

Company Profile Year End 2025

Twelve months ended December 31, 2025

Chubb Limited
Bärengasse 32
CH-8001 Zurich
Switzerland
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Chubb Group
550 Madison Ave.
New York, NY 10022
Tel: +1 212.703.7000

NYSE: CB
chubb.com

CHUBB®

Overview

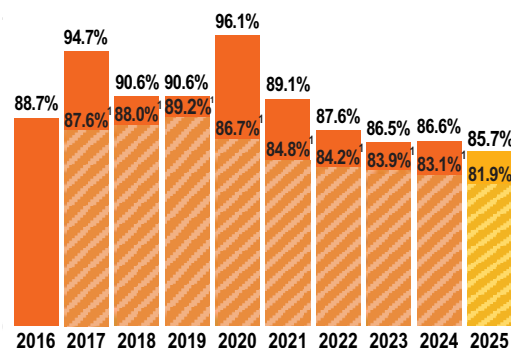
Chubb is a world leader in insurance, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance

- 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

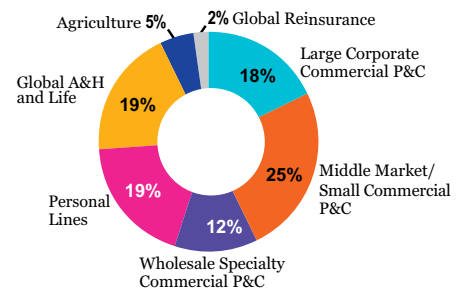


¹ Current accident year P&C combined ratio excluding catastrophe losses.

Balanced, Diversified Leader

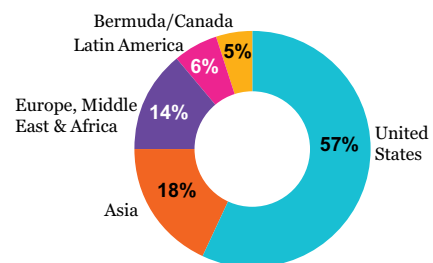
- A global leader in traditional and specialty P&C coverage for businesses of all sizes
- The largest commercial lines insurer in the U.S. and one of the largest financial lines writers globally
- The leading personal lines insurer for America's successful individuals and families and a large personal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



*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

Balance Sheet Strength (As of December 31, 2025)

- Total assets of \$272.3 billion
- Total capital, which reflects our capacity to take on risk, of \$91.4 billion
- Net loss reserves of \$67.7 billion back our policyholder commitments
- Book value, or Chubb shareholders' equity, is \$73.8 billion
- Total investments of \$168.7 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 600 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	Aa2	Stable

¹Ratings apply to Chubb's core operating insurance companies as of January, 16, 2026. For ratings of individual insurance companies, see Investor Information on investors.chubb.com.

Chubb Leadership

Evan Greenberg
Chairman and Chief Executive Officer
Chubb Limited /Chubb Group

John Keogh
President & Chief Operating Officer
Chubb Group;
Chairman, North America Insurance

Paul McNamee
Executive Vice President, Chubb Group
President, Overseas General Insurance

Juan Luis Ortega
Executive Vice President, Chubb Group
President, North America Insurance

Timothy Boroughs
Vice Chairman, Chubb Group
Executive Chairman, Asset Management

Julie Dillman
Executive Vice President, Chubb Group;
Executive Chairperson, Operations,
Technology and Digital Transformation

Peter Enns
Executive Vice President, Chubb Group
Chief Financial Officer

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

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

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

Joseph Wayland
Executive Vice President, Chubb Group
General Counsel

Christopher Hogan
Senior Vice President, Chubb Group
Chief Investment Officer

North America

Chief Operating Officer
Scott A. Meyer

Field Operations
Christopher Maleno

Major Accounts
Matthew Merna

Middle Market
Benjamin Rockwell

Personal Risk Services
Melissa Scheffler

Westchester
David Lupica

Chubb Bermuda
Judy Gonsalves

Agriculture
Scott Arnold

Small Business
Robert Polisenio

International

Europe, Middle East & Africa
Ana Robic

Asia Pacific
Marcos Gunn

South America
Mario Romanelli

Northern Latin America
Diego Sosa

Far East
Edward Kopp

Life Insurance/Accident & Health

Chubb Life
Bryce Johns

Chubb Benefits
Richard L. Williams, Jr.

Reinsurance

Chubb Tempest Re Group
James Wixtead