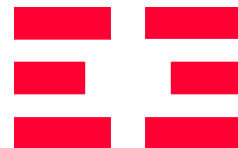




Liberty Mutual Insurance Group

Subsidiaries: Safeco
Locations: Massachusetts (HQ)
Industries: Insurance

RISK LEVEL:



High Risk

View this company on 1792 Exchange: <https://1792exchange.com/company/liberty-mutual/>

DESCRIPTION:

Liberty Mutual 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. Liberty Mutual 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

Liberty Mutual received a score of 100 on the 2026 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)(3). The company received a score of 100 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 (4)(5). Liberty Mutual adopted a policy to restrict its business with coal companies. However, it has continued to insure new projects and does not have restrictions on oil and gas companies (6). The company is a signatory of the Principles for Responsible Investment, incorporating ESG issues into investment analysis, decision-making, and other business practices (7)(8). Liberty Mutual stated that it is "Integrating ESG into [its] core business" (9). However, the company has not publicly canceled business relationships based on political views or religious beliefs (10).

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

Liberty Mutual's HRC 2026 CEI rating indicates the company will not donate to non-religious charities unless they embrace controversial sexual identity policies (1)(2)(3). The company's HRC 2025 CEI rating indicates the company will not donate to non-religious charities unless they embrace controversial sexual identity policies (4)(5). Liberty Mutual likely uses Benevity as its charitable giving platform. Benevity vets charities according to the Southern Poverty Law Center's Hate List, which includes mainstream libertarian, conservative, family, and religious advocacy organizations (6)(7)(8).

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

High Risk

Liberty Mutual's HRC 2026 CEI rating indicates the company forces employees to attend at least one, controversial training 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)(3). The company'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 gender transition guidelines for its employees and a specific benefits guide with a comprehensive explanation of transgender services funded by the company (4)(5). Liberty Mutual's Executive Chairman David H. Long signed Catalyst's Champions for Change pledge, indicating its support of DEI in its leadership composition through the establishment of gender and racial targets (6)(7). The company partnered with McKinsey & Company on a management training program that is not open to white applicants (8)(9). Liberty Mutual does not provide viewpoint protections for its employees (10).

Corporate Governance and Public Policy

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

High Risk

Liberty Mutual's HRC 2026 CEI rating indicates the company potentially 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)(3). The company'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 (4)(5). Liberty Mutual is a member of the Partnership for Carbon Accounting Financials, committed to net zero carbon emissions by 2050 (6)(7)(8). The company participates in Ceres Company and Investor Networks (9). Liberty Mutual's former CEO, David H. Long, signed the CEO Action for Diversity & Inclusion pledge, which includes a commitment to promote DEI through bias education training in the workplace (10)(11).

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

High Risk

Liberty Mutual's HRC 2026 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, lab monitoring, and mental health benefits. The company also covers at least five of the following services: reconstructive hair removal, cosmetic hair removal, tracheal shave or reduction, facial surgeries, voice modification surgery, voice modification therapy, lipoplasty or filling for body masculinization or feminization, and travel and lodging expenses. Additionally, the company has potentially 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)(3)(4). The company'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 (5)(6). Liberty Mutual was a Champion Tier corporate sponsor of the Trevor Project, an organization that advocates for controversial sex and gender ideology, including "gender transition" drugs and surgeries for minors, through legislation, litigation, advertising, and PR campaigns. The organization also hosts online chatrooms that allow adults to communicate with minors as young as 13 about sexually explicit topics. Adults in these chatrooms have encouraged minors to adopt transgender identities and withhold this information from their parents (7)(8)(9)(10)(11). The company pledged a combined \$37 million to the Black Lives Matter movement and related causes. The

company also matched employee donations to a variety of ideological organizations including Race Forward, the National Urban League, the Black Lives Matter Foundation and the Equal Justice Initiative (12)(13)(14). Liberty Mutual allegedly donates to Planned Parenthood (15). The company is a Bronze sponsor of Out and Equal and a corporate partner of the National LGBT Chamber of Commerce (16)(17). Liberty Mutual Insurance sponsored the Dallas Pride in 2025 (18). Otherwise, there are no publicly known cases of the company using corporate funds to advance ideological causes, organizations, or policies (19).

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

High Risk

Liberty Mutual'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 donated to the Equality PAC but has not lobbied for ideological purposes (3)(4)(5).

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