The Importance of the Rule of Law

An Interview with Joseph Wayland, Executive Vice President and General Counsel, Chubb

EDITORS’ NOTE Joseph Wayland is responsible for the company’s global legal and regulatory affairs and serves as principal counsel to the CEO, senior management team and board of directors. He oversees the company’s legal and compliance groups, government affairs group and the global safety and security function. He is responsible for coordinating Chubb’s corporate citizenship activities and for managing the unique Chubb Rule of Law Fund, which supports a wide range of global activities intended to secure and advance the rule of law. Wayland holds a JD degree from Columbia University Law School and a BA degree from Washington University. He also holds an ML degree in international and comparative law from Georgetown University Law School. He is a Fellow of the American College of Trial Lawyers.

COMPANY BRIEF Chubb (chubb.com) is the world’s largest publicly traded property and casualty insurance company. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, Chubb assesses, assumes and manages risk with insight and discipline, servicing and paying claims fairly and promptly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 31,000 people worldwide.

How important are diversity, equity and inclusion to Chubb’s culture?

Diversity, equity and inclusion are also essential in our effort to bring together the best minds, working in a collaborative environment, to drive innovation and yield optimal solutions for our customers. We know from experience that diverse teams bring a variety of perspectives to bear on the complex risk issues that are at the heart of our business. From a risk perspective, we value this proposition.

We recognize that achieving true diversity and equity is an evolving process that requires a commitment to change. For senior executives, we have established clear and measurable indicators for progress, and we are holding business and functional leaders more accountable for curating and leading an environment of inclusion. Concurrently, we’re reviewing policies and practices for the potential to create bias and inhibit our ability to create a greater racial mix in our workforce at all levels of the company. Our focus on racial equity and social justice is anchored by our pledge to develop as an anti-racist organization: not simply denouncing racism, but proactively addressing how racism impacts our workplace and talent.

We’ve implemented several new initiatives related to racial equity in recruitment, career development and advancement opportunities. One example is Race Matters, a platform for frank dialogue to create better understanding and awareness about the realities of racism and how such experiences impact our workplace for Black colleagues and other employees of color. The journey to becoming an anti-racist company will take time but, with dedicated focus and commitment, it will make a meaningful and lasting difference in shaping Chubb’s culture.

Ultimately, diversity, equity and inclusion support and enable our ability to attract, retain and develop the best talent. We want Chubb to be a place where all colleagues can bring their “whole self” to work and feel comfortable about expressing their cultural heritage in an environment that is respectful of diversity and which positively celebrates and values the variety of backgrounds we all have.

What are Chubb’s views and goals specifically on advancing racial justice?

Advancing racial justice is central to the company’s core value system. One of the important ways in which Chubb is advancing racial justice is through our Chubb Rule of Law Fund, the only corporate fund of its kind that supports organizations focused on building and strengthening the rule of law and vital legal institutions around the world. We’ve put a priority on backing programs and organizations that combat inequality and promote social, economic and racial justice. The goal is clear: to alleviate inequities in the administration of justice, including inequities arising from existing and historic racism.

Chubb serves a diverse client base and diverse communities. How critical is it for Chubb’s workforce to mirror that diversity and for Chubb to bring diverse perspectives and experiences to the table when making business decisions?

It’s a top priority. Chubb operates within a dynamic and changing global environment where marketplaces and customers are culturally diverse and broad. The challenges we face to keep our business highly attuned and responsive to customer needs, while continually innovating, require the best minds collaborating in a rewarding and supportive environment. A diverse workforce that reflects this global environment allows us to grow as a company in significant ways. Our employees approach problems from many different angles and, as a result, we learn, grow and gain new insights into how to do business.

Chubb is a truly international company, and we work with clients, partners and colleagues from across the globe. An understanding and appreciation of other cultures is a tremendous asset in ensuring that those interactions are both positive and effective. Whether you are sorting out a client service issue or helping a new colleague settle into an unfamiliar environment, being aware of any cultural factors that might be involved can certainly ease the process.

You mentioned the Chubb Rule of Law Fund, which was created in 2008. What was the vision for the Fund and how has its work evolved?

The Fund began as a program for Chubb’s Legal and Compliance Group with the vision of supporting organizations and activities that promote conditions conducive to the rule of law. As one of Chubb’s signature citizenship initiatives, the Chubb Rule of Law Fund advances the rule of law around the globe by supporting organizations focused on building and strengthening legal institutions that make societies prosperous and fair. Since it was established in
2008, the Chubb Rule of Law Fund has made 66 grants to support projects in North America, Latin America, Asia and Africa that promote the preservation and advancement of the rule of law. Chubb Rule of Law Fund projects address such critical issues as:

- the elimination of systemic public and private corruption through the development of rules-based legal systems, independent and knowledgeable judiciaries, anti-corruption measures, and improving administrative procedures and access to legal services;
- the restoration or preservation of safety and security in daily life, free from arbitrary violence or widespread civil disorder;
- the free flow of information and transparency in the administration of laws and regulations; and
- meaningful access to, and adequate representation in, civil and criminal proceedings.

Thanks to increased funding from our Chubb Charitable Foundation and our external law firm partners, we have been able to sponsor additional projects that are significantly larger in scope and breadth than those we supported in the past, including increased support for projects that combat racial inequity in the U.S. justice system. Most recently, the Fund has awarded four new grants to projects that promote racial equity in the criminal justice system.

Since its inception 13 years ago, the Chubb Rule of Law Fund has evolved to become a global corporate commitment, reflecting the importance of the rule of law to our company, our employees, our customers and our communities. In recent years, the Fund and its activities were recognized by the United Nations Global Compact, the largest corporate sustainability project in the world, and acknowledged as a model for other global companies in its “Business for the Rule of Law Framework.”

**Will you elaborate on the recently awarded four new grants from the Chubb Rule of Law Fund, totaling $1.1 million, to projects that promote equity and advance racial justice?**

Events unfolding across our nation over the last year have focused our attention even more intensely on what more Chubb can do to fight racial inequities here in the United States. Awarding Chubb Rule of Law Fund grants to projects that combat racial injustice in our legal system is part of this effort, and these recently funded projects build upon the Fund’s ongoing support for racial justice initiatives.

The Fund awarded a grant totaling $250,000 to Equal Justice USA to expand its Newark, New Jersey-based police-training program, Trauma to Trust, to Baton Rouge, Louisiana. Trauma to Trust is an innovative program that increases empathy, understanding, trust and accountability between community residents and police officers. Over multiple sessions, police and community members work with a trained facilitator to learn how historical and personal trauma affects their interactions and perceptions of one another, building trust and fairness in community policing.

The Policing Project at NYU Law School was awarded $350,000 for two projects to reform policing practices. In Chicago, the grant will support expansion of successful community policing practices that enhance accountability, problem solving and increased positive contact between police officers and neighborhood residents. The grant will also support the organization’s First Response project, which is in the process of developing state-of-the-art protocols for responding to emergency 911 calls to reduce the likelihood of inadvertent, unnecessary or disproportionate use of force.

The Vera Institute of Justice was awarded $250,000 to support Motion for Justice, a program that works with prosecutors in states across the country to reduce racial inequities throughout the criminal justice process.

The Southern Center for Human Rights was awarded $250,000 to develop a data model and database to provide an empirical basis to assess the impact of race in the administration of criminal justice in Georgia and Alabama.

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Last year, the Chubb Rule of Law Fund awarded additional grants to two organizations working to combat bias in the judicial system. The Pennsylvania Innocence Project was awarded a grant to help it fulfill its mission to address racial disparities in the criminal justice system by seeking to amend state law to provide for greater transparency of police misconduct and access to records of police investigations. Community Legal Services of Philadelphia was awarded a grant for a program focused on reforming occupational licensing laws which often prevent people with criminal records from obtaining professional licenses, disproportionately affecting poor minority communities.

**Do you feel it is a responsibility for leading companies today to address societal issues and how deeply engrained is this work in Chubb’s values and purpose?**

Given the fact that the Chubb Rule of Law Fund has been recognized as a model for its work advancing the preservation of the rule of law, we have a unique responsibility as a company to help lead the way in building racial justice and equity. Racism and bigotry are antithetical to justice, and antithetical to fundamental corporate citizenship values. At Chubb, citizenship is about responsibility, and it’s our profound belief that we have a responsibility as a corporation, and as individuals, to combat racism with candor, open minds and a commitment to change. We’re facing an inflection point for racial justice in our country, and through our equity and diversity initiatives, we’re working to be part of the solution.

Chubb was instrumental in creating the Corporate Alliance for the Rule of Law, CAROL, an expansion of the company’s commitment to the rule of law. This first-of-its-kind corporate alliance harnesses the expertise and force of other blue-chip companies to help promote and strengthen the rule of law as the foundation for social and economic development and the protection of personal freedoms.

**How does Chubb engage its workforce in the work of the Chubb Rule of Law Fund and in its diversity initiatives?**

We have a rich history of fostering philanthropic engagement in the places where our employees live and work. Philanthropic engagement is part of a shared vision to conduct ourselves and our business in a manner that respects human rights and the dignity of all. The Chubb Rule of Law Fund started as an in-house initiative powered by our attorneys who wanted to make a meaningful, tangible difference. Members of Chubb’s legal team remain engaged in rule of law projects by providing pro bono support to our Fund’s partner organizations and offering guidance on the development of rules-based legal systems across the globe. Thanks to their effort and vision, the Chubb Rule of Law Fund took flight, and it continues to be sustained through their work and dedication.

Chubb employees are engaged in initiatives aimed at helping to build diversity and opportunity in tech. Chubb recently launched a Technology Associate Program (TAP) to expand its talent pipeline with diverse early career professionals. This two-year program offers an accelerated induction into the insurance business and exposure to senior Chubb executives who can help TAP associates in their ability to grow as technologists.

This year, the Chubb Global IT team launched a partnership with Per Scholas, an initiative that addresses the inequities in access and opportunity faced by underrepresented ethnicities in technology. Chubb employees serve as student mentors, helping to prepare Per Scholas students for high-growth careers in the industry. It’s a win-win for students and for the company. Our partnership with Per Scholas will also provide Chubb access to a diverse talent pool for technical opportunities.