



Ratings by Legal Entity

Financial Strength and Credit Ratings

Financial strength and credit ratings listed below are as of September 24th 2026. For current ratings, ratings qualifiers, and ratings definitions, please contact the relevant rating agency or Chubb at InvestorRelations@chubb.com.

OVERALL OUTLOOK (except where indicated)		Moody's Stable Outlook (except where indicated)	S&P Stable Outlook (except where indicated)	Fitch Stable Outlook (except where indicated)	AM Best Stable Outlook (except where indicated)
FINANCIAL STRENGTH RATINGS					
Europe	Chubb Insurance (Switzerland) Limited		AA ⁽¹⁾		
	Chubb Reinsurance (Switzerland) Limited		AA	AA	
	Chubb European Group SE		AA		A++
	Syndicate 2488 - Lloyd's Overall Market Rating ⁽²⁾		AA-	AA-	A+
USA	Chubb Custom Insurance Company	Aa2	AA	AA	A++
	Chubb Indemnity Insurance Company	Aa2	AA	AA	A++
	Chubb Insurance Company of New Jersey	Aa2	AA	AA	A++
	Chubb Lloyds Insurance Company of Texas	Aa2	AA	AA	A++
	Chubb National Insurance Company	Aa2	AA	AA	A++
	Executive Risk Indemnity, Inc.	Aa2	AA	AA	A++
	Executive Risk Specialty Insurance Company	Aa2	AA	AA	A++
	Federal Insurance Company	Aa2	AA	AA	A++
	Great Northern Insurance Company	Aa2	AA	AA	A++
	Pacific Indemnity Company	Aa2	AA	AA	A++
	Vigilant Insurance Company	Aa2	AA	AA	A++
	ACE American Insurance Co.	Aa2	AA	AA	A++
	ACE Fire Underwriters Insurance Co.	Aa2	AA	AA	A++
	ACE Insurance Co. of the Midwest	Aa2	AA	AA	A++
	ACE Property & Casualty Insurance Co.	Aa2	AA	AA	A++
	Agri General Insurance Company			AA	A++
	Atlantic Employers Insurance Co.	Aa2	AA	AA	A++
	Bankers Standard Insurance Co.	Aa2	AA	AA	A++
	Illinois Union Insurance Co.	Aa2	AA	AA	A++
	Indemnity Insurance Co. of North America	Aa2	AA	AA	A++
	Insurance Co. of North America	Aa2	AA	AA	A++
	Pacific Employers Insurance Co.	Aa2	AA	AA	A++
	Penn Millers Insurance Co.				A++
	Westchester Fire Insurance Co.	Aa2	AA	AA	A++
	Westchester Surplus Lines Insurance Co.	Aa2	AA	AA	A++
	Combined Insurance Co. of America				A+
	Combined Life Insurance Co. of New York				A+
Canada	Chubb Insurance Company of Canada		AA		A++



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<u>Bermuda</u>	Chubb Bermuda Insurance Ltd.	Aa2	AA	AA	A++
	Corporate Officers and Directors Assurance Ltd.		AA		A++
	Chubb Tempest Life Reinsurance Ltd.		AA		A++
	Chubb Tempest Reinsurance Ltd.	Aa2	AA	AA	A++
	ACE INA Overseas Insurance Company Ltd.		AA-	AA	
	Chubb INA Overseas Insurance Company Ltd.		AA ⁽³⁾	AA ⁽³⁾	
<u>Asia Pac</u>	Chubb Insurance Australia Ltd.		AA-		
	Chubb Insurance Hong Kong Limited		AA-		
	Chubb Insurance Japan		AA-		
	Chubb Insurance New Zealand Limited		AA-		
	Chubb Insurance Singapore Limited		AA-		
	Huatai Property & Casualty Insurance Co., Ltd. ⁽⁴⁾		A+		
<u>Latin America</u>	Chubb Seguros Argentina S.A.	AA+.a ⁽⁵⁾			
	Chubb Seguros Brasil S.A.	AAA.br ⁽⁶⁾			
	Chubb Seguros Chile S.A. ⁽⁷⁾				
	Chubb Seguros Colombia S.A. ⁽⁸⁾				
	Chubb Seguros Ecuador S.A. ⁽⁹⁾				
	Chubb Seguros México S.A.		mxAAA ⁽¹⁰⁾		
	Chubb Fianzas Monterrey, Aseguradora de Caución, S.A. (Mexico) ⁽¹¹⁾	AAA.mx ⁽¹²⁾			
	Chubb Seguros Panama S.A.				A++
	Chubb Perú S.A. Compañía de Seguros y Reaseguros ⁽¹³⁾	A ⁽¹⁴⁾			A
	Chubb Insurance Company of Puerto Rico				A++
<u>Other</u>	Chubb Insurance Pakistan Limited ⁽¹⁵⁾				
	Chubb Insurance South Africa Limited ⁽¹⁶⁾				
	ACE Capital Title Reinsurance Co.	Aa2			
	Chubb Arabia Cooperative Insurance Company ⁽¹⁷⁾	A3			
<u>Life Insurance</u>	ACE Life Insurance Company				A-
	Chubb Seguros de Vida Chile S.A. ⁽¹⁸⁾				A+
	Chubb Life Insurance Hong Kong Ltd.		A+		
	Chubb Life Insurance Taiwan Company			AA-(tw) ⁽¹⁹⁾	
	Chubb Life Insurance New Zealand Limited				A



Ratings by Legal Entity Financial Strength and Credit Ratings

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<u>OVERALL OUTLOOK (except where indicated)</u>		<u>Moody's</u> Stable Outlook (except where indicated)	<u>S&P</u> Stable Outlook (except where indicated)	<u>Fitch</u> Stable Outlook (except where indicated)	<u>AM Best</u> Stable Outlook (except where indicated)
<u>CREDIT RATINGS</u>					
Chubb Group Holdings Inc. (guaranteed by Chubb Limited)	Commercial paper	P-1	A-1		
Chubb INA Holdings LLC (all guaranteed by Chubb Limited)	Commercial paper	P-1	A-1		
	€575 mil 0.875% senior unsecured notes due 6/15/27	A2	A	A	a+
	€900 mil 1.55% senior unsecured notes due 3/15/28	A2	A	A	a+
	\$100 mil 8.875% debentures due 8/15/29	A2	A	A	a+
	\$700 mil 4.65% senior unsecured notes due 8/15/29	A2	A	A	a+
	CHF 175 mil 0.86% senior unsecured notes due 8/24/29	A2	A	A	
	€700 mil 0.875% senior unsecured notes due 12/15/29	A2	A	A	a+
	CNY 1.0 bil 2.5% senior unsecured notes due 8/06/30	A2	A	A	a+
	\$1.0 bil 1.375% senior unsecured notes due 9/15/30	A2	A	A	a+
	CNY 2.5 bil 2.4% senior unsecured notes due 5/14/31	A2	A	A	a+
	C\$400 mil 3.780% senior unsecured notes due 6/10/31	A2	A	A	a+
	€575 mil 1.4% senior unsecured notes due 6/15/31	A2	A	A	a+
	\$200 mil 6.8% debentures due 11/15/31	A2	A	A	a+
	CHF 200 mil 1.0225% senior unsecured notes due 3/17/32	A2	A	A	
	C\$400 mil 4.034% senior unsecured notes due 6/10/33	A2	A	A	a+
	CHF 225 mil 1.22% senior unsecured notes due 8/24/33	A2	A	A	
	\$1.6 bil 5.0% senior unsecured notes due 3/15/34	A2	A	A	a+
	CNY 1.5 bil 2.75% senior unsecured notes due 8/06/35	A2	A	A	a+
	\$1.25 bil 4.9% senior unsecured notes due 8/15/35	A2	A	A	a+
	CNY 1.5 bil 2.85% senior unsecured notes due 5/14/36	A2	A	A	a+
	\$300 mil 6.7% senior unsecured notes due 5/15/36	A2	A	A	a+
	\$1.0 bil 5.3% senior unsecured notes due 5/20/36	A2	A	A	a+
	\$800 mil 6% senior unsecured notes due 5/11/37	A2	A	A	a+
	€900 mil 2.5% senior unsecured notes due 3/15/38	A2	A	A	a+
	\$600 mil 6.5% senior unsecured notes due 5/15/38	A2	A	A	a+
	\$475 mil 4.15% senior unsecured notes due 3/13/43	A2	A	A	a+
	\$1.5 bil 4.35% senior unsecured notes due 11/03/45	A2	A	A	a+
	\$600 mil 2.85% senior unsecured notes due 12/15/51	A2	A	A	a+
	CNY 2.0 bil 3.05% senior unsecured notes due 8/06/55	A2	A	A	a+
	\$1.0 bil 3.05% senior unsecured notes due 12/15/61	A2	A	A	a+
	\$300 mil 9.7% capital securities due 4/01/30	A3	BBB+	BBB+	a-
⁽¹⁾ Reflects an unconditional guarantee by Chubb European Group SE of all of the Company's (re)insurance policy obligations					
⁽²⁾ Ratings as assigned to Lloyd's Overall Market and not to individual syndicates					
⁽³⁾ Reflects an unconditional guarantee by ACE INA Overseas Insurance Company Ltd.					
⁽⁴⁾ Huatai P&C is 87.2% owned by Chubb					
⁽⁵⁾ Rated locally by Moody's Argentina with a stable outlook					
⁽⁶⁾ Rated locally by Moody's Brazil with a stable outlook					
⁽⁷⁾ Rated 'AA+' by both Humphreys and Feller, Chilean ratings agencies					
⁽⁸⁾ Rated 'AAA' by Value & Risk Rating, a Colombian rating agency					
⁽⁹⁾ Rated 'AAA' by Bank Watch Ratings, a Ecuadorian rating agency associated with Fitch					
⁽¹⁰⁾ Rated 'BBB+' under S&P global scale ratings with a negative outlook					
⁽¹¹⁾ Rated 'Baa1' under Moody's global scale IFS rating					
⁽¹²⁾ Rated locally by Moody's Mexico with a stable outlook					
⁽¹³⁾ Rated 'A' by Pacific Credit Rating (PCR), a Peruvian rating agency					
⁽¹⁴⁾ Rated locally by Moody's Peru with a stable outlook					
⁽¹⁵⁾ Rated 'AA+' by VIS Credit Rating Company Limited with a stable outlook					
⁽¹⁶⁾ Rated 'AA+' with a stable outlook by Global Credit Ratings, a South African ratings agency					
⁽¹⁷⁾ Chubb Arabia is 30% owned by Chubb; stable outlook					
⁽¹⁸⁾ Rated 'AA+' by both Humphreys and Feller, Chilean ratings agencies					
⁽¹⁹⁾ Reflects Taiwan National Insurer Financial Strength Rating					