



Gender Pay Gap Complete Cover Group Ltd & Hyperformance Ltd

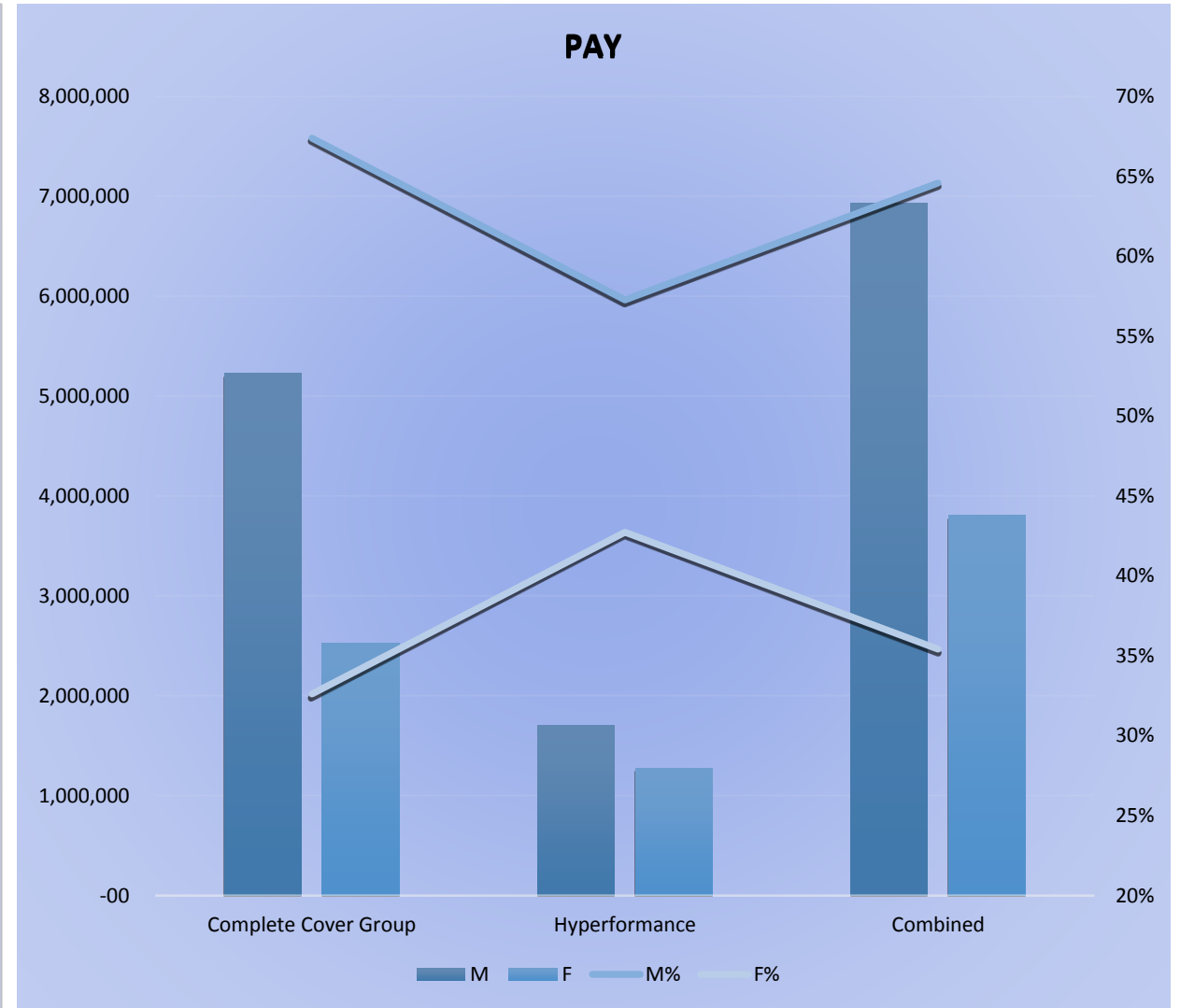
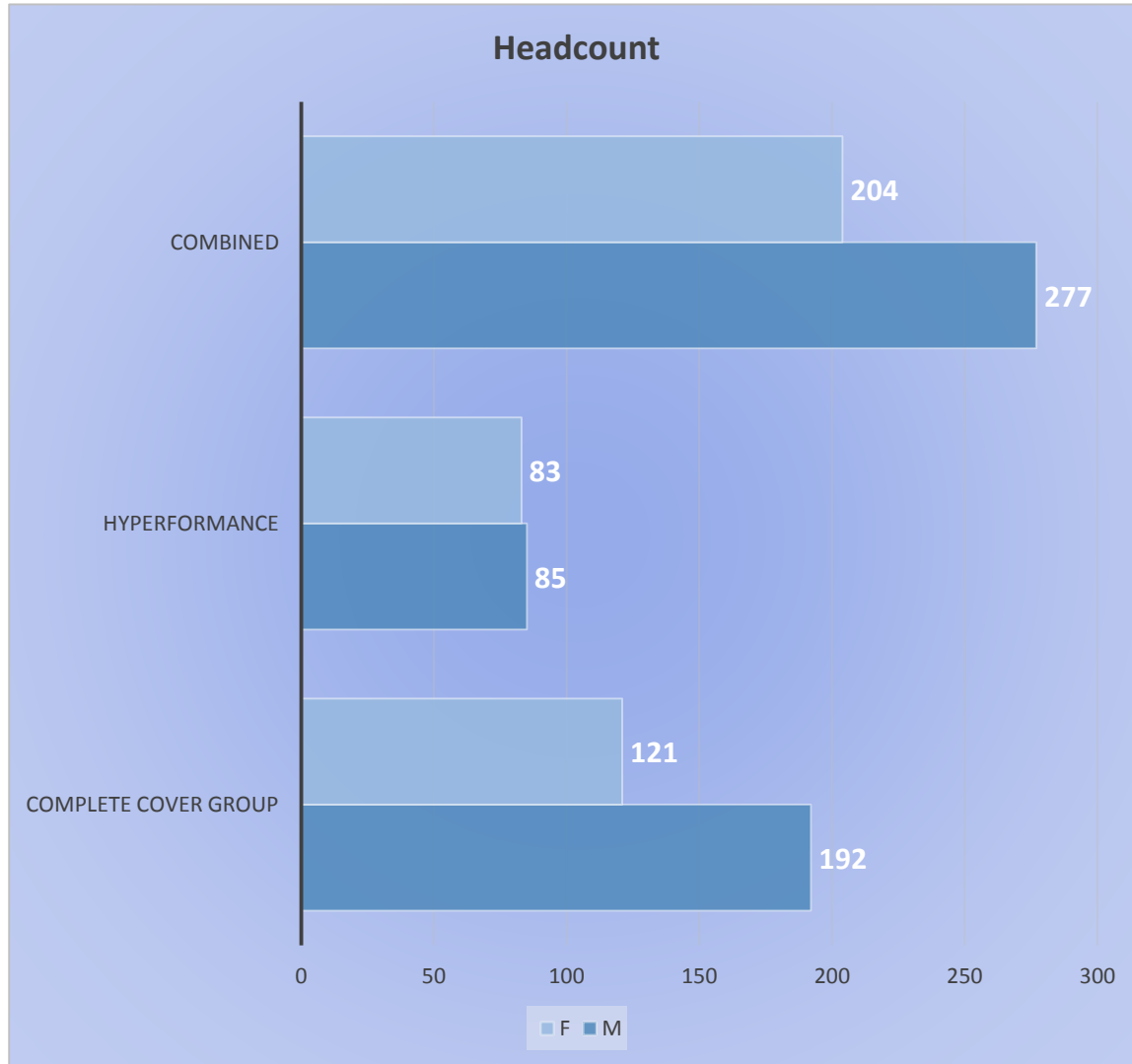
Review is based on April 2017 data

We have carried out a Gender Pay Report under the Equality Act 2010 (Gender Pay Gap Information) This involves carrying out calculations that show the difference between the average earnings of men and women in our organisation; each section looks at Complete Cover Group Ltd and Hyperperformance Ltd individually and then combined.

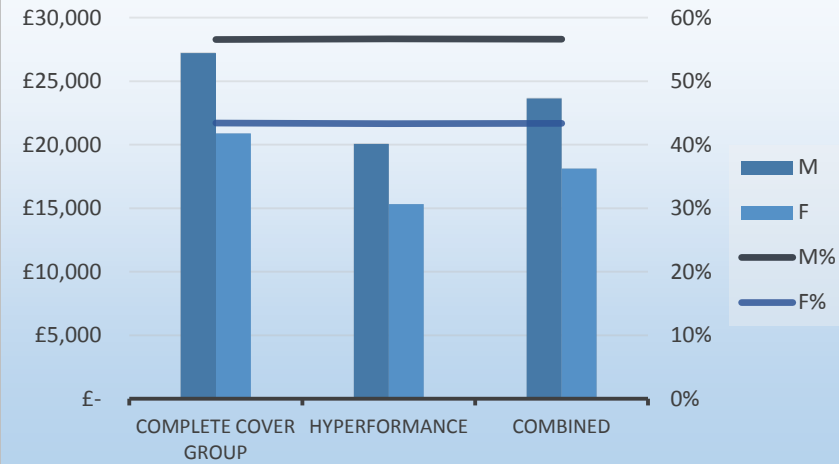
Our Group companies have a continued commitment to embed the principles of diversity and inclusion in everything we do. This data also includes information about our planned steps to ensure we continue to be a diverse and inclusive employer moving forward.

As an employer with more than 250 employees we have an existing pay strategy which determines the grades of each role in the business, we frequently complete market and industry reviews (biennially) giving us confidence that we pay men and women comparable pay for comparable work value.

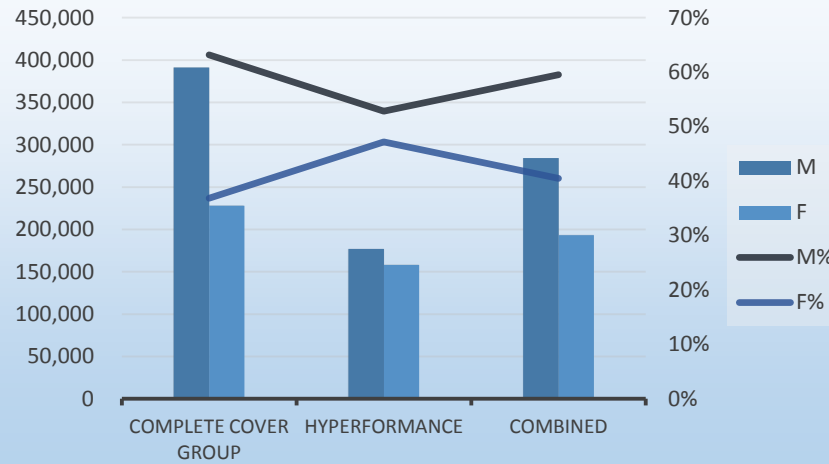
Reporting of bonus payments is also required, if our employees work fewer hours or are in a commission based role their bonus payments will vary or in some cases not exist. We have more women working part time than men and more men in our commission based roles contributing to the results on the following pages.



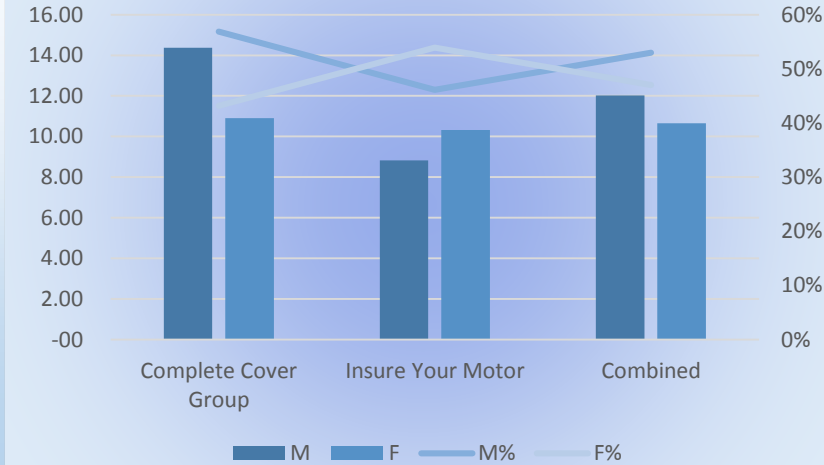
Ave Pay (£) per FTE



Annual Hours Worked



Hourly Pay Rate



Across the business, there is an average difference in basic salary of 14%.

As a whole men work more annual hours than women at Complete Cover Group but less in Hyperformance. This is influenced by a number of factors including that our sales operations on both sites varied in size but operated across increased opening hours and were male dominated where as our service centres were largely female based.

Mean & Median

What is 'mean' and 'median' ?

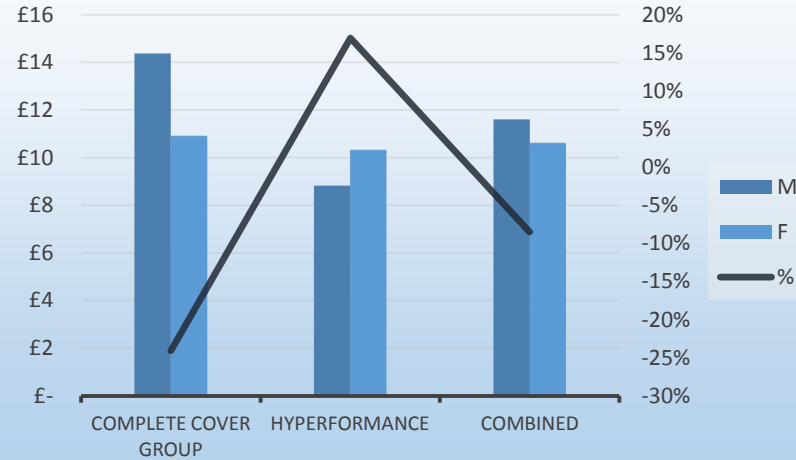
The mean is the average when you add up all the numbers then divide by the number of team members.

The median is the 'middle' value in the list of numbers.

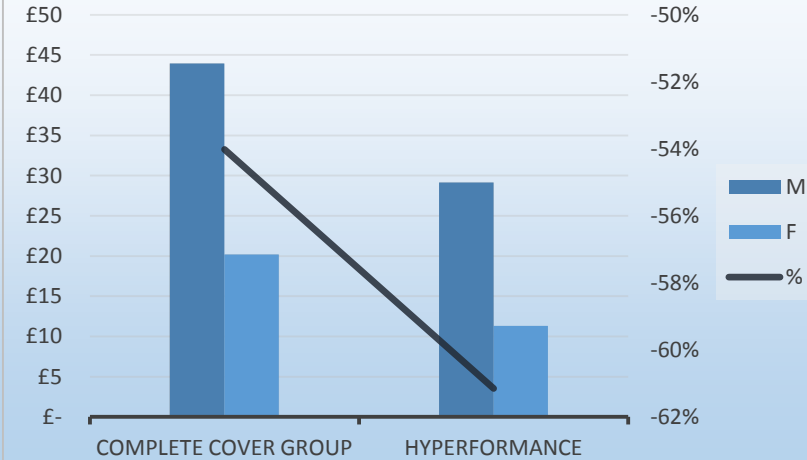
When comparing the average earnings of all male and female team members (irrespective of job role) in our business – the difference between these figures gives the **gender pay gap**.

Contributing to the perceived gap between men and women is the weighting of gender differences between the Sales (Commission) vs Service (Non Commission) roles.

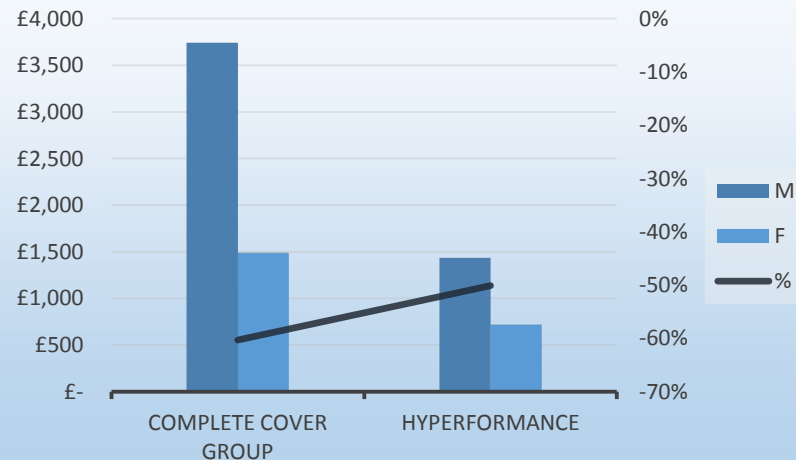
Mean Gender - per hour



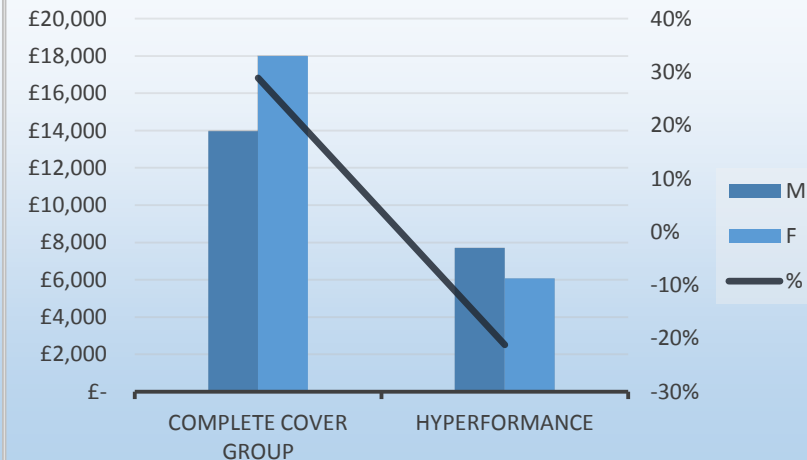
Median Gender - per hour



Mean Gender - Bonus

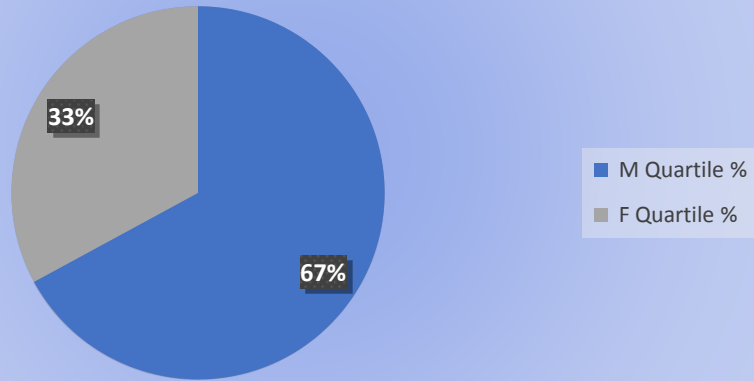


Median Gender - Bonus



Complete Cover Group Ltd - Quartiles

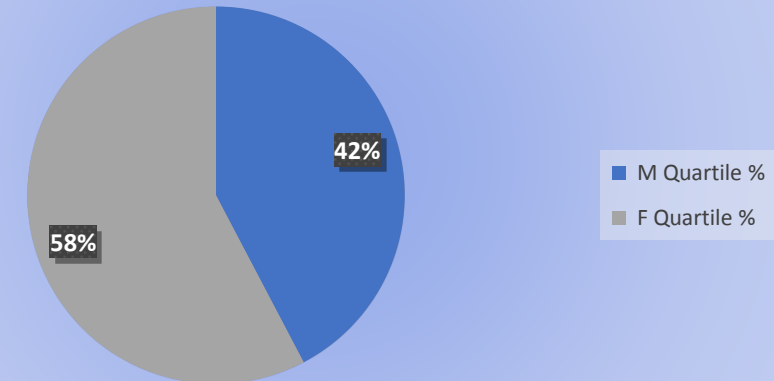
Upper Quartile



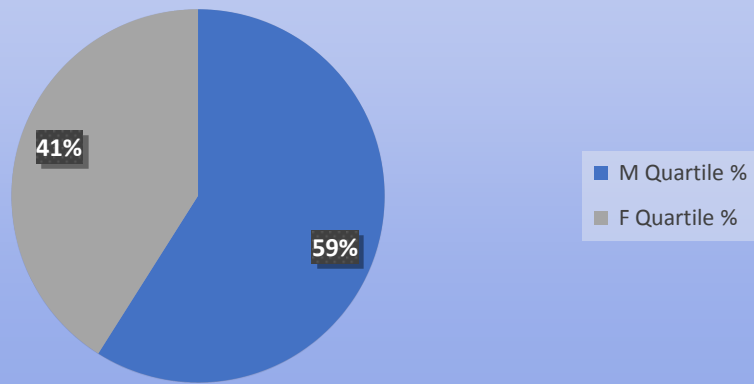
This page breaks the information down by percentage of men and women in four different pay quartiles, from the Highest (upper) to the Lowest (lower).

A quartile represents a quarter of the population so in this data our highest paid quartile (upper) is the highest paid 25% of our population.

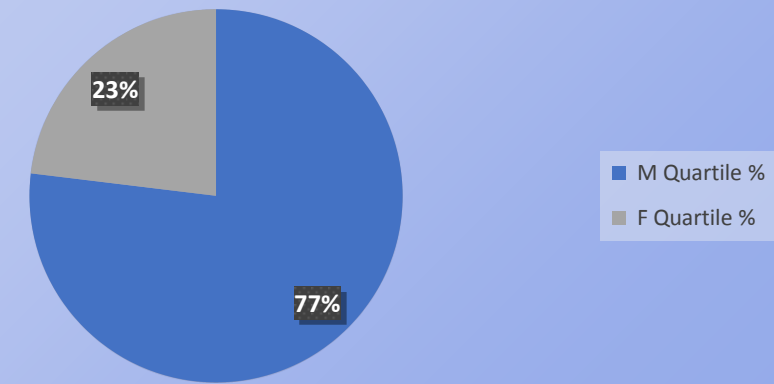
Upper Middle Quartile



Lower Middle Quartile

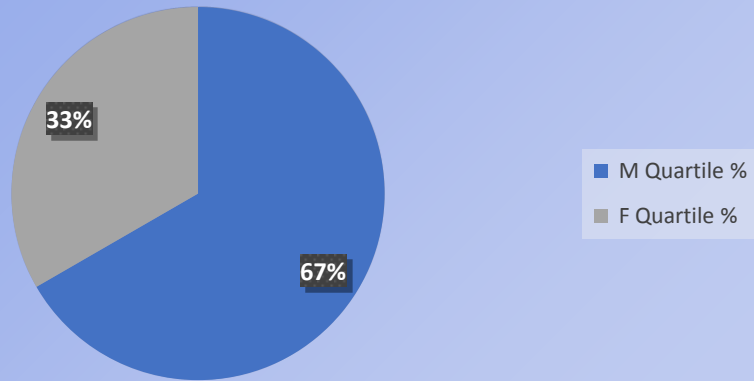


Lower Quartile



Hyperperformance Ltd - Quartiles

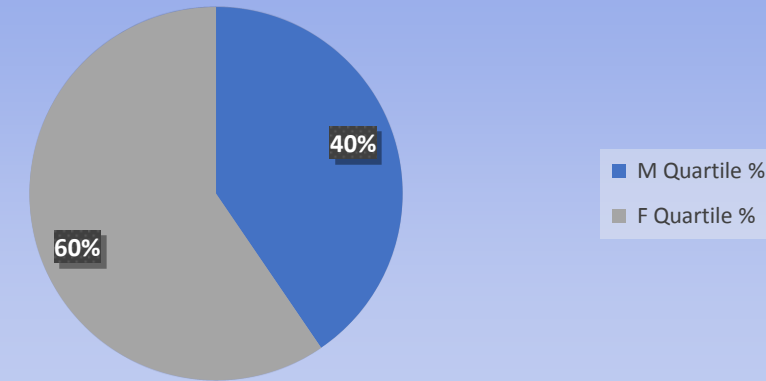
Upper Quartile



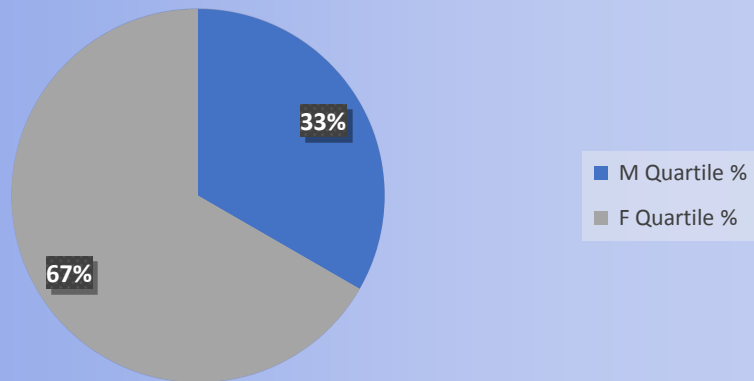
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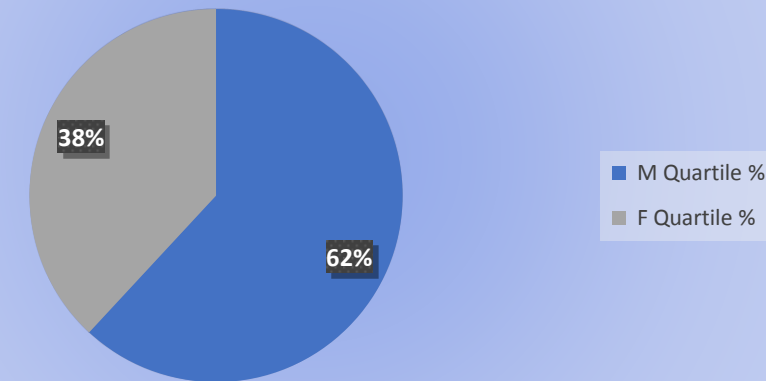
Upper Middle Quartile



Lower Middle Quartile



Lower Quartile



Message from the Board

This Gender Pay Gap reporting has proved to be an incredibly important legislation, empowering businesses like our own to take meaningful steps forward when understanding our gaps and actively working towards parity between genders.

We are continuing to invest in our colleagues and their working experience by driving a 'Complete Careers' programme through the coming years for all employees. We are committing to invest in on going skills based, recognised certified training for all existing employees too.

We are committed to driving diversity and inclusion beyond any obligations of this gender related legislation, we will continue to do what we do best, encourage transparency and strengthen our internal relationships so collectively we can shape our direction and drive our values.

2018 Road Map – NEXT STEPS

- ✓ Continue annual remuneration committee review including continued review of our pay scales.
- ✓ Continue full biennial benchmarking review.
- ✓ Initiate diversity and inclusion working group including induction / onboarding planning and talent flow management (Complete Careers).
- ✓ Continue to deploy a robust pay strategy through benchmarking and talent scoring.
- ✓ Reinvigorating our reward and recognising talent schemes.
- ✓ Increase awareness by encouraging access to learning and development opportunities.
- ✓ Make key investments to strengthen our leadership across the business.
- ✓ Undertake diversity and inclusion training across the Group businesses.
- ✓ Continue our mission with encouraging parents to come back to work with our flexible working drive and term time contractual policies.