Monthly Report | Susep Data November 2024

BB SEGUROS | Insurance

Premiums written | Monthly figures

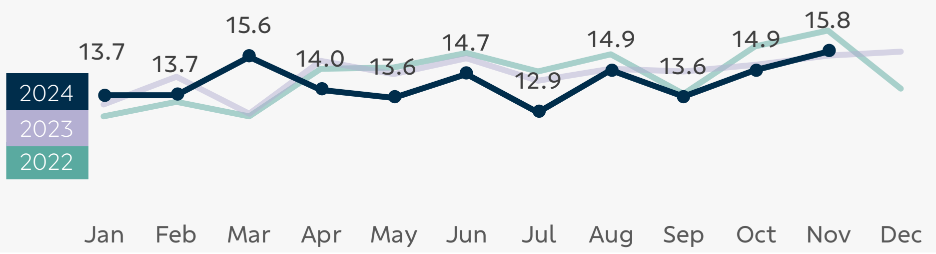
	BB Seguridade		Market ex-BBSE	
R$ million	Nov/24	Chg. On Nov/23	Nov/24	Chg. On Nov/23
Term Life	300	(3.7%)	2,355	0.8%
Credit Life	217	(26.6%)	1,549	27.9%
Mortgage life	28	6.1%	597	12.7%
Rural	690	22.3%	272	(8.7%)
Home	33	(1.1%)	536	3.4%
Commercial lines	29	(47.8%)	1,205	13.1%
Total[1]	**1,300**	**0.8%**	**7,563**	**10.5%**

Premiums written | Year-to-date figures

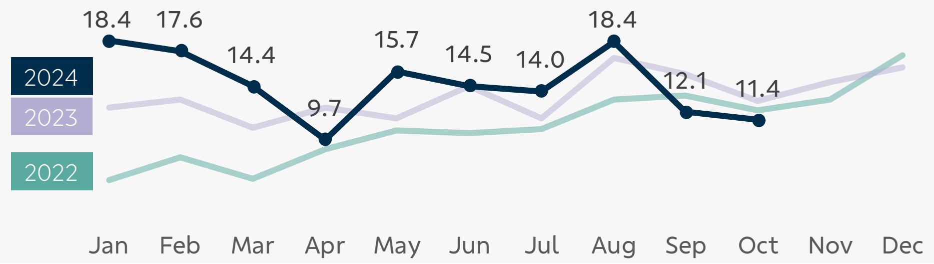
	BB Seguridade		Market ex-BBSE	
R$ million	11M24	Chg. On 11M23	11M24	Chg. On 11M23
Term Life	3,314	(1.0%)	27,227	9.7%
Credit Life	3,386	10.8%	15,706	24.4%
Mortgage life	304	4.9%	6,230	11.6%
Rural	8,428	3.4%	4,831	(4.1%)
Home	396	10.0%	5,888	19.5%
Commercial lines	399	(39.9%)	12,843	16.1%
Total[1]	**16,251**	**2.3%**	**84,991**	**14.5%**

Average daily premiums (R$ mm)

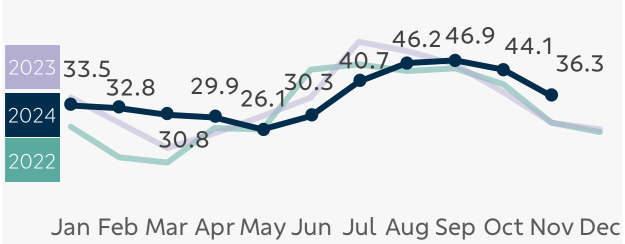
Term life



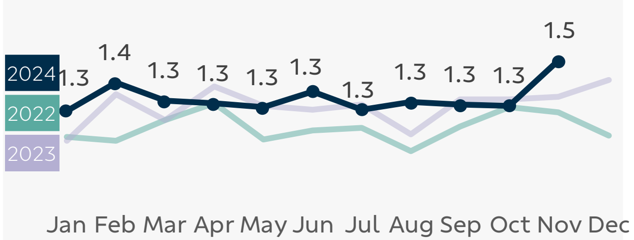
Credit life



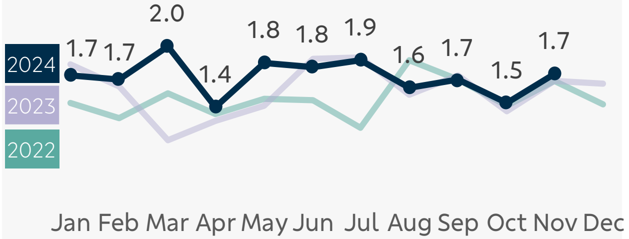
Rural



Mortgage life



Home



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

Highlights

The premiums written from **term life** insurance were down 3.7% YoY, mainly attributed to the lower number of working days (nov/24: 19 w.d. vs. nov/23: 20 w.d.).

The **credit life** insurance decreased 26.6% YoY due to a lower sales volume.

The premiums from **rural** segment grew 22.3%, driven by the credit life for farmers (+35.8%), with the expansion of addressable clients and increase of maximum insured capital, and by the rural lien (+33.5%), led mainly by the good performance of animal pledge insurance. Meanwhile, crop insurance fell by 17.2%.

BB SEGUROS | Pension Plans

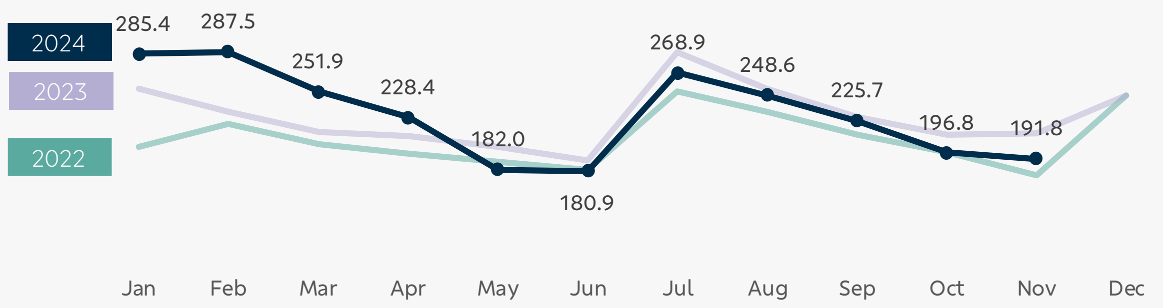
Operating performance Monthly figures

R$ billion	BB Seguridade Nov/24	BB Seguridade Chg. On Nov/23	Market ex-BBSE Nov/24	Market ex-BBSE Chg. On Nov/23
Contributions	4	(15.0%)	10	7.8%
Reserves	427	10.5%	1,119	14.3%

Operating performance Year-to-date figures

R$ billion	BB Seguridade 11M24	BB Seguridade Chg. On 11M23	Market ex-BBSE 11M24	Market ex-BBSE Chg. On 11M23
Contributions	54	2.9%	121	22.7%
Reserves	427	10.5%	1,119	14.3%

Average daily contributions (R$ mm)



The **pension plans contributions** contracted 15.0% YoY, performance mostly explained by the lower average ticket of sporadic contributions.

BB SEGUROS | Premium Bonds

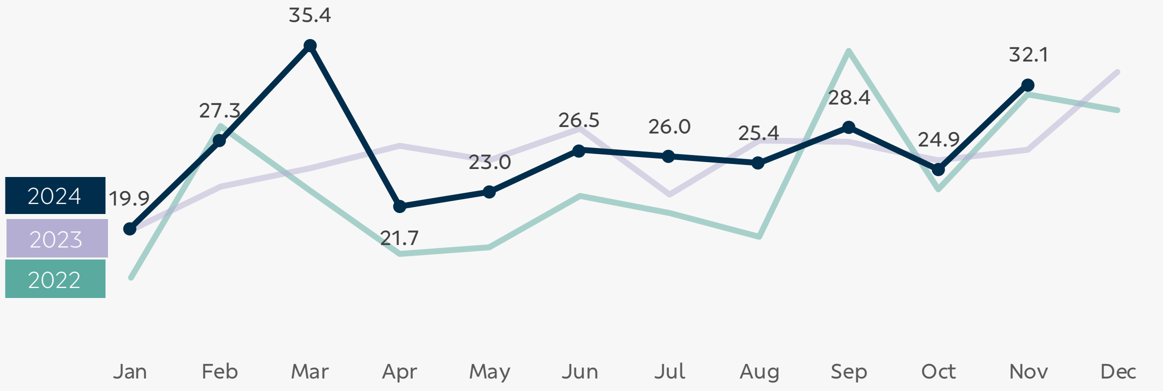
Operating performance Monthly figures

R$ million	BB Seguridade Nov/24	BB Seguridade Chg. On Nov/23	Market ex-BBSE Nov/24	Market ex-BBSE Chg. On Nov/23
Premium bonds collection	609	14.7%	2,124	5.5%
Technical reserves	11,070	(1.4%)	30,027	6.6%

Operating performance Year-to-date figures

R$ million	BB Seguridade 11M24	BB Seguridade Chg. On 11M23	Market ex-BBSE 11M24	Market ex-BBSE Chg. On 11M23
Premium bonds collection	6,088	5.2%	22,978	6.5%
Technical reserves	11,070	(1.4%)	30,027	6.6%

Average daily collections (R$ mm)



In November 2024, the **premium bonds collections** were up 14.7% YoY, due to the higher average ticket of unique payment bonds (traditional).

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, 0981, 0982, 0984, 0990, 0991, 0993, 0987, 1329, 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.

Home: 0114, 0116.

Corporate/commercial lines: 0111, 0115, 0118, 0141, 0171, 0457, 0627, 0739, 0740, 0745, 0746, 0747, 0748, 0819, 0859, 0860, 0870, 1279, 1602.

Others: 0167, 0196, 0351, 1601, 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.