

Company Profile

Year End 2025

Twelve months ended December 31, 2025



Overview

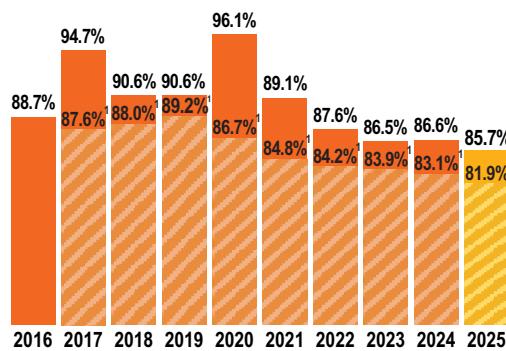
Chubb is a world leader in insurance, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance

- 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 45,000 employees serving a diverse group of clients worldwide

Financial Snapshot FY 2025

Gross premiums written	\$65.9 billion
Net premiums written	\$54.8 billion
Chubb net income	\$10.3 billion
Core operating income	\$10.0 billion

P&C Combined Ratio



¹Current accident year P&C combined ratio excluding catastrophe losses.

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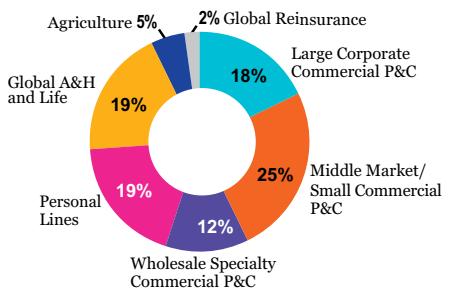
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Balanced, Diversified Leader

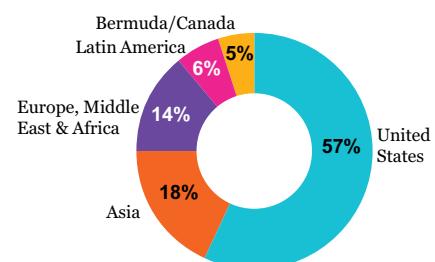
- A global leader in traditional and specialty P&C coverage for businesses of all sizes
- The largest commercial lines insurer in the U.S. and one of the largest financial lines writers globally
- The leading personal lines insurer for America's successful individuals and families and a large personal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



*FY 2025 net premiums written

Geographic Sources of Premium*



*FY 2025 gross premiums written

Disciplined Underwriting Culture

- Five-year (2021-2025) average P&C combined ratio: 87.1%
- Our consistent underwriting performance provides stability for customers and shareholders

