



Diversity Pack

2020

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Admiral's Diversity & Inclusion Forum was created in 2018 and we are now in our third year of work in this area. Interest has been growing but in 2020 it has really expanded, with many areas of the business and people from entry level to CEO level participating in discussions, training sessions and workshops of all kinds.

At Admiral our culture is very important to us and our culture values every member of staff. We have always had a principle that everyone should « leave their ego at the door » when you come in, but we definitely want everyone to bring their whole selves to work; we all make up part of The Team.

Our culture is welcoming, vibrant and open and because of that we have often believed that equality and inclusion happened « naturally » at Admiral. Over the last few years, we have used our strength in data to look at this and it has showed us that there are areas where we could do better. We have work to do in all areas; in 2020 there has been a big spotlight on ethnicity, and next year we want to bring topics such as social mobility and disability to the fore as well.

The good news is that overall we are doing well; we have a low gender pay gap, our proportion of BAME staff recruited and promoted is increasing, changes we are making are gradually taking effect, and we certainly have a lot of awareness and a very engaged community who are passionate about their topics. There is lots to do and we are looking forward to it!

Charlotte Bennett

Chair of the Diversity and Inclusion Committee

At Admiral Group we have commitments to our customers, our community, our environment and our people. As a part of our ongoing commitments to our people – our employees, we aim to create a successful working environment for all employees, embracing diversity in gender, religious beliefs, background, ability, age and sexuality.

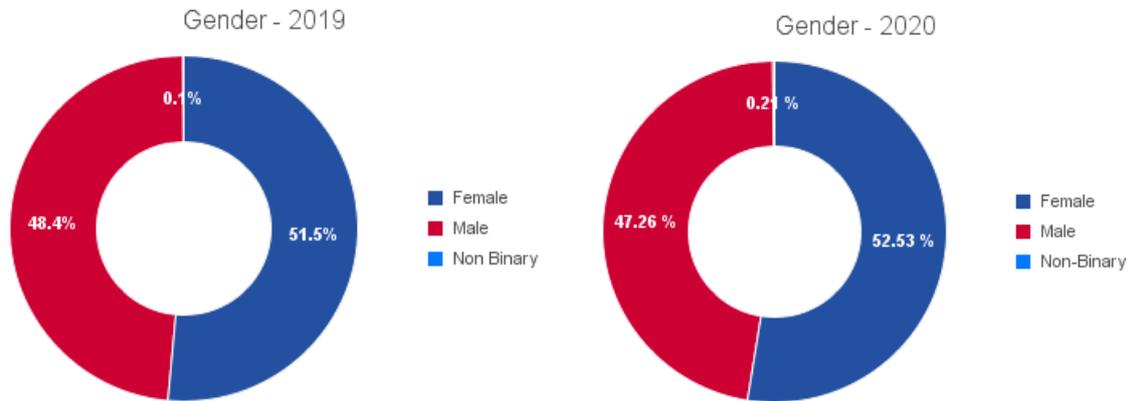
In 2020, Sian Lewis was appointed to the role of Head of Diversity and Inclusion. Alongside restructuring the working groups to facilitate intersectionality and communication, Sian has created a 5-year strategy. Additionally, Cristina Nestares, CEO UK Insurance, has been appointed as the Diversity and Inclusion executive sponsor.

Last year, we signed the Inclusive Behaviours in Insurance Pledge up to at CEO level and addresses all forms of potential discrimination in the workplace, whether on the grounds of age, disability, gender reassignment, marriage/civil partnerships, pregnancy/maternity, race, religion/belief, gender or sexual orientation. It sets out a clear framework of desired behaviours for leaders and their employees in the workplace, as well as in their interactions with suppliers and customers.

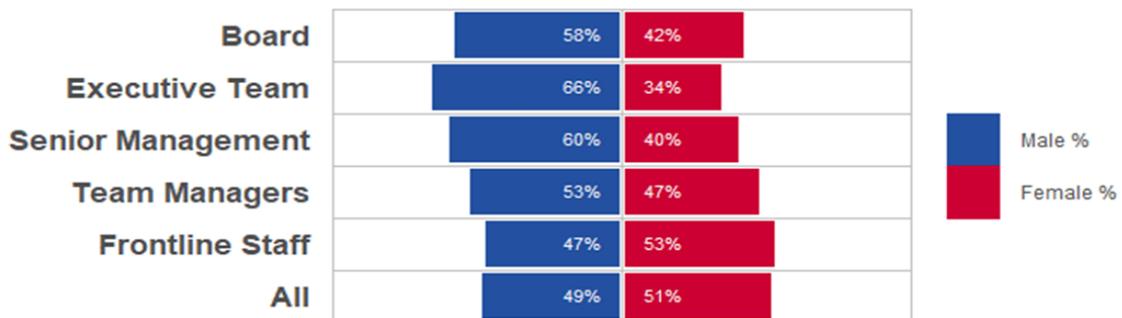
Due to global events this year, Diversity & Inclusion has been thrust into the spotlight, and consequently, the BAME working group has seen an increase in membership. Furthermore, the Coronavirus pandemic has had a huge impact on working life, particularly to our colleagues with caring responsibilities. Admiral has created the SMART working group in response, which promotes and offers solutions with regards to flexible working.

This year, there have been changes to where we capture the information for Diversity and Inclusion. While last year, we conducted a staff survey, the data for 2020 is from the Sensitive Information questionnaire we ask employees to fill out. When the new method for capturing the data was introduced, completed answers were transferred across to the new method where possible. The completion rates vary by question; however, on average the completion rate was 49.07%, compared to the average completion rate of 69.32% in last year's survey. Increasing our sensitive information completion rates has been highlighted as a key area for improvement, as it will allow us to represent our staff accurately and inform Diversity and Inclusion strategy.

Gender



We are proud to observe near equal representation of men and women across the whole business. When we look at these figures by grade, we notice a higher proportion of men than women working at Board, Executive and Middle Management level. We believe that this is the biggest contributor to our gender pay gap. In 2019, we reported a median gender pay gap of 4.49% and a mean gender pay gap of 12.87%.



Moving forward we are striving to increase the representation of females in managerial and leadership roles; diverse senior management teams perform better. As a reflection of our commitment, we previously became members of the '30% Club'. With an aim to have a board panel which is 30% female by 2020. We are proud to report that we currently have a board that is 42% female. Admiral have joined the Women in Finance Charter. We are committed to increasing female representation at an executive level to 40% by 2023, where there is currently a 34% female representation compared to 32% last year.

We have now started reviewing the gender split for all Admiral sub-boards and will be supporting women candidates to prepare for board roles.

To facilitate the recruitment of talented women into managerial roles Admiral are taking multiple actions. Recommending we have gender balanced short lists and on our interview panels and we continue to work with our recruitment team to assess the effectiveness of

these recommendations. We continue to use gender neutral wording in our advertisements and highlight flexible working on all our support function job adverts. We have also requested members of our gender focus group to join our independent recruitment committee (IRC) panel.

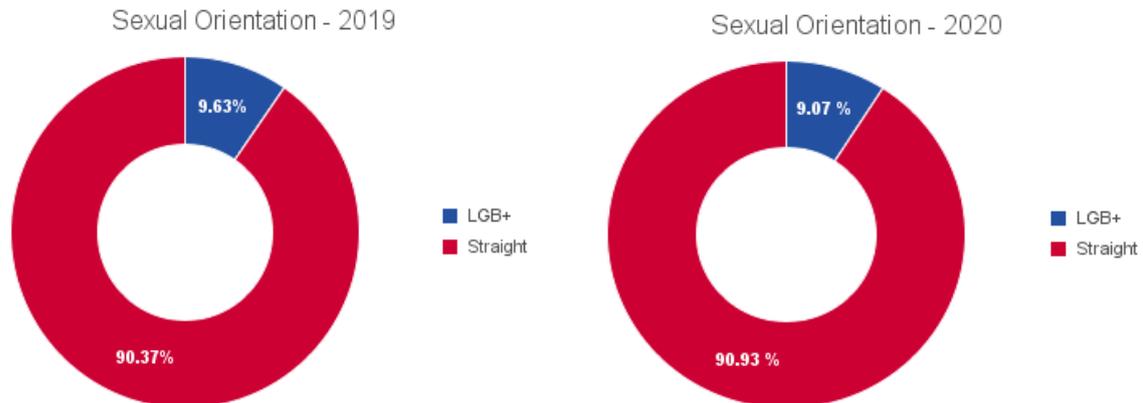
We are proud to have signed the PWC Tech She Can Charter aiming to inspire more women to play an equal part in the tech landscape.

Particularly through 2020, as a result of the Coronavirus pandemic, we have recognised the need for Flexible Working. Some of our actions include:

- To better support staff we have been researching opportunities for job sharing across the business.
- We will work closely with our Smart Working group in relation to flexible working for staff.
- We are in the process of building a community for parents and carers focused on sharing best practices, benefits, building a network and researching.
- Our Parental leave and shared parental leave family friendly policy are on our new Admiral Jobs website.
- We have been running a Maternity coaching trial and will review its effectiveness by the end of 2020.
- We plan to complete a full review of our policies in relation to gender such as parental and shared leave and menopause to ensure we are offering a policy that is adequate for our staff.

We are proud to announce Admiral placed 5th in the Great Places to Work – Best Workplaces for Women for Super Large Organisations this year.

LGBTQ+



The data in the pie charts above regarding sexual orientation is derived from the question 'what best describes your sexual orientation?' within the Sensitive Information questionnaire. The answers to this question include: 'Asexual', 'Bi', 'Gay/Lesbian', 'Pansexual', 'Straight', 'I'd prefer not to say' and 'Not listed'. The 9.07% of people who identify as LGB+ were then split by job level as shown below. 3 levels of seniority have been listed in order to protect the anonymity of employees where numbers are low.

Level	LGB+ headcount
Entry Level	85.48%
Team Managers	10.84%
Senior Managers	3.68%

There is a separate question within the sensitive information questionnaire regarding Trans identity, and therefore it is not included as part of a sexual orientation data set. This is why, despite referring to the community as LGBTQ+, the pie charts are labelled LGB+.

Do you identify as Trans?	%
I'd prefer not to say	1.60%
No	97.69%
Yes	0.71%

We took part in the Stonewall Workplace Equality Index survey for the first time last year and 91% of our LGBTQ+ employees who responded* felt able to be themselves at work. We're very proud of that.

We received valuable feedback from Stonewall from the Equality Index which has given us some clear actions to ensure we are an inclusive workplace for everyone regardless of how they identify. For the next cycle of the index, Stonewall are introducing a Bronze, Silver and

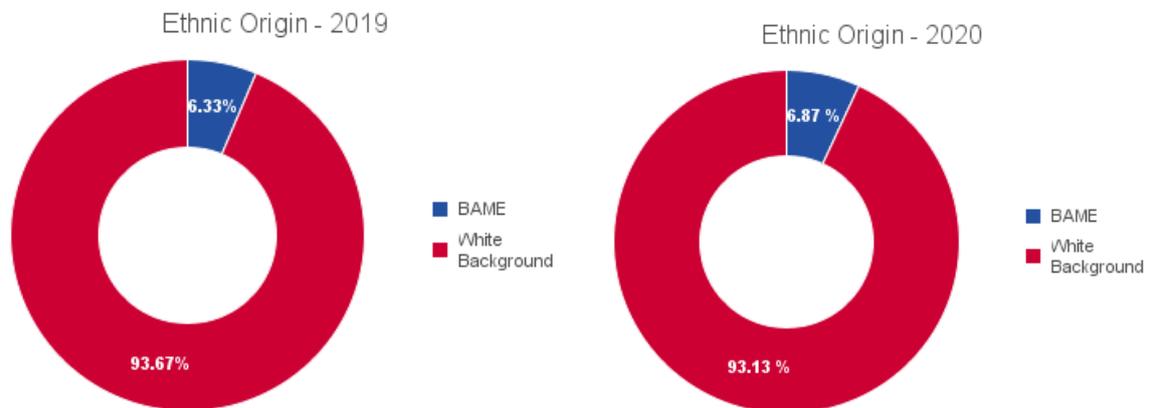
Gold award so we are aiming to meet the bronze criteria as a minimum, based on 9 specific actions that we are committed to delivering in the next year.

As with all areas of our business, the Covid-19 pandemic has given us challenges in continuing our work. We have adapted to supporting our employees through online content and events including:

- LGBTQ+ mental health webinar in conjunction with Stonewall Cymru, Heads Above the Waves and our own Ministry of Health.
- We have created a series of podcasts featuring our employees discussing their identities and covering topics such as mental health, the importance of Pride, coming out and gender identity, including the use of pronouns.
- LGBTQ+ Pride webinar in conjunction with Pride Cymru, Glitter Cymru and Principality
- Continued support of Pride Cymru as headline sponsor of their programme of online events in August.
- Supported Stonewall's Trans Rights Are Human Rights campaign, joining with over 100 other leading organisations in making a commitment to supporting our trans and non-binary colleagues.
- We celebrated Bi Visibility Day, breaking some common myths about bi identities and sharing one of our employee's personal experience in the workplace.

*136 LGBTQ+ Admiral employees completed the Stonewall Workplace Equality Index survey

Ethnicity



The Admiral BAME (Black Asian Minority Ethnic) Forum was established as part of the business' wider diversity strategy. Our two main goals are to ensure that race does not act as a barrier to entry, nor a barrier to progression. We are a signatory of the Race at Work Charter demonstrating we are taking practical steps to ensure our workplace is tackling any barriers that ethnic minority people face in recruitment and progression.

The recent BAME 3 Year Anniversary Presentation to ABC illustrated the history and purpose of Admiral's BAME forum and mapped out a number of key initiatives that were quite rightly being progressed in order to:

- Cement our position within the employment sector as a key promotor of diversity and inclusion.
- Reinforce that diversity and inclusion is fundamental to our culture and embedded in all operating practices.
- Increase the % of BAME employees working for Admiral in line with our geographical demographics.
- Increase representation from BAME employees at senior management level and above.
- Ensure work life experiences are consistent across all ethnic groups including, pay, benefits, opportunities, inclusion and work life balance.

Within the presentation there were two key observations that suggested immediate action may be required:

- Admiral's UK BAME % is broadly in line with the economically active population within our geographic demographic (6.9% vs < 8.7%).

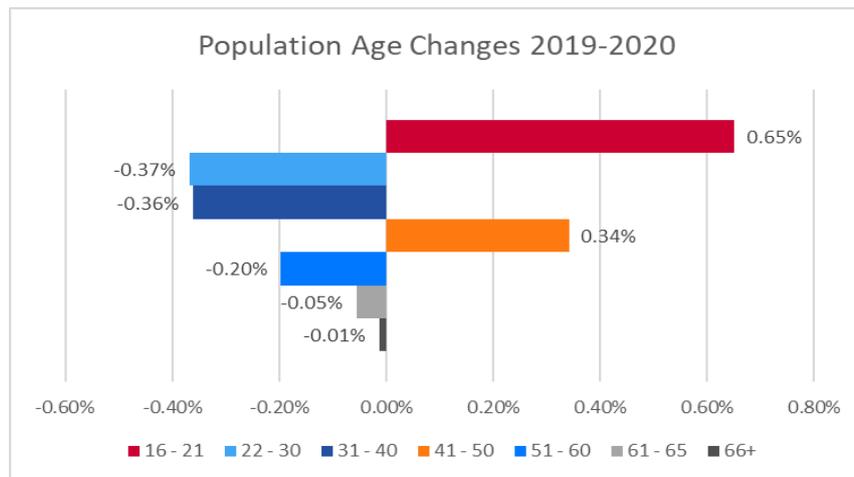
- BAME groups returned lower scores in the Great Places to Work (GPTW) survey in particular concerning fairness in respect of ethnicity (91% vs 97%), but this may be partly driven by role profile.

In November 2020, we published the BAME Diversity Analysis in order to contextualise these findings, with specific considerations towards geographical demographic, onboarding process, role profiling and Great Place to Work survey responses.

In October, we celebrated Black History Month for the 3rd year in a row. This included a news story on our intranet each week providing information to our colleagues.

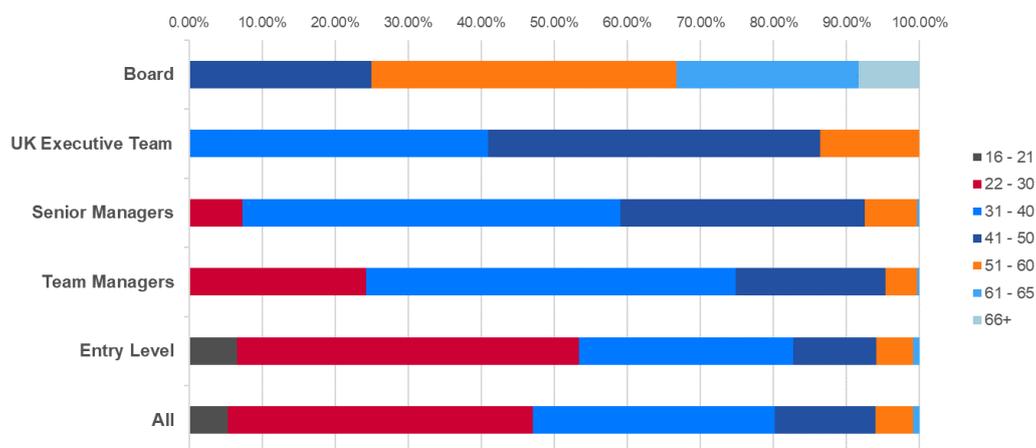
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Age



Over the last 12 months we have seen decreases in the proportion of our staff in several age groups including all those groups aged 51 and over, despite the fact that the workforce naturally ages and the increased pension age keeps people in work longer. The 16-21 age group saw the biggest increase suggesting that recruitment at entry level is successful in this category. More than half of our staff are now over 31, 20 % are over 40 and yet only 6% are over 50. This compares to a national figure of 31.8% of the workforce of the UK being aged 50 or over according to figures supplied by CIPD.

Over the coming months the Age group will be working to see whether this is a recruitment or retention issue and considering whether and how to address it. It may be useful, for example, to investigate the reasons that leavers in the older groups supplied in their exit interviews to determine if there are patterns.



Age groups from 22- 65 are well represented at all levels up to middle management although 16-21-year olds figure only in entry level roles. The age profile increases at Executive (31-65) and Board level (41+) as may be expected.

Social Mobility

The Social Mobility Working Group is working to ensure that every current and potential employee has a chance to fulfil their potential regardless of their socio-economic background. The SM workstream is trying to assess whether obstacles to joining Admiral or obstacles to progression for existing employees. The aim is to identify whether there are areas where additional support might be needed and to provide this support so that any gap created by background can be narrowed.

To achieve this, we have concentrated on five key areas:

Advocacy

- Took part in Reverse Dress Down day to support the Social Mobility Foundation (SMF).
- Signatory to the Social Mobility Pledge.
- Took part in Social Mobility Employer Index and have received an action plan of how to improve our ranking for next year.

Outreach and attraction

- A number of mentorships are ongoing with Social Mobility Foundation.
- In lieu of the work placements that we usually offer, Steve Wilson and Lidia Trojanowska spoke at SMF virtual placement events.

Communication

- We have run two virtual focus groups in each city: Swansea, Newport and Cardiff.
- 2 Atlas stories.

Progression

- Following queries at the Focus Groups last year we have introduced wording to internal job adverts to encourage applicants to get in touch with Recruitment to see whether salary can be matched and are monitoring the trends in this data.
- A further query led us to consider the effect of changing site on progression and are pleased to note that SMART working is enabling cross-site progression opportunities without the time or cost of commuting.
- The launch of the Talent Agility Programme (TAP) scheme provides an exciting progression route from operational to support areas.

- Work your way up success stories.
- Recently launched a Manager of the month initiative: celebrating how other Admiral staff have helped to support your development.

Data

- In January we introduced two questions to the D&I self-service and recruitment questions. We ask what type of school you attended and whether you are the first in your family to attend University. The purpose of these questions is to ascertain whether those individuals from disadvantaged socio-economic backgrounds enjoy the same success as those from more privileged backgrounds.
- Response rates are low at present so the conclusions that we are drawing are very tentative. However, the percentage of people who attended state school is not hugely different at Department Manager level to CCR level and, similarly, in Recruitment there is a similar percentage at the start and end of recruitment process. This indicates that socio-economic background is not having a disproportionate impact during the recruitment process or internal progression- great news!

Proud to be a Social Mobility Employer



We've signed up to

Partnership

Partner with schools or colleges to provide coaching to people from disadvantaged backgrounds.

Access

Provide structured work experience to those from disadvantaged backgrounds.

Recruitment

Adopt open employee recruitment practices and promote a level playing field for those from disadvantaged backgrounds.



Supported by the Harrison Centre for Social Mobility Initiative, proudly supported by the Harrison Foundation.

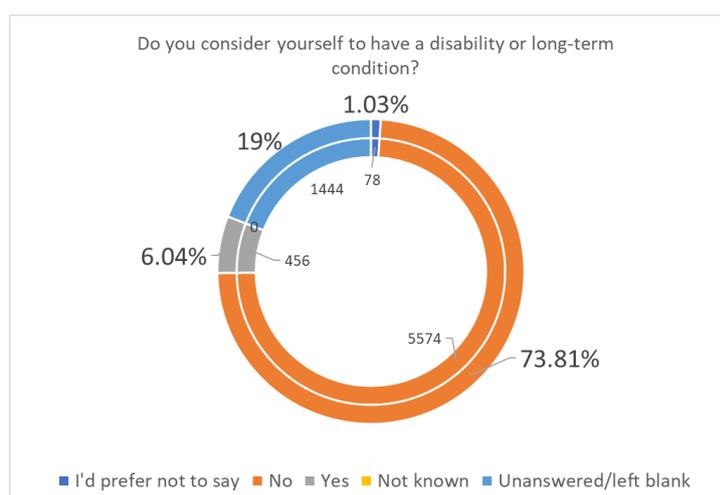
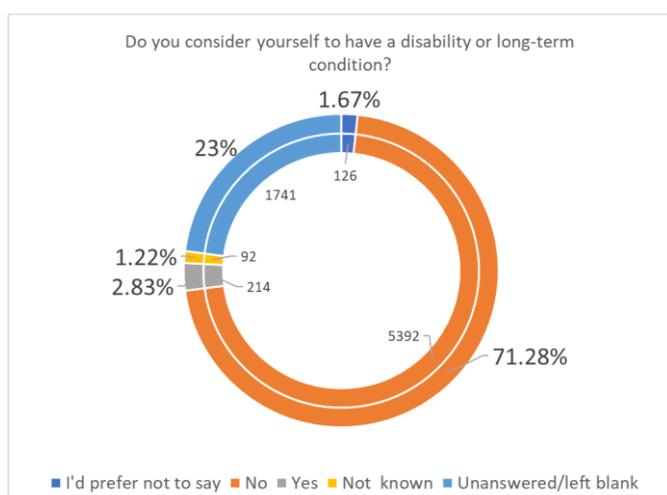
Disability

We have continued to actively encourage a culture where it is valued to 'share' if staff need assistance or guidance in this area. The figures below are suggestive of accomplishments to date.

Comparing 2019 to 2020, staff are comfortable in confidentially (and voluntarily) recording their answer to the question “*Do you consider yourself to have a disability or long-term condition (such as dyslexia, diabetes, arthritis, a heart condition or a mental health condition, for example) via our 'Inclusion and Equality' portal.*”

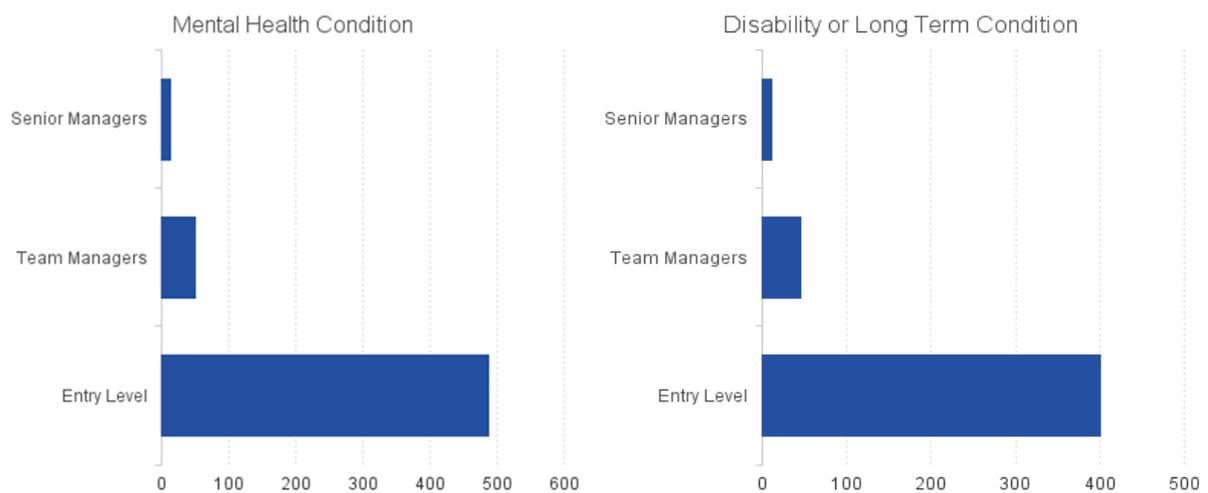
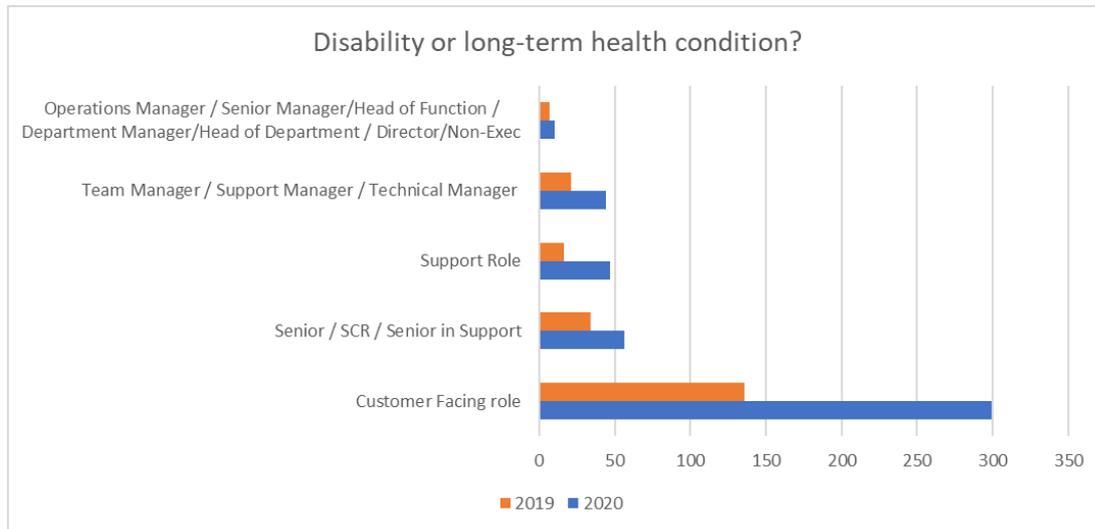
2019

2020



It is encouraging that less staff selected 'I'd prefer not to say' in answer to the question, and that the number who volunteered that they would consider themselves to have a condition (2.83% last year vs 6.04% this year) has increased. Staff feel positive about sharing a condition or a consideration that could be called a 'disability'.

It is also promising to note the increase in the types of roles/levels within the business where those staff work.



This past year we introduced the Workplace Support team into our People Services department, specialising in support and assistance for anyone who is neurodivergent, disabled, requiring initial wellbeing support for mental ill health or any other essential adjustments for a health condition.

In addition, we focused on the Admiral mental health strategy, introducing a new 'Wellbeing in the Workplace' assessment to proactively guide managers and staff via a support and signposting structure; due to the COVID-19 pandemic we broadened our Employee Assistance Programme to include the support of our immediate family members; People Service Executives reached out to those most vulnerable at this particular time too, with further one to one support in a variety of matters.

The COVID-19 pandemic has resulted in concentrated efforts to provide equipment, software and support to staff, with attention on those who needed extra adjustments when in the office - acknowledging that a new approach may be needed to aid someone in a different environment.

Neurodiversity is an important and topical area that we focussed energies on. From awareness training for all staff (via Admiral Academy), through to in-depth and externally recognised training for the new Workplace Support team, we wanted to be able to offer aid and modifications from pre-recruitment right the way through an employee's career at Admiral.

The logo for DO-IT, consisting of the text "DO-IT" in a bold, blue, sans-serif font, followed by a blue greater-than sign (>).

“Admiral is leading the way ahead of many companies and has shown a real commitment to ensuring the support for a neurodiverse workforce. It has been a pleasure to work with the Workplace Support team” Professor Amanda Kirby – CEO Do-IT Solutions

Our Disability Steering Group meets to discuss matters that affect staff, whilst engaging with external bodies to ensure we are at the forefront of thinking in our approach. We highlight our commitment via participation in events such as the ‘Purple Light Up’, which is a “global movement that celebrates and draws attention to the economic contribution of the 386 million disabled employees around the world.”

