



**Ratings by Legal Entity**  
**Financial Strength and Credit Ratings**

Financial strength and credit ratings listed below are as of March 17<sup>th</sup> 2026. For current ratings, ratings qualifiers, and ratings definitions, please contact the relevant rating agency or Chubb at [InvestorRelations@chubb.com](mailto:InvestorRelations@chubb.com).

<u>OVERALL OUTLOOK (except where indicated)</u>		<u>Moody's</u> Stable Outlook <small>(except where indicated)</small>	<u>S&amp;P</u> Stable Outlook <small>(except where indicated)</small>	<u>Fitch</u> Stable Outlook <small>(except where indicated)</small>	<u>AM Best</u> Stable Outlook <small>(except where indicated)</small>
<b>FINANCIAL STRENGTH RATINGS</b>					
<b>Europe</b>	Chubb Insurance (Switzerland) Limited		AA <sup>(1)</sup>		
	Chubb Reinsurance (Switzerland) Limited		AA	AA	
	Chubb European Group SE				A++
	Syndicate 2488 - Lloyd's Overall Market Rating <sup>(2)</sup>		AA-	AA-	A+
<b>USA</b>	Chubb Custom Insurance Company	Aa2	AA	AA	A++
	Chubb Indemnity Insurance Company	Aa2	AA	AA	A++
	Chubb Insurance Company of New Jersey	Aa2	AA	AA	A++
	Chubb Lloyds Insurance Company of Texas	Aa2	AA	AA	A++
	Chubb National Insurance Company	Aa2	AA	AA	A++
	Executive Risk Indemnity, Inc.	Aa2	AA	AA	A++
	Executive Risk Specialty Insurance Company	Aa2	AA	AA	A++
	Federal Insurance Company	Aa2	AA	AA	A++
	Great Northern Insurance Company	Aa2	AA	AA	A++
	Pacific Indemnity Company	Aa2	AA	AA	A++
	Vigilant Insurance Company	Aa2	AA	AA	A++
	ACE American Insurance Co.	Aa2	AA	AA	A++
	ACE Fire Underwriters Insurance Co.	Aa2	AA	AA	A++
	ACE Insurance Co. of the Midwest	Aa2	AA	AA	A++
	ACE Property & Casualty Insurance Co.	Aa2	AA	AA	A++
	Agri General Insurance Company			AA	A++
	Atlantic Employers Insurance Co.	Aa2	AA	AA	A++
	Bankers Standard Insurance Co.	Aa2	AA	AA	A++
	Illinois Union Insurance Co.	Aa2	AA	AA	A++
	Indemnity Insurance Co. of North America	Aa2	AA	AA	A++
	Insurance Co. of North America	Aa2	AA	AA	A++
	Pacific Employers Insurance Co.	Aa2	AA	AA	A++
	Penn Millers Insurance Co.				A++
	Westchester Fire Insurance Co.	Aa2	AA	AA	A++
	Westchester Surplus Lines Insurance Co.	Aa2	AA	AA	A++
	Combined Insurance Co. of America				A+
	Combined Life Insurance Co. of New York				A+
<b>Canada</b>	Chubb Insurance Company of Canada		AA		A++



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<u>Bermuda</u>	Chubb Bermuda Insurance Ltd.	Aa2	AA	AA	A++
	Corporate Officers and Directors Assurance Ltd.		AA		A++
	Chubb Tempest Life Reinsurance Ltd.		AA		A++
	Chubb Tempest Reinsurance Ltd.	Aa2	AA	AA	A++
	ACE INA Overseas Insurance Company Ltd.		AA-	AA	
	Chubb INA Overseas Insurance Company Ltd.		AA <sup>(3)</sup>	AA <sup>(3)</sup>	
<u>Asia Pac</u>	Chubb Insurance Australia Ltd.		AA-		
	Chubb Insurance Company Limited (China)		AA-		
	Chubb Insurance Hong Kong Limited		AA-		
	Chubb Insurance Japan		AA-		
	Chubb Insurance New Zealand Limited		AA-		
	Chubb Insurance Singapore Limited		AA-		
	Huatai Property & Casualty Insurance Co., Ltd. <sup>(4)</sup>		A+	AA-	
<u>Latin America</u>	Chubb Seguros Argentina S.A.	AA+.ar <sup>(5)</sup>			
	Chubb Seguros Brasil S.A.	AAA.br <sup>(6)</sup>			
	Chubb Seguros Chile S.A. <sup>(7)</sup>				
	Chubb Seguros Colombia S.A. <sup>(8)</sup>				
	Chubb Seguros Ecuador S.A. <sup>(9)</sup>				
	Chubb Seguros México S.A.		mxAAA <sup>(10)</sup>		
	Chubb Fianzas Monterrey, Aseguradora de Caución, S.A. (Mexico) <sup>(11)</sup>	AAA.mx <sup>(12)</sup>			
	Chubb Seguros Panama S.A.				A++
	Chubb Perú S.A. Compañía de Seguros y Reaseguros <sup>(13)</sup>	A <sup>(14)</sup>		A	A
Chubb Insurance Company of Puerto Rico				A++	
<u>Other</u>	Chubb Insurance Pakistan Limited <sup>(15)</sup>				
	Chubb Insurance South Africa Limited <sup>(16)</sup>				
	ACE Capital Title Reinsurance Co.	Aa2			
	Chubb Arabia Cooperative Insurance Company <sup>(17)</sup>	A3			
<u>Life Insurance</u>	ACE Life Insurance Company				A-
	Chubb Seguros de Vida Chile S.A. <sup>(18)</sup>				A+
	Chubb Life Insurance Hong Kong Ltd.		A+		
	Chubb Life Insurance Taiwan Company			AA-(twn) <sup>(19)</sup>	
	Chubb Life Insurance New Zealand Limited				A



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<u>CREDIT RATINGS</u>						
Chubb INA Holdings LLC (all guaranteed by Chubb Limited)	Commercial paper	P-1	A-1			
	\$1.5 bil 3.35% senior unsecured notes due 5/03/26	A2	A	A	a+	
	€575 mil 0.875% senior unsecured notes due 6/15/27	A2	A	A	a+	
	€900 mil 1.55% senior unsecured notes due 3/15/28	A2	A	A	a+	
	\$100 mil 8.875% debentures due 8/15/29	A2	A	A	a+	
	\$700 mil 4.65% senior unsecured notes due 8/15/29	A2	A	A	a+	
	€700 mil 0.875% senior unsecured notes due 12/15/29	A2	A	A	a+	
	CNY 1.0 bil 2.5% senior unsecured notes due 8/06/30	A2	A	A	a+	
	\$1.0 bil 1.375% senior unsecured notes due 9/15/30	A2	A	A	a+	
	€575 mil 1.4% senior unsecured notes due 6/15/31	A2	A	A	a+	
	\$200 mil 6.8% debentures due 11/15/31	A2	A	A	a+	
	CHF 200 mil 1.0225% senior unsecured notes due 3/17/32	A2	A	A		
	\$1.6 bil 5.0% senior unsecured notes due 3/15/34	A2	A	A	a+	
	CNY 1.5 bil 2.75% senior unsecured notes due 8/06/35	A2	A	A	a+	
	\$1.25 bil 4.9% senior unsecured notes due 8/15/35	A2	A	A	a+	
	\$300 mil 6.7% senior unsecured notes due 5/15/36	A2	A	A	a+	
	\$800 mil 6% senior unsecured notes due 5/11/37	A2	A	A	a+	
	€900 mil 2.5% senior unsecured notes due 3/15/38	A2	A	A	a+	
	\$600 mil 6.5% senior unsecured notes due 5/15/38	A2	A	A	a+	
	\$475 mil 4.15% senior unsecured notes due 3/13/43	A2	A	A	a+	
	\$1.5 bil 4.35% senior unsecured notes due 11/03/45	A2	A	A	a+	
	\$600 mil 2.85% senior unsecured notes due 12/15/51	A2	A	A	a+	
	CNY 2.0 bil 3.05% senior unsecured notes due 8/06/55	A2	A	A	a+	
	\$1.0 bil 3.05% senior unsecured notes due 12/15/61	A2	A	A	a+	
	\$300 mil 9.7% capital securities due 4/01/30	A3	BBB+	BBB+	a-	
	<p><sup>(1)</sup> Reflects an unconditional guarantee by Chubb European Group SE of all of the Company's (re)insurance policy obligations</p> <p><sup>(2)</sup> Ratings as assigned to Lloyd's Overall Market and not to individual syndicates</p> <p><sup>(3)</sup> Reflects an unconditional guarantee by ACE INA Overseas Insurance Company Ltd.</p> <p><sup>(4)</sup> Huatai P&amp;C is 87.2% owned by Chubb</p> <p><sup>(5)</sup> Rated locally by Moody's Argentina with a stable outlook</p> <p><sup>(6)</sup> Rated locally by Moody's Brazil with a stable outlook</p> <p><sup>(7)</sup> Rated 'AA+' by both Humphreys and Feller, Chilean ratings agencies</p> <p><sup>(8)</sup> Rated 'AAA' by Value &amp; Risk Rating, a Colombian rating agency</p> <p><sup>(9)</sup> Rated 'AAA' by Bank Watch Ratings, a Ecuadorian rating agency associated with Fitch</p> <p><sup>(10)</sup> Rated 'BBB+' under S&amp;P global scale ratings</p> <p><sup>(11)</sup> Rated 'Baa1' under Moody's global scale IFS rating</p> <p><sup>(12)</sup> Rated locally by Moody's Mexico with a stable outlook</p> <p><sup>(13)</sup> Rated 'A' by Pacific Credit Rating (PCR), a Peruvian rating agency</p> <p><sup>(14)</sup> Rated locally by Moody's Peru with a stable outlook</p> <p><sup>(15)</sup> Rated 'AA+' by VIS Credit Rating Company Limited with a stable outlook</p> <p><sup>(16)</sup> Rated 'AA+' with a stable outlook by Global Credit Ratings, a South African ratings agency</p> <p><sup>(17)</sup> Chubb Arabia is 30% owned by Chubb; stable outlook</p> <p><sup>(18)</sup> Rated 'AA+' by both Humphreys and Feller, Chilean ratings agencies</p> <p><sup>(19)</sup> Reflects Taiwan National Insurer Financial Strength Rating</p>					