



MONTHLY PERFORMANCE

SUSEP Segments | January/2022

CAIXA *Seguridade*



Overview – SUSEP Lines

The beginning of the year was marked by the expressive growth in **Life Insurance** premiums issuance of around 21.9%, as well as the growth of **Private Pension** reserves above the market.

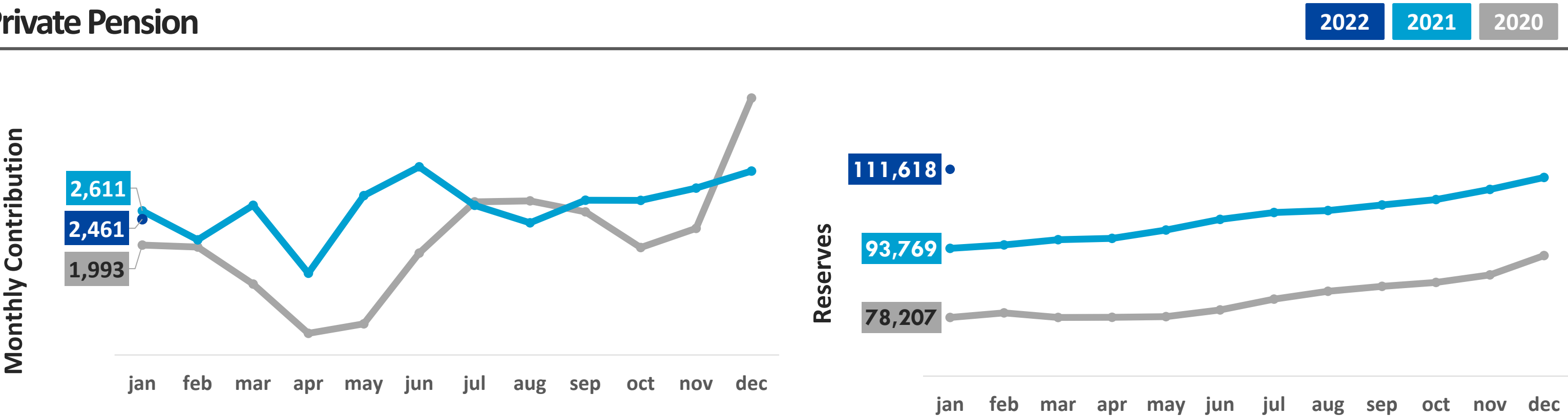
Private Pension

	jan/22	Δ% jan/21
Monthly Contribution	2,461.2	-5.7%
Reserves	111,617.8	+19.0%

Premium Bonds

	jan/22	Δ% jan/21
Monthly Collection	97.2	-0.6%
Technical Provisions	3,142.6	-0.6%

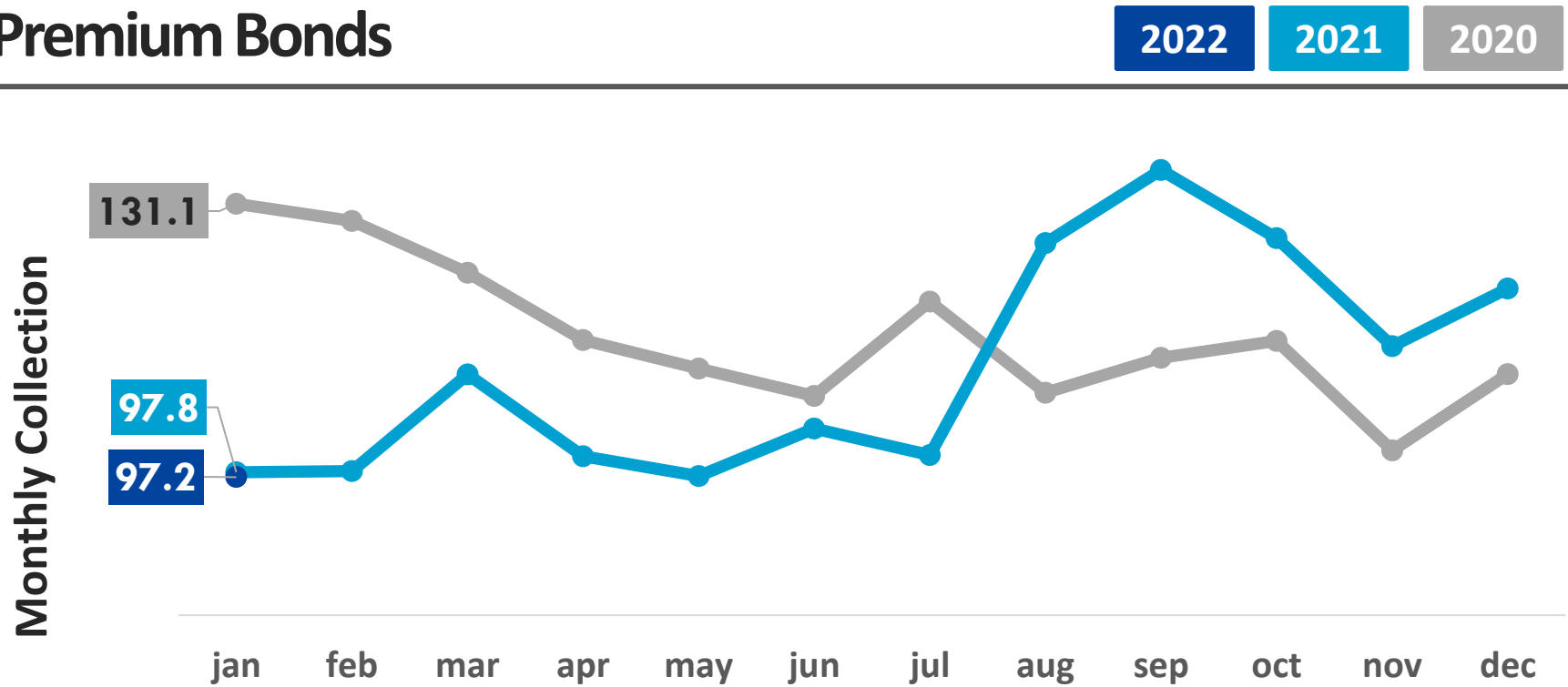
Private Pension



Reserves in the **Private Pension** segment grew 19.0% when compared to Jan/21, a growth three times higher than the market.

In addition, there was an increase in the number of certificates sold between Jan/21 and Jan/22, from 60 to 71 thousand, showing the assertiveness of the strategies adopted throughout the year, such as the diversification of funds and the training of the CAIXA salesforce.

Premium Bonds

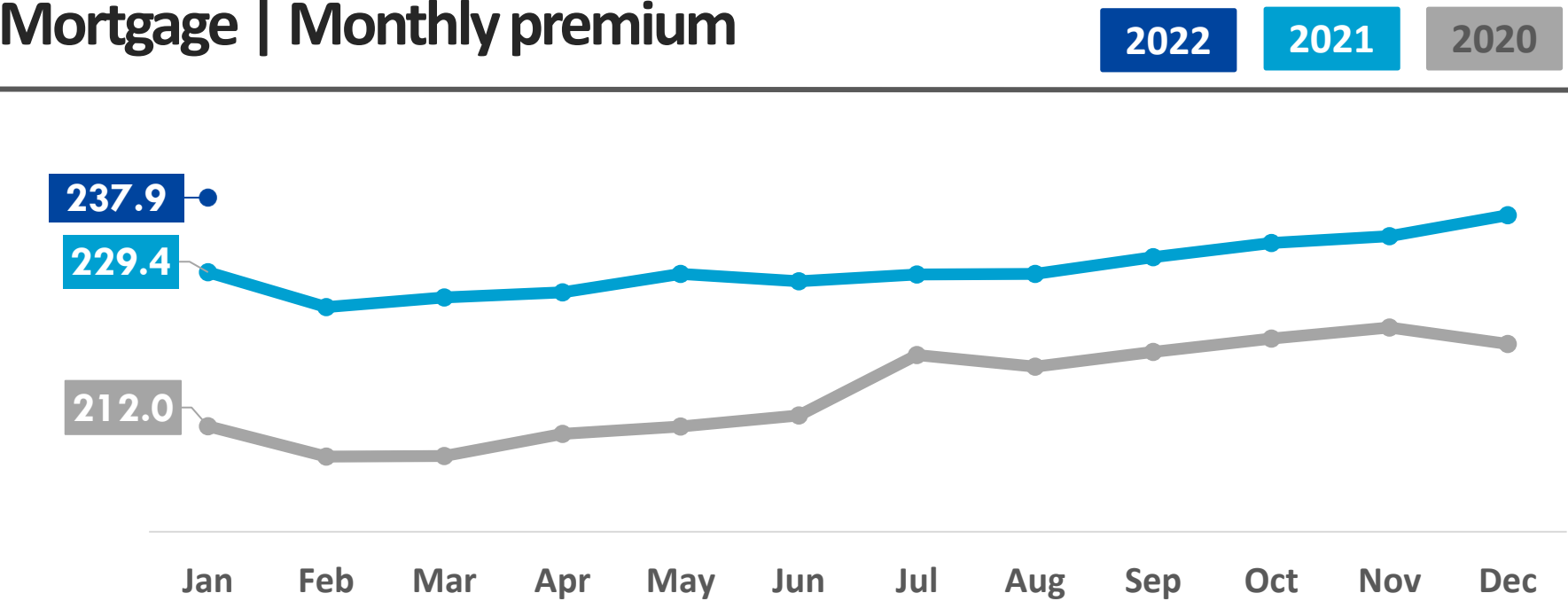


Premium Bonds collection reflects the strategy of focusing on monthly payment sales, which now comprises 29.6% of the bonds sold, compared to 10.2% in Jan/21 sales, generating sustainable results for the product.

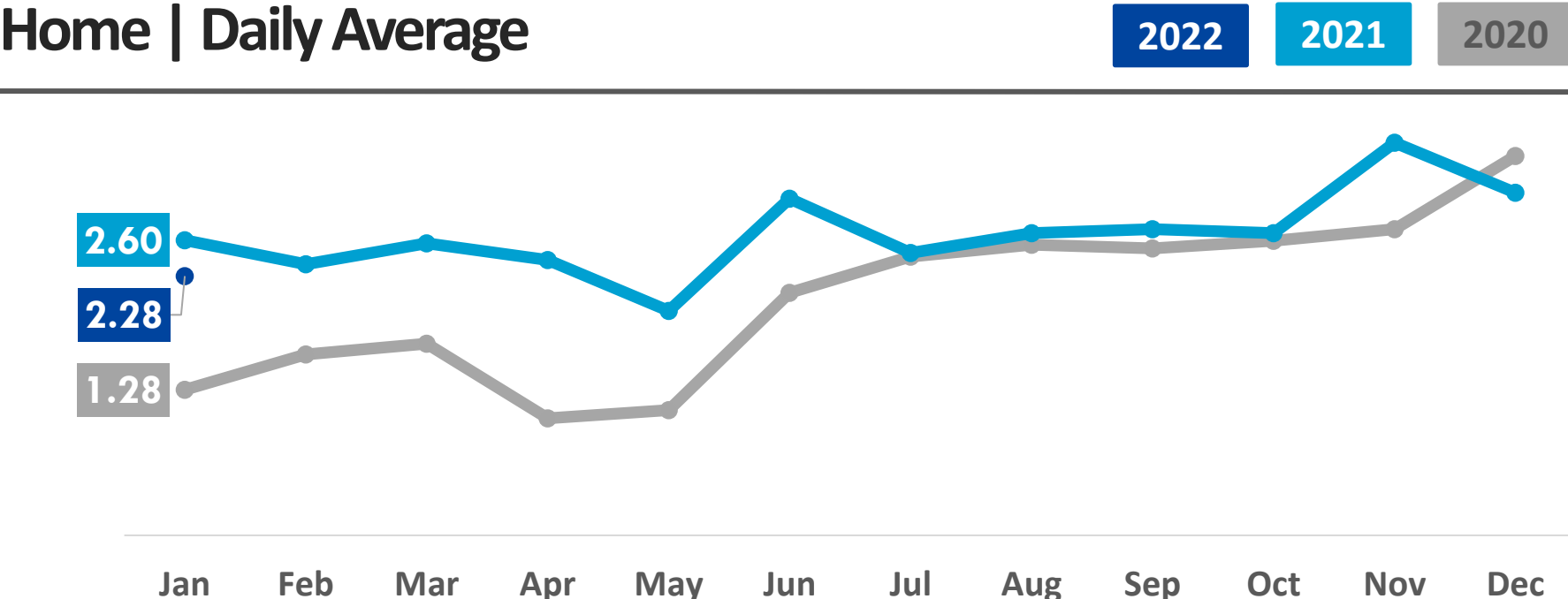
Written Premium - Overview

Insurance Lines	jan/22	Δ% jan/21
Mortgage	237.9	+3.7%
Home	47.9	-8.0%
Credit Life	98.3	-65.7%
Life	153.6	+21.2%
Personal Accidents	7.8	-20.0%
Others non strategic ¹	50.4	-64.2%

Mortgage | Monthly premium

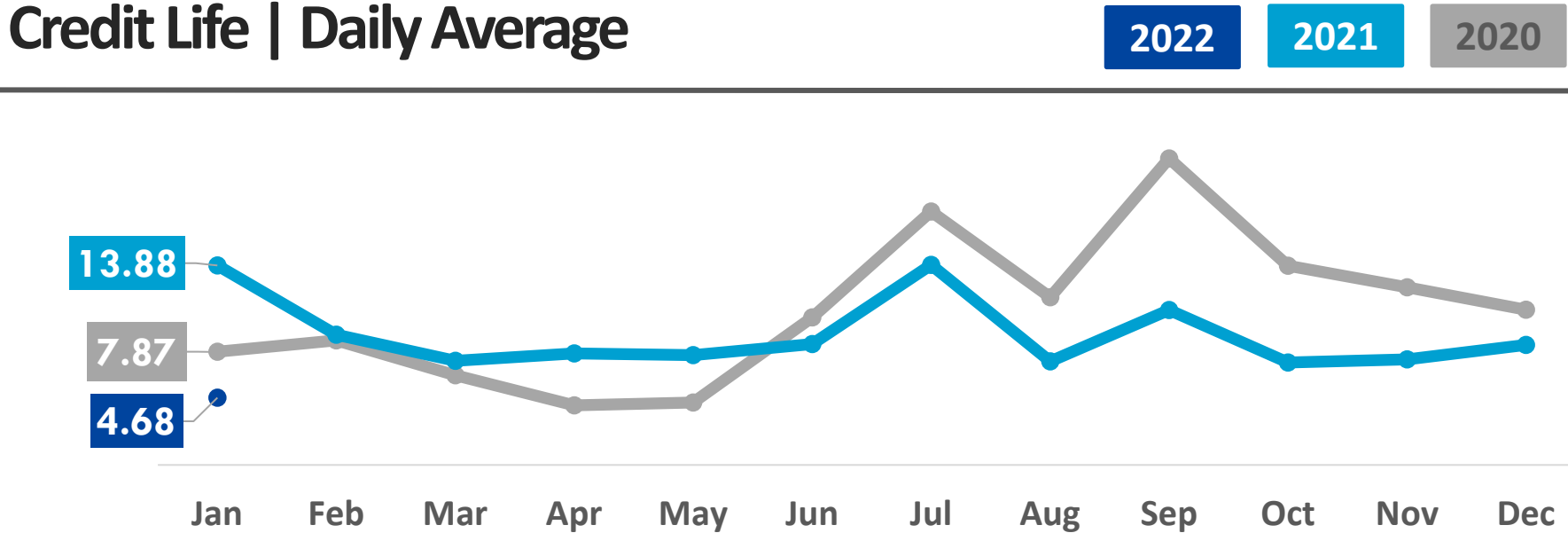


Home | Daily Average

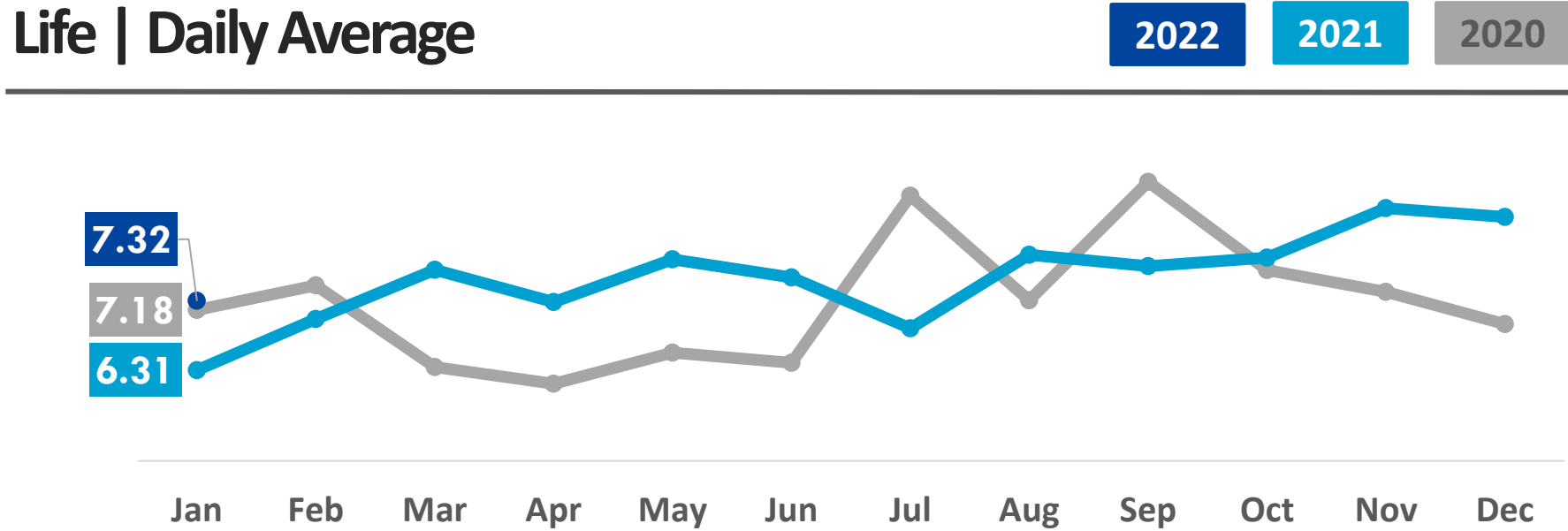


Caixa Seguridade kept its market leadership in **Mortgage Insurance**, along with CAIXA's strong performance in House Financing. In **Home Insurance**, Caixa Seguridade issued a greater number of policies than in the same period of the previous year, with better use of the Retail segment, in addition to doubling the number of sales with automatic renewal.

Credit Life | Daily Average



Life | Daily Average



The **Life Insurance** line presented a growth of 21.9% in written premiums. Highlight for the increase in the share of sales in the monthly payment modality, which went from 6.61% of the sales made in Jan/21 to 15.22% of the sales made in Jan/22. The **Credit Life** line showed a negative issuance variation, mainly due to the contracting of PRONAMPE³ in Jan/21. It is worth mentioning the improvement in seizing credit granting opportunities, with an increase in the cross-sell for the Individual and Corporate segments, when compared to 2021 average.

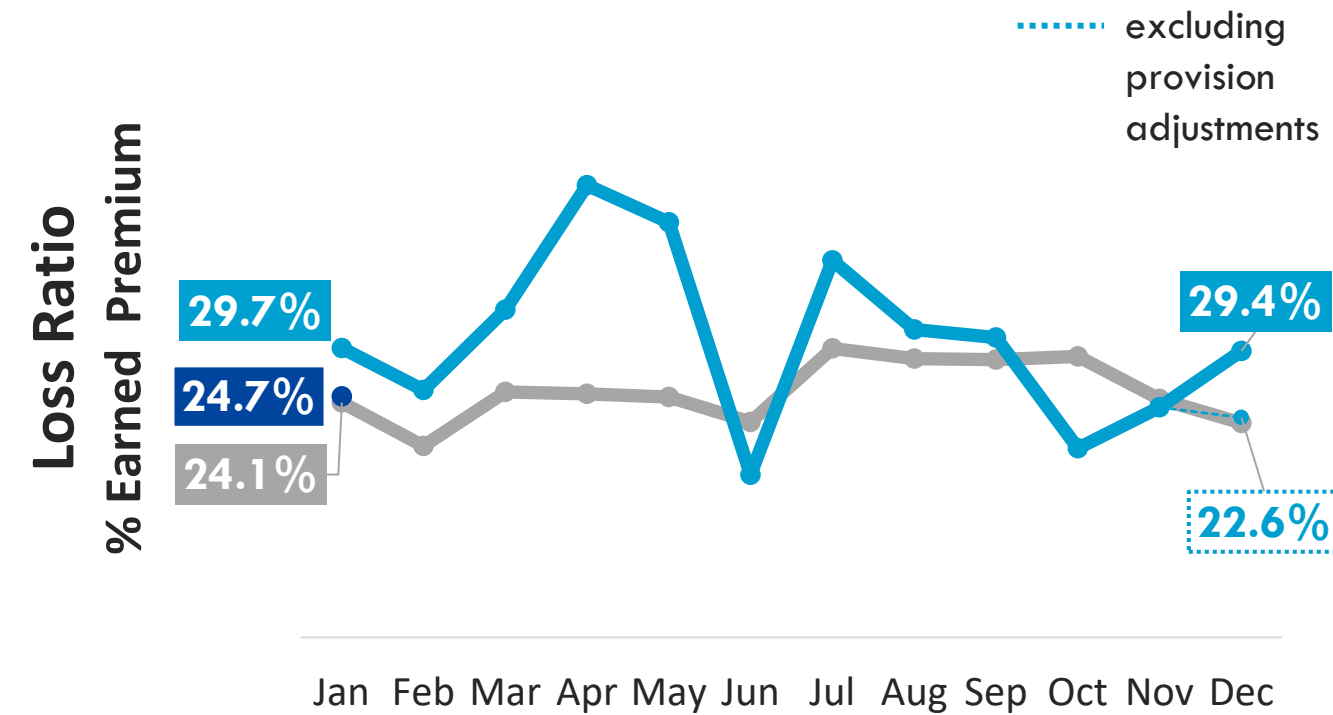
1 Includes run-off insurance lines, which have not established new strategic partnerships: Auto insurance; Corporate; and others less relevant.

2 Bank working days are considered for the calculation of the daily average according to the Febraban calendar, except for 12/24, which has reduced service hours.

3 Credit line of the National Program for Support to Micro and Small Enterprises (PRONAMPE) to assist in the development and strengthening of your business and support them in coping with the impacts caused by COVID-19.

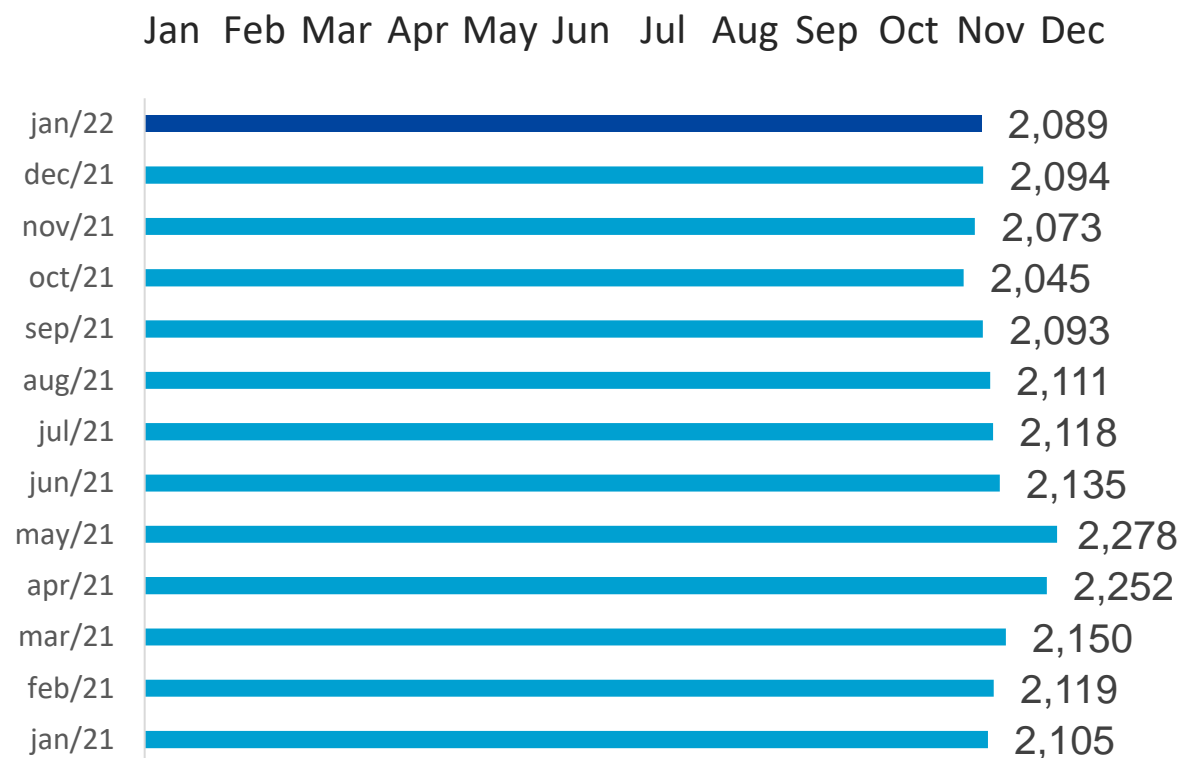
Consolidated

2022 2021 2020



Claims Provision¹

Balance BRL MM

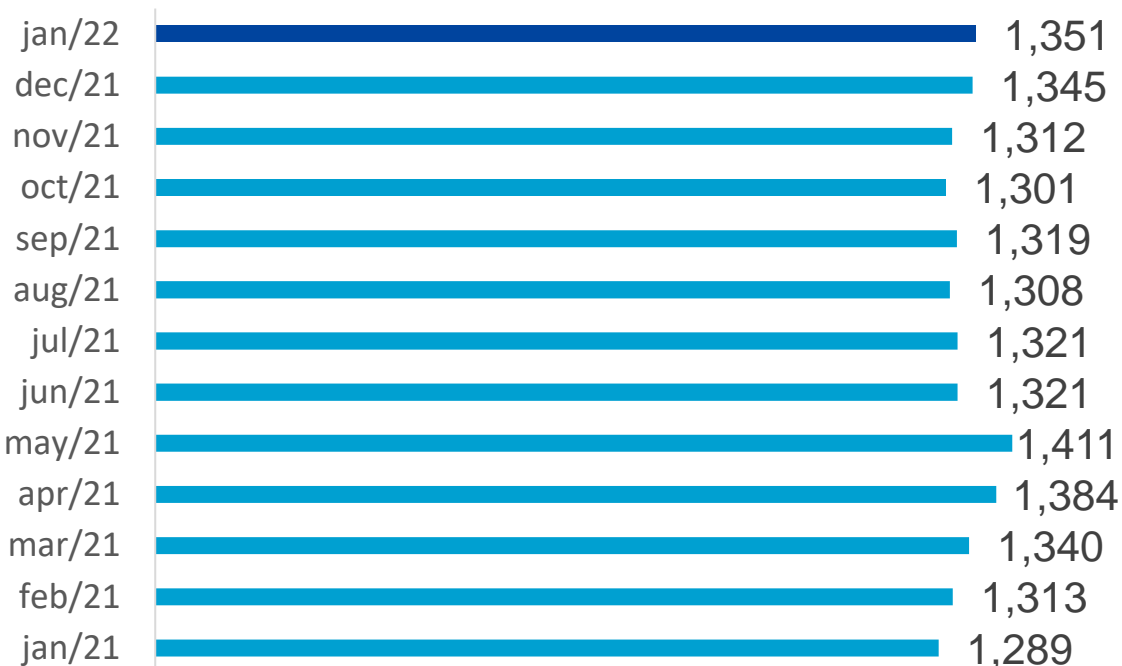
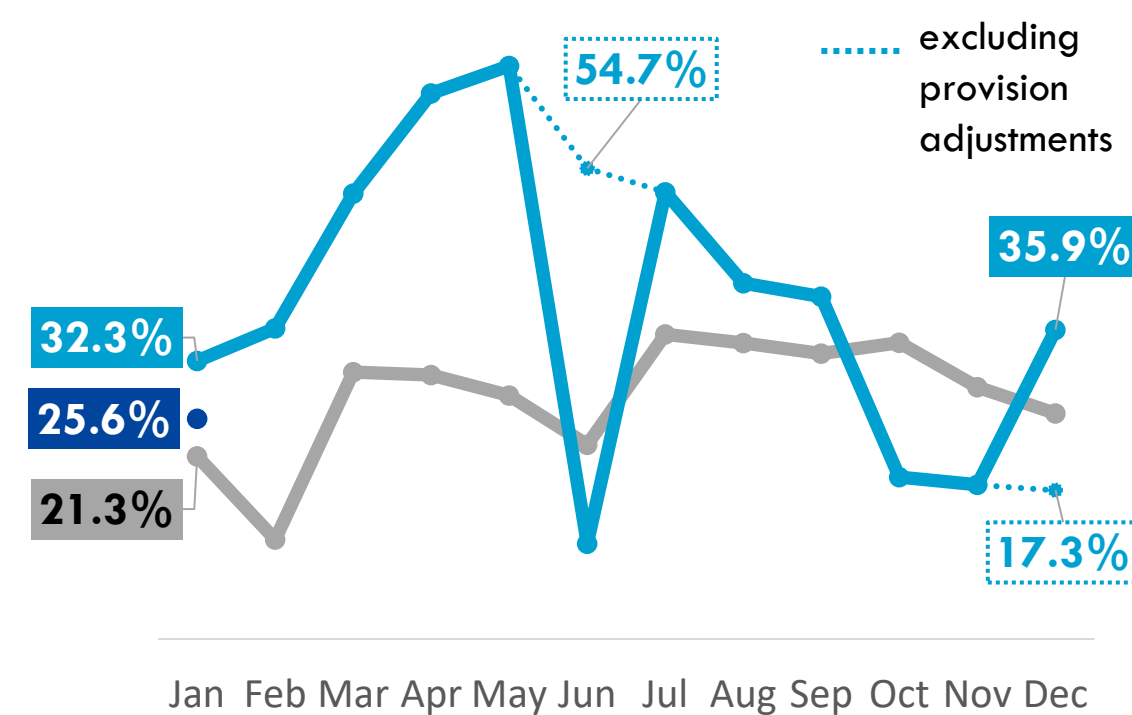


Highlights

For the month of Jan/22, the loss ratio in the **consolidated view** showed a reduction of 4.7 p.p. compared to the previous month and 5.0 p.p. compared to the first month of 2021, mainly influenced by the mortgage insurance, resuming the historical levels of the Company's historical levels.

Mortgage

2022 2021 2020

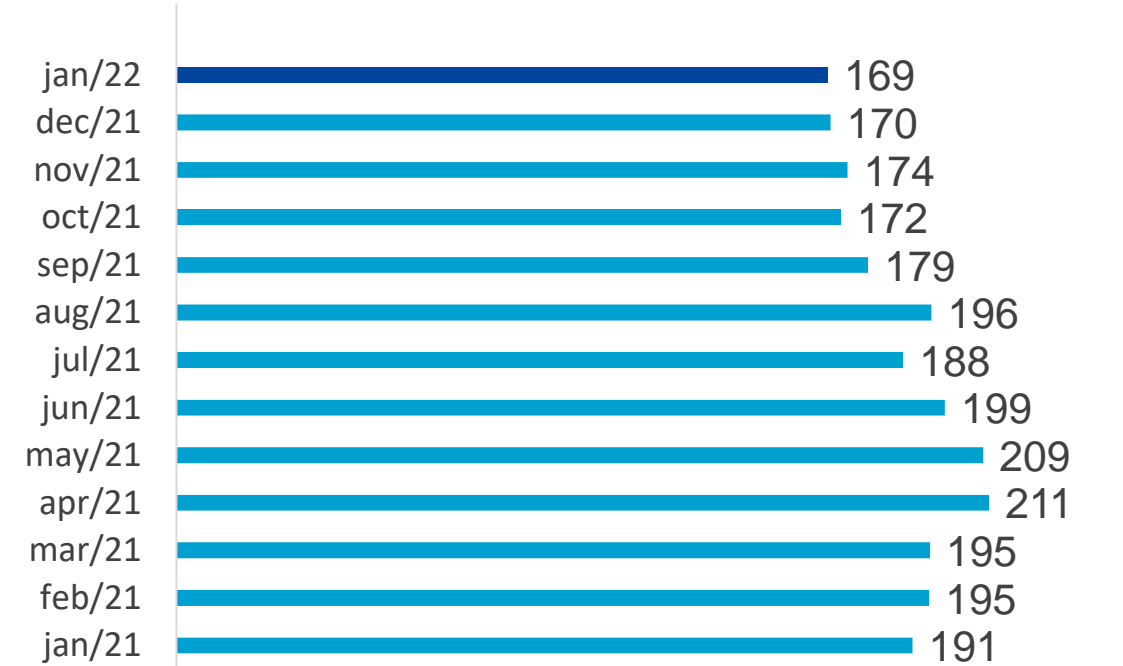
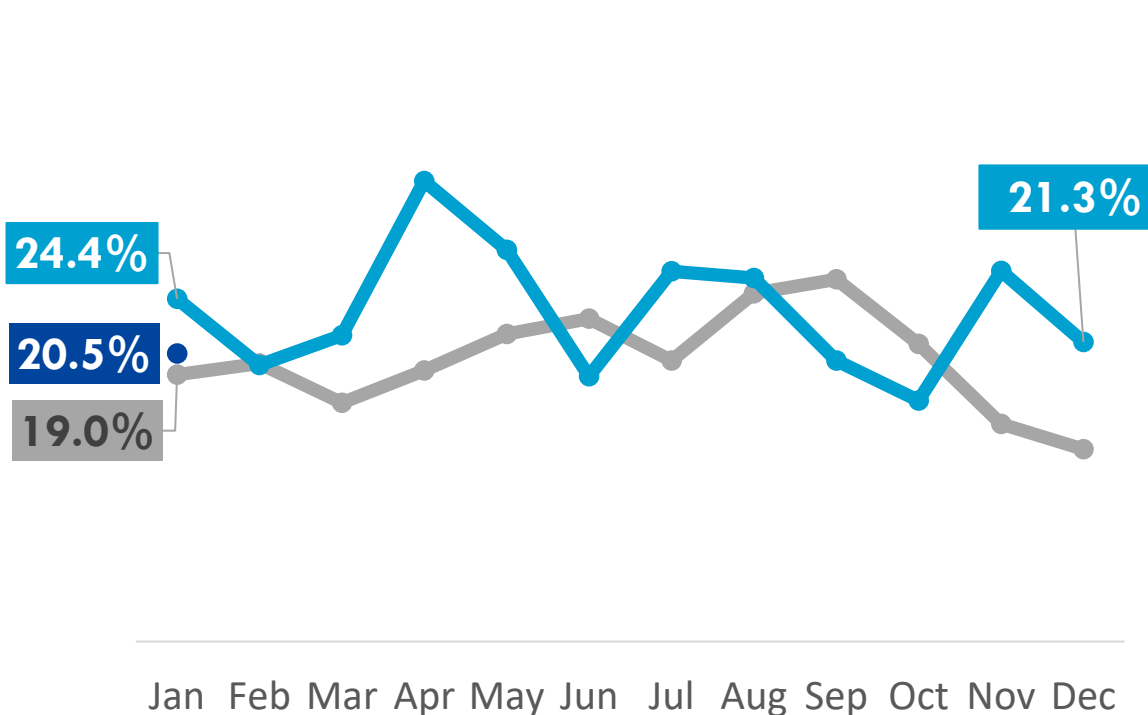


For the **Mortgage Insurance** line, the 6.7 p.p. decrease in the loss ratio between Jan/22 and Jan/21 is motivated by the reduction in claims related to deaths from COVID-19

In the comparative view between Jan/22 and the immediately previous month, there is a reduction of 10.3 p.p. in the index, due to the effect of the constitution of a provision for unreported claims (IBNR) in Dec/21.

Credit Life

2022 2021 2020

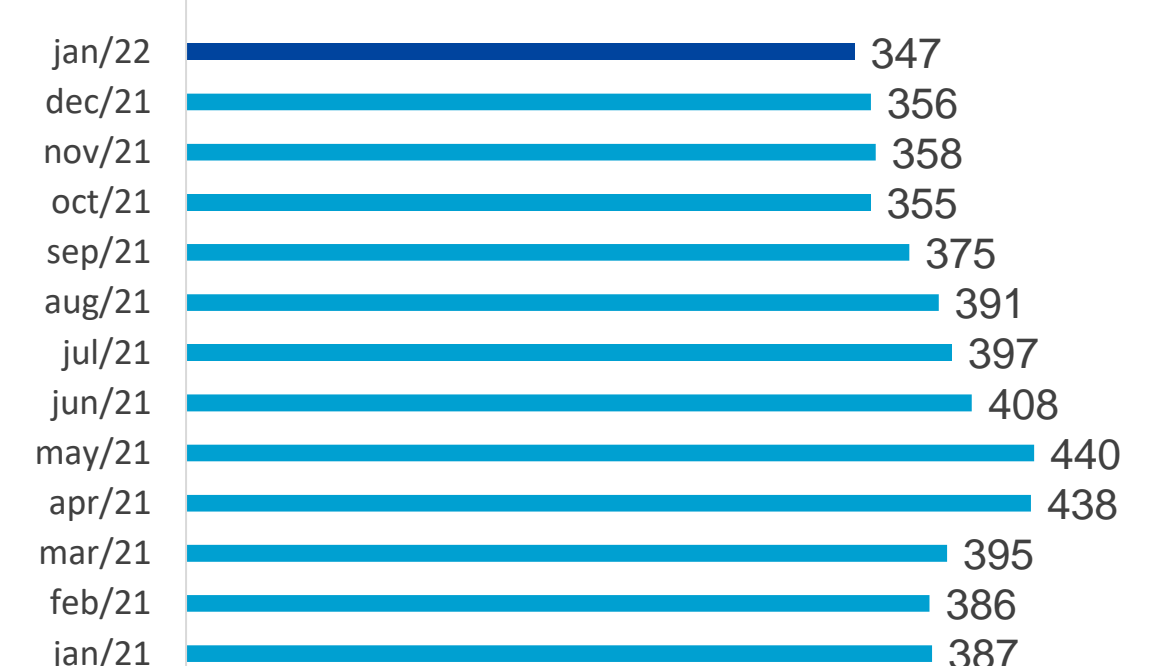
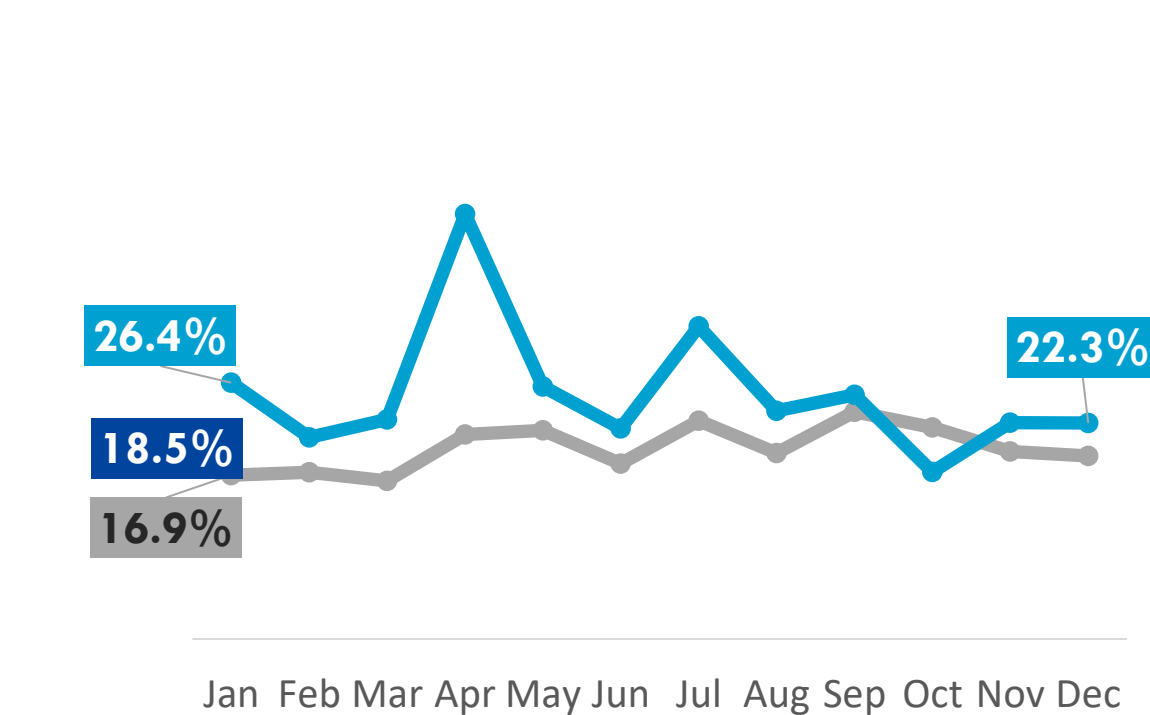


The **Credit Life Insurance** loss ratio remained at the same level in the comparison between the months of Jan/22 and Dec/21, with a reduction of 0.8 p.p.

In the comparative view between Jan/22 and the same period in 2021, there is a 3.9 p.p. decrease in the index, motivated by the reduction of claims related to COVID-19.

Life

2022 2021 2020



Life Insurance showed a decline in claims, -7.9 p.p., in the loss ratio comparison between Jan/22 and Jan/21, reflecting the reduction in claims notices due to COVID-19.

In relation to the immediately previous period, the indicator remained stable.

¹ Claims Provision = IBNR + PSL + PDR

Insurance

DataSource: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES ,updated 202201

Issued Premium: Arquivo SES_seguros | Colums L of the report

Claims Ratio: Index calculated by dividing Claims Occurred (arquivo SES_seguros | Coluna O do Relatório) per Earned Premium (arquivo SES_seguros | Column H of the report).

Claims Provision (IBNR + PSL + PDR): Arquivo SES_provramos | for IBNR values from Report Column I, for PSL values from Report Column H and for PDR values from Report Column U.

Company Codes - Column B of the database: 05631, 08141, 04421, 03476

Insurance Line Codes - Column C of the database:

Mortgage: 1061, 1065, 1068

Credit Life: 0977, 1377

Life: 0929, 0936, 0969, 0980, 0983, 0984, 0986, 0987, 0990, 0991, 0992, 0993, 0994, 0997, 1329, 1336, 1369, 1383, 1384, 1386, 1390, 1391, 1392, 2201, 2202, 2203, 2293

Personal Accidents: 0981, 0982, 1381

Home: 0114

Others non strategic: 0111, 0112, 0,113, 0116, 0117, 0118, 0141, 0142, 0143, 0167, 0171, 0173, 0176, 0195, 0196, 0234, 0727, 0274, 0310, 0313, 0327, 0351, 0378, 0433, 0435, 0437, 0457, 0484, 0520, 0523, 0524, 0525, 0526, 0531, 0542, 0553, 0544, 0583, 0588, 0589, 0621, 0622, 0623, 0628, 0632, 0638, 0644, 0652, 0654, 0655, 0656, 0658, 0711, 0739, 0740, 0743, 0745, 0746, 0747, 0748, 0749, 0750, 0775, 0776, 0819, 0848, 0849, 0859, 0860, 0870, 0949, 0996, 1066, 1101, 1102, 1103, 1104, 1105, 1106, 1107, 1108, 1109, 1130, 1161, 1162, 1163, 1164, 1165, 1198, 1279, 1285, 1286, 1287, 1299, 1380, 1387, 1396, 1417, 1428, 1433, 1457, 1528, 1535, 1537, 1574, 1597, 1601, 1602, 1603, 1734, 1872, 1985, 2079, 2199

Pension

Contribution: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> / Downloadable SES Database: Base de Dados do SES, updated 202201| arquivo SES_Contrib_Benf
For contributions, Column D of the Report.

Company Codes - Column A of the database: 05631, 08141

Reserves: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Empresas | Seguradoras: Demonstrações Contábeis | Passivo
Considered in reserves: Vida com Cobertura Por Sobrevivência + Provisões Técnicas Previdência Complementar.
Company codes: 05631, 08141

Premium Bonds

Collection: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Downloadable SES Database: Base de Dados do SES, updated 202201 | arquivo SES_Dados_Cap
For revenue is selected Column E os the report.

Company Codes - Column A of the database: 24872, 25585.

Technical Provision: SUSEP - <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx> | Empresas | Capitalização: Demonstrações Contábeis | Passivo
Technical Provision: Provisões Técnicas Capitalização and the company codes 24872 e 25585.

Disclaimer

This report was prepared by Caixa Seguridade and aims to provide information in relation to the monthly commercial performance of its investee companies, based on public data made available by the SUSEP Statistics System, accessible in <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx>.

For the insurance segment, all SUSEP codes were grouped together, even those for which the Company does not have production.

The numbers in this report may differ from those disclosed in the Earnings Release and the quarterly Financial Statements, as Caixa Seguridade adopts the international accounting standards (International Financial Reporting Standards – IFRS), issued by the International Accounting Standards Board (IASB), while SUSEP uses the accounting standard known as SUSEP GAAP.

In the production of this report, any effects that may be considered non-recurring were not segregated. Additional information in this regard will be detailed exclusively in the Earnings Release for the quarter.