

Gender Pay Gap Report



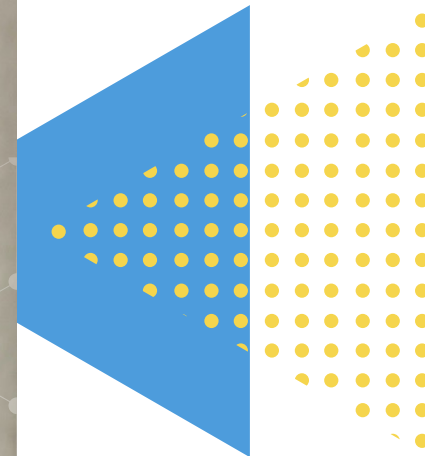


Crawford is dedicated to creating a better world and brighter outcomes for future generations. For us, that starts with fostering a culture where we celebrate our differences, inspire each other, and grow stronger together. Serving communities and people in need is not only inherent in the kind of work that we do but it is also reflected in our envisioned future, culture and RESTORE values.

We believe in conscious inclusion, equity and diversity at all levels of our organisation.

“In the four years, we have been publishing our gender pay gap, we have seen steady progress towards better gender balance across the organisation. The gender pay gap is one of the most important inclusion metrics we track and report. However, building a fair, inclusive workplace takes more than just the data. It is simply the right thing to do.

Despite the challenges of recent years, we have continued our journey to develop a more positive and inclusive culture across the organisation, bringing together all our people as **One Crawford**. In 2021, we prioritised the health and well-being of our 9,000+ global employees, developing programs and initiatives that helped them weather the uncertainty of the pandemic and created a safe space where they could come to work as their authentic selves.



“We are working hard to create a workplace that more accurately reflects the people, businesses, and communities we support. It is a long journey, but we are committed to a stronger, more inclusive One Crawford.”

Lisa Bartlett,
President, UK & Ireland

At Crawford, our Diversity, Equity, and Inclusion (DEI) philosophy fosters a safe and inclusive environment where every employee’s unique perspective and experiences are heard, valued, and respected. Making everyone at Crawford feel they belong is integral to who we are as a company and plays a critical role in our company’s success. Our leaders across the globe view DEI not only as the right thing to do for our people but as a true competitive differentiator that drives creativity and innovation.

Overall, this annual exercise is enlightening for us and marks junctures in our path to achieving a better gender balance. We know that realising a completely equal workplace will take time. We are conscious that we still have too few women at senior levels of the organisation and that we need to do more. However, we are committed to progress on inclusion for the long term, inspiring our senior women to offer support and mentoring to others, as we work towards a better tomorrow for our customers and our people.”



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.

Equal pay

Equal pay is our legal obligation as an employer to give men and women equal pay for equal work. Our gender pay gap is not a result of equal pay issues, as we have a gender-neutral approach to pay across all levels of the organisation. We regularly check this to make sure we meet this legal and moral obligation.

Mean and median explained

Mean pay gap: The mean pay gap is the difference in the average hourly pay for women compared to men, within our organisation.

Median pay gap: The median represents the middle point of a population – the difference between the hourly rate for the middle woman compared to that of the middle man.

The mean and median need to be looked at together. However, the mean can be distorted by fewer individuals earning more in the upper ranges.

Our legislative requirements

The Gender Pay Gap Reporting Regulations require all employers with 250 or more employees in the UK to report their gender pay gap every year.

The figures reported are based on calculations set out in the regulations and provides us with a gauge as to the relative earning power of men and women, reveals the level of equality in the workplace and gives an indicator as to whether organisations are taking full advantage of the talent available to them in the labour market.

The specific information we are required to publish needs to include:

- Mean and median gender pay gap (based on an hourly rate for 12 months to 5 April 2021)
- Mean and median bonus gender pay gap (considers bonus pay received in the 12 months to 5 April 2021)
- The proportion of men and women receiving a bonus payment
- The proportion of men and women in each quartile pay band

The gender pay gap is expressed as a percentage of male earnings (e.g., women earn x% less than men).

Read more about the Gender Pay Gap legislation

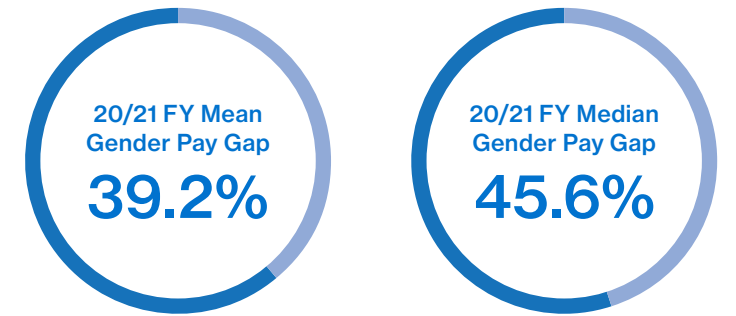
Comparison of hourly rates of pay

A total of 1,206 'full-pay relevant employees' were included in the Crawford UK gender pay gap calculation, which relates to individuals employed on 5th April 2021. Of these, 54% were men and 46% were women.



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

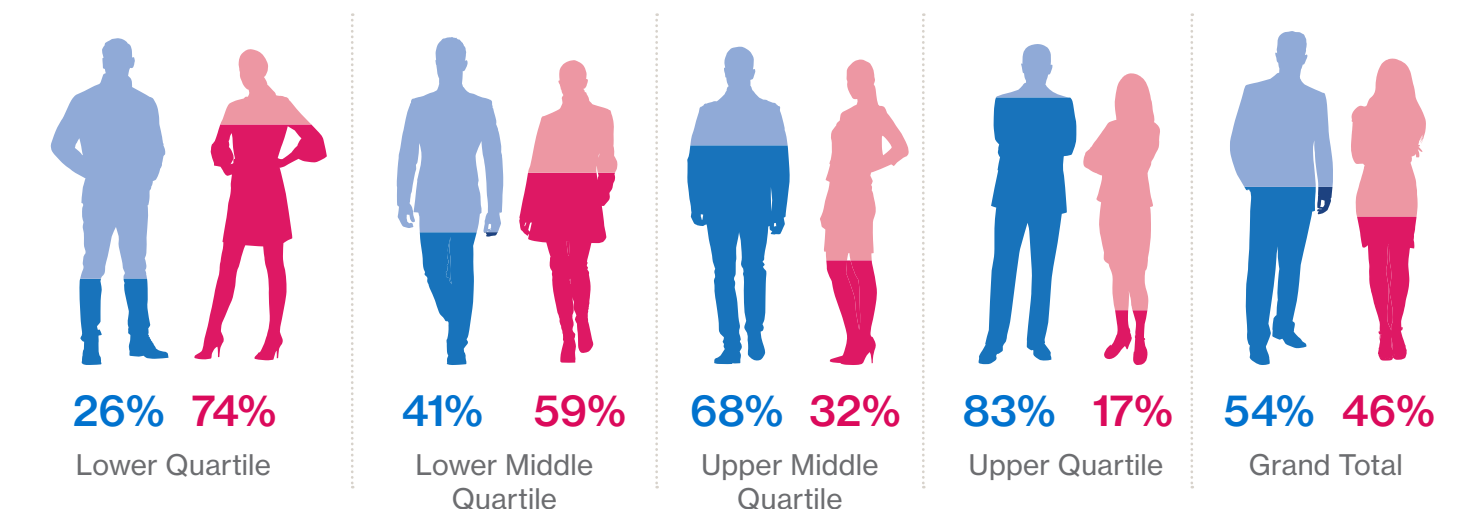
The mean gender pay gap has reduced from 40.1% in April 2020 to 39.2% in April 2021. The median gender pay gap shows a reduction from 46.3% to 45.6% over the same period.



Gender pay gap analysis

The gender pay gap at Crawford & Company may be partly attributed to the fact that more senior roles are held by men than women. This is shown 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 (April 2021)



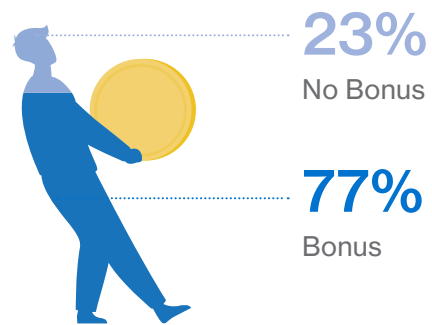
Bonus pay analysis

There is a mean gender bonus gap of 63% favouring men.

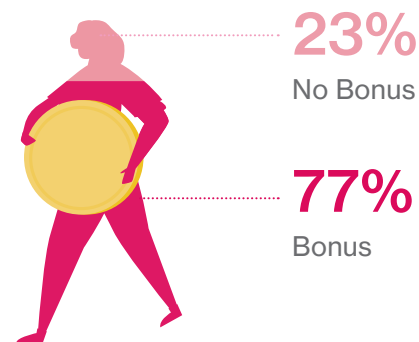
The median gender bonus pay gap is 67%.

In FY 20/21, 77% of women and men received a bonus. 37% more women received a bonus than the prior year, following a review of bonus eligibility. The following charts illustrate the proportion of men and women who received bonus pay:

Proportion of male employees in receipt of a bonus



Proportion of female employees in receipt of a bonus



Shaping our culture

We are using data insights to track the progress of embedding inclusion into our culture. To monitor employee satisfaction and engagement, Crawford conducts employee Pulse surveys twice a year. Out of the over 80% of employees who complete these surveys on average, the feedback received remains positive, further demonstrating our commitment to preserving the morale of our global workforce. To measure inclusion, we introduced four new items in our global 2021 Employee Pulse Survey.

The survey items revealed the state of current employee sentiment around DEI. In the survey, 85% of the respondents indicated that they do not experience bias due to their personal identity and 6% responded unfavourably to facing any bias to their personal identity.



The 85% favourable response rate to this question is 17% higher than the Professional Services Insurance Norm, an external norm, which we use to benchmark all pulse survey data. As a baseline and first-time survey response on these survey items, these numbers reflect how our culture and people programs in place are creating an inclusive workplace

Our progress in 2021

We are focussing on developing and progressing current and future female leaders. With initiatives to encourage retention, progression, and recruitment, we are on track to accelerating the pipeline of women into senior roles at Crawford.



Developing role models

We encourage our women leaders to function as role models for other women in our organisation and beyond, sharing their insights, tactics, and experiences. Each year we have several women who win awards for their exceptional work, including Sarah Baker as Claims Professional of the Year in the Women in Insurance 2021.

Our President, Lisa Bartlett was selected as one of Insurance Business' Elite Women for 2021, giving her another platform to talk about leadership and role modelling.

We also received the Diversity and Inclusion award at the 2021 British Claims Awards, acknowledging and celebrating our DEI efforts in the United Kingdom.



Positive strides in recruitment

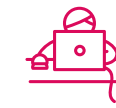
To recruit more women, we now advertise more remote or home-based roles than ever before. This removal of location-specific roles has helped enable movement between roles and promotions. Our Smarter Working Policy is well embedded and supports the work-life balance that many women need to thrive at work.



Encouraging women to progress

We are actively pushing our women colleagues to successfully achieve their career and growth goals.

Crawford's Women Leadership Exploration and Development (Women LEAD) program, which is in its sixth year, is geared toward developing and advancing Crawford's women professionals. Women LEAD is a nine-month online learning journey offering skill-building, networking, and leadership exposure to participants. Each year 100 rising women leaders across the globe attends this program.



Support for work-life balance

To support the retention of women in key roles, we launched our holiday trading policy, recognising that women often have added leave needs for family care.

We also introduced a menopause policy which, along with a campaign of information sessions to inform all employees about how to help and support women experiencing menopause, helps women to feel supported at a key stage in their lives.



Crawford Zeal

Zealous, Empowered, Authentic Leaders (ZEAL) is an ERG for women and allies that promotes the professional growth and empowerment of women in the workplace. This group organizes the annual International Women's conference every March and offers multiple networking opportunities to women for navigating workplaces, careers, and personal lives.

About Crawford & Company®

For over 80 years, Crawford has solved the world's claims handling challenges and helped businesses keep their focus where it belongs – on people.



Loss
Adjusting



Third Party
Administration



Managed
Repair



Medical
Management



On-Demand
Services



Catastrophe
Response

9,000 employees | **50,000** field resources | **70** countries | **\$18B+** claims managed annually