

Corporate Responsibility

January 2013



Corporate Responsibility

Throughout our 130+ year history, Chubb has demonstrated a strong commitment to the core principles of:

- Integrity
- Prudence
- Financial Strength
- Expertise
- Unparalleled Service

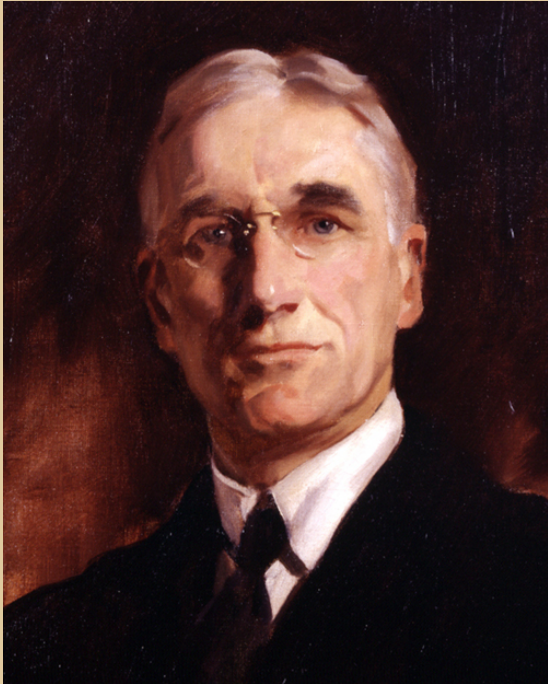
Learn more at: <http://www.chubb.com/corporate/chubb12285.html>

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“Never compromise integrity.”

-Hendon Chubb

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Environmental Stewardship



Environmental Stewardship

- **We strive for continuous improvements in reducing our footprint, increasing sustainability and providing products and services that help our customers and society do the same.**
- **We also seek to be environmentally conscious in the delivery and facilities management processes we employ.**

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Environmental Stewardship

Products and Services:

- **Clean Technology team concentrates on companies producing products and services focused on the efficient and sustainable use of natural resources**
- **Energy Resources Group focuses on alternative energy technologies such as cogeneration plants, wind farms, recycling facilities**
- **Environmental Solutions Group combines underwriting and loss control to assess potential environmental damage, mitigate and transfer risk**

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Environmental Stewardship

Products and Services:

- **Business Customers offered environmental education and consulting**
- **Personal and Commercial customers can receive property conservation guidance, including infrared thermography to help detect anomalies like water leaks and energy loss.**
- **Wildfire Defense Services offered in 14 Western states**

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Environmental Stewardship

Products and Services Delivery:

- Provide 98% of U.S. personal lines agent and broker documentation electronically
- Paper-free initiatives saved over 1,628 tons of paper from 2007-2011. This translates into:
 - 3,256 tons of trees saved and
 - 26.3 gallons of water saved.

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Environmental Stewardship

Facilities Management:

- **Chubb world headquarters Energy Star-certified 2012**
- **Recycling since 1985**
- **Lighting efficiency improvements**
- **Reduced energy consumption by over 2.7 million kilowatt hours, since the baseline year of 2006**
- **Promoting virtual meetings and alternative work schedules, ride-sharing**

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Community Involvement



Community Involvement

- **Community involvement, philanthropy and volunteer initiatives are cornerstones of our belief in the importance of engaging with our local communities.**
- **Chubb is engaged in local communities, responding to needs where we work and live.**
- **We support Volunteer Initiatives and Local and National Philanthropies.**

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Community Involvement

Local and National Philanthropies:

- **Matching gift program for most tax-exempt organizations over \$50**
- **United Way community support**
- **Chubb's Corporate Contributions Committee manages donations to a wide variety of programs**

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Community Involvement

Chubb Charity Challenge golf tournament:

- **Some 330 teams of local agents, brokers and customers**
- **Since 2000, Challenge has raised nearly \$11 million for local charities.**

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Community Involvement

Volunteer Activities—Examples:

- **Inspired by Chubb's CIO, IT employees in New Jersey, since 2009, have raised more than \$75,000 before Chubb matching gifts to benefit the Juvenile Diabetes Research Foundation.**
- **Claim employees have struck multiple blows to hunger over six years by raising \$75,000 before company matches for the Community FoodBank of New Jersey.**

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Community Involvement

Volunteer Activities—Examples:

- Chubb employees regularly volunteer with Junior Achievement of NJ to foster financial literacy and a love of reading among students.
- Chubb's Westchester, New York, branch was the presenting sponsor in 2011 and 2012 of "Power of the Purse," Girls Inc. of Westchester County's signature fund raiser. Chubb was also the key sponsor in 2009 and 2010 of Girls Inc.'s financial literacy conference, "A Man is Not a Financial Plan," for 300 high-school girls, their mothers and guardians.
- The New York City branch hosted a Girls Inc. career conference for 15 girls in 2012.

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Volunteer Activities—Examples:

- **Five-hundred employees at three Claim Service Centers donated 6,000 items to be assembled by the American Red Cross into 400 relief kits to help meet people's immediate needs following a disaster.**
- **Chubb's Baltimore, Maryland, branch committed to preparing and serving breakfast once a month for a year to families staying at the Ronald McDonald House. The charity provides shelter for seriously ill children and their families.**

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Volunteer Activities—Examples:

- A “virtual” Quality Assurance team held its annual meeting in Boston, timed to coincide with a Leukemia and Lymphoma Society “Light the Night” walk to raise money for blood cancer research.
- Milwaukee, Wisconsin, branch employees installed drywall at an existing low-income home as part of Habitat for Humanity’s “A Brush With Kindness” initiative.

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Community Involvement

Volunteer Activities—Examples:

- **Seattle, Washington, branch employees and retirees tackled yard heavy work during United Way's Day of Caring, benefitting an organization that provides housing to the city's poor.**

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Awards and Recognitions



Awards and Recognitions

Employer of Choice:

- **Alfred P. Sloan Award for Business Excellence in Workplace Flexibility, 2010**
- **Best Places to Work in Insurance, *Business Insurance*, 2009**
- **100 Best Places to Work in IT, *Computerworld*, 2009**
- **25 Noteworthy Companies for Diversity, *DiversityInc*, 2010-2011**
- **Best Place to Work for GLBT Equality with a 100% rating on Corporate Equality Index, Human Rights Campaign Foundation, 2003-2013**

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Awards and Recognitions

Employer of Choice:

- **Catalyst Award for supporting women's efforts to reach their full potential, Catalyst Organization, 2006**
- **Top 50 Companies for Executive Women, The National Association of Female Executives, 2010-2012**
- **Best Companies for Multicultural Women, *Working Mother*, 2007-2008, 2011-2012**
- **America's Best Places to Launch a Career, *BusinessWeek*, 2007**

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Awards and Recognitions

Corporate Reputation:

- **America's 100 Most Trustworthy Companies, *Forbes*, 2010**
- **America's 500 Best Companies, *Barron's*, 2009**
- **America's Most Admired Companies, *Fortune*, 2003-2008**
- **A CIO 100 Company, *CIO* magazine, 2010**
- **Best North American Primary Insurance Company, *Reactions*, 2008-2012**

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Awards and Recognitions

Corporate Reputation:

- **Best Commercial Liability Insurer for Service, Expertise and Overall in Buyer's Choice Awards, *Business Insurance*, 2012**
- **Best Overall Commercial Insurance Carrier and Best Carrier Overall in Risk Manager Choice Awards, *National Underwriter*, 2009 and 2011**
- **Top 10 Property & Casualty Insurance Company for Ease of Placing Business, *PropertyCasualty360*, 2012**

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Awards and Recognitions

Corporate Reputation:

- **Heralded for customer service, corporate reputation and brand identity in the business book, “The Customer Rules,” The McGraw Hill Companies, 2008**
- **“Excellent Favorability” rating from Corporate Risk Managers based on service in Greenwich Associate’s 2010 Large Corporate Insurance Study**

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Awards and Recognitions

Investment of Choice:

- **“FTSE4 Good” Global Index of Responsible Investments, a leading worldwide investment index of companies meeting globally recognized corporate responsibility standards, FTSE Group, 2010-2012**

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Awards and Recognitions

Investment of Choice:

- **S&P 500 “Dividend Aristocrat” (companies that have increased dividends every year for at least 25 years), Standard & Poor’s, 2007-2012**
- **“40 Stocks to Retire On,” *Fortune*, 2005-2009**
- **America’s 400 Best Big Companies, *Forbes*, 2004-2008**

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Awards and Recognitions

Financial Strength:

- **Fortune 500 largest U.S. companies based on revenues, *Fortune*, 2003-2012**
- **World's Largest Public Companies, Global 2000 Rankings, *Forbes*, 2007-2012**
- **America's 500 Best Companies for investors, *Barron's*, 2004-2012**
- **Number 1 for 5- and 10-Year Financial Performance, *Fitch Ratings P&C Insurers U.S. Special Report: Property/Casualty Insurance Long-Term Financial Performance, Decade in Review: 2000 to 2009, 2010***

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Diversity



Diversity

- **Our vision for diversity at Chubb is a work environment that brings out the best in all of our people and enables them to contribute their diverse backgrounds, skills and ideas to build greater understanding of the markets and customers we serve around the world.**

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Diversity

How Chubb Promotes Diversity:

- **Welcoming workplace for all employees**
- **Chief Diversity Officer position since 1996**
- **Managers accountable for diversity in business results**
- **Chubb-specific diversity training for managers and employees**
- **Employee Resource Groups and Diversity Councils**

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Diversity

Employee Resource Groups:

- **Asian American Business Network**
- **Gay and Lesbian Employee Network Including Bisexual, Transgender and Straight Ally Employees**
- **Minority Development Council**
- **Working Parent Network**
- **Women's Development Council**

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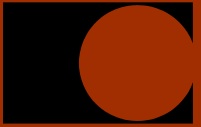
- **disAbilities in the Workplace Network**
- **Future Leaders Network**
- **Chubb Black Employee Network**
- **Chubb Hispanic/Latino Employee Network**
- **Chubb Partnership of Women**

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