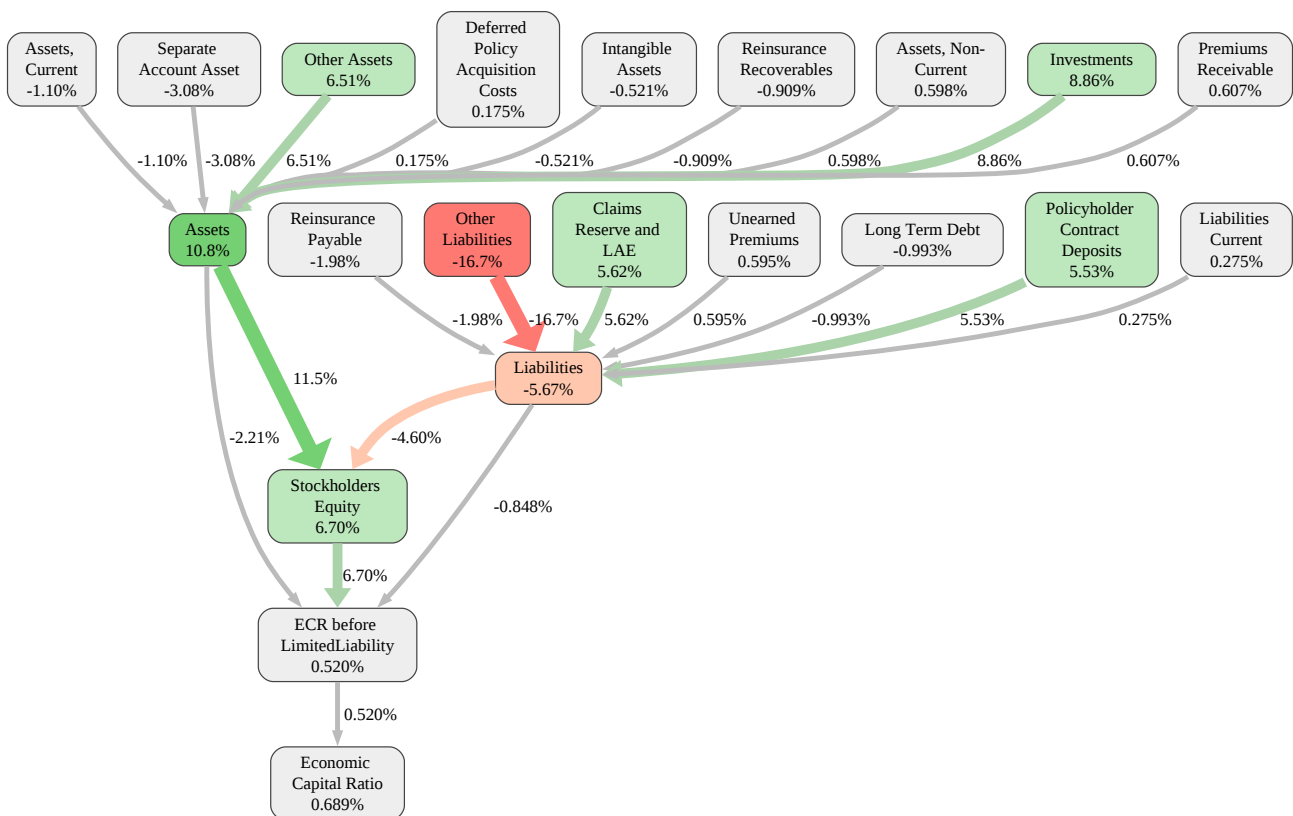




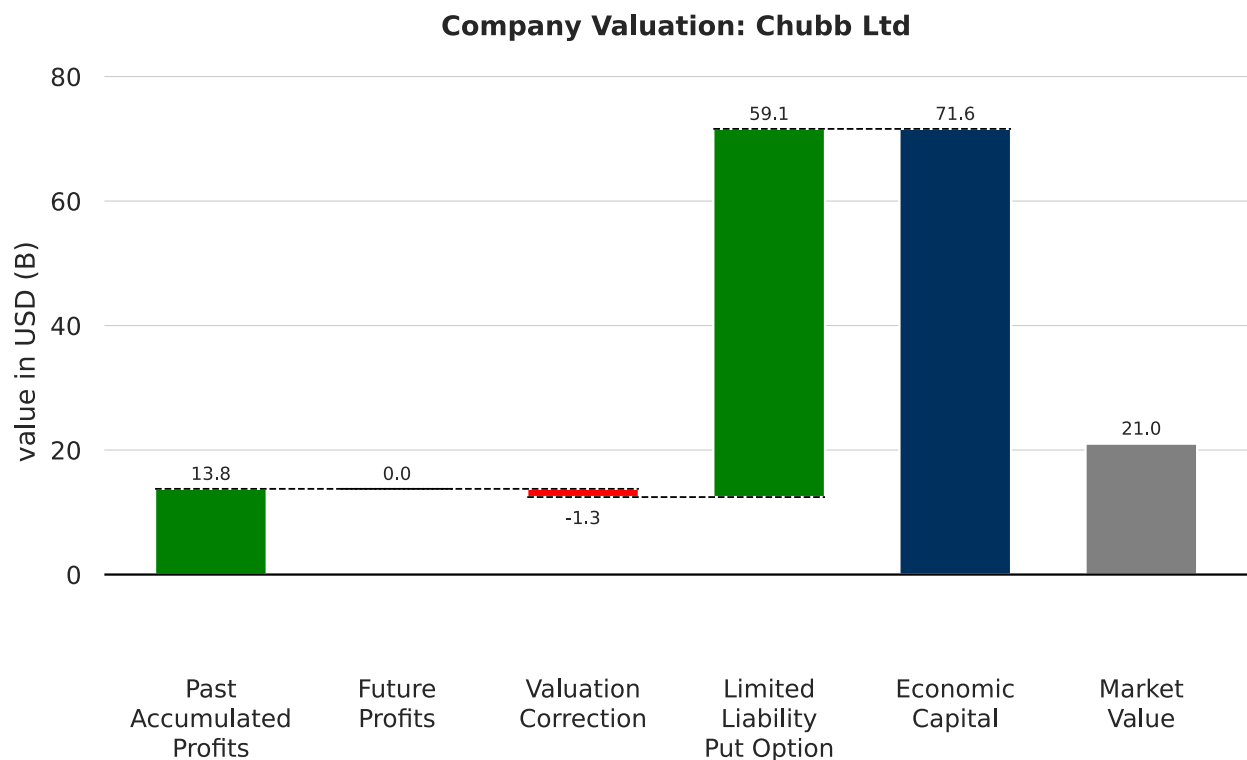
The relative strengths and weaknesses of Chubb Ltd are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of Chubb Ltd compared to the market average is the variable Assets, increasing the Economic Capital Ratio by 11% points. The greatest weakness of Chubb Ltd is the variable Other Liabilities, reducing the Economic Capital Ratio by 17% points.

The company's Economic Capital Ratio, given in the ranking table, is 91%, being 0.69% points above the market average of 90%.

Input Variable	Value in 1000 USD
Assets, Current	615,000
Assets, Non-Current	2,871,000
Claims Reserve and LAE	4,470,000
Deferred Acquisition Costs Amortization	2,446,000
Deferred Policy Acquisition Costs	1,873,000
General and Administrative Expense	2,096,000
Insurance Commissions and Fees	0
Intangible Assets	0
Investment Income	0
Investments	60,264,000
Liabilities Current	0
Long Term Debt	3,360,000
Other Assets	21,158,000
Other Compr. Net Income	976,000
Other Expenses	1,035,000
Other Liabilities	46,848,000
Other Net Income	0
Other Revenues	2,259,000
Policyholder Benefits and Claims	9,653,000
Policyholder Contract Deposits	0
Premiums Earned	15,677,000
Premiums Receivable	4,147,000
Reinsurance Payable	3,472,000
Reinsurance Recoverables	1,617,000
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	6,864,000

Output Variable	Value in 1000 USD
Assets	92,545,000
Liabilities	65,014,000
Expenses	15,230,000
Revenues	17,936,000
Stockholders Equity	27,531,000
Net Income	2,706,000
Comprehensive Net Income	3,194,000
BaseVar	1,071,279,500
ECR before LimitedLiability	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.