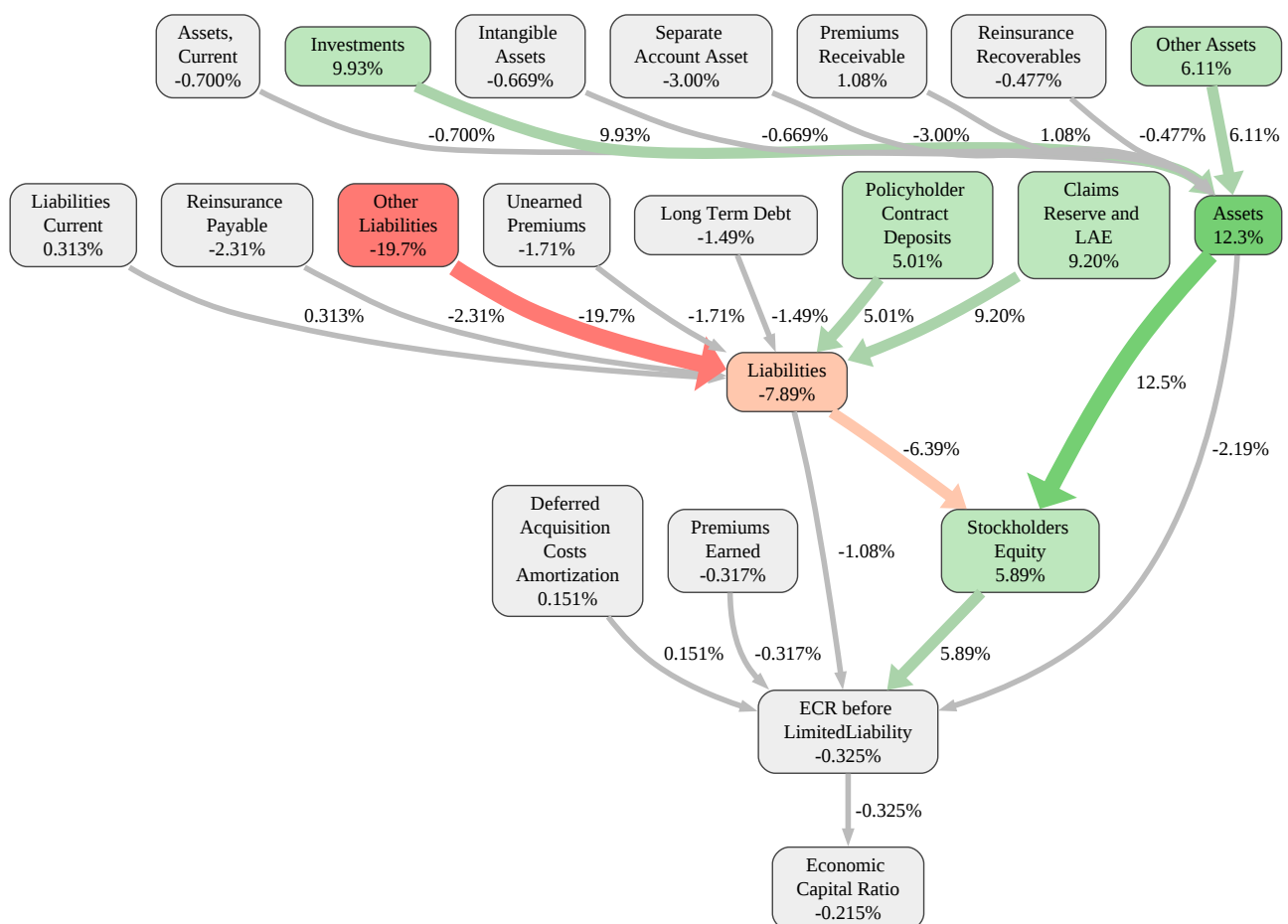


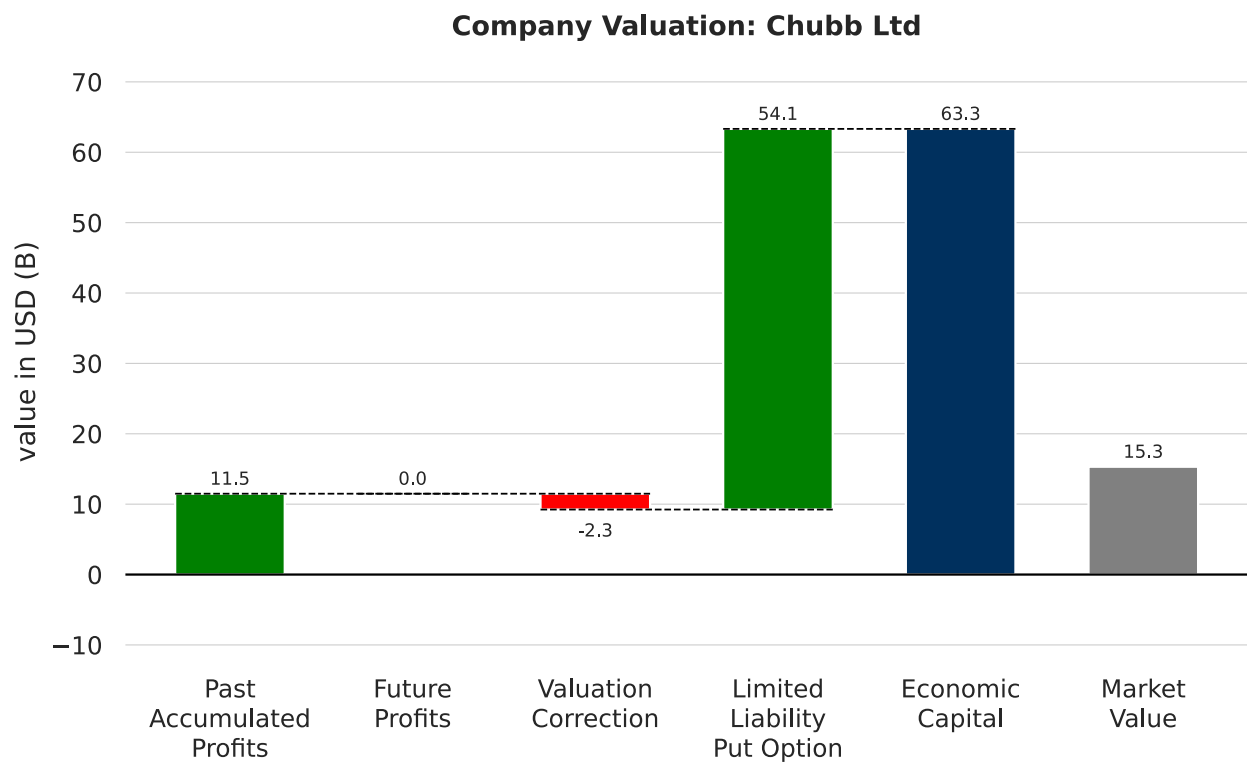


The relative strengths and weaknesses of Chubb Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Chubb Ltd compared to the market average is the variable Assets, increasing the Economic Capital Ratio by 12% points. The greatest weakness of Chubb Ltd is the variable Other Liabilities, reducing the Economic Capital Ratio by 20% points.

The company's Economic Capital Ratio, given in the ranking table, is 88%, being 0.22% points below the market average of 88%.

Input Variable	Value in 1000 USD	Output Variable	Value in 1000 USD
Assets, Current	772,000	Assets	83,355,000
Assets, Non-Current	2,196,000	Liabilities	60,381,000
Claims Reserve and LAE	3,106,000	Expenses	12,898,000
Deferred Acquisition Costs Amortization	2,337,000	Revenues	16,006,000
Deferred Policy Acquisition Costs	1,641,000	Stockholders Equity	22,974,000
General and Administrative Expense	1,858,000	Net Income	3,108,000
Insurance Commissions and Fees	0	Comprehensive Net Income	3,108,000
Intangible Assets	0	BaseVar	511,138,517
Investment Income	0	ECR before LimitedLiability	13%
Investments	51,407,000	Economic Capital Ratio	88%
Liabilities Current	0		
Long Term Debt	3,358,000		
Other Assets	21,595,000		
Other Compr. Net Income	0		
Other Expenses	1,124,000		
Other Liabilities	43,884,000		
Other Net Income	0		
Other Revenues	2,502,000		
Policyholder Benefits and Claims	7,579,000		
Policyholder Contract Deposits	421,000		
Premiums Earned	13,504,000		
Premiums Receivable	4,233,000		
Reinsurance Payable	3,282,000		
Reinsurance Recoverables	1,511,000		
Revenues Y+1	0		
Revenues Y+2	0		
Revenues Y+3	0		
Revenues Y+4	0		
Revenues Y+5	0		
Separate Account Asset	0		
Unearned Premiums	6,330,000		



The RealRate Economic Capital of a company is its Past Accumulated Profits plus its Future Profits plus its Valuation Correction plus its Limited Liability Put Option. Past Accumulated Profits and Future Profits can be negative. The Limited Liability Put Option accounts for the limited liability of the shareholders, so the Economic Capital never falls below zero. Where the company is listed, its market value is shown next to it.