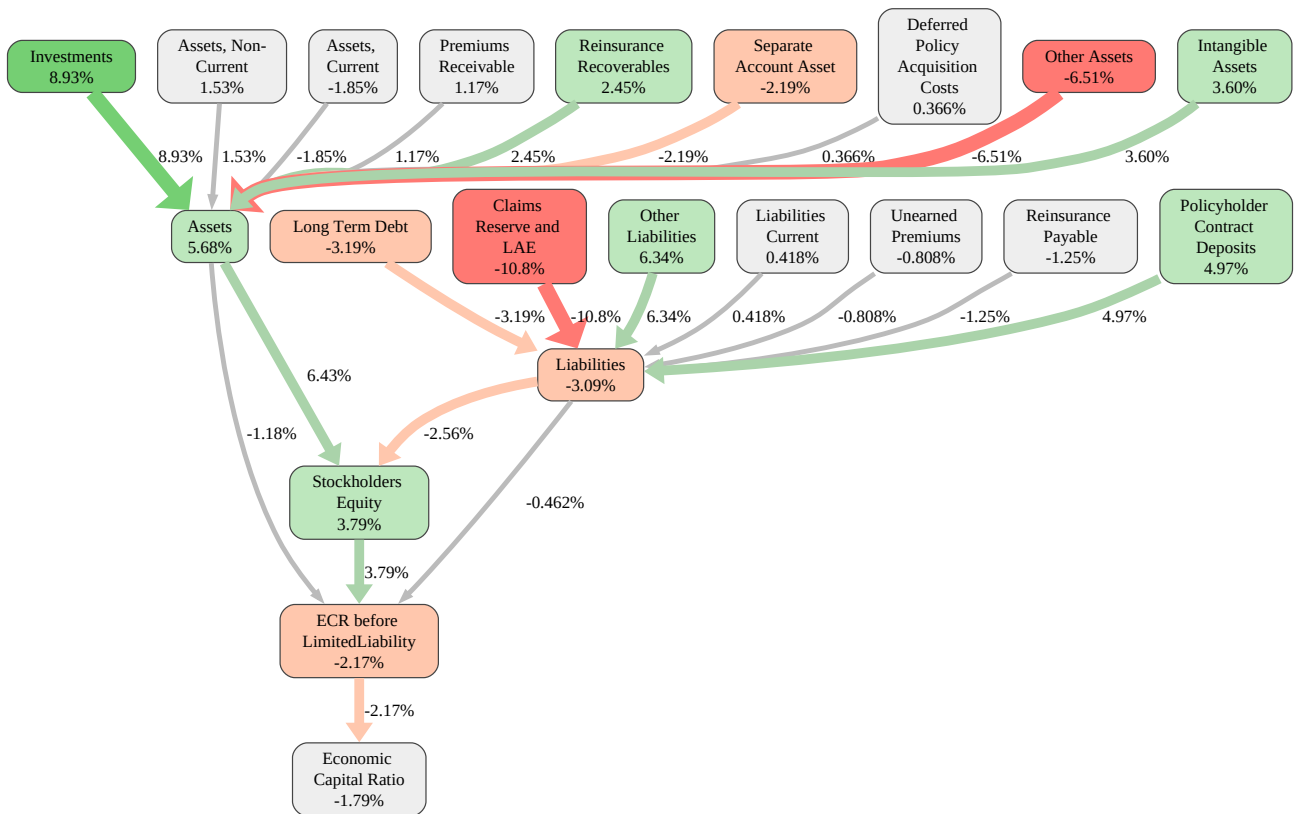




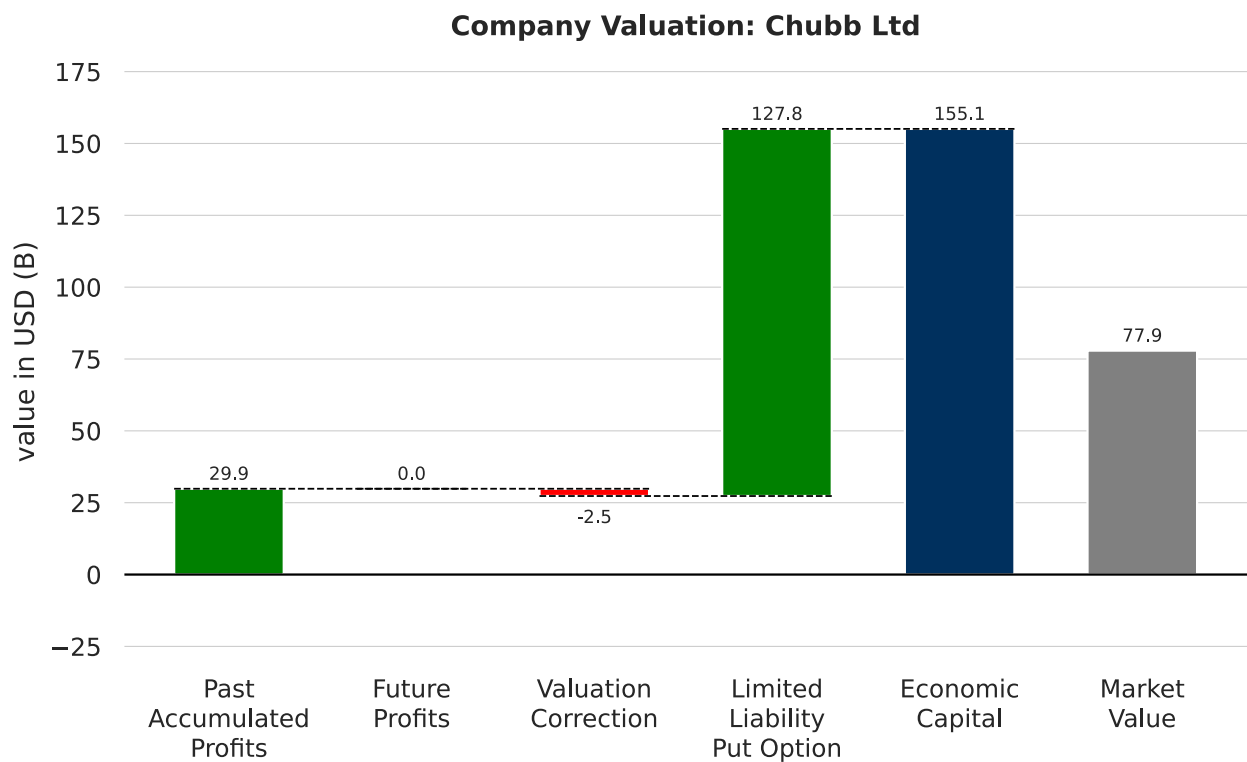
The relative strengths and weaknesses of Chubb Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Chubb Ltd compared to the market average is the variable Investments, increasing the Economic Capital Ratio by 8.9% points. The greatest weakness of Chubb Ltd is the variable Claims Reserve and LAE, reducing the Economic Capital Ratio by 11% points.

The company's Economic Capital Ratio, given in the ranking table, is 91%, being 1.8% points below the market average of 93%.

Input Variable	Value in 1000 USD
Assets, Current	1,659,000
Assets, Non-Current	11,792,000
Claims Reserve and LAE	78,890,000
Deferred Acquisition Costs Amortization	6,918,000
Deferred Policy Acquisition Costs	5,513,000
General and Administrative Expense	3,136,000
Insurance Commissions and Fees	0
Intangible Assets	20,668,000
Investment Income	1,152,000
Investments	122,323,000
Liabilities Current	0
Long Term Debt	15,169,000
Other Assets	6,383,000
Other Compr. Net Income	-2,519,000
Other Expenses	390,000
Other Liabilities	19,937,000
Other Net Income	0
Other Revenues	3,456,000
Policyholder Benefits and Claims	21,980,000
Policyholder Contract Deposits	0
Premiums Earned	36,355,000
Premiums Receivable	11,322,000
Reinsurance Payable	7,243,000
Reinsurance Recoverables	20,394,000
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	19,101,000

Output Variable	Value in 1000 USD
Assets	200,054,000
Liabilities	140,340,000
Expenses	32,424,000
Revenues	40,963,000
Stockholders Equity	59,714,000
Net Income	8,539,000
Comprehensive Net Income	7,279,500
BaseVar	2,752,033,735
ECR before Limited Liability	16%
Economic Capital Ratio	91%



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.