

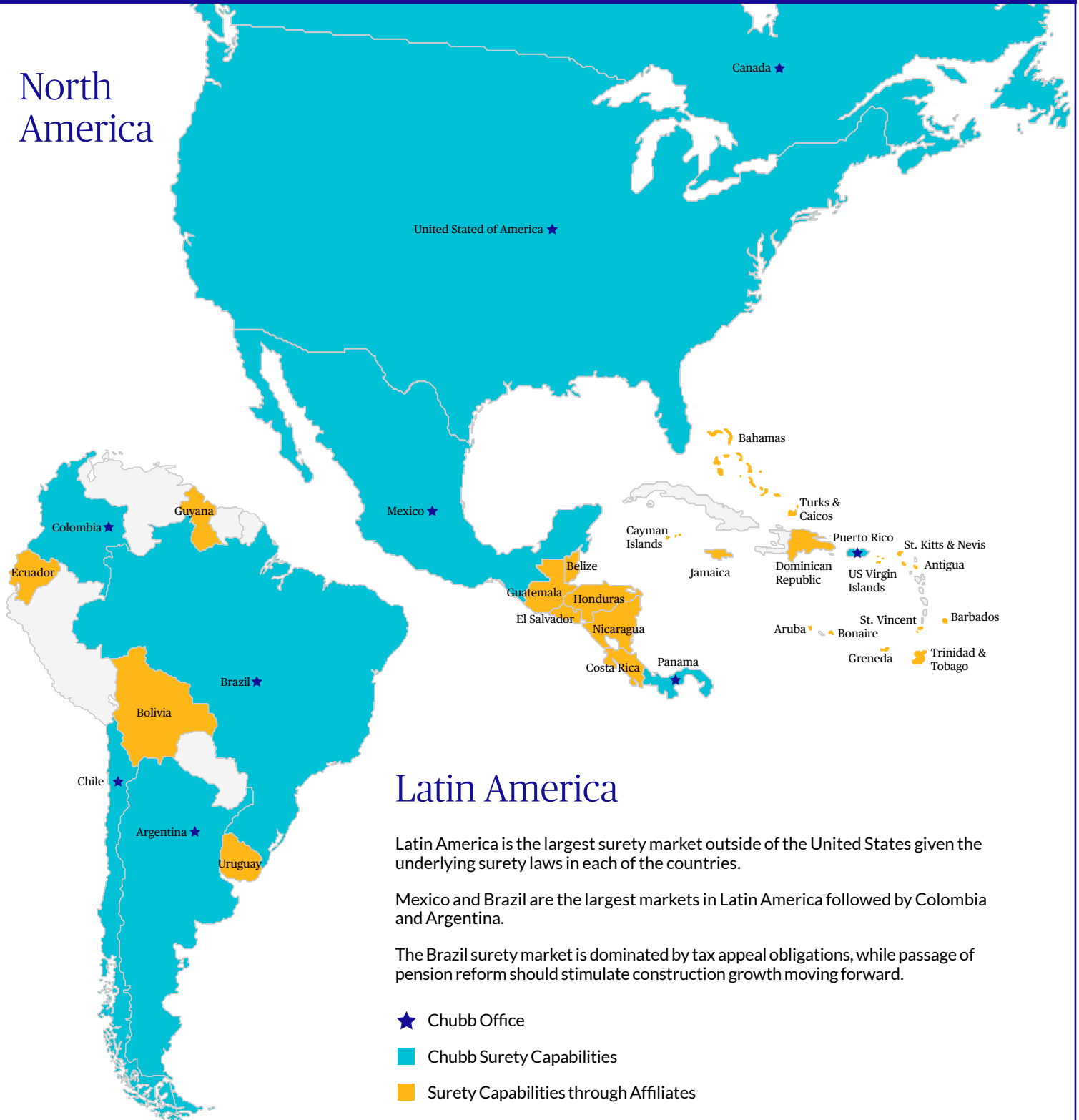
Chubb Surety: International Operations & Capabilities

Chubb is the world's largest publicly traded property and casualty insurer. With operations in 54 countries and territories, Chubb is uniquely qualified to meet the needs of our insurance and surety customers in the United States and around the world.

Chubb has been a leader in the surety industry for over 140 years. Through our global network of Chubb offices and dedicated external partnerships, Chubb Surety has unparalleled international surety experience, expertise and bond execution capabilities throughout the world.

For surety inquiries involving international companies or bond needs, please contact your local Chubb Surety office for a consultation.

North America



Latin America

Latin America is the largest surety market outside of the United States given the underlying surety laws in each of the countries.

Mexico and Brazil are the largest markets in Latin America followed by Colombia and Argentina.

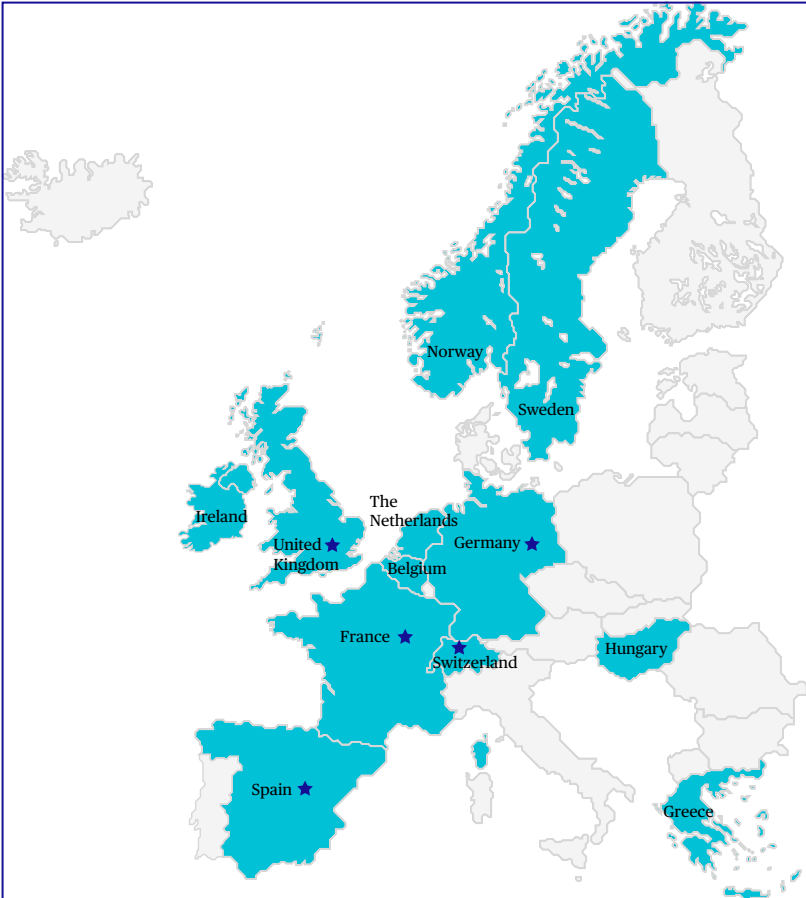
The Brazil surety market is dominated by tax appeal obligations, while passage of pension reform should stimulate construction growth moving forward.

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- Surety Capabilities through Affiliates

Europe

The United Kingdom is the strongest surety market in Europe. The withdrawal from the European Union will most likely decrease GDP and public spending.

Continental Europe is primarily a bank guarantee market. Where surety is accepted, most of the bonds are pay on demand. Economic growth is expected to be relatively flat.



Asia Pacific

Australia is the largest surety market in the Asia Pacific region.

All bonded obligations are pay on demand. Surety is not common in many countries, as most owners request bank guarantees.

The region is heavily dependent on trade, and trade expectations generally drive growth.



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Surety resources and regulations in each market are subject to change. Contact your local Chubb representative to confirm availability of surety bonds in each market.

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by ACE American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb, 202 Halls Mill Road, Whitehouse Station, NJ.

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