



Reinsurance Group of America

Locations: Missouri (HQ)
Industries: Insurance

RISK LEVEL:



Medium Risk

DESCRIPTION:

By complying with Human Rights Campaign’s controversial demands, Reinsurance Group of America (RGA) increases the risk of dividing employees, alienating customers and harming shareholders. The company covers transgender-related medical costs for its employees and their children and provides specific sexual orientation and gender identity-based benefits. It also uses sex and gender ideology criteria in marketing and philanthropic support. RGA forces employees to undergo multiple ideological trainings and uses its reputation, corporate funds, and political influence to support controversial sex and gender ideologies, organizations, and legislation. However, the company has not used its political contributions for ideological purposes. RGA does not appear to discriminate against charitable organizations based on views or beliefs. For these reasons, the company receives a Medium Risk rating.

Corporate Weaponization

Has denied service to customers, suppliers, or vendors due to their political views or religious beliefs OR corporately boycotts, divests, or sanctions regions, people groups, or industries. **Medium Risk**

RGA has a written policy pledging to vet vendors for LGBTQ policies. It requires vendors to include sexual orientation and gender identity in its nondiscrimination policy (1). However, the company has not publicly terminated business relationships due to religious beliefs or political views.

Charitable giving (including employee matching programs) policies or practices discriminate against charitable organizations based on views or religious beliefs. **Lower Risk**

RGA does not appear to discriminate against charitable organizations based on views or beliefs (1).

Employment policies fail to protect against discrimination based on political affiliation/views and/or religion. **High Risk**

RGA’s HRC 2023 CEI rating indicates the company forces employees to attend multiple, controversial trainings on gender identity, sexual orientation, transgender issues, and divisive racial ideology. The company provides gender transition guidelines for its employees and a specific benefits guide with a comprehensive explanation of transgender services funded by the company (1)(2). RGA does not provide viewpoint protections for its employees (3).

Corporate Governance and Public Policy

Uses corporate reputation to support ideological causes and/or organizations hostile to freedom of expression. Medium Risk

RGAI indicates the company agrees to allow a controversial stakeholder group focused on sexual identity issues to dictate marketing or advertising strategy (1)(2). By doing so, the company risks dividing employees, alienating customers and harming shareholders

Uses corporate funds to advance ideological causes, organizations, or policies hostile to freedom of expression. High Risk

RGAI HRC 2023 CEI rating indicates the company covers transgender related costs for its employees and their children, including paid short-term leave, puberty blockers, cross-sex hormones, chest surgeries, genital surgeries, medical visits and lab monitoring, travel and lodging. Additionally, the company has pledged philanthropic support of at least one organization or event that promotes sex and gender ideology (1)(2). By allowing a political stakeholder group to dictate operations, the company increases health care costs and risks dividing employees, alienating customers and harming shareholders.

Uses corporate political contributions for ideological, non-business purposes. High Risk

RGAs HRC 2023 CEI rating indicates the company publicly advocated for controversial sex and gender ideology through local, state or federal legislation or initiatives (1)(2). By allowing a political stakeholder group to dictate operations, the company risks dividing employees, alienating customers and harming shareholders. RGA(3)(4)(5).

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