Monthly Report | Susep Data December 2022

BB SEGUROS | Insurance

Premiums written | Monthly figures

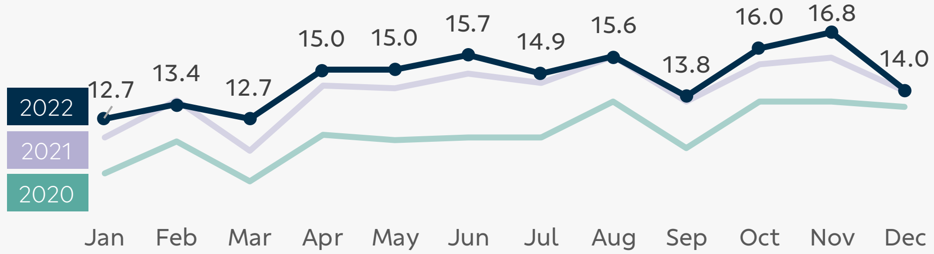
R$ million	BB Seguridade Dec/22	BB Seguridade Chg. On Dec/21	Market ex-BBSE Dec/22	Market ex-BBSE Chg. On Dec/21
Term Life	309	(4.2%)	2,334	6.5%
Credit Life	377	72.7%	1,010	(7.9%)
Mortgage life	25	3.0%	427	0.1%
Rural	558	31.3%	231	34.2%
Home	32	(2.5%)	409	10.3%
Commercial lines	58	42.8%	1,151	22.9%
Total[1]	**1,360**	**27.8%**	**7,878**	**9.3%**

Premiums written | Year-to-date figures

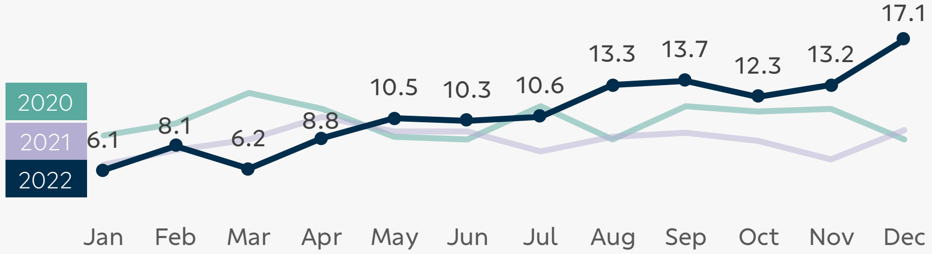
R$ million	BB Seguridade 2022	BB Seguridade Chg. On 2021	Market ex-BBSE 2022	Market ex-BBSE Chg. On 2021
Term Life	3,672	4.5%	25,616	14.0%
Credit Life	2,732	26.3%	14,054	3.9%
Mortgage life	297	3.4%	5,384	12.1%
Rural	8,096	51.8%	5,382	25.2%
Home	376	18.3%	4,610	14.8%
Commercial lines	583	33.1%	11,679	14.9%
Total[1]	**15,769**	**30.7%**	**88,653**	**14.9%**

Average daily premiums (R$ mm)

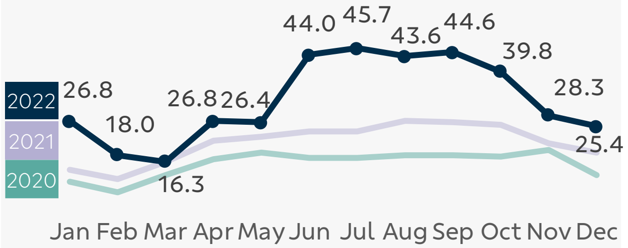
Term life



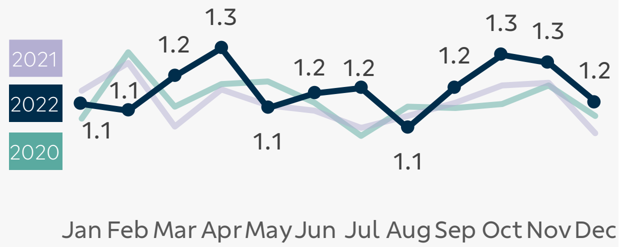
Credit life



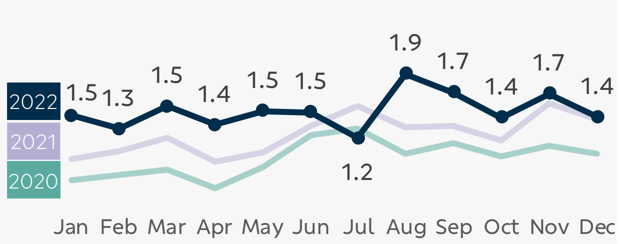
Rural



Mortgage life



Home



Highlights of the month

The premiums written of **term life** insurance decreased by 4.2% YoY, with a retraction in policy renewals, partially offset by the higher sales volume. Despite the monthly decline, the accumulated growth for the year was 4.5%.

In **credit life** the premiums written improved 72.7% on December 2021 accelerating 42.4% on November 2022, led by sales volume and lower cancellation level. The strong commercial performance this month reflects the accumulated figure for the year, up 26.3% compared to 2021.

The premiums of **rural** segment grew 31.3% YoY, due to credit life for farmers up 51.8% and rural lien up 30.0%. The higher demand, combined with the stronger "Plano Safra" for the crop cycle 2022/23, led premiums of rural to a substantial growth of 51.8% in the year.

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

BB SEGUROS | Pension Plans

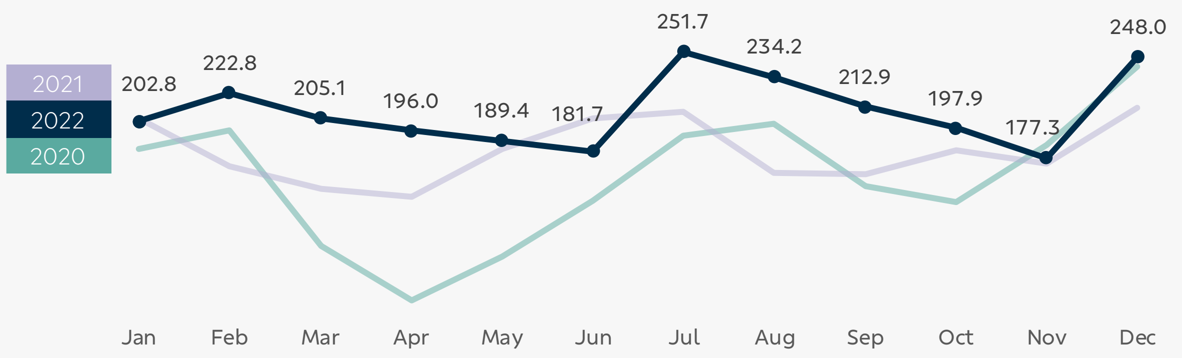
Operating performance Monthly figures

R$ billion	BB Seguridade Dec/22	BB Seguridade Chg. On Dec/21	Market ex-BBSE Dec/22	Market ex-BBSE Chg. On Dec/21
Contributions	5	11.6%	10	(3.5%)
Reserves	344	9.8%	867	14.0%

Operating performance Year-to-date figures

R$ billion	BB Seguridade 2022	BB Seguridade Chg. On 2021	Market ex-BBSE 2022	Market ex-BBSE Chg. On 2021
Contributions	53	15.7%	101	8.6%
Reserves	344	9.8%	867	14.0%

Average daily contributions (R$ mm)



In December, the **pension plans contributions** were up 11.6% YoY and accelerated MoM, due to the evolution in the sales volume and average ticket of both periodic and sporadic plans.

In 2022, the performance was even stronger, with gross inflow growing 15.7% YoY.

BB SEGUROS | Premium Bonds

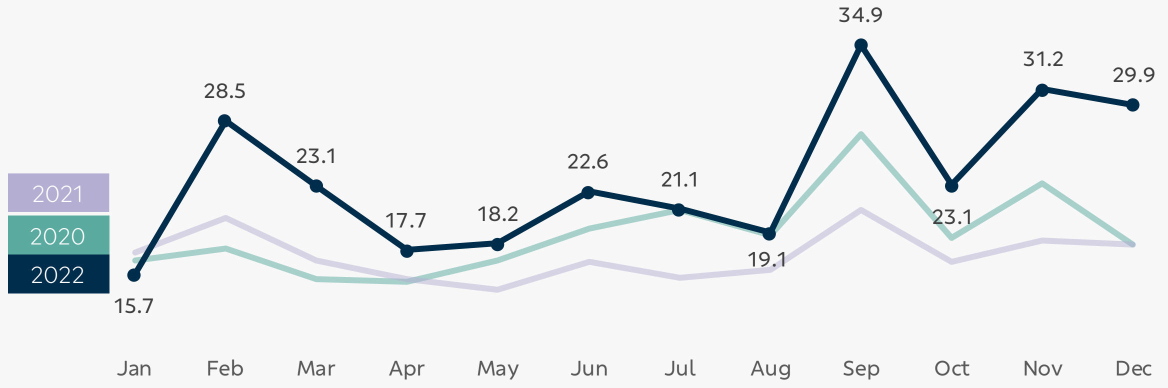
Operating performance Monthly figures

R$ million	BB Seguridade Dec/22	BB Seguridade Chg. On Dec/21	Market ex-BBSE Dec/22	Market ex-BBSE Chg. On Dec/21
Premium bonds collection	657	57.8%	1,810	7.3%
Technical reserves	9,608	22.0%	27,585	9.1%

Operating performance Year-to-date figures

R$ million	BB Seguridade 2022	BB Seguridade Chg. On 2021	Market ex-BBSE 2022	Market ex-BBSE Chg. On 2021
Premium bonds collection	5,949	38.0%	22,443	12.3%
Technical reserves	9,608	22.0%	27,585	9.1%

Average daily collections (R$ mm)



The **premium bonds collections** increased 57.8% YoY, mainly due to the higher average ticket of unique payment bonds.

In the year, the collections were up 38.0%, explained by the higher average ticket of unique payment bonds and the expansion of monthly payment bonds sales.

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.