Monthly Report | Susep Data November 2021

BB SEGUROS | Insurance

Premiums written | Monthly figures

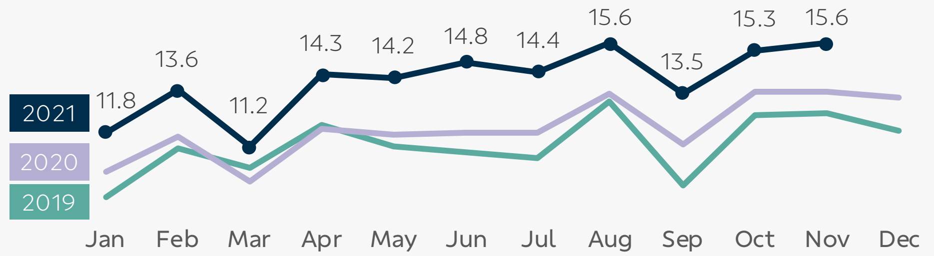
R$ million	BB Seguridade Nov/21	BB Seguridade Chg. On Nov/20	Market ex-BBSE Nov/21	Market ex-BBSE Chg. On Nov/20
Term Life	312	15.4%	1,949	17.6%
Credit Life	140	(37.9%)	1,068	(7.3%)
Mortgage life	24	0.5%	422	14.6%
Rural	419	9.3%	216	9.3%
Home	31	37.8%	367	19.8%
Commercial lines	46	71.2%	876	10.5%
Total[1]	**974**	**2.0%**	**6,356**	**11.9%**

Premiums written | Year-to-date figures

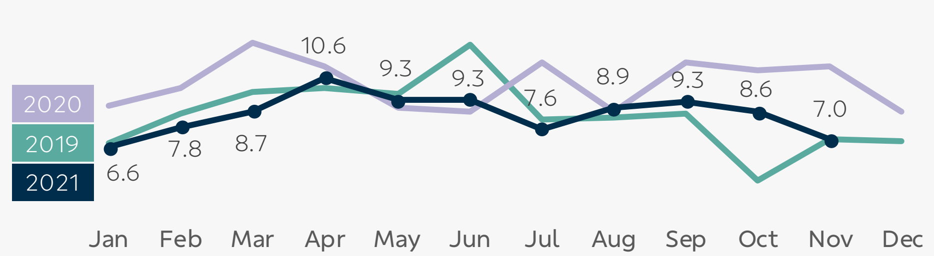
R$ million	BB Seguridade 11M21	BB Seguridade Chg. On 11M20	Market ex-BBSE 11M21	Market ex-BBSE Chg. On 11M20
Term Life	3,193	17.8%	20,281	12.7%
Credit Life	1,945	(18.5%)	12,427	11.9%
Mortgage life	263	(0.7%)	4,375	13.5%
Rural	4,910	34.1%	4,127	43.2%
Home	286	21.9%	3,644	13.5%
Commercial lines	398	35.1%	9,005	14.5%
Total[1]	**10,999**	**15.2%**	**69,922**	**15.8%**

Average daily premiums (R$ mm)

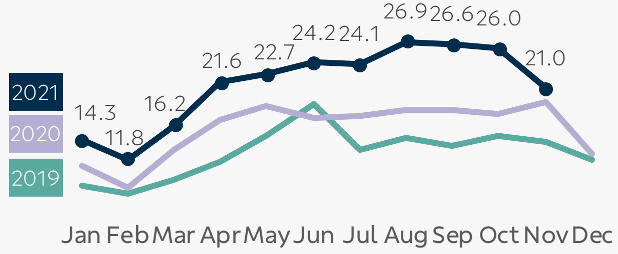
Term life



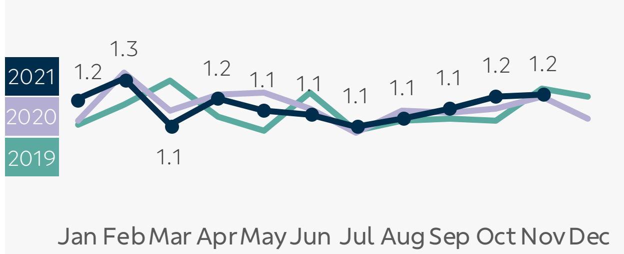
Credit life



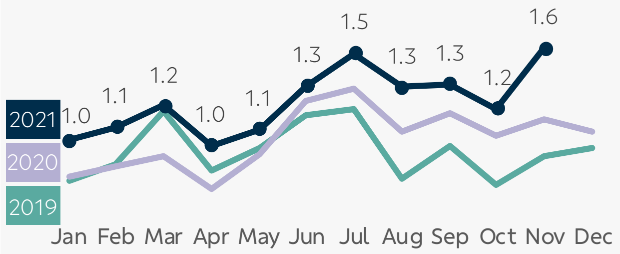
Rural



Mortgage life



Home



Highlights of the month

In **term life**, the premiums written increased 15.4% YoY, sustained by the evolution of new sales.

The **credit life** insurance decreased 37.9% YoY, explained by the reduction in average premium.

Rural insurance increased 9.3% YoY, driven by rural lien insurance (+58.9%) and credit life for farmers (+22.7%). On the other hand, premiums written of crop insurance decreased 21.9% YoY.

[1]Including other segments (more details on page 3).

BB SEGUROS | Pension Plans

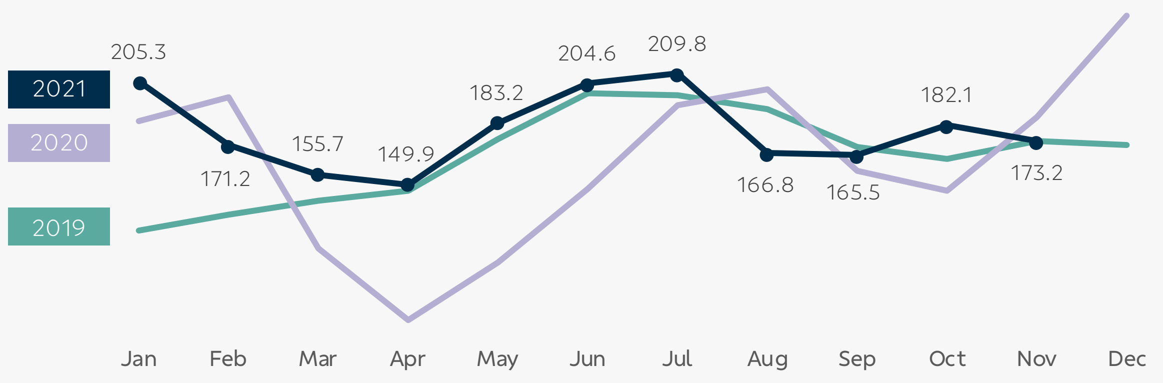
Operating performance Monthly figures

R$ billion	BB Seguridade Nov/21	BB Seguridade Chg. On Nov/20	Market ex-BBSE Nov/21	Market ex-BBSE Chg. On Nov/20
Contributions	3	(7.0%)	8	22.8%
Reserves	310	2.9%	751	6.7%

Operating performance Year-to-date figures

R$ billion	BB Seguridade 11M21	BB Seguridade Chg. On 11M20	Market ex-BBSE 11M21	Market ex-BBSE Chg. On 11M20
Contributions	41	14.4%	83	15.6%
Reserves	310	2.9%	751	6.7%

Average daily contributions (R$ mm)



In November, the **pension plans contributions** dropped 7.0% compared to November 2020, with a lower contribution of sporadic plans.

BB SEGUROS | Premium Bonds

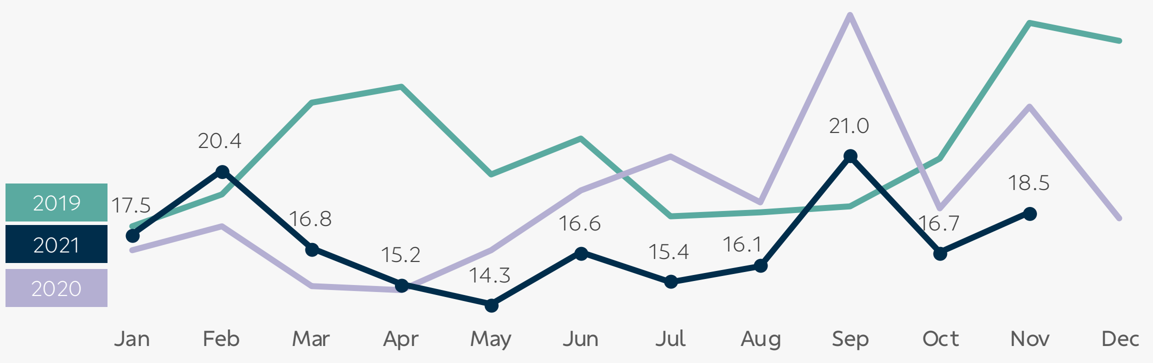
Operating performance Monthly figures

R$ million	BB Seguridade Nov/21	BB Seguridade Chg. On Nov/20	Market ex-BBSE Nov/21	Market ex-BBSE Chg. On Nov/20
Premium bonds collection	369	(20.5%)	1,801	18.7%
Technical reserves	7,885	(5.1%)	25,335	5.0%

Operating performance Year-to-date figures

R$ million	BB Seguridade 11M21	BB Seguridade Chg. On 11M20	Market ex-BBSE 11M21	Market ex-BBSE Chg. On 11M20
Premium bonds collection	3,894	(11.1%)	18,294	10.9%
Technical reserves	7,885	(5.1%)	25,335	5.0%

Average daily collections (R$ mm)



The **premium bonds collections** were down 20.5% YoY, explained by a lower number of bonds sold, partially offset by higher average ticket. Compared to the previous month, collections was 10.9% higher, boosted by the commercial campaign "Black Friday" carried out in BB network.

Brasilseg

Company name | Code:

Brasilseg Companhia de Seguros | 6785

Aliança do Brasil Seguros S.A. | 6211

Premiums written – Insurance | Premiums and claims

Acess: http://www2.susep.gov.br/menuestatistica/SES/principal.aspx / Operações / Seguros: Prêmios e Sinistros

Codes by segment:

Term life: 0929, 0936, 0969, 0980, 0981, 0982 0984, 0990, 0991, 0993, 1329, 1336, 1369, 1380, 1381, 1384, 1390, 1391.

Credit life: 0977, 1377.

Mortgage life: 1061, 1065, 1066, 1068.

Rural:

Crop insurance: 1101, 1102.

Rural lien: 1162, 1163.

Credit life for farmers: 1109, 1198.

Others: 1103, 1104, 1105, 1106, 1107, 1108, 1130, 1164.

Home: 0114, 0116.

Corporate/commercial lines: 0111, 0112, 0115, 0118, 0141, 0171, 0378, 0457, 0627, 0658, 0711, 0739, 0740, 0743, 0745, 0746, 0747, 0748, 0749, 0750, 0819, 0859, 0860, 0870, 1279, 1602.

Others: 0167, 0173, 0196, 0234, 0272, 0274, 0310, 0313, 0351, 0433, 0435, 0437, 0588, 0589, 0621, 0622, 0628, 0632, 0638, 0652, 0654, 0655, 0656, 0775, 0776, 1417, 1428, 1433, 1528, 1535, 1597, 1601, 1872, 2293.

Brasilprev

Company name | Code:

Brasilprev Seguros e Previdência S.A. | 4707

Contributions – Financial Statements | Income Statement (“DRE”)

Revenues from pension and insurance (“Rendas de contribuições e prêmios | Planos de Aposentadoria”)

Reserves – Financial Statements | Liabilities (“Passivo”)

Technical reserves insurance + technical reserves private pension (“Vida com Cobertura Por Sobrevivência + Provisões Técnicas Previdência Complementar”)

Acess: http://www2.susep.gov.br/menuestatistica/SES/principal.aspx / Empresas / Seguradoras: Demonstrações Contábeis

Brasilcap

Company name | Code:

Brasilcap Capitalização S.A. | 20141

Collections – Financial Statement | Income Statement (“DRE”)

Premium bonds collection – premium bonds cancellations (“Arrecadação com Títulos de Capitalização – Devolução e Cancelamento de Títulos de Capitalização”)

Reserves – Financial Statements | Liabilities (“Passivo”)

Technical reserves premium bonds (“Provisões Técnicas Capitalização”)

Acess: http://www2.susep.gov.br/menuestatistica/SES/principal.aspx / Empresas / Capitalização: Demonstrações Contábeis

Disclaimer

This report was prepared by BB Seguridade Participações S.A. and aims to provide a guidance on the monthly commercial performance of its investees, based exclusively on public data provided by the Statistics System of the Superintendence of Private Insurance – Susep, available at http://www2.susep.gov.br/menuestatistica/SES/principal.aspx.

It is worth mentioning that the figures in this report are determined in the accounting standard adopted by Susep, named Susep GAAP, and may differ from those discloses in BB Seguridade’s MD&A and quartely Financial Statements, which adopted the internacional rules and standards (International Financial Reporting Standards – IFRS), issued by International Accounting Standards Board (IASB).

In this report, any events that could be considered as non-recurring were not segregated. Additional information will be detailed exclusively in the MD&A.