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April 15, 2026

Hon. James Comer  
Chairman  
Committee on Oversight and Government Reform  
U.S. House of Representatives  
2157 Rayburn House Office Building  
Washington, DC 20515

**Subject:** Request for oversight of ideology-driven conduct in the insurance industry

Dear Chairman Comer,

On behalf of Consumers' Research, the nation's oldest consumer advocacy organization, I write to present our new *Consumer Warning*, "Chubb and the Woke Insurance Industry." Our *Consumer Warning* raises serious concerns about whether Chubb and other large insurers are leveraging their market power, corporate governance practices, and public-facing programs to advance ideological objectives at the expense of consumers. In light of the Committee's recent work examining politically motivated discrimination in the U.S. financial system, ESG-driven conduct, and allegedly unlawful DEI initiatives, Consumers' Research believes these findings warrant your immediate attention.

Insurance is not an ordinary consumer product. Millions of Americans depend on insurers to protect their homes, businesses, vehicles, livelihoods, and families. When major carriers appear to prioritize ideological positioning over neutral, risk-based business judgment, the consequences can extend well beyond corporate messaging and impact underwriting, governance, consumer choice, and public trust.

Our *Consumer Warning* identifies Chubb as the most troubling example in the industry. Drawing on public statements, archived corporate materials, and other sources, the report describes what we view as a pattern of activism far afield from the ordinary business of underwriting risk. Among other things, the report raises questions about Chubb's DEI-related policies, support for outside activist organizations, and posture on contested social issues. The report also points to public statements and international relationships with the Chinese Communist Party involving Chubb CEO Evan Greenberg that Congress may wish to examine more closely in light of current geopolitical concerns.

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The report further notes that, after Consumers' Research began publicly scrutinizing these issues, some public-facing materials appear to have been revised, removed, or otherwise narrowed. That conduct does not by itself establish wrongdoing, but it reinforces the need for document preservation and direct oversight rather than reliance on curated public messaging.

While Chubb features prominently in the *Consumer Warning*, it is not the only insurer prioritizing politics over serving consumers. The report also identifies public materials from Liberty Mutual and Nationwide as part of a broader industry trend in which large insurers or insurance-affiliated institutions increasingly use corporate influence to take positions on contested political and social questions that many consumers never asked them to arbitrate. Whether or not each example ultimately reflects unlawful conduct, the pattern is serious enough to justify congressional review.

Additionally, Chubb and other major insurance companies are strongly supportive of reforms that would strip away ordinary Americans' ability to challenge large, resource-heavy corporations in court. We believe consumers should have the ability to seek support in their efforts to hold companies like Chubb accountable for pushing woke activism and any policies that would help them to avoid accountability should be stymied immediately.

I hope the enclosed *Consumer Warning* assists the Committee in assessing whether further oversight is warranted. At a minimum, we believe the materials justify closer examination of whether major insurers are allowing political agendas to shape decisions that should instead be guided by law, actuarial discipline, and the interests of American consumers.

Thank you for your attention to this matter and for the Committee's continued work to protect Americans from institutions that place ideology above their obligations to the public.

Respectfully,

*Will Hild*

Will Hild  
Executive Director, Consumers' Research

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**Consumers'**  
**Research**  
established 1929

CC:

The Honorable Chuck Grassley

The Honorable Mike Crapo

The Honorable Jim Jordan

The Honorable Jason Smith

**Attachment:**

Consumers' Research Consumer Warning: Chubb & The Woke Insurance Industry: A Radical Activism Machine Aimed at Consumers

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