



Ethnicity Pay Gap Report 2023



“At Admiral, we work hard so that our people experience a workplace where you can be yourself and where progression is never slowed or halted by gender or ethnicity. Ensuring that all colleagues receive equal opportunities and appropriate compensation is a fundamental part of our culture. I am really proud that 95 per cent of our colleagues believe that Admiral is a diverse and inclusive employer. This is vital in supporting Admiral’s purpose, to help more people to look after their future.

Above all else, we want Admiral to be a workplace where our colleagues can enable themselves, so we recognise the importance of nurturing an inclusive culture that reflects the diversity of our customers and communities. We continue to actively manage our talent pipeline through mentoring, coaching and training opportunities to achieve this.

We also acknowledge where we need to focus, and although there has been continuous investment in our data and technology capability to better serve our customers, when we review our colleague data for these areas, while it’s great to see that these functions are more ethnically diverse, we know that women are not as represented as we would hope and both these factors not only impact our pay gap reporting but also mean we need to do more.

We work hard every day to foster an inclusive workplace where all of our people feel they can achieve and reach their full potential and we’re committed to continue to work on the areas where we need to improve.”

Lorna Connelly, Head of People



Ethnicity

At Admiral, we're a company where you can. There are countless opportunities to be you, where you are accepted, supported, and most importantly, empowered to be yourself.

We prioritise doing what's right; for each other, for our customers and beyond. Our enabling environment is constantly developing and investing in you to reach your full potential. And as co-owners, you can influence and shape our future and make a difference.



Our data

We have used a snapshot date of 5th April 2023 and note that our data represents 5,802 colleagues across our UK businesses at that point. (This is based on 83% of our UK colleagues disclosing their ethnicity).

Ethnicity	Mean		Median	
	2023	2022	2023	2022
Hourly Gap	-13.5%	-13.5%	-3.6%	0.2%
Bonus Gap	43.1%	35.3%	54.1%	37.4%

Mean pay gap is the difference in average hourly and bonus pay between colleagues from underrepresented ethnically diverse backgrounds and white backgrounds. Median pay gap is the difference between the midpoint in the ranges of hourly and bonus pay.



Bonuses

Colleagues receiving bonuses



Underrepresented ethnic backgrounds
92.8%
(76.2% in 2022)



White background
96.1%
(88.2% in 2022)

Our data

Proportion of UK colleagues from underrepresented ethnic backgrounds and white (caucasian) background in each pay gap quartile %



■ Colleagues from underrepresented ethnic backgrounds (% and headcount)
■ Colleagues from white (caucasian) background

Investing in talent

One of the pillars of our business is equality, and we are committed to ensuring that all of our colleagues have the opportunity to reach their full potential and receive fair compensation.

While our ethnicity pay figures reflect that many of our colleagues from underrepresented ethnic backgrounds work in higher-paid functions such as IT, Data, Finance and Technology, we are committed to increasing representation across our entire business.

We believe that by fostering a culture of respect, inclusion and belonging, we can create more opportunities for our talented and diverse workforce; we have continued to develop our talent acquisition strategy to attract diverse talent pools and continue to utilise diverse job boards to ensure fair access to role opportunities.

We nurture our talent pipeline through succession planning and talent reviews, where we identify and support high-potential colleagues across all levels and functions, and we ensure ethnicity is taken into account in our succession planning. Across our business we have achieved an 83% ethnicity disclosure rate, but we recognise reaching 100% disclosure will give us a better view of the representation across all levels of our business and the pay distribution across each quartile. We have actions to increase the disclosure, such as giving context in our all-colleague mandatory diversity and inclusion training, explaining why we ask for personal information.

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One of our key employee resource groups is our Ethnicity and Culture Working Group, which works to remove barriers to entry and progression for colleagues from different ethnic and cultural backgrounds. To reinforce our commitment to diversity and inclusion, we have appointed Senior Manager Sponsors, who aim to maintain the highest standard of equal opportunities for all.

This year, our Ethnicity and Culture Senior Sponsor conducted focus groups with colleagues to better understand barriers to progression for underrepresented ethnic groups. These insights have informed our action plan to increase representation in leadership.

We are proud to be signatories of the Race at Work Charter and continue to create greater awareness and understanding through activities such as Culture Awareness Days and Inter Faith Week while educating colleagues through events such as Black History Month and Eid.

**95%**

of Admiral colleagues believe that Admiral is a diverse and inclusive employer (Great Place to Work 2023).

96%

of colleagues agree Admiral treats people fairly regardless of their ethnicity or race (Great Place to Work 2023).

We know that having a diverse and representative workforce is not only the right thing to do, but also makes good business sense, as it helps us understand and meet our customers needs.

However, we recognise there is still more work to do to increase representation across our business. That's why we have been taking a more equitable approach by developing clear career pathways, providing development for underrepresented groups, and tracking representation in our key roles and talent pools in addition to;

- Providing mentoring and coaching programmes for underrepresented groups as well as sponsoring high-potential talented colleagues to participate in development programmes and reverse mentoring.
- Developing and implementing action plans to address any issues or barriers that affect the engagement, retention, and progression of our underrepresented ethnically diverse colleagues.
- Providing training and awareness sessions on topics such as unconscious bias, cultural intelligence, and allyship, to foster a culture of mutual respect and understanding among all colleagues.
- Continuously enhancing our attraction strategy to reach a wider pool of talent.

We aim to protect our culture of inclusion and belonging, where colleagues can continue to feel valued and respected for their contributions and can bring their whole selves to work.

Colleague testimonials

“When I joined Admiral as Head of Pet just under three years ago, I was made to feel welcome from the start. I am passionate about inclusivity and when I saw an opportunity to sponsor our Ethnicity & Culture Group, I jumped at the chance! The Ethnicity and Culture working group have been fantastic to work with, they are a group of volunteers across every level of the business who are full of energy to raise awareness and make a real impact through clear plans and education. We are invested in understanding representation at every level of the organisation and are committed to creating opportunities for those talented individuals to progress and grow their careers in Admiral regardless of their background.”

Pritpal Powar, Head of Pet and Ethnicity and Culture Senior Manager Sponsor

“I have worked at Admiral for nearly three years, in our People Services department moving across roles both in the Recruitment and People Operations, which highlights the opportunities for internal mobility and progression. I was successful in getting on to the Get Discovered Programme which was designed to help female colleagues across the business develop their skills. As part of the programme, I was given the opportunity to work on an exciting international project and present to Milena Mondini, Group CEO. My business mentor Berengere Peter, Head of Group People Experience, has been an amazing support in my development. I also contribute actively to the Ethnicity and Culture working group, which is something I am very passionate about and give me purpose and drive to make improvement in Admiral not only for myself but also my colleagues.”

Anna Khan Talent Partner, People Services



Colleague testimonials

"I joined Admiral as a customer service representative 10 years ago, and since then I have had the opportunity to explore different roles and functions within the company. Admiral has a culture of continuous learning and development and offers various programs and opportunities for employees to grow their careers. I have benefited from the mentoring and coaching sessions that are available for employees at all levels and have received valuable feedback and guidance from my managers and peers. I have also attended several training courses and workshops, both online and in-person, on topics such as data visualization, machine learning, project management, and communication skills.

Admiral understands that employees have different needs and preferences when it comes to working hours and arrangements and offers flexibility and choice to its employees. I have been able to adjust my working hours to suit my personal and family commitments and have not faced any negative impact on my career growth or performance. Flexibility also means that I can pursue my interests and passions outside of work, and Admiral encourages and supports its employees to do so. I have also been involved in creating and leading our Household Diversity and Inclusion (D&I) action plan and lead our Admiral UK Ethnicity and Culture working group.

Working at Admiral has been a rewarding and fulfilling experience for me, and I am grateful for the opportunities and support that I have received. I have been able to grow my career, learn new skills, and contribute to the company culture. I look forward to continuing my journey at Admiral, and to facing new challenges and opportunities."



Cairo Jones Management Support and PA, Household Claims