

Company Profile

January 2016

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

Chubb Group
 1133 Avenue of the Americas
 New York, NY 10036
 Tel: +1 212.827.4400

NYSE: CB
 new.chubb.com



Overview

On January 14, 2016, ACE Limited acquired The Chubb Corporation, creating a global insurance leader operating under the renowned Chubb name.

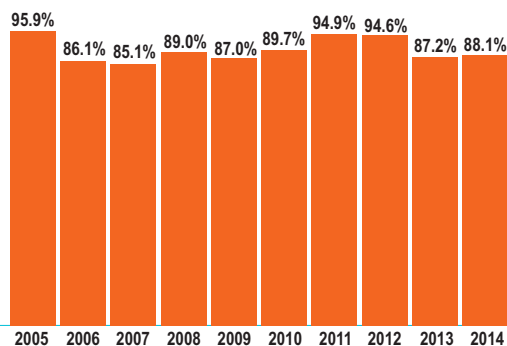
- The new Chubb is the world's largest publicly traded property and casualty insurer, providing commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance
- Chubb operates in 54 countries, with approximately 30,000 employees serving a diverse group of clients worldwide

Financial Snapshot

FY2014 pro forma combined ACE and Chubb

Gross premiums written	\$37.0 billion
Net premiums written	\$30.4 billion
Operating income	\$4.5 billion
Net income	\$4.3 billion

P&C Combined Ratio

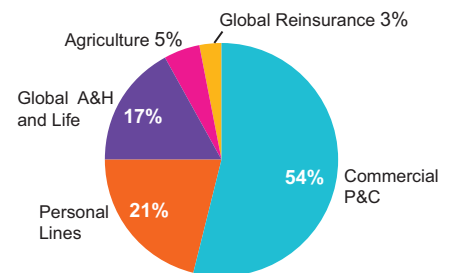


Pro forma ACE and Chubb

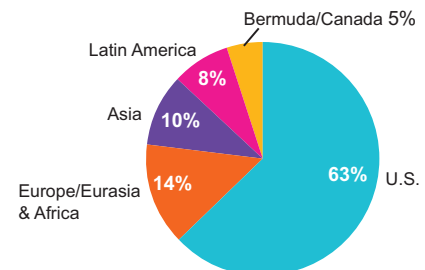
Balanced, Diversified Leader

- A global leader in industrial commercial and mid-market traditional and specialty P&C
- A major global personal lines writer - the leader in U.S. high net worth personal lines and a large and growing international personal lines business
- A global leader in supplemental A&H
- A global P&C reinsurer
- An international life insurer focused on Asia

Premium Distribution by Product*



Geographic Sources of Premium*



**Pro forma net premiums written for the nine months ended 9/30/15*

Disciplined Underwriting Culture

- Our consistent underwriting performance provides stability for customers and shareholders.
- Five-year (2010-14) average combined ratio – 90.9%

Balance Sheet Strength

Pro forma combined ACE and Chubb as of 9/30/15, unless otherwise noted

- Total assets of \$149.0 billion
- Total capital, which reflects our capacity to take on risk, of \$55.4 billion
- Net loss reserves of \$47.2 billion back our policyholder commitments
- Book value, or shareholders' equity in the company, is \$45.5 billion
- Total investments of \$105.6 billion are predominantly invest-grade fixed income securities

Totals indicate sum and do not reflect any purchase accounting adjustments.

Chubb Leadership

Evan Greenberg

*Chairman & Chief Executive Officer
Chubb Limited / Chubb Group*

John Keogh

*Executive Vice Chairman & Chief Operating Officer
Chubb Limited / Chubb Group*

John Lupica

*Vice Chairman, Chubb Limited / Chubb Group
President, North America Major Accounts and Specialty Insurance*

Paul J. Krump

*Executive Vice President, Chubb Group
President, North America Commercial and Personal Insurance*

Juan C. Andrade

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

Philip V. Bancroft

*Executive Vice President and Chief Financial Officer
Chubb Limited / Chubb Group*

Jacques Q. Bonneau

*Executive Vice President, Global Underwriting
Chubb Group*

Timothy Boroughs

*Executive Vice President and Chief Investment Officer
Chubb Limited / Chubb Group*

Edward Clancy

*Executive Vice President, Global Accident & Health and Life
Chubb Group*

Sean Ringsted

*Executive Vice President, Chief Risk Officer & Chief Actuary
Chubb Limited / Chubb Group*

Joseph Wayland

*Executive Vice President and General Counsel
Chubb Limited / Chubb Group*

Frank Lattal

*Senior Vice President and Chief Claims Officer
Chubb Group*

Current Ratings¹

Rating Agency Ratings	Financial Strength Rating	Outlook	ERM
S&P	AA	Negative*	Strong**
A.M. Best	A++*	Under Review*	-
Fitch	AA	Stable	-
Moody's	Aa2 (Chubb US) Aa3 (Bermuda) A1 (ACE US)	Stable Under Review* Positive	- - -

¹Ratings apply to Chubb's core operating insurance companies as of 1/14/16. For ratings of individual insurance companies, see Investor Information on investors.chubb.com.

**Ratings/Outlooks that are Negative or Under Review with negative implications are based on the Chubb acquisition.*

***Top 20% of North America and Bermuda insurance companies rated.*

North America

Chief Field Officer

Harold L. Morrison, Jr.

Major Accounts

Christopher Maleno

Commercial Insurance

Stephen Pozzi

Personal Risk Services

Frances D. O'Brien

Westchester

Bruce Kessler

Chubb Bermuda

Joseph Clabby

Agriculture

Michael Coleman

Small Commercial

James Williamson

International

European Group

Andrew Kendrick

Asia Pacific

Juan Luis Ortega

Latin America

Jorge Luis Cazar

Eurasia & Africa

Giles Ward

Far East

Jeff Hager

Chubb Global Markets

Matthew Shaw

Life

Chubb Life

Russell Bundschuh

Combined Insurance

Brad Bennett

Reinsurance

Chubb Tempest Re Group

James Wixtead