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Form 4										
November 16, FORM Check this if no longer subject to Section 16. Form 4 or Form 5 obligations may continu <i>See</i> Instruct 1(b).	4 UNITE	EMENT O pursuant to s 17(a) of the	STATES SECURITIES AND EXCHANGE COMMISSION Washington, D.C. 20549 ENT OF CHANGES IN BENEFICIAL OWNERSHIP OF SECURITIES suant to Section 16(a) of the Securities Exchange Act of 1934, a) of the Public Utility Holding Company Act of 1935 or Section 30(h) of the Investment Company Act of 1940							PROVAL 3235-0287 January 31, 2005 average rs per 0.5
(Print or Type Rea	sponses)									
COX ROBERT C Symb			2. Issuer I Symbol CHUBB		Ticker or T C B]	Trading	>	5. Relationship of Reporting Person(s) to Issuer		
(Last) (First) (Middle) 3. Date (Month/			3. Date of I (Month/Da 11/12/200	y/Year)	unsaction		1	(Check all applicable) <u></u> Director <u></u> 10% Owner <u></u> Officer (give title <u></u> Other (specify below) EVP C&S Div. Federal		
WADDEN N	(Street)	-	4. If Amene Filed(Month		-			6. Individual or Joi Applicable Line) _X_ Form filed by O Form filed by M	ne Reporting Pe	rson
(City)	(State)	y (Zip)						Person		
1.Title of Security (Instr. 3)	. ,	n Date 2A. De Year) Execut any		3. Transacti Code (Instr. 8)	4. Securi ion(A) or D (Instr. 3,	ities A ispose 4 and (A) or	cquired ed of (D)	ired, Disposed of, 5. Amount of Securities Beneficially Owned Following Reported Transaction(s) (Instr. 3 and 4)	6. Ownership Form: Direct (D) or Indirect (I) (Instr. 4)	ly Owned 7. Nature of Indirect Beneficial Ownership (Instr. 4)
COMMON	11/12/2004			X	1,200	(D) A	\$ 41.03	17,041	D	
COMMON	11/12/2004			F	665	D	\$ 73.97	16,376	D	
COMMON								2,864.92	Ι	By ESOP
COMMON								581	Ι	By Spouse

Reminder: Report on a separate line for each class of securities beneficially owned directly or indirectly.

Persons who respond to the collection of SEC 1474 information contained in this form are not (9-02)

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required to respond unless the form displays a currently valid OMB control number.

Table II - Derivative Securities Acquired, Disposed of, or Beneficially Owned (e.g., puts, calls, warrants, options, convertible securities)

1. Title of Derivative Security (Instr. 3)	2. Conversion or Exercise Price of Derivative Security	3. Transaction Date (Month/Day/Year)	3A. Deemed Execution Date, if any (Month/Day/Year)	4. Transa Code (Instr. 3		Secu Secu Acqu (A) c Disp (D)	rities nired or osed of r. 3, 4,	6. Date Exercisable and Expiration Date (Month/Day/Year)		7. Title and Ar Underlying Se (Instr. 3 and 4
				Code	V	(A)	(D)	Date Exercisable	Expiration Date	Title
STOCK OPTION	\$ 41.03	11/12/2004		С			1,200	06/09/1997	06/08/2005	COMMON
PERFORMANCE SHARE (2)	\$ 0 <u>(2)</u>							(2)	(2)	COMMON
PERFORMANCE SHARES	\$ 0							08/08/1988	03/31/2005	COMMON
RESTRICTED STOCK UNIT (3)	\$ 0 <u>(3)</u>							<u>(3)</u>	(3)	COMMON
STOCK OPTION	\$ 71							11/02/2001	06/08/2004	COMMON
STOCK OPTION	\$ 48.75							03/01/1998	02/27/2006	COMMON
STOCK OPTION (1)	\$ 60.75							03/06/1999	03/05/2007	COMMON
STOCK OPTION (1)	\$ 78.97							03/05/2000	03/04/2008	COMMON
STOCK OPTION	\$ 59.78							03/11/2001	03/10/2009	COMMON
STOCK OPTION (1)	\$ 57.69							11/10/2002	11/10/2009	COMMON
STOCK OPTION (1)	\$ 57.69							11/10/2003	11/10/2009	COMMON
STOCK OPTION	\$ 47.97							03/02/2002	03/02/2010	COMMON
STOCK OPTION (1)	\$ 70.85							03/01/2003	03/01/2011	COMMON

STOCK OPTION	\$ 73.68	03/07/2003	03/07/2012	COMMON
STOCK OPTION	\$ 73.68	03/07/2004	03/07/2012	COMMON
STOCK OPTION	\$ 46.05	03/06/2004	03/06/2013	COMMON
STOCK OPTION (1)	\$ 46.05	03/06/2005	03/06/2013	COMMON

Reporting Owners

Reporting Owner Name / Address	s Relationships						
	Director	Director 10% Owner Officer		Other			
COX ROBERT C 15 MOUNTAIN VIEW ROAD P.O. BOX 1615 WARREN, NJ 070611615			EVP C&S Div. Federal				
Signatures							
By: Patricia S. Tomczyk, POA	11/16	/2004					

**Signature of Reporting Person

Explanation of Responses:

* If the form is filed by more than one reporting person, *see* Instruction 4(b)(v).

Date

- ** Intentional misstatements or omissions of facts constitute Federal Criminal Violations. See 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) All Stock Options are granted in tandem with tax withholding rights.
- (2) Represents 200% of the target performance share award, which is the maximum number of shares issuable under this award for the performance cycle ending December 31, 2006.
- (3) Restricted Stock Units generally cliff vest on the third anniversary of the grant date.

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *see* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.