

Company Profile Third Quarter 2023

Nine months ended September 30, 2023

Chubb Limited
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New York, NY 10036
Tel: +1 212.827.4400

NYSE: CB
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CHUBB®

Overview

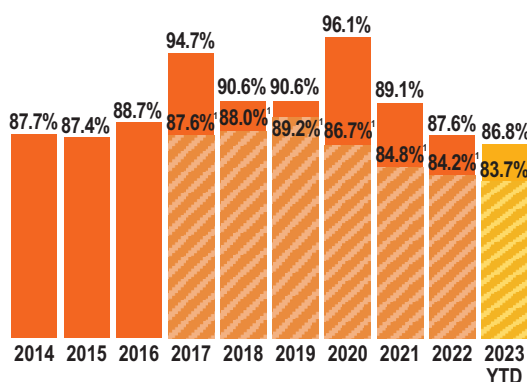
Chubb is the world's largest publicly traded property and casualty insurer, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance

- 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 40,000 employees serving a diverse group of clients worldwide

Financial Snapshot FY 2022*

Gross premiums written	\$52.0 billion
Net premiums written	\$41.7 billion
Net income	\$5.2 billion
Core operating income	\$6.4 billion

P&C Combined Ratio

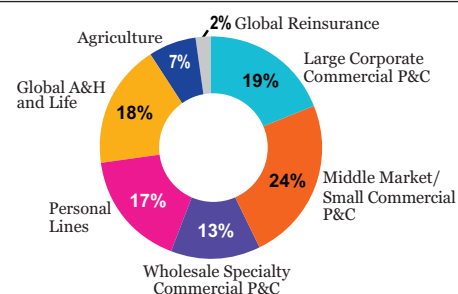


* Current accident year P&C combined ratio excluding catastrophe losses.

Balanced, Diversified Leader

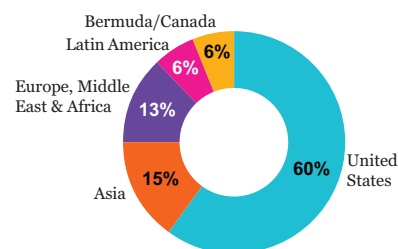
- A global leader in traditional and specialty P&C coverage for businesses of all sizes
- The largest commercial lines insurer in the U.S. and one of the largest financial lines writers globally
- The leading personal lines insurer for America's successful individuals and families and a large personal 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 2023 net premiums written

Geographic Sources of Premium**



**YTD 2023 gross premiums written

Disciplined Underwriting Culture

- Five-year (2018-2022) average P&C combined ratio: 90.8%
- Our consistent underwriting performance provides stability for customers and shareholders

Balance Sheet Strength (As of September 30, 2023)

- Total assets of \$222.7 billion
- Total capital, which reflects our capacity to take on risk, of \$67.1 billion
- Net loss reserves of \$60.0 billion back our policyholder commitments
- Book value, or Chubb shareholders' equity, is \$52.4 billion
- Total investments of \$130.0 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	Financial Strength Rating	Outlook
S&P	AA	Stable
AM Best	A++	Stable
Fitch	AA	Stable
Moody's	Aa3	Positive

¹Ratings apply to Chubb's core operating insurance companies as of October 24, 2023. 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
President and Chief Operating Officer
Chubb Group

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

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

Timothy Boroughs
Executive Vice President, Chubb Group
Chief Investment Officer

Julie Dillman
Executive Vice President, Chubb Group
Digital Transformation Officer

Peter Enns
Executive Vice President, Chubb Group
Chief Financial Officer

Frances O'Brien
Executive Vice President, Chubb Group
Chief Risk Officer

Rainer Kirchaessner
Executive Vice President, Chubb Group
Global Corporate Development Officer

Sean Ringsted
Executive Vice President, Chubb Group
Chief Digital Business Officer

Joseph Wayland
Executive Vice President, Chubb Group
General Counsel

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
Ana Robic

Westchester
Scott Meyer

Chubb Bermuda
Judy Gonsalves

Agriculture
Scott Arnold

Small Business
Ketan Vaidya

International

Europe, Middle East & Africa
Chubb Global Markets
David Furby

Asia Pacific
Paul McNamee

Latin America
Marcos Gunn

Far East
Edward Kopp

Accident & Health

Global Accident & Health
Joe Vasquez

Combined Insurance
Richard L. Williams, Jr.

Life Insurance

Chubb Life
Bryce Johns

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 [Q3 2023 Financial Supplement](#).

*Effective January 1, 2023, the company adopted the Long-Duration Targeted Improvements (LDTI) U.S. GAAP guidance, which principally impacted the Life Insurance segment. Financial data for the prior reporting periods in this report are adjusted, as applicable, and are presented in accordance with the new guidance. Refer to financial supplement for more details.

For more information, visit chubb.com
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