CHUBB®

A Global Leader in P&C Insurance

Second Quarter 2026

"The Chubb name carries our promise of superior service, underwriting and execution. Our unique combination of people, products and places positions us to meet the needs of clients no matter where they are in the world."

– Evan Greenberg, Chairman & CEO

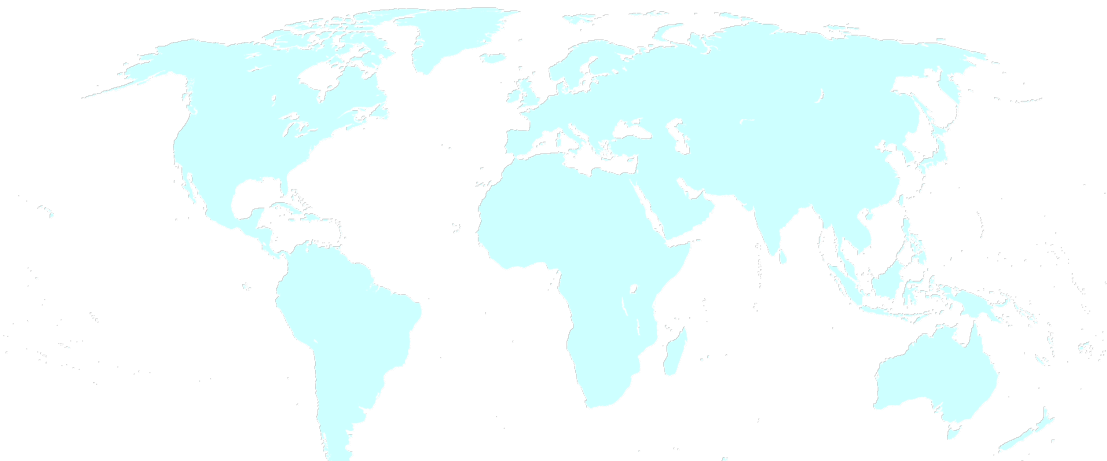
Who We Are

- A world leader in insurance with a market capitalization of $131.4 billion.*
- A truly global company, with local operations in 54 countries and territories.
- Well balanced by product and customer:
  - 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
- Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE:CB) and is a component of the S&P 500 index.
- Exceptional financial strength, managing risk conservatively in both underwriting and investing.
- Core operating insurance companies are rated "AA" for financial strength by S&P and "A++" by AM Best.

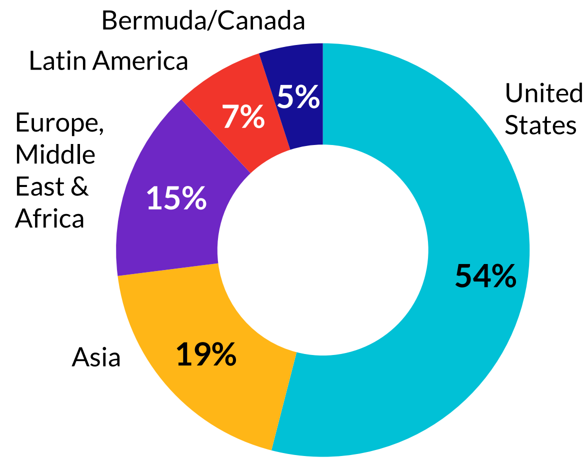
*At June 30, 2026, Source: S&P Global Market Intelligence

Global Reach

- Chubb has an extensive local presence globally, with operations in 54 countries and territories.
- 46 percent of the company's business is transacted outside the United States.



Geographic Sources of Premium*



North America	
Premiums**	**$41.0 billion**
Employees	**16,883**
Offices	**129**

Europe, Middle East & Africa	
Premiums**	**$8.8 billion**
Employees	**4,608**
Offices	**63**

Asia	
Premiums**	**$12.1 billion**
Employees	**18,191**
Offices	**897**

Latin America	
Premiums**	**$4.0 billion**
Employees	**5,686**
Offices	**72**

*YTD 2026 gross premiums written
**FY 2025 gross premiums written

Product Breadth

- Chubb has one of the largest product portfolios in the global insurance industry.
  - Specialty coverages for clients ranging from multinational corporations, middle market companies and small businesses to consumers

Products and Services

Commercial Property & Casualty
Full range of traditional and specialty products for businesses of all sizes

Accident & Health
Personal accident, supplemental health and travel accident insurance

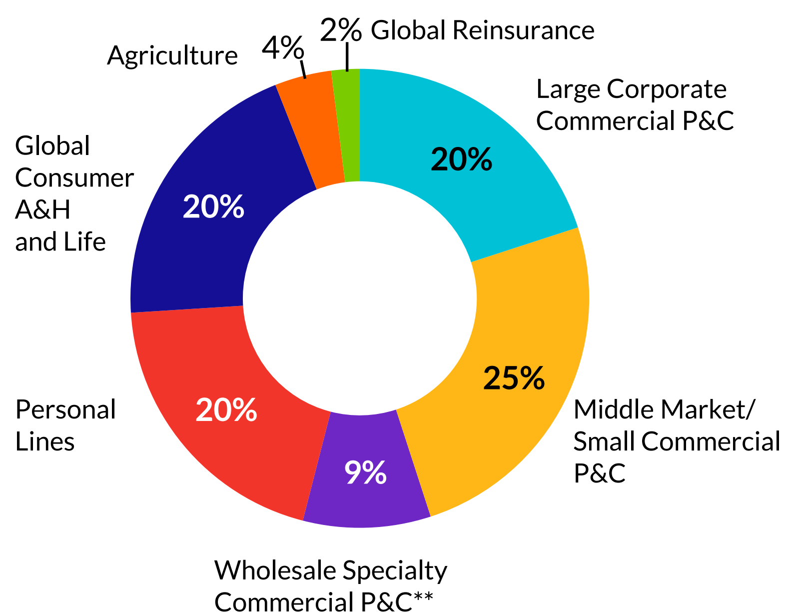
Agriculture
Crop insurance and farm and ranch-related agribusiness

Personal Lines
Traditional and high-value automobile, homeowners, recreational marine/aviation, valuables and umbrella liability coverage; specialty coverage such as mobile phone handset insurance

Reinsurance
Property catastrophe, casualty, A&H and other coverages

Life
Life, health and savings-oriented products and services

Premium Distribution by Product*



*YTD 2026 net premiums written
**Includes Westchester and Lloyd's

Business Units with Extensive Distribution Capabilities

- Chubb's insurance products are distributed through retail and wholesale brokers, independent and captive agents, bancassurance, mobilassurance, direct marketing and direct-to-consumer platform partnerships.

North America

Major Accounts
Commercial P&C insurance products for the large corporate market sold by retail brokers

Commercial Insurance
Commercial P&C insurance products for middle market, lower middle market and small businesses sold by independent agents and retail brokers

Personal Risk Services
Personal insurance products and services, including home, auto, valuables, umbrella and recreational marine insurance, for successful individuals and families sold by independent agents and brokers

Westchester
Commercial P&C excess and surplus lines sold through wholesale brokers

Chubb Bermuda
Liability, property, political risk coverages and captive programs sold by large international brokers

Agriculture
Crop insurance from Rain and Hail and farm and other P&C coverages, sold by agents and brokers

Chubb Benefits
A leading North American provider of supplemental insurance sold by agents and brokers to employers, employees at the worksite and directly to individuals

Overseas General

International
Commercial P&C, A&H and traditional and specialty personal lines sold by retail brokers, agents and other channels in four regions:

Europe
Operations in 27 countries, including the U.K. and the Continent and housing the company's business in the Middle East and Africa, comprising P&C commercial lines and consumer lines, including A&H and specialty personal lines

Asia Pacific: Operations in 14 countries and territories – eight with life and non-life operations – serving commercial customers with P&C products and consumers through A&H and personal lines

Latin America: Operations in nine countries serving commercial customers with P&C products and consumers through A&H and personal lines

Far East: Operations in Japan serving commercial customers with P&C products and consumers through A&H and personal lines

Chubb Global Markets
Commercial P&C excess and surplus lines sold by wholesale brokers in the London market and through Lloyd's

Life

Chubb Life
Life, health and savings-oriented insurance products sold by captive agents, independent financial advisors, retailers, banks, and direct marketing channels, including telemarketing and digital, primarily in Asia but also across Latin America

Huatai Life
In mainland China, Chubb has majority ownership of Huatai Life, a fast-growing life insurer in the second-largest insurance market in the world

Reinsurance

Chubb Tempest Re
P&C reinsurance sold worldwide by reinsurance brokers

Commercial Property & Casualty

- For large corporations and multinationals, Chubb's underwriting, claims and risk engineering professionals have the underwriting expertise, risk appetite and global network to tailor insurance coverage and services to help clients reduce risk and mitigate loss.
- For middle market businesses, Chubb delivers a broad range of high-quality customized and packaged products and services.
- For small businesses, coverage includes packaged and customized solutions to meet specific needs.

Products and Industry Practices

Commercial Coverages

- Agriculture
- Aviation/Aerospace
- Business Owners Policy (BOP)
- Builders Risk
- Commercial Auto
- Contract Liability
- Construction/Wrap-Ups
- Crime and Fidelity
- Cyber
- Directors & Officers
- Energy & Power Generation
- Employment Practices Liability
- Environmental
- Equipment Breakdown
- Events Liability
- Excess/Umbrella
- Fiduciary Liability
- Financial Lines
- Foreign Casualty
- General Liability
- Group Personal Excess Liability
- Kidnap & Ransom
- Management Liability
- Marine — Inland/Ocean
- Media Liability
- Medical Risk
- Mergers & Acquisitions
- Package
- Political Risk/Trade Credit
- Product Liability/Recall
- Property
- Railroad Liability
- Professional Liability
- Specialty Casualty
- Surety
- Transactional Risk
- Workers' Compensation
- Workplace Violence Expense

Industry Practices

- Advanced Manufacturing
- Climate Tech
- Construction
- Cultural Institutions
- Educational Institutions
- Energy
- Federal Government Contractors
- Financial Institutions
- Food Processing/Distribution
- Global Mergers & Acquisitions
- Healthcare
- Healthcare Information Technology
- Law Firms
- Life Sciences
- Manufacturing
- Marine Operations
- Media/Entertainment
- Mergers & Acquisitions
- Multinational
- Not-for-Profit Organizations
- Professional Services Firms
- Private Companies
- Private Equity
- Program Business
- Public Entities
- Real Estate & Hospitality
- Technology
- Transportation
- Wineries

Accident & Health

- Chubb works with distribution partner organizations worldwide to offer affordable personal accident and supplemental health insurance products to employees, members and customers.
- Products include employee benefits, special insurance offered through affinity marketing programs, associations and agents, as well as in the commercial market for group coverage.

Products and Partners

Products

- Personal accident *(individual and group)*
- Supplemental health and disability *(hospital income, critical illness, cancer, disability)*
- Travel insurance *(business, scholastic and leisure)*
- Participant accident
- Global medical
- Employee benefits
- Payment protection *(life, disability, unemployment)*

Sponsoring partners

- Employers
- Financial institutions
- Colleges, universities and other learning institutions
- K-12 schools, sports organizations, camps, recreational groups, non-profits, charitable and civic organizations
- Affinity groups *(associations, labor unions, etc.)*
- Cruise lines, travel agencies and tour operators
- Industries *(retailers, utilities, telecommunications companies, etc.)*

Personal Lines Insurance

- Chubb is the premier provider of high-value automobile, homeowners, recreational marine/aviation, valuables and umbrella liability coverage, with exceptional claims service, for high-net-worth individuals and families in the U.S., Canada and select international markets including the U.K., Ireland, Australia, France, Singapore and the Netherlands.
- Chubb's international personal lines division provides a broad range of traditional and specialty insurance products to targeted customer segments in emerging and developed markets.

Products

Homeowners
- Fire/water damage
- Contents
- Theft
- Debris removal
- Storm damage
- Liability
- Living expenses

Automobile
- Collision/damage
- Theft/vandalism
- Liability
- Military personnel
- Medical expenses
- Property damage
- Tourist policies
- Towing expenses

Recreational Marine

Personal Aviation

Valuables – Jewelry, Art and Antiques

Collector Car

Umbrella Liability

Mobile Technology

Life Insurance

- Chubb Life is an international life insurer, primarily focused on Asia and also operating across Latin America, that offers life, health and savings-oriented insurance products and services to individuals and groups.
- Chubb Life serves the needs of consumers through a variety of distribution channels, including captive agents, independent financial advisors, retailers, banks and direct marketing capabilities, both telemarketing and digital.
- Operations in eight Asia-Pacific markets: Korea (operating as LINA), mainland China, Hong Kong SAR and Taiwan in North Asia; Vietnam, Thailand, Indonesia and in Southeast Asia; and New Zealand.
- In mainland China, the company has majority ownership of Huatai Life, a fast-growing life insurer in the second-largest insurance market in the world.

Products

Protection products
- Term life
- Whole life
- Credit/mortgage life

Savings-oriented products
- Universal life
- Variable/unit-linked
- Endowments
- Annuities

Riders
- Personal accident
- Disability
- In-hospital and surgical cash
- Critical illness/cancer
- Waiver of premium

Group life

Group medical

Reinsurance

- Chubb Tempest Re provides a broad range of reinsurance products to a diverse array of primary insurance companies worldwide.
- The company's underwriting, actuarial and claims expertise in property catastrophe reinsurance and other diversified lines, including casualty, enables it to tailor solutions to meet the unique, complex needs of each client.

Products

Property Catastrophe

- Occurrence excess of loss
- Aggregate excess of loss
- Proportional treaties
- Reinstatement premium protection
- Second- and third-event coverages
- Catastrophe bonds
- Industry loss warranty coverages

Accident & Health

Agriculture

Automobile

Captive Programs

Casualty/Liability

Cyber Liability

Energy

Professional Liability

Directors and Officers Liability

Marine

Surety & Fidelity

Workers' Compensation

Underwriting Expertise

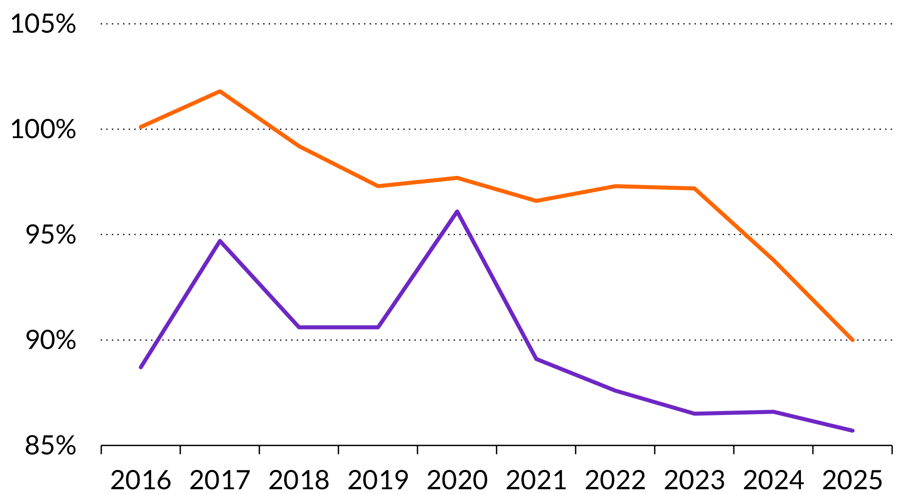
- Chubb is an underwriting company — we have a passion for the art and science of underwriting.
- Our underwriters have deep expertise in a broad range of industries and specialty coverage areas — risks where an underwriter makes a difference.
- Discipline defines our underwriting approach — we embrace risk as long as we fully understand it and can earn an acceptable return.
- Second quarter 2026 P&C combined ratio of 83.8%. Excluding catastrophe losses, the current accident year P&C combined ratio was 82.2%.

P&C Combined Ratio vs. Peers

The company's underwriting results have outperformed the average of our peers over the last 10 years (2016-2025).

Averages				
	1 Year	3 Year	5 Year	10 Year
Peers*	89.8%	93.6%	94.9%	97.1%
Chubb	85.7%	86.3%	87.1%	89.6%

*Includes AIG, ALL, CNA, HIG, Liberty Mutual Group, and TRV.



This page contains non-GAAP financial measures. For a reconciliation to the most directly comparable GAAP measures visit Chubb's Q2 2026 Financial Supplement

Source: SNL and company disclosures

Claims and Engineering

- Chubb's claim handling service is renowned for its quality, promptness and fairness
  - Deep technical knowledge and talent
  - Expertise and scale to handle claims of all sizes and complexity
  - Investment in technology and innovation to improve claim outcomes and enhance ease of doing business for customers and distribution partners
- Industry-leading risk engineering services with more than 600 risk engineers worldwide who help companies anticipate and minimize costly exposures
  - Extensive technical expertise and business acumen
  - Trusted guidance and customized risk management programs
  - Web-based platform and online library of risk management resources to help clients stay ahead of risk
- Loss prevention solutions from personal risk services consultants who have proven expertise in residential architectural and interior design, historic home preservation, security, fire protection and collections management

Proven Insurance Leadership

- Chubb's top leaders have built their entire careers in insurance and managed their business lines through a variety of insurance cycles and economic conditions.

Evan Greenberg

Chairman & Chief Executive Officer Chubb Limited/Chubb Group

- *Over 50 years of insurance experience*
- *Joined the company in 2001*

John Keogh

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

- *40 years of insurance experience*
- *Joined the company in 2006*

Juan Luis Ortega

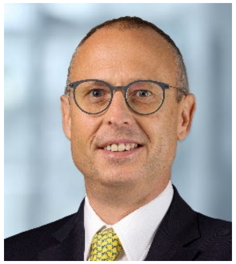
Executive Vice President, Chubb Group; President, North America Insurance

- *Over 25 years of insurance experience*
- *Joined the company in 1999*

Paul McNamee

Executive Vice President, Chubb Group; President, Overseas General Insurance

- *Over 30 years of insurance experience*
- *Joined the company in 1995*



Bryce Johns

Senior Vice President, Chubb Group; President, Chubb Life

- *Over 25 years of insurance experience*
- *Joined the company in 2022*

Financial Ratings and Balance Sheet Strength

- Chubb is highly rated by the rating agencies for financial strength.
- The company manages risk on both sides of its balance sheet by maintaining underwriting discipline, managing exposure accumulations and investing assets conservatively.
- Chubb's total capital position is $93.9 billion.
- Net loss reserves, which back our policyholder commitments, total $69.4 billion.

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

As of June 15, 2026

Balance Sheet Highlights $ in billions	6/30/26
Total Assets	$281.3
Total Investments	172.6
Net Loss Reserves	69.4
Total Debt	18.5
Chubb Shareholders' Equity	75.4
Total Capital	93.9

Conservative Investment Philosophy

- 80% of Chubb's investment portfolio is in fixed maturity securities, with an average credit quality of A (S&P) and A (Moody's) and a duration of nearly five years.
- The portfolio's asset allocation is well diversified across issuers, geographies and sectors.

$138.7 Billion Fixed Maturity Investment Portfolio (As of June 30, 2026)