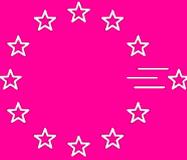


Chubb is Brexit-ready now!

Chubb European Group SE has developed a simple and effective structure that means minimal disruption for brokers, customers and our other business partners. This structure is already operational.

The benefits of Chubb's Brexit solution

- | | |
|---|--|
| <ul style="list-style-type: none">✓ One policy solution✓ Continuous, uninterrupted service✓ Maintains our S&P "AA" rating | <p>No change to existing:</p> <ul style="list-style-type: none">✓ Policy coverage, premiums or benefits✓ Claims (current and future)✓ Certificates of cover |
|---|--|



Brexit: How Chubb will operate and what it means for brokers, business partners and customers

How will Chubb write business?	Policy issuance	Claims	Rating
What happens after the Transitional Period ends on 31st December 2020?			
<p>Chubb European Group SE (a French domiciled insurer) benefits from the UK government's Temporary Permissions regime.</p> <p>This regime allows Chubb to continue to operate in the UK enabling Chubb to continue to write business in the same way as it does now.</p>	<p>Single policy covering UK and EU risks.</p> <p>Single Stamp* and premium allocated in the usual way.</p>	<p>Claims will be handled by Chubb in the same way they are handled now.</p>	<p>S&P AA</p>
What happens after the Temporary Permissions Regime expires?			
<p>The Temporary Permissions Regime will continue for up to three years from end of transition during which time Chubb European Group SE will establish a third country branch in the UK.</p> <p>The UK branch will be authorised by the PRA while also remaining part of the same legal entity Chubb European Group SE.</p> <p>This will allow UK underwriters to underwrite risks located in the EU on the basis that they are underwriting on behalf of Chubb European Group SE, an insurer authorised in the EU.</p> <p>Chubb Underwriters in the EU will also be able to underwrite risks located in the UK on the basis that Chubb European Group SE has an authorised branch in the UK.</p>	<p>Single policy covering UK and EU risks.</p> <p>Single stamp* and premium allocated in the usual way.</p>	<p>Claims will be handled by Chubb in the same way they are handled now.</p>	<p>S&P AA</p>

*We are able to provide two stamps if required