

Monthly Report | Susep Data September 2023



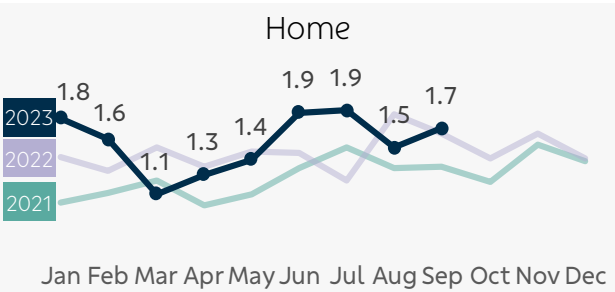
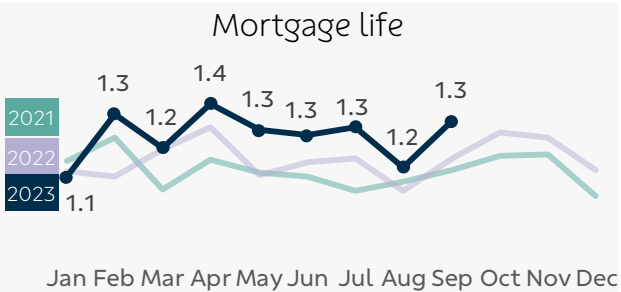
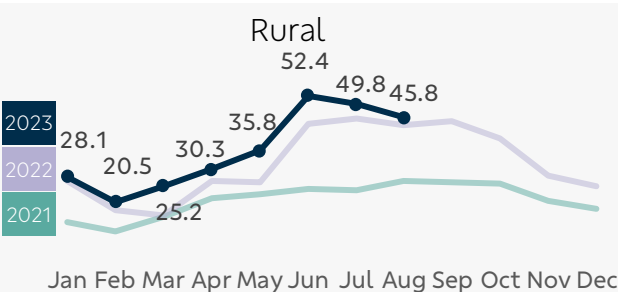
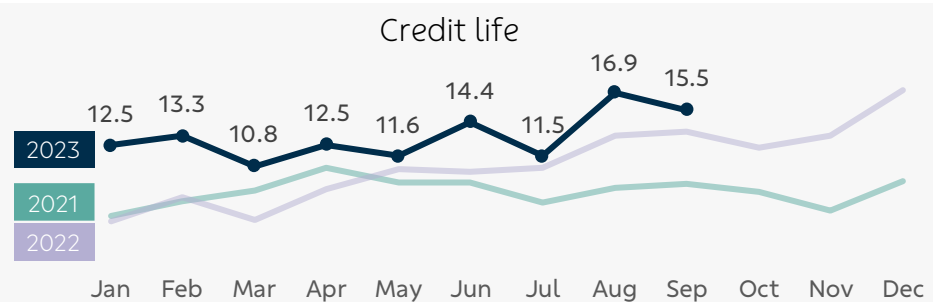
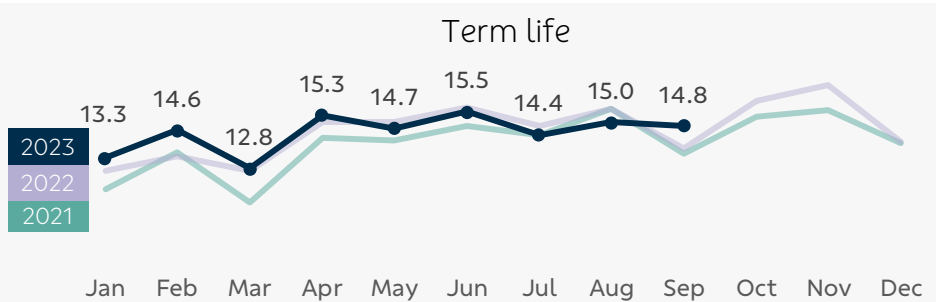
Premiums written | Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE	
	Sep/23	Chg. On Sep/22	Sep/23	Chg. On Sep/22
Term Life	297	2.5%	2,417	9.4%
Credit Life	309	7.9%	1,202	(11.6%)
Mortgage life	26	4.7%	519	11.9%
Rural	916	(2.3%)	511	(7.1%)
Home	35	(2.1%)	499	11.7%
Commercial lines	67	32.0%	1,086	12.2%
Total ¹	1,652	1.6%	8,145	4.1%

Premiums written | Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE	
	9M23	Chg. On 9M22	9M23	Chg. On 9M22
Term Life	2,719	0.5%	20,617	9.0%
Credit Life	2,484	34.6%	10,211	(4.6%)
Mortgage life	236	6.6%	4,525	13.0%
Rural	6,798	10.1%	4,328	(2.9%)
Home	298	5.3%	3,901	15.6%
Commercial lines	546	35.0%	9,700	13.5%
Total ¹	13,095	12.4%	70,935	7.9%

Average daily premiums (R\$ mm)



Highlights

The premiums written of **term life** insurance increased 2.5% YoY propelled by higher sales volume and better churn.

The **credit life** insurance grew 7.9% in premiums written YoY, justified by the higher penetration and reduction of churn.

The premiums of the **rural** segment fell 2.3%, driven by the drop of crop insurance (-20.4%), effect partially offset by the credit life for farmers growth (+29.4%).

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

BB SEGUROS | Pension Plans

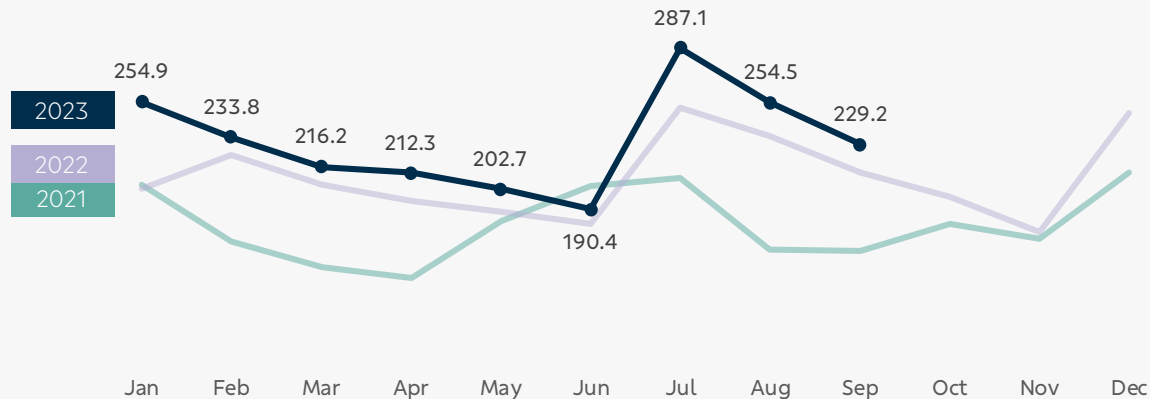
Operating performance Monthly figures

R\$ billion	BB Seguridade		Market ex-BBSE	
	Sep/23	Chg. On Sep/22	Sep/23	Chg. On Sep/22
Contributions	5	2.5%	9	4.4%
Reserves	379	12.7%	956	13.5%

Operating performance Year-to-date figures

R\$ billion	BB Seguridade		Market ex-BBSE	
	9M23	Chg. On 9M22	9M23	Chg. On 9M22
Contributions	44	9.2%	79	5.1%
Reserves	379	12.7%	956	13.5%

Average daily contributions (R\$ mm)



In September, the **pension plans contributions** were up 2.5% YoY, given the expansion of plans sold.

BB SEGUROS | Premium Bonds

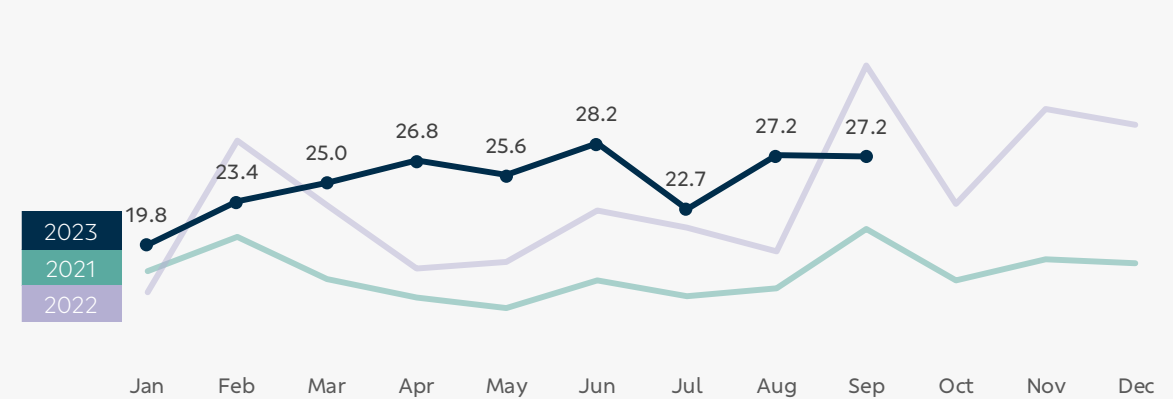
Operating performance Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE	
	Sep/23	Chg. On Sep/22	Sep/23	Chg. On Sep/22
Premium bonds collection	544	(25.7%)	1,955	(1.3%)
Technical reserves	11,092	24.9%	28,149	4.6%

Operating performance Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE	
	9M23	Chg. On 9M22	9M23	Chg. On 9M22
Premium bonds collection	4,716	12.1%	17,395	3.4%
Technical reserves	11,092	24.9%	28,149	4.6%

Average daily collections (R\$ mm)



In September 2023, the **premium bonds collections** contracted 25.7% YoY, impacted by the strong comparison basis. Otherwise, it is worth noting that the average daily performance remains at a high level, pretty close to August/23.

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 disclosed in BB Seguridade’s MD&A and quarterly Financial Statements, which adopted the international 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.