

Company Profile Year End 2018

Twelve months ended December 31, 2018

Chubb Limited
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Switzerland
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New York, NY 10036
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Overview

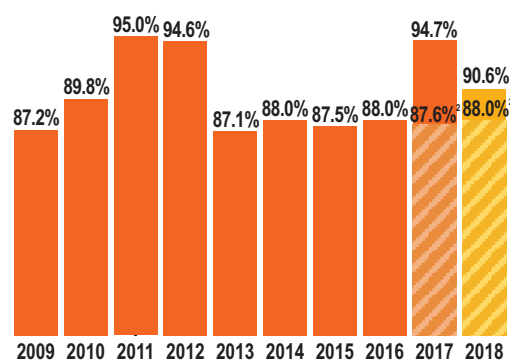
Chubb is the world's largest publicly traded property and casualty insurer, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance

- As an underwriting company, we assess, assume and manage risk with insight and discipline
- We service and pay our claims fairly and promptly
- Chubb operates in 54 countries and territories, with more than 30,000 employees serving a diverse group of clients worldwide

Financial Snapshot (FY 2018)

Gross premiums written	\$38.0 billion
Net premiums written	\$30.6 billion
Net income	\$4.0 billion
Core operating income	\$4.4 billion

P&C Combined Ratio¹



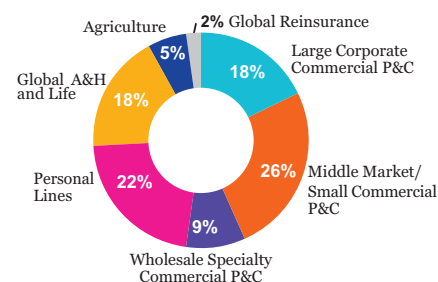
¹ 2016 combined ratio includes results from the first 14 days of January prior to the acquisition close and excludes purchase accounting adjustments and a one-time pension plan harmonization benefit of \$113 million; historical combined ratios as if ACE and Chubb were one company.

² Current accident year P&C combined ratio excluding catastrophe losses.

Balanced, Diversified Leader

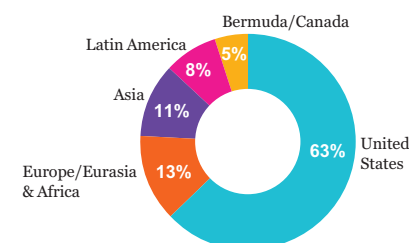
- A global leader in traditional and specialty P&C coverage for industrial commercial and mid-market companies
- The leading commercial lines insurer in the U.S. and the largest financial lines provider globally
- The leading personal lines insurer for America's successful individuals and families and a large personal lines provider globally
- A global leader in personal accident and supplemental health insurance
- A P&C reinsurer
- An international life insurer focused on Asia

Premium Distribution by Product*



*FY 2018 net premiums written

Geographic Sources of Premium*



*FY 2018 gross premiums written

Disciplined Underwriting Culture

- Five-year (2014-2018) average P&C combined ratio: 89.8%¹
- Our consistent underwriting performance provides stability for customers and shareholders

Balance Sheet Strength (As of December 31, 2018)

- Total assets of \$167.8 billion
- Total capital, which reflects our capacity to take on risk, of \$63.2 billion
- Net loss reserves of \$47.0 billion back our policyholder commitments
- Book value, or shareholders' equity in the company, is \$50.3 billion
- Total investments of \$101.0 billion are predominantly investment-grade fixed income securities

Claims and Engineering

- Claims handling service renowned for its quality, promptness and fairness
- Industry-leading loss control services and more than 400 risk engineering professionals serving commercial clients in the U.S. and globally
- Residential risk consulting and appraisal services

Current Ratings¹

Rating Agency Ratings	Financial Strength Rating	Outlook	ERM
S&P	AA	Stable	Strong*
A.M. Best	A++	Stable	-
Fitch	AA	Stable	-
Moody's	Aa3	Positive	-

¹Ratings apply to Chubb's core operating insurance companies as of November 16, 2018. For ratings of individual insurance companies, see Investor Information on investors.chubb.com.

*Top 20% of North America and Bermuda insurance companies rated.

Chubb Leadership

Evan Greenberg
Chairman & Chief Executive Officer
Chubb Limited / Chubb Group

John Keogh
Executive Vice Chairman, Chubb Limited / Chubb Group
Chief Operating Officer

John Lupica
Vice Chairman, Chubb Group
President, North America Major Accounts and Specialty Insurance

Paul J. Krump
Executive Vice President, Chubb Group
President, North America Commercial and Personal Insurance

Juan C. Andrade
Executive Vice President, Chubb Group
President, Overseas General Insurance

Philip Bancroft
Executive Vice President, Chubb Limited / Chubb Group
Chief Financial Officer

Timothy Boroughs
Executive Vice President, Chubb Group
Chief Investment Officer

Edward Clancy
Executive Vice President, Chubb Group
Global Accident & Health

Rainer Kirchaessner
Executive Vice President, Chubb Group
Global Corporate Development Officer

Sean Ringsted
Executive Vice President, Chubb Group
Chief Risk Officer & Chief Digital Officer

Joseph Wayland
Executive Vice President, Chubb Limited / Chubb Group
General Counsel

Michael Smith
Chief Claims Officer

North America

Field Operations
Christopher Maleno

Major Accounts
Matthew Merna

Commercial Insurance
C. Scott Gunter

Personal Risk Services
Frances D. O'Brien

Westchester
Bruce Kessler

Chubb Bermuda
Judy Gonsalves

Agriculture
Scott Arnold

Small Commercial
James Williamson

International

Europe
David Furby

Asia Pacific
Paul McNamee

Latin America
Juan Luis Ortega

Eurasia & Africa
Giles Ward

Far East
Brad Bennett

Chubb Global Markets
Matthew Shaw

Accident & Health and Life

Global Accident & Health
Joe Vasquez

Chubb Life
Russell Bundschuh

Combined Insurance
Kevin Goulding

Reinsurance

Chubb Tempest Re Group
James Wixtead

This document contains non-GAAP financial measures. For a reconciliation to the most directly comparable GAAP measures visit Chubb's [Q4 Financial Supplement](#).

For more information, visit chubb.com
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