

Monthly Report | Susep Data July 2023



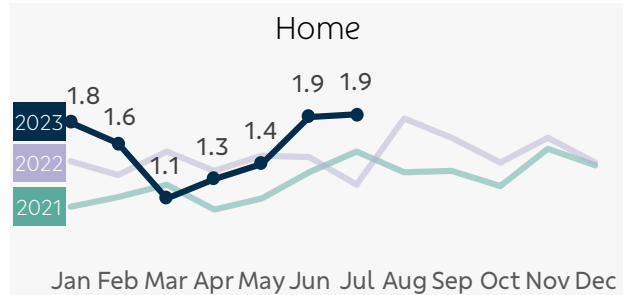
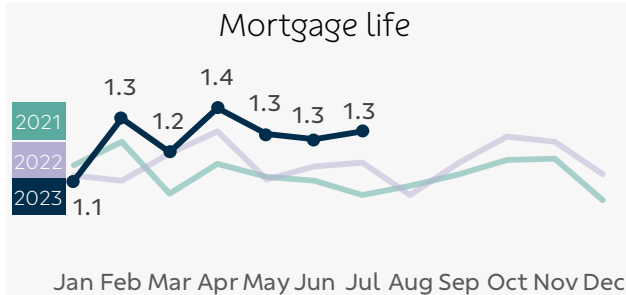
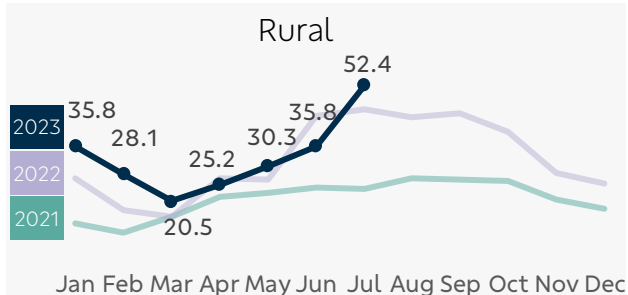
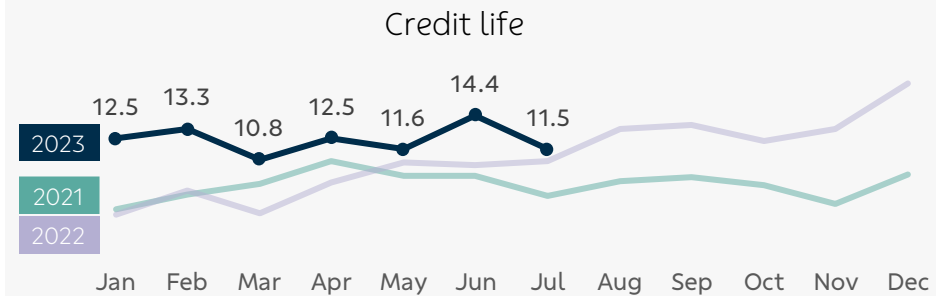
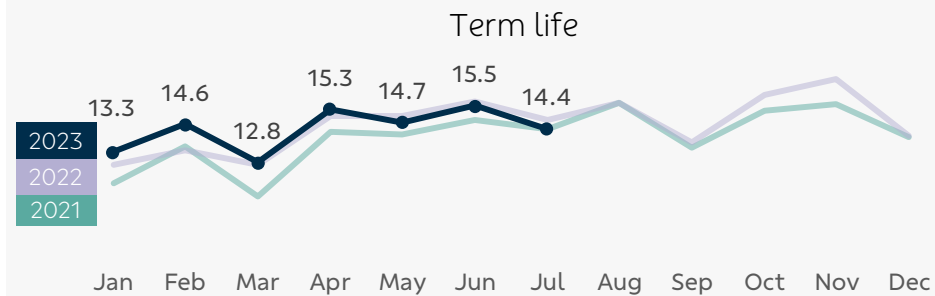
Premiums written | Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE		
	Jul/23	Chg. On Jul/22	Jul/23	Chg. On Jul/22	
Term Life	303	(3.0%)	2,254	4.1%	
Credit Life	242	8.5%	1,060	(6.4%)	
Mortgage life	27	8.5%	511	12.2%	
Rural	1,101	14.8%	500	(17.6%)	
Home	40	55.5%	447	12.8%	
Commercial lines	57	(2.1%)	1,116	17.3%	
Total¹	1,772	10.5%	7,717	2.7%	

Premiums written | Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE		
	7M23	Chg. On 7M22	7M23	Chg. On 7M22	
Term Life	2,078	1.0%	15,672	8.6%	
Credit Life	1,786	42.5%	7,806	(2.2%)	
Mortgage life	183	6.8%	3,491	13.4%	
Rural	4,736	11.8%	3,173	4.1%	
Home	228	11.4%	2,907	16.0%	
Commercial lines	413	38.8%	7,411	13.8%	
Total¹	9,434	14.7%	54,339	9.2%	

Average daily premiums (R\$ mm)



Highlights

The premiums written of **term life** insurance fell 3.0% YoY, impacted by the deflation of the index (IGP-M) in the premiums from policy renewals.

The **credit life** insurance grew 8.5% in premiums written, led by the higher penetration on outstanding loans.

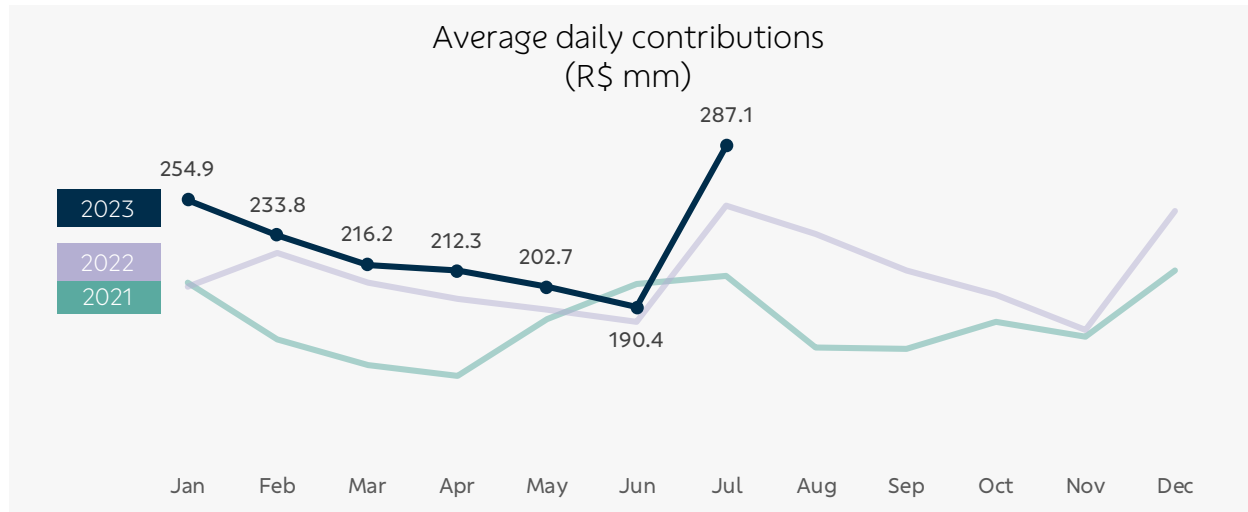
The premiums of the **rural** segment were up 14.8%, with the good performance in credit life for farmers (+66.1%). Meanwhile crop insurance decreased 2.4%.

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

BB SEGUROS | Pension Plans

Operating performance Monthly figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	Jul/23	Chg. On Jul/22	Jul/23	Chg. On Jul/22
Contributions	6	14.1%	11	23.8%
Reserves	372	13.2%	936	14.4%

Operating performance Year-to-date figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	7M23	Chg. On 7M22	7M23	Chg. On 7M22
Contributions	33	10.3%	60	3.3%
Reserves	372	13.2%	936	14.4%

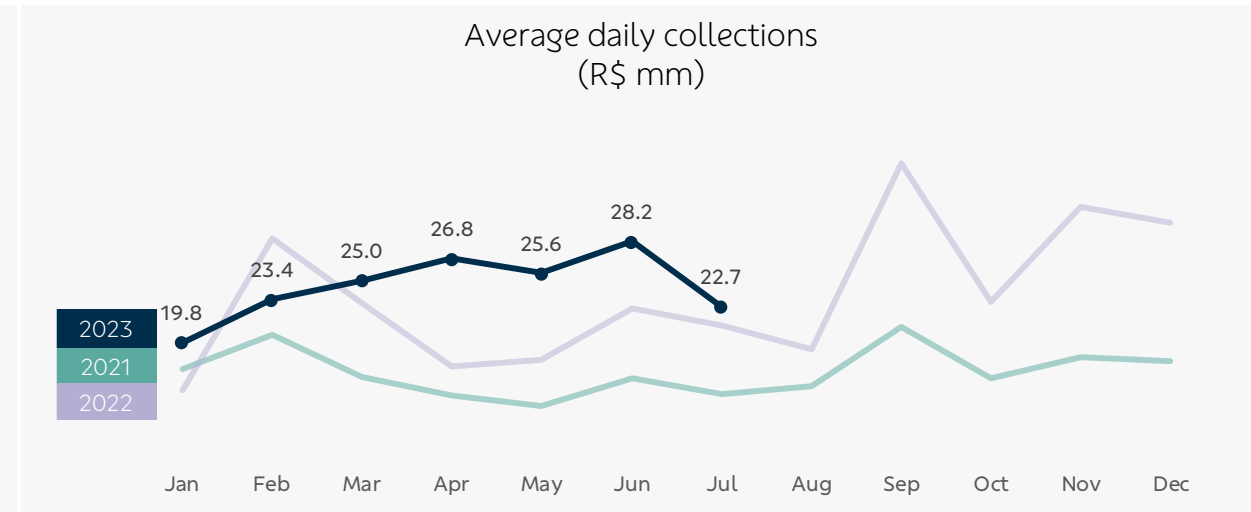


In July, the **pension plans contributions** were up 14.1% YoY, due to the increase in the number of plans sold and higher average ticket. In the month, the daily average contribution registered R\$287.1 million, best daily performance since December/16.

BB SEGUROS | Premium Bonds

Operating performance Monthly figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	Jul/23	Chg. On Jul/22	Jul/23	Chg. On Jul/22
Premium bonds collection	477	7.6%	2,000	10.3%
Technical reserves	10,824	28.5%	28,345	7.0%

Operating performance Year-to-date figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	7M23	Chg. On 7M22	7M23	Chg. On 7M22
Premium bonds collection	3,545	16.8%	13,364	4.5%
Technical reserves	10,824	28.5%	28,345	7.0%



The **premium bonds collections** increased 7.6% YoY, with growth in the volume of both unique and monthly 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.