

	COMPLIANT/ NON-COMPLIANT	ADDITIONAL INFORMATION	EXPLANATION
<b>Duties to Stakeholders</b>			
<p><b>Principle 14: The rights of stakeholders established by law, by contractual relations and through voluntary commitments must be respected. Where stakeholders' rights and/or interests are at stake, stakeholders should have the opportunity to obtain prompt effective redress for the violation of their rights.</b></p>			
<p><b>Recommendation 14.1</b></p>			
1.	Board identifies the company's various stakeholders and promotes cooperation between them and the company in creating wealth, growth and sustainability.	<p>Compliant</p> <p>Identify the company's shareholder and provide information or reference to a document containing information on the company's policies and programs for its stakeholders.</p> <p>Source:</p> <ul style="list-style-type: none"> <li>• <b>Chubb Limited Website</b> <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li> </ul> <p>Reference document/link:</p> <ul style="list-style-type: none"> <li>• <b>Code of Conduct</b> Guided by Our Values – Chubb Culture, Who Must Follow Our Code, page 4</li> </ul> <p>&lt;Investors (Investor Relations); Corporate Governance; Highlights and Governance Documents (Governance Documents); The Chubb Code of Conduct&gt;</p> <p><a href="https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf">https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf</a></p>	
<p><b>Recommendation 14.2</b></p>			
1.	Board establishes clear policies and programs to provide a mechanism on the fair treatment and protection of stakeholders.	<p>Compliant</p> <p>Identify policies and programs for the protection and fair treatment of company's stakeholders.</p> <p>Source:</p> <ul style="list-style-type: none"> <li>• <b>Chubb Limited Website</b> <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li> </ul> <p>Reference document/link:</p> <ul style="list-style-type: none"> <li>• <b>Code of Conduct</b> Trust and Reliability, Treat Our Customers, Agents and Business Partners Fairly, page 10</li> </ul> <p>&lt;Investors (Investor Relations); Corporate Governance; Highlights and Governance Documents (Governance Documents); The Chubb Code of Conduct&gt;</p> <p><a href="https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf">https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf</a></p>	

**Recommendation 14.3**

1.	Board adopts a transparent framework and process that allow stakeholders to communicate with the company and to obtain redress for the violation of their rights.	Compliant	<p>Provide the contact details (i.e., name of contact person, dedicated phone number or e-mail address, etc.) which stakeholders can use to voice their concerns and/or complaints for possible violation of their rights.</p> <p>Provide information on whistleblowing policy, practices and procedures for stakeholders.</p> <p>Source:</p> <ul style="list-style-type: none"> <li>• <b>Chubb Limited Website</b> <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li> </ul> <p>Reference documents/links:</p> <ul style="list-style-type: none"> <li>• <b>Code of Conduct</b> Guided by Our Values – Chubb Culture, How the Ethics Helpline Works, pages 6-7</li> </ul> <p>&lt;Investors (Investor Relations); Corporate Governance; Highlights and Governance Documents (Governance Documents); The Chubb Code of Conduct&gt; <a href="https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf">https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf</a></p> <ul style="list-style-type: none"> <li>• <b>The Chubb Ethics Helpline – Reporting a Violation</b></li> </ul> <p>&lt;Investors (Investor Relations); Corporate Governance; Chubb Ethics Helpline&gt; <a href="https://investors.chubb.com/investor-relations/corporate-governance/chubb-ethics-helpline/default.aspx">https://investors.chubb.com/investor-relations/corporate-governance/chubb-ethics-helpline/default.aspx</a></p>	
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**Principle 15: A mechanism for employee participation should be developed to create a symbiotic environment, realize the company's goals and participate in its corporate governance processes.**

**Recommendation 15.1**

1.	Board establishes policies, programs and procedures that encourage employees to actively participate in the realization of the company's goals and in its governance.	Compliant	<p>Provide information on or link/reference to company policies, programs and procedures that encourage employee participation.</p> <p>Source:</p> <ul style="list-style-type: none"> <li>• <b>Chubb Limited Website</b> <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li> </ul> <p>Reference document/link:</p> <ul style="list-style-type: none"> <li>• <b>Code of Conduct</b> Collaboration and Respect, pages 8-9</li> </ul> <p>&lt;Investors (Investor Relations); Corporate Governance; Highlights and Governance Documents (Governance Documents); The Chubb Code of Conduct&gt; <a href="https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf">https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf</a></p>	
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**Recommendation 15.2**

1.	Board sets the tone and makes a stand against corrupt practices by adopting an anti-corruption policy and program in its Code of Conduct.	Compliant	<p>Identify or provide link/reference to the company's policies, programs and practices on anti-corruption.</p> <p>Source:  <ul style="list-style-type: none"> <li>• <b>Chubb Limited Website</b>  <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li> </ul> </p> <p>Reference document/link:  <ul style="list-style-type: none"> <li>• <b>Code of Conduct</b>                      The Greater Good, Prevent Corruption and Bribery, page 20</li> </ul> </p> <p>&lt;Investors (Investor Relations); Corporate Governance; Highlights and Governance Documents (Governance Documents); The Chubb Code of Conduct&gt;  <a href="https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf">https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf</a></p>	
2.	Board disseminates the policy and program to employees across the organization through trainings to embed them in the company's culture.	Compliant	<p>Identify how the board disseminated the policy and program to employees across the organization.</p> <p>Source:  <ul style="list-style-type: none"> <li>• <b>Chubb Limited Website</b>  <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li> </ul> </p> <p>Reference document/link:  <ul style="list-style-type: none"> <li>• <b>Code of Conduct</b>                      The Greater Good, Prevent Corruption and Bribery, page 20</li> </ul> </p> <p>&lt;Investors (Investor Relations); Corporate Governance; Highlights and Governance Documents (Governance Documents); The Chubb Code of Conduct&gt;  <a href="https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf">https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf</a></p>	

**Recommendation 15.3**

1.	Board establishes a suitable framework for whistleblowing that allows employees to freely communicate their concerns about illegal or unethical practices, without fear of retaliation.	Compliant	<p>Disclose or provide link/reference to the company's whistleblowing policy and procedure for employees.</p> <p>Indicate if the framework includes procedures to protect the employees from retaliation.</p> <p>Provide contact details to report any illegal or unethical behavior.</p> <p>Source:  <ul style="list-style-type: none"> <li>• <b>Chubb Limited Website</b>  <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li> </ul> </p>	
2.	Board establishes a suitable framework for whistleblowing that allows employees to have direct access to an independent member of the Board or a unit created to handle whistleblowing concerns.	Compliant	<p>Reference documents/links:</p> <ul style="list-style-type: none"> <li>• <b>Code of Conduct</b>            Guided by Our Values – Chubb Culture, How the Ethics Helpline Works, pages 6-7             &lt;Investors (Investor Relations); Corporate Governance; Highlights and Governance Documents (Governance Documents); The Chubb Code of Conduct&gt;  <a href="https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf">https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf</a></li> <li>• <b>The Chubb Ethics Helpline – Reporting a Violation</b>             &lt;Investors (Investor Relations); Corporate Governance; Chubb Ethics Helpline&gt;  <a href="https://investors.chubb.com/investor-relations/corporate-governance/chubb-ethics-helpline/default.aspx">https://investors.chubb.com/investor-relations/corporate-governance/chubb-ethics-helpline/default.aspx</a></li> </ul>	
3.	Board supervises and ensures the enforcement of the whistleblowing framework.	Compliant	<p>Provide information on how the board supervised and ensured enforcement of the whistleblowing framework, including any incident of whistleblowing.</p> <p>Source:  <ul style="list-style-type: none"> <li>• <b>Chubb Limited Website</b>  <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li> </ul> </p> <p>Reference document/link:  <ul style="list-style-type: none"> <li>• <b>Code of Conduct</b>            Guided by Our Values – Chubb Culture, Additional Responsibilities of Chubb's Leaders and Managers, page 5             &lt;Investors (Investor Relations); Corporate Governance; Highlights and Governance Documents (Governance Documents); The Chubb Code of Conduct&gt;  <a href="https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf">https://s1.q4cdn.com/677769242/files/doc_downloads/Governance%20Documents/LatestGovDocs/English-Code-of-Conduct-September-2021.pdf</a></li> </ul> </p>	

**Principle 16: The company should be socially responsible in all its dealings with the communities where it operates. It should ensure that its interactions serve its environment and stakeholders in a positive and progressive manner that is fully supportive of its comprehensive and balanced development.**

**Recommendation 16.1**

1.	Company recognizes and places importance on the interdependence between business and society, and promotes a mutually beneficial relationship that allows the company to grow its business, while contributing to the advancement of the society where it operates.	Compliant	<p>Provide information or reference to a document containing information on the company's community involvement and environment-related programs.</p> <p>Source:</p> <ul style="list-style-type: none"><li>• <b>Chubb Limited Website</b> <a href="https://www.chubb.com/us-en/">https://www.chubb.com/us-en/</a></li></ul> <p>Reference document/link:</p> <ul style="list-style-type: none"><li>• <b>Environment &amp; Climate Change</b></li></ul> <p>&lt;Investors (Investor Relations); Citizenship; Environmental Citizenship; Environment and Climate Change&gt; <a href="https://about.chubb.com/citizenship/environment.html">https://about.chubb.com/citizenship/environment.html</a></p> <ul style="list-style-type: none"><li>• <b>Chubb 2021 Climate-Related Financial Disclosure and Environmental Report</b></li></ul> <p>&lt;Investors (Investor Relations); Citizenship; Environmental Citizenship; Environment and Climate Change; 2021 Report; Chubb Climate-Related Financial Disclosure and Environmental Report&gt;</p> <p><a href="https://about.chubb.com/content/dam/chubb-sites/chubb-com/us-en/about-chubb/environment/doc/Chubb_2021_Climate-Related_Financial_Disclosure_and_Environmental_Report.pdf">https://about.chubb.com/content/dam/chubb-sites/chubb-com/us-en/about-chubb/environment/doc/Chubb_2021_Climate-Related_Financial_Disclosure_and_Environmental_Report.pdf</a></p>
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