Chubb
550 Madison Avenue
New York, NY

chubb.com
@Chubb

News Release

Chubb Launches AI-Powered Embedded Insurance Engine

Chubb Studio's new AI capability personalizes insurance offers, boosting digital partner revenue and data-driven insights

New York – November 12, 2025 – Chubb, a world leader in insurance, debuted today a new AI-powered optimization engine within Chubb Studio, its global technology platform for embedded insurance distribution partnerships, at the Singapore Fintech Festival. The new capability uses proprietary AI to analyze data and deliver personalized insurance offerings at the point of sale, making it one of the first solutions of its kind available to digital distribution partners in the insurance industry.

The optimization engine will enable Chubb's partners to increase customer engagement and build stronger brand loyalty with measurable growth by aligning protection solutions with the unique needs of their customer base. Consumers gain access to simple, highly curated insurance options offered from the platforms and apps that they trust and within everyday digital experiences, providing peace of mind when it matters most.

"The launch of the Chubb Studio optimization engine represents a significant leap forward in how we empower our digital distribution partners to engage their customers, increase conversion and build financial resilience through highly relevant insurance protection," said Sean Ringsted, Chief Digital Business Officer at Chubb. "By combining data-driven insights with Chubb's breadth of products and deep industry and regional market expertise, we're enabling unique insights for our partners, and delivering tailored insurance products and services that drive results."

Chubb Studio enables digital platforms worldwide to seamlessly integrate insurance products into their customer journeys via APIs and SDKs. The new capability combines data-driven insights, click-to-engage technology and direct marketing strategies. These market-leading tools empower Chubb's partners to offer the most relevant products — such as phone damage, travel, or hospital cash and life protections — through marketing campaigns based on their specific customer personas.

Key features of Chubb Studio's AI optimization engine include:

- **Personalized Recommendations:** Artificial intelligence-driven data insights identify customer personas and recommend products and engagement channels tailored to individual needs.
- **Click-to-Engage Technology**: A frictionless way for customers to instantly engage with a trusted advisor via phone, video or text to learn more about higher-value, complex insurance products.

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- **Flexible Integration Models:** The platform offers three integration options— Chubb managed, partner managed and hybrid —allowing partners to choose the level of control and data sharing that best suit their needs.
- **Data-Driven Insights:** Performance data is analyzed in real-time, feeding back into the recommendation model to continuously refine and enhance insurance marketing campaigns.

"This latest Chubb Studio innovation underscores our commitment to providing the latest technology to benefit our digital partners and their customers," Ringsted added. "It's about delivering customer-first experiences through precision, personalization, and innovation."

For more information about Chubb Studio, visit studio.chubb.com.

About Chubb
Chubb is a world leader in insurance. 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. The company is 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 employs approximately 43,000 people worldwide. Additional information can be found at: www.chubb.com.

Chubb Media Contact
mediarelations@chubb.com

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