

Company Profile Third Quarter 2020

Nine months ended September 30, 2020

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

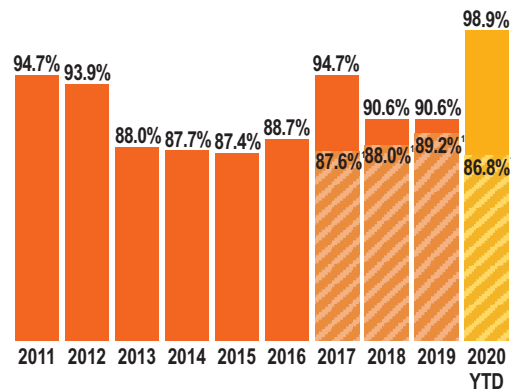
Chubb is the world's largest publicly traded property and casualty insurer, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance

- 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 approximately 33,000 employees serving a diverse group of clients worldwide

Financial Snapshot (FY 2019)

Gross premiums written	\$40.1 billion
Net premiums written	\$32.3 billion
Net income	\$4.5 billion
Core operating income	\$4.6 billion

P&C Combined Ratio

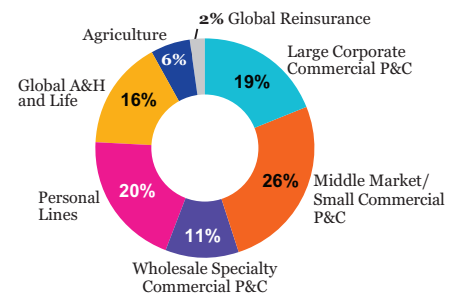


¹ Current accident year P&C combined ratio excluding catastrophe losses.

Balanced, Diversified Leader

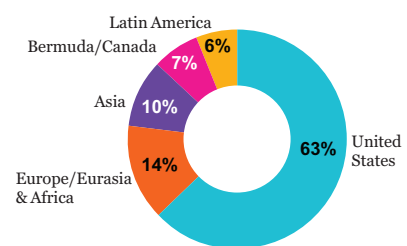
- A global leader in traditional and specialty P&C coverage for industrial commercial and mid-market companies
- A leading commercial lines insurer in the U.S. and one of the largest financial lines writers globally
- The leading personal lines insurer for America's successful individuals and families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



*YTD 2020 net premiums written

Geographic Sources of Premium*



*YTD 2020 gross premiums written

Disciplined Underwriting Culture

- Five-year (2015-2019) average P&C combined ratio: 90.4%
- Our consistent underwriting performance provides stability for customers and shareholders

Balance Sheet Strength (As of September 30, 2020)

- Total assets of \$187.8 billion
- Total capital, which reflects our capacity to take on risk, of \$72.9 billion
- Net loss reserves of \$52.2 billion back our policyholder commitments
- Book value, or shareholders' equity in the company, is \$56.4 billion
- Total investments of \$116.0 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
S&P	AA	Stable
A.M. Best	A++	Stable
Fitch	AA	Stable
Moody's	Aa3	Stable

¹Ratings apply to Chubb's core operating insurance companies as of October 19, 2020. For ratings of individual insurance companies, see Investor Information on investors.chubb.com.

Chubb Leadership

Evan Greenberg
Chairman and Chief Executive Officer
Chubb Group

John Keogh
Executive Vice Chairman, Chubb Group
Chief Operating Officer

John Lupica
Vice Chairman, Chubb Group
President, North America Insurance

Paul J. Krump
Vice Chairman, Chubb Group
Global Underwriting and Claims

Juan Luis Ortega
Executive Vice President, Chubb Group
President, Overseas General Insurance

Philip Bancroft
Executive Vice President, 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 and Chief Digital Officer

Joseph Wayland
Executive Vice President, Chubb Group
General Counsel

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

Michael Smith
Senior Vice President, Chubb Group
Global Claims Officer

North America

Field Operations
Christopher Maleno

Major Accounts
Matthew Merna

Middle Market
Benjamin Rockwell

Personal Risk Services
Frances D. O'Brien

Westchester
Scott Meyer

Chubb Bermuda
Judy Gonsalves

Agriculture
Scott Arnold

Small Business
Jeffrey Updyke

International

Europe
David Furby

Asia Pacific
Paul McNamee

Latin America
Marcos Gunn

Eurasia & Africa
Giles Ward

Far East
Diego Sosa

Chubb Global Markets
Jason Keen

Accident & Health

Global Accident & Health
Combined Insurance
Joe Vasquez

Chubb Life

Russell Bundschuh

Reinsurance

Chubb Tempest Re Group
James Wixtead