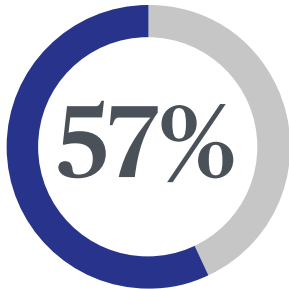
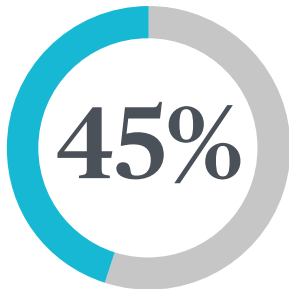


Chubb 2021 Valuable Collections Survey:

Wine & Spirits Collecting Trends



57% of wine collectors purchased a bottle of wine worth more than \$100



45% of spirits collectors purchased a bottle of spirits worth more than \$100

In Good Taste

When purchasing a new wine or spirit, flavor/taste is the most important factor for wine and spirits collectors.



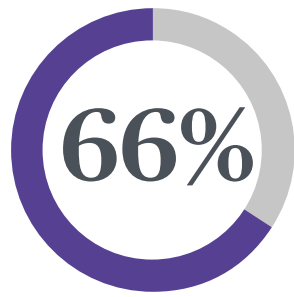
According to Chubb's inaugural survey of American collectors, many enthusiasts and collectors of wine and spirits grew their collections this past year.

A passion for collecting

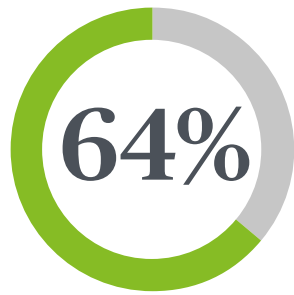
Passion is a primary motivator for wine and spirits collectors: 62% percent of wine collectors say their love of wine prompted them to start a wine collection, and 54% of spirits collectors say their love of spirits prompted them to start a spirits collection. Having said that, they also see the investment potential in their collections.

In the year ahead, which of the following valuable articles might you purchase for your own personal pleasure or as an investment, assuming you had the necessary funds to do so?





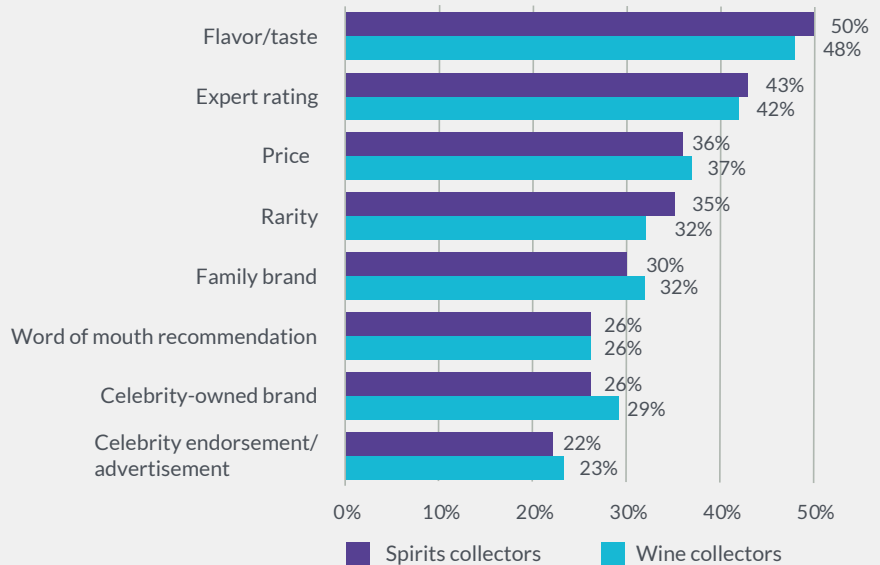
66% of wine collectors recently started collecting wine



64% of spirits collectors recently began collecting spirits

If you are interested in learning more about collecting or how to protect your collection, visit <https://www.chubb.com/us-en/individuals-families/clients/valuable-articles-coverage.html>

When purchasing a new wine or spirit in general, what is most important to you?



Starting and growing collections

Data reveals that many wine and spirits collectors are newer to collecting.

Additionally, new and current wine and spirits collectors appear to be dabbling in new areas of collecting: 46% of wine collectors recently started collecting spirits and 51% of spirits collectors recently began collecting wine.

Whether they're new or seasoned, wine and spirits collectors should work with their insurance agent or broker to purchase a valuable articles policy to keep their collections protected. Compared to a traditional homeowners policy, valuable articles coverage is more robust and can cover damage during shipping and transit, accidental breakage, off-site storage, and cellular power outages or mechanical breakdowns, and include higher limits associated with fire, theft and water damage.

Methodology

This snapshot of data is part of the first survey by Chubb measuring collectors' approaches and behaviors toward valuable articles trends and risk. "Wine collectors" and "spirits collectors" are defined as adults 18 and older, with a household income of more than \$50,000, who self-describe as collectors or enthusiasts of wine and spirits, respectively, and have purchased a valuable article (art, jewelry, watches, etc.) in the past year. Conducted by Dynata, a global online market research firm, the online survey was fielded between June 21 and July 13, 2021.

The results are based on 730 completed surveys of wine collectors and 661 spirits collectors. Demographic breakdowns follow:

Wine Collectors

Gender:

- Male (48%)
- Female (51%)
- Non-binary/Prefer Not to Answer (1%)

Age:

- 18-24 (20%)
- 25-34 (31%)
- 35-44 (29%)
- 45-54 (10%)
- 55+ (10%)

Regions:

- Midwest (18%)
- Northeast (18%)
- West (25%)
- South (40%)

Socioeconomic Status:

- Middle Class (33%)
- Upper Middle Class (35%)
- Mass Affluent (18%)
- High-Net-Worth (14%)

Spirits Collectors

Gender:

- Male (52%)
- Female (47%)
- Non-binary/Prefer Not to Answer (1%)

Age:

- 18-24 (20%)
- 25-34 (30%)
- 35-44 (31%)
- 45-54 (10%)
- 55+ (9%)

Regions:

- Midwest (17%)
- Northeast (17%)
- West (24%)
- South (42%)

Socioeconomic Status:

- Middle Class (33%)
- Upper Middle Class (35%)
- Mass Affluent (17%)
- High-Net-Worth (15%)

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