements and development of a summer intern programme in our technology HUB.

To keep our finger on the pulse of the latest developments, ideas and thinking which ensure our organisation is truly inclusive and continues to support the needs of both our current and future talent we attend the **Women in Technology conference**. The result, both women and men can access the educational tools, inspiration, knowledge and connections needed to thrive as individuals and become active participants in driving progressive change and equality in the world's most important sector.

Organisational Development:

With an aim to 'Enhance organisational performance through innovation in learning' **our award winning Organisational Development programme** uses our GEAR framework to provide an innovative and structured approach to personal and professional development for all colleagues.

2019 saw a huge investment in learning across the organisation and the successful

implementation of a series of key initiatives aimed at growing and nurturing talent, making career progression a fundamental part of our ongoing plans. As well as our BAU leadership development in role and qualification and short course offering we also saw:

- ▶ **The conclusion of our first Emerging Leader programme** during which 57% of participants received a promotion whilst still on their development journey.
- ▶ **The launch of our new performance management approach** which not only helps embed our behaviours and culture by bringing it to the forefront of daily working life, but asks all colleagues to consider how they feel about future career, personal and professional development and asked to record this for discussion during the meeting with their line manager.

During the next 2 years we aim to:

- ▶ **Continue to develop role appropriate learning plans** for our colleagues to support ongoing career progression
- ▶ **Create career pathways** to ensure development routes are clear and have a structured approach to equipping colleagues with the skills and knowledge they need to succeed
- ▶ **Develop a group approach to mentoring** which means we have a strong mix of role models who can support the aspirations of

those looking to develop their skills or progress their careers.

► **Strengthen our KID maternity support programme.** With an aim to ensure colleagues feel confident to re-join the team and take advantage of all opportunities to progress their careers when they return to work, our KID programme invites those on maternity to attend up to five paid development sessions during their family leave. Topics include paediatric first aid, healthy eating, recognising and living with post-natal depression, career confidence and family finances. Over 30 colleagues have attended so far.

Data

We've invested in better technology to enable us to analyse our diversity and development data – ensuring we remain on track to create a wholly inclusive environment.

Having a say

We're putting colleague opinions firmly at the centre of our People strategy. By taking an "always-on" approach to measuring and improving colleague engagement **we have created a true culture of listening.** Through our employee forum we can also ensure that colleagues at all levels have their views heard at the very top of the organisation.



“Thank you so much for all of your work in planning and delivering a fantastic day of activities for our Year 12 students. I had no idea what I was getting us all into when I developed this concept but if the next sessions are anything like this one, it has certainly been worthwhile! The sessions were brilliant as it gave the students true understanding that university is not the only way into a good job and really helped to change some perceptions they had about working in an office or contact centre. A huge 67% of students considered careers they hadn't previously after their experience and 83% were able to identify their employability strengths and areas for development. Amazing!”

Catherine Thomson - Sixth Form Head of Year / Careers Lead – Cramlington Learning Village

“As part of the AND-E Keep in Development Day training, I was invited to attend a course on Paediatric First Aid with other new parents. The course was brilliant, as well as learning about what I would do if my child choked, I learnt how to dress a wound, treat a burn and conduct CPR. A few weeks after the course, I was out shopping with my son when some food became lodged in his throat. I was able to quickly apply the skills I had learnt and dislodge the blockage. If it wasn't for the training I wouldn't have had a clue what to do. The course was very beneficial and really I'm very grateful that insurance companies were able to provide this opportunity for myself and other new parents.”

Emma Wall - Team Manager

“GEAR demonstrates the business group's commitment to develop in-house potential leadership. Personally, this shows that the company is committed to more than just producing a profit but to invest in its staff.”

Neil Glazin Financial and Reinsurance Technical Accountant

“Since joining the Organisational Development team as a Business Partner in 2018, Aioi Nissay Dowa have allowed me to put my personal and professional growth front and centre alongside my core job role. I have had the opportunity to develop and enhance my skills through external and internal training as well as being able to work on projects and initiatives that stretch me. Due to this I successfully attained the position of Group Head of Organisational Development. Of course this is a personal achievement of which I am very proud however, I do also attribute this success to the fact that my organisations made a commitment to supporting me and investing in growing my skills set to allow me to progress and demonstrating their belief in me long my learning journey. I now look forward to creating our 2020 plan to further develop our talent of the future with a focus on nurturing female talent in the insuretech sector and continue to commit to investing in our people and the belief they have the ability and potential to do amazing things.”

Pamela Avornyo – Head of Organisational Development

“I have been with the company for nearly 6 years and from the day I started I always felt supported as an employee. Nearly 3 years into my employment I became pregnant with my first child, as exciting as this was for me from a personal point of view it was also quite a daunting time from a career perspective. I had the same concerns that I believe any new parent would have around my working hours and my child, but also around my future career progression. I have to say none of those concerns have become a reality and the same support I have always had has continued when I returned from maternity leave. I have been able to come back to work on hours that are suitable for my family and which also allowed me to continue with my own professional development; all of which resulted in a successful promotion to Head of Customer Services for our Newcastle operation within 7 months of being back!”

Kelly Wilkins – Head of Customer Service

“I joined the company in December 2014 at the age of 17, I didn’t have any experience in insurance or working in a contact centre and I had only worked in retail prior to this so I was apprehensive to join the workforce. I was welcomed into the organisation and fully trained as a Customer Service Agent which empowered me to fulfil my role and gave me a passion for the vision and culture of the organisation. In November 2018 I joined the company Talent Pool which gave me the opportunity to enrol onto a National Vocational Qualification (NVQ) level 3 in Learning and Development. This has provided me invaluable skills such as: stakeholder management, challenging conversations within meetings and classroom training, project management and teamwork. Our organisation also has a real focus on the health and wellbeing of the workforce which has given me the opportunity to receive Mental Health First Aid England training within the organisation. Overall, I feel that AND-E is a great place to work, offering many opportunities to grow as an individual, as well as a professional, and I am grateful for the support and opportunities I have received over the years.”

Sarah Brown – Claims Agent

“I started working at insurethebox in March 2013 as an FNOL agent within the Customer claims Department and quickly went on to become a Senior Claims handler in December 2014, which gave me exposure to coaching and further elements of Accidental Damage. I was given the opportunity to work on the Total Loss, Recoveries and Protocol Hire teams over the following 2 years which allowed me to gain new claims experience from areas I had not had prior exposure to. Over the next couple of years I was given amazing opportunities to develop my career further and worked my way through three new roles to finally move into the newly created Supply Chain team in 2019. The development I’ve received has been massively appreciated, from being seconded into the Learning and Development team to design and deliver training, through to completing our in house Emerging Leaders course - the opportunities just keep coming!”

Gemma McRoberts - Supply Chain Relationship Manager



MS&AD Aioi Nissay Dowa Europe

Aioi Nissay Dowa United Kingdom Gender Pay Gap Report - this report details our results taken at April 2019 and focuses on areas to ensure gender equality.

For more information please contact our People & Culture team at peopleandculture@aioinissaydowa.eu