

PORTO SEGURO

Institutional Presentation 2021



PORTO
SEGURO



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2 - Differentials

3 - Results and Progress

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**PORTO
SEGURO**

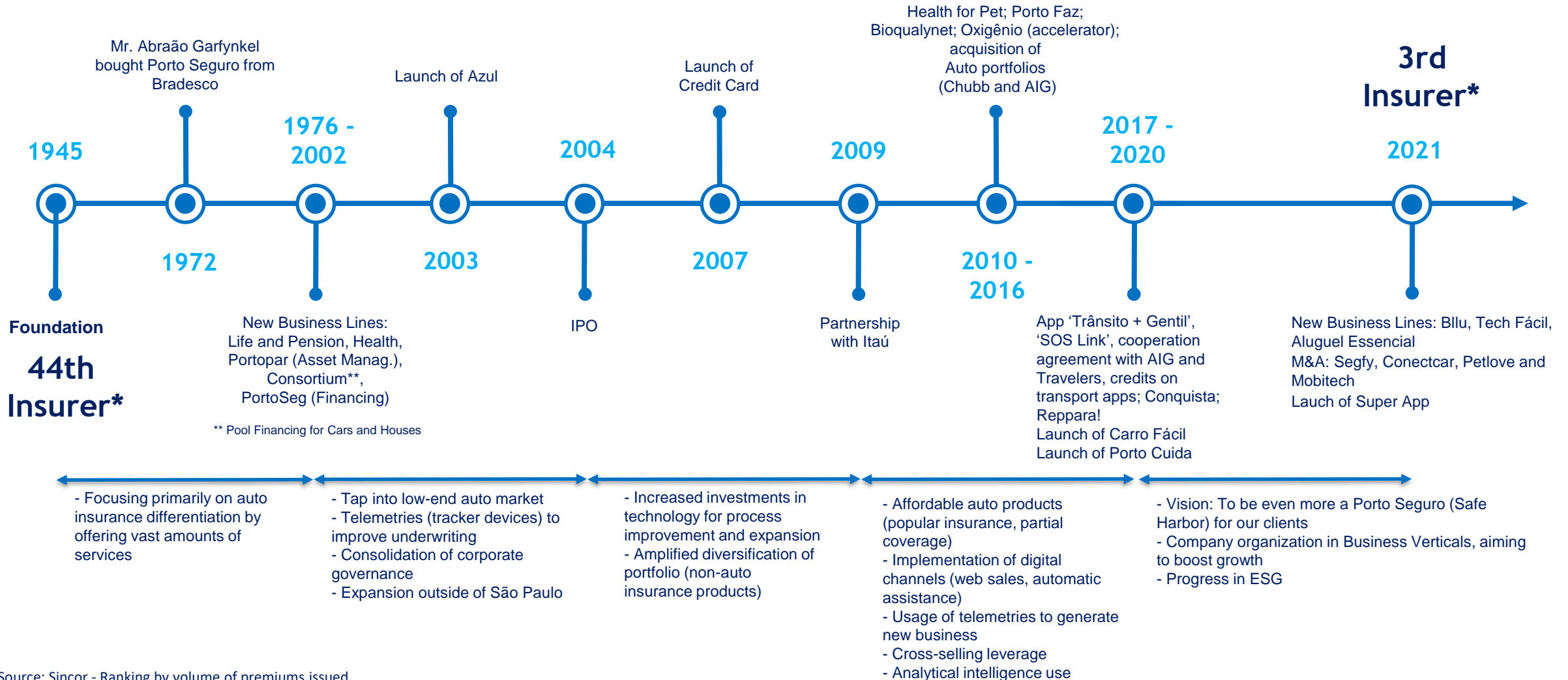




1. About us

Over the last 70 years Porto Seguro has been recognized by its entrepreneurship and high quality services, responding rapidly to the changing environment ...

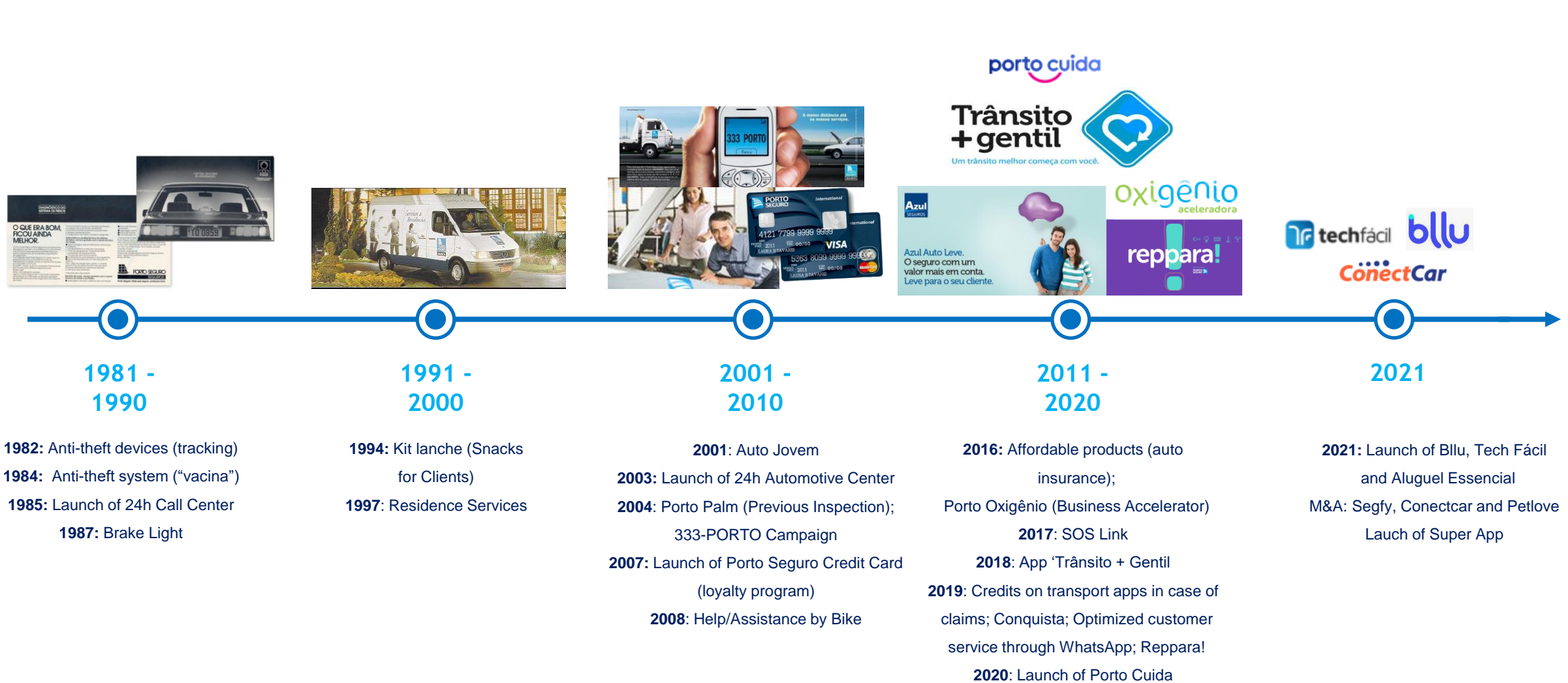
History and Companies of Porto Seguro



* Source: Sincor - Ranking by volume of premiums issued

Innovative developments have been generating a sustainable competitive edge and higher clients retention ratio

Timeline – Innovative Solutions



... resulting in the largest non-life insurance group in Brazil underpinned by a robust operational structure, serving about 11 million clients

Structure and Services



13K employees



36K independent brokers



12K exclusive service providers



136 million digital & 44 million human customer services per year



4.5 million services for homes and vehicles per year



39% of services for homes and cars generated via WhatsApp Messenger

Company and Businesses Highlights



1st non-life and 3rd overall largest insurer group in Brazil



Market leader in auto, commercial and homeowner insurance



R\$ 21 billion total revenues per year



R\$ 15.6 billion market cap



11 million clients and 17 million covered items



77 NPS & 79% renewal rate of Porto Seguro Auto



75 NPS & 77% renewal rate of Azul Auto



80 NPS & 75% renewal rate of Porto Seguro Homeowner



74 NPS & 65% of accounts with transaction of Porto Seguro Credit Card

(Sep/21)

We are more than an Insurer!

With a focus on the clients, Porto segregated its structure into 4 business verticals



INSURANCE



HEALTHCARE

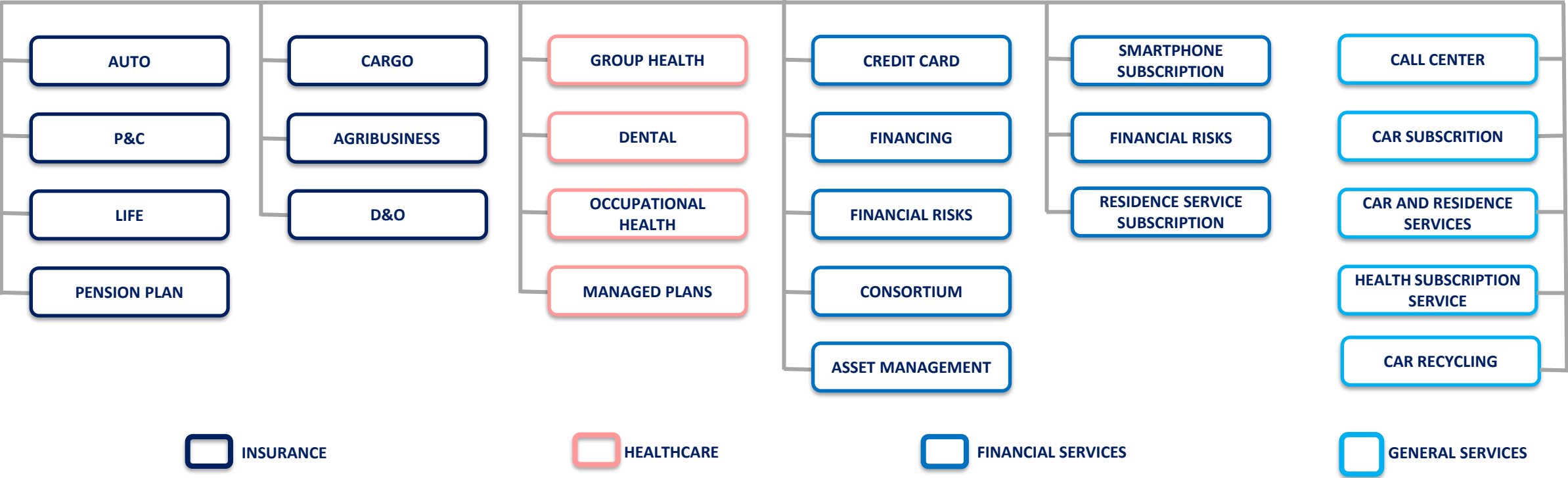
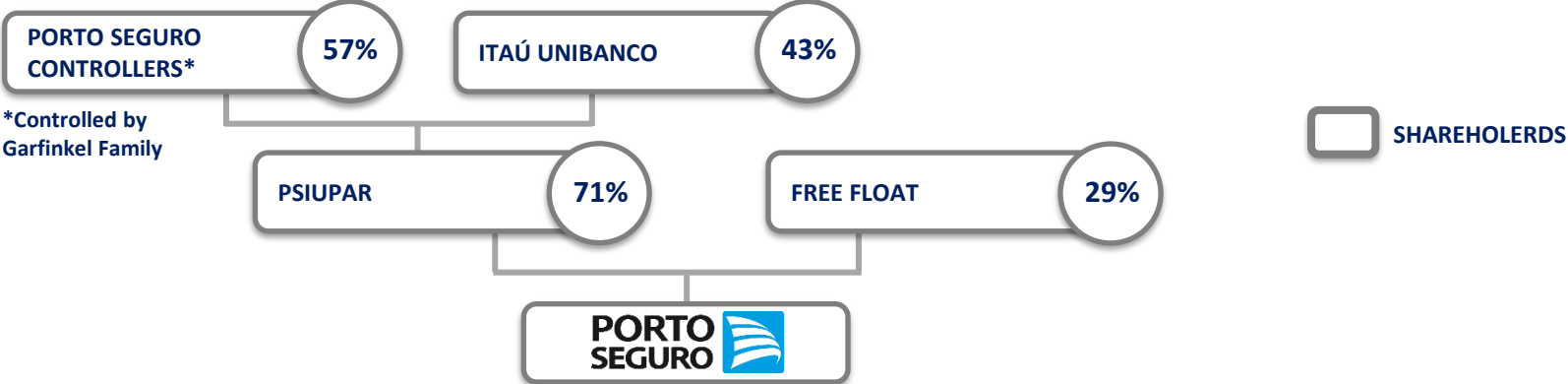


FINANCIAL SERVICES



SERVICES

The Company offers a wide range of products and services through 4 businesses verticals: insurance, healthcare, financial and general services



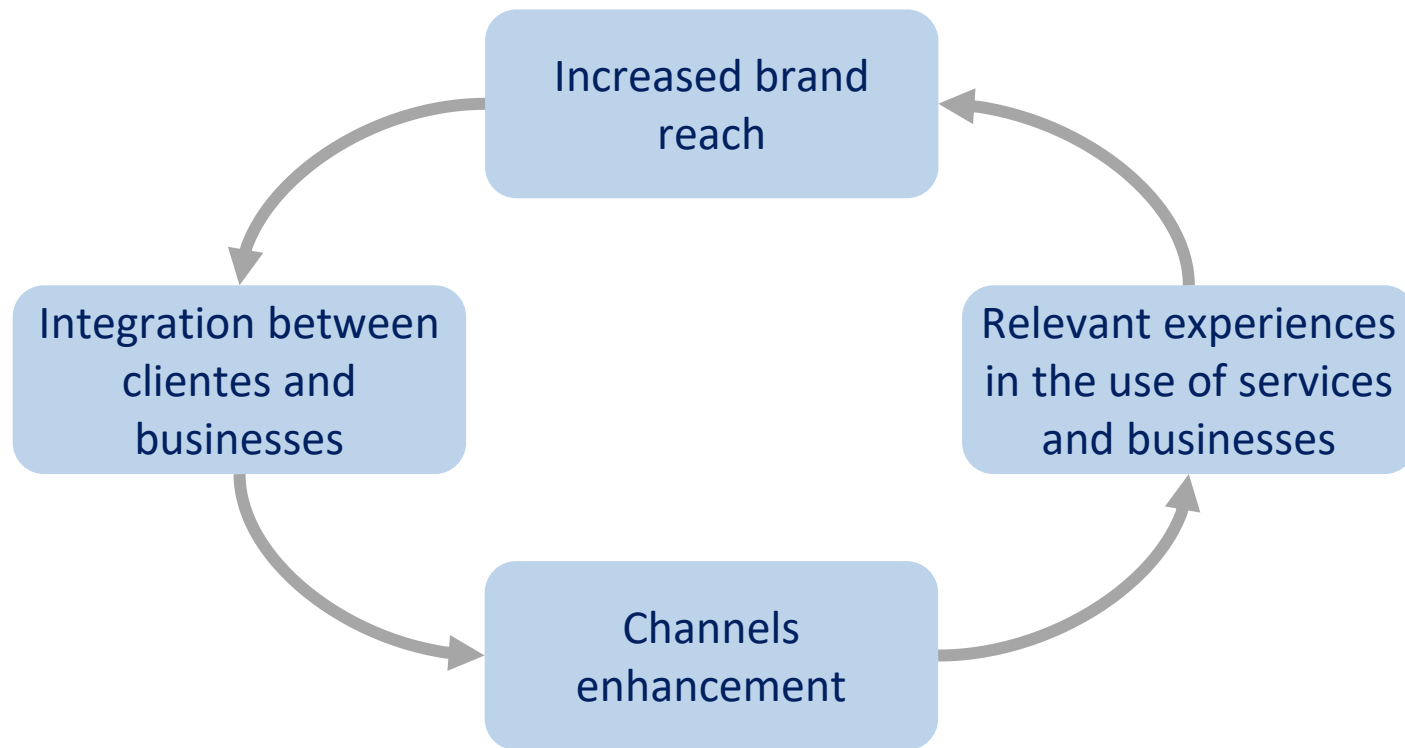
Diversified top-of-mind portfolio and market leader in the auto, homeowner and commercial insurance products, posing a significant market share

	MAIN PRODUCTS									
	Insurance			Health	Financial Business			Services		
Highlights 9M21	Auto	P&C	Life	Health + Dental	Consortium	Credit Card	Financial Risks			
Market Share	28.2%	22.7% <small>Homeowner</small>	17.9% <small>Commerical</small>	2.5%	3.3%	9.3% <small>Real Estate</small>	1.9% <small>Vehicles</small>	2.5%	70% <small>(Landlord Protection)</small>	Biggest Assistance Service in Brazil
Revenues	R\$ 7.8 B	R\$ 1.3 B	R\$ 785 M	R\$ 1.6 B	R\$ 358.6 M	R\$ 1,2 B	R\$ 533 M	R\$ 255 M		
# of Total Revenues	50%	8%	5%	10%	2%	7%	3%	2%		
Clients/Units	5.8 M <small>Vehicles</small>	2.8M <small>Insured Items</small>	4.1M <small>Insured Members</small>	977 k <small>Insured Members</small>	189 k <small>Clients</small>	2.7 M <small>Units</small>	228 k <small>Contracts</small>	4.5 M <small>Services for Home and Vehicles per year</small>		

Our strategy is based on solid relationships, delivering value in our services and focusing on the comprehensive needs of our clients throughout their lives

Our essence: “Increasingly be a **SAVE HAVEN** for our customers”*

Ecosystem



Enablers

Integrated marketing, strengthening the strategy

Migration from a product-centric to a customer-centric business approach

Digital transformation in progress

*PORTO SEGURO means SAFE HAVEN in Portuguese



2.Differentials

We believe in entrepreneurship with a “personal touch” that aims to achieve superior results in the long term

Mission






"Our mission is to take risks through the deliverance of first-class services, exceeding customer expectations and ensuring agility at competitive costs and with social and environmental responsibility"

Key Elements

- Selfless purpose: we must do good to everyone around us
- Relationships are our strongest assets
- Customer focus is essential. Ever.
- High quality assistance makes a difference
- Good services avoid commoditization
- Brokers are essential to market development and our success
- Successful strategies are proven in the long run

Porto Seguro is the 5th strongest brand in Brazil according to Brand Finance and the 16th most valuable brand in Brazil according to Interbrand

Brand Finance¹

Brand	Segment	Position
 RENNER	Retail	1º
 SKOL	Beverage	2º
 natura	Beauty	3º
 GOL	Aviation	4º
 PORTO SEGURO	Insurance and Financial Services	5º

Brand Finance evaluates the relative strength of brands, based on factors such as marketing investment, customer familiarity, staff satisfaction, and corporate reputation.

Alongside revenue forecasts, brand strength is a crucial driver of brand value.

Interbrand²

Brand	Segment	Position	Brand	Segment	Position
 Itaú	Financial Services	1º	 RENNER	Retail	11º
 bradesco	Financial Services	2º	 LOJAS AMERICANAS	Retail	12º
 SKOL	Beverage	3º	 Ipiranga	Oil	13º
 BRAHMA	Beverage	4º	 cielo	Financial Services	14º
 natura	Beauty	5º	 DROGASIL	Health	15º
 BANCO DO BRASIL	Financial Services	6º	 PORTO SEGURO	Insurance and Financial Services	16º
 PETROBRAS	Oil	7º	 havaianas	Retail	17º
 vivo	Telecom	8º	 CASAS BAHIA	Retail	18º
 magalu	Retail	9º	 ASSAI	Retail	19º
 XP Inc.	Financial Services	10º	 ATACADÃO	Retail	20º

Key Takeaways

- Financial and beverage companies hold a firm brand value position
- Porto Seguro entered the ranking in 2017 and has remained since then as the only insurance company in the top 20 most valuable brands in Brazil

¹ Brand Finance (2021)

² Interbrand (2020)

The only insurance company in Brazil that offers different value proposition throughout four brands - specific products for distinct customer's needs and preferences ...

Brands:



Porto Seguro



Azul Seguros



Itaú Seguros

seguro auto e residência



Bliu

Traditional Products



Porto Seguro Auto

Besides the auto insurance, it offers several additional services to vehicles, residences and people



Auto Premium

Product focused on luxury cars with exclusive services and special benefits (e.g. concierge)



Auto Mulher

Exclusive services and benefits for women

Ultra Premium



Product focused on luxury cars with price over R\$ 400K including exclusive services and special benefits



Auto Jovem

Use of telematics for young people (between 18 and 24 years)



Auto Sênior

Focused on customers over 60 years of age



Porto Essencial

Product with essential services that are perfectly tailored to the main customer needs

... in addition, it enables us to enlarge insurance penetration – the affordable products already represent 10% of our insured fleet

Affordable Products

Azul Leve



Azul Master



- ✓ +500k insured vehicles
- ✓ Loss Ratio below 55%
- ✓ Coverage flexibility (Theft, Collision, Third Party)
- ✓ Payment flexibility (over 40% of Azul Leve clients pay in 12 instalments)
- ✓ Low cost products
- ✓ Untapped market and few products

Porto Seguro Moto



Bluu



Azul Auto Roubo



Top customer services, going the extra mile to exceed customer expectations

Awards Received in 2020

- ✓ **Best Company in the Financial Sector**
(Infomoney)
- ✓ **Ranking Best Services in Brazil –
General Insurance, Auto Insurance and
Homeowner Insurance** (O Estado de
São Paulo)
- ✓ **Best Insurance Company** (O Estado de
São Paulo – Os Melhores do Jornal do
Carro)
- ✓ **16th most valuable brand in Brazil**
(Ranking Interbrand)
- ✓ **5th Strongest brand in Brazil** (Ranking
Brand Finance)



Services Stories

- ✓ **333 Porto** – Client remembers Porto
Seguro in emergency situation
- ✓ **Anhangabaú Flood** – Porto Seguro
Service provider helps people and
saves non-insured flooded cars
- ✓ **Baby in the car** – Our call center
operator suggests that the client
breaks the car window to save the
baby
- ✓ **Calling the boss** – agent calls the
client's boss to explain that she would
not be able to work due to a car
accident



One of the lowest loss ratio in the market, boosted by a sophisticated risk selection and pricing discipline – continuing efforts to implement pioneer solutions (e.g. Break Light and Anti-theft systems)

	Auto	P&C	Life
Loss Ratio	Porto Seguro: 50.1%	Porto Seguro: 32.0%	Porto Seguro: 36.9 %
Porto vs. Market (9M21)	Market (ex Porto): 63.3%	Market (ex Porto): 44.8%	Market: 50.2%
	▼ (-13.2 p.p.)	▼ (-12.8 p.p.)	▼ (-13.3 p.p.)

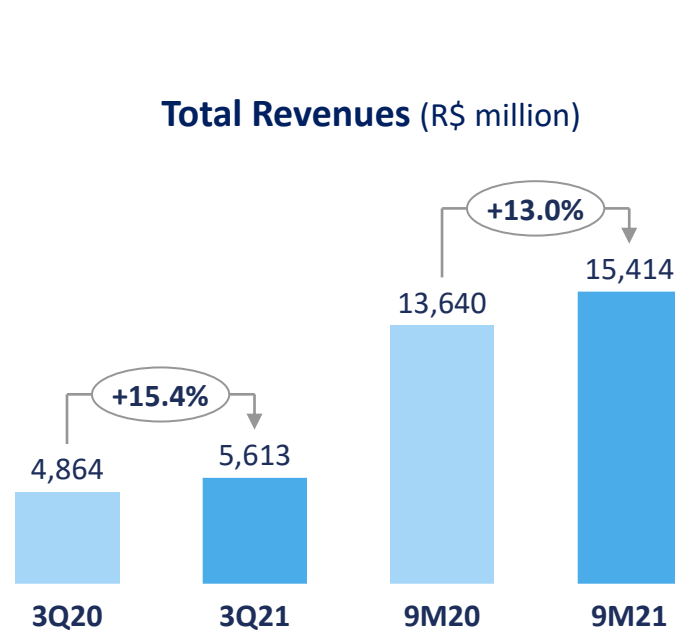
Stage	Tool	Features	Auto	Other
Risk Selection	Strong database	More than 5 million insured vehicles, over 2 million insured houses, roughly 4 million lives insured and etc	✓	✓
	Driver profile	Accurate risk analysis questionnaire - pioneering in Brazil in the usage of multivariable models, with more than 20 years of experience	✓	✓
Monitoring	Track device	Higher recovery rates of stolen cars (more than 200 thousand traced vehicles)	✓	
	Telemetry	Customer behavior analytics – over 1.5 million “Trânsito + Gentil” apps downloaded	✓	
Claims Inspection	Exclusive service providers	First-rate quality service and assistance on claims inspection	✓	✓
	Artificial intelligence	Usage of tools to reduce frauds	✓	✓
Parts Purchase	Automotive Material Parts	Biggest Brazilian automotive parts purchaser – over R\$ 1.3 billion per year	✓	



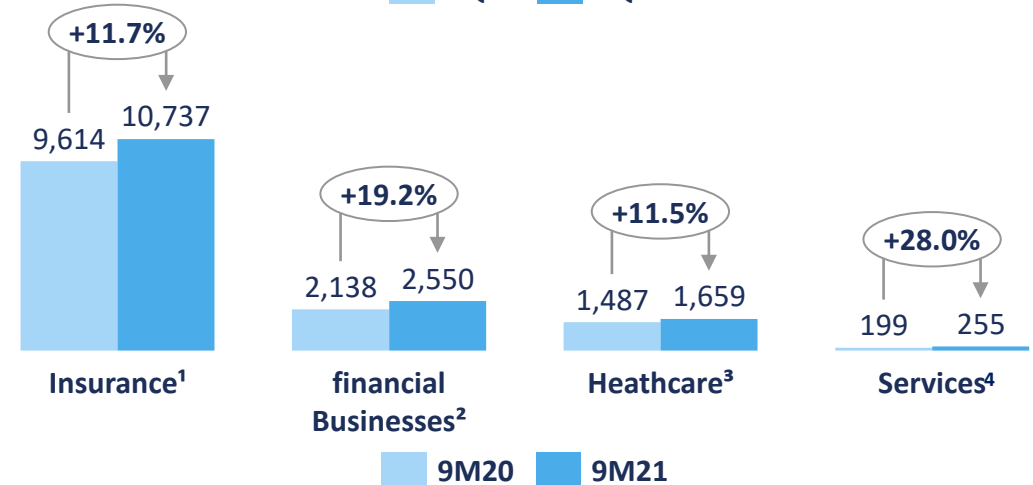
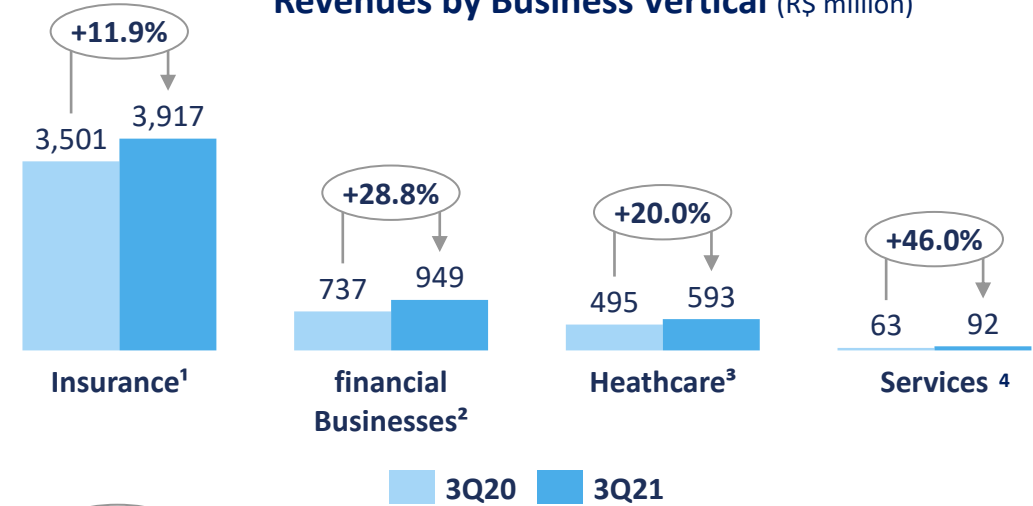
3. Results and Progress

Revenues from all verticals grew double-digit in the quarter and year-to-date

Total Revenues (R\$ million)

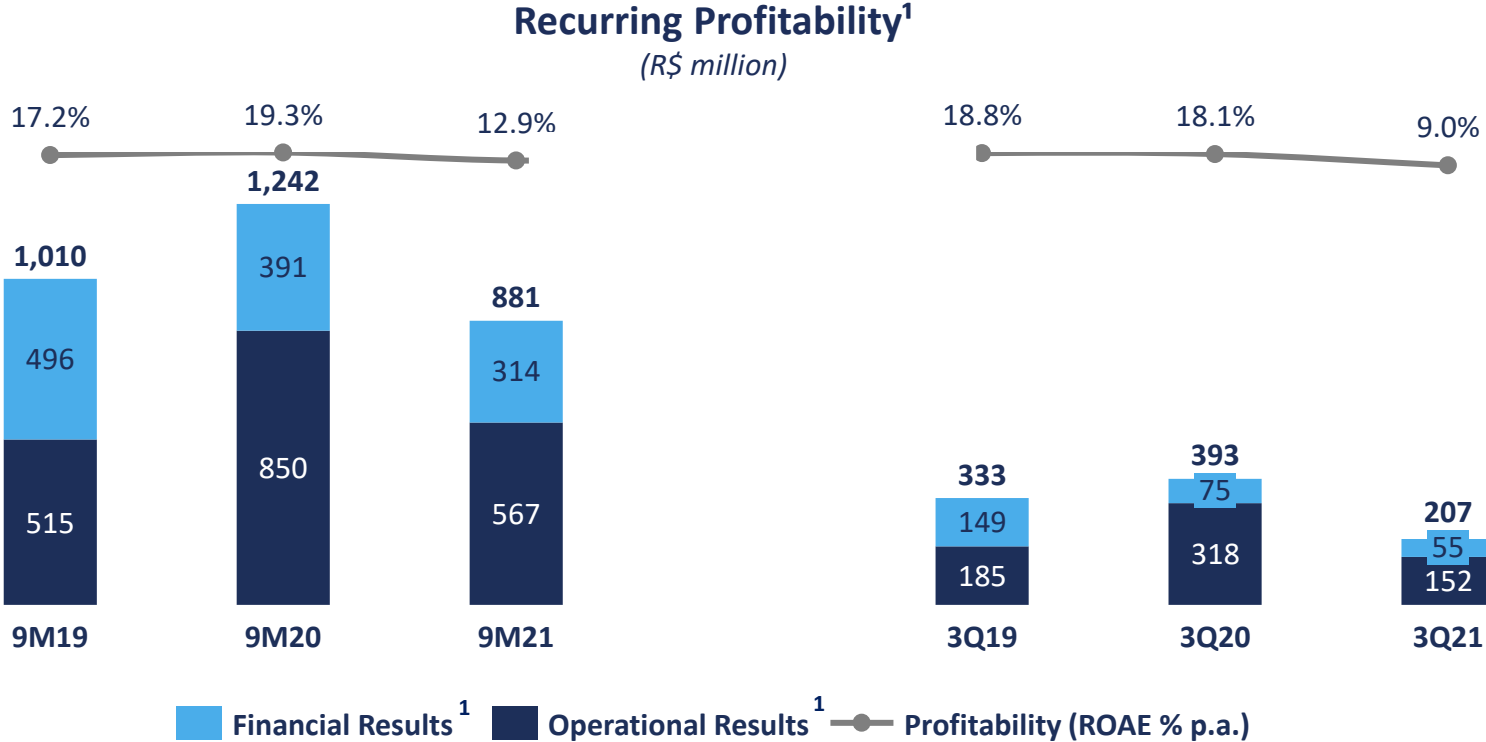


Revenues by Business Vertical (R\$ million)



¹ Includes premiums and contributions from Auto, P&C, Live, Pension, Uruguai, Transportation, Rural and Responsibility insurances / ² Includes premiums and revenues from Credit Card and Financing, Financial Risks, Consortium, Asset Management and Capitalization Securities / ³ Includes Corporate Health, Dental Insurance, Medical Services, Occupational Health and Portomed / ⁴ Includes "Carro Fácil", Porto Faz, Reppara!, Renova and Vehicle Monitoring, among other services

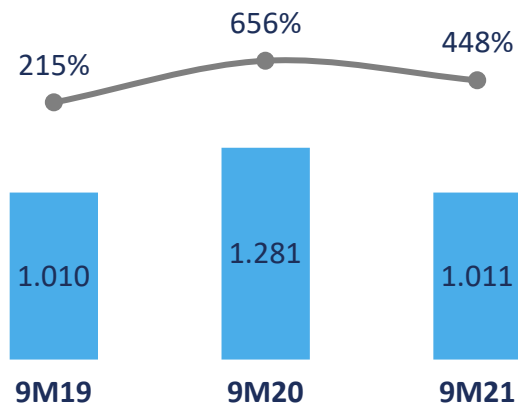
Porto Seguro presented high profitability in 2Q21 and 1H21, through solid operating and financial results



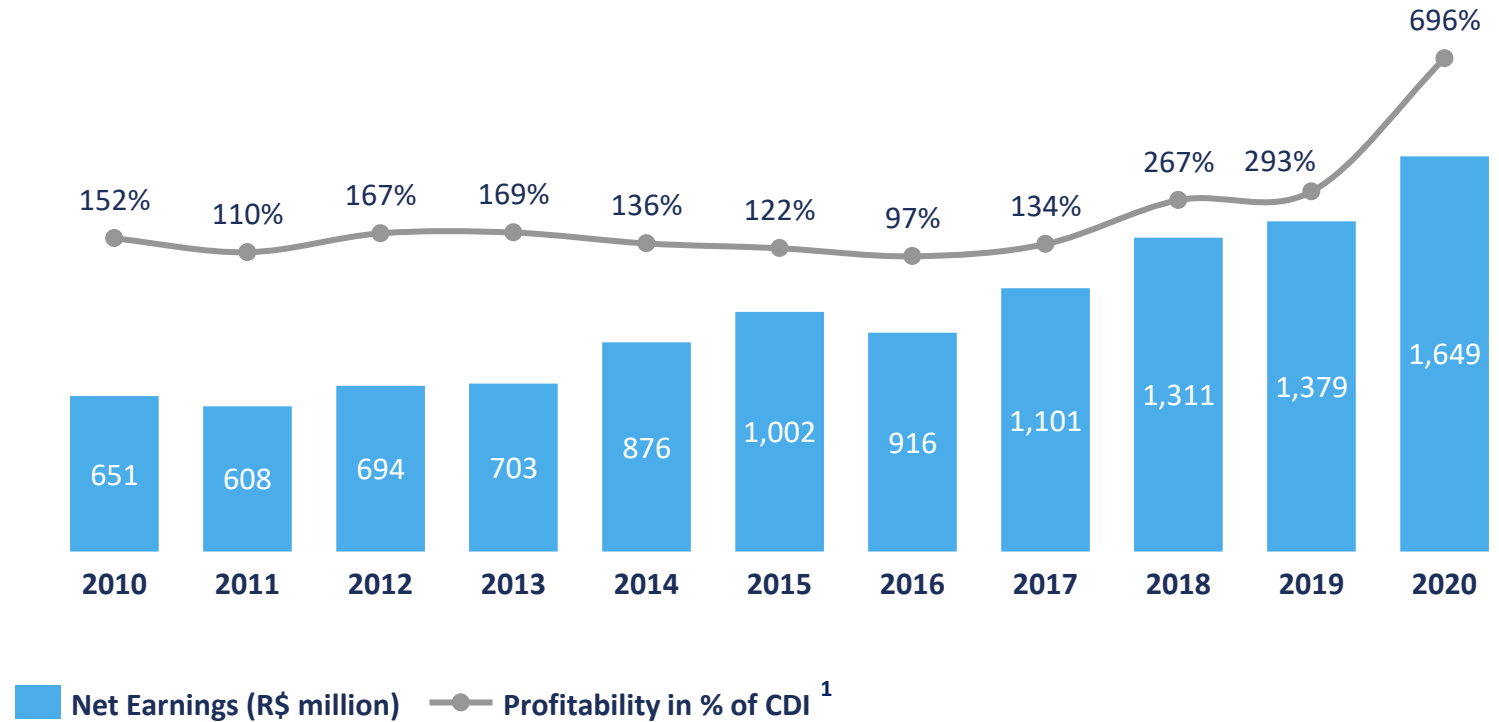
¹ The effective tax was applied to the financial result calculation, while for the operational result, it is the difference between the net income and the financial result net of taxes

Porto Seguro has achieved consistent results, despite fluctuations in interest rates - the ROAE for the first nine months of 2021 was four and a half times higher than the annualized interest rate for the period (448% of the CDI)

Profitability in 9M21



Historical Recurring Profitability



■ Net Earnings (R\$ million) —● Profitability in % of CDI ¹

¹ Calculated by dividing the ROAE by the CDI rate
Source: Porto Seguro and Central Bank of Brazil

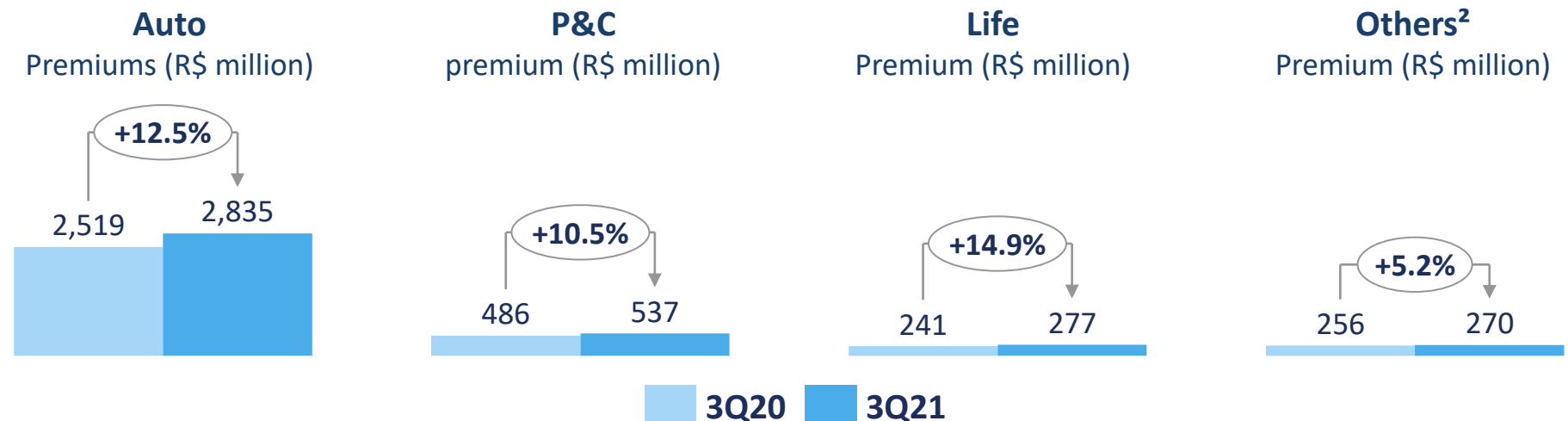
Insurance Vertical presented strong growth in life and insured items and expanded double-digit insurance premiums in 3Q21 (vs. 3Q20)

Total Active Contracts



- **5.8 M** of insured vehicles: +419 mil vehicles of the insured fleet (+7.8% YoY)
- **2.6 M** of insured P&C items: +183 k items (+7.6% YoY)
- **4.1 M** insured members: +301 k people (+7.8% YoY)

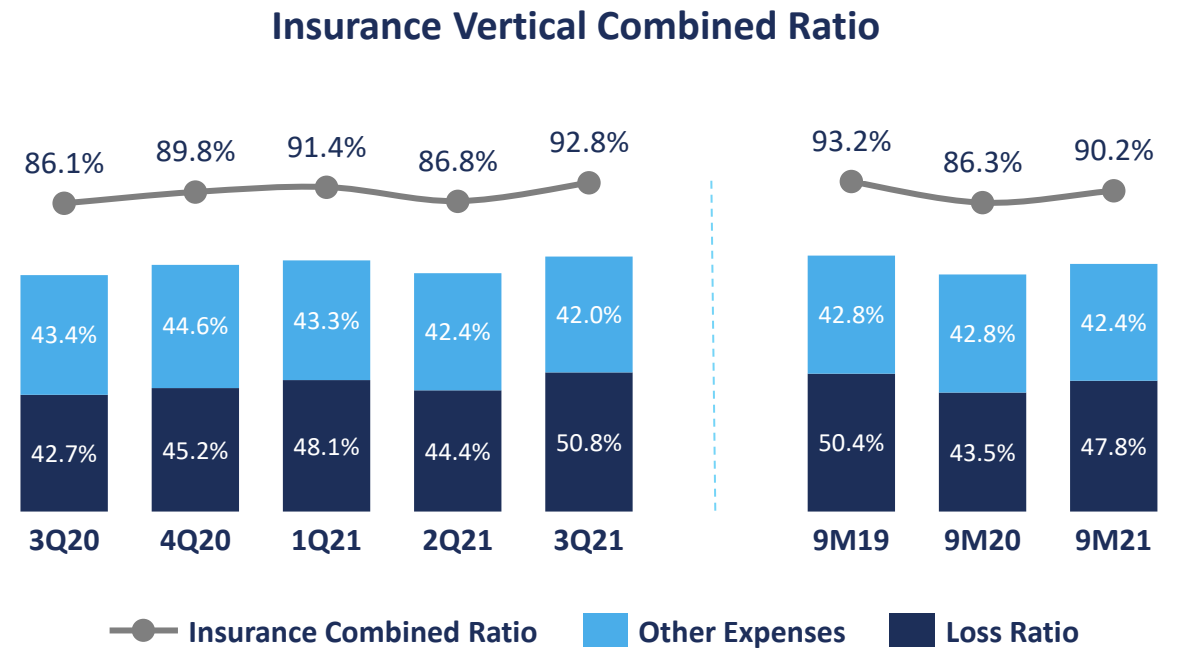
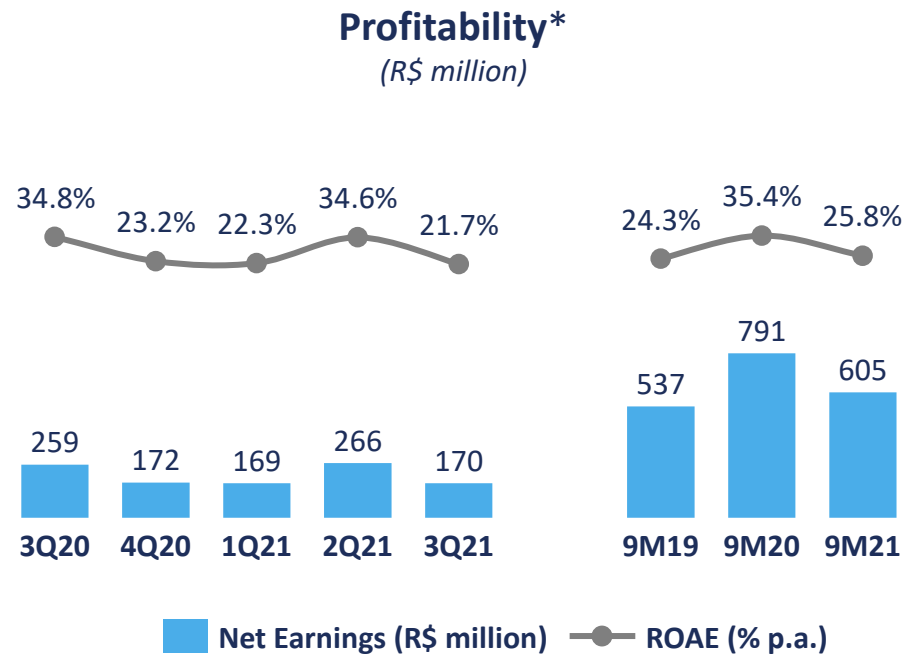
Total Premiums and Contributions Insurance Vertical¹ (3Q21)



¹ Includes premiums and contributions from Auto, P&C, Life, Pension, Uruguai, Cargo, Rural and Responsibility insurances

² Includes premiums and contributions from Pension, Uruguai, Cargo, Rural and Liability insurances and other operational insurance revenues

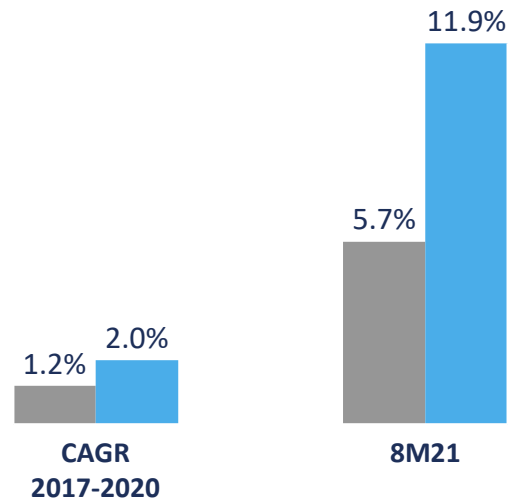
The Insurance vertical' profitability remained above 20% despite variations in claims



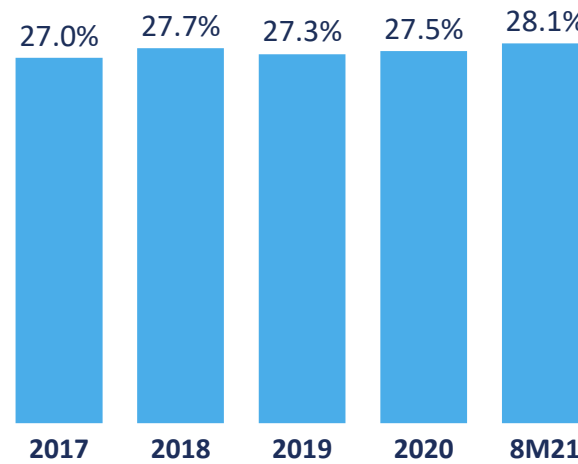
* Excluding Pension Net Earnings

Auto Insurance grows market share and increases the loss ratio in relation to the market

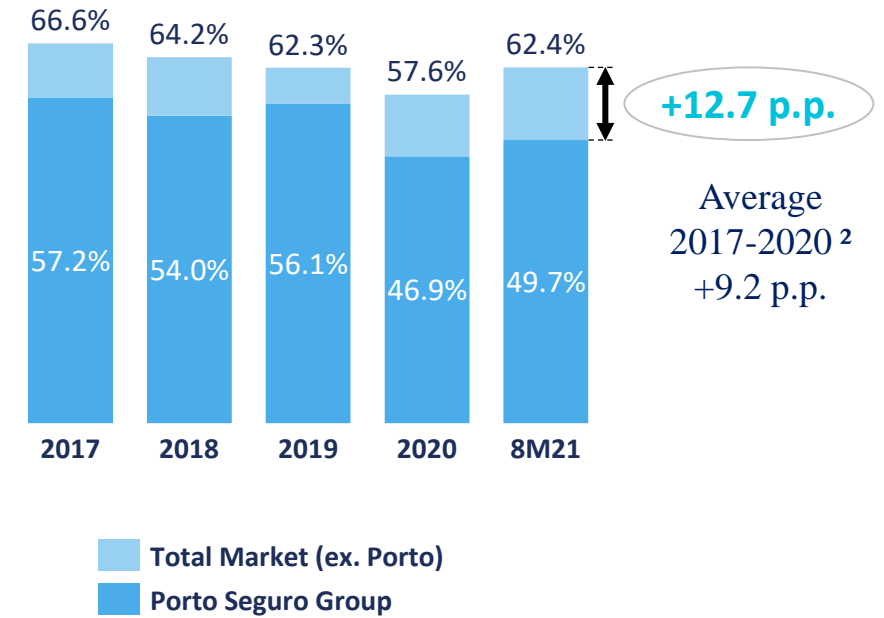
Premiums Variation – Auto¹
(%)



Market Share - Auto ¹



% of Loss Ratio – Auto¹



¹ Data updated until August 2021 (Source: Susep);

² Simple average of the loss ratio for each year

We continued to show strong growth in our Healthcare operations, providing care to more than 1 million people. In addition, we are investing in technology, processes and dedicated leadership to become an even more relevant player in the segment

1.1 M
+11,.2% YoY

Group members covered
Healthcare Vertical

R\$593 M
+20.0% YoY

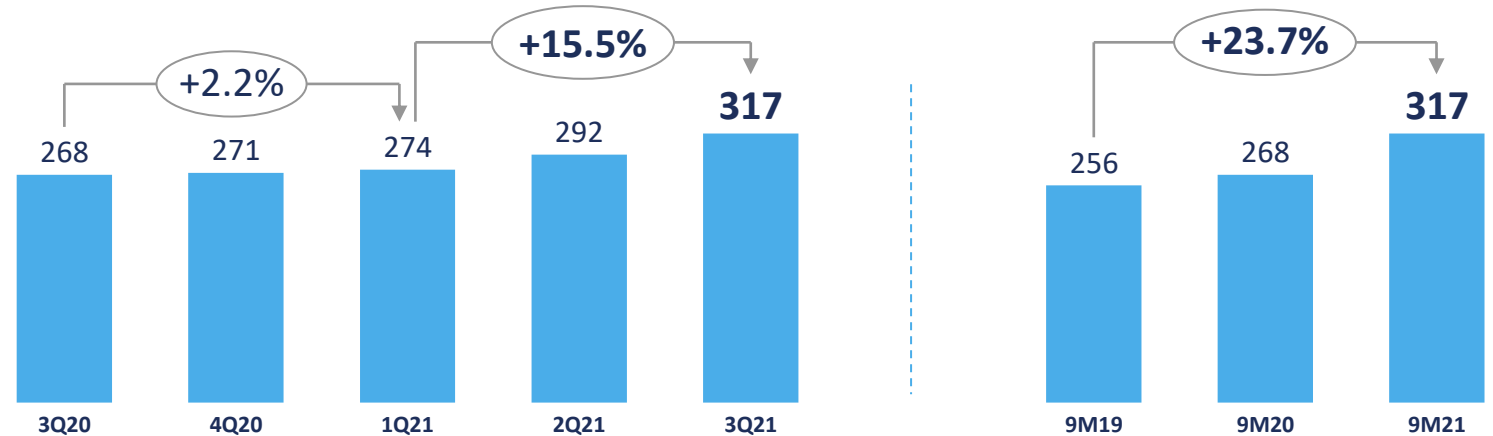
Total premiums and revenues
Healthcare Vertical

+18.0%
Sep/21 vs. Sep/20

Members increased
Healthcare Insurance

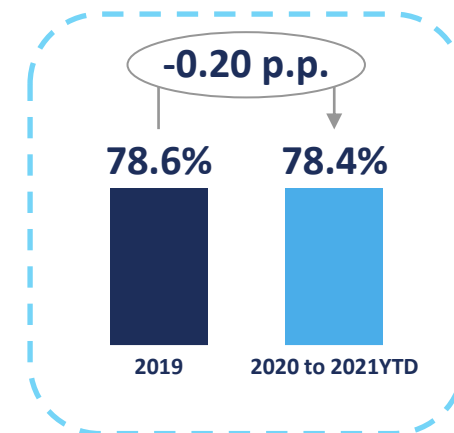
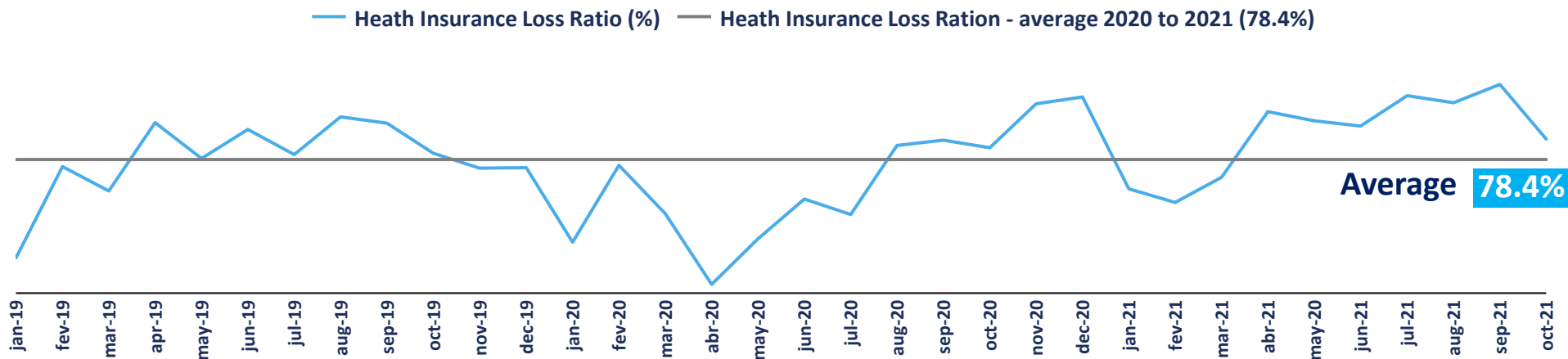
- **317 K** Health insurance clients: **+49 k members (+18.0% YoY)**
- **660 K** Dental clients: **+70 k members (+11.9% YoY)**
- **5th** consecutive quarters growth in the number of members

Members – Insurance (thousand)

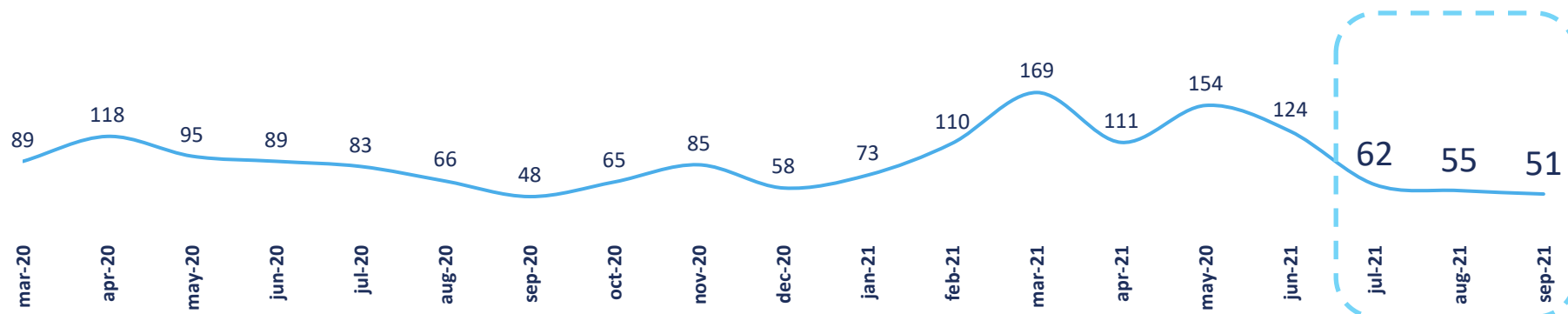


Health Insurance Loss Ratio was 78.4% from 2020 to 2021 (YTD), in line with 2019. A downward trend in Covid hospitalization suggest a possible gradual return of the loss ratio to levels below of recent quarters rates

Heath Insurance Loss Ratio



Balance of Covid Patients (suspected or actually infected) (Health Insurance)

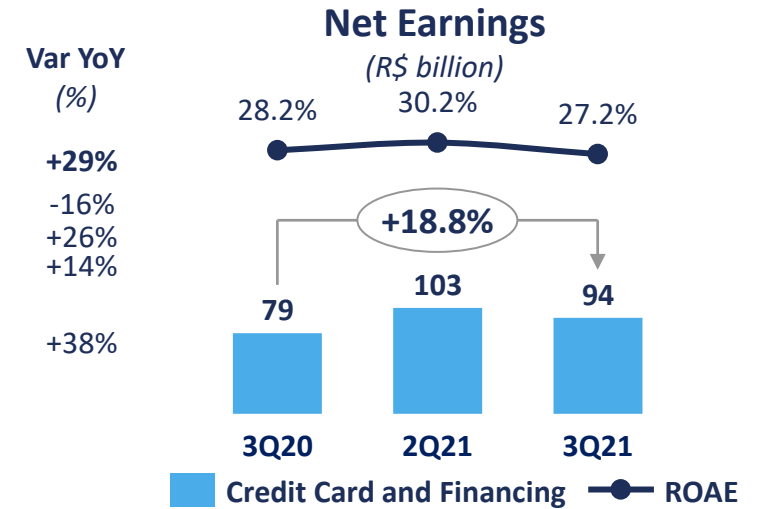
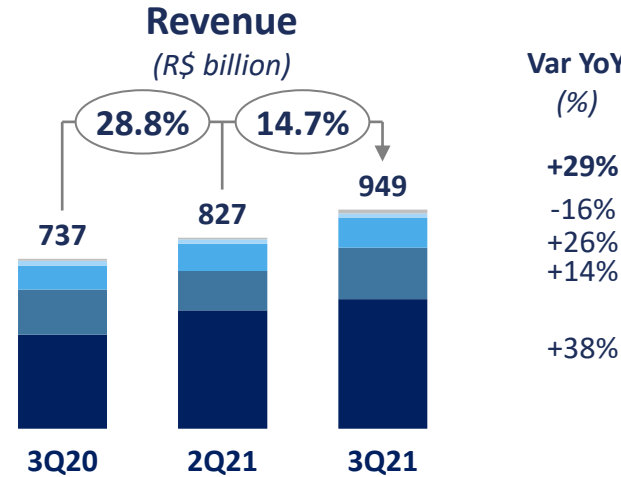


Net Earnings (Insurance vertical)



The Financial Business vertical presented a 28.8% revenue growth (3Q21 vs. 3Q20) and annualized profitability of 27.2% in 3Q21, as a result of the consistent results of the main products and services

Contracts



CREDIT

Credit Cards
R\$ 10.1 B
 total volume
 of credit card transaction
 +35% YoY
62.1 M transactions
 +36% YoY

**Financial Solutions to
 Rent and Guarantee**
 (ex. Capitalization)
R\$ 19 B
 Risk under management
 +54% YoY

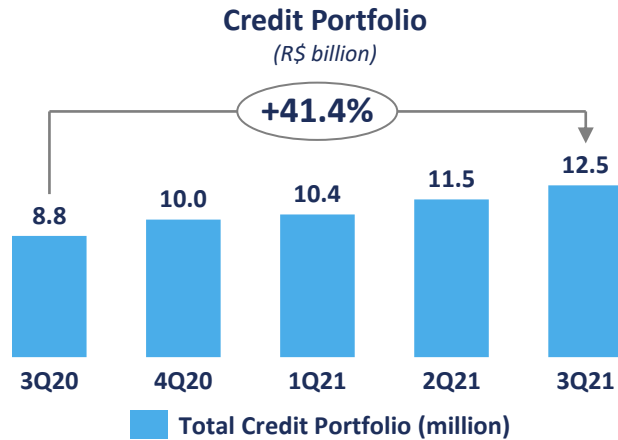
ACCUMULATION / INVESTMENT

Consortium
R\$ 29.7 B
 Credit under Management
 +35% YoY

Capitalization
R\$ 1.2 B
 Assets under Management
 +27.6% YoY

The credit business had relevant growth, with expansion of the credit operations and risk portfolios under management

Financial Solutions to Credit



Financial Solutions to Rent and Guarantee

(ex. Capitalization)



HIGHLIGHTS

- Launch of the new Card app (SuperApp)
- Acceleration of payments via PIX
- Sales Force Platform

Cards ready to use
2.7 M +8% YoY

Issued cards
210 K +51% YoY

Total Transactions Amount
R\$ 10.1 B +35% YoY

Credit Made Available
R\$ 499 M +27,6% YoY

- Essential product launched in September 2020 already has more than 45 thousand active items
- Pre-launch of the Porto Seguro real estate ad portal
- 14.8% increase in the number of real estate partners (vs. 3Q20)

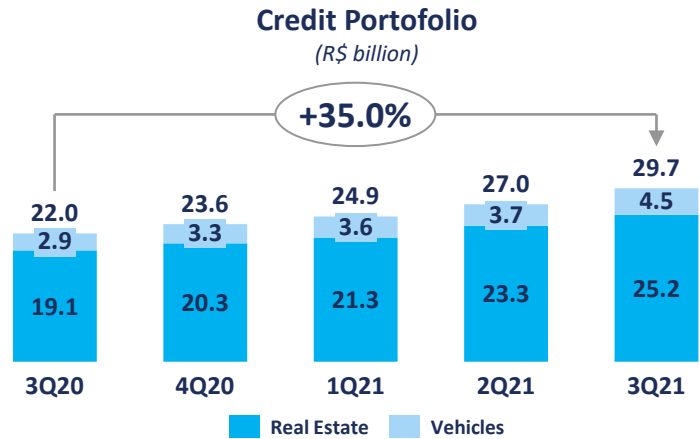
Landlord Protection Contracts
223 K +30.4% YoY

Loss Ratio
37.3% -4.3 p.p. YoY

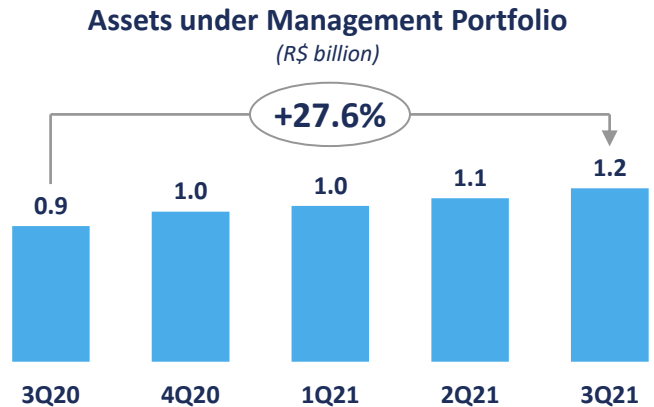
Items Sold (Landlor Protection and Guarantee)
58 K +101% YoY

The accumulation businesses enhanced its revenues substantially mainly as a result of the sales growth

Consortium



Capitalization



HIGHLIGHTS

Credit Portfolio boosted by good sales volume, keeping delinquency below the market average

Shares Sold
20 K +9% YoY

Credit Sold
R\$ 2.7 B +8.9% YoY

Delinquency
8.9% vs. 11,7% market
(source: Bacen)

Increase in the sales volume and extension of the bonds average term

Current Bonds
69.6 K +16.6% YoY

Volume
119.8 M +17.9% YoY

The Services vertical presented a strong growth in revenue and number of contracts, leveraged by Carro Fácil, which expanded its revenues by 81%, and by Reppara!, with a 90% increase in the number of active contracts (vs. 3Q20)

Subscription Contracts



Total Revenues

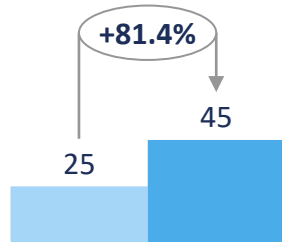
(3Q21)¹



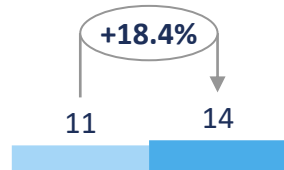
- 9.2 k active contracts of Carro Fácil (+61.4% YoY)
- 13.1 k active contracts of Reppara! (+89.9% YoY)

QUARTERLY REVENUES (R\$ million)

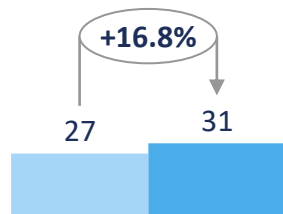
Carro Fácil



Porto Faz and Reppara!



Others

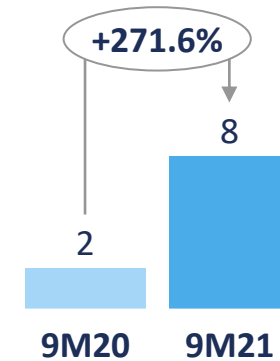


3Q20 3Q21

Accumulated Net Earnings

Services Vertical

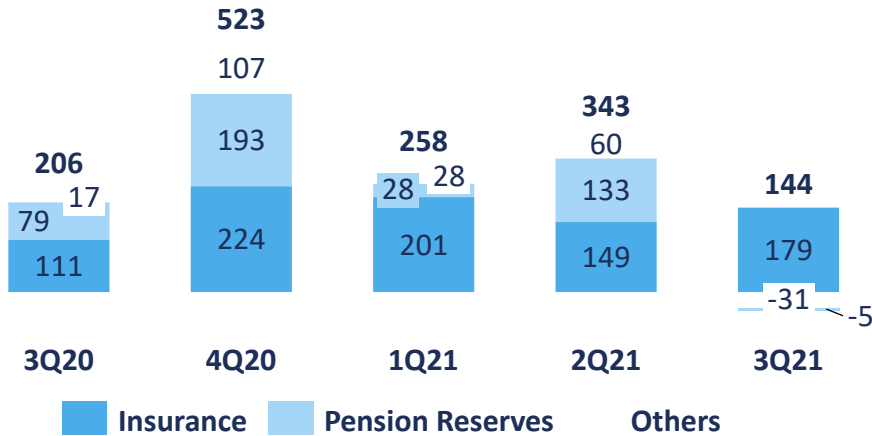
(R\$ million)



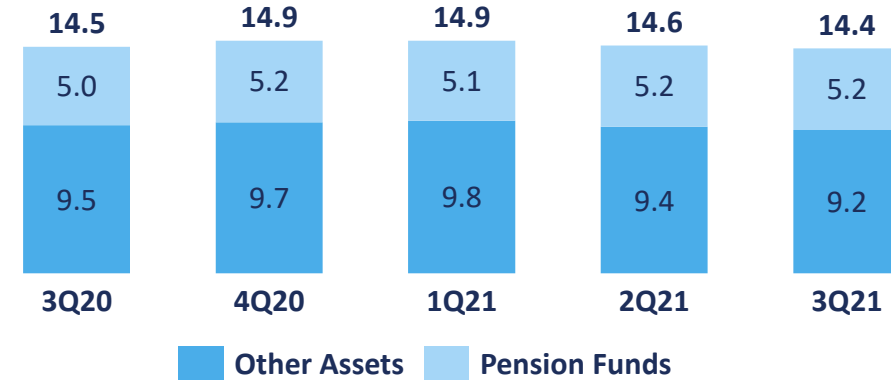
¹ Includes Carro Fácil, Porto Faz, Reppara, Renova, and Vehicle Monitoring among other services

The financial investments were favored by the positive performance of allocations of inflation-linked securities, partially offset by the performance of equities in recent months

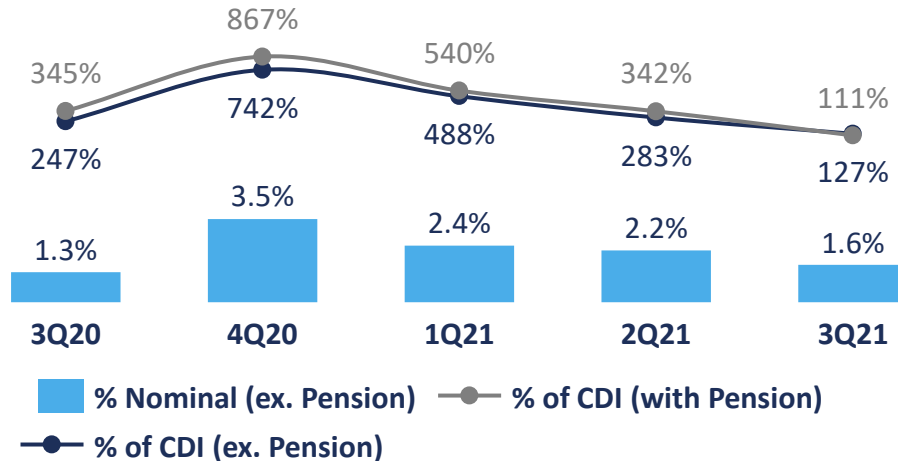
Financial Revenues (R\$ million)



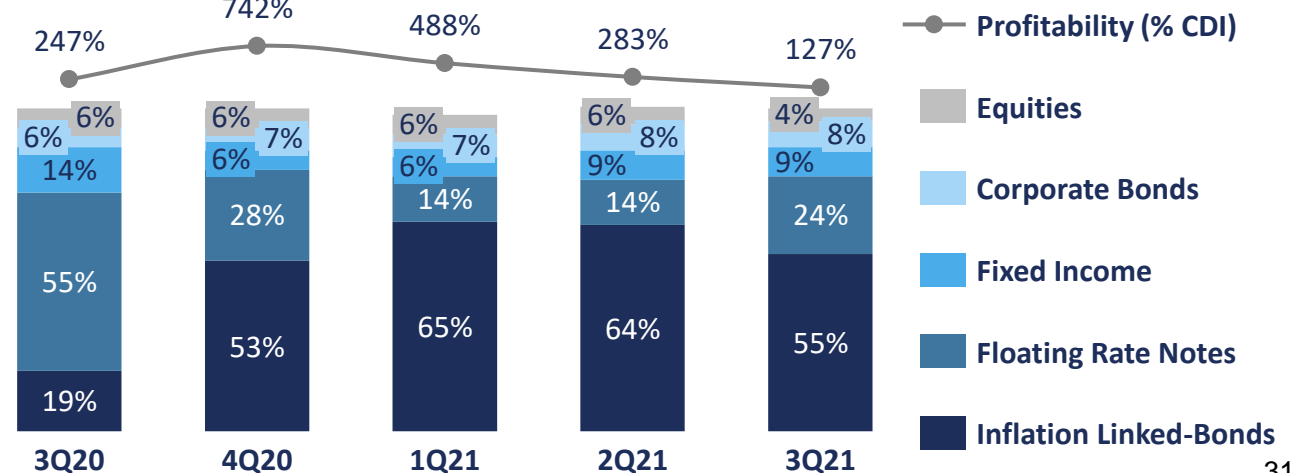
Investment Portfolio (R\$ billion)



Profitability



Breakdown and Profitability of the Investment Portfolio¹

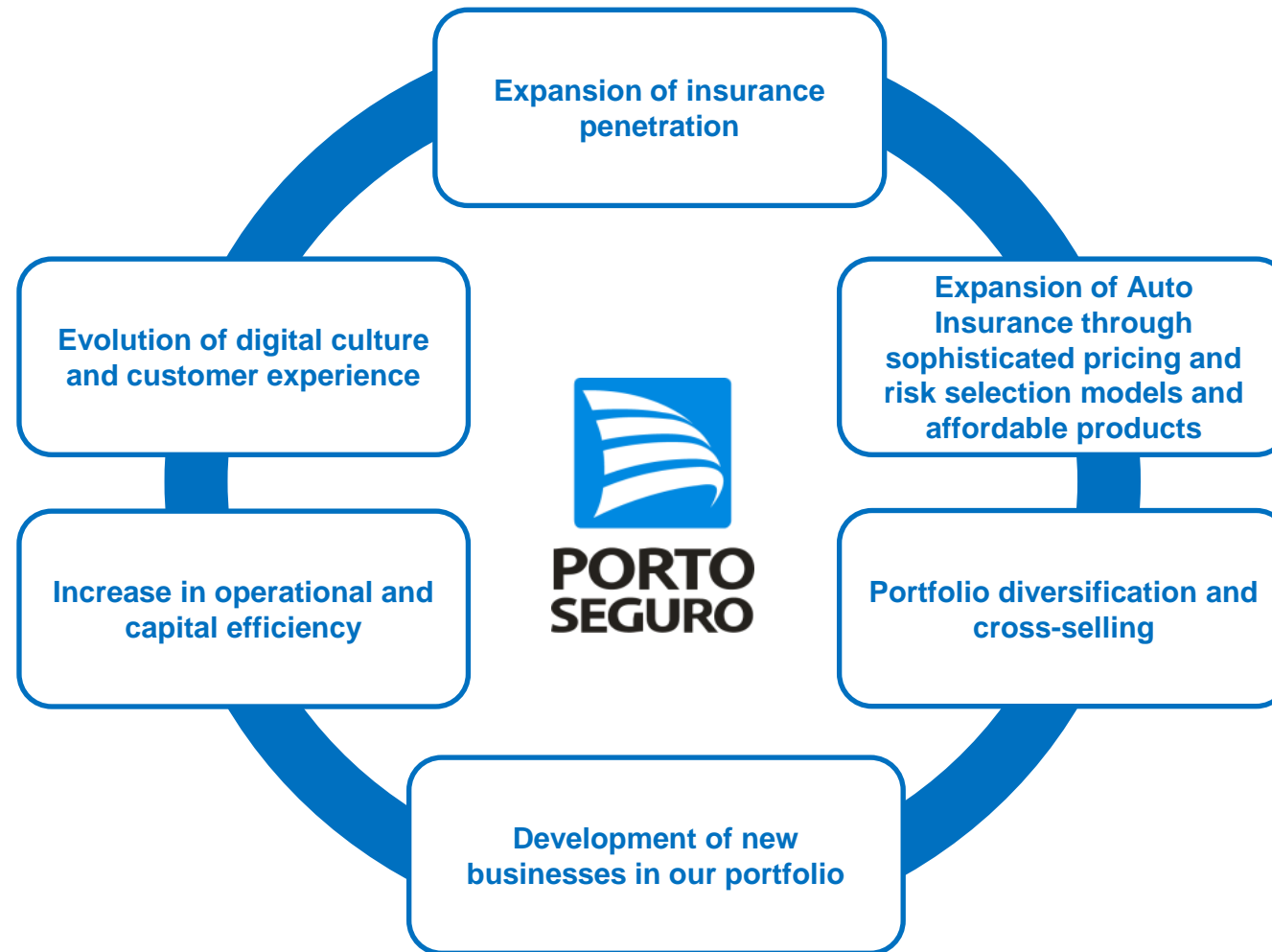


¹ Includes exposures in future markets securities



4. Forward-Looking

Relentless focus on developments to increase our competitive advantages and seize market opportunities



The Brazilian insurance penetration rate increased, but it is still relatively low compared to developed (and some emerging) economies

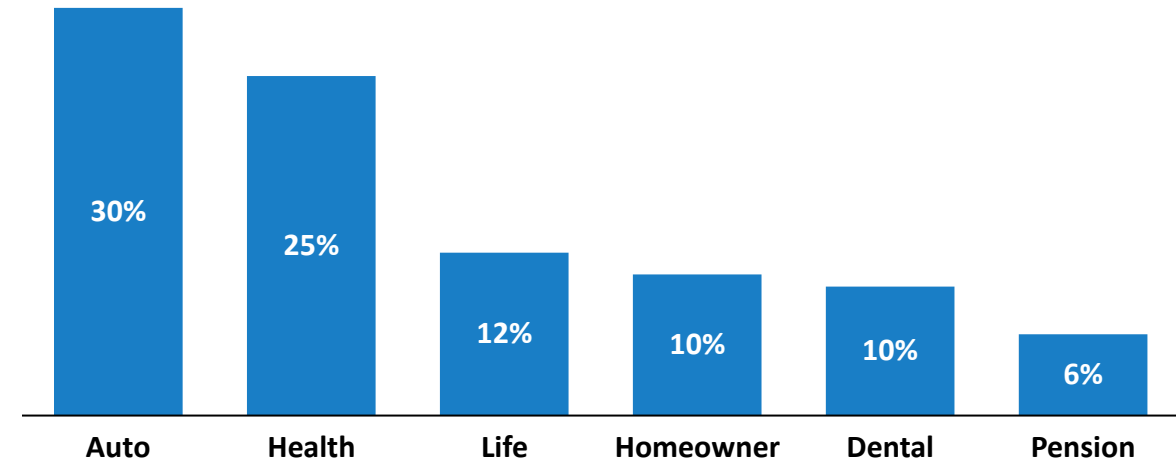
Insurance Penetration in Brazil*



Insurance Penetration by Country (2020)



Estimation of Brazilian Insurance Penetration by Product



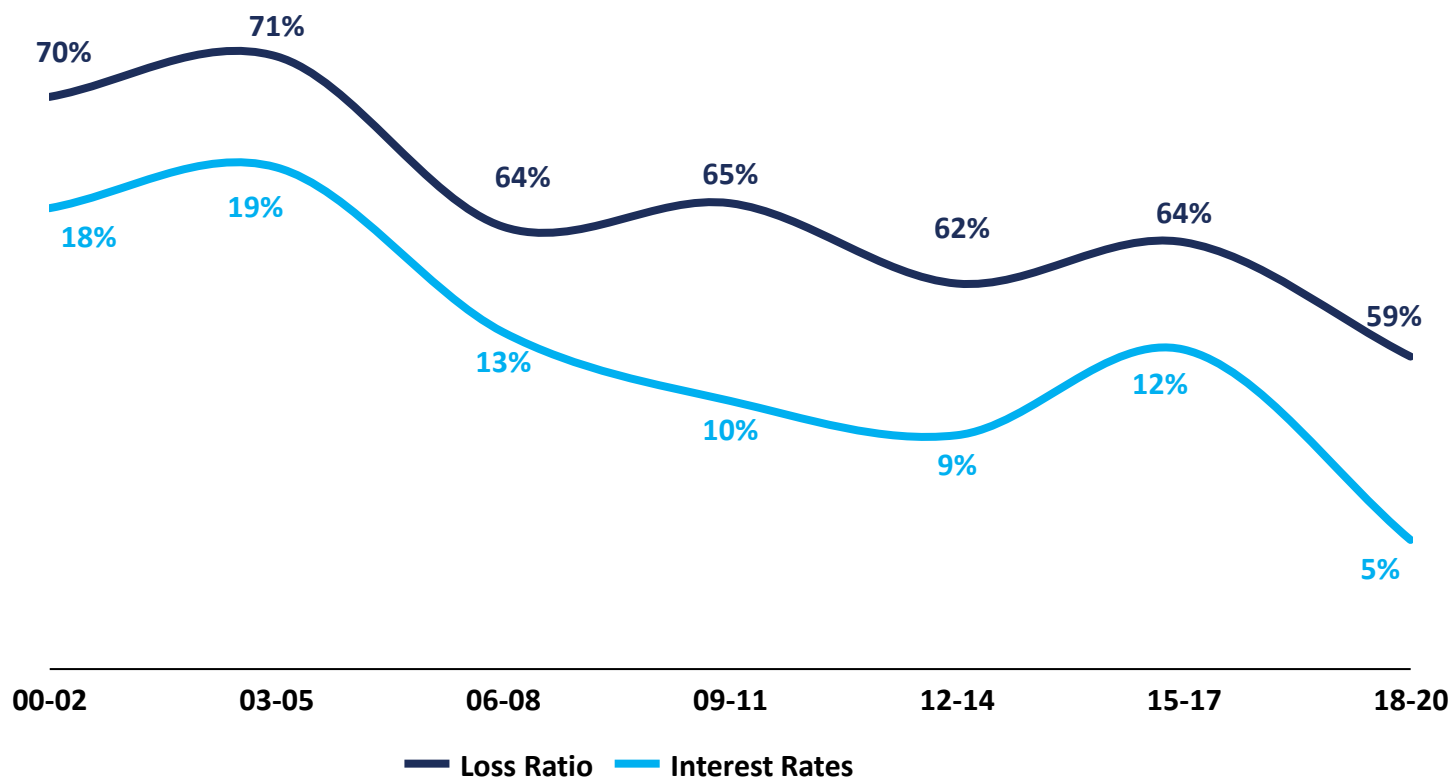
Top Insurance Products Performance

Insurance Segments	CAGR (2008 - 2019)
Dental	15,6%
Pension	13,3%
Homeowner	13,2%
Life	12,0%
Health	12,0%
Auto	9,3%
Market	11,6%

*Overall written premiums as % of GDP, excluding Capitalization and Health Medical Operator segments
Source: Swiss Re

Along the years, the fluctuations in interest rates have been relevant to the industry price adjustments, leading to a strong correlation with the loss ratio

Auto Loss Ratio (market average) vs. Interest Rates¹

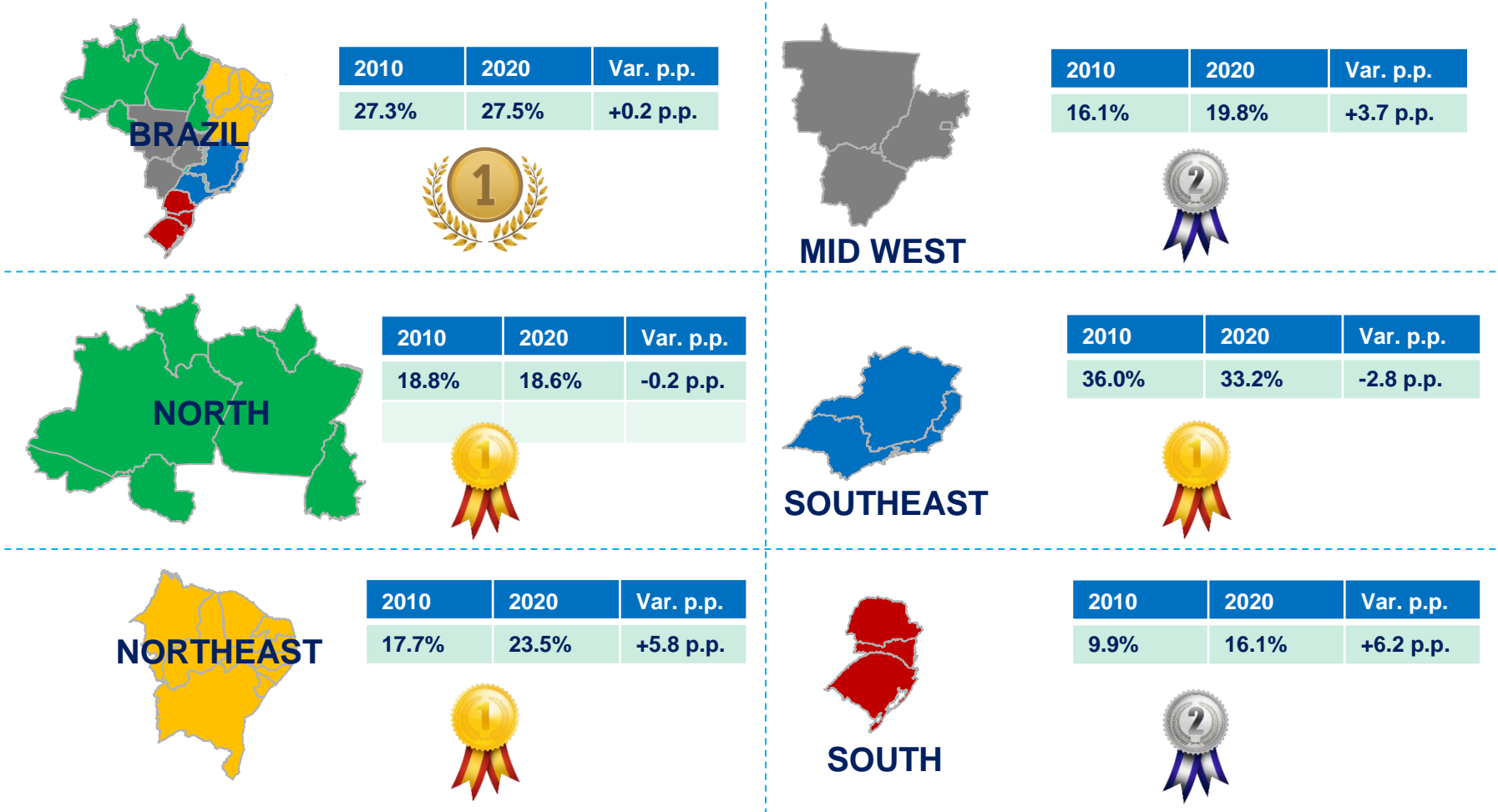


Source: SUSEP / CETIP

¹Annual average of Loss Ratio and CDI for each 3 years period until December 2020

Porto Seguro is already amongst the top auto insurance positions in all regions of the country – however, there is still growth potential, especially out of São Paulo

Regional Market Share – Porto Seguro (Consolidated)



We follow the trends to take advantage of market opportunities and pursue our dream of doubling the number of customers

Customer-centric approach



Life in motion

Social changes with family arrangements that are mixed and multi-generational

- Shared lives: parents, children, grandparents and late marriage
- Access above ownership
- Pet as part of the family



New lives, new cities

The expansion of urban centers as a “trigger of change” in people's lifestyles.



“Tailor made” strategy

“Tailor made” products and experiences are losing their luxury status as companies are focusing on tailored strategies to ensure their relevance

Technology



At your fingertips

The Internet of Things (IoT) revolution and the expansion of smart devices becoming ubiquitous in people's lives



Humans and machines

Artificial intelligence and automated services considering the concern with privacy and insecurity in the labor market



Maximum performance

The importance of well-being, personal optimization and mental health in people's lives

ESG



Brands with attitude

Activist culture where consumers demand brand positioning, and profitable militancy where brands play a role in positive change in society



Scarcity

As climate change issues become more tangible, we see a new urgency regarding environmental issues



All together

Diversification of race, gender and age/generation

Porto Seguro is developing digital initiatives in order to enhance customer experience, create valuable support for brokers and improve efficiency

- ✓ **Customer Experience:** focus on delivering the best experience for customers through better interface and more auto service - sometimes digital is the best option, but if the customer needs to talk to someone, we will be there
- ✓ **Better Tools for Brokers:** to strengthen and simplify the broker's offer through more friendly and efficient sales platforms, new products bundles, digital training and support - brokers are essential for the Company's channel distribution strategy
- ✓ **Offers through internet in partnership with brokers:** usage of internet to leverage sales and increase diversification
- ✓ **Backoffice digitalization:** investment in technology and process improvement has led to efficiency gains and a more robust and scalable operation
- ✓ **Underwriting:** reduction in quotation complexity (improving customers' and brokers' experience) and increase in the usage of customer behavior analytics (e.g. "Trânsito+Gentil")

Among the ESG initiatives, Porto Seguro presents some social projects that have been part of the Company's history for years, such as the Crescer Sempre Association, the Young Apprentice Program of the Porto Seguro Institute and the volunteer service programs

C R E S C E R S E M P R E A S S O C I A T I O N



Porto Seguro, through the Social and Environmental Responsibility area, has been a partner of the “Associação Crescer Sempre” for over 20 years, through the support of resources, item donations, voluntary work and professional training consultancy by the Porto Seguro Institute. Crescer Sempre proposes to supply the demand for education and professional training of the “Paraisópolis”. Below are some numbers from 2020:

- ✓ **Child Education:** 325 children attended
- ✓ **High School:** 59 graduated teenagers, with 7 students being accepted to FIAP (Faculdade de Informática e Administração Paulista), with full scholarships for the first 3 ranked
- ✓ **Vocational Courses:** 142 students started the courses, but after the school was closed due to the pandemic, the courses were not completed
- ✓ **Projeto Jovem Crescer:** 172 attended students

P O R T O S E G U R O I N S T I T U T E – Y O U N G A P R E N T I C E P R O G R A M

The Porto Seguro Institute's Young Apprentice program was created in 2018 with a focus on preparing and inserting low-income young people into the labor market through Porto Seguro. Below are some highlights of 2020:

- ✓ There were 51 young people trained and 26 of them (51%) were able to return to the job market after learning, with 19 young people (73%) being hired by Porto Seguro itself.
- ✓ Porto Seguro has a team of six specialist educators in each discipline and offers more than 2,133 hours of training, 141 hours of voluntary work with leaders (vice-presidents, managers and coordinators). Regarding the evaluation of the program by young people, 89% of them rate the program as excellent.



P O R T O V O L U N T Á R I O P R O G R A M



- ✓ Porto Voluntário (Porto Volunteer) is the Porto Seguros' volunteer service Program, which aims to foster and strengthen the culture of volunteering through the mobilization and engagement of employees, companies, social institutions and their beneficiaries. The Program started in 2021 with activities entirely online, bringing, for example, new opportunities in which employees can mentor young people in socially vulnerable situations through partnerships with institutions, as well as actions to support refugees. It is also worth mentioning the Training Program for social institutions accredited by Porto, built in a collaborative way with them, which objective is to train their social managers, taking a hybrid development path designed to bring the exchange of experiences and learning.

Furthermore, Porto Seguro continues to advance in all aspects of ESG...

MEU PORTO SEGURO

In 2020 and in the beginning of 2021 Porto Seguro realized the “Meu Porto Seguro” program, which promoted training and qualification of more than 10k people to work with Porto Seguro businesses, receiving an income of R\$ 1,500 per month for 3 months. In addition to all these people that were temporarily hired, another 13k people took the training available on the Porto Educ platform, offering sales, service and negotiation courses, contributing to coping with the crisis and professional development of people so that they can return to the market with more qualification and independence.



RENOVA ECOPEÇAS

Renova Ecopeças, a Porto Seguro company, is a pioneer in vehicle recycling and the sale of used parts, having methods certified by the Automotive Quality Institute (IQA). All processes, people and partners involved with Renova follow a strict standard of environmental responsibility and social commitment. In addition to offering parts with quality, warranty and low cost, Renova also offers solutions for the proper disposal of vehicles at the end of their useful life, and also offers the collection and environmentally appropriate disposal of waste generated in auto repair shops, providing a reduction in consumption resources and avoiding the risk of environmental pollution.



ELETRIC TOW TRUCKS

- ✓ Acquisition of 5 Electric Tow-Trucks
- ✓ Brazil's first electric tow-truck started operating in sep/20
- ✓ Emission of 1.80 tCO2e by electric tow-truck vs. 41.9 tCO2e of a conventional tow-trucks
- ✓ Reinforcement of sustainable urban mobility initiatives (customer service using tow-trucks, electric cars, bicycles and public transport)



QUENTINHAS PROGRAM

The Quentinha Project is a partnership between Porto Seguro and restaurants in the Campos Elíseos neighborhood, a segment that was greatly impacted by the pandemic. Thus, the company invests in the purchase of packaged food from 11 restaurants in the region and allocates these meals to the surrounding community, through the 11 social institutions accredited by Porto Seguro's Social and Environmental Responsibility area. The objective is to support local small restaurants with a source of income and to serve the community with food, in such a delicate moment faced during this pandemic. Beginning in middle March, the project currently delivers approximately 800 meals per day, with deliveries being made by Porto service providers.



WOMEN ON BOARD

Porto Seguro was approved by the “Women on Board” for having two effective female members on its Board of Directors. This UN-supported initiative encourages and supports the increased participation of women in the Boards of Directors and Business Advisory Boards. The WOB seal seeks to recognize good practices in corporate environments, and will monitor the benefits for companies arising from diversity in leadership positions, a strategic and important asset for companies that want to stand out in efficiency, creativity and social responsibility.



WE VENTURES FUND

The fund focuses on investing in technology startups, preferably in the insurance, health, financial solutions and services industries, led by female teams. Porto Seguro invested initially R\$ 5 million and is collaborating with female entrepreneurs and learning from this experience. This is an opportunity to strengthen the goal of integrating Porto Seguro's businesses and focusing more on the client instead of the product.



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