

Chubb Limited
Segments results - Catastrophe Loss Charges
(in millions of U.S. dollars)
(Unaudited)

Chubb Limited Catastrophe Loss Charges - Q4 2018

	North America Commercial P&C Insurance	North America Personal P&C Insurance	North America Agricultural Insurance	Overseas General Insurance	Global Reinsurance	Total Consolidated Excluding Reinstatement premiums	Reinstatement premiums collected (expensed)	Total Consolidated including Reinstatement premiums
<u>Catastrophe Loss Charges by Event - Net</u>								
California wildfires	\$ 47	\$ 57	\$ 1	\$ 1	\$ 58	\$ 164	\$ (23)	\$ 187
Hurricane Michael	187	16	6	6	85	300	15	285
Australia storms	-	-	-	39	-	39	-	39
Typhoon Trami	-	-	-	11	4	15	-	15
Other (includes Cats development from Q1 through Q3)	(2)	17	3	28	13	59	-	59
Total	\$ 232	\$ 90	\$ 10	\$ 85	\$ 160	\$ 577		
Reinstatement premiums collected (expensed)	-	(26)	-	-	18		\$ (8)	
Total before income tax	\$ 232	\$ 116	\$ 10	\$ 85	\$ 142			\$ 585
Income tax benefit								79
Total after income tax								\$ 506

Note: The above table represents catastrophe loss estimates for events that occurred in the current calendar year only (i.e., loss events occurring during the fourth quarter of 2018 and changes to catastrophe loss estimates that occurred in the previous quarters of 2018). Changes in catastrophe loss estimates in the current calendar year that relate to loss events that occurred in previous calendar years are considered prior period development and are excluded from the table above.