



Chubb: Financial Strength In A Turbulent Market

For 126 years, Chubb has stood for outstanding claim service, integrity and financial strength. Our policy is to underwrite conservatively and invest prudently. We do not believe in jeopardizing the company's financial strength by engaging in risky strategies to reach for higher premium growth and investment returns. Our investment portfolio has zero direct exposure to subprime mortgage-backed securities or derivative products such as collateralized debt obligations or collateralized loan obligations.

Chubb's financial results stand out in the industry. Amid the losses reported by some others in the first nine months of 2008, Chubb had net income of \$1.4 billion.

We are in the business of assuming risk, but we are also in the business of prudence. An insurance policy is a promise to pay, and we take our promises seriously. That is why we guard our financial strength so zealously.

In today's market, Chubb's conservatism is looking better and better.

Chubb's Financial Ratings:

A.M. Best

- P&C Financial Strength A++
- Corporate Senior Debt aa-

Standard & Poor's

- P&C Financial Strength AA
- Corporate Senior Debt A

Moody's

- P&C Financial Strength Aa2
- Corporate Senior Debt A2

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Chubb refers to member insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions.
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