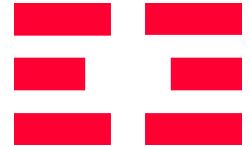




# Zurich Insurance

Locations: Switzerland (HQ)  
Industries: Insurance

RISK LEVEL:



High Risk

## DESCRIPTION:

Zurich is High Risk. The company yields to political activism in shaping corporate governance, potentially alienating consumers, dividing employees, and harming shareholders. The company implements race and identity-based policies that replace merit, excellence, and integrity with preferential treatment and outcomes. Zurich 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. High Risk**

*Zurich Insurance Group's HRC 2023-2024 CEI rating indicates the company recruits employees based on sexual identity. The company discriminates against vendors that do not promote divisive sex and gender policies, indicating it prioritizes sexual issues over merit (1)(2). In 2020, Zurich Insurance Group ended business with over one third of coal exposed companies who did not adopt "greener practices" and divested from 41% of its clients that fell under its coal policy (3)(4). In 2024, Zurich Insurance announced it would stop coverage of new fossil fuel projects (5).*

**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) HRC 2023-2024 CEI rating indicates the company will not donate to non-religious charities unless they embrace controversial sexual identity policies (1)(2). Zurich Insurance does not appear to discriminate against charitable organizations based on views or beliefs (3)(4).*

**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). Zurich Insurance does not provide viewpoint protections for its employees (3).*

## 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. The company opposed various state and local legislation intended to protect parental rights, girls' sports, bathroom facilities, and gendered spaces (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 HRC 2023-2024 CEI rating indicates the company provides a benefits package for employees which covers transgender medical procedures for covered employees and dependents, including children. This 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)(7).

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