

Monthly Report | Susep Data August 2023



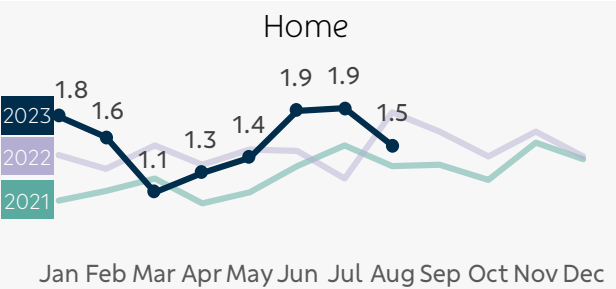
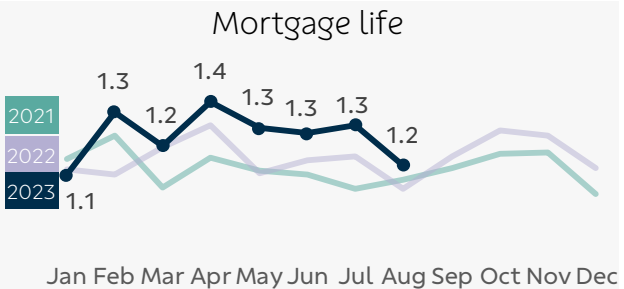
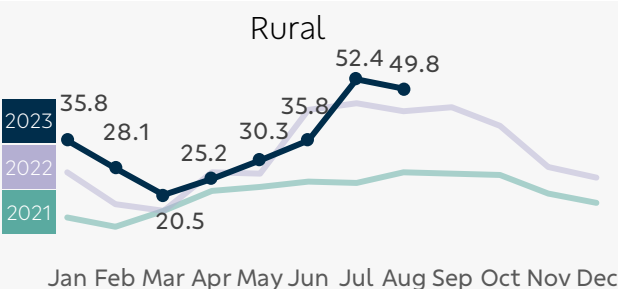
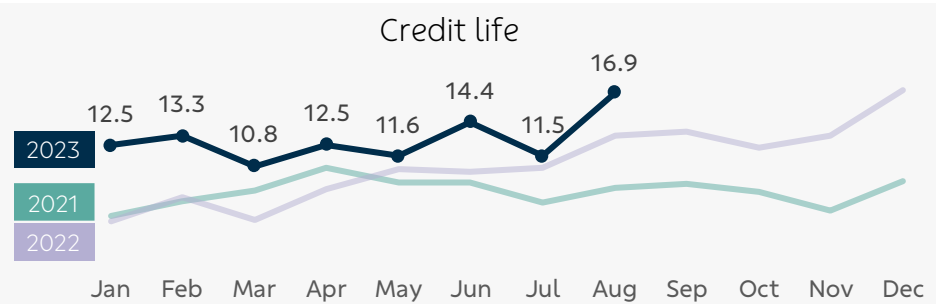
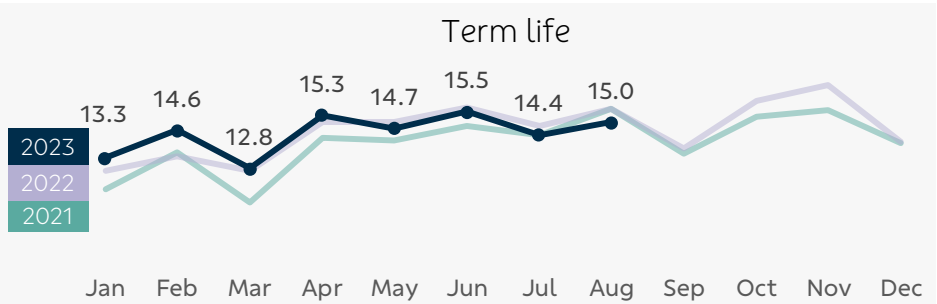
Premiums written | Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE	
	Aug/23	Chg. On Aug/22	Aug/23	Chg. On Aug/22
Term Life	345	(4.2%)	2,528	11.2%
Credit Life	389	27.5%	1,203	(11.7%)
Mortgage life	27	6.9%	515	11.3%
Rural	1,146	14.2%	645	(25.2%)
Home	35	(17.4%)	496	17.4%
Commercial lines	66	18.0%	1,203	12.9%
Total ¹	2,009	12.1%	8,451	3.5%

Premiums written | Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE	
	8M23	Chg. On 8M22	8M23	Chg. On 8M22
Term Life	2,422	0.2%	18,200	8.9%
Credit Life	2,174	39.6%	9,009	(3.6%)
Mortgage life	210	6.8%	4,006	13.1%
Rural	5,881	12.3%	3,818	(2.4%)
Home	263	6.4%	3,402	16.2%
Commercial lines	479	35.5%	8,614	13.7%
Total ¹	11,443	14.2%	62,791	8.4%

Average daily premiums (R\$ mm)



Highlights

The premiums written of **term life** insurance fell 4.2% YoY due to IGP-M deflation on policy renewals.

The **credit life** insurance grew 27.5% in premiums written YoY, justified by the higher penetration and reduction of churn.

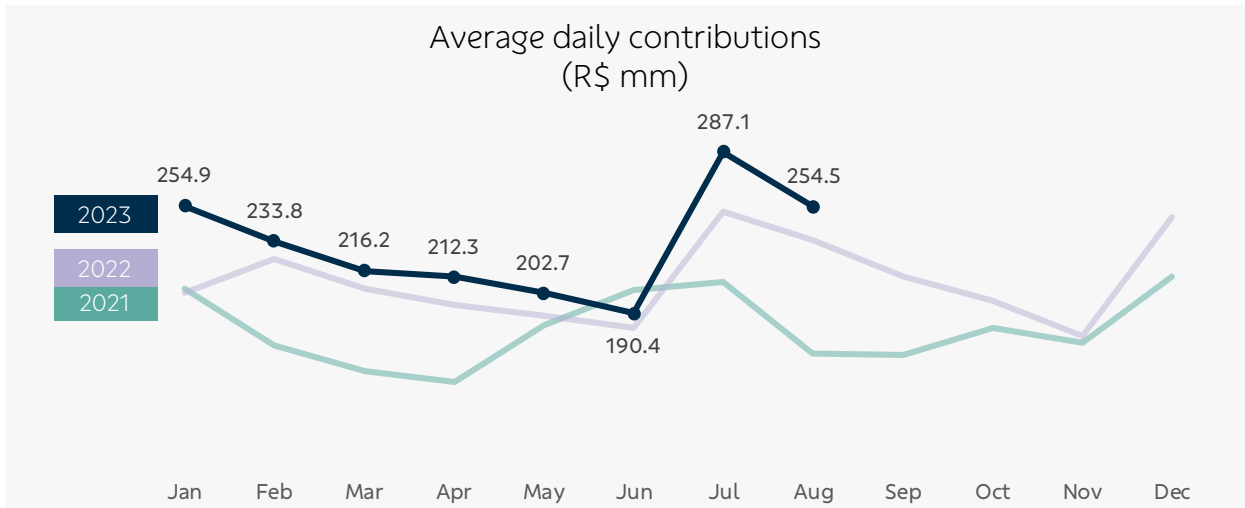
The premiums of the **rural** segment rose 14.2%, with the good performance in credit life for farmers (+43.4%), and the 6.0% growth in crop insurance.

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

BB SEGUROS | Pension Plans

Operating performance Monthly figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	Aug/23	Chg. On Aug/22	Aug/23	Chg. On Aug/22
Contributions	6	8.6%	11	17.5%
Reserves	376	13.0%	947	13.9%

Operating performance Year-to-date figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	8M23	Chg. On 8M22	8M23	Chg. On 8M22
Contributions	39	10.1%	70	5.2%
Reserves	376	13.0%	947	13.9%

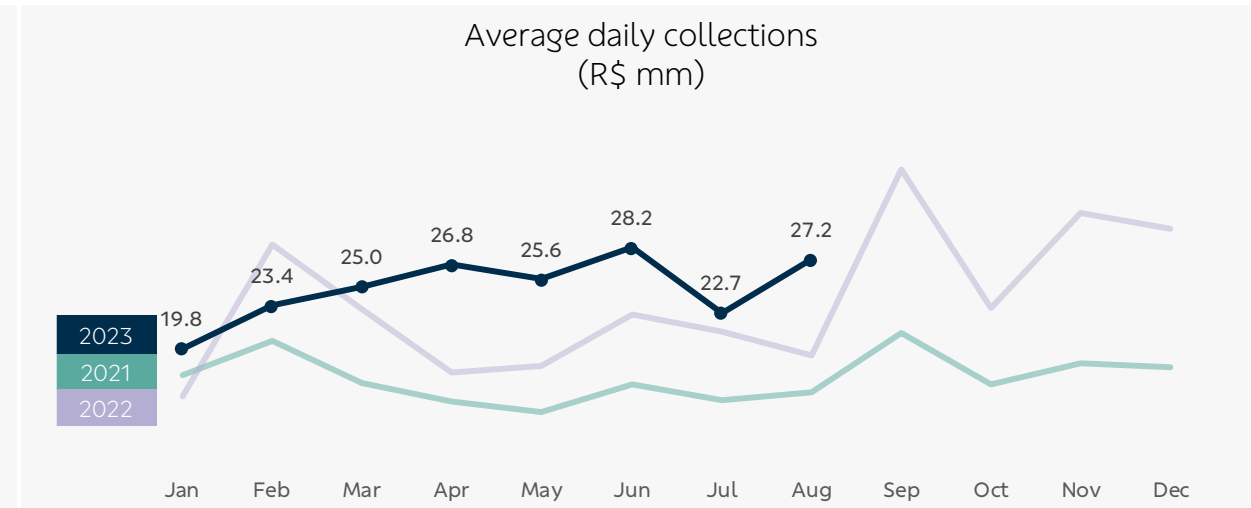


In August, the **pension plans contributions** were up 8.6% YoY, given the expansion of plans sold. The performance continues at a strong pace, with an average of over R\$250.0 million/day.

BB SEGUROS | Premium Bonds

Operating performance Monthly figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	Aug/23	Chg. On Aug/22	Aug/23	Chg. On Aug/22
Premium bonds collection	627	42.7%	2,076	1.2%
Technical reserves	11,092	30.9%	28,287	5.9%

Operating performance Year-to-date figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	8M23	Chg. On 8M22	8M23	Chg. On 8M22
Premium bonds collection	4,172	20.1%	15,440	4.1%
Technical reserves	11,092	30.9%	28,287	5.9%



The **premium bonds collections** increased 42.7% YoY, with growth in the unique payment bonds sold, along with the higher average ticket of 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.