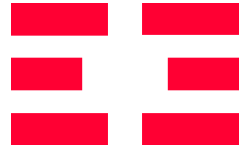




Reinsurance Group of America

Locations: Missouri (HQ)
Industries: Insurance

RISK LEVEL:



High Risk

DESCRIPTION:

Reinsurance Group of America (RGA) is High Risk. The company yields to political activism in shaping corporate governance, potentially alienating consumers, dividing employees, and harming shareholders. RGA embraces corporate initiatives that redirect its central focus from business goals to partisan policies and divisive issues. This approach fails to safeguard free exercise, free speech, and free enterprise.

Corporate Weaponization

Has canceled 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 received a score of 80 on the 2025 Corporate Equality Index (CEI) from the Human Rights Campaign (HRC), a political stakeholder group. The company recruits employees based on sexual identity issues. The company discriminates against vendors that do not promote divisive sex and gender policies, indicating it prioritizes sexual issues over merit (1)(2). RGA integrates ESG into its business practices. From its 2022 ESG Report: "ESG goal setting, employee participation, transparency, and DEI goals were incorporated into our compensation plan for all employees." RGA uses ESG criteria in its investment decisions (3). However, the company has not canceled customers, suppliers, or vendors based on political views or religious beliefs (4)(5).

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

RGA's HRC 2025 CEI rating indicates the company will not donate to non-religious charities unless they embrace controversial sexual identity policies (1)(2). RGA does not appear to discriminate against charitable organizations based on views or beliefs. The company's charitable giving focus areas are health and longevity, opportunity pipeline, financial protection, and community (3).

Employment policies fail to protect against viewpoint or other discrimination and/or are ideological in nature. High Risk

RGA's HRC 2025 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 a specific benefits guide with a comprehensive explanation of transgender services funded by the company (1)(2). RGA implemented unconscious bias training as part of its DEI training and Leadership development (3). The company does not provide viewpoint protections for its employees (4).

Corporate Governance and Public Policy

Uses corporate reputation to support causes, organizations, or policies hostile to freedom of expression.

High Risk

RGA's HRC 2025 CEI rating indicates the company agrees to allow a controversial stakeholder group focused on sexual identity issues to dictate marketing or advertising strategy. By doing so, the company risks dividing employees, alienating customers and harming shareholders (1)(2). RGA's former CEO, Anna Manning, signed the CEO Action for Diversity & Inclusion pledge, which includes a commitment to promote DEI through bias education training in the workplace, strategize on DEI programs/initiatives with other signatories, and engage boards of directors when developing and evaluating DEI strategies (3)(4). The company is committed to net zero emissions by 2026. RGA aligns with the Greenhouse Gas Protocol and the TCFD, international standards to help companies align with the Paris Agreement (5)(6)(7).

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

High Risk

RGA's HRC 2025 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. By allowing a political stakeholder group to dictate operations, the company increases health care costs and risks dividing employees, alienating customers and harming shareholders (1)(2). Otherwise, there are no publicly known cases of the company using corporate funds to advance ideological causes, organizations, or policies (3).

Uses corporate political actions and/or financial contributions for ideological, non-business purposes.

High Risk

RGA's HRC 2025 CEI rating indicates the company publicly advocated for controversial sex and gender ideology through local, state or federal legislation or initiatives. By allowing a political stakeholder group to dictate operations, the company risks dividing employees, alienating customers and harming shareholders (1)(2). The company does not operate a PAC or report on its lobbying at this time (3)(4)(5).

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