Monthly Sectorial Report - SUSEP

APRIL/2023

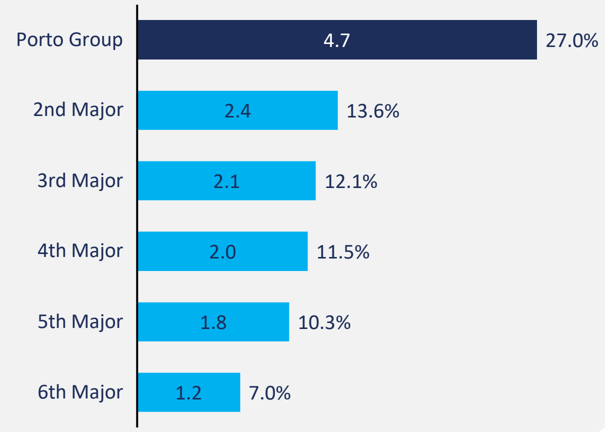
PortoSeguroSA

Highlights

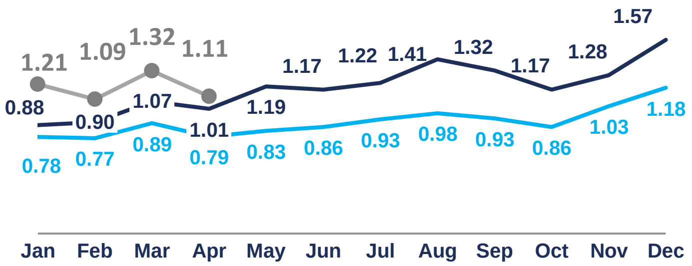
- +10.1% in Porto's Premiums (Apr/23 vs. Apr/22) vs. +12.2% of the Market (Ex-Porto).
- Improvement of 15.7 p.p. in Porto's Auto loss ratio in Apr/23 (vs. Apr/22).
- P&C + Cargo: +18.2% in premiums (vs. Apr/22) and loss ratio of 33.8% em Apr/23.
- Life: +46.6% in premiums (vs. Apr/22) and loss ratio of 27.4% in Apr/23.

Market Share (%) *and Premiums* (4M23 - R$ bi)

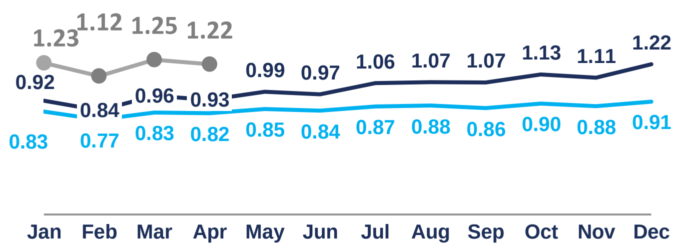
Auto



Written Premiums - Auto (R$ bi)

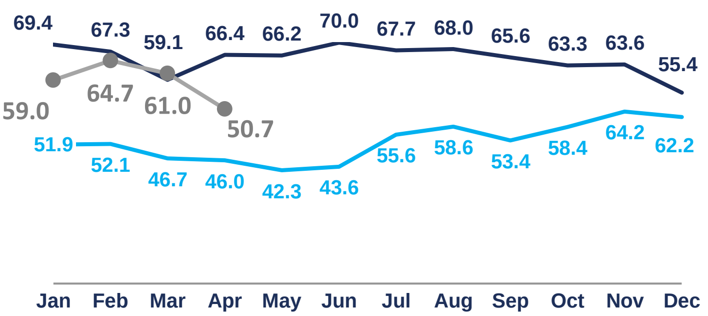


Earned Premium - Auto (R$ bi)

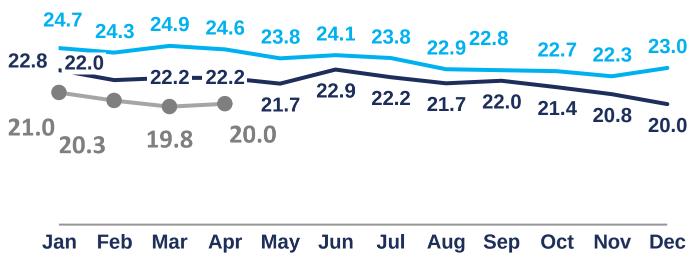


2021
2022
2023

Loss Ratio* - Auto (%)



Commission - Auto (%)



PREMIUM (R$ Bi)	Written Premiums						Earned Premiums					
AUTO INSURANCE	apr/23	apr/22	Var.% vs. apr/22	4M23	4M22	Var.% vs. 4M22	apr/23	apr/22	Var.% vs. apr/22	4M23	4M22	Var.% vs. 4M22
Porto	0.76	0.69	10.2%	3.21	2.56	25.8%	0.83	0.61	34.7%	3.28	2.42	35.6%
Azul	0.35	0.32	9.9%	1.52	1.31	15.8%	0.39	0.31	23.6%	1.54	1.24	24.5%
Total Porto Group	1.11	1.01	10.1%	4.73	3.87	22.4%	1.22	0,93	30.9%	4.82	3.65	31.8%
Market Ex-Porto	2.98	2.65	12.2%	12.78	10.54	21.2%	3.19	2.45	30.1%	12.61	9.49	32.9%
Total Market	4.09	3.67	11.6%	17.51	14.41	21.5%	4.41	3.38	30.3%	17.42	13.14	32.6%

EXPENSES	Loss Ratio						Commission Ratio					
AUTO INSURANCE	apr/23	apr/22	Var.% vs. apr/22	4M23	4M22	Var.% vs. 4M22	apr/23	apr/22	Var.% vs. apr/22	4M23	4M22	Var.% vs. 4M22
Porto	48.5%	63.6%	-15.1 p.p.	57.6%	61.1%	-3.5 p.p.	20.5%	22.6%	-2.1 p.p.	20.7%	22.6%	-1.9 p.p.
Azul	54.3%	71.9%	-17.7 p.p.	61.0%	74.0%	-13.0 p.p.	18.9%	21.4%	-2.4 p.p.	19.3%	21.7%	-2.4 p.p.
Total Porto Group	50.7%	66.4%	-15.7 p.p.	58.8%	65.5%	-6.7 p.p.	20.0%	22.2%	-2.2 p.p.	20.3%	22.3%	-2.1 p.p.
Market Ex-Porto	57.1%	75.8%	-18.6 p.p.	60.7%	77.3%	-16.6 p.p.	18.1%	19.3%	-1.2 p.p.	18.1%	19.6%	-1.5 p.p.
Total Market	55.4%	73.2%	-17.8 p.p.	60.2%	74.0%	-13.9 p.p.	18.6%	20.1%	-1.5 p.p.	18.7%	20.3%	-1,7 p.p.

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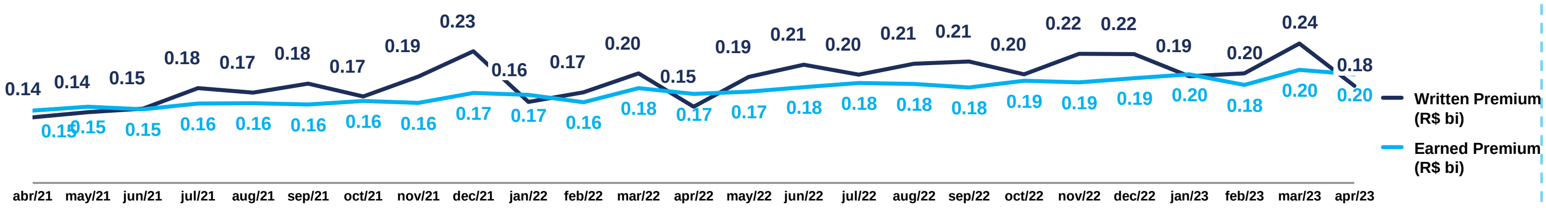
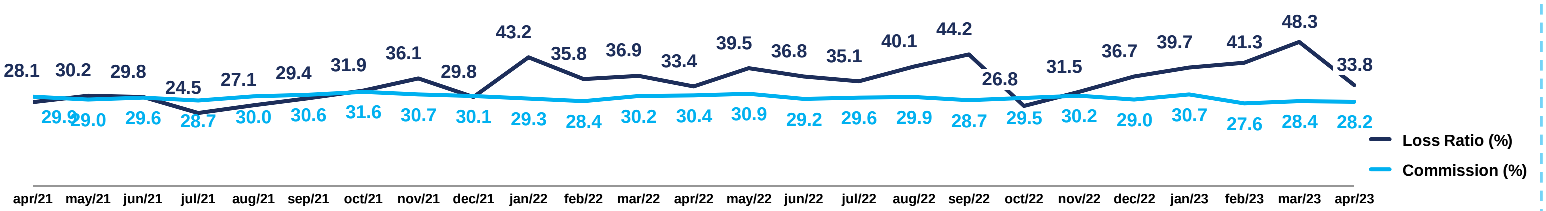
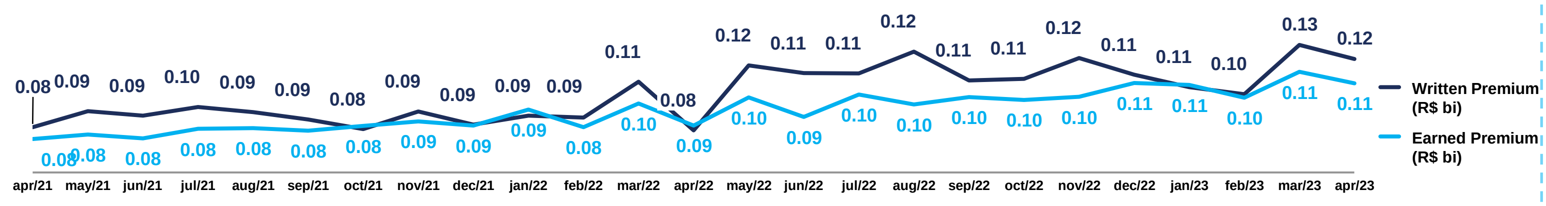
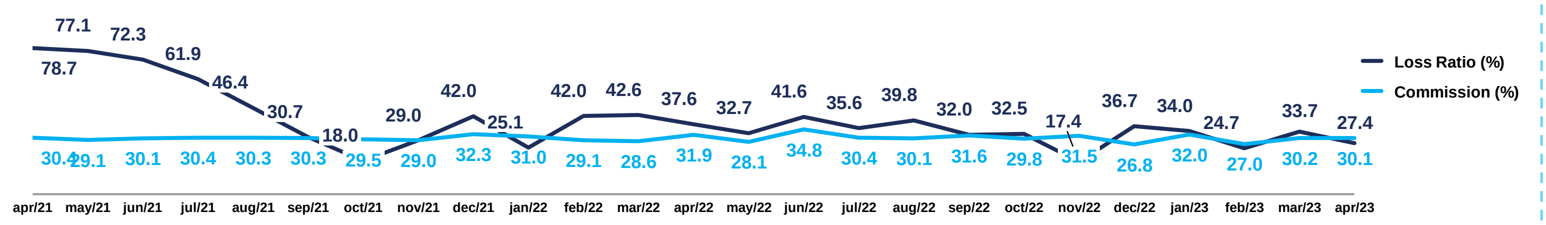
P&C + Cargo





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

Written Premiums – Insurance | premiums and loss ratio

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

Operations / Insurance:

Premiums and Loss Ratio

Code of branches by Segment:

Auto: 0520, 0524, 0525, 0526, 0531, 0542, 0553, 0628, 0644.

P&C + Cargo: 0112, 0114, 0116, 0118, 0141, 0167, 0171, 0173, 0195, 0196, 0621, 0622, 0623, 0632, 0638, 0652, 0654, 0655, 0656, 0658.

Life: 0929, 0936, 0969, 0977, 0980, 0982, 0983, 0984, 0986, 0987, 0990, 0993, 0994, 1329, 1336, 1369, 1377, 1380, 1381, 1383, 1384, 1386, 1387, 1390, 1391, 1392.

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.

*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)