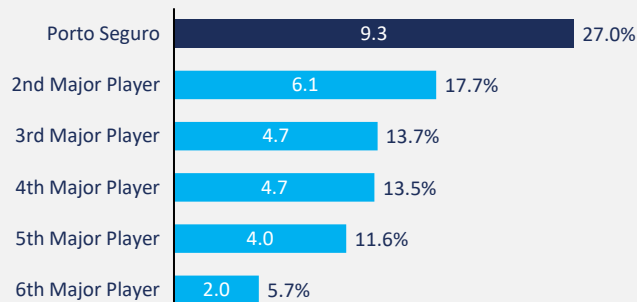


### Highlights

- Consolidated Auto: R\$ 1.38 billion in Direct Premiums (+2.9% vs. July/24) and Loss Ratio of 57.9% (+1.9 p.p. vs. July/24) in July/25.
- P&C + Cargo: R\$ 0.29 billion (+7.2% vs. July/24) in Direct Premiums and Loss Ratio of 26.9% in July/25.
- Life: R\$ 0.17 billion in Direct Premiums (+11.7% vs. July/24) and Loss Ratio of 50.4% in July/25.

### Premiums (7M25 – R\$ Bn) and Market Share (%) Auto\*



### Porto Consolidated Indicators - Auto

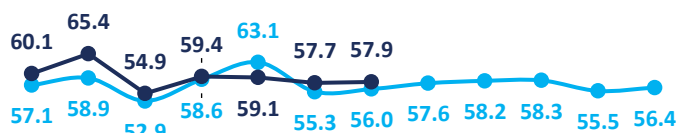
#### Direct Premiums (R\$ Bn)



#### Earned Premiums (R\$ Bn)



#### Loss Ratio\*\* (%)



#### Commission Ratio (%)



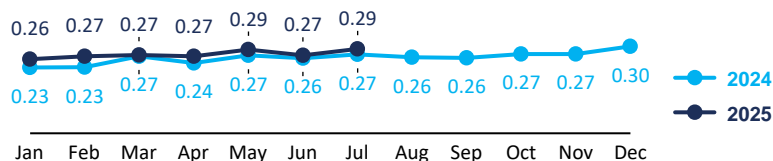
PREMIUMS (R\$ Bn)	Direct Premiums						Earned Premiums					
	Jul/25	Jul/24	Var.%	7M25	7M24	Var.%	Jul/25	Jul/24	Var.%	7M25	7M24	Var.%
<b>AUTO INSURANCE</b>												
Total Porto Group	1.38	1.34	2.9%	9.32	8.92	4.5%	1.36	1.34	1.4%	9.22	9.25	-0.4%
Market Ex-Porto	4.26	3.99	6.8%	25.24	23.70	6.5%	3.66	3.42	7.3%	24.70	23.35	5.8%
Total Market	5.64	5.33	5.8%	34.56	32.63	5.9%	5.03	4.76	5.6%	33.92	32.60	4.1%

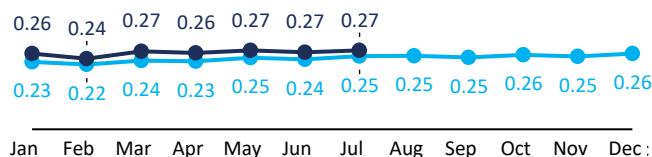
EXPENSES (%)	Loss Ratio						Commission Ratio					
	Jul/25	Jul/24	Var.%	7M25	7M24	Var.%	Jul/25	Jul/24	Var.%	7M25	7M24	Var.%
<b>AUTO INSURANCE</b>												
Total Porto Group	57.9%	56.0%	1.9 p.p.	59.1%	57.4%	1.7 p.p.	21.9%	21.1%	0.8 p.p.	22.1%	21.2%	0.9 p.p.
Market Ex-Porto	61.8%	59.9%	1.9 p.p.	60.0%	60.6%	-0.6 p.p.	21.0%	19.7%	1.3 p.p.	20.8%	19.6%	1.2 p.p.
Total Market	60.8%	58.8%	2.0 p.p.	59.8%	59.7%	0.1 p.p.	21.3%	20.1%	1.2 p.p.	21.2%	20.1%	1.1 p.p.

### P&C + Cargo\*\*

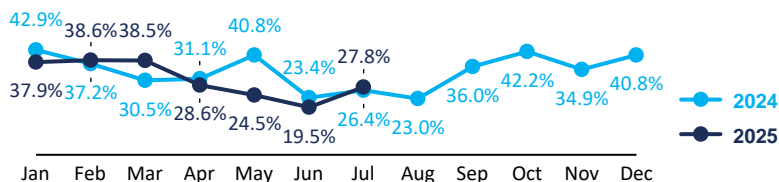
Direct Premiums (R\$ Bn)



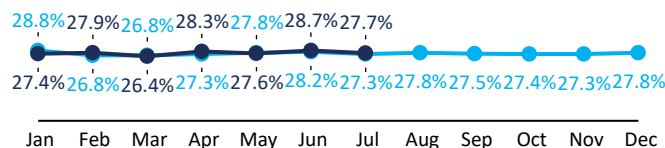
Earned Premiums (R\$ Bn)



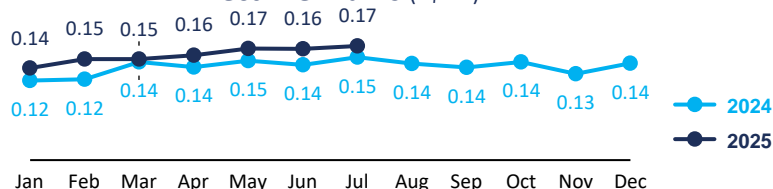
Loss Ratio (%)



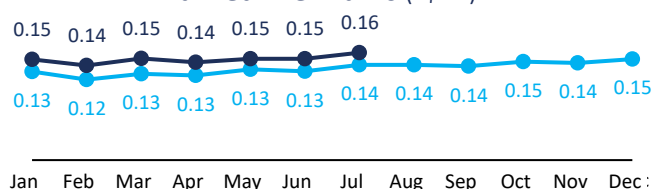
Commission Ratio (%)



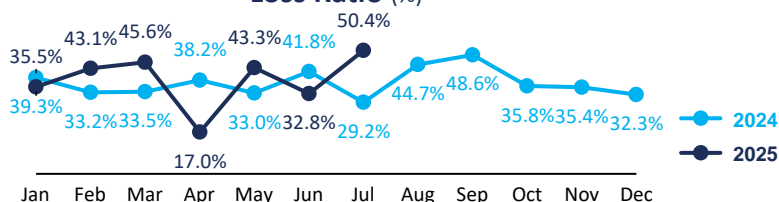
Direct Premiums (R\$ Bn)



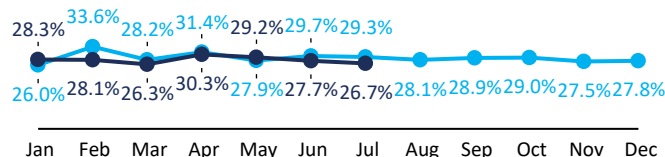
Earned Premiums (R\$ Bn)



Loss Ratio (%)



Commission Ratio (%)



### Life

## Summary

#### Company Name | Code:

Porto Seguro Companhia de Seguros Gerais | 5886  
 Azul Companhia de Seguros Gerais | 5355  
 Porto Seguro Vida e Previdência S/A | 6033  
 Itaú Seguros de Auto e Residência S/A | 3182 \*\*\*

#### Premiums and Loss Ratio

Code of branches by Segment:

**Auto:** 0520, 0523, 0524, 0525, 0526, 0531, 0542, 0544, 0553.

**P&C + Cargo:** 0114, 0116, 0118, 0171, 0621, 0622, 0632, 0652, 0654, 0655, 1101, 1102, 1130, 1162.

#### Written Premiums – Insurance | Premiums and Loss Ratio

**Life:** 0929, 0977, 0980, 0981, 0982, 0984, 0987, 0990, 0991, 0993, 1329, 1369, 1377, 1380, 1381, 1383, 1384, 1390, 1391.

Access: <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx>

Operations / Insurance:

## Disclaimer

This report was prepared by Porto Seguro S/A. and its main objective is to help the market to monitor the performance of its businesses, exclusively based 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 should be noted that the figures in this report are calculated using the accounting standard used by SUSEP. known as SUSEP GAAP. and may differ from those disclosed in the Performance Analysis Report and in the quarterly Financial Statements of Porto Seguro S/A.. which adopt international accounting standards and standards (International Financial Reporting Standards – IFRS) issued by the International Accounting Standards Board (IASB). In producing this report. any effects that may be considered non-recurring were not segregated. Additional information in this regard will only be detailed in the quarterly release.

\*Considering the merger between HDI, Liberty and Sompco.

\*\*The Loss ratio for Auto and Home Insurance (which make up property insurance) has changed from 2Q22 onwards due to the spin-off of assistance services from the Insurance operation to "Porto Assistência" with no material impact on the Company's consolidated Net Income. For more detailed information. access the Company's 4Q22 release. (Pg. 9)

\*\*\*Itaú Seguros de Auto e Residência S/A is considered under Auto and P&C.