

Company Profile Year End 2018

Twelve months ended December 31, 2018

Chubb Limited
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CH-8001 Zurich
Switzerland
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Chubb Group
1133 Avenue of the Americas
New York, NY 10036
Tel: +1 212.827.4400

NYSE: CB
chubb.com



Overview

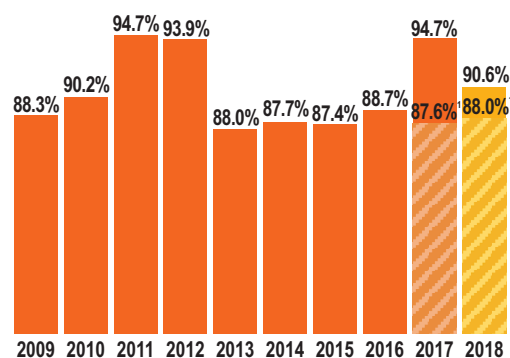
Chubb is the world's largest publicly traded property and casualty insurer, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance

- 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 Ratio

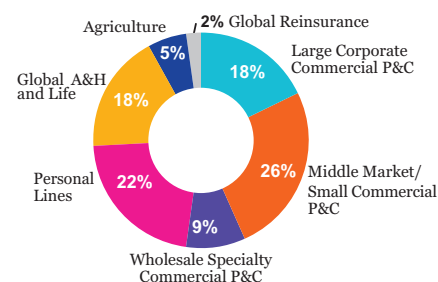


¹ Current accident year P&C combined ratio excluding catastrophe losses.

Balanced, Diversified Leader

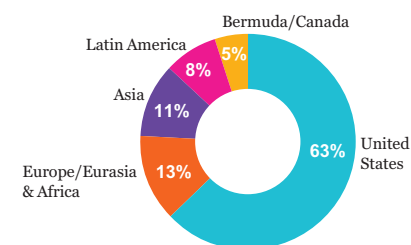
- A global leader in traditional and specialty P&C coverage for industrial commercial and mid-market companies
- The leading commercial lines insurer in the U.S. and the largest financial lines provider globally
- The leading personal lines insurer for America's successful individuals and families and 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%
- 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 February 22, 2019. 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*

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

*Senior Vice President, Chubb Group
Global 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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