

Monthly Report | Susep Data October 2023



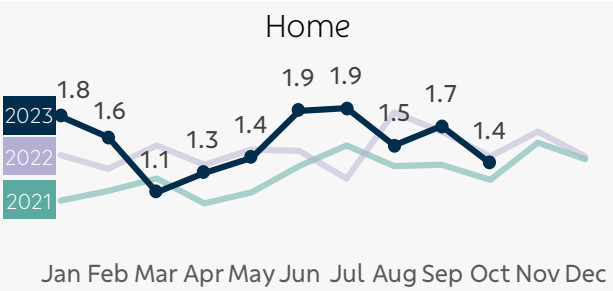
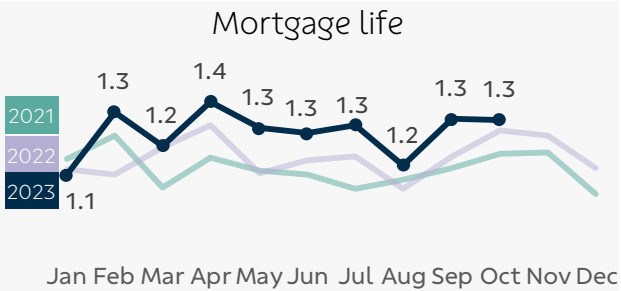
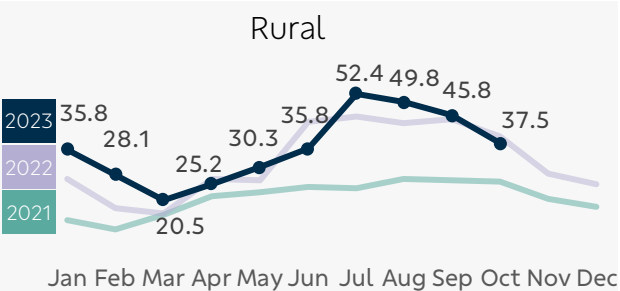
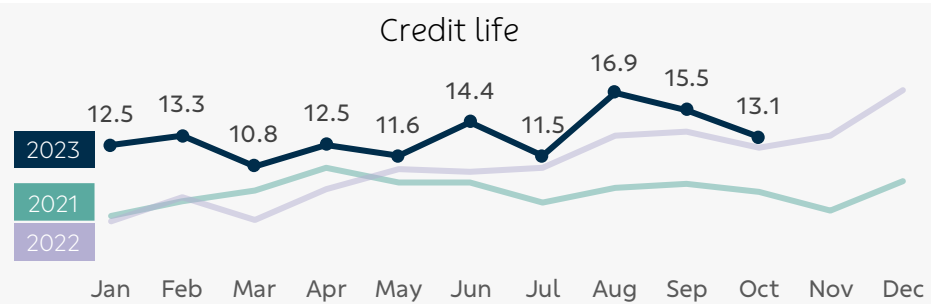
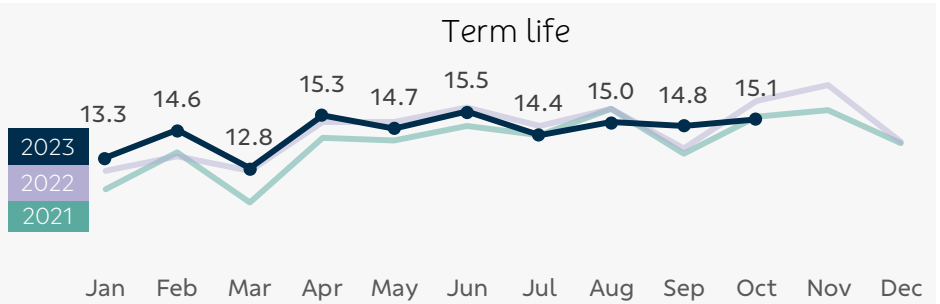
Premiums written | Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE		
	Oct/23	Chg. On Oct/22	Oct/23	Chg. On Oct/22	
Term Life	318	(0.8%)	2,534	15.6%	
Credit Life	276	12.1%	1,198	(4.2%)	
Mortgage life	27	7.7%	529	11.5%	
Rural	787	(1.1%)	431	(2.2%)	
Home	29	0.6%	508	22.1%	
Commercial lines	63	12.6%	1,137	11.9%	
Total ¹	1,501	1.9%	8,205	4.6%	

Premiums written | Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE		
	10M23	Chg. On 10M22	10M23	Chg. On 10M22	
Term Life	3,037	0.3%	23,151	9.7%	
Credit Life	2,759	32.0%	11,410	(4.6%)	
Mortgage life	263	6.7%	5,054	12.8%	
Rural	7,584	8.8%	4,759	(2.9%)	
Home	327	4.9%	4,409	16.4%	
Commercial lines	610	32.3%	10,837	13.4%	
Total ¹	14,596	11.3%	79,140	7.5%	

Average daily premiums (R\$ mm)



Highlights

The premiums written of **term life** insurance decreased 0.8% YoY, impacted by lower premiums from policy renewals. The effect was partially offset by the increase of sales and the improvement of the churn.

The **credit life** insurance grew 12.1% in premiums written YoY, justified by the higher penetration and reduction of churn.

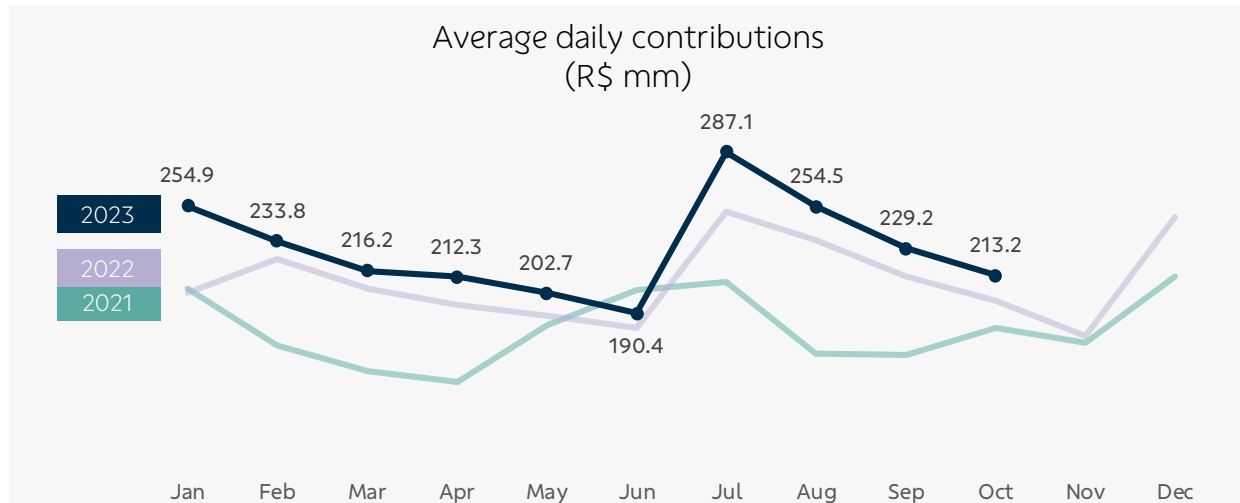
The premiums from the **rural** segment fell 1.1%, driven by the drop of crop insurance (-27.9%). This was partially offset by the credit life for farmers growth (+34.6%), led by the increase of the average insured amount.

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

BB SEGUROS | Pension Plans

Operating performance Monthly figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	Oct/23	Chg. On Oct/22	Oct/23	Chg. On Oct/22
Contributions	4	13.1%	9	17.4%
Reserves	381	12.1%	963	12.8%

Operating performance Year-to-date figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	10M23	Chg. On 10M22	10M23	Chg. On 10M22
Contributions	48	9.6%	89	6.3%
Reserves	381	12.1%	963	12.8%

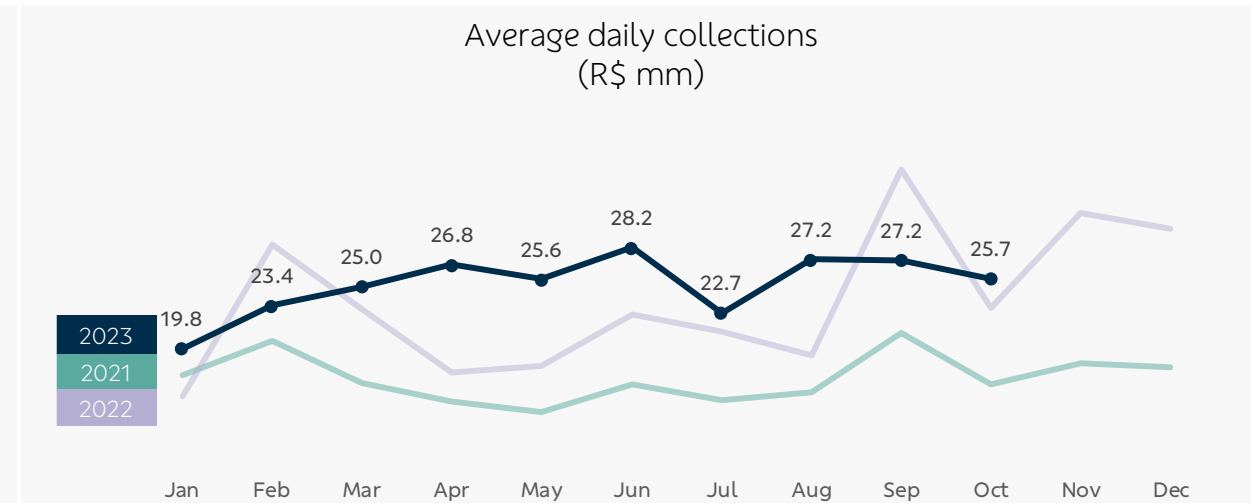


In October, the **pension plans contributions** were up 13.1% YoY, given the expansion of plans sold and the increase of average contribution.

BB SEGUROS | Premium Bonds

Operating performance Monthly figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	Oct/23	Chg. On Oct/22	Oct/23	Chg. On Oct/22
Premium bonds collection	539	16.6%	2,168	14.5%
Technical reserves	11,177	23.4%	28,130	3.6%

Operating performance Year-to-date figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	10M23	Chg. On 10M22	10M23	Chg. On 10M22
Premium bonds collection	5,255	12.6%	19,563	4.6%
Technical reserves	11,177	23.4%	28,130	3.6%



In October 2023, the **premium bonds collections** grew 16.6% YoY, driven by the higher average collection of unique 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.