

<p>Local branch offices in</p>  <p>54 countries</p> <p>with the ability to write business in over 200 countries</p>	<p>World's largest</p>  <p>publicly traded P&C insurer²</p>	<p>A broad Package appetite across</p>  <p>various industries</p>	<p>Brokers ranked Chubb the</p>  <p>#1 carrier</p> <p>for Property claims handling¹ in the U.S.</p>
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As your business grows, the risks you face evolve and become more complex. That's why companies of all sizes choose Masterkey. Its modular format and broad features and benefits offer flexibility to design an integrated account solution to protect against a wide range of risks.

Features and Benefits

- As a proprietary product, Masterkey includes many features and benefits that other industry standard products do not
- Specialized, industry-specific solutions to address new and emerging risks
- Deep industry expertise in underwriting, claims, and risk engineering
- An extensive suite of endorsements across specialized industries means protection can be tailored to fit the specifications of each business
- Global Extension can be added to protect global operations and exposures through one of the largest networks of owned, local branches throughout the world

Property Highlights

- Unlimited Extended Period of Indemnity for Business Income
- Valuation includes By-Law, Ordinance or Law with no sub-limits
- No sub-limit due to direct damage of insured's property due to utility interruption
- No waiting period for Extra Expense
- Dependent Business Premises coverage applies worldwide on a per-premises basis with no aggregate and is not limited to the primary supply chain

General Liability Highlights

- Separate Advertising and Personal Injury Aggregate Limit not subject to the General Aggregate Limit
- Indemnitee's defense expenses payable in addition to the limits
- "All Risk" Tenant's Legal Liability to rented premises
- Broad "Who is an Insured" provision and personal injury definition

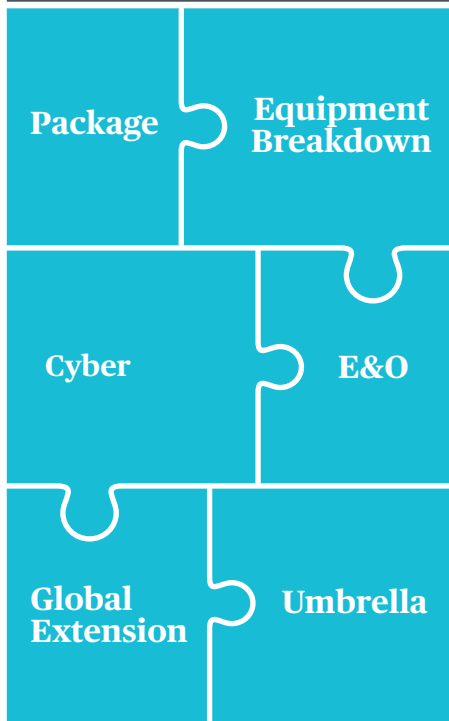
Industry-Specific Solutions

- Cultural Institutions
- Energy
- Entertainment
- Financial Institutions
- Law Firms
- Life Sciences
- Manufacturing
- Media
- Technology
- Telecommunications

Why Chubb?

 Underwriting Expertise	 Tailored Solutions	 Risk Engineering Services	 Superior Claims Service	 Global Reach	 Financial Strength
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Integrated Solution Scalable and modular insurance products for risks specific to your business.



What have we written lately?

Risk Description	Coverage Written	Approximate Premium	The Chubb Difference
Consulting Firm	<ul style="list-style-type: none"> • Package • Global Extension • Equipment Breakdown • Employment Practices Liab. • E&O • Cyber • Umbrella 	\$90,000	<ul style="list-style-type: none"> • Global Extension for overseas exposures and operations in one seamless policy • Ability to place admitted GL and E&O in Zambia
Technology cloud-based point-of-sale software	<ul style="list-style-type: none"> • Package • Blended E&O and Cyber • Global Extension • Equipment Breakdown • Umbrella 	\$130,000	<ul style="list-style-type: none"> • Strong understanding of operations and exposures • Mechanical Breakdown losses provided at policy limits
Plastic bottle cap manufacturer	<ul style="list-style-type: none"> • Package • Equipment Breakdown • Manufacturer's E&O 	\$52,000	<ul style="list-style-type: none"> • Capability and appetite to write all lines in one integrated solution

What have we paid lately?

- A sophisticated machine suffered a mechanical breakdown impacting the supply chain of a large manufacturing operation. Chubb's equipment breakdown specialists used thermographic (infra-red) imaging analyses to quickly diagnose the issue. Replacement parts were acquired and the machine was back up and running within days, limiting the business interruption.
- A life sciences company with overseas operations experienced a fire resulting in a total loss at one of their locations in Europe. With Global Extension added to their Package solution, features and benefits on the domestic Property policy were extended to overseas locations. The insured was given two years from the date of the total loss to decide whether to rebuild at the same or a new location.
- An insured with a U.S. subsidiary designed a large piece of equipment for a U.S. Government agency. A subcontractor employee was injured while working on the equipment and it was alleged that the insured had contributed to a design deficiency that caused the injury. Chubb's general liability insurance responded and paid our insured's share of the loss.

¹ 2017 Advisen Claims Satisfaction Survey in the U.S.

² Based on data from SNL Financial U.S. statutory filings "commercial multi-peril category"

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. In Canada, Chubb operates through Chubb Insurance Company of Canada and Chubb Life Insurance Company of Canada. All products may not be available in all Canadian jurisdictions. In the United States, insurance is provided by ACE American Insurance Company and its U.S. based Chubb underwriting company affiliates. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Chubb is the world's largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.

Chubb. Insured.SM