

AllClear Holdings Ltd

Gender Pay Gap Report 2025

Snapshot results summary and narrative

Mean hourly pay gap	4.1%
Median hourly pay gap	0.4%
Mean bonus gap	39.4%
Median bonus gap	21.5%

About AllClear Holdings Ltd

AllClear Holdings Ltd is a specialist insurance provider focused on delivering travel insurance solutions, particularly for customers with pre-existing or complex medical conditions. Operating within a regulated financial services environment, the business is committed to providing accessible, tailored cover and ensuring positive customer outcomes in line with regulatory requirements, including Consumer Duty principles.

The organisation operates primarily through a contact centre-led model, supported by a range of back-office functions including HR, Finance, Compliance and operational support teams. This structure enables the business to deliver efficient, customer-focused services while maintaining strong governance and operational oversight.

AllClear is led by an experienced leadership team responsible for setting the strategic direction of the business, driving performance and ensuring continued growth. The leadership team works closely with operational teams to deliver against business objectives and support a high-performing culture.

As a growing organisation, AllClear continues to invest in its people, processes and technology to enhance service delivery and improve operational efficiency. The company is committed to fostering an inclusive and supportive working environment, recognising that its people are central to its ongoing success.

As of 5th April 2025, AllClear Holdings Ltd employed a total of 310 employees, comprising 178 males (57%) and 132 females (43%), reflecting a broadly balanced workforce with a slight male majority.

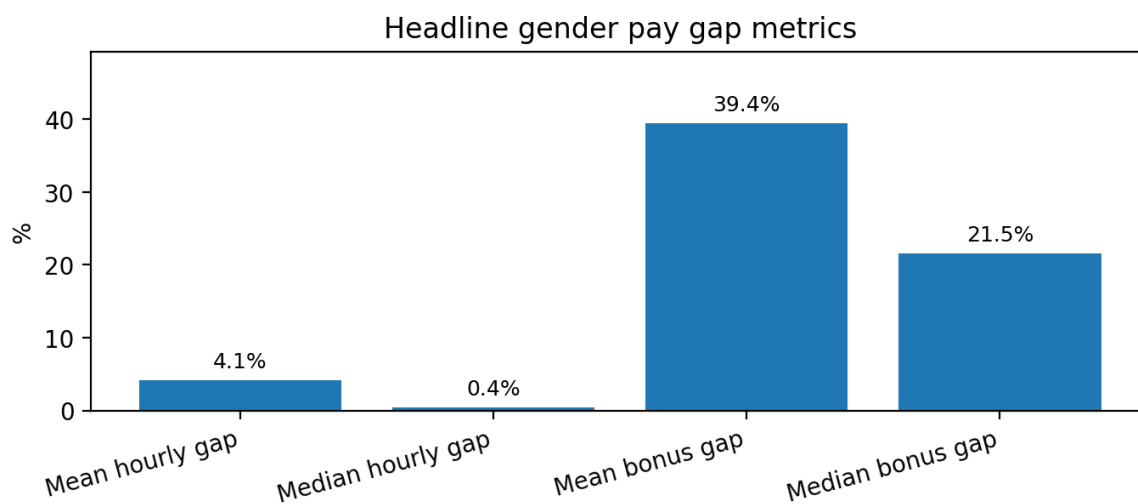
1. Executive summary

AllClear Holdings Ltd's 2025 results show a mean hourly pay gap of 4.1% and a median hourly pay gap of 0.4%. This indicates that, on average, men are paid slightly more than women across the organisation, while the typical male and female hourly rates are very close.

The bonus participation rate is broadly equal, with 36.2% of men and 35.8% of women receiving a bonus. However, the average value of bonuses paid to men is higher, resulting in a mean bonus gap of 39.4% and a median bonus gap of 21.5%.

The pay quartile profile is relatively stable across the organisation, with men making up just over half of employees in each quartile and women representing between 44.8% and 46.6%. This suggests the hourly pay gap is not driven by a single sharp imbalance in one pay quartile, but more likely by a combination of role mix, seniority and variable pay outcomes.

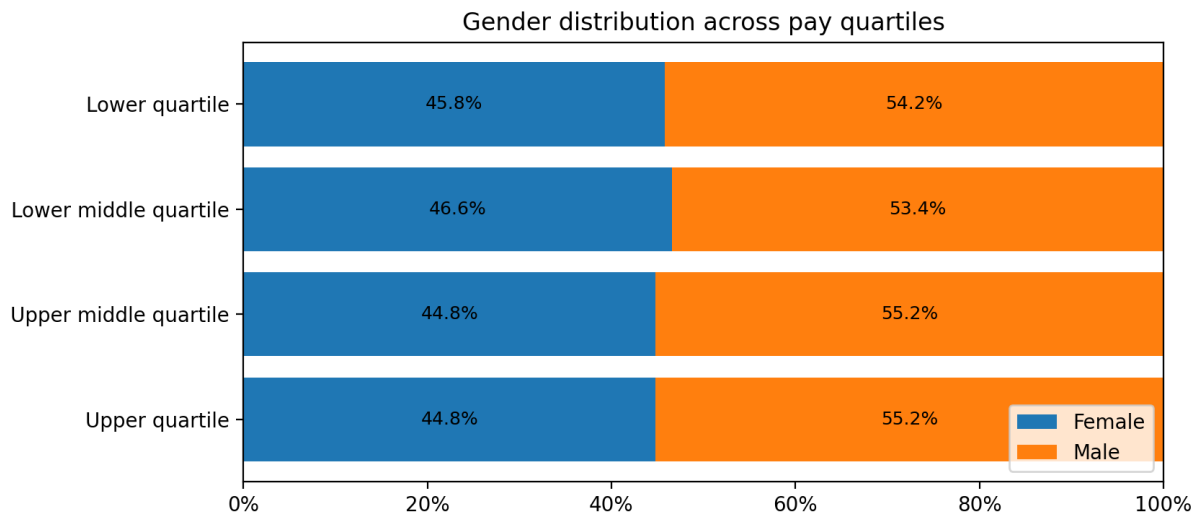
2. Headline metrics



Measure	Male	Female / Gap
Mean hourly pay	£19.29	£18.50
Median hourly pay	£13.80	£13.75
Mean hourly pay gap		4.1%
Median hourly pay gap		0.4%
Bonus participation	36.2%	35.8%
Mean bonus	£8,746.93	£5,302.42
Median bonus	£6,731.32	£5,284.54
Mean bonus gap		39.4%
Median bonus gap		21.5%

3. Pay quartiles

The chart below shows the proportion of men and women in each pay quartile.



4. Narrative

What the data tells us

- The hourly pay gap is comparatively modest. A mean gap of 4.1% and a median gap of 0.4% indicate that female hourly pay is broadly aligned with male hourly pay across the workforce.
- The difference between the mean and median hourly gaps is also helpful context. The very small median gap suggests the typical employee experience is close to parity, while the slightly wider mean gap indicates some higher-paid male roles are influencing the average.
- The bonus gap is materially wider than the hourly pay gap. Although bonus eligibility is almost identical for men and women, the average and typical bonus values paid to men are higher. This often points to factors such as role type, seniority, performance-related earnings opportunity or a higher concentration of men in positions attracting larger bonus outcomes.

5. Actions and focus areas

- Continue monitoring pay and bonus outcomes by grade, function and level of seniority to understand where the bonus gap is created.
- Review starting salaries, progression and promotion decisions to ensure pay decisions remain consistent and evidence based.
- Assess whether variable pay structures create disproportionate outcomes for any group and, where needed, strengthen governance around bonus awards.
- Maintain focus on gender balance in recruitment, development and succession planning for higher-paid and bonus-earning roles.
- Repeat detailed internal analysis each year so emerging trends can be identified early and addressed proactively.

6. Conclusion

Overall, the 2025 results present a relatively balanced position on hourly pay, with only a small gap between male and female hourly earnings. The main area for continued focus is bonus value, where participation is balanced but award levels are higher for men. The recommended next step is to continue targeted review of bonus outcomes and representation in higher-paid roles, while maintaining consistent pay governance across the organisation.

I confirm that the gender pay gap information contained in this report is accurate and has been calculated in accordance with the Equality Act 2010 (Gender Pay Gap Information) Regulations 2017.

Louise Wallis

Head of HR

Date: 1st April 2026