

Resilient, Committed, Engaged and Worried:

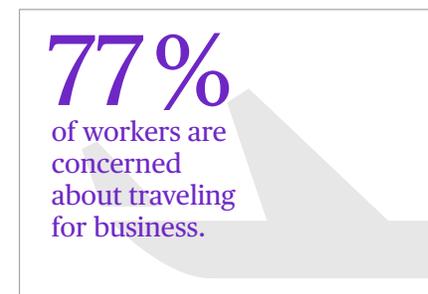
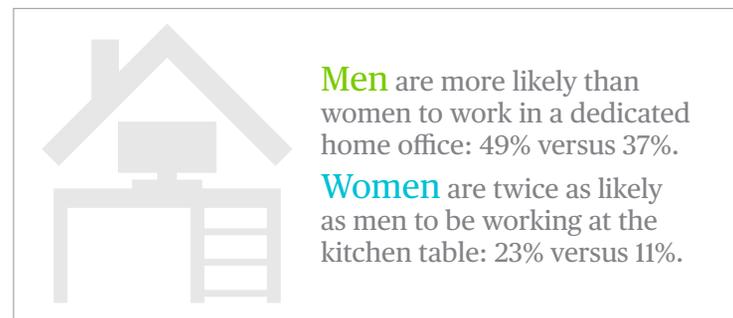
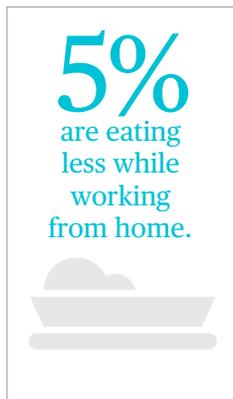
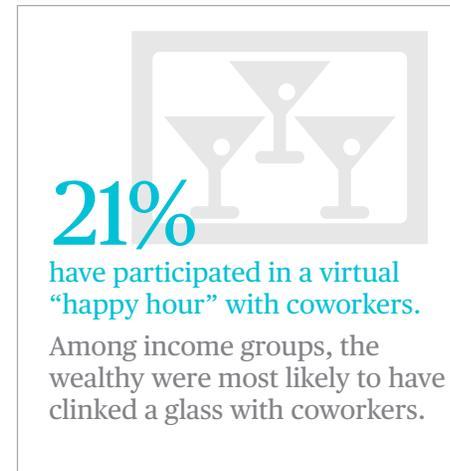
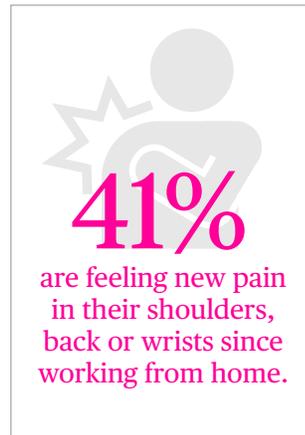
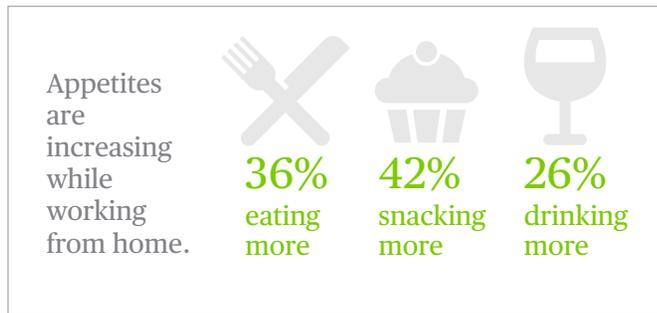
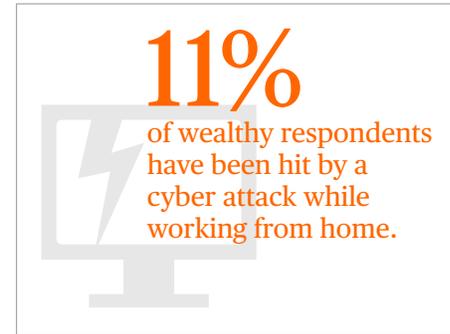
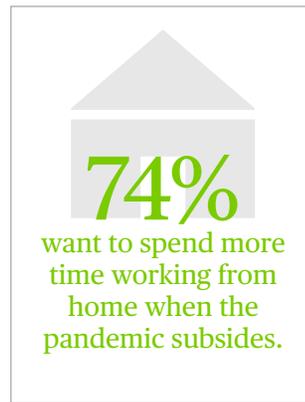
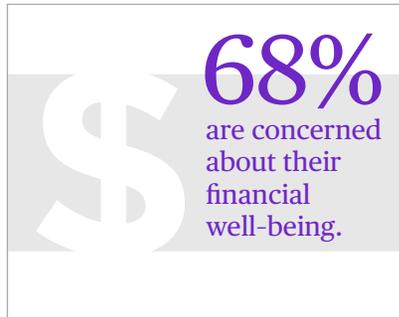
The Experiences and Risks of Americans
Working from Home During COVID-19

CHUBB®

2020 Survey



Survey says:



Introduction

By the middle of March 2020, COVID-19 prompted a shutdown of much of the U.S. economy. Over several weeks, millions were furloughed or lost their jobs. Health care workers fighting COVID-19 on the front lines quickly earned admiration and respect for their courage, fortitude and dedication. Other essential workers, such as delivery persons, meatpackers and grocery store clerks, put themselves and their families at risk serving their communities.

Then there was the large group of Americans who were fortunate enough to keep their jobs and work from home. This group – an estimated 25% to 30% of the workforce – was thrust overnight into a different way of working. Chubb, the world's largest publicly traded property and casualty insurance company, wanted to gauge perceptions of the American workers whose home became their workplace. We wanted to understand how they perceived different risks that were new or elevated in a work-from-home environment. What was their experience? Were they more or less productive? How did they manage work/life balance?

The answers to these and other questions are important even as workplaces reopen. For some who work in large cities and rely on public transportation, the work-from-home environment will continue for some time. Many who are returning to their workplace will continue to work from home part time as part of a staggered schedule. And as business leaders contemplate the workplace of the future, the experiences of people who worked from home during COVID-19's peak can provide valuable insights about the experiences of workers, the risks they face and maintaining strong mental health and emotional resilience.

With this in mind, Chubb commissioned Dynata, a leading global provider of first-party consumer and professional data, to conduct a public opinion poll of Americans who worked from home as a result of the coronavirus. The survey was fielded between May 26 and June 4, 2020. The results are based on 1,202 completed surveys of a cross section of men and women of different ages, income and regions across the U.S. The margin of error is +/- 3%. See page 20 for more detail on the methodology.

Overview

While our survey universe comprised people who were still working and collecting a paycheck, there was an underlying current of anxiety: nearly seven in 10 said they were concerned about the financial well-being of themselves and their families.

The American stay-at-home worker: resilient and committed

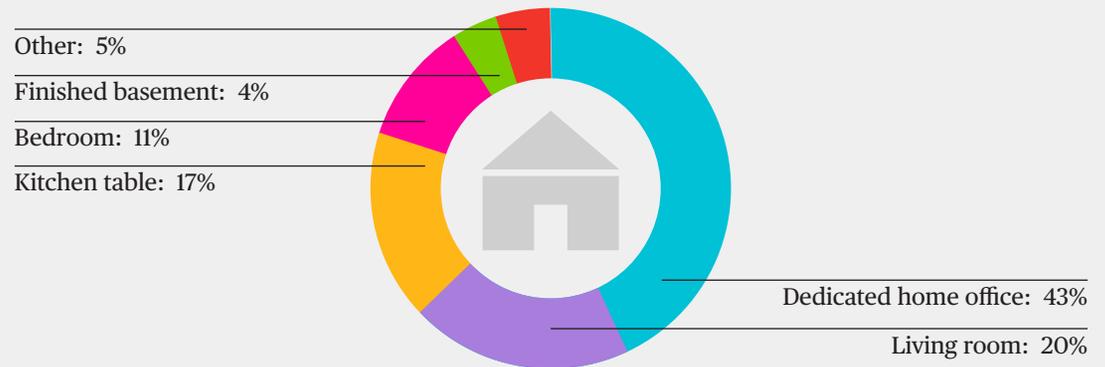
Taken together, the results tell a story about American workers who proved to be remarkably adaptable, resilient and committed to their work and their family and friends in a work from home environment. At home, away from normal interactions with coworkers, American workers maintained or improved their productivity, with many reporting working longer hours. At the same time, our survey found that people are staying engaged with family, friends and coworkers, often using videoconferencing tools to do so. They are finding time to exercise, read, play video games and take on home improvement projects. For many Americans, the new work from home dynamic worked well: nearly three quarters say they want to spend more time working from home once the pandemic is over.

Strains in work/family balance

But there are strains in managing the balance between work and family. Just 43% said they were able to maintain a separation between work and family activities. Nearly 60% report that distractions from family, housemates or pets sometimes make it difficult to work from home, a level that was about equally true for men and women. And only 38% said they are setting aside time for family.

Living and working at home all the time has also led many to eat more, snack more and drink more. TV watching was also up significantly.

Where at home are Americans working?



Elevated risks from cyber attacks and poor work-from-home ergonomics

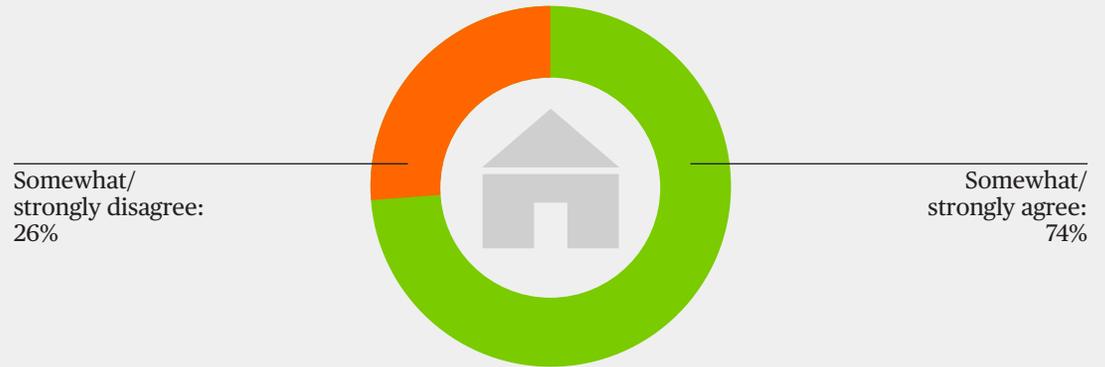
Survey results also highlight risks that Americans face in working from home. Threats to their health are top of mind: a big majority (63%) said they are taking care to avoid an injury that would land them in a hospital where they could be exposed to the coronavirus. Men and women were about equally concerned with this risk. A surprisingly large number – 41% – reported new pains in their backs, shoulder or wrists, pointing to a need for more ergonomically sound workstations at home.

Cyber security experts, including those at Chubb, have been pointing to the elevated risk of cyber attacks with so many people working remotely. Indeed, our survey found a surprising number of respondents who experienced a cyber attack, a threat disproportionately impacting the wealthy: one in 10 experienced a cyber attack while working from home.

But Americans are also keeping the risks in perspective. For example, majorities say they would not defer home maintenance because they feared having a plumber, electrician or other worker enter their home.

One interesting finding: there were few regional differences in the survey responses, even as infection rates and deaths from COVID-19 were not distributed evenly across the country. In this respect, the work from home experience was shared for Americans across the nation: we have all been in this together.

When the pandemic subsides, I would like to work from home more frequently than I did in the past



Gender	Male	Female		
	73%	74%	■ Somewhat/strongly agree	■ Somewhat/strongly disagree
	27%	26%		

Income	Wealthy	Upper middle class	Middle class		
	78%	73%	73%	■ Somewhat/strongly agree	■ Somewhat/strongly disagree
	22%	27%	26%		

Region	Northeast	Midwest	South	West		
	75%	71%	74%	73%	■ Somewhat/strongly agree	■ Somewhat/strongly disagree
	25%	29%	26%	27%		

Age	20-35	36-45	46-55	56-65		
	81%	77%	74%	62%	■ Somewhat/strongly agree	■ Somewhat/strongly disagree
	19%	23%	26%	38%		

Detailed findings

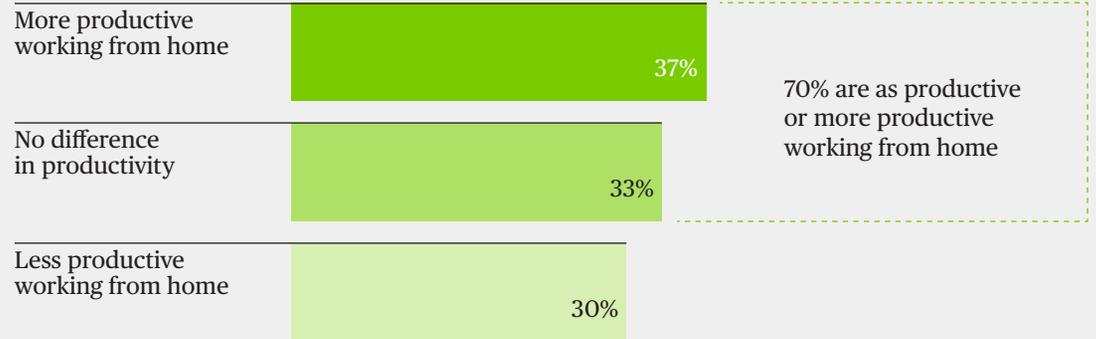
Working from home is working: productivity is the same or greater as many Americans are putting in more hours from their home office, kitchen table or living room.

Productivity

More than one-third of Americans working from home (37%) report being more productive, and another third say their productivity is equal to what they achieve outside the home. In total, seven out of 10 workers say their productivity is equal to or greater in a work from home environment.

Productivity improvements were highest among wealthy workers – nearly half (48%) report higher productivity – compared to 33% for the upper middle class and 36% for the middle class. Younger workers were also more likely to report higher levels of productivity – just under half (48%) of the youngest cohort surveyed (20-35 years old) said they were more productive, compared to about one in four workers aged 56-65.

Productivity working from home



By age

	20-35	36-45	46-55	56-65
More productive	48%	39%	33%	27%
No difference	25%	31%	34%	41%
Less productive	27%	30%	33%	32%

By income

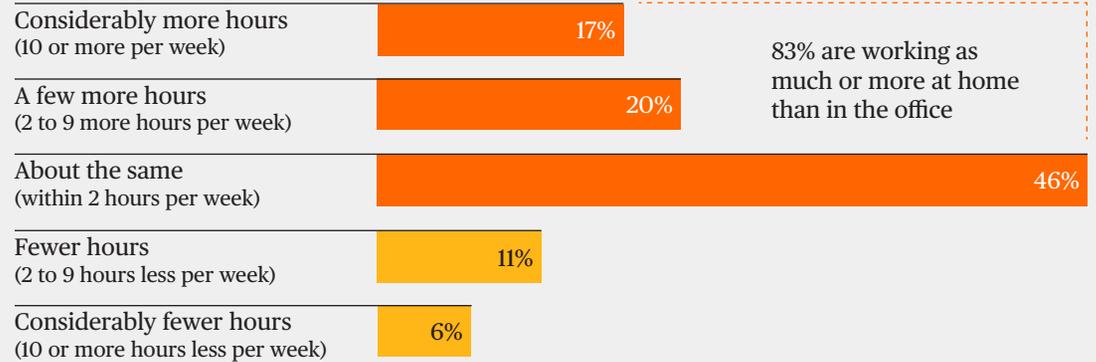
	Wealthy	Upper middle class	Middle class
More productive	48%	33%	36%
No difference	29%	34%	33%
Less productive	23%	33%	31%

Hours worked

Americans are also keeping focused on their jobs. An overwhelming majority – 83% – are working the same or more hours at home compared to the office. More than one-third (37%) are working longer hours, including 17% who are working more than 10 extra hours per week. Younger workers report working more hours at a higher rate than their older counterparts. One in four workers aged 20-35 (26%) are working 10-plus extra hours per week compared to just 7% of those aged 56 to 65. About half of wealthy consumers (51%) are working more hours per week at home versus 37% of upper middle class and 30% of middle-class consumers. Three times as many wealthy respondents are working 10 or more extra hours than report middle-class respondents (34% versus 11%).

Comparing survey results on productivity and hours worked reveals one notable gap: while 83% are working the same or more hours at home, a smaller share (70%) say productivity is the same or more. This suggests that productivity for some has been impaired by working at home, even as they work longer hours.

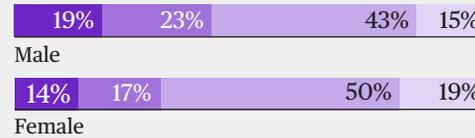
Compared to your usual workplace, you are now working...



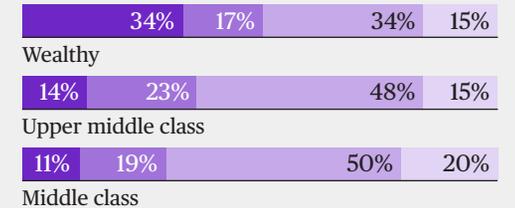
Hours worked

■ 10 or more hours ■ 2 to 9 more hours ■ Same ■ Fewer hours (NET)

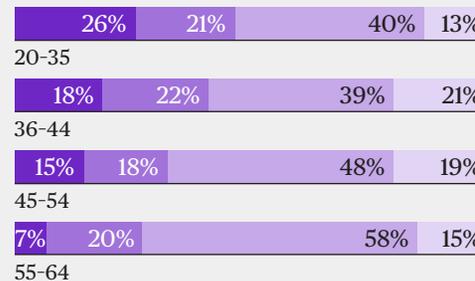
By gender



By income



By age

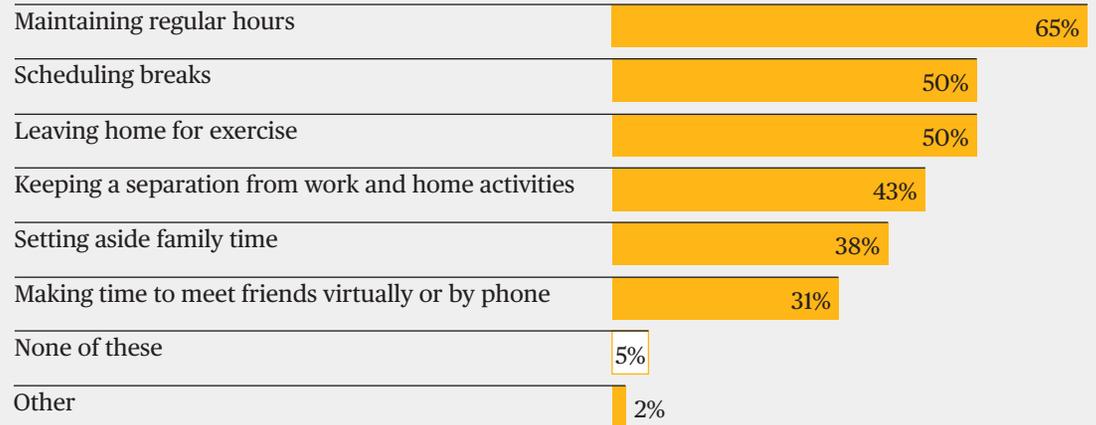


Maintaining work/life balance while working from home isn't easy

Survey results suggest that Americans working from home are striving to maintain work/life balance but aren't always succeeding.

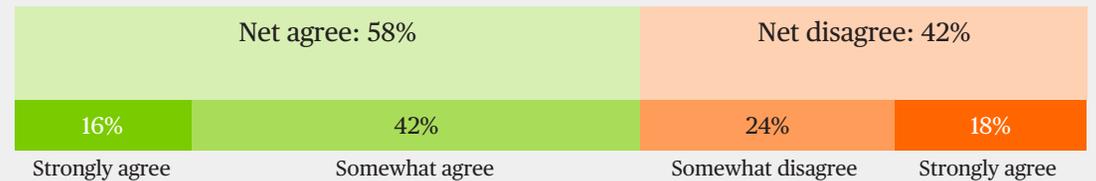
- Two thirds (65%) say they are maintaining regular working hours, and half are scheduling breaks from work.
- At the same time, nearly 60% report that distractions from family, housemates or pets sometimes make it difficult to work from home. Younger workers (74%) as well as wealthy respondents (68%) were most likely to report that such distractions were an issue.
- Just 38% of respondents say they are setting aside time for family.
- Only a minority of workers – 43% – say they are successful in keeping a separation between work and family activities.

Maintaining work/life balance

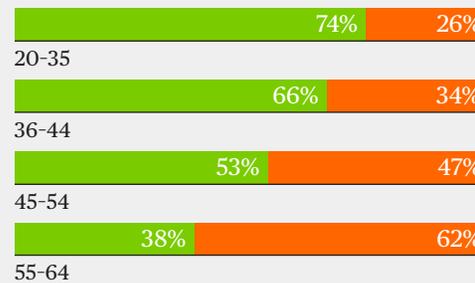


Distractions from family, housemates or pets sometimes make it difficult to work from home

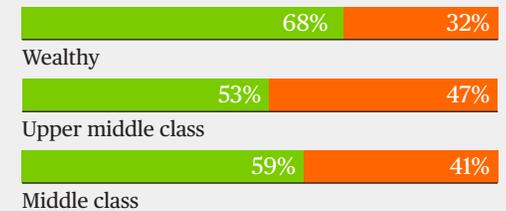
■ Agree (NET) ■ Disagree (NET)



By age



By income



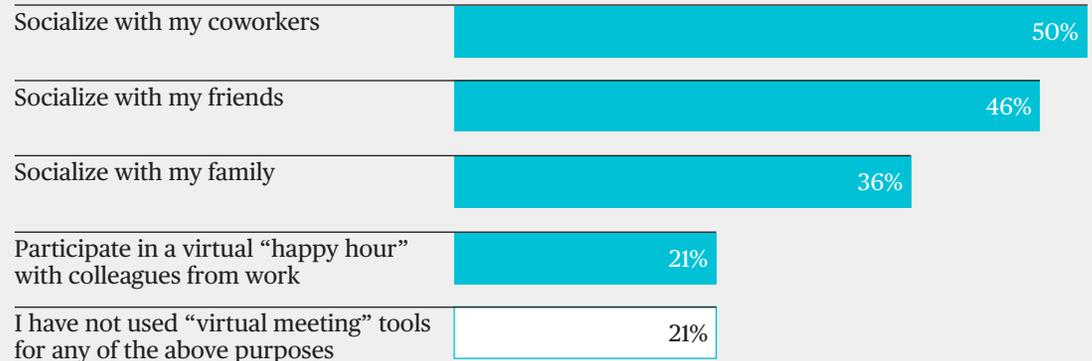
Working from home and social distancing hasn't prevented Americans from staying connected

Among the most interesting and arguably surprising findings from the survey is the degree to which Americans working from home are staying connected and socializing with friends, coworkers and family.

- Four out of five (79%) report having the same or more contact with friends. That includes 25% who say they are talking with friends more while working from home.
- Since working remotely, 90% of survey respondents report their social media activity is at the same or higher levels. Social media activity was up for both men and women as well as for all income groups and age cohorts.
- Nearly half of all respondents (46%) have used “virtual meeting” tools to socialize with friends.
- Virtual meetings have also become a popular way to stay socially connected with coworkers. Fully half of respondents report doing so. Usage is similar for men and women and across all income groups. Usage tends to be higher for younger workers.
- Videoconferencing is less popular as a tool to socialize with family. Just over one third (36%) report having done so. There are different possible explanations for this. Perhaps some respondents view videoconferencing as something to tolerate at work but avoid in family interactions. Alternatively, it could suggest that family members are less familiar with or likely to use virtual meeting tools than coworkers.
- Use of virtual meeting tools for socializing increases steadily with income. Some 37% of the middle class and 47% of the upper middle class have virtually socialized with friends via a videoconferencing tool. Among the wealthy it's 62%.
- The gap between respondents who use virtual meetings for work and those who use these tools to socialize is notable. At work they are ubiquitous: 85% regularly or sometimes use videoconferencing tools. Another 9% use them but rarely. That leaves 6% who never meet virtually for work. A much larger share – one in five (21%) – choose not to use videoconferencing to socialize.

Virtual meeting tools usage

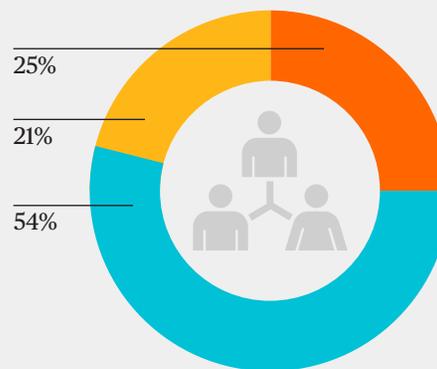
I have used “virtual meeting tools” to...



Staying connected while working from home

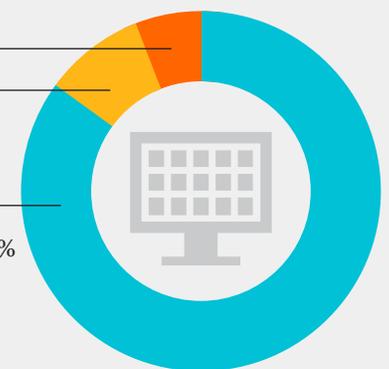
Talking with friends

More About the same Less



Share of respondents that use videoconferencing tools for work

Never: 6%
Rarely: 9%
Regularly/sometimes: 85%



Working from home greatly increases the risk of cyber attacks – and most workers aren’t concerned about it

As Americans shifted to working from home in vast numbers, cyber security experts, including those at Chubb, warned of elevated risks of cyber attacks. Recognizing the risk, many companies advised workers on how to minimize the risk. Yet less than half of consumers (46%) said they were concerned about cyber security while using tools to work remotely. What’s more, large numbers have not avoided the kind of activities that can elevate the risk of cyber attacks:

- Nearly half (49%) say they regularly or sometimes conduct business on personal devices or their personal email account.
- Well over half (57%) use their personal printer at home to print work-related documents. Among the wealthy segment it’s 74%.

About one in 10 wealthy respondents have been the victim of a cyber attack while working remotely

- The number of wealthy survey respondents who have been the victim of a cyber attack while working from home is notable: about one in ten.
- Among all respondents, 3% have experienced a cyber attack while working remotely. Of that group, 83% said they use their email or personal devices to conduct business and nearly nine in 10 (88%) use their personal printers for work business.
- The likelihood that a worker uses a personal device to conduct business declines with age. Among those 20-35 it’s 67%. For those 56-65 it is just 30%. Looking at the data by income, wealthy consumers are the most likely to do so: 65%.
- Only one in three report never using their personal devices for work business.

Cyber security concerns while working remotely

Concerned (NET) Not concerned (NET) Have experienced cyber attack



Overall just 3% of respondents have been hit by a cyber attack. But among the wealthy 11% have been attacked (see below).

Cyber attacks by income



Conduct company business on personal devices

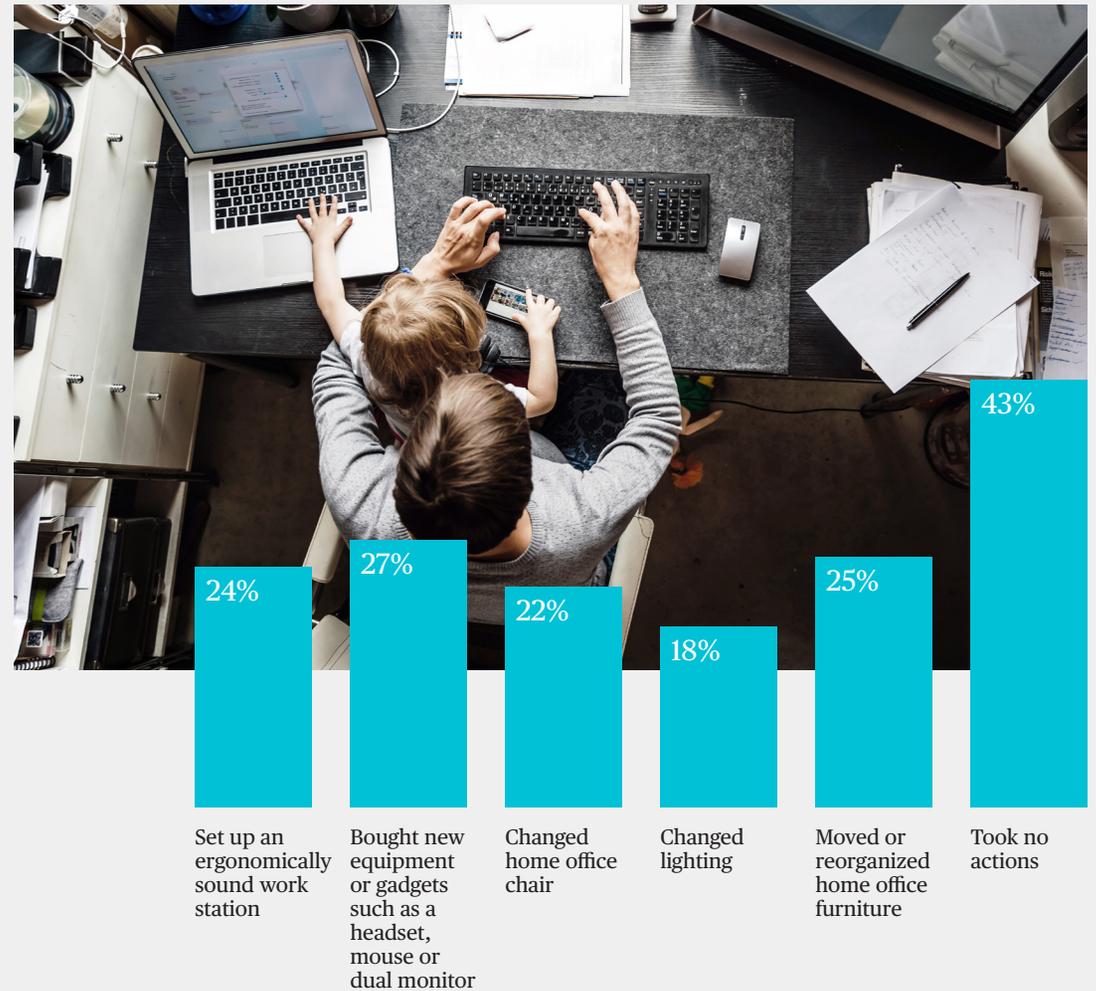


Working from home safely

Preparing their work-from-home space

Most Americans are working in a dedicated home office, living room or the kitchen table. We asked workers what, if any, actions they have taken to make their home workspace more comfortable or efficient (see chart at right).

- The plurality – 43% – did nothing.
- Two in five took one or two of the listed actions.
- 17% took three or more actions.



Workers are feeling the pain of working at home

More than two out of five Americans working from home report feeling new or increased pain in their shoulders, back or wrists since they started working from home. Younger workers were much more likely than older workers to experience this pain and discomfort. Half of those aged 20-35 reported such pain. Among those aged 56 to 65, it was 28%.

People are being more careful around the house

Fears of an injury that would necessitate a visit to the hospital or doctor in the middle of a pandemic led 63% of Americans to be more careful in their home. Perhaps surprisingly, younger workers reported being more careful than older workers. Some 68% of workers 20-35 said they were being more careful to avoid an injury. Among workers 56-65, it was only 54%. Some 70% of wealthy respondents were concerned about an injury.

Most people are ordering online to avoid visiting a store during a pandemic

By a nearly two-to-one majority (65% to 35%), Americans are ordering online to avoid visiting a store during a pandemic. The wealthy are most likely to be avoiding brick and mortar stores (74%).

Most people aren't concerned enough about the coronavirus to delay or avoid home repairs

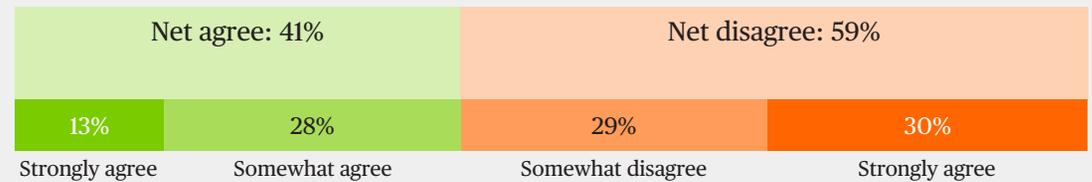
We asked two questions to gauge fears about potential exposure to COVID-19 in the home. A majority (54%) said they were not concerned about handling a plumbing emergency, internal leak or other problem in their home that needed immediate attention. Among the 46% who did have concerns, wealthier workers were the most worried, with 55% saying they had concerns.

A sizeable majority of respondents (58%) also shrugged off concerns about delaying home maintenance to avoid having plumbers, electricians, contractors or other service people inside their home during a pandemic.

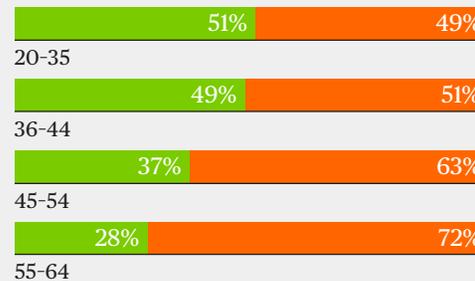
Experienced pain since working from home

■ Agree (NET) ■ Disagree (NET)

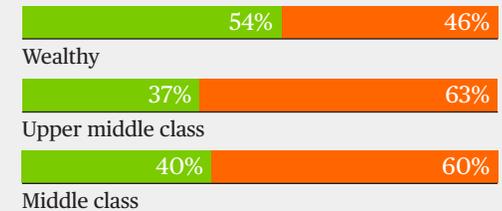
I have experienced new or increased pain in my shoulders, back or wrists since I started working from home



By age



By income



Lifestyle changes

Working from home hasn't stopped Americans from doing things they enjoy.

Watching TV. Americans are watching more TV in a work from home environment. More than half (56%) report watching more, a finding that was consistent across gender, income group and age. Among those aged 20-35, 62% say they are watching more. Overall, just 6% say they are watching less TV while 38% maintained their usual viewing habits.

Exercising. A very large majority – 82% – say they are exercising the same or more while working from home. Nearly two out of five (38%) say they are exercising more. The likelihood that a consumer was exercising more increases with their income and declines with their age.

Home improvement projects. With so many people stuck at home, how many focused on home improvement projects? Quite a few as it turns out. Some 87% say they are doing as many or more home improvement projects while staying at home. More than one third (36%) say they are spending more time on home improvement projects.

Reading. Despite all the extra TV watching, a significant part of the work from home population found time to read more. Overall, 34% reported they are reading more. The proportion of those reading more was similar across gender, age and income.

Playing video games. More than half of respondents (56%) kept up their level of video game playing with another 23% playing more. Among those playing more, men outpaced women 28% to 19%. Looking at income levels, no group was more enthusiastic than the wealthy about playing video games – 33% are playing more. This activity also showed the biggest generation gap of any question. Some 41% of those 20-35 are playing more while that's true of only 8% of 56-65 year olds.

Lifestyle changes

More About the same Less



Work from Home Appetites

Results show that Americans working from home are staying active – working, exercising and pursuing home improvement projects. At the same time, however, significant numbers of workers are eating more, snacking more and drinking more. The implications of these increased appetites on health and wellness is beyond the scope of this survey. But these trends indicate the need for further study.

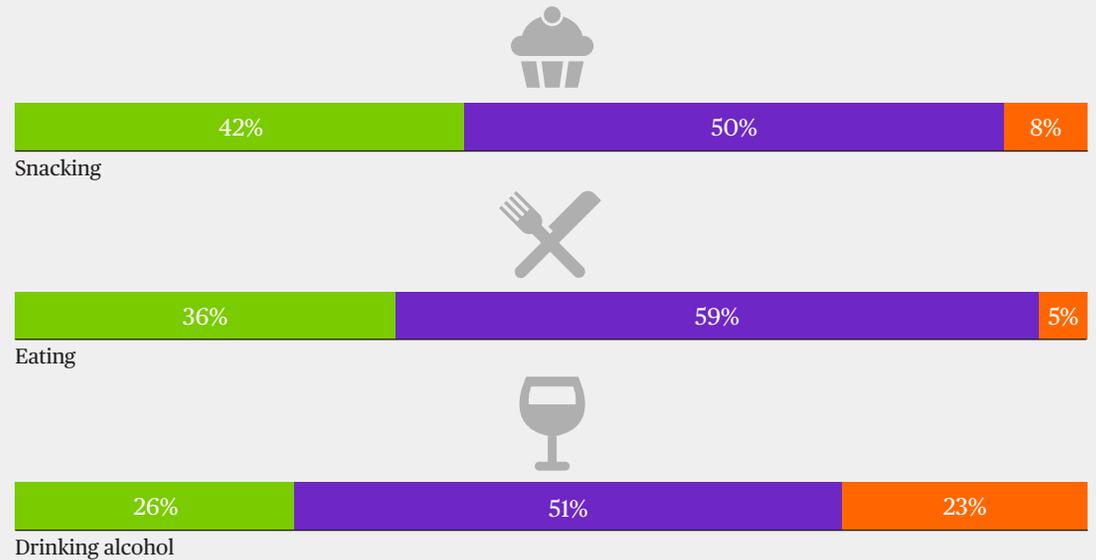
Snacking. At home, workers don't have access to the vending machine, but that hasn't stopped them from snacking. Some 92% report they are snacking as much or more while working from home. Some 42% say they are snacking more. Nearly half of the youngest group (20-35) is snacking more at home. Men and women are snacking more at equal levels.

Eating. One thing Americans working at home have not been doing much of is dieting: only one in 20 (5%) reported eating less while working from home. In fact, more than one-third (36%) say they are eating more at home. Women are slightly more likely to report eating more than men. Younger workers in particular have worked up a bigger appetite: 43% of the youngest cohort (20-35) are eating more, versus 28% of the 56-65 year old group. Overall, three out of five are maintaining their pre-COVID eating habits.

Drinking alcohol. About half of working-from-home Americans say their consumption of alcohol hasn't changed. But more than one in four (26%) say they are drinking more, a higher rate than the 23% who say they've cut back on their drinking. Drinking more seems to be correlated with age: drinking is up among 34% of those aged 20-35 but only up 15% among 56-65 year-olds.

Lifestyle changes

More About the same Less



Resources for employees working from home

The Chubb survey identified a number of risks related to working at home. Here is some additional information about risks related to cyber security and ergonomics. We've also included some tips on maintaining strong mental health and emotional resilience.



10 tips to stay cyber safe when you're working from home

Cyber criminals know that, with more people online, there are more ways to take advantage of vulnerabilities and mistakes to gain access to protected and personal information. If you're working virtually for a company or your kids are taking classes online, don't count on the business or school to take the lead in detecting malicious activity. Make sure you're doing your part too. Following these 10 tips may help you stay cyber safe, even in periods of uncertainty.

1. Ensure your remote access technology, software, and applications are up to date.

Remote access technologies have known vulnerabilities - and are all too often the weak link that cyber criminals use to gain access to your personal information. Make sure to update all software and applications, so that any known weaknesses are patched, and you and your family are better protected.

2. Only connect to the Internet through a secure network.

When you connect to a public network, any information you share online or via a mobile app could be accessed by someone else. When accessing confidential information from your employer, use a Virtual Private Network (VPN) to encrypt your activity. Most organizations provide a VPN to their employees to ensure secure, remote access for work use, and personal VPN accounts are available

from various service providers. If your kids are accessing a website for online learning, make sure your router software is up to date and you're using a strong password that only your family knows.

3. Use strong passwords.

Many people use the same or similar version of a password for everything, even between work and home. Unfortunately, this means hackers can reuse a single stolen password on multiple sites to unlock dozens of accounts. While remembering secure and complex passwords for every account can be difficult, it can help to use password management software, which provides strong, unique passwords for everything.

4. Use multifactor authentication.

Traditional user login and password accounts are easy for cyber criminals to crack. Whenever possible, set up multifactor authentication on your accounts. This requires you to provide at least two authenticating factors, or proofs of identity, before you can access protected data, giving you a second line of defense against criminal activity. This additional level of protection is essential when you are accessing networks remotely, because bad actors will have a harder time accessing a private network.

5. Only share information with actual friends and family on social media.

While you and your kids are stuck at home or practicing social distancing, you may want to turn to social media to connect with friends and family. Just make sure you're only sharing with people you know and use strong passwords. Cyber criminals constantly target social media accounts, so don't let them in yours.

6. Keep your smart toys and homes updated.

Bad actors are finding ways to hack into smart appliances, homes, and toys – especially if they are not protected with strong passwords. Change the default password and update the software regularly. Keep an eye on how your children use their smart toys and turn them off during private discussions.

7. Only click on links, open attachments, and download software from trusted resources.

While you may want to stay informed about the latest information, especially during periods of uncertainty, bad actors know this, and will attempt to take advantage of you by tricking you into thinking a malicious link is something important and informative. Once you click it, they can use that malicious link to gain access to your or your organization's private information, and/or freeze the computers or networks. If you're not sure about the source, go to the organization's website. If it's important, the information will be posted there as well.

8. Verify website URLs before sharing confidential information.

Bad actors can easily create fake websites in which both the URL and homepage look remarkably similar to a site you trust – like your healthcare provider, bank, or email provider. Instead of following a link in an email, type the URL in by hand. Also, make sure the site you visit has HTTPS in the URL; these sites are more secure than those with HTTP.

9. Don't respond to requests for information from unknown sources – especially if the request is for personally identifiable information or passwords.

Bad actors attempt to con people into sharing confidential information by pretending to be someone you know or work with. Take extra care to identify who you're sharing information with, before you share it – even if you think the request came from a trusted resource or organization. Don't feel rushed; take the time to research the request and whether it's appropriate before responding.

10. Make sure you're protected.

Chubb cyber insurance clients have access to premier consulting, investigative, and crisis management services to help prevent cyber incidents from happening and to effectively manage them if they do happen. Keep your family, identity, and personal information safe with a Chubb Cyber Protection policy.

How to create an ergonomic workspace

Whether you work from home full-time or just occasionally, a welcoming, well-lit, ergonomic home office can help keep you healthy, happy, and productive. On the other hand, a poorly equipped and designed workspace can lead to accidents and injuries. Whether you're updating your existing work space or creating a home office from scratch, these tips can help you create a safe, healthy environment when you need to work remotely.

The first step to establishing an ergonomic home office is setting up the right furniture and equipment in the right way. Start by following these guidelines:

Furniture. Your home office should be anchored by a comfortable, adjustable office chair that supports the curve of your back and enables your feet to rest flat and firmly on the floor. Your desk should be set at a height that enables you to work without straining or hunching over to use your computer. You may also want to consider investing in an adjustable height desk that enables you to switch easily between sitting and standing.

Technology. Depending on how much you work at your computer, using an ergonomic keyboard and mouse can reduce strain on your hands and wrists. As important, your keyboard and mouse should be placed so that when you work your arms hang loosely from the shoulder and bend 90 degrees at the elbow. To prevent neck and eye strain, position your monitor at arm's length, with the top of your monitor at eye-level.

Lighting. Your home office should have general and task lighting that fully illuminates the space without glare, shadows, or excessive brightness. You'll also want to minimize glare by placing your monitor perpendicular to windows and using blinds as needed.

To help set up an ergonomic workstation, follow Chubb's [“Ergonomics Checklist for Your Home Office”](#)

Tips to help maintain strong mental health and emotional resilience

Working from home in a pandemic presents unique challenges for each of us. In the context of this survey, Chubb decided to share some of the tips and best practices it has made available to employees in a work from home environment. These are not intended to be complete or definitive but rather a starting point to think about ways you can take care of yourself, take care of others and take care of business.

Understanding Your Benefits

Many employer benefit programs include services and resources to help manage stress, depression, anxiety, addiction and other mental health related issues. It's important to know what services are available to you and family members who may need support to help manage emotional well-being during the pandemic.

Taking Care of Yourself – at Home and While Working

There is only one way to stay resilient enough to win in the long run: take care of and pace yourself. You can start pacing your work activity and including self-care with these easy steps:

- Ritualize the beginning and end of the work day with an activity or task that is a daily habit, such as going outside for some exercise.
- Cultivate a positive work environment. Positive words for teamwork, kudos, praise, recognition can't be overused in this current state.
- Recognize the signs of burnout. Four of the most common are anxiety, low mood, irritability, disengagement, and exhaustion. Take a break when you start to notice you are running on empty.
- Take time to talk with a colleague and check in about their family or personal experience beyond the required work task; this will enhance the dialogue and connection between you.

- Practice empathy. Recognize the tendency to criticize others and actively attempt to reflect the imperfect experience of being human with kindness and compassion. Understand the other person's feelings; attempt to see behind the behavior and avoid misinterpretations and assumptions to connect to the more complex emotional experiences of one another.

Taking Care of Family Dynamics and Relationships

Even the healthiest relationships can experience strain during the COVID-19 pandemic. If you are sheltered-in-place or quarantined, you are certainly spending more time with whomever you are with – perhaps more than ever before. While it is great to have support and comfort when you are facing these difficult times, the stress may also increase the likelihood for arguments and confrontation. Some people are also navigating managing the care of elderly family members, children who were living independently being back in the family fold, and/or home schooling on top of working from home all of which create a variety of elements to the challenges of sheltering in place.

Suggestions for decreasing the strain on your relationships:

- Set up a regular forum to check in; clarify and adjust discrepancies in expectations.
- Schedule at least 30 minutes each day to focus on your family – make it fun by playing a game or getting outside together if possible.
- When things get heated take time to calm down.
- Express gratitude and appreciation.
- Create separate workspaces where possible.
- Establish your own time and space away from your partner and/or family.
- Plan a project together.
- Rekindle romance.

There are other highly relevant insights and perspectives from well-being experts and others. Among the resources that Chubb employees have found helpful are:

- Two books by Shawn Achor, *The Happiness Advantage: The Seven Principles of Positive Psychology That Fuel Success and Performance at Work* and *Big Potential: How Transforming the Pursuit of Success Raises Our Achievement, Happiness, and Well-Being* (published by Currency); various talks by Dr. Achor are also available on youtube.com.
- *Unlocking Us*, a podcast series by Dr. Brené Brown.
- *The Happiness Lab*, a podcast series by Dr. Laurie Santos.
- Articles, books and podcasts on parenting and family by Dr. Lisa Damour are available via the internet.

Methodology

The current research was conducted by Dynata, a leading global provider of first-party consumer and professional data. The survey was fielded between May 26 and June 4, 2020. The results are based on 1,202 completed surveys. In order to qualify, respondents were screened to be residents of the United States, 20 to 65 years of age, and currently employed with a minimum household income of \$50,000. In addition, respondents must have started working remotely as a result of COVID-19. Retirees, unemployed and furloughed employees are excluded from the current research. The margin of error is +/- 3%. A demographic breakdown of respondents is as follows:

Gender:

- Male (49%)
- Female (51%)

Age:

- 20 to 35 (25%)
- 36 to 45 (25%)
- 46 to 55 (25%)
- 56 to 65 (25%)

Regions:

- Midwest (24%)
- Northeast (19%)
- West (25%)
- South (32%)

Socioeconomic Status:

- Middle class: \$50,000-\$99,000 (41%)
- Upper middle class: \$100,000-\$499,000 (42%)
- Wealthy: \$500,000 or more (17%)

About Chubb

With operations in 54 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly. The company is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. Parent company Chubb Limited is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index. Chubb maintains executive offices in Zurich, New York, London, Paris and other locations, and employs approximately 33,000 people worldwide.

Additional information can be found at: www.chubb.com

Contact:

Jeffrey Zack
Jeffrey.zack@chubb.com
212-827-4444