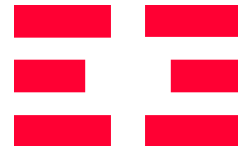




Zurich Insurance

Locations: Switzerland (HQ)
Industries: Insurance

RISK LEVEL:



High Risk

DESCRIPTION:

Zurich has ended business relationships with coal exposed companies and diverted from clients that fell under its coal policy. Zurich Insurance withdrew from the Net Zero Insurance Alliance but is still committed to stop coverage of new fossil fuel projects. Zurich Insurance scored a 100 out of 100 on the 2023-2024 Corporate Equality Index (CEI) from the Human Rights Campaign (HRC), a political stakeholder group. By complying with the HRC’s controversial demands, the company increases the risk of dividing employees, alienating customers and harming shareholders. The company provides a benefits package for employees which covers transgender medical procedures for covered employees and dependents, including children. It also uses sex and gender ideology criteria in employee recruitment, vendor selection, marketing, and philanthropic support. Zurich 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. The company opposed various state and local legislation intended to protect parental rights, girls’ sports, bathroom facilities, and gendered spaces. Zurich Insurance lobbied for the Environmental Justice Mapping and Data Collection Act, which was about the financial risks associated with climate change and the reporting of carbon emissions. For these reasons, Zurich Insurance Group receives a High Risk rating.

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. High Risk

Zurich Insurance Group’s HRC 2023-2024 CEI rating indicates 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](#)/[3](#)/[45](#).

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

Zurich Insurance’s (North America) [1](#)/[2](#).

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

Zurich Insurance’s HRC 2023-2024 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).

Corporate Governance and Public Policy

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

Zurich Insurance's HRC 2023-2024 CEI rating 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. (3). Zurich Insurance was a member of the Net Zero Insurance Alliance, but the firm has since withdrawn its membership (4)(5).

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

Zurich Insurance's includes 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 actions and/or financial contributions for ideological, non-business purposes. High Risk

Zurich Insurance's HRC 2023-2024 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. In 2024, Zurich Insurance donated \$10,000 to the Equality PAC (3). In 2022, Zurich Insurance donated \$2,500 to the Equality PAC (4). In 2021, Zurich Insurance lobbied for the Environmental Justice Mapping and Data Collection Act, which was about the financial risks associated with climate change and the reporting of carbon emissions (5)(6).

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