

Monthly Report | Susep Data December 2023



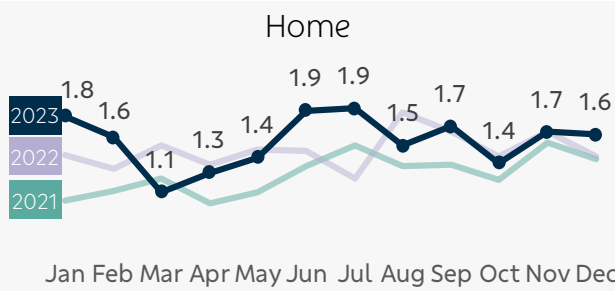
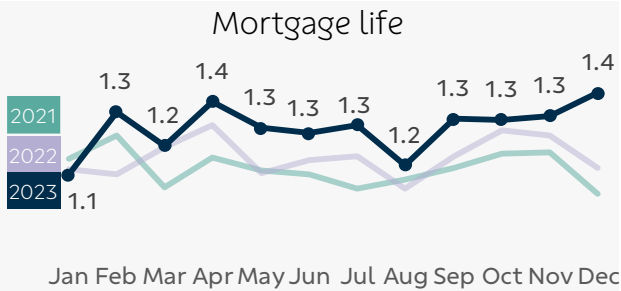
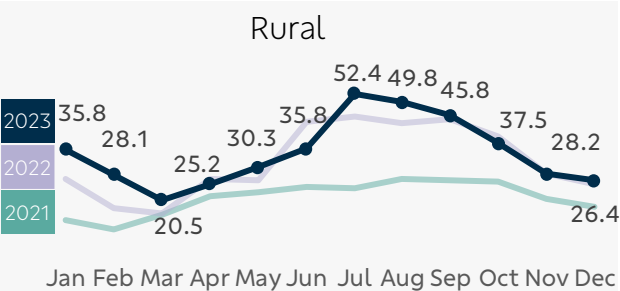
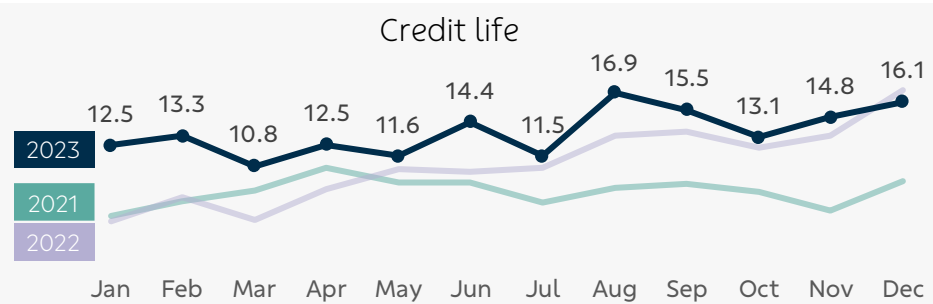
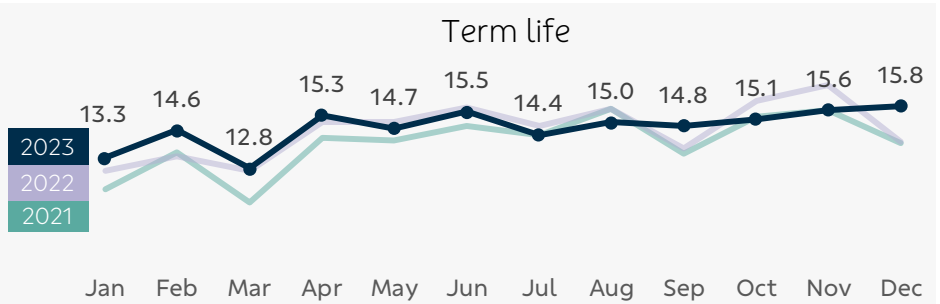
Premiums written | Monthly figures

R\$ million	BB Seguridade		Market ex-BBSE	
	Dec/23	Chg. On Dec/22	Dec/23	Chg. On Dec/22
Term Life	316	2.2%	2,568	10.0%
Credit Life	322	(14.5%)	1,243	23.1%
Mortgage life	28	9.7%	538	25.9%
Rural	527	(5.5%)	247	7.3%
Home	33	4.3%	506	23.7%
Commercial lines	55	(5.7%)	1,204	4.6%
Total ¹	1,282	(5.7%)	8,957	13.7%

Premiums written | Year-to-date figures

R\$ million	BB Seguridade		Market ex-BBSE	
	2023	Chg. On 2022	2023	Chg. On 2022
Term Life	3,664	(0.2%)	28,123	9.8%
Credit Life	3,378	23.6%	13,864	(1.4%)
Mortgage life	318	6.8%	6,121	13.7%
Rural	8,676	7.2%	5,306	(1.4%)
Home	393	4.4%	5,434	17.9%
Commercial lines	720	23.3%	13,187	12.9%
Total ¹	17,167	8.9%	96,245	8.6%

Average daily premiums (R\$ mm)



Highlights

The premiums written of **term life** insurance increased 2.2% YoY, positively impacted by the higher volume of new sales.

The **credit life** insurance dropped 14.5% in premiums written YoY, justified by the lower penetration in the credit origination.

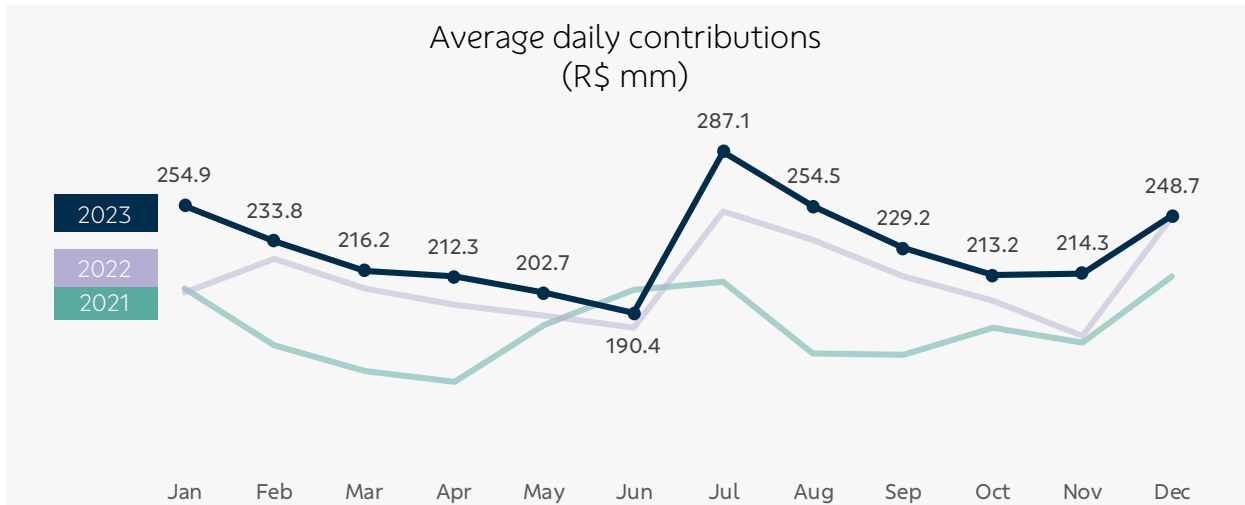
The premiums from the **rural** segment fell 5.5%, driven by the drop of crop insurance (-33.6%) and rural lien (-9.9%). Such effects were partially offset by the credit life for farmers, which grew 8.2%, due to the increase of the average ticket.

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

BB SEGUROS | Pension Plans

Operating performance Monthly figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	Dec/23	Chg. On Dec/22	Dec/23	Chg. On Dec/22
Contributions	5	(8.8%)	12	21.9%
Reserves	392	14.0%	996	14.8%

Operating performance Year-to-date figures				
R\$ billion	BB Seguridade		Market ex-BBSE	
	2023	Chg. On 2022	2023	Chg. On 2022
Contributions	57	8.4%	110	9.5%
Reserves	392	14.0%	996	14.8%

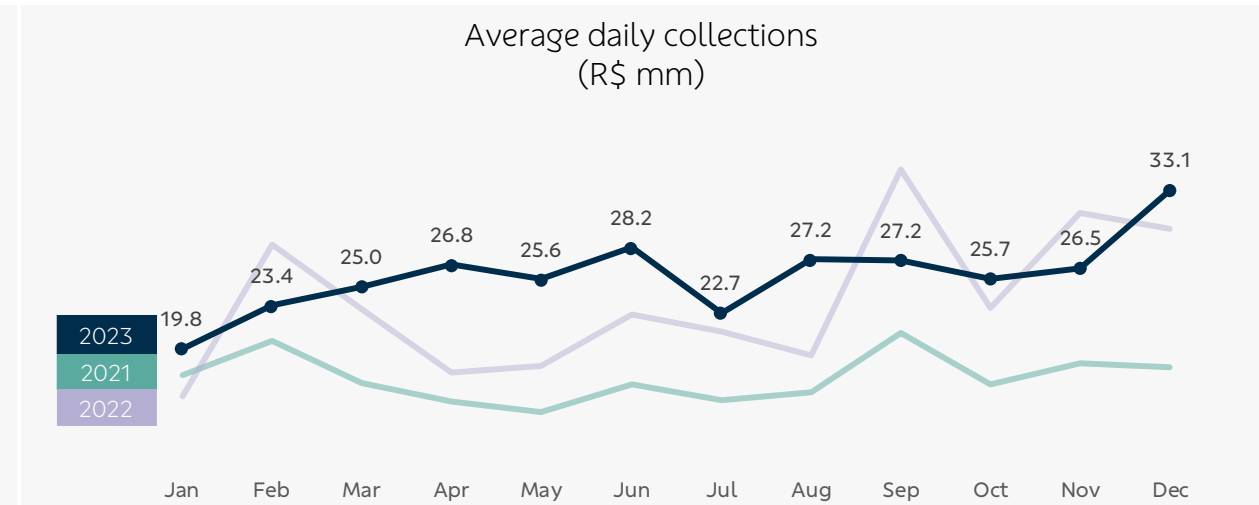


In December, the **pension plans contributions** were down 8.8% YoY, led by the lower average ticket of sporadic contributions.

BB SEGUROS | Premium Bonds

Operating performance Monthly figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	Dec/23	Chg. On Dec/22	Dec/23	Chg. On Dec/22
Premium bonds collection	662	0.8%	1,952	7.9%
Technical reserves	11,336	18.0%	28,154	2.1%

Operating performance Year-to-date figures				
R\$ million	BB Seguridade		Market ex-BBSE	
	2023	Chg. On 2022	2023	Chg. On 2022
Premium bonds collection	6,448	8.4%	23,528	4.8%
Technical reserves	11,336	18.0%	28,154	2.1%



In December 2023, the **premium bonds collections** increased 0.8% YoY, driven by the higher average ticket of unique payment bonds, partially offset by the lower volume of 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.