

# Company Profile First Quarter 2026

Three months ended March 31, 2026

Chubb Limited  
Bärengasse 32  
CH-8001 Zurich  
Switzerland  
Tel: +41 (0)43 456 76 00

Chubb Group  
550 Madison Ave.  
New York, NY 10022  
Tel: +1 212.703.7000

NYSE: CB  
chubb.com



## Overview

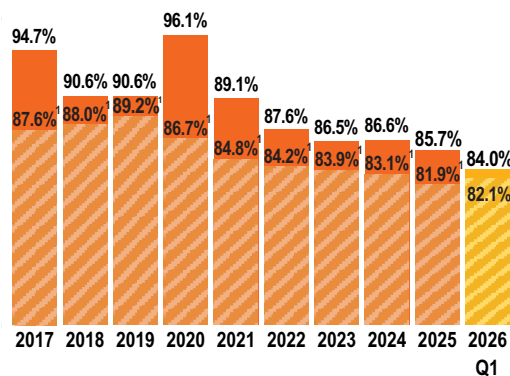
Chubb is a world leader in insurance, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance

- 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

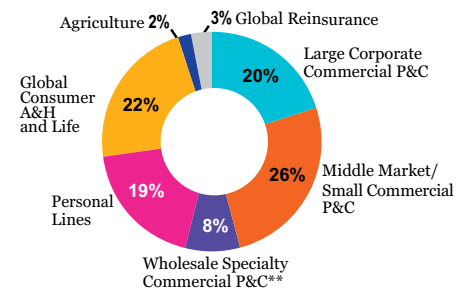


<sup>1</sup> Current accident year P&C combined ratio excluding catastrophe losses.

## Balanced, Diversified Leader

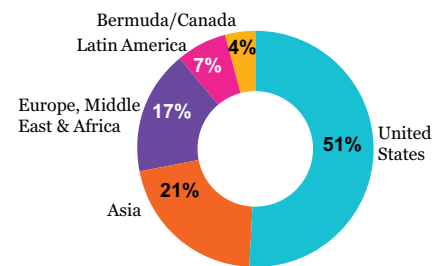
- A global leader in traditional and specialty P&C coverage for businesses of all sizes
- The largest commercial lines insurer in the U.S. and one of the largest financial lines writers globally
- The leading personal lines insurer for America's successful individuals and families and a large personal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



\*Q1 2026 net premiums written  
\*\*Includes Westchester and Lloyd's

## Geographic Sources of Premium\*



\*Q1 2026 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 March 31, 2026)

- Total assets of \$275.5 billion
- Total capital, which reflects our capacity to take on risk, of \$91.7 billion
- Net loss reserves of \$68.8 billion back our policyholder commitments
- Book value, or Chubb shareholders' equity, is \$73.8 billion
- Total investments of \$170.2 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 Ratings<sup>1</sup>

Rating Agency	Financial Strength Rating	Outlook
S&P	AA	Stable
AM Best	A++	Stable
Fitch	AA	Stable
Moody's	Aa2	Stable

<sup>1</sup>Ratings apply to Chubb's core operating insurance companies as of March, 17, 2026. For ratings of individual insurance companies, see Investor Information on [investors.chubb.com](https://investors.chubb.com).

## Chubb Leadership

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

John Keogh  
*President and 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*

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*