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 34,000 employees serving a diverse group of clients worldwide

Financial Snapshot FY 2022*

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Gross premiums written</td>
<td>$52.0 billion</td>
</tr>
<tr>
<td>Net premiums written</td>
<td>$41.7 billion</td>
</tr>
<tr>
<td>Net income</td>
<td>$5.2 billion</td>
</tr>
<tr>
<td>Core operating income</td>
<td>$6.4 billion</td>
</tr>
</tbody>
</table>

P&C Combined Ratio

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Rating</td>
<td>87.7%</td>
<td>87.4%</td>
<td>89.7%</td>
<td>94.7%</td>
<td>96.1%</td>
<td>87.6%</td>
<td>89.1%</td>
<td>87.6%</td>
<td>86.3%</td>
<td></td>
</tr>
</tbody>
</table>

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*

<table>
<thead>
<tr>
<th>Product</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Agriculture</td>
<td>19%</td>
</tr>
<tr>
<td>Global Reinsurance</td>
<td>19%</td>
</tr>
<tr>
<td>Large Corporate Commercial P&amp;C</td>
<td>27%</td>
</tr>
<tr>
<td>Middle Market/Small Commercial P&amp;C</td>
<td>11%</td>
</tr>
<tr>
<td>Personal Lines</td>
<td>17%</td>
</tr>
<tr>
<td>Wholesale Specialty Commercial P&amp;C</td>
<td>11%</td>
</tr>
</tbody>
</table>

Geographic Sources of Premium*

<table>
<thead>
<tr>
<th>Region</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>United States</td>
<td>55%</td>
</tr>
<tr>
<td>Europe, Middle East &amp; Africa</td>
<td>18%</td>
</tr>
<tr>
<td>Asia</td>
<td>15%</td>
</tr>
<tr>
<td>Bermuda/Canada</td>
<td>7%</td>
</tr>
<tr>
<td>Latin America</td>
<td>5%</td>
</tr>
</tbody>
</table>

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 March 31, 2023)

- Total assets of $201.4 billion
- Total capital, which reflects our capacity to take on risk, of $67.7 billion
- Net loss reserves of $57.3 billion back our policyholder commitments
- Book value, or shareholders’ equity in the company, is $53.0 billion
- Total investments of $115.6 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

<table>
<thead>
<tr>
<th>Rating Agency</th>
<th>Financial Strength Rating</th>
<th>Outlook</th>
</tr>
</thead>
<tbody>
<tr>
<td>S&amp;P</td>
<td>AA</td>
<td>Stable</td>
</tr>
<tr>
<td>AM Best</td>
<td>A++</td>
<td>Stable</td>
</tr>
<tr>
<td>Fitch</td>
<td>AA</td>
<td>Stable</td>
</tr>
<tr>
<td>Moody’s</td>
<td>Aa3</td>
<td>Stable</td>
</tr>
</tbody>
</table>

1Ratings apply to Chubb’s core operating insurance companies as of April 4, 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 Kirchgaessner
  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
  Diego Sosa

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 Wixted

This document contains non-GAAP financial measures. For a reconciliation to the most directly comparable GAAP measures visit Chubb’s Q1 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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