



Continuous Improvement

An Interview with Julie Dillman, Senior Vice President, Chubb Group, Global Head of Operations, Chubb

EDITORS' NOTE Julie Dillman is responsible for information technology, service delivery, operational effectiveness, real estate and facilities, business continuity, purchasing and workflow management. In addition, she is accountable for operationalizing the company's digitization strategies. Dillman is a member of Chubb's Executive Committee. She has spent a significant portion of her career focused on the strategic application of technology in core business operations and building digital capabilities for



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global enterprises. Prior to joining Chubb, Dillman was with Travelers Insurance where, as a member of the management committee, she led global operations and the corporate-wide digital and analytics strategy. Dillman received a B.A. degree from the University of Wisconsin.

COMPANY BRIEF Chubb (chubb.com) is the world's largest publicly-traded P&C insurance company and one of the largest commercial insurers in the U.S. With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental bealth insurance, reinsurance and life insurance to a diverse group of clients.

Will you provide an overview of your role at Chubb?

As a member of the Chubb Executive Committee, I have accountability for all of our global operating functions and technology. This ranges from our strategy around workplace and real estate to where we're going with our technology to how we deliver service and the customer experience to the end user.

Strategically, I am accountable for our automation strategies that enable our employee and customer experience, as well as the strategies that enable our operating effectiveness.

Chubb has made major investments in information technology. How critical is technology to Chubb's business?

It begins with our employees – thinking about how and where we work. It's about enabling our workforce to have a greater ability to collaborate virtually through the tools we provide them, such as web-based collaboration tools or organizing ourselves around multi-disciplinary agile teams to deliver new products. This is really around bringing tools and technology to our employees to help them operate more efficiently and faster. As an enterprise, Chubb is changing the way technology operates as we embrace these new ways of working together. As the business experiences the effectiveness of agile delivery and how APIs can allow us to seamlessly integrate our

new product features, it actually opens minds and changes the realm of what's possible.

On the customer front and on the technology front at large, Chubb is making significant investments. With these technology investments, we consistently focus on improving the speed to market of our new products, digitally enabling our customers and ensuring that our processes are straight through and effective.

We're really disciplined in our investments which are very closely partnered with our business strategies. Investments range from digital capabilities like our API gateways, which allow that integration into other ecosystems, to large initiatives around replatforming key legacy systems that need more flexibility to deliver products and services to our customers.

How is technology impacting the workforce of the future?

The automation and capabilities that technology brings changes the nature of work that our employees are doing. We are focused on making sure that our employees have the skills necessary to succeed in this transition.

One key way that we will work differently is in multi-disciplinary teams with fewer silos of functions and P&Ls and more crossfunctional teams working together.

When we think about our operating environment, we're moving more from managers of people to managers of processes, where processes are owned end to end and people are managed within those processes.

At the forefront of our strategies is change management related to how our people and our workforce will work in the future and the skills that will be needed. How important is culture for Chubb and how do you define the Chubb culture?

Culture is what defines us. It lives in our people and is modeled and passed through a multi-generational workforce. We view ourselves as craftspeople who take pride in superior underwriting, superior service and superior execution. We have great passion and energy for continuous improvement and are disciplined risk takers.

We are truly a collaborative culture with minimal bureaucracy. Consensus and collaboration are two different things. We are not a consensus-driven culture; we are a decisive, focused, disciplined execution culture. We collaborate to ensure that the best outcome possible is delivered for the company and our shareholders.

How important was it when you joined Chubb to be a part of a company that values diversity and inclusion?

Particularly as a female executive leader, I view this as an important and fundamental requirement to being at Chubb. We hire the best and brightest and want them to feel equipped and comfortable to thrive and contribute regardless of race, gender, color, creed or sexual orientation. We're committed to creating opportunities for all through an inclusive and equitable environment.

One of the things I find compelling about the organization is that it's incredibly inclusive for those that come in and demonstrate value and commitment to the business objectives.

At Chubb, leadership accountability for improving advancement of women and people of color is a focus. I view my seat at the Executive Committee as demonstrating that this is a key part of our organizational charter.

We have affinity groups and mentoring through business roundtables and regional inclusion councils. One of my favorite programs at Chubb is called Chubb Start. This program is aimed at women who are early in their careers and supports the development of skills and capabilities necessary for them to sustain successful careers at Chubb.

Women leaders are especially vulnerable as they reach mid-career. This program is something I'm especially fond of and support as it provides women the opportunity to see themselves as future executives for the company. \bullet