Monthly Report | Susep Data April 2023

BB SEGUROS | Insurance

Premiums written | Monthly figures

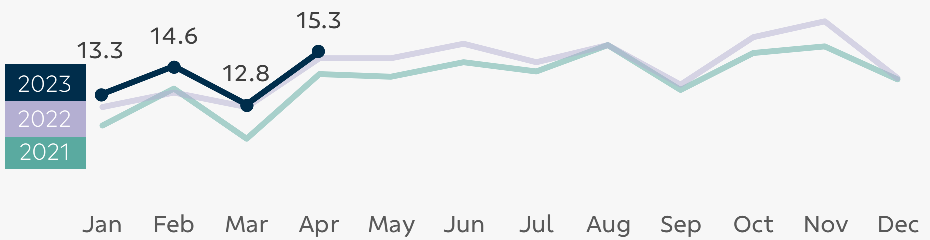
R$ million	BB Seguridade Apr/23	BB Seguridade Chg. On Apr/22	Market ex-BBSE Apr/23	Market ex-BBSE Chg. On Apr/22
Term Life	276	(3.0%)	2,122	6.9%
Credit Life	225	35.0%	1,020	(15.8%)
Mortgage life	25	0.1%	500	12.8%
Rural	454	(10.8%)	329	25.5%
Home	23	(10.3%)	357	12.3%
Commercial lines	65	76.9%	962	12.5%
Total[1]	**1,069**	**2.0%**	**7,083**	**7.4%**

Premiums written | Year-to-date figures

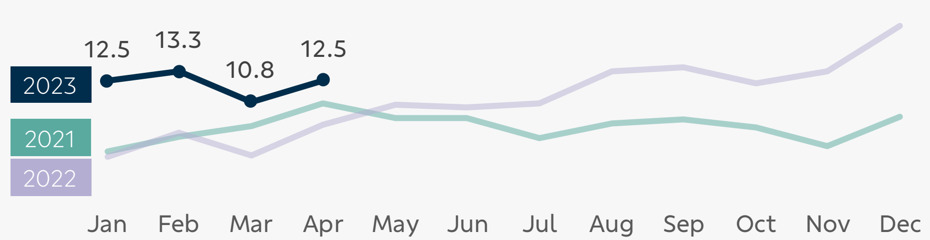
R$ million	BB Seguridade 4M23	BB Seguridade Chg. On 4M22	Market ex-BBSE 4M23	Market ex-BBSE Chg. On 4M22
Term Life	1,126	3.8%	8,718	9.3%
Credit Life	986	68.9%	4,496	2.3%
Mortgage life	101	4.7%	1,965	13.0%
Rural	2,217	25.1%	1,700	1.9%
Home	117	2.0%	1,573	17.2%
Commercial lines	237	63.6%	3,946	8.8%
Total[1]	**4,788**	**26.0%**	**29,800**	**9.6%**

Average daily premiums (R$ mm)

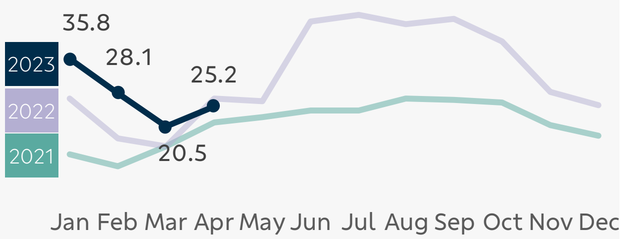
Term life



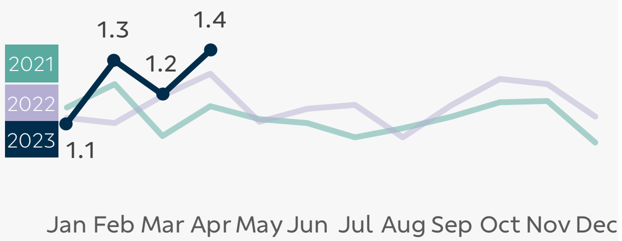
Credit life



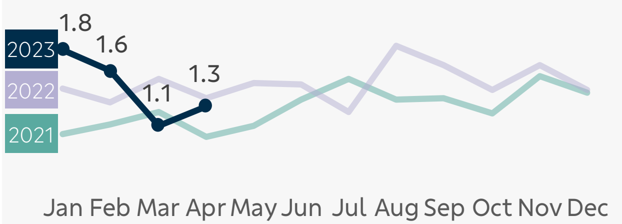
Rural



Mortgage life



Home



Highlights

Term life insurance premiums written fell 3.0% YoY, due to the lower number of working days as compared to April 2022. Setting apart this effect, the average daily premium increased 2.4%.

The **credit life** insurance grew 35.0% YoY. The performance was explained by both the increase of sales volume, led by the higher penetration on new payroll loans originated, and the reduction of churn.

The premiums of **rural** segment were down 10.8% in April, impacted by the schedule of releasing government subsidies to rural working capital loans, negatively impacting the crop insurance performance (-36.0%); and the credit life for farmers (-3.1%). This effect was partially offset by the increase of rural lien insurance (+42.4%), as consequence of the higher average ticket.

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

BB SEGUROS | Pension Plans

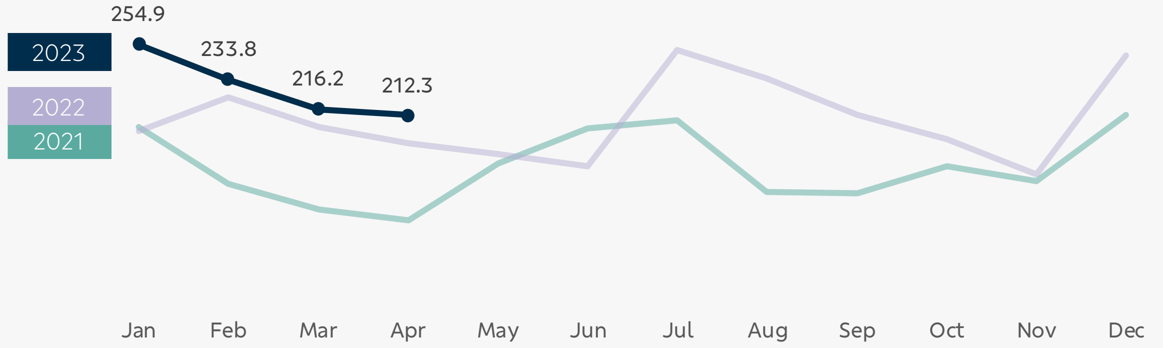
Operating performance
Monthly figures

	BB Seguridade		Market ex-BBSE	
R$ billion	Apr/23	Chg. On Apr/22	Apr/23	Chg. On Apr/22
Contributions	4	2.6%	7	(3.8%)
Reserves	357	10.8%	898	13.2%

Operating performance
Year-to-date figures

	BB Seguridade		Market ex-BBSE	
R$ billion	4M23	Chg. On 4M22	4M23	Chg. On 4M22
Contributions	19	11.2%	31	(0.6%)
Reserves	357	10.8%	898	13.2%

Average daily contributions
(R$ mm)



In April, the **pension plans contributions** were up 2.6% YoY, due to the higher volume of plans sold.

BB SEGUROS | Premium Bonds

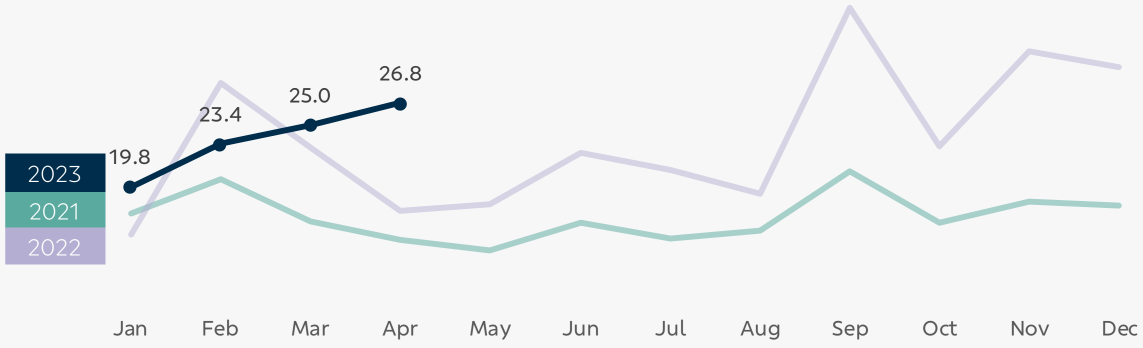
Operating performance
Monthly figures

	BB Seguridade		Market ex-BBSE	
R$ million	Apr/23	Chg. On Apr/22	Apr/23	Chg. On Apr/22
Premium bonds collection	483	43.7%	1,770	4.1%
Technical reserves	10,182	24.8%	28,111	8.5%

Operating performance
Year-to-date figures

	BB Seguridade		Market ex-BBSE	
R$ million	4M23	Chg. On 4M22	4M23	Chg. On 4M22
Premium bonds collection	1,912	11.5%	7,439	5.4%
Technical reserves	10,182	24.8%	28,111	8.5%

Average daily collections
(R$ mm)



The **premium bonds collections** increased 43.7% YoY, boosted by the growth in the volume of unique payment bonds sold and the higher average ticket.

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.