



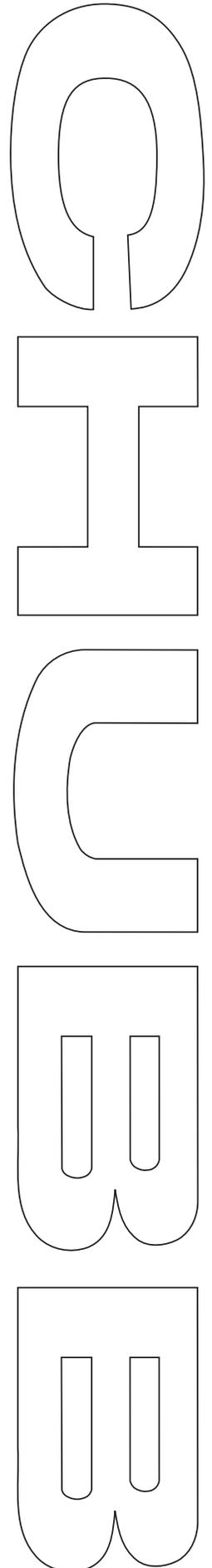
Chubb At A Glance

Since 1882, Chubb has provided property and casualty insurance to businesses and individuals around the world. By way of background, the Chubb organization comprises several entities. The Chubb Corporation is a holding company for a family of property and casualty insurance companies known informally as the Chubb Group of Insurance Companies. Chubb & Son, a division of Federal Insurance Company, manages these companies. For promotional purposes, "Chubb" refers to member insurers of the Chubb Group of Insurance Companies.

The Chubb Corporation

- For 2004, The Chubb Corporation reported assets of US\$44.3 billion and revenues of US\$13.2 billion.
- The Chubb Corporation's senior debt is designated A by Standard & Poor's and A2 by Moody's, prominent financial rating and reporting organizations.
- *Fortune* magazine ranks Chubb number 161 among "The Fortune 500" largest companies in the United States based on 2004 revenues, and one of the top ten property and casualty insurers. The magazine also includes Chubb in its list of "America's Most Admired Companies."
- *Forbes* magazine ranks Chubb number 241 on the "Forbes Global 2000" list. The ranking is based on a composite of 2004 sales, profits, assets and market value.
- *BusinessWeek* magazine lists Chubb among the "50 Top Performers" in its 2005 ranking of the S&P 500. Measured by cumulative earnings gains over 2001 through 2004, *BusinessWeek* ranked Chubb in the top 10, with a 150.5% increase. The magazine also constructed "Portfolio Picks" from among the Top 50. Chubb was among only three stocks chosen for the "Lowest-Risk Portfolio."
- The *Financial Times* ranks Chubb number 415 in its 2004 list of the world's 500 largest companies, based on market capitalization.
- *Barron's* names Chubb one of 500 "Best Companies for Investors" for 2004.

(continued)



Chubb Group of Insurance Companies

- A.M. Best ranks Chubb 10th among U.S. property/casualty insurers based on 2003 net written premium.
- The member insurers of the Chubb Group earn the highest possible rating (A++) for financial strength from A.M. Best, a leading insurance industry rating agency.
- Chubb also earns high ratings from Standard & Poor's (AA) and Moody's (Aa2) for financial strength.
- Chubb has more than 120 offices in 29 countries worldwide.
- With approximately 11,800 employees around the globe, Chubb serves commercial and personal customers through 8,000 independent agents and brokers worldwide.
- Chubb is consistently rated among the highest U.S. insurance carriers for quality of service in the Goldman Sachs U.S. Research Survey of insurance agents and brokers.
- In January 2004, *Best's Review* listed 15 companies out of the 3,300 rated that have received an A.M. Best rating of A+ or higher each year for the past 50 years. Of these, three were Chubb-member companies, Federal, Vigilant and Great Northern.

Our Businesses

Chubb Commercial Insurance is known for writing niche business, as well as providing expert underwriting and exceptional service. Our more than 90 insurance policies and array of services can provide tremendous added value to our diverse population of producers and policyholders.

- Chubb is the fourth largest writer of U.S. package policies—the heart of most insurance programs and a Chubb specialty.
- Chubb delivers global solutions not available from other domestic carriers. These include exporters package insurance and controlled master programs, as well as political risk insurance.
- With more than 25 years of experience, Chubb is the world's largest underwriter of information and network technology companies.
- The Biotechnology Industry Organization (BIO), the world's preeminent biotechnology industry association, officially

endorses Chubb's state-of-the-art Property/Casualty Life Sciences program.

- Chubb Marine Underwriters is a global network of underwriting and service professionals dedicated to developing and delivering first-rate marine insurance solutions.
- Chubb has risk management specialists who can access a variety of alternative transfer financing mechanisms for companies willing to assume a portion of their own risk.
- For more than 60 years, Chubb's loss control and risk consulting professionals have provided a vast array of services that have helped our customers eliminate or minimize loss potential.

Chubb Specialty Insurance offers a wide variety of specialized executive protection and professional liability products for privately and publicly owned companies, financial institutions, professional firms, not-for-profit organizations and healthcare organizations.

- For more than 40 years, Chubb has been the only insurer in the world with property and casualty underwriters devoted exclusively to financial institutions.
- Chubb has earned endorsements from specific industry groups, such as the National Newspaper Association, the Association of Corporate Counsel, and the American Bar Association, and is a national sponsor of the Women Presidents' Organization.
- *Global Finance* magazine named Chubb "best directors and officers liability insurer" in North America in its list of "Best Insurers of 2002," and Chubb is the number one writer of D&O liability insurance in the world (by policy count).
- Chubb has been an innovator in employment practices liability insurance since the early 1990s and today is a market leader.

Chubb Personal Insurance offers products for individuals with fine homes and possessions who require more coverage choices and higher limits than standard insurance policies provide.

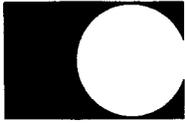
- Chubb's *Masterpiece*® suite of products offers insurance for primary and vacation homes and contents, city homes, valuable possessions, automobiles, watercraft and personal liability.
- Much of the world's individually owned precious jewelry is insured through Chubb.
- Chubb is a recognized industry specialist at insuring yachts valued at US\$1 million or more.



Chubb Group of Insurance Companies
Warren, New Jersey 07059
www.chubb.com

Chubb refers to member insurers of the Chubb Group of Insurance Companies: Federal Insurance Company, Vigilant Insurance Company, Great Northern Insurance Company, Pacific Indemnity Company, Northwestern Pacific Indemnity Company, Texas Pacific Indemnity Company, Executive Risk Indemnity Inc., Executive Risk Specialty Insurance Company, Quadrant Indemnity Company, Chubb Custom Insurance Company, Chubb Indemnity Insurance Company, Chubb Insurance Company of New Jersey, Chubb National Insurance Company, Chubb Atlantic Indemnity, Ltd., Chubb Insurance Company of Australia, Limited, Chubb Insurance Company of Canada, Chubb Insurance Company of Europe S.A., Chubb Argentina de Seguros, S.A., Chubb do Brasil Companhia de Seguros, Chubb de Colombia Compania de Seguros S.A., Chubb de Chile Compania de Seguros Generales S.A., Chubb de Mexico, Compania Afianzadora, S.A. de S.V., Chubb de Mexico, Compania de Seguros, S.A. de S.V., Chubb de Venezuela Compania de Seguros C.A., PT Asuransi Chubb Indonesia. Not all insurers do business in all jurisdictions.

Form 21-01-0095 (Rev. 4/05)



A Career at Chubb

Whether you are just beginning your career or considering a different direction, Chubb could very well be the right place for you.

In just about every way you could evaluate a company, Chubb ranks high. Innovation. Products. Service. Financials. Globalization. Community involvement. Teamwork. Expertise. Career management. Technology. Training. Work environment. Take a look at why a career at Chubb is worth exploring.

Opportunities at Chubb

Chubb offers opportunities for specialists and generalists – for those who want to deepen a specific area of expertise and for others who thrive on a broader scope. In strengthening Chubb's strongest asset – its people – we recruit individuals from diverse backgrounds who desire opportunities for life-long learning and who demonstrate superior teamwork, customer relations, and communication skills. We seek college graduates with liberal arts, business or engineering degrees as well as experienced professionals.

Chubb recruits for trainees primarily in the following five areas.

Underwriting – Positions in underwriting require independent thinkers who are adept in marketing and have an ability to analyze information and make decisions with confidence. These positions involve frequent contact with our agents and brokers and provide considerable career opportunities.

“Never compromise integrity” – Chubb's unbending principle.

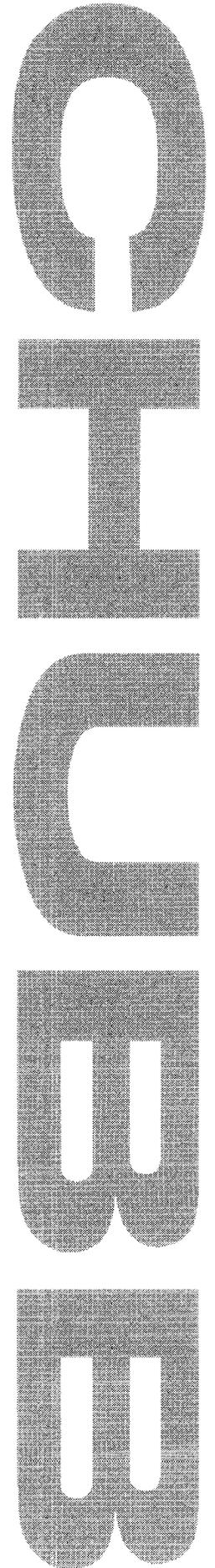
Loss Control – Our Loss Control consultants have a background in engineering, science or a related technical expertise. They spend about 80 percent of their time outside of the office by working directly with our insurance customers, helping them to protect their facilities by identifying hazardous situations that could damage their business.

Chubb Loss Control professionals are often called upon for safety expertise and recommendations.

Claims – Our claim investigation process involves extensive contact with our customers and therefore requires superior interpersonal skills and keen judgment. Individuals who handle customers' claims must analyze facts quickly to evaluate potential liabilities, assess damage, determine coverage, and expedite settlements.

Chubb continues to set the standard for fair, prompt, and hassle-free claim handling. Most of Chubb's customers rate their claim experience as “superior.”

Customer Service – Our Customer Service Division works with the latest technology in a team-oriented setting to provide exceptional service to coworkers as well as to external customers. These positions are ideal for people who are well organized and who demonstrate strong leadership and problem solving abilities.



Chubb is consistently rated highest among U.S. insurance carriers for quality of service in the Goldman, Sachs U.S. Research Survey of insurance agents and brokers.

Finance/Accounting – Involved in many facets of financial analysis, they are frequently called upon to work with teams of underwriting, claim, and loss control professionals. In addition to strong analytical abilities, business acumen and communication skills are crucial for thriving in finance, accounting and actuarial roles at Chubb.

Just crunching numbers in a backroom is far from reality for finance and accounting professionals at Chubb.

Chubb offers the complete package

We know how important it is to be rewarded for your work. That's why we offer the complete package: competitive pay and benefits, skills training opportunities and flexible work arrangements. The following is a sampling of what we provide, which helped us earn a place on the 2000 *Fortune* magazine list of 100 best companies to work for in the U.S.

- A 401K plan that matches employees dollar for dollar up to 4 percent of salary
- An employee stock ownership plan that provides employees shares of Chubb common stock
- Top-notch training opportunities and continuous learning support, such as full tuition reimbursement
- Flexible work arrangements, such as flex time, compressed work weeks, and telecommuting

The Chubb organization — A quick look

The business –

Chubb is a leading provider of property and casualty insurance to individuals and businesses around the world. Our goal is to be the premier global property and casualty insurer, not by becoming the largest, but by being the best and by providing our agents, producers, and customers with innovative products and exceptional service.

Headquartered in Warren, New Jersey, more than 9,000 Chubb employees work at 132 offices located in 31 countries. The Chubb Corporation has more than US\$20 billion in assets. *Fortune* magazine's "The Fortune 500" ranks Chubb as the 257th largest company in the U.S. based on 1999 sales. Chubb is a publicly held company listed on the New York Stock Exchange under the symbol CB.

The people –

As a service-intensive business, our success depends on the ideas, solutions, and commitment from the people at Chubb. A desire for continuous learning, to work collaboratively, and to achieve stellar results for agents, brokers, and customers exemplifies the Chubb culture. Getting the best ideas begins with our "culture of inclusion" – the corporate mission to tap into all talents, experiences, and backgrounds.



Chubb Group of Insurance Companies
Warren, New Jersey 07059
www.chubb.com/careers

Chubb refers to member insurers of the Chubb Group of Insurance Companies underwriting coverage.
The primary employer within the Chubb organization is Chubb & Son,
a division of Federal Insurance Company, headquartered in Warren, New Jersey.



A Culture of Inclusion

The Chubb culture is a strong one, deeply rooted in values of honesty, integrity, fairness and respect. While these values have not changed over time, the way we demonstrate them is changing as our customers, business partners and investors, as well as our own work force reflect a global economy and a more diverse society. That's why encouraging diversity is integral to growing Chubb's business and to employing top talent.

To us, diversity is tapping into the range of skills, talents, experiences, and perspectives of all employees. As a service-intensive company, we rely heavily on the best ideas and various perspectives to help us develop innovative products and deliver superior customer service. Our openness to diverse viewpoints contributes significantly to better thought processes, better solutions, and better results.

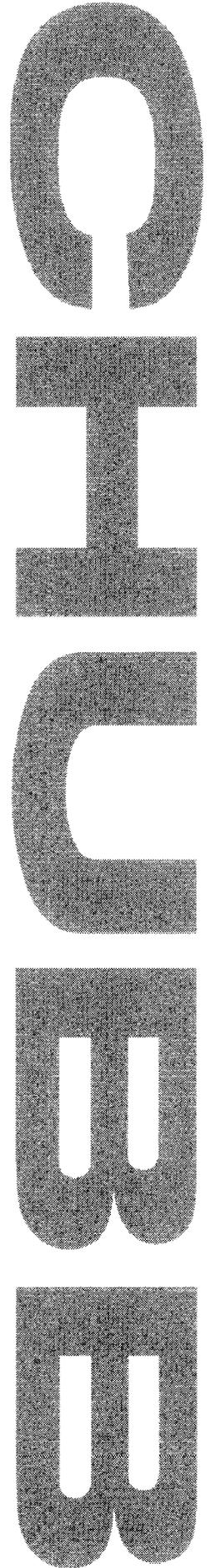
We believe a never-ending effort to strengthen the "culture of inclusion" makes the company stronger and provides more opportunities for employees from all backgrounds to thrive in their careers. This belief has led us to invest time and resources in a range of initiatives – internal and external. The following list highlights some of our initiatives.

- Mentor programs – Chubb has a number of mentor programs that offer employees from all backgrounds an opportunity to be matched with a senior executive for career coaching.
- Employee resource groups – The company supports numerous employee groups as one way to offer professional growth opportunities.
- Chairman's Advisory Council – Headed by the Chief Executive Officer, this council focuses on ways to enhance the company's "culture of inclusion."
- Diverse Supplier Program – This program increases the number of diverse suppliers that partner with Chubb.

Our commitment has been acknowledged by a number of external organizations as a good place to work for **all** our employees.

- 2000 *Fortune* magazine list of 100 best companies to work for in the U.S.
- The Catalyst Blue Ribbon Award – Catalyst is a non-profit research and advisory board that monitors and supports the advancement of women in corporate America.
- The Hispanic Corporate 100 – *Hispanic Magazine* has included Chubb on its list of top 100 companies providing outstanding career opportunities for Hispanic employees.
- The Quarter Century Award, Harlem YMCA – The Harlem YMCA has recognized Chubb as one of three companies participating in the Black Achievers Award for more than 25 years.
- The Advocate Top 25 – The *Advocate*, the leading magazine serving the gay and lesbian community, has included Chubb on its list of the top 25 companies in America providing a safe and welcoming environment for gay and lesbian employees.

BEYOND YOUR EXPECTATIONS





About Chubb



providing business and personal insurance

worldwide

CHUBB



our

mission

is to be the preeminent specialty global
property and casualty insurer by providing
coverage and service that exceed our customers' expectations.

the chubb corporation

First, a bit of history. In 1882, Thomas Caldecot Chubb and his son Percy opened a marine underwriting business in the seaport district of New York City. The Chubbs were adept at turning risk into success, often by helping policyholders prevent disasters before they occurred. By the turn of the century, Chubb had established strong relationships with the insurance agents and brokers who placed their clients' business with Chubb underwriters.

A.M. Best ranks Chubb 10th among U.S. property/casualty insurers based on 2003 net written premiums.

In January 2004, **Best's Review** listed 15 companies out of the 3,300 rated that have received an A.M. Best rating of A+ or higher each year for the past 50 years. Of these, three were Chubb companies: Federal, Vigilant and Great Northern.

Fortune magazine rates Chubb one of "America's Most Admired Companies" and the third most admired among the 10 largest property and casualty insurers. The magazine also ranks Chubb number 174 in the "The Fortune 500" and number 479 among the "Fortune Global 500," based on 2003 revenues.

BusinessWeek magazine lists Chubb among the "50 Top Performers" in its 2005 ranking of the S&P 500. Measured by cumulative earnings gains over 2001 through 2004, **BusinessWeek** ranked Chubb in the top 10, with a 150.5% increase. The magazine also constructed "Portfolio Picks" from among the Top 50. Chubb was among only three stocks chosen for the "Lower-Risk Portfolio."

The **Financial Times** of London ranks Chubb number 415 in its 2004 list of the world's 500 largest companies, based on market capitalization.

"Never compromise integrity," a longstanding Chubb principle, captures the spirit of our companies. Each member of the Chubb organization seeks to stand apart in bringing quality, fairness and integrity to each transaction.

Today, with more than US\$44 billion in assets, The Chubb Corporation is a leading global insurance organization. Chubb receives high ratings for financial strength from the A.M. Best, Standard & Poor's and Moody's rating agencies.

The Chubb Corporation's worldwide headquarters are located in Warren, New Jersey. Chubb has more than 120 offices in 29 countries worldwide. Approximately 18 percent of our business comes from outside the United States.

With approximately 11,800 employees, Chubb serves commercial and personal customers through 8,000 independent agents and brokers worldwide.

Chubb is a publicly held company whose shares are listed on the New York Stock Exchange and traded under the symbol CB.



we never compromise integrity.

who we are

Chubb provides property and casualty insurance to individuals and businesses around the world. To us, however, insurance is more than a policy. It is a business built on relationships with independent agents and brokers and with the individuals and companies we insure. We have emerged as a leader in the property and casualty insurance industry not on the basis of our size or our longevity but because we consistently strive to build lasting relationships and to be the best at what we do. These are some of the key attributes for which Chubb is known:

Underwriting expertise We listen to our customers, make a point of understanding their businesses and the risks they face and recommend the best way to protect them.

Unparalleled service We are dedicated to providing excellent underwriting and loss control advice up front, ensuring superior customer service through the life of the policy, and responding promptly and fairly when a customer has a loss.

Specialization As a specialist insurer, we not only invent industry-specific products but also enhance traditional products and develop unique services to help people and companies reduce risk.

Financial strength and stability Chubb achieves high ratings for its financial strength, an important consideration that underscores an insurer's ability to pay its claims now and in the future.

Strong and enduring relationships We take pride in the depth and duration of the relationships with the 8,000 Chubb-appointed independent agents and brokers worldwide and with the customers for whom we provide insurance.

We serve our customers throughout North and South America, Europe and Asia Pacific. A third of our staff works in our various underwriting divisions; two-thirds work in areas that support the business of underwriting, such as claims, loss control, customer service, finance, information technology and administration.

We distribute our products and services through independent insurance agents and brokers. Because we believe in the importance of working closely with them, we do business with a select number of agencies and brokerages that represent the best in the business.

Alliances, industry associations and partnerships Chubb is also active in a number of alliances, industry associations and partnerships, including:

- American Insurance Association
- Assurex Global
- Biotechnology Industry Organization
- Council of Insurance Agents and Brokers
- Federation of European Risk Management Associations
- Insurance Bureau of Canada
- Insurance Institute for Highway Safety
- Independent Insurance Agents & Brokers of America
- Insurance Information Institute
- National Fire Protection Association
- National Insurance Crime Bureau
- Professional Liability Underwriting Society
- Risk and Insurance Management Society, Inc.
- Women Presidents' Organization



our business

Chubb provides property and casualty insurance for individuals and businesses large and small around the world. Chubb also provides a broad array of services designed to help customers manage and minimize risk. In addition, other Chubb divisions and subsidiaries offer a variety of insurance solutions and consulting services.

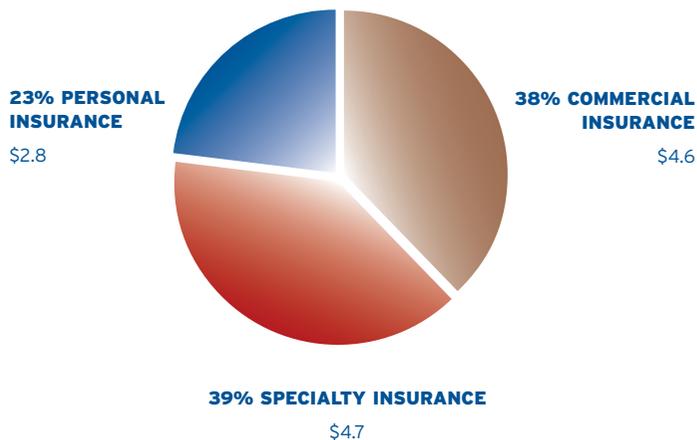
Chubb Personal Insurance

Chubb's personal insurance products are designed for individuals with fine homes and possessions who care about the scope of protection their insurance program provides. With these individuals in mind, Chubb is one of the few insurers in the world whose specialized products provide more coverage choices and higher limits than standard insurance policies. Chubb's premier product is *Masterpiece®*, which covers homes, cars, watercraft, valuable possessions and collections, and personal liability. To help ensure that customers understand the value of their assets, Chubb often conducts in-home appraisals to note the home's architectural details and special interior features. So, if the house is damaged, there is a record that helps ensure the home can be repaired and restored to its original beauty. As a measure of Chubb's reputation, *Worth* magazine has three times named Chubb the best homeowners' insurer. Chubb is also a leading specialist insurer of jewelry, collections, fine arts and other collectibles around the world. Chubb personal insurance customers can also obtain policies specifically for vacation homes, city homes, collector and antique vehicles, yachts, family office and family protection, including kidnap expense coverage.

We are a leading provider of corporate and personal accident insurance to corporations, their directors, as well as their employees and their families. Group accident insurance is also a popular and affordable coverage for associations and their members, non-profit organizations and volunteer groups. Chubb is one of the leading providers of credit card enhancement coverage including accidental death insurance, loss/collision damage waiver and other important card benefits.

2004 BUSINESS MIX BY NET WRITTEN PREMIUMS

(US\$ in billions)





Bringing a home back to life

When a magnificent home built in the 1880s burned to the ground, the owners couldn't imagine trying to rebuild it from scratch. Yet, because their home was properly insured with a Chubb *Masterpiece* personal insurance policy, they could do just that. Working from the original architect's records, photographs of the home and the family's memories, a hand-picked team of architects, contractors, restoration specialists, masons, welders, mill workers and landscapers were able to bring the old house back to life, from its stained glass windows and imported English tiles to the nostalgic creaks in the staircase.

Chubb provides personal insurance to more than 60 percent of the

Forbes 400 wealthiest people in the U.S.

Chubb also insures collections for 60 percent of the

Top 200 Collectors listed in *ARTnews*.

Chubb Commercial Insurance

Chubb Commercial Insurance is known for insuring businesses that value the qualities inherent in a Chubb policy. With a cadre of top-notch commercial underwriters in a broad spectrum of disciplines, Chubb provides high-precision insurance solutions that are crafted for specific industries and their unique exposures. Typically, our commercial insurance products include enhancements and coverages that are missing or even expressly excluded from standard industry policies. From a host of specialized programs for businesses such as law firms, hospitals, museums and cultural institutions to a broad array of "monoline" policies for lines such as cargo or excess liability, Chubb Commercial Insurance provides more than 90 products covering the full range of a commercial customer's needs. Chubb's other commercial insurance strengths include:

Providing a range of global solutions

A large distributor of electronic components with sales of \$500 million and operations in 10 countries has been insured with Chubb for more than 15 years. In the early years, Chubb's exporters package policy covered the company as it began doing business in foreign countries but had no "brick and mortar" overseas. Once the company purchased several facilities abroad, Chubb's Controlled Master Program provided protection for the foreign locations. Today, Chubb's political risk insurance helps protect the company in potentially unstable countries. Each step of the way, Chubb has combined the products, services and in-country resources needed to structure a comprehensive multinational insurance program for this burgeoning global company.

Multinational solutions Through our worldwide network, Chubb delivers not only consistent underwriting and service, but also state-of-the-art global solutions not available from other domestic insurers. These include exporters package insurance, controlled master programs and political risk insurance.

Package insurance This is the "heart" of a commercial insurance program. Our property and liability package policy, *Customary Classic*, is a Chubb hallmark and sets the standard for the industry. Breadth of protection is a given, with features that respond to 21st century issues.

High-tech Chubb has been insuring the high-technology industry since its infancy; pioneering products for the electronics, networking, biotechnology and medical device manufacturing and research industries. We are also among the leaders in designing products that address the risks of doing business in cyber space.

Marine insurance For more than a century, Chubb has been one of the world's foremost ocean and inland marine insurers. Chubb provides marine products and services to the global insurance market through Chubb Marine Underwriters and the Marine Services Unit, specialized experts committed to understanding our marine customers' needs.

Alternative risk transfer For customers needing more than a standard commercial insurance program, Chubb can offer alternative risk transfer mechanisms, including large deductibles, retrospective rating, self-insured retention and captives.

Environmental insurance Chubb offers a wide range of environmental insurance products through a dedicated group of underwriting specialists. We can provide "fixed site" coverage at a specific location; protection for financial institutions against the expense and potential liabilities of cleanups at foreclosed properties; and contractors pollution liability insurance.

Unusual risks Chubb Custom Market provides nontraditional property, casualty and specialty products for the entertainment, recreational marine and motorsports industries through wholesale and retail brokers. Products include event cancellation, marina operators liability, motorsports equipment floater and owners/sponsors liability.



WE ARE A BUSINESS built on

relationships.





Chubb Specialty Insurance

Chubb Specialty Insurance offers a wide array of specialty products in the executive protection and professional liability insurance arena. Its products are specifically designed to meet the insurance needs of privately held and publicly owned companies, financial institutions, health care organizations, professional firms and not-for-profit organizations.

In particular, Chubb Specialty offers state-of-the-art directors and officers (D&O) liability, errors and omissions (E&O) and employment practices liability (EPL) products to help protect a company, its executives and its board of directors from the costs of lawsuits arising from certain management decisions, alleged mistakes and employment practices. We also are a market leader in fiduciary liability and crime insurance, and a pioneer in creating insurance solutions to address exposures stemming from Internet liability and cyber liability, as well as corporate crises such as kidnapping, extortion and workplace violence.

For 40 years, Chubb has dedicated property and casualty underwriters and products exclusively to financial institutions. In addition to insuring large and small banks in major cities and local communities all over the world, we specialize in insuring insurance companies, credit unions, hedge funds and private investment funds, family offices and private trust companies.

Chubb Specialty also provides comprehensive solutions for the changing liability exposures of the health care industry. Our extensive portfolio of health care insurance products and services – including D&O, E&O, medical malpractice, risk management and more – is based on our in-depth understanding of the industry and is served by dedicated underwriting, loss control and claim professionals with firsthand experience in the industry. These specialists are an integral part of the health care industry and maintain intimate knowledge of the issues surrounding health care providers and organizations.

Saving the company

A small, privately owned company with annual sales of \$12 million and net income of \$500,000 could have faced extinction when a former employee filed a charge and a written demand for \$2 million with the Equal Employment Opportunity Commission (EEOC), alleging wrongful termination and racial discrimination. Because the company had employment practices liability (EPL) insurance coverage from Chubb, Chubb contacted the company within 24 hours of the demand, and, under the policy's duty-to-defend provision, Chubb appointed outside panel counsel with expertise in employment practices liability matters to defend the company. After five months and with assistance from Chubb, the company managed to avoid litigation and negotiated a settlement with the former employee. Total settlement and defense costs were \$350,000, all covered by the EPL policy.



We are a market leader

offering a wide array of

specialized insurance solutions.

Other Capabilities

Surety bonds, guarantees and trade credit insurance from Chubb have long been provided to companies around the world. Over the years, we have become the provider of choice in the surety and trade credit industry because of our outstanding service, industry knowledge, commitment and stability. Chubb's financial strength allows us to serve the surety and guarantee needs of a highly select group of preferred quality contractors, manufacturers, financial institutions and other commercial enterprises worldwide.

Chubb Re, Chubb's reinsurance operation, underwrites a broad spectrum of property, casualty, aviation and marine reinsurance on a global basis. Chubb Re has a distinguished and seasoned team of underwriters who work hands-on with clients to address their strategic issues and to help them achieve their risk management and underwriting objectives.

PLI Brokerage, Inc., a wholly owned subsidiary of The Chubb Corporation, is a U.S. insurance brokerage that concentrates on providing insurance for individuals. Representing several highly rated U.S. carriers, PLI offers its clients insurance for homes, autos, fine arts and collectibles, watercraft and liability. Its licensed insurance professionals are located in 18 offices in 12 states.





expert services

To provide consistent and specialized service, we deploy our own network of appraisers, claim representatives, loss control professionals and service staff in more than 120 offices around the world.

Loss control A sound loss control program helps businesses improve workplace safety, minimize business disruptions and reduce claims. Chubb has more than 400 loss control professionals worldwide who can help companies meet or exceed local safety and property protection requirements. We provide risk consulting, loss prevention and premium audit services to more than 100,000 customers each year. Our loss control representatives are multilingual and well versed in local regulations and business practices. Working with a company's management, our loss control representatives conduct an on-site analysis to identify areas most likely to experience a loss and recommend actions to prevent loss and promote productivity. We utilize state-of-the-art technology, such as infrared equipment scanning, to identify hidden risks in buildings or mines that may not be readily apparent. We also offer guidance on safety programs and disaster planning; fire prevention, detection and suppression; employee health and safety; cargo security; preventive maintenance; and asset protection.

Claim service There is an irony inherent in every insurance policy: The customer who buys it hopes never to have to use it. However, insurance exists in part because individuals and companies do have losses. As a result, we have ample opportunity to fulfill our end of the insurance contract. We have built our name and reputation on the belief that when losses occur,

the service we provide in resolving the claim is an integral part of what the customer purchased with our policy. With that in mind, we make every effort to make contact with a customer within 24 hours of the notice of a loss and to pay the claim within 48 hours of settlement. What is more, we have specialized claim expertise in specific lines of insurance, such as directors and officers liability, marine, boiler and machinery, and life sciences. And, through our Multinational Claim Unit, we can handle claims 24 hours a day, seven days a week all over the world.

Chubb Services Corporation This Chubb subsidiary provides third-party claim management, loss control services and disaster recovery planning to businesses.

Using technology to enhance service We use technology in innovative ways to enhance the quality and range of services we provide our agents, brokers and customers around the world. For example, we provide our agents and brokers a choice in how they wish to connect with us. They can use one of their agency management system vendor's real-time products in order to obtain an immediate response to their most common inquiries: billing, policy and claims. Or they can connect to us through @chubb, our secure extranet, where we provide a series of Internet-based products and risk management tools. Users can download policy forms, apply for insurance and receive quotes online, view the status of a claim or bill – and more.

Award-winning claim service

Our claim service continues to earn us praise from agents, brokers and customers around the world. In the U.S., we survey our first-party claimants and our results are consistently outstanding. Year after year, some 95 percent of the respondents rank our overall service "superior." In Canada, we have the highest percentage of satisfied customers in the industry, according to a claim satisfaction survey conducted by the Financial Services Commission of Ontario. In Singapore, our overall claim service receives rave reviews from the Singapore International Brokers Association. In Puerto Rico, the local insurance industry association ranks Chubb on top for claim service and professionalism. In the U.K., our personal lines claim service has been honored with a "Service of the Year" award from the industry. And in Australia, brokers have voted us "General Insurer of the Year," in part for our speed of claim settlement.



We provide consistent and expert service around the world.

Our claim experts respond to all types of claims –

from a broken windshield to employment practices liability litigation.

chubb in the community

Not only does Chubb provide families and businesses around the world with quality insurance, but we also sponsor programs and charities that promote the development and well-being of the communities in which we work and do business. Chubb is also a long-standing patron of the arts.

Charitable contributions Chubb is in the business of helping people in need. As a corporation and as individuals through our employee matching gifts program, we support thousands of organizations, including:

- American Heart Association
- Freedom House
- Homeless Solutions
- Liberty Science Center
- National AIDS Fund
- New Jersey Battered Women's Services
- The Susan G. Komen Breast Cancer Foundation
- United Way

Chubb also sponsors and organizes the annual Chubb Charity Challenge Golf Tournament, which has raised millions of dollars for charities throughout the United States and Canada.

Scholarships and internships Chubb actively supports educational institutions and participates in a variety of programs designed to further the education of our employees and assist promising young agents. These alliances include:

- Future Business Leaders of America
- IIABA Young Agents Program
- London Business School
- Queen's University School of Business



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The Chubb organization

The Chubb Corporation is a holding company for a family of property and casualty insurance companies known informally as the Chubb Group of Insurance Companies; Chubb & Son, a division of Federal Insurance Company, manages these companies. For promotional purposes, "Chubb" refers to the member insurers of the Chubb Group.

Property and casualty insurance

Federal Insurance Company
Vigilant Insurance Company
Great Northern Insurance Company
Pacific Indemnity Company
Northwestern Pacific Indemnity Company
Texas Pacific Indemnity Company
Executive Risk Indemnity Inc.
Executive Risk Specialty Insurance Company
Quadrant Indemnity Company
Chubb Custom Insurance Company
Chubb Indemnity Insurance Company
Chubb Insurance Company of New Jersey

Chubb Lloyd's Insurance Company of Texas, Inc.
Chubb National Insurance Company
Chubb Atlantic Indemnity, Ltd.
Chubb Insurance Company of Australia, Limited
Chubb Insurance Company of Canada
Chubb Insurance Company of Europe, S.A.
Chubb Argentina de Seguros, S.A.
Chubb do Brasil Companhia de Seguros
Chubb de Colombia Compañía de Seguros S.A.
Chubb de Chile Compañía de Seguros Generales S.A.
Chubb de Mexico, Compania Afianzadora, S.A. de C.V.
Chubb de Mexico, Compania de Seguros, S.A. de C.V.

Chubb refers to the insurers of the Chubb Group of Insurance Companies. Not all insurers do business in all jurisdictions. This literature is descriptive only. Actual coverage is subject to the language of the policies as issued. Whether or to what extent a particular loss is covered depends on the facts and circumstances of the loss and the actual coverage of the policy as issued.



Chubb Group of Insurance Companies

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