

A

guide to

trans

and

non-binary

inclusion

Introduction: Lloyd's

Welcome to Lloyd's first guide to trans and non-binary inclusion.

One of more unlikely things that has struck me as we've developed this guide is something that is very rarely said in insurance. And that is - what a diverse market we work in. While the Lloyd's market is commonly conceived as being traditional in outlook and make-up, our research into the experiences of trans and non-binary people within this market allowed us to encounter a vigorous self-supporting trans and non-binary community already in existence in insurance, with its own networks and support groups, both informal and formal.

It also confirmed to me personally that the long-held belief in Lloyd's as a human-facing and caring community does and can still hold true. As we listened to the stories of the trans and non-binary interviewees who we met, there was a continual and refreshing thread that ran through them of human kindness, and individuals committed to supporting and acting as allies to people facing gender-related change.

That's not to say that there isn't room for further development. Where once trans and non-binary people were less visible, more and more people are choosing new ways to express their gender identity. One of the secondary threads of our research was confusion and lack of knowledge on behalf of managers and colleagues over how to handle the situation, and, with the best intentions in the world, how to make it all 'work right' for all parties.

With that in mind, we have put together this guide. Our approach has been not to deliver a big policy manual, because the point about a trans/non-binary individual is very often that they are individuals in every way. Their journey and their approach are likely to be unique. What they need are understanding and active support from their employer, their team and their colleagues. At bottom it is the kindness and humanity of approach, along with an ability to listen and be flexible on an individual basis that came across as being most important, and this can be seen from individuals from across the insurance market, whose stories are included in this guide.

So while there are some legal and technical changes to be faced (along with a raft of confusing terminology and ever-evolving language); and we've tried to provide you with a clear path through these, the overall message of this guide is: be flexible, listen hard and provide your colleagues with allies who will support them all the way. With this in mind our trans and non-binary colleagues can continue to work, contribute to our organisations and enjoy a stable emotional work environment – the basics for them to experience equality and inclusion in the insurance community.

Marc McKenna-Coles

Global Diversity and Inclusion Manager, Lloyd's

Introduction: Global Butterflies

Global Butterflies was created to bring awareness of trans and non-binary issues to the business sector. By working closely with companies, our hope is to help organisations adopt a zero-tolerance approach to transphobic behaviour and attitudes, while also taking steps to help them become more inclusive in their cultures.

With backgrounds in banking, insurance and law, the Global Butterflies team understand the culture of the City and the corporate environment, and we use our knowledge of these communities to help companies make positive changes that make a real difference but are right for the working cultures that exist already.

As employers you can make a difference to the trans/non-binary community, which face multiple challenges, both inside and outside the workplace. With this in mind, we call on you to become active in your support of trans and non-binary employees. If you want to do just that, we hope that this guide will give you some practical ways to start, so that you can help bring about positive change for your teams, colleagues and clients.

Finally, we would like to thank all the trans and non-binary individuals and allies who have been interviewed for this guide. Their stories bring this topic to life, and each of them has given time that is valuable to help make this guide a reality. Thank you to them all.

Rachel Reese and Emma Cusdin

Directors, Global Butterflies

05 1. Why be trans and non-binary inclusive? ➔

09 2. Trans and non-binary language and respectful interaction ➔

16 3. How do you start your trans / non-binary inclusion journey? ➔

21 4. Allies and role models ➔

24 5. Next steps ➔

28 Summary ➔

29 Resources ➔

1. Why be trans and non-binary inclusive?

1. Why be trans and non-binary inclusive?

Thirty years ago, many organisations felt that there was no need make special efforts to be trans/non-binary inclusive because they believed there were very few trans / non-binary people. However just because they weren't visible that didn't mean that they weren't there.

In 2019, that assumption is becoming less and less accurate. GIREES quoted that 1 in 100 people were on the gender identity spectrum. Statistics from the EU put this figure at 4 in 100 people.¹

This picture continues to evolve, and recent data from the USA states that 12% of the millennial generation no longer see gender as a fixed binary (e.g. just male or female). When Generation Z fully join the workforce in the mid-2020s this is likely to jump up considerably.²

In summary 4% of your workforce – and your clients – could currently identify as trans / non-binary, and this could rise to 12% or even 20% in the next decade, as a new generation, with new ideas comes into the workplace.

Over the next 10 years people who identify as non-binary, could rise by

12–20%

The Business Case

A situation where up to 20% of those people your business engages with have a non-binary approach gives a real business case for taking a fresh look at how your organisation manages trans/non-binary issues, both for employees and when doing business with clients and customers.

Let's start with the trans/non-binary workforce, both visible and hidden. There will certainly be some individuals in every organisation who will choose to remain non-visible until they receive signs of inclusion that will allow them to let you know they are there.

Making your organisation trans/non-binary inclusive is going to motivate trans/non-binary employees, both visible and non-visible. What would it be like if a significant minority of your workforce were suddenly much more contented, productive and happy?

A culture that is inclusive to trans/non-binary people, can be motivating to the rest of your workforce – it's all part of creating a diverse and inclusive workplace, that is safe and welcoming for men, women, BAME, queer, trans and non-binary individuals.

¹ Source - EU LGBT survey European Union lesbian, gay, bisexual and transgender survey 2014.

² Source – GLAAD Accelerating Acceptance 2017 Survey.

1. Why be trans and non-binary inclusive?

It was notable that one of the interviewees we spoke to for this guide mentioned specifically how the last decade has brought cultural change to their organisation that is driven from the top, and which has been fundamental to their own health and happiness at work.

By recruiting people from diverse backgrounds and including them in your product development, you will get a variety of solutions rather than just the predictable norms that you get from a team of people with the same backgrounds. The McKinsey research report *Delivering Through Diversity* found in 2018 that companies in the top quartile for diversity were 21% more likely to have above average profitability than those in the bottom quartile.

Finally, many of your clients and customers are getting this right – it is a responsibility for this market to ensure that we match our clients and do business in a way that makes us an equal partner, if not a leader in our culture and employee policies.

companies in the top quartile for diversity were 21% more likely to have above average profitability

Actions. What can I do?

Find out more (See Resources at the end of this Guide).

Join the Link LGBT Insurance Network.

Engage with your own internal LGBT+ and Ally networks (if you have them).

Engage with your industry sector LGBT+ networks.

Review your current employee diversity stats and employee engagement levels to understand your starting point. You could use the diversity score cards that Lloyds' have produced for this process. (See Resources).

Get involved in Lloyd's Dive-In events (See Resources).

"I have never had a conversation around trans where people have had an objection around what we are trying to achieve. People's arms are open, but they don't know how to approach the topic."

Case study 1: voices of transition



I suppose my transition began in around 2000, when I was working at Aon. I confided in a female colleague and friend, Sarah, and she made a pledge to support me through it all; she became an 'ally' years before the term was coined. With Sarah's support, most of the other females in my team came on board, and towards the end of that year I involved HR. Our HR person was excellent, and she worked with the Senior Management to make the process as smooth as possible. I can't thank them enough.

Rebecca Mason, Head of Wordings, R&Q

On August 15th 2001, with Sarah at my side I walked into the office in my new incarnation. Pretty much the entire team was supportive, although there were some mixed responses from clients. For example, one client (a woman) sent an e-mail 'reply to all' referring to me as 'he/she' and my manager dealt with it swiftly but without drama. A perfect example of a supportive workplace.

If anyone is thinking about transitioning, then, based on my experience, they must prepare carefully and be mindful of other people. Despite increased visibility over the last few years, it's likely that most of their colleagues will not have met a trans person, let alone witness their transition. It's important to get people on side in the workplace not just as allies but also to sense check where you are. It's very easy, when undergoing something so all-consuming, to forget that it is not all about you!

As I found with Aon and as with my current employers (Randall & Quilter) a positive, non-judgemental culture in the workplace is critical for the trans and non-binary community and I honestly believe it comes from the top. It's simple, if people sense that the workplace is hostile, they'll leave, and the onus is on Senior managers to ensure that acceptance of trans or non-binary people is as important as embracing racial diversity. They must clearly demonstrate that prejudice is not tolerated and make it clear that it applies across all strata of the organisation. It still happens that Senior colleagues are allowed a 'free pass' because of their position and this should not be permitted.

I have to say though that the workplace has evolved over the last twenty years, and I'm pleased to say that that many companies in the market are becoming more like Aon and R&Q by embracing gender diversity in its broader sense. While I have had negative experiences in the past, I have to say that certainly in the last few years they've diminished. Nowadays going to work where I am, is just like going to work from everyone else. I don't feel that I have a huge light above my head flashing 'trans'...

2. Trans and non-binary language and respectful interaction



2. Trans and non-binary language and respectful interaction

Unpacking the complexity of gender identity

Gender identity is a spectrum, and we all sit on this spectrum, whether we are binary (male/female) or non-binary (not exclusively male or exclusively female or having no gender at all). The diagram below explains how the different parts of someone's gender identity interact to make what is sometimes a complex whole.

Biological Sex is the sex you are observed as having by a doctor when you are born. It is bit like computer hardware – concrete and physical.

The more interesting part is **Gender Identity**. This is your innate internal programming (e.g. man, woman, non-binary, genderfluid etc). If your body is your hardware, this is your software.

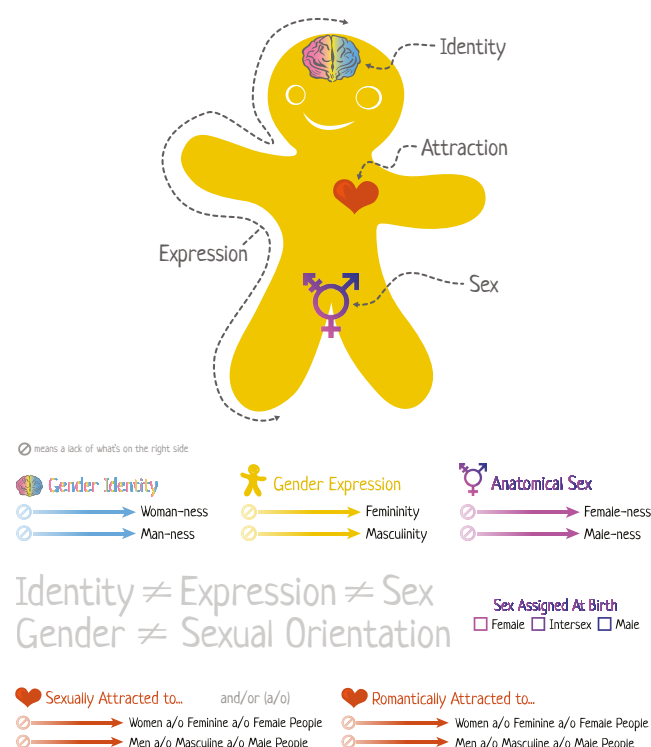
Put simply, **Sexual Orientation** is who you are attracted to, (e.g. gay, lesbian, bisexual, straight etc). It is different to gender identity.

Finally, **Gender Expression** is how you express you gender identity, e.g. (pronouns, name, clothing etc). Remember, a great number of the trans/non-binary community will not express their gender identity in the workplace unless they see real diversity and inclusion signs from their organisations.

You can't always tell someone's gender identity by looking at them, so it is wise not to make assumptions. It is better to ask their name and pronouns. Either they will tell you their gender identity or you will discover it over time with friendship. Sometimes you'll never know, because everyone has a right to privacy if they choose it.

The Genderbread Person is a copyright free resource.

The Genderbread Person v4 *by its pronounced METROsexual name*



Genderbread Person Version 4 created and uncopyrighted 2017 by Sam Killermann For a bigger bite, read more at www.genderbread.org

Case study 2: voices of transition



To me being transgender means an honest acceptance of what I truly am. I would have preferred my life to work out differently, and for years I was in denial about the issue. Eventually my sense of self began to suffer, and it became clear that gender was the answer. Once I had started working at Hiscox and I knew it was a safe environment, I told them that I planned to transition. My boss Josie O’Kane gave me a hug, and said to me ‘what do we need to do to help’?

Stephanie Gandon, Hiscox

Hiscox organised training for everyone in the team, and this helped us all understand that the situation is a learning curve for you and everyone around you, and that you need to help each other on the journey. Overall Hiscox did exactly what I needed. They listened, gave me space and let me talk through the issues; and I had specific support allocated from my boss and an HR specialist.

It was important that I was encouraged not to back off from my working role too. This kept me focused and solid, and gave me goals outside that kept me grounded. I can see this pressure might not work for everyone, but it was just right for me. I would say to employers with staff going through this that you shouldn’t put them in a bubble. Just give them space and some time, and ask them what they need.

On my first day at work as Stephanie, I spent the whole day in fear, worrying what would happen when my manager’s back was turned, but in fact the response of my co-workers was very positive.

Overall, my advice to everyone in the market is ‘be open to the possibility that the way you see the world is not the only way’. Be open to the fact that the certainties of the past may not remain the same, because reality is more fluid than we once thought. While trans people are rare and you may not always be able to find one to speak to, you can certainly find others who have had experiences of being and feeling different, and much of the emotion is the same – use that to help grow understanding of how being trans feels. If you do have a question, ask, and don’t be afraid. We don’t bite.

My experience is that insurance is a safe space, not just safe, but a space where transgender individuals can thrive, and certainly Hiscox has been a great environment for me.

2. Trans and non-binary language and respectful interaction

Language structure

Given all the elements involved, the right language can be complicated, and it is very much still evolving. Currently there are many individual ways that people in the trans/non-binary community use to describe their gender identity and expressions.

It is important to know that many of the definitions are not agreed and the language structure still does not fit together perfectly. The community itself debates its own wordings and definitions, and a book on trans/non-binary language would be lengthy and very likely subject to much criticism.

With this in mind keep your terminology simple and be ready to flex it over the coming years. As a starting point, we have gathered together some of the current most commonly used gender identity and expression definitions within the Resources Section.

*keep your terminology simple,
and be ready to flex it over the
coming years.*

Connecting respectfully

One of the biggest barriers between colleagues and members of the trans/non-binary community is the fear of making a mistake. Colleagues need to be given the basic tools to know how best to communicate, as well as reassured that the corporate culture is tolerant of honest mistakes.

*“If curiosity and questions come
from the right place, there is very
little risk of causing offence.”*

2. Trans and non-binary language and respectful interaction

Here is a quick guide for ways to help colleagues get it right when dealing with trans/non-binary colleagues or clients.

Names: Ask their name! Trans/non-binary people have names and it's reasonable to ask what they are. It is much simpler to refer to someone as Hilary, than 'she' or 'he', and this can avoid worries over mis-gendering.

Be aware that if someone has changed their name because they have changed their gender expression, they will be sensitive about the use of their old name. It is easy to see how this could be seen as a calculated barb (called dead-naming). So, if you do this accidentally, apologise and move on quickly.

Titles: the use of titles is disappearing, but you can still ask a trans/non-binary person their title. They may not have one, but they won't be offended that you asked.

The title that most often used in the non-binary community is Mx (x is a wildcard) pronounced "Mix" or sometimes "Mux". There are other titles, but this is the most common. You don't have to be trans/non-binary to use it, if you like, go ahead and use it.

Pronouns: People worry a lot about asking about pronouns, but the reality is that trans/non-binary people are very used to people asking this question and are likely to be helpful if you do ask.

There is an etiquette, however. When you ask, it is polite to give your own pronouns first. e.g. "My name is Robert, I'd be glad to know your pronouns. Mine are he/his"?

When asking, check your location. Don't ask for pronouns in a public area where you could accidentally "out" the person you are communicating with.

If the conversation is short, e.g. reception area, just ask for a person's name. Asking pronouns comes with getting to know someone better; for example, wanting to employ a person or to be their friend.

Finally, if you are still too shy to ask, it is possible to just ask for a person's name and have a conversation. Once you get to know them, you can then ask them for their pronouns (giving yours at the same time).

Actions. What can I do?

Practice by having a conversation about an event that you went to with your colleague or partner that doesn't use gendered language (such as he/she, hers/him) and is gender neutral (use they/them/theirs)?

Check out the LGBTQ+ Vocabulary Definitions from <https://www.itspronouncedmetrosexual.com>

Check if your systems and processes include gender neutral titles such as "Mx".

Case study 3: non-binary voices



I identify as non-binary: I don't feel entirely male or female. For many years I thought that I was just was a badly made man. I think I would have got there much quicker if I had been growing up nowadays, but the language didn't exist then to express how I felt.

Chris Mousley Jones, Programme Director in the Transformation and Execution Team, AIG UK

I came out at a panel event at AIG. I said that I identified as non-binary and told people that I was saying it for the first time and everyone applauded, which was heart-warming. Then nothing really happened, apart from a few people, who said 'well done'. It was all very low-key and remains so.

I have been at AIG for 11 years and I would not have dreamt of doing this when I first joined. AIG was a much more conservative organisation then. D&I has brought fantastic change via the BeingYou@AIG framework. The movement to change comes from the top and everyone has been extremely supportive, from CEO Brian Duperreault down. A few years ago, I began to realise that the message was 'this is an environment where we want people to bring their whole selves to work', and that really resonated with me.

My message is: if you're worrying about your gender presentation, don't overthink it. The risks of making a change are probably much lower than you'd think in the insurance and corporate world in 2019 and it is not as big a deal as you may think it is. Plus, you'll be amazed at how much new energy is released within you when you are able to relax into your identity and no longer have to hide yourself.

I was so pleased when my manager used my 'they' pronoun in my performance appraisal. I know that 'they' is clunky and not easy for some people to use, and lots of people haven't got there yet, but she did. I know it is hard to do, but my boss asked me to help her remember and to call it out when she forgot, and I was happy to do that.

I find that when people are talking in the abstract, they find the idea of non-binary problematic, because they start generalising about 'if everybody' and 'what if', but if they are talking to me as an individual, they just accept it. To be honest, I would feel safer wearing a skirt at work than I would wearing it on the journey to and from the office, which says a lot about the culture at AIG.

Case study 4: non-binary voices



My non-binary journey began in 2015 as a result of a long conversation with a trans friend. In my childhood there was no concept of non-binary, or even really of being trans, so as I grew up I associated my feeling of difference to my sexual orientation. As the trans community became more visible and awareness began to arise, I began to learn and associate myself with the term non-binary. In a sense I tried on the non-binary identity and found it fitted me better than anything else.

Theresa Farrenson, Technology Business Partner, AON; and Secretary of LINK, the LGBT+ Insurance Network

From a gender expression perspective, I recognise I have the privilege of being able to dress how I want as it is much more socially acceptable for a person perceived as female to wear trousers and a suit than the reverse situation. Over the last few years my identity has moved along the spectrum. I am still using the pronoun 'she' but I am thinking about using 'they'. I laugh at myself as I do still slip up and refer to myself as 'she' in my head. It is hard to let go of a 50-year habit! It therefore makes me sympathetic to the fact that many people find gender inclusive language confusing and difficult. One tactic I share with others is that if they are tripping up using 'they', simply refer to the person by their name.

I came out on LinkedIn and in an Aon intranet post a couple of years ago. Since then, I have just reinforced it when I see an opportunity. I've found it more difficult than coming out as a lesbian: due to an early lack of confidence in describing what non-binary is and being able to answer people's questions. Incidents such as Piers Morgan saying he identified as a non-binary penguin do push me back. The ridicule and vitriol this triggers make it an unsafe place for me to have my own conversation. The more an issue matters to me somehow the less confrontational I am.

I do speak to my line managers about it. They are supportive, but it is not something that we discuss a lot. With that said, Aon is working to be inclusive of the transgender and non-binary community in policies, healthcare provision and gender-neutral toilets. For example, Aon has changed its dress code to make it more inclusive – their code is now just 'dress appropriately to present a professional image'."

Personally, I have been focusing on the forms that we complete in our day-to-day lives. So many of them have every single military ranking the 'title' box but not Mx. But why is my gender even important if I want to book a table at your restaurant? Mostly there is no need. This goes for our clients as well as our colleagues. In the long term I would like there to be formal recognition of the non-binary identity and protection in law.

Allies come in all shapes and forms. I have had a great ally in the insurance space, who has helped me to have the frank and open conversations that made me re-open that scary box. Allies come in all shapes and sizes: some allies are good friends without particular expertise in the topic – they just have your back, and some can advise from a knowledgeable standpoint. Some are on their own learning journey, and while some are very public, some do quiet things behind the scenes. We need them all!

3. How do you start your trans / non-binary inclusion journey?



3. How do you start your trans / non-binary inclusion journey?

The starting point for any organisation is to re-appraise from the outside in. It is worth formally considering the question, when trans/non-binary people walk through the doors of your organisation what will they see?

They are looking for inclusion and diversity signs which will make them feel that this is a safe and tolerant space for them. Often trans/non-binary job candidates will sit outside your organisation to see if you allow a variance in gendered clothing, for example.

So, consider:

- How much unnecessary gendered language do you use? Could you strip this back?
- Are your recruitment processes gender neutral?
- Do you provide All Gender facilities?
- Do you have an LGBT+ or Ally Network?
- Do you use non-binary faces in your marketing materials and website?
- Do you have visible trans/non-binary role models?
- Do you celebrate one of the trans calendar events?
- Do you have space for two genders only on your application forms?
- Do you appear in any peer league tables? (e.g. Stonewall WEI)
- Have you ever put out anything trans/non-binary inclusive in your social media output?

All the above are signals that the trans/non-binary community may look for both internally and externally.

Roadmap - how do you approach trans/non-binary inclusion?

Most effective is to use the DNA approach: build it in don't bolt in on. (e.g. one trans/non-binary panel event won't do it, though it is a start).

Senior Management

It starts at the top, any trans/non-binary inclusion approach starts with senior management sponsorship and buy-in.

This is demonstrated by

- Visible attendance at LGBT+ and Ally events.
- Sending out supporting trans/non-binary correspondence.
- Speaking about inclusion and diversity in marketing and web materials.
- Being a member of the LGBT network or being an active Ally (see later).

3. How do you start your trans / non-binary inclusion journey?

The starting point for any firm is to re-appraise from the outside in. It is worth formally considering the question, when trans/non-binary people walk through the doors of your organisation what will they see?

Line Managers

Your line managers need be aware of your trans/non-binary inclusion intention.

- How to handle a “first conversation” with a trans non-binary person who is coming out to them.
- Know that HR will support them.
- What transphobia looks like and how to stamp it out.
- Confidentiality.

Your line managers are at the coal face and they will be responsible in ensuring that the trans/non-binary employee is included, respected and safe, in order for them to perform to the best of their abilities.

Front line teams

Often forgotten, remember your front-line teams are your company touch points (they are your company as far as clients are concerned)

- Client services
- Receptionists
- Security staff
- Venue services
- Telephone support / call centres

Things can go wrong in a public area (e.g. reception), so make sure your client-facing colleagues are trained in respectful trans/non-binary communication.

Trans/non-binary clients will appreciate this as much as employees.

Employees

Finally, make sure employees (and contractors) are aware of your trans/non-binary inclusion strategy.

This could be demonstrated by

- Holding a lunch & learn trans/non-binary awareness sessions with insurance sector role models / experts.
- Joining the Link LGBT Insurance Network.
- Engage with your own internal LGBT+ and Ally networks (if you have them).
- Engage with your industry sector LGBT+ networks.
- Publishing your Gender Identity and Gender Expression policies/guides.
- Celebrating one of the trans/non-binary year calendar dates.
- Adding pronouns to signature boxes.

3. How do you start your trans / non-binary inclusion journey?

The starting point for any firm is to re-appraise from the outside in. It is worth formally considering the question, when trans/non-binary people walk through the doors of your organisation what will they see?

The role of the HR function

The nucleus of any organisation is its HR function or, for smaller companies, the person responsible in your company for HR matters. They will be responsible for:

Respectful trans/non-binary recruitment e.g.

- Inclusive adverts.
- Inclusive application forms.
- Selecting inclusive recruitment companies.
- Correct and respectful forms for address through recruitment process.
- Confidentiality.

Transition and changes in gender expression

- First conversations with trans / non-binary employee.
- Checklists for things that need to be considered.
- Communications (internal and external).
- Confidentiality.

3rd Party provider liaison e.g. healthcare, pension

Gender identity and gender expression policy/guide creation

Trans & non-binary inclusive healthcare benefits

e.g. Ensuring that your health provider covers counselling and surgical procedures for your trans & non-binary employees, if they require this kind of support.

If these are done correctly, this will pervade positively throughout your whole organisation.

Actions. What can I do?

Review any unnecessarily gendered language and facilities in your organisation.

Encourage your senior managers, line managers and HR function to learn more and take actions to make your organisation more trans/non-binary inclusive.

Don't forget your front-line teams, they need confidence and awareness, so train them.

Demonstrate your trans/non-binary inclusion to your employees (including contractors) by personally taking some of the steps described above e.g. adding your pronouns to your signature box.

Take a look at the many transition / change in gender expression guides that exist online.

Case study 5: the corporate story



Although Aviva had a policy for trans employees, it was cumbersome to work with. We wanted to see the corporate values hardwired and brought to life. For this to happen we needed policies that were easy to use and easy to understand, with no sense of complexity.

Anthony Fitzpatrick, Employee Relations & Global Employment Policy Lead, Aviva

We understood that for the trans employee there were a number of important stakeholders. The individual must be supported by the employer. The role of the leader is fundamental. We recognised that leaders need support too if they are going to be able to help and support the transitioning employee. Finally, colleagues need to have access to information, so that they have all the information they need too.

We wanted to start to embed greater knowledge about what transitioning is and looks like, the importance of dress codes and pronouns. We wanted to educate people as a way of protecting staff from stigma in the workplace.

When drafting the policy, we tapped into groups of people who were best placed to advise – bodies such as the trades unions were able to help test our thinking and our language. We also worked with the Aviva Pride team. All these groups bring a different perspective and a wider network to what could otherwise be a narrow corporate approach.

We created a suite of documents, as follows:

- Leader guidelines*
- The policy itself*
- Employee and colleague guidelines*
- Guidelines for HR teams*
- A terminology document*

We felt that the old document was too dry, and did not help break down barriers. For us a policy like this should not be about minimal compliance and the law.

We have moved to something that is far more embracing, and something that we are proud to have thought through from all angles. For example, we allow the parents of trans children time off to support the transition.

I am proud that we have been able to raise awareness of transitioning and what that means. This new documentation brings in the Aviva family values – ensures that we act as a family and are all there to support our colleagues.

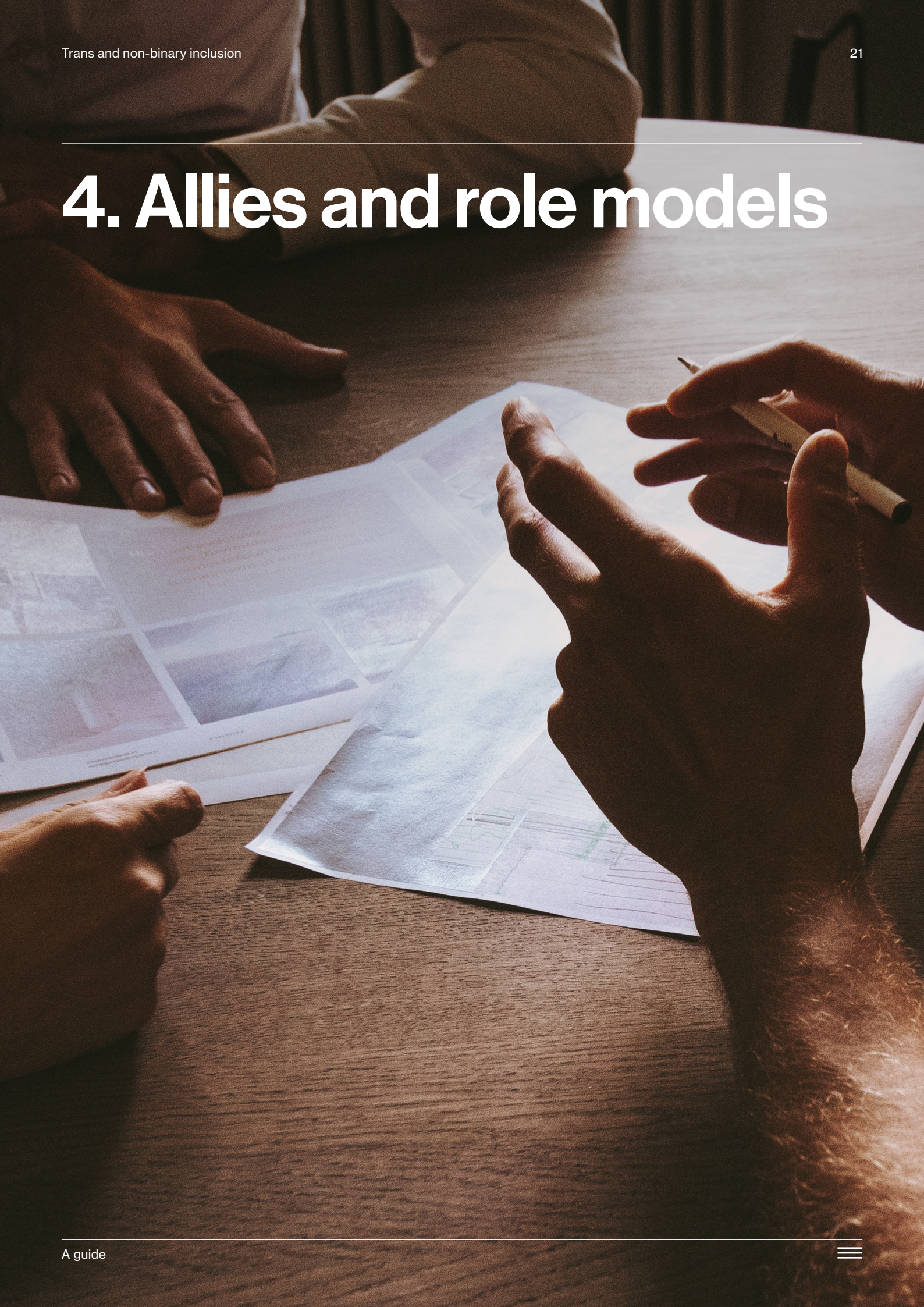
Language was one of the issues that we addressed. We had to educate ourselves at a senior leadership level, and there is a lot of terminology around this topic, which is why we produced a terminology document as part of our guide. We will probably update this soon, as we recognise that the debate will move on and so will the language. We have committed to regular renewal because it helps us to face down the issue of terminology, and gives our people guidance on handling it.

For us the policy helps to create the right culture. It says ‘you can bring your whole self to work’, which helps employees to become more engaged, to perform better and improves morale widely. The workforce dynamic is changing, even in the wholesale market.

My advice to other organisations is:

- Keep it simple.*
- Think about the audience.*

4. Allies and role models



4. Allies and role models

What are trans/ non-binary allies, what can they do? The answer, of course, is that allies are the oil on the wheels in any organisation. As informal listeners, friends, and public supporters of trans/ non-binary colleagues they are, at their best, pro-active, not passive (it is not ‘just about wearing lanyards’), and they actively take on the issues that concern the trans/non-binary community.

Many trans/non-binary people do not have a confident voice or are too worried to speak out at all, and their allies sometimes need to be that voice on their behalf.

Trans/non-binary allies help mould corporate behaviour, and impact colleagues because they:

- Don’t remain silent when transphobic behaviour / incorrect language is observed.
- Don’t “out” a trans/non-binary person, when they know their gender history.
- Know what terms are offensive and avoid them (inform others).
- Use correct names and pronouns (when they know them).
- Don’t ask personal questions.
- Listen (by doing so, they may save a life).
- Read their firm’s trans/non-binary policies/guides.
- Don’t stop being an ally when they leave the office, they are always an ally.

Role Models

The importance of trans/non-binary insurance industry role models cannot be emphasised enough. They are beacons to other non-visible trans/non-binary people; demonstrating that trans/non-binary people can thrive in this industry.

Use your organisation’s role models at events. If you don’t have any visible trans/non-binary role models in your organisation, borrow them from across this sector. Let them speak on inclusion, not just their coming out/transition story.

Speak to the Link LGBT Insurance Network or your own sector LGBT+ network if you would like to be connected to trans/non-binary insurance sector role models.

Insurance role models are powerful and are more credible than ‘celebrity’ trans role models, who don’t work in this market or speak our technical language. The people who have chosen to share their stories throughout this guide have powerful voices and stories to share, and we are grateful to them for showing that role models do exist in our industry, contributing, working, and bringing ‘their real selves’ to work honestly and with courage.

Actions. What can I do?

Draw up a plan to create and promote trans/non-binary allies within your organisation.

Contact the [Link LGBT Insurance Network](#) to connect you with trans/non-binary insurance sector role models.

Engage with your own industry sector LGBT+ networks to connect you with trans/non-binary insurance sector role models.

Case study 6: the ally's story



The first hour I spent with a trans colleague from the industry changed my life in a powerful way. People don't understand trans, how to think about it, or how to allocate and label it. But the link between mental health and gender is huge, and we cannot let colleagues struggle simply because we do not allow people to be themselves.

Jim Herbert, Global lead partner for Enterprise Client Group, Aon

Firstly, I set out to improve my understanding. I started to raise my own personal knowledge. I became more and more aware of the need to offer a corporate safe space environment where people could talk about their gender and sexual identify issues. I wanted to create that safe space and it was very important to me.

Even if it is only one person who you touch in your entire career whose life you can help and change, that is important.

If you're in a small organisation you don't have as many resources, but it doesn't mean that it's OK to stand by. One of the nicest networks in our insurance community is the LGBT group and they will do anything that they can to help, so do use them as a touchpoint.

Make sure that you can translate the business imperatives around being recognised as an employer of choice around diversity. Understand that if you can translate those elements into your environment, you will become a better organisation.

Allies have to focus on delivering practical things, as well as delivering conversations. At Aon, we worked hard with our trustees to have gender dysphoria included in our health programme. This not only changed our healthcare plan, but it also made a huge statement to our colleagues in the wider population; and the smaller community who lacked faith in our support for them, saw that we meant it.

Finally, when people think about getting involved in diversity, they think about the value they can give, but also it is a lot of fun to get involved in new communities. You feel like you can make a real difference, and too often we spend our working hours doing things that don't achieve this.

5. Next steps



5. Next steps

With so much to do, it can be difficult to know where to start, so below are our 'top five' suggestions for the next steps to take if you want to make your organisation more trans and non-binary friendly.

1. Create a policy and/or a guide

Drafting a trans and non-binary policy or guide is a simple way to highlight your commitment to trans/non-binary inclusion. It is your shopfront on your trans/non-binary inclusion journey.

It is also an important signal that your organisation puts a value on allowing employees to be their best self. Finally, it sets down in writing that the corporate stance on this subject is non-negotiable, and gives a clear written reference on how to support individuals within your organisation.

Many organisations have a whole suite of trans/non-binary policies/guides that cover transition/expression of gender in the workplace (e.g. Managers guide, HR Guide, Employees Guide (or FAQ).

If you are drafting your first document, start by creating a transition/expression of gender in the workplace guide. This is your shopfront on the world about how you will support a trans/non-binary employee with their transition/change in gender expression.

This could include:

- Who they can speak to in the first instance.
- That conversations are confidential.
- The steps that may be taken, checklists of things that need to be considered including communication plan (where relevant).

Opening statements could include:

- That you know gender is a spectrum and all identities are important.
- That no two transition/change in gender expression journeys are the same and not always medical.

You could also mention that although not all gender identity is expressly protected by UK law, you intend to exceed legislation with your protections and support.

Take a look online at the many examples that exist.

5. Next steps

With so much to do, it can be difficult to know where to start, so below are our 'top five' suggestions for the next steps to take if you want to make your organisation more trans and non-binary friendly.

2. Hold an event

There are many days on the inclusion and diversity calendar that you can celebrate trans/non-binary inclusion:

- 31st March - International Transgender Day of Visibility.
- 17th May - International Day Against Homophobia, Transphobia, and Biphobia (IDAHO).
- November - Transgender Awareness Week (The week before TDOR below).
- 20th November - Transgender Day of Remembrance (TDOR) is an opportunity for sober reflection - not a day for celebration.

There doesn't have to be a special day. You can just decide to host something informal, or maybe make it an intersectional event, to bring together groups across your organisation.

3. Trans and non-binary inclusion training

Awareness and specialist corporate trans/non-binary inclusion training is available. Try to look for providers that provide active inclusion tips and training and have worked in corporate environments, so they will understand the specifics of this market. Some resources are provided at the end of this guide.

4. Reverse Mentoring

Use your trans/non-binary employees to reverse mentor you. Ask them:

- What you did well, if they transitioned or changed their gender expression with you?
- What did you do badly?
- What could be done better? What changes would they like to see?

5. Maintaining momentum

Trans/non-binary inclusion never stops; to keep the journey alive is straightforward. You need to consider building it into all the things that you do:

- When reviewing procedures and policies, consider how much non-essential gendered language you can remove, especially when looking at recruitment and customer services.
- As mentioned, throughout your inclusion and diversity calendar year, you could focus on intersectional connections with trans/non-binary people.
- Add your trans/non-binary inclusivity message in your induction and interview processes.

Case study 7: the HR viewpoint



The head of Stephanie's Division at Hiscox came to me when Stephanie told him that she wanted to transition. We hadn't been in this position before and we wanted to provide her with the right support. Our immediate thought was 'We need to support Stephanie and make this easy and comfortable for her.'

Vanessa Newbury, Head of Recruitment and Employer Brand at Hiscox

I had helped someone through a transition at another company previously, and, looking back, I feel that we could have done even more with the wider team to help educate them.

So we did lots of training with the team at Hiscox, and Stephanie was great at saying to them 'I won't mind if you get it wrong.' During the training, the team heard the story of someone whose transition had not gone well, and you could see them thinking about this and processing it for their own context. When the training ended, Stephanie came in and everyone applauded. We also asked everyone to submit the questions that they wanted to ask her in writing and then helped her to share the information she wanted to share and let people know when questions were too personal.

After the training Stephanie took a week off, and by the time she came back everything - from her building pass to her contact details on our intranet - had been changed from her old name to Stephanie. HR and Legal worked together to make the legal transition as easy as possible.

My advice for companies is that you should talk really openly to the transitioning person about how to manage communications. Working with Stephanie, we messaged everyone in our London office to tell them her news and what was happening. Stephanie also issued a personal note which helped people to understand what she was going through.

We spent a lot of time talking to Stephanie and I became her mentor, meeting once a month after the transition so that we could talk about how she was getting on. It also helped us to find any additional documentation that we might have missed.

Organisations really don't have a choice when it comes to supporting employees going through life-changing experiences. It's really important to retain great people and you do this by making sure they can bring their whole selves to work and thrive. This reflects one of our core company values which is about being 'human' - having respect, looking out for people and being fair and inclusive.

I also believe that open communication and sharing stories are very powerful ways to help raise awareness and educate people.

Summary

The voices within this booklet show why trans/non-binary inclusion matters.

The good news is that moving any organisation forwards in its trans/non-binary inclusion is genuinely straightforward. It is about caring for your colleagues and creating an environment that allows them to bring their whole selves to work.

In practical terms it just comes down to the five steps discussed in this guide:

1. Understand trans/non-binary inclusion is [good for your business](#).
2. Trans/non-binary language can be complex but [respectful language](#) is not. Don't worry too much about honest mistakes (but do apologise if you make them).
3. Start small. it doesn't have to be a big step, [but make a step](#).
4. [Use your allies](#), if you don't have any, start a network, join a sector-wide LGBT Network. Use your sector trans/non-binary role models (Remember to use industry sector role models, they add more value than trans-celebrity).
5. Once you have started, [plan your next steps](#), don't stop!

Good luck on your trans/non-binary inclusion journey.

Resources

Check out a comprehensive list of LGBTQ+ Vocabulary Definitions

<https://www.itspronouncedmetrosexual.com>

Global Butterflies (Corporate Trans & Non-binary Inclusion Training & Consultancy) www.globalbutterflies.com

Office of the Parliamentary Counsel & Government Legal Department; Guide to Gender-Neutral Drafting

https://5bf0cd3a-5473-4313-b467-45d59f70140a.filesusr.com/ugd/5aa06e_455f1fc65087475fb85782a97d72dccf.pdf

Insurance *Link LGBT Insurance Network* (A network of LGBT+ insurance professionals and allies who are working to improve inclusion & diversity in the insurance industry) www.lgbtinsurancenetwork.co.uk

Dive-In (The Festival for Diversity & Inclusion in Insurance) <https://diveinfestival.com>

You can view the Aviva transgender policy guides here

Policy:

<https://inclusionatlloyds.com/wp-content/uploads/Aviva-Plc-Transitioning-at-work-Policy.pdf>

Employee Guidelines:

<https://inclusionatlloyds.com/wp-content/uploads/Aviva-Plc-Transitioning-at-work-Employee-Guidelines.pdf>

Leader Guidelines:

<https://inclusionatlloyds.com/wp-content/uploads/Aviva-Plc-Transitioning-at-work-Leader-Guidelines.pdf>

FAQs:

<https://inclusionatlloyds.com/wp-content/uploads/Aviva-Plc-Transitioning-at-work-FAQs.pdf>

Editable Diversity Score Cards and other Toolkits can be found at

<https://www.inclusionatlloyds.com/resources/toolkit/>

Mermaids (Supporting gender-diverse and transgender children, young people and their families)

www.mermaidsuk.org.uk

Sail NI (Supporting the families of transgender and gender variant people across Northern Ireland)

www.sailni.com

Stonewall (Stonewall campaigns for the equality of lesbian, gay, bi and trans people across Britain)

www.stonewall.org.uk

Published by Lloyd's and Global Butterflies

© 2019 All Rights Reserved