



UK Pay Gap Reporting

2025

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01 Introduction

The 2025 Gender Pay Gap report reflects data as of 5 April 2025. Direct Line Group was acquired by Aviva on 1 July 2025, and now aligns with Aviva's broader Diversity, Equity and Inclusion (DEI) strategy. This report summarises our position and activity up to 30 June 2025. Information on our future actions will be included within Aviva Group's UK Pay Gap reporting. As Direct Line integrates into Aviva and our Auto Repair Centres become part of Solus moving forwards, future reports will reflect our combined organisation. We recognise that periods of change can influence pay gap figures. We remain committed to providing clear context and transparency as we move forward.

In 2024–25, we continued to build a workplace where everyone can thrive. This report shares the progress we've made, the areas we know we must improve, and the steps we've taken to narrow our pay gaps.

"I confirm the gender pay gap data and narrative contained in this report is accurate" – Danny Harmer, Chief People Officer, Aviva

02 Gender pay gap

This year we saw a significant decrease in our mean pay gap while our median gap increased slightly. We are confident that pay differences are not driven by gender, but by workforce composition. Sustainable progress depends on increasing representation of women into senior and specialist roles across the Group.

Key points:

- The reduction in the mean pay gap reflects the increased representation of women in the top pay quartile, rising to 30.5%.
- Over 80% of our women are in more junior roles, with the majority in lower pay quartiles, which continues to impact the overall hourly pay gap and bonus gap.
- Pay premiums in our Accident Repair Centres, driven by external market conditions and wage inflation in the automotive sector, also influence the gap, with most technicians in higher-paid roles.



Gender pay gap¹

	Mean	Median
April 2025	17.8%	25.9%
April 2024	22.2%	25.1%
April 2023	21.1%	23.4%
April 2022	19.3%	20.3%

Bonus pay gap

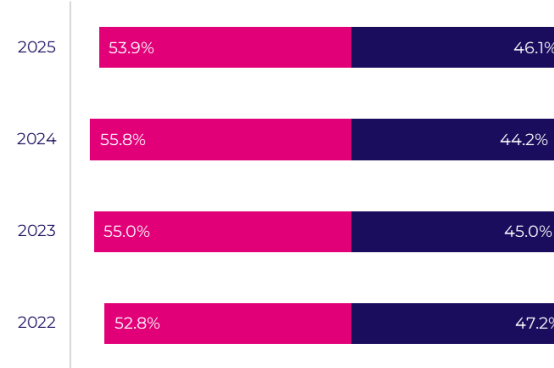
	Mean	Median
April 2025	59.7%	45.0%
April 2024	56.3%	43.6%
April 2023	53.8%	43.8%
April 2022	46.7%	45.4%

% of employees receiving bonus

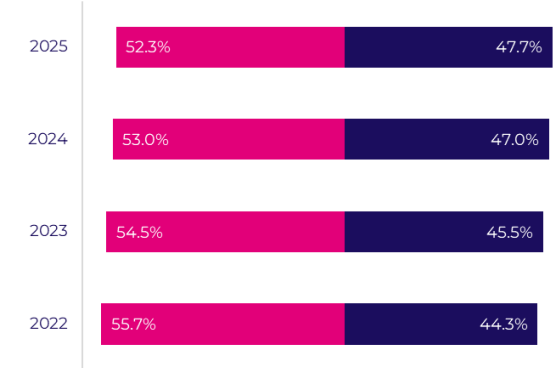
	Male	Female
April 2025	86.8%	86.2%
April 2024	77.2%	71.2%
April 2023	84.2%	87.3%
April 2022	83.1%	82.6%

Quartile Distribution

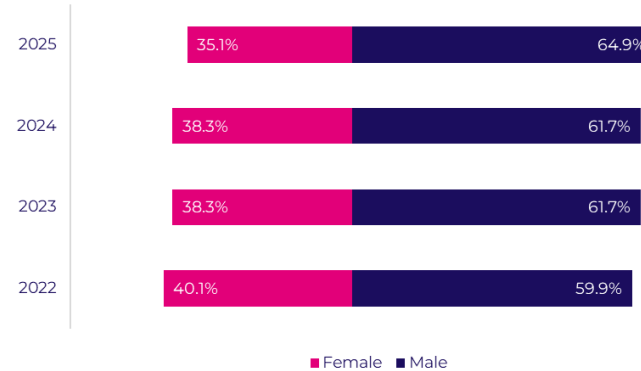
Pay quartile 1 (lowest paid)



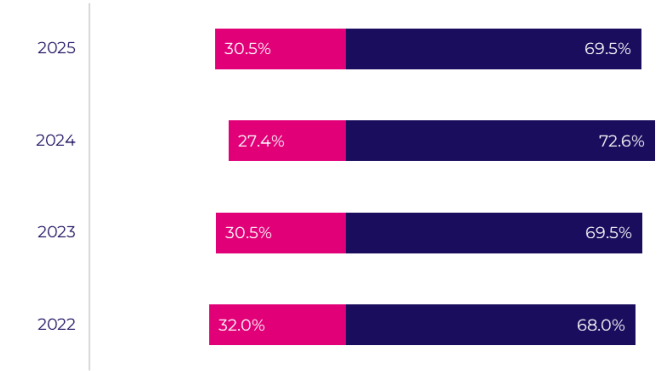
Pay quartile 2



Pay quartile 3



Pay quartile 4 (highest paid)



¹ The gender pay gap shows the difference in average pay between males and females. This is different to equal pay, which is males and females receiving the same pay for work of equal value. Our reporting is based on a snapshot date of 5 April 2025.

03 Ethnicity pay gap

This is the fifth year we have voluntarily disclosed our ethnicity pay gap. As with our gender pay gap, we are confident that we do not pay colleagues differently because of their ethnicity.

Analysing ethnicity pay gaps continues to be challenging as smaller sample sizes can lead to fluctuations, making it hard to establish trends and draw definitive conclusions.

Key points:

- Our mean pay gap continues to narrow and is close to zero.
- Our median gap is driven by an under-representation of ethnically diverse colleagues across some pay quartiles.
- Ethnically diverse colleagues currently represent 20% of our workforce. This means that relatively small shifts in the workforce mix can lead to noticeable year-on-year movements in our pay and bonus figures.
- We are pleased that 92% of colleagues now share their ethnicity with us - an increase from 91% last year.



Quartile Distribution

Ethnicity pay gap¹

	Mean	Median
April 2025	-0.5%	11.5%
April 2024	-0.8%	11%
April 2023	1%	12.7%
April 2022	3.1%	9.7%

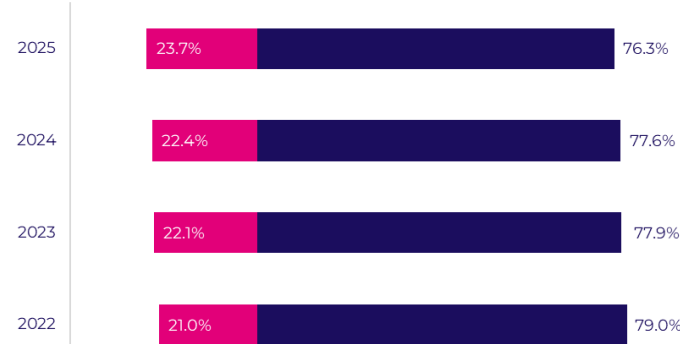
Bonus pay gap

	Mean	Median
April 2025	56.9%	5.2%
April 2024	27.2%	4.1%
April 2023	28.7%	20.4%
April 2022	40.9%	19.1%

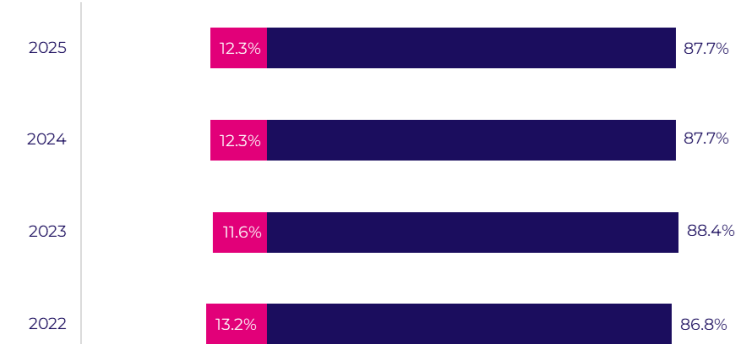
% of employees receiving bonus

	White	Ethnic Minority
April 2025	89.4%	76.4%
April 2024	77.4%	63.5%
April 2023	88.0%	77.5%
April 2022	84.6%	74.6%

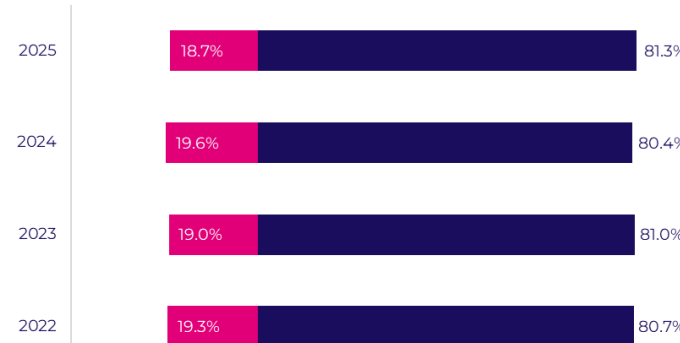
Pay quartile 1 (lowest paid)



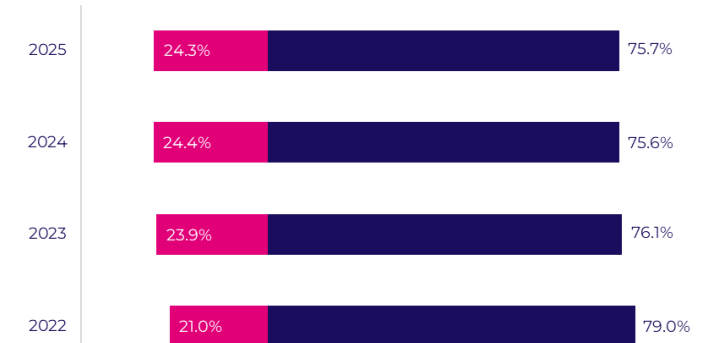
Pay quartile 2



Pay quartile 3



Pay quartile 4 (highest paid)



■ Ethnically Diverse ■ White

¹The ethnicity pay gap shows the difference in average pay between ethnically diverse groups; Asian, Black, Mixed, Other and White colleagues. This is different to equal pay that is ethnically diverse and White colleagues receiving the same pay for work of equal value. Our reporting is based on a snapshot date of 5 April 2025 and 92% of colleagues that have shared their ethnicity with us.

04 Our actions

We know that a diverse and inclusive workforce is essential to our success as a high-performing business. We remain committed to addressing both our gender and ethnicity pay gaps.

Our efforts focus on the following key areas:

- Culture and Leadership
- Recruitment and Progression



Since 2024 we've taken the following actions:

1. Strengthened our focus on representation across all demographics and progressed towards our target of 40% women in Senior Leadership*
2. Maintained flexible working options across the organisation and continued our investment in INvolve Emerging Leaders programmes, to support progression of underrepresented communities
3. Enhanced access to DE&I data for Leaders to help them set clear, actionable priorities for change
4. Launched our first compulsory DE&I training and Anti-bullying and Harassment training focused on building allyship and inclusive behaviours
5. Deepened cross-community collaboration in our Employee Networks, delivering our first all-colleague "Allyship Week"
6. Delivered Allyship training for leaders and introduced workplace adjustment passports to ensure everyone has the support they need to do their best work
7. Enhanced our inclusive recruitment and promotion practices and introduced inclusive talent reviews to support development across the business
8. Strengthened diverse talent pipelines through targeted sourcing, shortlisting goals and sector partnerships
9. Addressed specific representation gaps in our Accident Repair Centres and contact centre leadership roles

**This definition of senior leadership aligns to that used by the FTSE Women Leaders Review and Parker Review.*

04 Understanding pay gap reporting

Pay gap reporting in the UK aims to provide transparency around disparities in average pay between different groups of employees. Here are some helpful notes to understand how pay gap reporting works:



Legislative requirements

In the UK, gender pay gap reporting became mandatory in 2017 for all organisations with 250 or more colleagues.

These organisations are required to publish specific data each year, including:

- 1. The average gender pay gap** – showing the overall difference in hourly pay between male and female colleagues, both in terms of the mean and median.
- 2. Bonus pay gap** – the difference in average bonus payments for male and female colleagues, also shown as mean and median figures.
- 3. Pay quartiles** – shows the proportion of male and female colleagues in the four pay quartiles, giving a sense of how pay is distributed across the workforce



Pay gap vs equal pay

The gender pay gap is the difference in average pay for males and females, regardless of role or level. This gap is influenced by the distribution of males and females across pay bands and pay within job roles.

Equal pay is a legal requirement ensuring that all colleagues, regardless of gender or ethnicity, receive the same compensation for performing the same job or work of equal value.

While equal pay ensures fairness for individual roles, the gender pay gap focuses on the distribution of the workforce and broader differences in pay that can come from things such as career choices.

Closing the gender pay gap means addressing these larger issues, not just ensuring equal pay for equal work.



Mean vs Median

When it comes to reporting the pay gap, the mean and median are two different ways of calculating the average pay.

The mean is the total sum of all salaries divided by the number of employees, which can be influenced by extremely high or low salaries.

The median is the middle value when all salaries are listed in order and is therefore less affected by outliers.

Both measures provide valuable insights into pay gaps, but the median is generally more reliable for understanding overall trends.



The ethnicity pay gap

The ethnicity pay gap refers to the difference in average pay between white and ethnically diverse employees, regardless of role.

Similar to the gender pay gap, it highlights differences in average pay, influenced by the distribution of employees across pay bands and pay within job roles.

While ethnicity pay gap reporting is not yet mandatory in the UK, Direct Line Group has been voluntarily reporting for four years. This is because understanding and addressing the ethnicity pay gap is crucial for promoting diversity, inclusion, and fairness in the workplace

