



# Fostering disability inclusion at Allianz

 Because we're  
all **unbelievable!**

Understanding visible and invisible disabilities – **Module 1**

2023 Edition

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# Introduction

First and foremost, **we hope you are well in this moment.** As this guide is being composed, we find ourselves – across the world – in unprecedented times. With this in mind, **we appreciate you taking the time to learn more about Disability inclusion.**

**Disability inclusion**, together with gender, ethnicity, sexual orientation, age, and social background is **part of our Inclusion and Diversity strategic agenda.** And as for other Inclusion and Diversity (I&D) topics, it can sometimes be difficult to talk about disability: it is a highly personal topic, sometimes not visible, and that still suffers from many misconceptions.

Everybody is likely to experience disability either directly or have a family member who does at some point in their life. According to the World Health Organization, **persons with disabilities constitute about 15% of the world's population.** This is around one billion people or 1 in 7 of us. Such a big number makes people with disabilities **the world's largest minority** that faces social, economic, and cultural barriers in accessing full and effective participation in society.

**People with disabilities represent a vastly untapped source of talent, creativity and potential.** Yet the statistics suggest that people living with disabilities are among the most marginalized populations in the world in terms of employment and educational opportunity. .



**Removing the barriers facing people living with disability** isn't just the right thing to do – we believe that creating equality of opportunity will unlock a huge pool of talent. It also gets to the heart of the ambition to **“leave no one behind”** – and could contribute to the five [Sustainable Development Goals](#) which explicitly reference disability and to the wider sustainable development agenda.

Therefore, it is crucial to **educate ourselves about disability, challenge misperceptions, understand how we can better support colleagues, family members, and friends with disabilities and ensure we provide a safe space where colleagues feel comfortable not to hide a disability and can contribute to their full potential to our firm and client's success.**



Indeed, only when people feel confident to talk openly about their disabilities and request the accommodations, they need to carry out their roles effectively, we can unlock the full potential of talents with disabilities.

We're conscious that **disability, mental health, and well-being are understood and discussed in different ways around the world**. When creating this guide, we've made sure to use a language that is clear and appropriate for all our diverse cultures. As awareness, attitude and language vary, it's easy to let the fear of saying the wrong word hold you back. However, our experiences have shown us the importance of taking action to drive positive change. We hope that this **"Because we're all unbelievable" series**

**made of 3 mini-guides** ("Understanding visible and non-visible disabilities", "Changing perspective on disability", "Being inclusive: practical tips") will help us to **build a common understanding about disability, break down myths and challenges to help create a globally inclusive and accessible environment** for our employees, clients, and communities.

Thanks for being with us in our journey towards becoming a more accessible and disability-inclusive company.

The Allianz Beyond Network

**Allianz Beyond**



# Disability: what are we talking about?

Defining disability is not a simple process. Different people view disabilities from different reference points and as such, they define the concept based on their own unique perspectives and interactions.

So, disability is extremely diverse. It can happen at any age and at any stage of life. It can be permanent or temporary, severe, or mild. Some people have visible disabilities, while others have invisible disabilities, that is you may not be able to tell simply by looking at them that they have a disability.

**This guide aligns to the United Nations Convention on the Rights of Persons with Disabilities defining disability as an umbrella term:**  
**"Persons with disabilities include those who have long-term physical, mental, intellectual or sensory impairments which in interaction with various barriers may hinder their full and effective participation in society on an equal basis with others."**

- It covers impairments, activity limitations and participation restrictions:
- An impairment is a problem in body function or structure
  - An activity limitation is difficulty encountered by an individual in executing a task or action
  - A participation restriction is a problem experienced by an individual in involvement in life situations

In a world where up to one in five people has a disability and where 75% of individuals with disabilities have nonapparent disabilities, we should not be surprised when we encounter disability. Instead, we need to anticipate that people we encounter in our life, in our workplaces, schools, families and communities will have disabilities.

Disability is not just a health problem. It is a complex phenomenon, reflecting the interaction between individuals with a health condition and personal and environmental factors (e.g., negative attitudes, inaccessible transportation, and public buildings, and limited social supports).



# Why disability inclusion matters?

Over 1.3 billion people across the world live with some form of disability (World Bank Group).

Together with their friends and family, this group has a spending power of \$8 trillion (Global Economics of Disability Report).

80% of disabilities are acquired between the ages of 18 and 64 – the workforce age (Disabled Living Foundation).

Only 4% of businesses are focused on making their offerings inclusive of disability (Global Economics of Disability Report).

Workplace adjustments can reduce sickness absence and associated costs by 76% (Microlink 2017).

Employee turnover costs organizations £12.4 billion (Business Disability Forum Retention survey, 2015).

The labor market participation rate of persons with disabilities is significantly lower than that of persons without disabilities. The position of women with disabilities is generally worse than that of men with disabilities (World Bank Group).

Between 5-10 per cent of the population experience dyslexia, which equates to around 700 million people worldwide (Dyslexia International).

One in four people in the world will be affected by mental or neurological disorders at some point in their lives (The World Health Report).

# Example of impairments

There can be many different types of impairments which, in combination with activity limitations and participation restrictions, cause a person to be disabled in society. This means that persons with disabilities are not a homogenous group, and one person with a disability can have a completely different experience from the next. Also, people can experience single or multiple impairments, different levels of severity etc.

Some examples of types of impairments are (classification may differ depending on location or who is doing the classifying):

**Physical impairments** are a set of conditions that results in difficulties in movement, holding/grasping, feeling, movement coordination, height, and ability to perform physical activities.

**Hearing impairments** refer to various degrees' loss of hearing.

**Vision impairments** are the partial or total loss of vision or ability to see and read.

**Speech impairments** is about a group of impairments that affects the ability to communicate. Communication is a two-way process that involves clear expression and full understanding of what is said. Speech impairment can affect either one or both ways.

**Psychosocial impairments** refer to persons affected by a medical or psychiatric condition that affects an individual's cognition, emotion and/or behavioral control, and interferes with his or her ability to learn and function in the family, at work or in society.

There is a broad range of acute or chronic psychosocial impairments. They include medical conditions, such as anxiety, depression, schizophrenia and post-traumatic stress disorder, panic disorder, bipolar disorder. The duration may vary from one episode in life to recurrent experiences.

Most persons with psychosocial impairments lead an active life with proper and adequate supports. Although often confused, psychosocial impairment is different from intellectual impairment.

**Intellectual impairments** refer to life-long limitations of the cognitive and intellectual abilities of a person that often results in the person requiring supervision in connection with daily activities. It usually affects the ability to comprehend and learn; ability to solve problems; ability to remember; ability to learn new information and skills, including social skills. Examples are: autism, attention deficit disorder, dyslexia, Down syndrome.



# Legal frameworks



The public policy context for disability inclusion has evolved significantly over the past 100 years. In the wake of two calamitous wars, many governments in Europe adopted quotas systems that specified the number of persons with disabilities organizations should hire as an effort to share the cost and responsibilities for integration.

The US was the first nation to pass a comprehensive disability anti-discrimination law – The **Americans with Disabilities Act of 1990 (ADA)**. Many European nations, plus Japan, China, Taiwan, and others followed by expanding anti-discrimination laws to explicitly include people with a disability.

The **Convention on the Rights of Persons with Disabilities (CRPD)** represents the most advanced international human rights instrument on the rights of persons with disabilities in terms of the scope and depth. As such, it supersedes previous international and regional developments, standards, and instruments.

The CRPD provides standards of protection for the civil, cultural, economic, political, and social rights of persons with disabilities on the basis of inclusion, equality and non-discrimination. It makes clear that persons with disabilities are entitled to live independently in their communities, to make their own choices and to play an active role in society. The CRPD innovates the standard approach taken in previous human rights treaties. By incorporating key provisions on international cooperation, data collection and disaggregation, awareness-raising and mechanisms for national implementation and monitoring, this facilitates policymaking and mobilization to effectively realize the rights of persons with disabilities.

# What can we all do to promote disability inclusion?

We all play a part in creating a culture of disability inclusion and there are a lot of things we can all do to support it on a daily basis. For instance:

- Begin **thinking of disability inclusion** not as a just a charitable act but **as an effective way to create a more diverse, productive, and successful workplace**.
- Anticipate the **involvement of people with disabilities** with an openness toward what they can do, rather a focus on what they can't do. There is more than one way to accomplish a given task.
- **Challenge common myths** about people with disabilities such as "People with disabilities are less productive or difficult to accommodate".
- **Beware of "benevolent bias"** (i.e., when our efforts to be kind result in us making decisions on other people's behalf that take away their choices) that could impact the career development opportunities of people with disabilities.
- Get closer to employees whose attendance, behavior, and performance changes. **Ask whether and how you could help and what additional support they need.**
- **Make sure special accommodations needs are considered** where necessary.
- **Avoid words carrying a negative connotation** and expressions that define people in terms of their disability. For ex: say "people with disabilities" rather than "the disabled" / "he has dyslexia" rather than "he is dyslexic" / say "a person who does not have a disability" rather than "a normal person".
- Keep an employee's disability status **confidential** unless the employee has made it clear they are ok for the information to be shared.



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