Gender-Inclusive Language Guideline

Allianz Guideline

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Version	As of	Approved by
1.0	02/2021	Stefan Britz

Content

1. Introduction

1.1. Purpose

Allianz is committed to diversity and inclusion, and has a zero tolerance policy towards discrimination of any kind. In line with these principles and in order to further promote gender equality, we are turning our attention to gender-inclusive language. There are significant benefits to it, including employee engagement and the attraction of top talent who expect the company they work for to reflect the changing world. The sensitivity towards gendered language has also increased significantly: Customers, employees, job applicants, and society at large take notice of how companies express themselves. Using non-inclusive language bears the risk of losing business, being less attractive as an employer, and negatively affecting the company's reputation.

Using gender-inclusive language means speaking and writing in a way that

1. does not discriminate against any gender or gender identity

2. does not perpetuate or reinforce gender stereotypes

3. promotes gender equality

4. puts an end to gender bias

Note that in some countries, legal requirements for gender-inclusive/gender-neutral language already exist or can be expected to be introduced. Independent of these local legal requirements, these guidelines aim at achieving a minimum standard throughout Allianz Group.

1.2. Target audience

The guidelines provided here are aimed at all Allianz employees and are meant to help them communicate in a gender-inclusive way.

In particular, Communications, Compliance, Investor Relations, Sustainability, and similar functions at both the Group and OE level should use these guidelines for any internal and external official documents – reports, policies, marketing materials, and other publications, e.g. Annual Report, Sustainability Report, Non-Financial Report, People Factbook, intranet, webpage, social media channels, job advertisements, brochures…

1.3. How to bring the guidelines to your OE

The regional/local Inclusion & Diversity (I&D) manager is responsible for:

a) making these guidelines available to everyone in the organization and explaining the relevance of the topic

b) proactively supplying them to communications, market management, and HR departments and supporting their application

c) organizing the translation into the local language if necessary.

Actions to be taken

- Distribute guidelines to all departments that produce internal and external reports, documents, and communications.

- Track progress of your OE/GL:

    a) check reports, communications etc.

    b) collect examples of where the language used is inclusive

    c) collect examples that are not yet inclusive

    d) use findings to further raise awareness on inclusive language usage

A note to translators

These guidelines only refer to English. When translating, please keep in mind that every language is different, and adaptations need to be made accordingly, especially in strongly gendered languages.

Large parts of these guidelines are based on the *UNITED NATIONS Gender-Inclusive Language Guidelines* which are available in the official UN languages Arabic, Chinese, English, French, Russian, or Spanish, reflecting the specificities of each language. For these languages, we recommend that you refer to https://www.un.org/en/gender-inclusive-language/index.shtml to get started and adapt as needed. For other languages, you can find good materials from official government offices or other reputable national institutions.

2. What is gender?

Historically, the terms "sex" and "gender" have been used interchangeably, but their uses are becoming increasingly distinct, and it is important to understand the differences between the two.

In general terms, "sex" refers to the biological differences between males and females, such as the reproductive/sexual anatomy and genetic differences.

"Gender" refers to the socially constructed roles, behaviors, expressions, and identities of girls, women, boys, men, and gender diverse people. It influences how people perceive themselves and each other, how they act and interact, and the distribution of power and resources in society. Gender identity is not confined to a binary (girl/woman, boy/man) nor is it static; it exists along a continuum and can change over time.

Although the English language has only few gender markers – like the pronouns (he/she, his/her) and certain nouns (chairman/chairwoman, waiter/waitress) – texts are often dominated by the male aspect/voice, e.g. because a masculine default is used when meaning "everybody".

"*Every employee must wear **his** company ID visibly.*"

In order to counter this, it became common practice to write "his/her" or "she/he" to point out that one is addressing a man or a woman. However, nowadays we want to make sure that we are also including non-binary and gender diverse people, hence this solution is no longer recommended.

3. Gender-inclusive language guidelines for Allianz

In the following guidelines you will find recommendations and concrete examples for how to make your texts gender-inclusive simply by not making gender visible, when it is relevant to mention gender, how to avoid discriminating language as well as how to illustrate your texts with gender-inclusive images. While the guidelines focus on written documents, they also apply to video and audio content.

3.1. Do not make gender visible when it is not relevant

As a standard, avoid making gender visible. You will find that it is only rarely relevant for conveying your message. Here are several ways to do this – it is up to you to choose which option will fit which part of your text best.

a) Use gender-neutral words

Don't use the word "man" (by itself or as an affix) to represent everybody or any gender.

Avoid	Use instead
Spokesman /-woman	Spokesperson
Chairman /-woman	Chair, chairperson
Policeman /-woman	Police officer
Mankind	Humankind; humanity; human race
Manpower	Staffing
Man the desk	Staff the desk
Man-made	Artificial; human-caused"

b) Use plural pronouns

The singular use of plural pronouns has become common practice in formal writing and is often the easiest and most elegant way to ensure gender inclusiveness.

"Before submitting your document, send it to the editor for **their** review; **they** will return it to you with comments."

c) Use the pronoun "one"

The pronoun "one" can function as a gender-neutral expression, meaning "a person" and can easily replace gendered pronouns.

Avoid	Use instead
"A staff member in Antarctica earns less than **he** would in New York."	"A staff member in Antarctica earns less than **one** in New York."

d) Use the relative pronoun "who"

Introducing a relative clause with "who" can be a means to avoid a gendered pronoun.

Avoid	Use instead
"If a complainant is not satisfied with the board's decision, **he** can ask for a rehearing."	"A complainant **who** is not satisfied with the board's decision can ask for a rehearing."

e) Use a plural reference word

When referring to generic subjects, plural reference words may be used in order to avoid gendered pronouns.

Avoid	Use instead
"A substitute judge must certify that **he** has familiarized **himself** with the record of the proceedings."	"Substitute judges must certify that **they** have familiarized **themselves** with the record of the proceedings."

f) Omit the gendered word

Simply leaving out the gendered word can be an elegant way to be inclusive.

Avoid	Use instead
"A person must reside continuously in the country for 20 years before **he** may apply for permanent residence."	"A person must reside continuously in the country for 20 years before applying for permanent residence."

g) Use the passive voice

The passive voice is not an appropriate option for all sentences in English, as it can change the emphasis of the sentence. However, it does offer an option for avoiding gendered constructions.

Avoid	Use instead
"The author of a communication must have direct and reliable evidence of the situation **he** is describing."	"The author of a communication must have direct and reliable evidence of the situation being described."

3.2. Avoid discriminatory language

Sometimes gender is core to the topic you are discussing and, therefore, relevant for your messages.

Examples:

- the underrepresentation of women in technology
- women in leadership
- the gender pay gap
- health issues (prevention measures) specific to men or women
- gender-related statistics

When you need to make gender visible, do so with the appropriate sensitivity. Many expressions and opinions that used to be commonplace are considered discriminatory today. It is important to be aware of this as some people might not mind at all while others will feel truly offended.

a) Consistent reference

There should be consistency in the way women and men are referred to: If one of them is addressed by their name, last name, courtesy title, or profession, the other one should be as well.

Avoid	Use instead
"Professor Smith (surname and title for a man) and Madeline (first name for a woman) will attend the luncheon."	"Professor Smith and Professor Jones will attend the luncheon (surname and title for both)."

b) Avoid gender-biased expressions or expressions that reinforce gender stereotypes

Avoid	Use instead
"Guests are cordially invited to attend with their wives."	"Guests are cordially invited to attend with their partners."
OK guys, let's go!	OK everybody, let's go!
"Fathers babysit their children."	"Fathers care for their children."

c) Make sure women's voices are heard

Check your text and make sure it does not represent a predominantly male perspective, but that women's voices are also heard. Make sure they are in positions of authority/experts.

There is an easy way to test if a text is using biased language:

- Flip it to test it! Replace the gender of the character. If the "flipped gender" result seems strange, you may have uncovered a bias.

"Female doctor/professor/executive." → Would you say, "male doctor/professor/executive?"

"Guests are cordially invited to attend with their wives." → Would you say, "Guests are cordially invited to attend with their husbands?"

d) Forms of address

Identifying women by their marital status used to be common practice, e.g. by addressing them with either "Miss" or "Mrs.", both of which are deemed outdated and not recommended for use. Instead use "Ms." as a standard, which – just like "Mr." for men – does not reveal the marital status.

When you are unsure of someone's gender identity, you can address them as "Mx." (pronounced /mix/), which is an increasingly common form of address for non-binary people and everyone who does not wish to be put in a gender category.

3.3. Gender-inclusive visual communication

Visuals are often used to illustrate texts and are key to conveying the message and making it credible. Therefore, it is important that the same standards are applied to the choice of images.

What is right or wrong strongly depends on the context (e.g. discussing men's health justifies a picture with only men). However, many visual stories use stereotypes which we want to avoid. To ensure your illustrations are inclusive:

- Make sure women and men are represented in equal numbers

- Reflect other diversity dimensions like cultural, age, or disability diversity

- Watch out for stereotypes:

Avoid	Use instead
Men in power poses – women that look like models	Men and women on eye level, team situation, body-diverse women and men
Men active, speaking – women passive, listening	Active women; men and women on same level
Working mother handling job and childcare, fathers in leisure setting	Men and women sharing household and childcare chores

4. A specific look at LGBT+ inclusive language

As long as you respect the general guidelines above (avoiding gendered pronouns, using plural forms etc.) you will also be LGBT+ inclusive. Here, you will find some recommendations in case you need to refer more specifically to the LGBT+ communities.

- **Choose the appropriate terminology**
  Only refer to people's sexual orientation or gender identity with appropriate terms when relevant

- **Stay neutral and avoid heteronormative language**
  Avoid assuming everyone is heterosexual (straight) and in heterosexual relationships. For example, rather than using wife/husband, girl/boyfriend, use partner; and, rather than mother and father, use parents.

Avoid	Use instead
homosexual	gay, lesbian
transsexual	trans or transgender
husband / wife, boyfriend / girlfriend	partner
mother / father	parents
hermaphrodite	intersex
a gay / gays	a gay man, a gay woman / gay people

5. References

UNITED NATIONS, Gender-inclusive language
https://www.un.org/en/gender-inclusive-language/index.shtml

LGBTIQ+ Inclusive Language Guide, The Victorian Government, Australia
https://www.vic.gov.au/inclusive-language-guide

Responsible

Group Inclusion & Diversity at the People Product House is responsible for these guidelines and will review them annually. They have been aligned with the following Group Centers: CHRO, GCORE, Global Sustainability, Group Legal

The Gender-Inclusive Language Guideline is not part of the Corporate Rules Book.

Useful resources

Inclusive Communication Training: Link

Gender Sensitivity Training: Link

Inclusion & Diversity Portal: Link

Appendix 1 – Checklist for gender-inclusive texts

1) Have you made sure gender is not unnecessarily visible? ☐

- Run a search for gender markers: man, he, his, him, woman, she, her

- Replace/avoid unless the gender is relevant to your message

_____

2) Have you avoided discriminatory/biased language that reinforces stereotypes? ☐

- Do the test and flip the gender of the message's subject. Does it sound odd? Rephrase so it does not reinforce stereotypes.

_____

3) Are your images gender-inclusive? ☐

- Make sure women are visible and prominent.

- Make sure the images are inclusive and diverse. Check for age, disability, and cultural diversity, too.

- Make sure women appear empowered and the images don't reinforce stereotypical gender roles.

_____

4) Is the overall text suited to present Allianz as a role model in the conversation on gender? ☐

_____

Appendix 2 – Overview of examples

Avoid discriminatory language with "man"	Use instead
Spokesman /-woman	Spokesperson
Chairman /-woman	Chair, chairperson
Policeman /-woman	Police officer
Mankind	Humankind; humanity; human race
Manpower	Staffing
Man the desk	Staff the desk
Man-made	Artificial; human-caused
The common man	The average person
Mailman	Mail carrier, postal worker
Businessman, businesswoman	Manager, executive, businessperson
Salesman, saleswoman	Salesperson, sales associate, sales executive
Manhood	Adulthood
Freshman	First-year student
An Englishman, a Frenchman, an Irishman	An English/ French/ Irish person

Avoid other discriminatory language	Use instead
"Professor Smith (surname and title for a man) and Madeline (first name for a woman) will attend the luncheon."	"Professor Smith and Professor Jones will attend the luncheon (surname and title for both)."
"Guests are cordially invited to attend with their wives."	"Guests are cordially invited to attend with their partners."
OK guys, let's go!	OK everybody, let's go!
"Fathers babysit their children."	"Fathers care for their children."
Founding fathers	Founders
Gentleman's agreement	Honorable agreement, unwritten agreement
Landlord, landlady	Owner, proprietor

To not make gender visible, avoid	Use instead
"A staff member in Antarctica earns less than **he** would in New York."	"A staff member in Antarctica earns less than one in New York."
"If a complainant is not satisfied with the board's decision, **he** can ask for a rehearing."	"A complainant who is not satisfied with the board's decision can ask for a rehearing."
"A substitute judge must certify that he has familiarized **himself** with the record of the proceedings."	"Substitute judges must certify that they have familiarized themselves with the record of the proceedings."
"A person must reside continuously in the country for 20 years before **he** may apply for permanent residence."	"A person must reside continuously in the country for 20 years before applying for permanent residence."
"The author of a communication must have direct and reliable evidence of the situation **he** is describing."	"The author of a communication must have direct and reliable evidence of the situation being described."

For images, avoid	Use instead
Men in power poses – women that look like models	Men and women on eye level, team situation, body-diverse women and men
Men active, speaking – women passive, listening	Active women, men and women on same level
Working mother handling job and childcare, fathers in leisure setting	Men and women sharing household and childcare chores

For LGBT+ inclusion, avoid	Use instead
homosexual	gay, lesbian
transsexual	trans or transgender
husband / wife, boyfriend / girlfriend	partner
mother / father	parents
hermaphrodite	intersex

gay (noun)	gay (adjective)
a gay	a gay man, a gay woman
Gays	gay people

Appendix 3 – LGBT+ Glossary

What terms are commonly used?

1. Gender

Gender diverse generally refers to a range of genders expressed in different ways. There are many terms used by gender diverse people to describe themselves. Language in this space is dynamic, particularly among young people, who are more likely to describe themselves as non-binary.

Gender incongruence is the preferred sexual health classification of transgender and gender diverse people by the World Health Organization (WHO). WHO describes gender incongruence as "characterized by a marked and persistent incongruence between an individual's experienced gender and the assigned sex." It replaces the stigmatizing term "gender dysphoria," which was used previously.

A person who is **non-binary** is someone whose gender is not exclusively female or male; while a person who is agender has no gender.

A **cis** (pronounced 'sis', short for **cisgender**) person is someone whose gender aligns with the sex they were assigned at birth – someone who isn't trans or gender diverse.

Transition or **affirmation** refers to the process where a trans or gender diverse person takes steps to socially and/or physically feel more aligned with their gender. There is a wide range of ways this process differs between people. Some people may change how they interact with others, and others may change their appearance or seek medical assistance to better express their gender.

A **trans** (short for **transgender**) person is someone whose gender does not exclusively align with the one they were assigned at birth.

> Trans can be used as an umbrella term, but not everyone uses it to describe themselves. For example, a man who was assigned female at birth might refer to himself as 'a trans man', 'a man with a trans history' or just 'a man'. It's important to use the terms someone uses to describe themselves.

2. Sexuality

A **lesbian** woman is romantically and/or sexually attracted to other women.

A **gay** person is romantically and/or sexually attracted to people of the same sex and/or gender as themselves. This term is often used to describe men who are attracted to other men, but some women and gender diverse people may describe themselves as gay.

A **bisexual** person is romantically and/or sexually attracted to people of their own gender and other genders. The term 'bi+' is also sometimes used to describe the multiplicity of bisexualities. The term multi-gender attraction (MGA) may also be used for those who experience attraction to more than one gender over a lifetime, regardless of self-identity or labels.

An **asexual** person does not experience sexual attraction but may experience romantic attraction towards others.

A **heterosexual** or "straight" person is someone who is attracted to people of the opposite gender to themselves.

An **ally** is a person who considers themselves a friend and active supporter of the LGBT+ community. This term can be used for non-LGBT+ allies as well as those within the LGBT+ community who support each other, e.g. a gay man who is an ally to the trans and gender diverse community.

Queer is often used as an umbrella term for diverse genders or sexualities. Some people use queer to describe their own gender and/or sexuality if other terms do not fit. For some people, especially older LGBT+ people, "queer" has negative connotations because in the past it was used as a discriminatory term.

Questioning The 'Q' in LGBTIQ+ is used here as "Queer and questioning." Rather than be locked into a certainty, some people are still exploring or questioning their gender and/or sexual orientation. People may not wish to have one of the other labels applied to them yet for a variety of reasons, but may still wish to be clear, for example, that they are non-binary or non-heterosexual. It is important these individuals feel welcome and included in the acronym and communities' spaces.

3. Sex characteristics

An **intersex** person is born with atypical natural variations to physical or biological sex characteristics such as variations in chromosomes, hormones or anatomy. Intersex traits are a natural part of human bodily diversity. Not all intersex people use the term intersex.

4. Describing LGBT+ communities

LGBT+ refers to Lesbian, Gay, Bisexual, and Transgender. The + in the acronym is to encompass all identities in the community, including straight allies. Allianz is generally using LGBT+ but you will find other abbreviations. **LGBTIQ** is becoming common, which stands for Lesbian, Gay, Bisexual, Trans and gender diverse, Intersex, Queer and questioning. When writing about LGBT+ people it is best to use the term "communities," as these are many separate and distinct communities within this umbrella term.

People may fit more than one of these terms. Heterosexual and cisgender people can be part of LGBT+ communities. For example, there are straight trans and intersex people.

While LGBT+ communities often work together, for example to advocate for equal rights, they are different communities with their own distinct experiences, needs, and priorities.