

Monthly Report | Susep Data June 2023



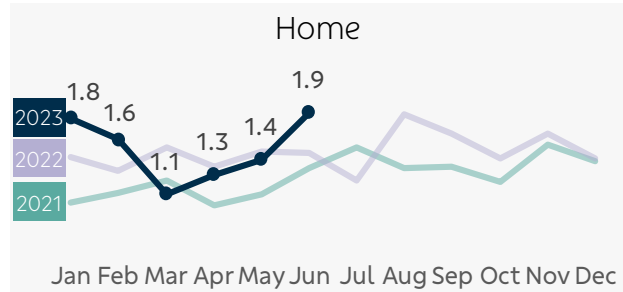
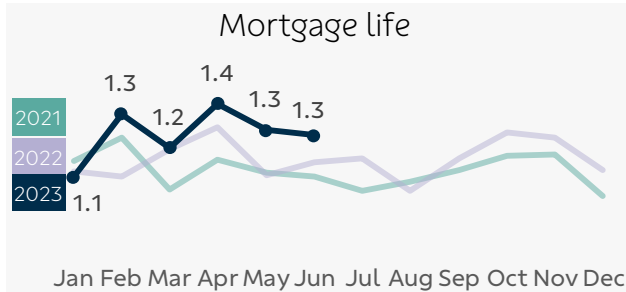
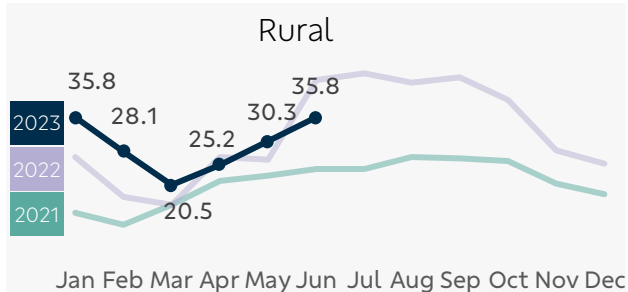
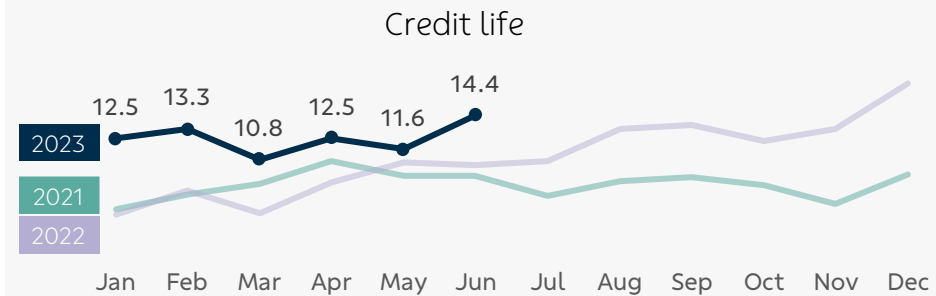
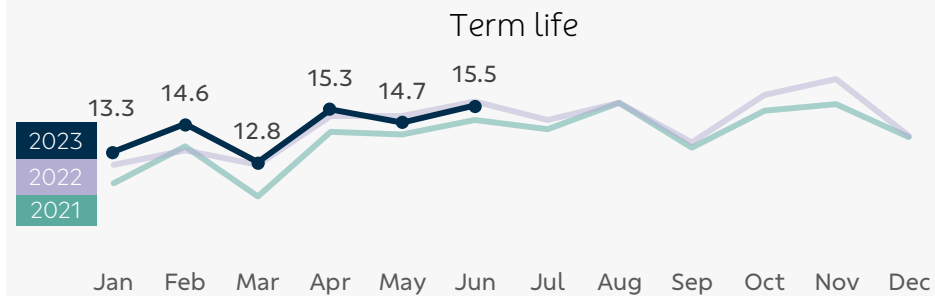
Premiums written | Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE	
	Jun/23	Chg. On Jun/22	Jun/23	Chg. On Jun/22
Term Life	326	(1.3%)	2,339	9.9%
Credit Life	303	40.5%	1,091	(9.1%)
Mortgage life	27	7.5%	505	15.3%
Rural	751	(18.7%)	540	30.9%
Home	39	26.6%	431	10.8%
Commercial lines	60	(1.1%)	1,254	24.7%
Total ¹	1,510	(5.0%)	8,561	11.0%

Premiums written | Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE	
	1H23	Chg. On 1H22	1H23	Chg. On 1H22
Term Life	1,775	1.7%	13,418	9.3%
Credit Life	1,543	49.9%	6,745	(1.5%)
Mortgage life	156	6.5%	2,980	13.6%
Rural	3,634	10.9%	2,673	9.5%
Home	188	5.1%	2,460	16.7%
Commercial lines	356	48.6%	6,295	13.3%
Total ¹	7,662	15.7%	46,623	10.3%

Average daily premiums (R\$ mm)



Highlights

The premiums written of **term life** insurance fell 1.3% YoY, due to the drop in premiums from policy renewals, partially offset by the improvement of both the new sales and churn.

The good performance of **credit life** insurance (+40.5% YoY) is explained by the increase of sales volume, led by the higher penetration on payroll loans and better churn.

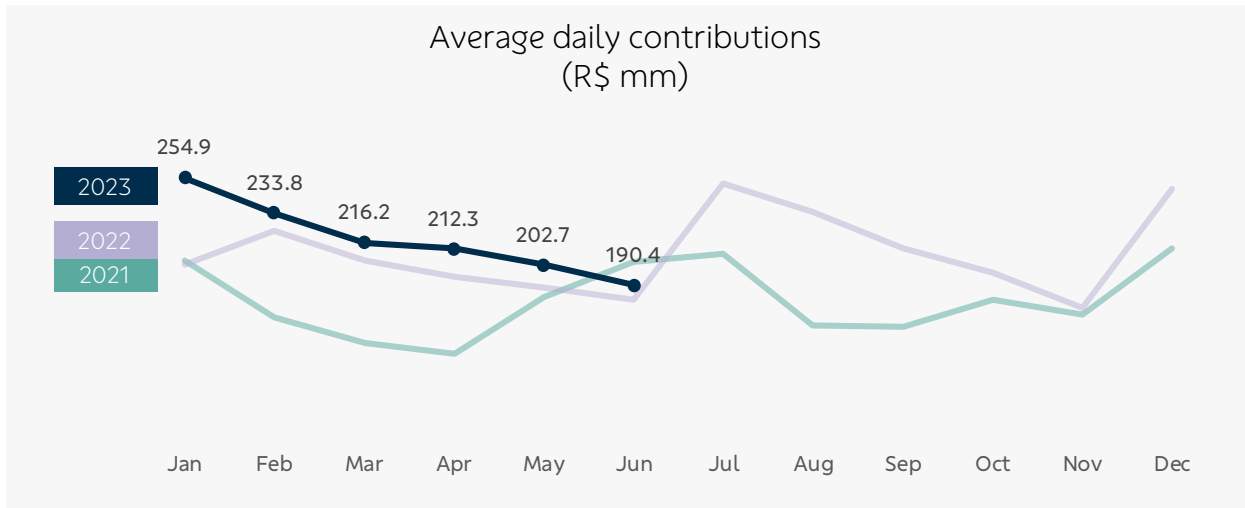
The premiums of **rural** segment were down 18.7% in June, impacted by crop (-36.2%) and credit life for farmers (-12.0%), due to the schedule of rural credit to finance the crop cycle 2023/2024, which started to be released in July/2023 while in 2022 it started in June to finance the summer harvest 2022/2023. Meanwhile rural lien grew 13.3%, as consequence of higher average ticket.

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

BB SEGUROS | Pension Plans

Operating performance Monthly figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	Jun/23	Chg. On Jun/22	Jun/23	Chg. On Jun/22
Contributions	4	4.8%	9	5.4%
Reserves	366	12.4%	923	14.2%

Operating performance Year-to-date figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	1H23	Chg. On 1H22	1H23	Chg. On 1H22
Contributions	27	9.5%	49	(0.3%)
Reserves	366	12.4%	923	14.2%

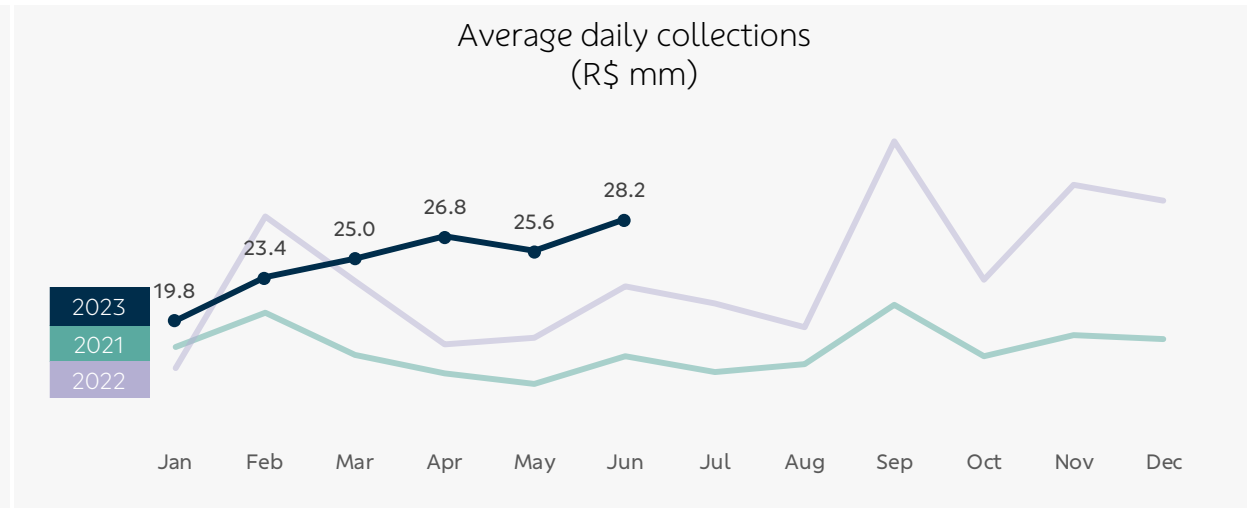


In June, the **pension plans contributions** were up 4.8% YoY, due to the increase in the number of plans sold.

BB SEGUROS | Premium Bonds

Operating performance Monthly figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	Jun/23	Chg. On Jun/22	Jun/23	Chg. On Jun/22
Premium bonds collection	593	25.0%	1,885	(0.4%)
Technical reserves	10,667	28.1%	28,279	7.1%

Operating performance Year-to-date figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	1H23	Chg. On 1H22	1H23	Chg. On 1H22
Premium bonds collection	3,068	18.4%	11,363	3.6%
Technical reserves	10,667	28.1%	28,279	7.1%



The **premium bonds collections** increased 25.0% YoY, boosted by the growth in the volume of unique payment bonds sold.

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.