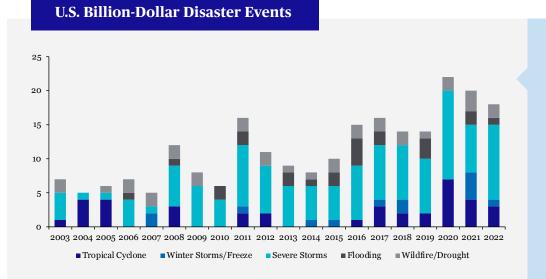
Market Trends 2023

CHUBB

Trends impacting the personal insurance market for successful individuals and families



2022 Experienced the 3rd highest number of billion-dollar

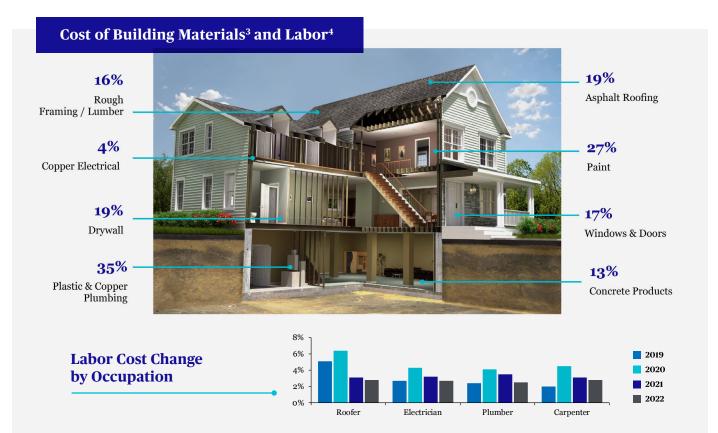
disasters¹

U.S. 2022 Billion-Dollar Weather and Climate Disasters North Central North Central Severe Hailstorms May 9 North Central Weather May 11-12 Hailstorms May 19 Central Severe North Central and Eastern Weather June Severe Weather July 22-24 7-8 Central and Eastern Winter Storm and Cold Wave Drought and Heat Drought December 21-26 Wave January 1-Heat Wave September 30 Central Derecho June 13 Flooding Kentucky and Missouri न्द्रि Hail Flooding July 26-28 Western Wildfires Southern Tornado Hurricane Spring - Fall 6 Outbreak April 4-6 Southern and Central Severe Weather Hurricane Ian Severe Weather May 1-3 Ø September 28-30 Tornado Outbreak Texas Hailstorms Southern Southern Tornado Hurricane Fiona February 21-22 Wildfire Severe Weather Outbreak March 30 September 17-18 April 11-30 Winter Storm/Cold Wave

More than 75% of Federal Disasters are related to floods²

Flood is not just for homes in a high hazard area. Consider these environmental conditions:

- There's construction or development in the neighborhood
- The home is on an incline
- The property or neighborhood is mostly pavement
- The home isn't at the highest point in your area



Replacement Costs for Appliances⁵

Viking

Top-of-the-Line Wall Oven



Sub-Zero Top-of-the-Line Refrigerator



Auto Trends

- Average vehicle repair costs have risen steadily with the largest increases in the last two years⁶
- The average price of a new car is up 17% from 2020⁷

Increases in Collections

- Works by Ultra Contemporary artists (artists born ٠ after 1974) have risen dramatically in value⁸
- The pre-owned luxury watch segment is expected to grow by 75% by 2030, fueled by Millennials and Gen Z⁹
- The market for luxury handbags has grown ٠ considerably over the past 2 years
- Personal luxury goods are expected to show ٠ accelerated growth of 22%¹⁰

SOURCES:

- 1. NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters
 - FFMΔ
- Materials Costs Per BLS (Bureau of Labor Statistics),
- YOY Averages from Jan 2022- November 2022 CoreLogic Quarterly Construction Insights
- 5. Data obtained from individual manufacturer websites CCC Intelligent Solutions 6.
- 7
 - Kelly Blue Book Art Basel UBS Survey 8.
 - 9 Deloitte 10. Bain Report

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