

Monthly Report | Susep Data November 2022



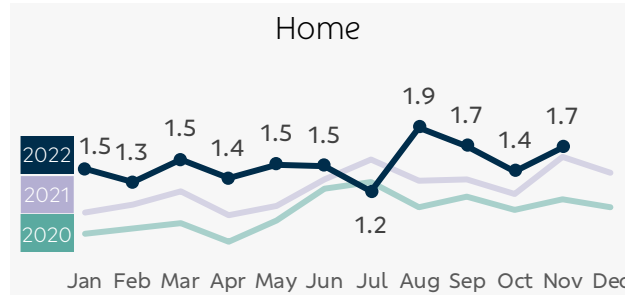
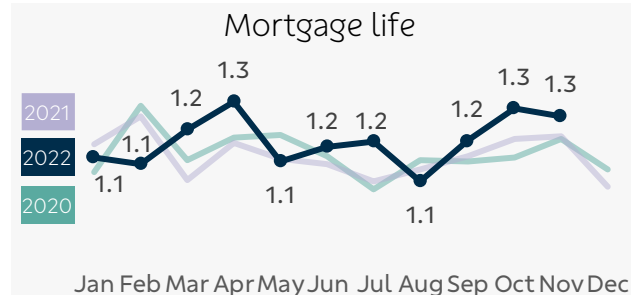
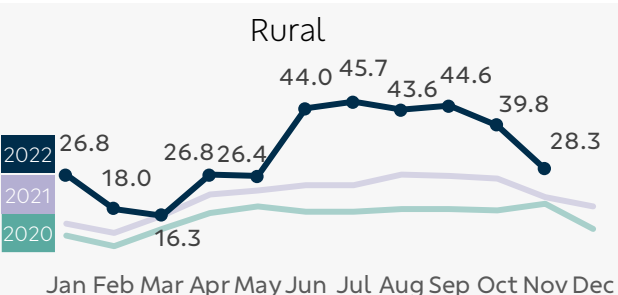
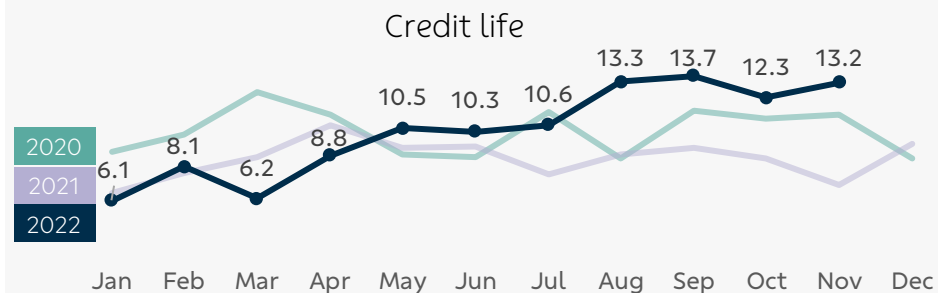
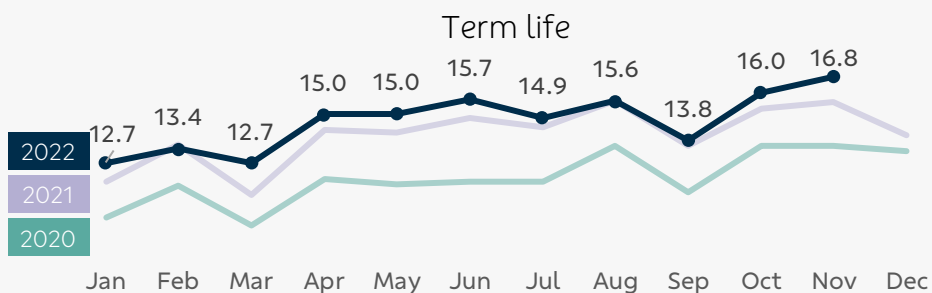
Premiums written | Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE		
	Nov/22	Chg. On Nov/21	Nov/22	Chg. On Nov/21	
Term Life	336	7.7%	2,170	11.3%	
Credit Life	265	88.8%	1,090	2.1%	
Mortgage life	25	4.5%	477	13.1%	
Rural	566	34.9%	252	16.7%	
Home	33	6.1%	411	12.0%	
Commercial lines	64	40.4%	967	7.4%	
Total¹	1,290	32.5%	7,166	12.7%	

Premiums written | Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE		
	11M22	Chg. On 11M21	11M22	Chg. On 11M21	
Term Life	3,363	5.3%	23,282	14.8%	
Credit Life	2,355	21.1%	13,044	5.0%	
Mortgage life	272	3.4%	4,957	13.3%	
Rural	7,538	53.5%	5,152	24.8%	
Home	345	20.7%	4,200	15.3%	
Commercial lines	525	32.1%	10,528	14.1%	
Total¹	14,409	31.0%	80,775	15.5%	

Average daily premiums (R\$ mm)



Highlights of the month

The premiums written of **term life** grew by 7.7% YoY, due to the increase of sales volume.

In **credit life** the premiums written improved 88.8% over November 2021 and 7.7% on October 2022, with a higher volume of sales and better cancellation level.

The premiums of **rural** segment grew 34.9% YoY. The performance is explained mainly by the increase of 59.7% and 29.4% in credit life for farmers and rural lien, respectively.

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

BB SEGUROS | Pension Plans

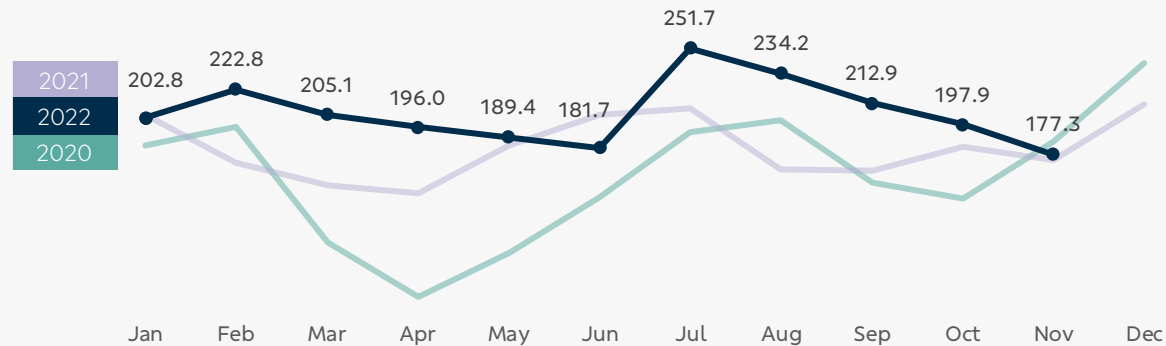
Operating performance Monthly figures

R\$ billion	BB Seguridade		Market ex-BBSE	
	Nov/22	Chg. On Nov/21	Nov/22	Chg. On Nov/21
Contributions	4	2.4%	7	(8.0%)
Reserves	341	9.8%	858	14.3%

Operating performance Year-to-date figures

R\$ billion	BB Seguridade		Market ex-BBSE	
	11M22	Chg. On 11M21	11M22	Chg. On 11M21
Contributions	47	16.1%	91	10.2%
Reserves	341	9.8%	858	14.3%

Average daily contributions (R\$ mm)



In November, the **pension plans contributions** were up 2.4% YoY, due to the evolution in the number of both periodic and sporadic plans, as well as the higher average ticket of periodic plans.

BB SEGUROS | Premium Bonds

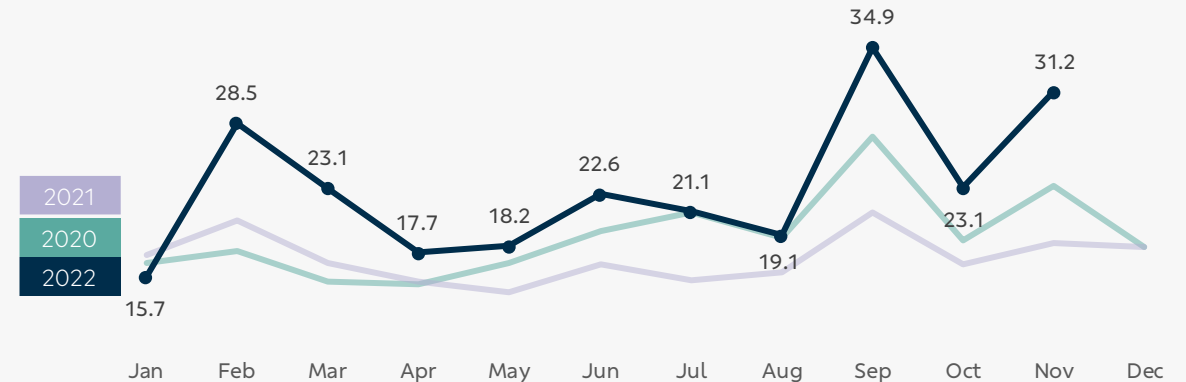
Operating performance Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE	
	Nov/22	Chg. On Nov/21	Nov/22	Chg. On Nov/21
Premium bonds collection	624	68.8%	1,922	6.7%
Technical reserves	9,333	18.4%	27,462	8.4%

Operating performance Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE	
	11M22	Chg. On 11M21	11M22	Chg. On 11M21
Premium bonds collection	5,292	35.9%	20,634	12.8%
Technical reserves	9,333	18.4%	27,462	8.4%

Average daily collections (R\$ mm)



The **premium bonds collections** increased 68.8% YoY, performance attributed mainly to the higher average ticket of unique payment bonds.

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.