



Gender Pay Gap 2024

A Crawford & Company® report

Introduction

It's a privilege for me to lead our UK & Ireland business at such a time of meaningful change and opportunity. **At Crawford & Company, our people are our greatest strength, and together we will continue to build an inclusive culture grounded in fairness, flexibility and purpose.**

While I am pleased to report yet more progress in narrowing our gender pay gap, this remains one of several areas where sustained focus and action will be required. I look forward to working closely with our teams to drive that forward, developing initiatives and active support to help ensure every colleague has the chance to thrive and succeed.



Paul Lofkin

President, UK & Ireland

Understanding the Gender Pay Gap

The gender pay gap is the difference between the average earnings of men and women, expressed relative to men's earnings. It does not compare like-for-like roles but shows the overall representation and pay distribution across the organisation. Employers with 250 or more employees in the UK are required to publish these figures annually.

Comparison of hourly rates of pay

A total of 1,368 full-pay relevant employees were included in the Crawford UK gender pay gap calculation, which relates to individuals employed on 5 April 2024. Of these, 52% were men and 48% were women.

The results of the analysis illustrate that Crawford & Company has a gender pay gap, with **hourly rates favouring men in both the mean and median calculations**. The mean gender pay gap has reduced from 39.2% in April 2021 to 33.8% in April 2024. The median gender pay gap has reduced from 45.6% to 39.6% over the same period.

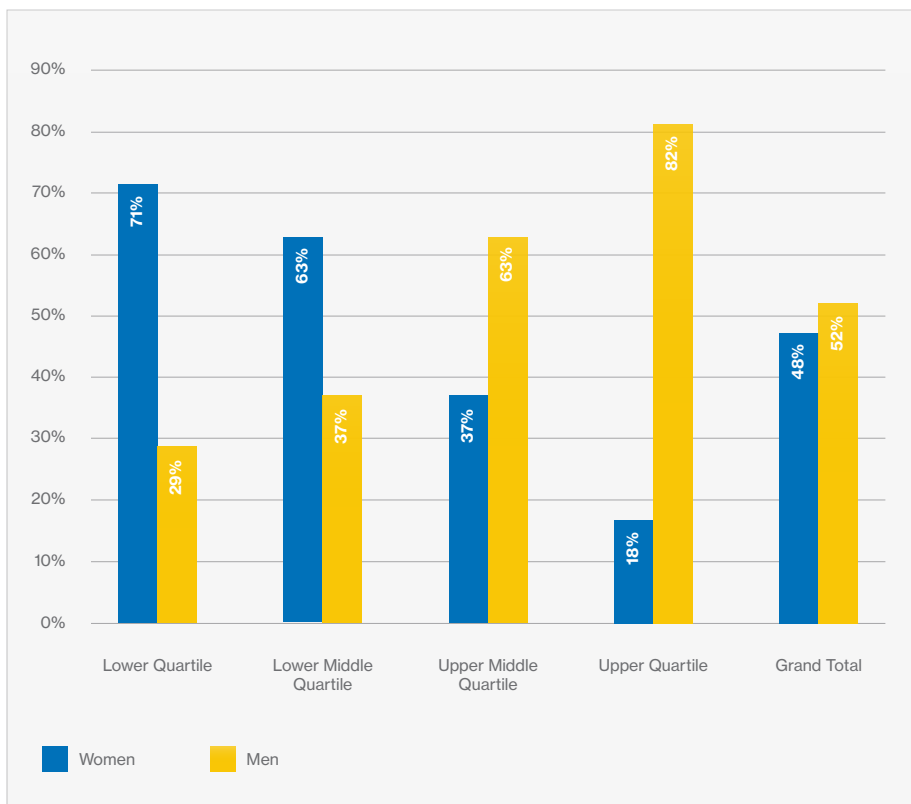
33.8%

23/24 FY MEAN
GENDER PAY GAP

39.6%

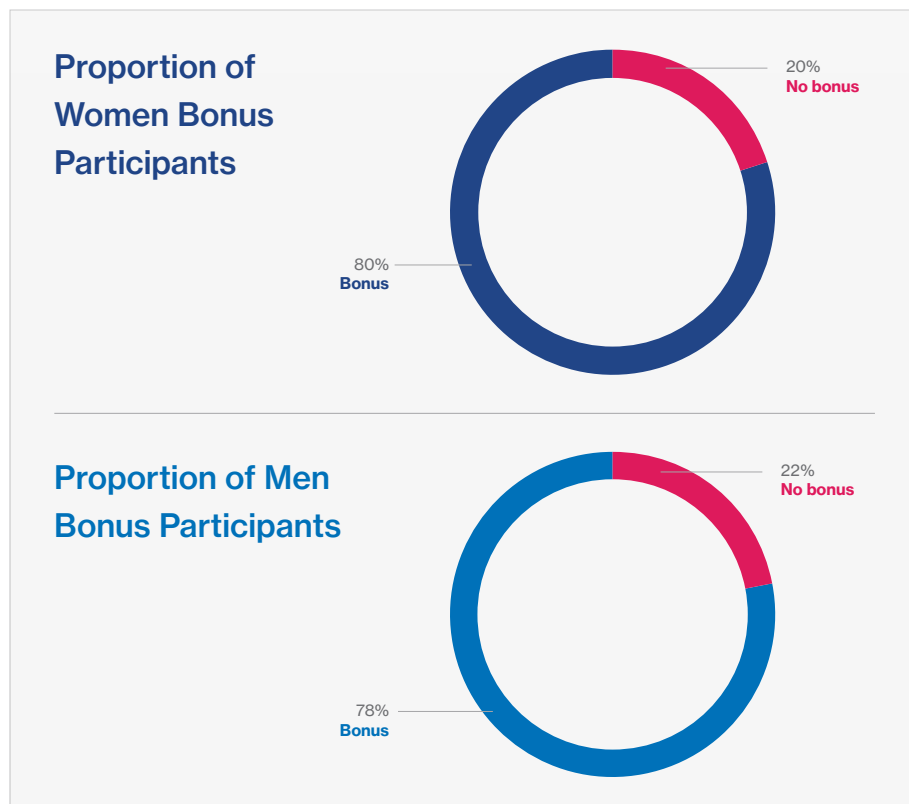
23/24 FY MEDIAN
GENDER PAY GAP





Quartile Pay Bands (April 2024)

The gender pay gap at Crawford & Company may be partly attributed to the fact that more senior roles are held by men than women. The percentage of women in the Upper Middle Quartile pay band has increased since the last report from 36% to 37%, with 18% in the Upper Quartile remaining the same.



Bonus Pay Analysis

There is a mean gender bonus gap of 57% favouring men, a slight improvement from 58% in the previous report. The median gender bonus pay gap is 35%, which has decreased by 32% since last year. In FY 23/24, 80% of women and 78% of men received a bonus.



Culture and Inclusion

Crawford continues its commitment to diversity and inclusion across all areas of the business. In 2024, we established a dedicated Diversity Office to lead global inclusion initiatives.

This team drives programs such as unconscious bias training and cultural competency workshops, ensuring inclusion is embedded throughout the employee lifecycle. Our latest Employee Pulse Survey showed strong progress, with 93% of employees reporting no bias due to personal identity and 85% of senior leaders actively supporting DE&I initiatives.

With this stronger structure, throughout 2024, we communicated extensively around flexible working, carers leave, menopause, and women's health. Our comprehensive menopause support program was strengthened this year with the introduction of a new resource portal, providing access to medical guidance, counselling and wellbeing resources.

Employees can now request up to 10 additional days of leave without manager approval, and all offices have been equipped with free sanitary products. In partnership with Henpicked, we introduced menopause awareness training for managers to deliver understanding, empathy, and practical workplace support.

Women Leadership Exploration and Development (LEAD) program

Our Women Leadership Exploration and Development (LEAD) program, now in its eighth year, remains central to our commitment to developing women leaders. Alongside this, our Multi-Cultural Leadership and Manager Acceleration Programs (MAP) support diverse talent across levels, helping us to build a stronger, more inclusive leadership pipeline.

Smarter Working program

Flexibility continues to play a key role in encouraging greater gender parity. Our Smarter Working program enables colleagues to balance personal and professional commitments through hybrid working, flexible start and finish times, and flexible bank holidays. We introduced paid carers leave in 2024 to further support employees with caring responsibilities. These initiatives have contributed to narrowing the gender pay gap by providing greater flexibility in location and hours of work, helping colleagues with caring responsibilities.

In addition to all this, our salary sacrifice schemes, including holiday trading, pension, and bonus options, provide flexibility and support employees' diverse needs.

This has been a busy and productive year, and we are proud to demonstrate our continued progress toward a more equitable, inclusive and supportive workplace for all.





Careers at Crawford

At Crawford, we're deeply committed to diversity, equity and inclusion and to provide an inclusive working environment where every colleague's unique perspective and experience are heard, valued, respected and supported.

Speak to the women shaping the future of claims and loss adjusting and you'll hear the real story, one filled with problem-solving, human connection, technical expertise and real-world change. From environmental response to complex loss investigation, here's how five of Crawford's professionals describe the meaning and energy behind their work and show why insurance is a rewarding and forward-thinking career choice for women.

These brief stories show that a career in insurance can be dynamic, people-focused and rich with variety. At Crawford, our professionals are committed to restoring lives, businesses and communities. Their work is stimulating, fulfilling and often socially relevant. For women looking for a career that that blends purpose, challenge and long-term growth, insurance delivers all three.

Because insurance isn't about risk - it's about resilience, progress and making a difference where it matters most.



“People are genuinely grateful when you help them get their home back to normal.”

Amy collaborates directly with homeowners to assess property damage and help them get back on their feet. She sees the most fulfilling part of her role as delivering the best outcomes.

“A lot of people think we’re here to avoid paying claims,” says Amy. “But that’s not true. We help ensure fairness.”

With domestic claims, Amy knows that no two are ever the same. Each brings new challenges and learning opportunities. How would she explain her job? “I visit people’s homes after the worst has happened and help fix it. I think that’s interesting.”

Amy Annett, Adv Dip CILA, BDMA Tech (Ins)

Property Loss Adjuster



“I’m like a detective for nature.”

Blending science, communication and strategy in her work, Georgia responds to pollution incidents and protects sensitive environments. She takes pride in turning complex data into solutions that safeguard both people and the planet. Georgia says “Our team manages urgent, technical work from emergency responses to stakeholder communications. We support communities and preserve ecosystems.”

On one memorable case involved a kerosene spill in a protected area of Norfolk, Georgia led the environmental response, managing technical and interpersonal challenges with care and precision. She adds “I help people fix things when they go wrong, but I also help prevent environmental harm. It’s meaningful work with real-world impact.”

Georgia Piggott, BSc (Hons), AMIEnvSci

Environmental Consultant Specialising in Pollution Claims



“There wasn’t a clear path for me when I started. Now, I get to help others create one.”

Lisa’s role is all about empowering others. Through training in insurance law, claims handling, and professional qualifications, she helps colleagues acquire skills, earn promotions and develop confidently through their careers. She travels the country delivering hands-on training in offices and external venues.

To someone outside of the industry, she describes herself as a kind of teacher: “Instead of mathematics or English, I teach people how to investigate fires or repair buildings. And in a business that’s committed to continuous professional development, there’s always something new!”

Lisa Harding, Cert CII, Cert CILA

Technical Trainer, Major and Complex Loss



“We help businesses recover after disaster and protect the future.”

Specialising in renewable energy assets, Ceyla’s work supports the green economy while helping clients recover from major incidents. From floods to fires, she helps assess damage and prevent future losses through detailed risk reviews.

Ceyla’s role demands technical depth and patience. And as the world shifts toward renewable energy, she views her expertise as only becoming more essential: “I’m here to help keep clean energy working even when severe weather or problems strike. It’s about helping both people and the planet.”

Dr. Ceyla Asker, BSc, Msc, PhD

Renewable Energy Loss Adjuster Specialising in Battery Storage



“Being a team player is my way of helping our customers through stressful claims.”

Molly is a liability claims co-ordinator, supporting a team that handles personal injury claims. While she doesn't have direct contact with customers, she understands the need to provide them with confidence and peace of mind by processing their claims quickly and efficiently.

“I know that the support work and payment processing that I do helps my team to be more effective. It's my way of making sure our customers get the support they need.”

Crawford believes in the power of collaboration and teamwork in the workplace so Crawford was delighted to sponsor Molly as she signs with MK Dons Women for their 2025/2026 season in the FA Women's National League - Premier Division.

Molly says, “I'm super excited and, with Crawford's support, I can't wait to get started!”

Molly Lemon

Liability Claims Coordinator, Crawford TPA

For more information, contact uk.hrenquiries@crawlco.co.uk or visit our [website](#).

About Crawford & Company®

For over 80 years, Crawford has led the industry through a relentless focus on people and the innovative tools that empower them.

10K employees | **50K** field resources | **70** countries | **\$18B** claims managed annually

Crawford®

Learn more at
www.crawlco.co.uk

