

# Insurance is our only business

## Our business globally

- Global leader in personal accident & supplemental health insurance
- Largest Financial Lines writer; large Personal Lines provider
- Extensive distribution capabilities
- Rated "AA" for financial strength by S&P and "A++" by A.M. Best

#1 Publicly traded P&C insurer by market capitalization

\*As of December 2019

Gross Written Premiums  
\*US\$40.1b

Market Capitalization  
\*US\$70.4b

Assets  
\*US\$176.9b

## Extensive local presence globally

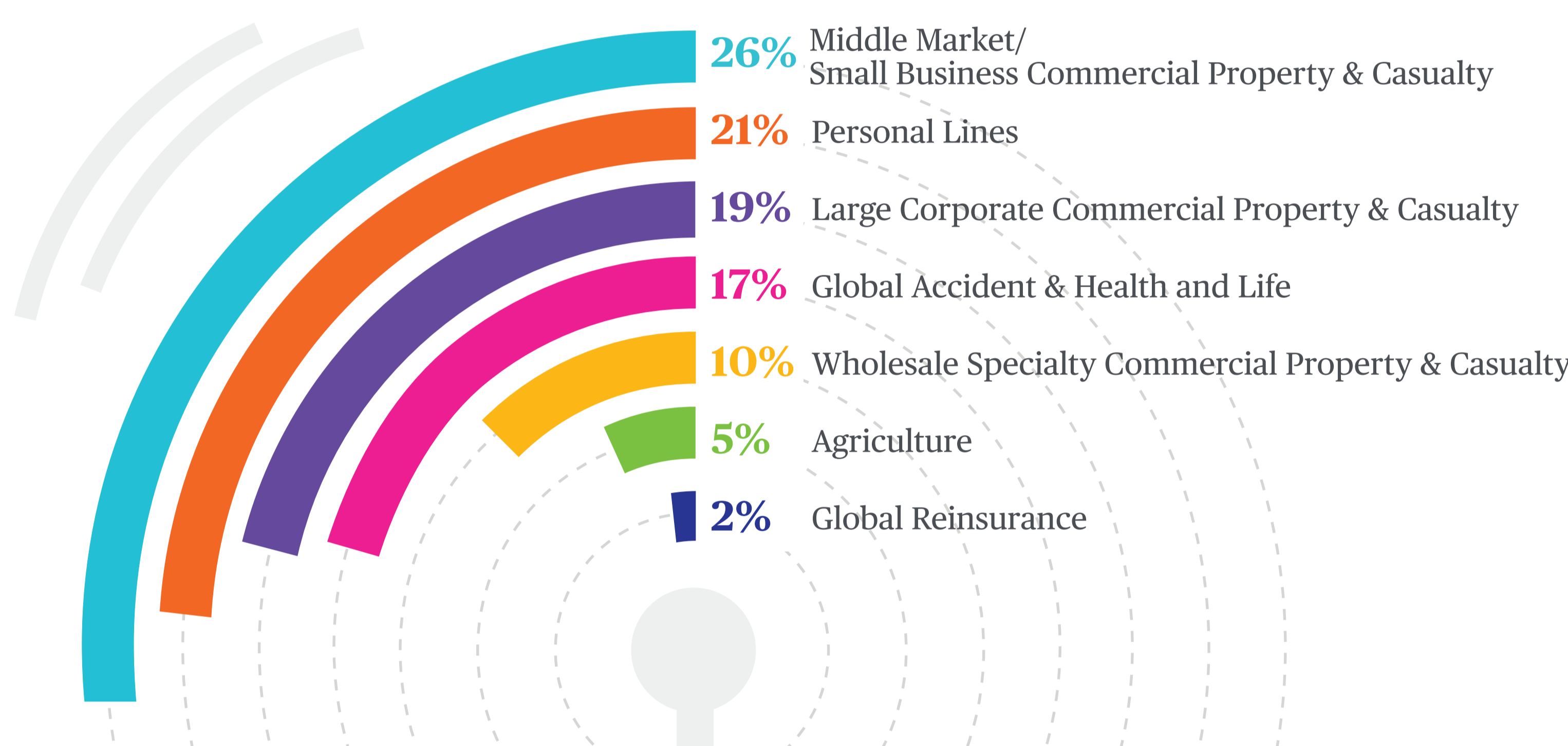
- 54 Countries and territories
- over 30,000 Employees
- 642 Offices
- Issues policies in over 100 territories

## Across Asia Pacific

- 14 Countries and territories
- over 4,300 Employees
- Over 100 Offices

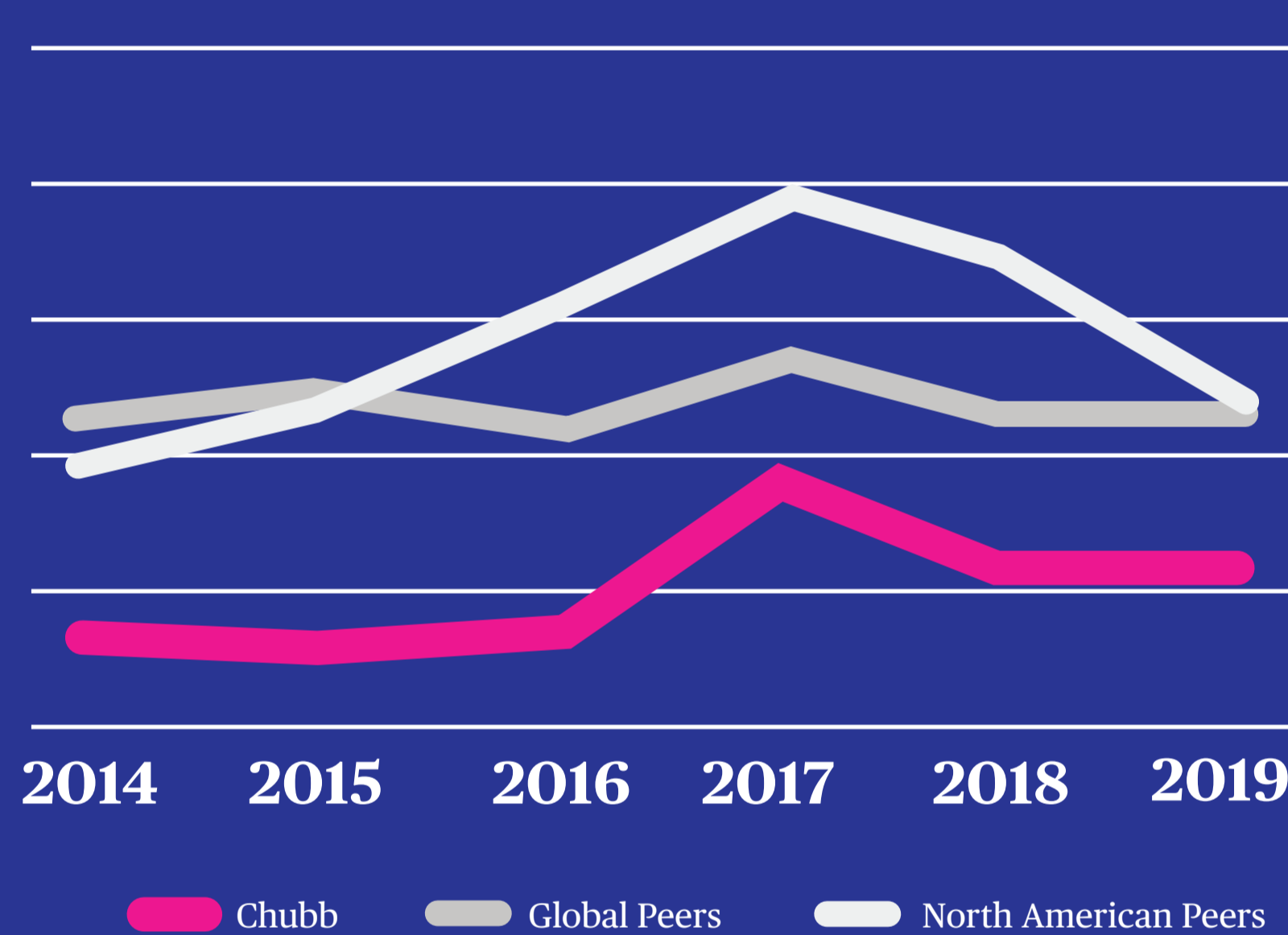
## Wide range of specialty coverages\*

Meeting diverse client needs with over 200 products



\*2019 Net Written Premiums

## Underwriting results outperformed the averages of North American & global peers over the last five years



Source: SNL and company disclosures

110%  
105%  
100%  
95%  
90%  
85%

5 year average combined ratio  
**90.4%**



## Asia Pacific\* is one of Chubb's fastest-growing markets

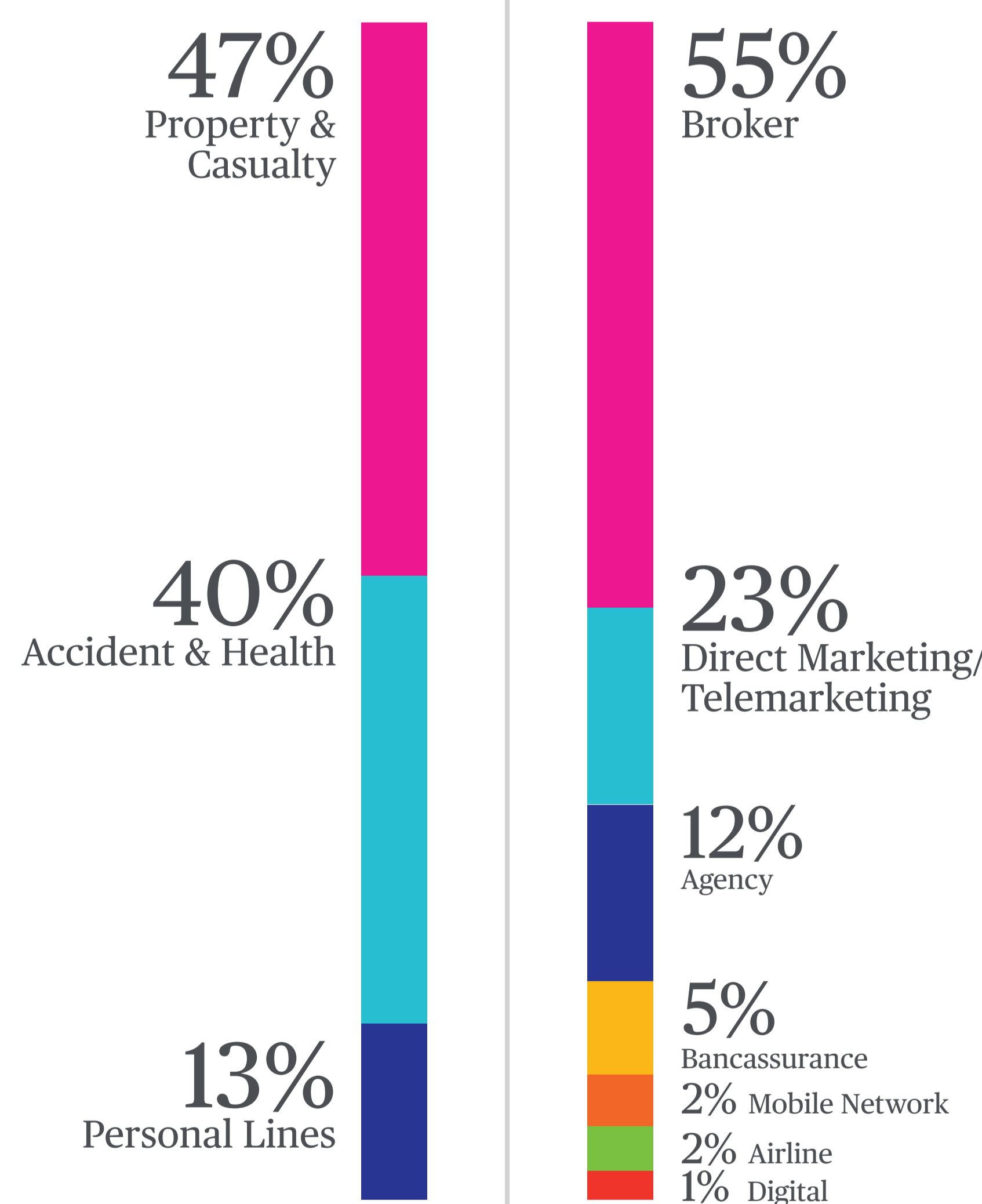
GWP  
**US\$2.9 billion in 2019**  
growing 62% in 5 years

8,000 Agents Over 1,000 Broker partners

Total claims paid: **US\$1.21 billion**  
650 claims professionals handles 1.67 million claims a year

\* As of December 2019 (General Insurance)  
\*\* 2019 Net Written Premiums

## Premiums\*\* by Product & Channel



## Strengths in Asia Pacific

Award-winning claims service

Unrivalled in the High Net Worth segment

Risk engineering expertise

Creative data analytics

Effective telemarketing

Unique Mobilassurance offerings