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The Honorable Scott Bessent Secretary United States Department of the Treasury 1500 Pennsylvania Avenue, NW Washington, DC 20220

The Honorable Pamela Bondi Attorney General United States Department of Justice Robert F. Kennedy Building 950 Pennsylvania Avenue, NW Washington, DC 20530

Dear Secretary Bessent and General Bondi:

On behalf of Consumers' Research, the nation's oldest consumer advocacy organization, I continue to applaud the entire Trump administration for its commendable efforts to repair the damage caused by radical race-obsessed ideologues, as President Trump <u>stated</u> in his second Inaugural Address, "to forge a society that is colorblind and merit-based." This includes historic Executive Orders signed in this presidency's first 48 hours to ensure the eradication of deliberate racial discrimination from American life. As most of our country moves in a better, more hopeful direction, there are, unfortunately, some who retain an outdated, racially divisive outlook.

On this matter, it is my regrettable obligation to bring to your attention the ongoing practices of the insurance company Chubb (parent company Chubb Limited, NYSE: CB) that run counter not only to the colorblind policies of this administration, but very likely, to the Civil Rights Act and other federal anti-discrimination laws as well.

According to Executive Order 14173 (Ending Illegal Discrimination and Restoring Merit-Based Opportunity), "Illegal DEI [Diversity, Equity, & Inclusion] and DEIA [Diversity, Equity, Inclusion, & Accessibility] policies not only violate the text and spirit of our longstanding Federal civil-rights laws, they also undermine our national unity, as they deny, discredit, and undermine the traditional American values of hard work, excellence, and individual achievement in favor of an unlawful, corrosive, and pernicious identity-based spoils system." It is therefore highly alarming that Joseph Wayland, Chubb's executive vice president and general counsel, has declared that DEI is "the foundation of our Chubb culture."

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In 2020, Chubb CEO Evan Greenberg touted the institution of an employee action plan to instill an "individual and collective understanding of racism in society and strive within Chubb to be anti-racist in our behavior as individuals and as an organization." To achieve its stated goal of "becoming an anti-racist company," Chubb took specific actions "to improve racial equity in recruitment, career development and advancement opportunities, and to promote a greater sense of belonging for Black colleagues." The term "anti-racist," popular in left-wing circles, is borrowed from the radical academic Ibram X. Kendi, author of *How to Be Antiracist*, who infamously claimed, "The only remedy to past discrimination is present discrimination. The only remedy to present discrimination is future discrimination." Chubb echoed this sentiment when it announced, "We believe in being anti-racist because a rejection of racism alone is insufficient."

It appears that the discriminatory action required by DEI and "anti-racist" commitments has seeped deep into Chubb's corporate culture. The company's Code of Conduct outright requires Chubb employees to "promote diversity, equity and inclusion" and "help us maintain a culture that values" DEI. In order to "promote racial justice at Chubb," the company "developed a series of programs to help us combat racism" including programs that "span our business – from hiring practices to employee conversations and leadership training – making sure we're doing the work on every level." Additionally, Chubb created a "Race Fluency Toolkit" to "help guide our journey to ingrain anti-racism within Chubb's culture." The company's "Inclusive Hiring and Intentional Inclusion training programs" are used to "ingrain inclusion practices in our leaders and strengthen how we attract, assess, develop and retain diverse talent" and boast "a special emphasis on professionals from underrepresented groups."

Kenneth Stephens, global client executive for Chubb's North America Major Accounts, has defended the company's DEI captivation by asserting, "Black and Brown colleagues face headwinds to earn equity and inclusion typically granted to white colleagues" and "we must all work together to change this dynamic." Apparently, to achieve this goal, in addition to its race-focused employment practices, Chubb operates multiple identity-based "employee resource groups" that are meant to "foster mentorship, sponsorship, allyship and a sense of belonging" for employees from select backgrounds. Among these inherently exclusively groups are, as described by Chubb, a "Mosaic Asian Alliance," a "Mosaic Black Alliance," a "Mosaic LatinX Alliance," "Chubb Pride" for "LGBTQ+ communities," and groups within a "IMPACT and Gender Equality Network" to "support female career growth and advancement." Chubb also hosts a platform titled "Race Matters" to "facilitate greater consciousness of racism and understanding of the Black experience."

In addition to its race-essentialist hiring and workplace policies, Chubb also allows DEI to guide its philanthropic initiatives through the Chubb Rule of Law Fund and the Chubb Charitable Foundation. The former <u>works</u> "toward greater racial justice by partnering with several organizations that promote that mission," including Equal Justice USA, which <u>proudly</u>

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<u>supported</u> Mumia Abu-Jamal, convicted of murdering 25-year-old Philadelphia police officer Daniel Faulkner. The latter "<u>funds</u> scholarships, education and skills-based training, creating opportunity for socially diverse students, including people of color." Chubb is a <u>founding sponsor</u> of the Black Insurance Industry Collective, "a non-profit organization focused on the advancement of Black insurance professionals." The company is also <u>financially supportive</u> of Dive In, "the insurance industry's renowned annual festival for diversity, equity and inclusion."

In January's Executive Order, President Trump <u>proclaimed</u> that "illegal DEI and DEIA policies also threaten the safety of American men, women, and children across the Nation by diminishing the importance of individual merit, aptitude, hard work, and determination when selecting people for jobs and services in key sectors of American society." He was correct that Americans "should not be stigmatized, demeaned, or shut out of opportunities because of their race or sex" and rightly noted that the "Federal Government is charged with enforcing our civil-rights laws." He then ordered "all agencies to enforce our longstanding civil-rights laws and to combat illegal private-sector DEI preferences, mandates, policies, programs, and activities." To fulfill this objective, on behalf of American consumers, I encourage you to formally review Chubb's DEI practices and take appropriate action to evaluate Chubb's compliance with federal civil rights and anti-discrimination laws. Such scrutiny will help uphold the rule of law and ensure that the rights, dignity, and opportunities of all U.S. citizens are fully and equally protected.

Thank you for your time and consideration.

Sincerely,

Will Hild

Will Hild Executive Director

CC:

Steven E. Seitz, Director of the Federal Insurance Office at the U.S. Department of the Treasury Harmeet Dhillon, Assistant Attorney General for Civil Rights at the U.S. Department of Justice