Report of Independent Accountants

To the Board of Directors of Chubb Limited

We have reviewed the accompanying management assertion of Chubb Limited ("Chubb") that the greenhouse gas (GHG) emissions, underwriting criteria, underwriting premiums, and workforce demographic metrics *(collectively, "sustainability metrics")* as of and for the year ended December 31, 2025 in management's assertion are presented in accordance with the assessment criteria set forth in management's assertion. Chubb's management is responsible for its assertion and for the selection of the criteria, which management believes provide an objective basis for measuring and reporting on the sustainability metrics. Our responsibility is to express a conclusion on management's assertion based on our review.

Our review was conducted in accordance with attestation standards established by the American Institute of Certified Public Accountants (AICPA) in AT-C section 105, *Concepts Common to All Attestation Engagements,* and AT-C section 210, *Review Engagements*. Those standards require that we plan and perform the review to obtain limited assurance about whether any material modifications should be made to management's assertion in order for it to be fairly stated. The procedures performed in a review vary in nature and timing from, and are substantially less in extent than, an examination, the objective of which is to obtain reasonable assurance about whether management's assertion is fairly stated, in all material respects, in order to express an opinion. Accordingly, we do not express such an opinion. Because of the limited nature of the engagement, the level of assurance obtained in a review is substantially lower than the assurance that would have been obtained had an examination been performed. We believe that the review evidence obtained is sufficient and appropriate to provide a reasonable basis for our conclusion.

We are required to be independent and to meet our other ethical responsibilities in accordance with relevant ethical requirements related to the engagement.

The firm applies the Statements on Quality Management Standards established by the AICPA.

The procedures we performed were based on our professional judgment. In performing our review, we performed inquiries, read relevant policies to understand terms related to relevant information about the sustainability metrics, performed tests of mathematical accuracy of computations on a sample basis, and reviewed supporting documentation in regard to the completeness and accuracy of the data comprising the sustainability metrics on a sample basis.

Greenhouse gas (GHG) emissions quantification is subject to significant inherent measurement uncertainty because of such things as GHG emissions factors that are used in mathematical models to calculate GHG emissions, and the inability of these models, due to incomplete scientific knowledge and other factors, to accurately measure under all circumstances the relationship between various inputs and the resultant GHG emissions. Environmental and energy use data used in GHG emissions calculations are subject to inherent limitations, given the nature and the methods used for measuring such data. The selection by management of different but acceptable measurement techniques could have resulted in materially different amounts or metrics being reported.

The preparation of underwriting criteria, underwriting premiums, and workforce demographic metrics requires management to establish the criteria, make determinations as to the relevancy of information to be included, and make assumptions that affect reported information. The selection by management of different but acceptable measurement techniques could have resulted in materially different amounts or metrics being reported.

As discussed in management's assertion, Chubb has estimated GHG emissions for certain emissions sources and consumption for energy sources for which no primary data is available.

Based on our review, we are not aware of any material modifications that should be made to Chubb's management assertion in order for it to be fairly stated.

PricewaterhouseCoopers LLP

PricewaterhouseCoopers LLP
Philadelphia, Pennsylvania
April 3, 2026

Chubb Limited Management Assertion
As of or for the year ended December 31, 2025

With respect to the greenhouse gas (GHG) emissions, underwriting criteria, underwriting premiums, and workforce demographic metrics as of and for the year ended December 31, 2025, (collectively, the "sustainability metrics") presented in the tables below, management of Chubb Limited (Chubb) asserts that such metrics are presented in accordance with the assessment criteria set forth below.

Chubb is responsible for the selection of the criteria, which management believes provides an objective basis for measuring and reporting on the sustainability metrics, and for the completeness, accuracy, and validity of the sustainability metrics. Chubb is also responsible for the preparation of the sustainability metrics to make determinations as to the relevancy of the information to be included, and to make assumptions, as needed, that affect reported information. The selection by management of different but acceptable measurement techniques could have resulted in materially different reported values.

Greenhouse Gas (GHG) Emissions Metrics

Metric	Definition of Metric[1,2,9,10,11,12]	Metric Quantity for the year ended December 31 2025[3,4]
Scope 1 Emissions	Direct emissions from stationary and mobile combustion of fuels, and fugitive emissions from refrigerants.[5]	27,248 $mtCO_2e$*
Scope 2 Emissions (market-based)	Indirect emissions from purchased electricity and district heating (market-based).[6]	8,019 $mtCO_2e$
Scope 2 Emissions (location-based)	Indirect emissions from purchased electricity and district heating (location-based).[7]	62,205 $mtCO_2e$
Scope 3 Emissions (business travel)	Indirect emissions from rail and commercial air travel, and employer-reimbursed travel expenses.[8]	34,607 $mtCO_2e$

*$mtCO_2e$ = Metric tons of carbon dioxide equivalent.

1. Chubb considers the principles and guidance of the World Resources Institute (WRI) and World Business Council for Sustainable Development's (WBCSD) *The Greenhouse Gas Protocol: A Corporate Accounting and Reporting Standard, Revised Edition*, *GHG Protocol Scope 2 Guidance: An amendment to the GHG Protocol Corporate Standard,* and the *Corporate Value Chain (Scope 3) Accounting and Reporting Standard: Supplement to the GHG Protocol Corporate Accounting and Reporting Standard* to guide the criteria to assess, calculate and report GHG emissions.

2. Chubb has elected to use the operational control approach to establish its reporting boundaries. Related to Scope 1 and Scope 2 emissions, the boundary includes locations for which Chubb and its subsidiaries held a deed or a lease during the reporting year (collectively referred to as "sites"), owned and leased fleet vehicles, and owned corporate aircraft. Related to Scope 3 emissions, the boundary includes business travel by Chubb's employees.

3. Chubb reports carbon dioxide equivalent (CO_2e) emissions, which are inclusive of the following greenhouse gases: CO_2 (carbon dioxide), CH_4 (methane), N_2O (nitrous oxide), HFCs (hydrofluorocarbons), PFCs (perfluorocarbons), NF_3 (nitrogen trifluoride), and SF_6 (sulfur hexafluoride). Emissions data by individual gas is not disclosed as a majority of CO_2e is related to CO_2.

4. Emissions were converted to CO_2e using actual or estimated activity data multiplied by the associated emission factors and/or global warming potentials (GWPs). GWPs were sourced as follows: (i) where the GWP is not embedded in the emission factor, GWPs from the Intergovernmental Panel on Climate Change's (IPCC) Sixth Assessment Report (AR6) are used or (ii) where the GWP is embedded in the emission factor (i.e., emission factors only provided as CO_2e), the embedded GWPs are used. The year in parenthesis for the emission factors below indicates the publication year of the emission factor.

5. Scope 1 emission factors
    - Stationary combustion:
        - All countries except Australia, New Zealand, and the United Kingdom (UK): United States (US) Environmental Protection Agency (EPA), Emission Factors Hub, 2025 Emission Factors for Greenhouse Gas Inventories (January 2025)
        - Australia:
            - January – June 2025: Australian Government Department of Climate Change, Energy, the Environment and Water, Australian National Greenhouse Accounts Factors 2024 (August 2024)
            - July – December 2025: Australian Government Department of Climate Change, Energy, the Environment and Water, Australian National Greenhouse Accounts Factors 2025 (August 2025)
        - New Zealand: Ministry for the Environment, Measuring emissions: A guide for organizations: 2025 detailed guide (June 2025)
        - UK: Department for Energy Security and Net Zero (DESNZ), UK Government GHG Conversion Factors for Company Reporting 2025, Version 1.0 (June 2025)
    - Mobile combustion (owned and leased fleet vehicles):
        - All countries except New Zealand: US EPA, Emission Factors Hub, 2025 Emission Factors for Greenhouse Gas Inventories (January 2025)
            - A blended emission factor made up of 90% motor gasoline and 10% ethanol was applied in calculating emissions from motor gasoline in order to exclude biogenic emissions rather than an emission factor made up of 100% motor gasoline
        - New Zealand: Ministry for the Environment, Measuring emissions: A guide for organizations: 2025 detailed guide (June 2025)
    - Mobile combustion (owned corporate aircraft)
        - All countries: US EPA, Emission Factors Hub, 2025 Emission Factors for Greenhouse Gas Inventories (January 2025)
    - Refrigerants:
        - All countries: IPCC, AR6 (2023)

6. Scope 2 emission factors (market-based)
    - Purchased electricity:
        - In quantifying market-based Scope 2 emissions, the GHG Protocol Scope 2 guidance defines a hierarchy of emission factors for quantifying market-based emissions, in order from highest to lowest precision. The below were used by Chubb for the current year inventory:
            - Energy attribute certificates (EACs) and renewable energy certificates (RECs) (see Note 11)
            - Grid residual mix emissions:
                - US: 2024 Green-e® Residual Mix Emissions Rates (2021 Data) (December 2023) for CO_2 emissions and eGRID (defined below) for CH_4 and N_2O emissions

- Europe: Association of Issuing Bodies (AIB), European Residual Mixes: Results of the calculation of Residual Mixes for the calendar year 2024, Version 2.0 (August 2025) for CO_2 emissions and IEA (defined below) for CH_4 and N_2O emissions
- Australia:
    - January – June 2025: Australian Government Department of Climate Change, Energy, the Environment and Water, Australian National Greenhouse Accounts Factors 2024 (August 2024)
    - July – December 2025: Australian Government Department of Climate Change, Energy, the Environment and Water, Australian National Greenhouse Accounts Factors 2025 (August 2025)

        - Other grid average: Same as location-based emission factors included below
- Purchased district heating:
    - Same as location-based emission factors included below

7. Scope 2 emission factors (location-based)
    - Purchased electricity:
        - US: US EPA, Emissions & Generation Resource Integrated Database (eGRID) 2023 factors by sub-region (January 2025)
        - UK: Department for Energy Security and Net Zero (DESNZ), UK Government GHG Conversion Factors for Company Reporting 2025, Version 1.0 (June 2025)
        - Australia:
            - January – June 2025: Australian Government Department of Climate Change, Energy, the Environment and Water, Australian National Greenhouse Accounts Factors 2024 (August 2024)
            - July – December 2025: Australian Government Department of Climate Change, Energy, the Environment and Water, Australian National Greenhouse Accounts Factors 2025 (August 2025)
        - New Zealand: Ministry for the Environment, Measuring emissions: A guide for organizations: 2025 detailed guide (June 2025)
        - Canada: Environment and Climate Change Canada, National Inventory Report 1990 – 2023: Greenhouse Gas Sources and Sinks in Canada (2025)
        - Austria, Argentina, Bermuda, Brazil, Chile, China, Colombia, Ecuador, Egypt, Hong Kong, Gibraltar, India, Indonesia, Japan, Korea, Macao, Malaysia, Mexico, Myanmar, Panama, Peru, Philippines, Singapore, South Africa, Taiwan, Thailand, Turkey, United Arab Emirates, and Vietnam: International Energy Agency (IEA), Emission Factors 2025 (September 2025)
        - All other countries: Ecoinvent, Version 3.11 (November 2024)
    - Purchased district heating:
        - CO_2 emissions for Denmark and EU-28: Johansen & Werner, Renewable and Sustainable Energy Reviews (April 2022)
        - US (all gases): US EPA, Emission Factors Hub, 2025 Emission Factors for Greenhouse Gas Inventories (January 2025)

- UK (all gases) and CH_4 and N_2O emissions for Denmark and EU-28: DESNZ, UK Government GHG Conversion Factors for Company Reporting 2025, Version 1 (June 2025)
- All other countries (all gases): Ecoinvent, Version 3.11 (November 2024)

8. Scope 3 emission factors (business travel)
    - Commercial air travel:
        - US and Non-US: US EPA, Emission Factors Hub, 2025 Emission Factors for Greenhouse Gas Inventories (January 2025), conversion from distance to gallons based on DESNZ, UK Government GHG Conversion Factors for Company Reporting 2025, Version 1 (June 2025)
    - Rail travel (commuter rail, intercity rail, and transit rail):
        - US: US EPA, Emission Factors Hub, 2025 Emission Factors for Greenhouse Gas Inventories (January 2025)
        - Non-US: DESNZ, UK Government GHG Conversion Factors for Company Reporting 2025, Version 1 (June 2025)

9. GHG emissions quantification is subject to significant inherent measurement uncertainty because of such things as GHG emissions factors that are used in mathematical models to calculate GHG emissions, and the inability of these models, due to incomplete scientific knowledge and other factors, to accurately measure under all circumstances the relationship between various inputs and the resultant GHG emissions. Environmental and energy use data used in GHG emissions calculations are subject to inherent limitations, given the nature and the methods used for measuring such data. The selection by management of different but acceptable measurement techniques could have resulted in materially different amounts or metrics being reported.

10. Related to Scope 1 emissions:
    - Reported Scope 1 emissions include direct emissions from (i) stationary combustion of natural gas, oil, coal, biofuels, and other stationary fuel sources used for heating at certain Chubb sites; (ii) mobile combustion of jet fuel used by Chubb's corporate aircraft and motor gasoline and diesel fuel used by Chubb's fleet vehicles; and (iii) refrigerants used at certain Chubb sites.
    - For stationary combustion of natural gas and other stationary fuel sources used for heating at certain Chubb sites, Chubb used actual consumption data obtained from third-party invoices, where available. For sites where actual consumption data for natural gas and other stationary fuel sources was not available and for consumption of oil, coal, and biofuels, Chubb estimated consumption for the missing months using the following approach:
        - Using the median monthly Energy Use Intensity (EUI) by building type from the Department of Energy's (DOE) Building Performance Database (April 2023) for million British thermal unit (MMBTU) per square foot multiplied by the site's square footage obtained from the deed or lease agreement and months owned or leased for the reporting year.
            - For sites in the US and countries where the IEA's Energy Efficiency Indicators database for the services sector (last updated July 2024) did not publish energy efficiency indicators, natural gas was assumed to be the only stationary combustion fuel source.
            - For sites in all other countries (i.e., those covered by the IEA), the IEA Energy Efficiency Indicators database was used to calculate fuel mix (i.e., proportion of energy consumption by fuel type).
    - For mobile combustion of jet fuel used by corporate aircraft, Chubb used actual gallons of jet fuel consumed obtained from our third-party flight tracking provider. No estimates were necessary as actual gallons consumed were available.
    - For mobile combustion of motor gasoline and diesel fuel used by fleet vehicles, Chubb used actual gallons of motor gasoline and diesel fuel consumed for employee personal and business

use obtained from employee company fuel cards, where available. For fleet vehicles where actual gallons of motor gasoline and/or diesel fuel consumed were not available, Chubb estimated actual gallons of motor gasoline and/or diesel fuel using the following approaches:
    - For fleet vehicles with spend data only (Huatai only): Used the average price of gasoline (cost/liter) from the National Bureau of Statistics of China, National Data for the year to estimate the amount consumed.
    - For fleet vehicles with lease contract mileage only: For each vehicle, the annual distance traveled was estimated based on total allowable distance obtained from the lease contract and number of years covered by the lease (kilometers per year).
- Refrigerants represent discharge and recharge of refrigerants at certain Chubb sites from chillers, coolers, and HVAC. Chubb assumed that purchased refrigerants replace refrigerant that had leaked or will leak into the atmosphere. Chubb used actual consumption data (e.g., kg of R134a) obtained from third-party invoices, where available. Where actual consumption data was not available, Chubb estimated emissions from refrigerants using an intensity factor per square foot generated from the US EPA's HFC Emissions Accounting Tool to Support Federal Reporting of Hydrofluorocarbon Emissions (October 2016) for the services sector multiplied by the site's square footage obtained from the deed or lease agreement and months owned or leased for the reporting year.
- Estimated emissions from the sources above account for approximately 30.7% of reported Scope 1 emissions.
- Chubb excludes discharge and recharge of refrigerants from Chubb's fleet vehicles and combustion of one-off stationary sources (e.g., generators in multi-tenant buildings) as emissions from this source were estimated to represent less than 1% of Scope 1 emissions.

11. Related to Scope 2 emissions:
    - Reported Scope 2 emissions include indirect emissions from (i) purchased electricity from the grid used at Chubb sites; (ii) purchased electricity used by Chubb's electric fleet vehicles; and (iii) purchased district heating used at certain Chubb sites.
    - For purchased electricity used at Chubb sites and purchased district heating used at certain Chubb sites, Chubb used actual consumption data obtained from third-party invoices, where available. For sites where actual consumption data was not available, Chubb estimated consumption for the missing months using one of the following approaches for a site:
        - For purchased electricity consumption, Chubb estimated consumption using the median monthly EUI by building type from the DOE's BPD (April 2023) for thousand British thermal units (kbtu) per square foot multiplied by the site's square footage obtained from the deed or lease agreement and months owned or leased for the reporting year.
            - For sites that were empty (or under 10% occupancy) for any part of 2025, Chubb applies an empty building factor so that estimated electricity consumption is reduced by approximately 25% during those months.
        - For purchased district heating consumption, Chubb estimated consumption using the median monthly EUI by building type from the DOE's BPD (April 2023) for MMBTU per square foot multiplied by the site's square footage obtained from the deed or lease agreement and months owned or leased for the reporting year.
            - For the sites in the US and countries where the IEA's Energy Efficiency Indicators database for the services sector (last updated July 2024) did not publish energy efficiency indicators, no purchased district heating consumption was estimated.
            - For sites in all other countries (i.e., those covered by the IEA), the IEA Energy Efficiency Indicators database was used to calculate fuel mix (i.e., proportion of energy consumption by fuel type).
        - These estimated emissions account for approximately 63.6% of the reported location-based Scope 2 emissions and approximately 65.3% of the reported market-based Scope 2 emissions.

- For purchased electricity used by Chubb's electric fleet vehicles, Chubb used actual consumption data as obtained from the countries' third-party fleet providers. No estimates were necessary as actual consumption was available.
- Market-based Scope 2 emissions include purchased EACs and RECs that have been applied in calculating reported market-based Scope 2 emissions. EACs and RECs applicable to the 2025 reporting year will be retired based on the contracted supplier schedules.
- Chubb excludes emissions from purchased steam and chilled water used at certain Chubb sites as emissions from these sources were estimated to represent less than 1% of Scope 2 emissions.

12. Related to Scope 3 emissions (business travel):
    - Reported Scope 3 emissions include indirect emissions from (i) rail and commercial air travel and (ii) employer-reimbursed travel expenses (taxi, car, bus, and shuttle expenses).
    - Emissions from rail and commercial air travel for employees, excluding Japan, Vietnam, Brazil, Ecuador, and Huatai: Calculated using the distance-based method. Information regarding origin and destination was obtained from the countries' third-party travel system used to book business travel for Chubb employees.
    - Employer-reimbursed travel expenses: Calculated using the spend-based method. Information regarding spend was obtained from Chubb's third-party travel and expense system used to reimburse employees for business travel-related expenses.
    - In 2025, Chubb excluded emissions from rail and commercial air travel for employees in Japan, Vietnam, Brazil, Ecuador, and Huatai from the Scope 3 business travel inventory. For the 2024 inventory, these emissions were estimated using an intensity factor developed from actual monthly travel data for other countries and applied based on headcount as of reporting year end. If these emissions had been similarly excluded from the 2024 inventory, Scope 3 (business travel) emissions would have been approximately 11% lower for the 2024 reporting year.

Underwriting Criteria Metrics

Underwriting Criteria Metrics (clients with < $1B in revenue)[1,2,3]	Metric Quantity for the year ended December 31, 2025
Number of clients that Chubb has engaged with that are subject to Chubb's Oil and Gas Underwriting Criteria for upstream and midstream oil and gas operations with annual revenues less than $1 billion	Greater than 300
Number of clients that reported they had implemented leak detection and repair (LDAR) plans[4]	275
Number of clients that reported they had a plan to eliminate non-emergency venting[4]	256
Number of clients that reported they had adopted one or more measures to reduce emissions from flaring[4]	256

1. Per Chubb's Corporate Climate Underwriting Criteria Summary: Oil and Gas Underwriting Criteria (updated March 2025), for clients with annual revenue less than $1 billion, Chubb's policy is to continue to provide insurance coverage for clients that implement evidence-based plans to manage methane emissions, including, at a minimum: LDAR plans, plans to eliminate non-emergency methane venting, and the adoption of measures to reduce emissions from flaring.

2. The reporting boundary is comprised of upstream and midstream oil and gas operations clients underwritten by Chubb with annual revenue less than $1 billion. Whether a client relates to upstream or midstream oil and gas is based on SIC (Standard Industrial Classification)/NAICS (North American Industry Classification System) codes within Chubb's underwriting systems. Whether a client has annual revenue less than $1 billion is based on the most recently available financial information as of the time of policy initiation/renewal. Where financial information is not readily available, Chubb uses internal assumptions, such as scale of operations, limits sought, and broker discussions to classify an insured as having revenue greater or less than $1 billion.

3. Engagement is defined as at least one documented engagement (e.g., email/letter with response, meeting, call, site visit, questionnaire, or review of publicly available information) between Chubb and the client related to policies written as new business or renewed in 2025 addressing one or more of the following topics: LDAR, non-emergency venting, flaring. Information is considered "reported" when documented through (i) publicly available disclosures, such as sustainability reports or regulatory filings, or (ii) written information formally provided to Chubb by the client in connection with policy issuance or renewal, and evaluated by Chubb for purposes of determining adherence to the applicable underwriting criteria. Metrics are calculated on a per-client basis (i.e., multiple policies under a single client are aggregated and counted once) and are prepared based on information related to policies written as new business or renewed in 2025 as reflected in Chubb's underwriting and methane-tracking systems.

4. Definitions:
    - Implemented LDAR plan: A documented LDAR plan applicable to operated assets.

- Plan to eliminate non-emergency methane venting: A documented plan to eliminate routine methane venting during normal operations (excluding emergency/safety events).

- Measures to reduce emissions from flaring: Adoption of at least one of the following measures to reduce emissions from flaring: gas capture/utilization, flare gas recovery, reinjection, routing to sales, elimination of routine flaring, or demonstrated flare efficiency improvement (e.g., ≥98%) with monitoring.

Underwriting Criteria Metrics (clients with > $1B in revenue)[1,2,3]	**Metric Quantity for the year ended December 31, 2025**
Number of clients that Chubb has engaged with that are subject to Chubb's Oil and Gas Underwriting Criteria for upstream and midstream oil and gas operations with more than $1 billion in annual revenue	Greater than 100
Number of clients that reported they are using direct measurement technologies to monitor methane emissions[4]	78
Number of clients that reported their methane emissions intensity is on track to meet a target of 0.2% or less by 2030 across their global operations[4]	69

1. Per Chubb's Corporate Climate Underwriting Criteria Summary: Oil and Gas Underwriting Criteria (updated March 2025) for clients with annual revenue greater than $1 billion, Chubb's policy is to continue to provide coverage for clients that are able to report their methane emissions intensity, are engaging in direct measurement of methane emissions, and demonstrate progress towards achieving methane emissions intensity of 0.2% or less by 2030.

2. The reporting boundary is comprised of upstream and midstream oil and gas clients underwritten by Chubb with annual revenue more than $1 billion. Whether a client relates to upstream or midstream oil and gas is based on relevant SIC (Standard Industrial Classification)/NAICS (North American Industry Classification System) codes within Chubb's underwriting systems. Whether a client has annual revenue more than $1 billion is based on the most recently available financial information as of the time of policy initiation/renewal. Where financial information is not readily available, Chubb uses internal assumptions, such as scale of operations, limits sought, and broker discussions to classify an insured as having revenue greater or less than $1 billion.

3. Engagement is defined as at least one documented engagement (e.g., email/letter with response, meeting, call, site visit, questionnaire, or review of publicly available information) between Chubb and the client related to policies written as new business or renewed in 2025 addressing methane emissions management, including direct measurement technologies and emissions intensity targets. Public disclosures made by clients may also be reviewed by Chubb when evaluating whether the information reported by the client meets the relevant underwriting criteria. Information is considered "reported" when documented through (i) publicly available disclosures, such as sustainability reports or regulatory filings, or (ii) written information formally provided to Chubb by the client in connection with policy issuance or renewal, and evaluated by Chubb for purposes of determining adherence to the applicable underwriting criteria. Metrics are calculated on a per-client basis (i.e., multiple policies under a single client are aggregated and counted once) and are presented based on information from Chubb's underwriting and methane-tracking.

4. Definitions:

    - Use of direct measurement technologies: Use of one or more direct methane measurement technologies (e.g., continuous monitoring sensors, optical gas imaging, aerial surveys, drones, satellites, mass-balance methods) to monitor methane emissions.

    - Methane emissions intensity is on track to meet a target of 0.2% or less by 2030: Methane emissions intensity reduction is on track to meet a target of 0.2% or less by 2030. "Methane emissions intensity" means methane emissions expressed as a percentage of relevant gas production or throughput.

Underwriting Criteria Metrics: Cement Producers [1,2,3]	**Metric Quantity for the year ended December 31, 2025**
Number of clients that Chubb engaged with that are subject to Chubb's Cement Underwriting Criteria.	Greater than 30
Number of clients that reported they have taken measures to source at least 30% of their kiln heat capacity from fuel sources that are not coal or petcoke.[4]	23

1. Per Chubb's Corporate Climate Underwriting Criteria Summary: Cement Underwriting Criteria (updated March 2025) for companies that produce cement, Chubb's policy is to continue to provide coverage for clients that source at least 30% of their kiln heat capacity from fuel sources that are not coal or petcoke.

2. The reporting boundary is comprised of clients who are cement producers underwritten by Chubb during the year ended December 31, 2025. Whether a client relates to cement production is based on relevant SIC (Standard Industrial Classification)/NAICS (North American Industry Classification System) codes within Chubb's underwriting systems.

3. Engagement is defined as at least one documented engagement (e.g., email/letter with response, meeting, call, site visit, questionnaire, or review of publicly available information) between Chubb and the client related to policies written as new business or renewed in 2025 addressing kiln heat capacity and fuel sources. Public disclosures made by clients may also be reviewed by Chubb when evaluating whether the information reported by the client meets the relevant underwriting criteria. Information is considered "reported" when documented through (i) publicly available disclosures, such as sustainability reports or regulatory filings, or (ii) written information formally provided to Chubb by the client in connection with policy issuance or renewal, and evaluated by Chubb for purposes of determining adherence to the applicable underwriting criteria. Metrics are calculated on a per-client basis (i.e., multiple policies under a single client are aggregated and counted once) and are presented based on information from Chubb's underwriting systems, which include information on account attributes (e.g., revenue, SIC/NAICS).

4. Definitions:
    - Measures taken to source kiln heat capacity: Steps (i.e., pursuing contracts with alternative fuel vendors) taken to supplement fuel supply source so that at least 30% of kiln heat capacity is from fuel sources that are not coal or petcoke.

Underwriting Criteria Metrics: Steel Producers [1,2,3]	Metric Quantity for the year ended December 31, 2025
Number of clients that Chubb engaged with that are subject to Chubb's Steel Underwriting Criteria.	9
Number of clients that reported CO_2 emissions intensity and the proportion of scrap charge utilized in production.	9

1. Per Chubb's Corporate Climate Underwriting Criteria Summary: Steel Underwriting Criteria (updated March 2025), for companies that engage in steel production and operate at least one blast furnace as part of their steelmaking operations, Chubb assesses such producers for alignment with the Sustainable Steel Principles, developed by the Rocky Mountain Institute (RMI), based on their CO_2 emissions intensity of production and the proportion of scrap charge utilized in production.

2. The reporting boundary is comprised of clients subject to Chubb's Steel Underwriting Criteria with policies underwritten or renewed by Chubb during the year ended December 31, 2025. Whether a client relates to steel production is based on relevant SIC (Standard Industrial Classification)/NAICS (North American Industry Classification System) codes within Chubb's underwriting systems.

3. Engagement is defined as at least one documented engagement (e.g., email/letter with response, meeting, call, site visit, questionnaire, or review of publicly available information) between Chubb and the client related to policies written as new business or renewed in 2025 addressing CO_2 emissions intensity and the proportion of scrap charge utilized in production. Information is considered "reported" when documented through (i) publicly available disclosures, such as sustainability reports or regulatory filings, or (ii) written information formally provided to Chubb by the client in connection with policy issuance or renewal, and evaluated by Chubb for purposes of determining adherence to the applicable underwriting criteria. Metrics are calculated on a per-client basis (i.e., multiple policies under a single client are aggregated and counted once) and are presented based on information from Chubb's underwriting systems, which include information on account attributes (e.g., revenue, SIC/NAICS).

Underwriting Premium Metrics

Underwriting Premium Metrics	Metric Quantity for the year ended December 31, 2025[3]
Amount of gross Climate+ premiums written for Renewable Energy and Alternative Fuels[1]	Greater than $533 million
Amount of gross Climate+ premiums written for climate tech[1]	Greater than $147 million
Amount of gross Energy and Climate premiums written for global energy and natural resources practices[2]	Greater than $2.1 billion

1. The reporting boundary for Climate+ premiums includes gross written premiums during the year ended December 31, 2025 that were internally classified within Chubb's underwriting systems as Renewable Energy, Alternative Fuels or Climate Tech. These are non-GAAP financial measures, and may be defined differently by other companies.

   Renewable Energy and Alternative Fuels relate to gross written premiums from companies who operate the following occupancies: solar, wind, battery energy storage, biogas-to-power, fuel cells,

geothermal, biomass, biofuels, renewable natural gas, synfuels, hydrogen, waste/recycling preparation for energy conversion and other emerging renewable or low-carbon technologies.

Climate Tech relates to gross written premiums from companies developing or deploying technologies that reduce emissions, support climate adaptation or resilience, or enable climate-related monitoring and management. These include built-environment and energy-efficiency technologies, alternative and lower-carbon materials, food and agriculture technologies, renewable-energy and alternative-fuel supply-chain technologies, carbon capture, utilization and storage, transport and mobility decarbonization technologies, and storage and transmission technologies (e.g., batteries, fuel cells, smart grids, and grid-modernization infrastructure).

2. The reporting boundary for Energy and Climate premiums includes gross written premiums during the year ended December 31, 2025 that were internally classified within Chubb's underwriting systems as (i) Energy and (ii) Climate. This classification applies to gross written premiums associated with natural resources, such as power generation, utilities, and oil & gas.

3. Gross written premiums during 2025 are calculated gross of reinsurance, and obtained from Chubb's systems. Amounts are presented in US dollars. Each policy is assigned a single classification for purposes of these metrics.

Workforce Demographics Metrics

Workforce Demographics Metrics[1]	Definition of Metric	Metric quantity as of or for the year ended December 31, 2025
Global[2] Gender Diversity	Percentage of global employees self-identifying as female as of December 31, 2025.[3]	51%
US Racial/Ethnic Diversity	Percentage of US employees self-identifying as racially/ethnically diverse as of December 31, 2025.[4]	31%

1. Employee demographic information is voluntarily self-identified by employees and recorded in Chubb's Human Resources (HR) system. Employees may change their demographic information at any time. Chubb does not assign or infer demographic characteristics for employees who do not self-identify. Only employees with self-identified demographic information are included in the numerator of the reported metrics.

2. The reporting boundary for global gender diversity metrics exclude: (i) contingent workers; (ii) temporary staff; and (iii) telemarketers and solicitation employees. Further, employees of Huatai are excluded from this metric; Huatai represents approximately 14% of Chubb's total global headcount

3. Calculated as the number of active employees who self-identify as female divided by the total number of employees.

4. Calculated as the number of US employees who self-identify as racially/ethnically diverse divided by the total number of US employees. Employees who self-identify in one or more race or ethnicity categories other than 'White' are included as racially/ethnically diverse for purposes of the reported metric.