



# INSTITUTIONAL PRESENTATION

4Q24





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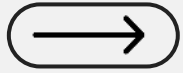
Verticals

Corporate Governance

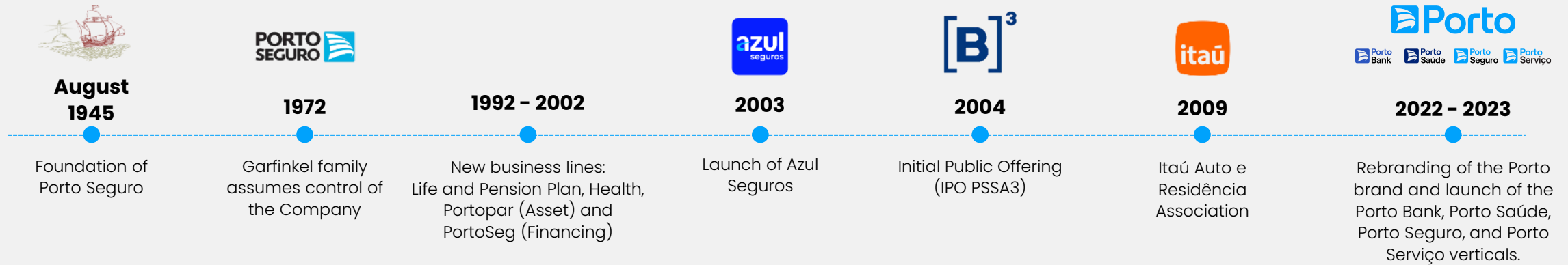
Sustainability

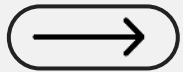


# OUR HISTORY

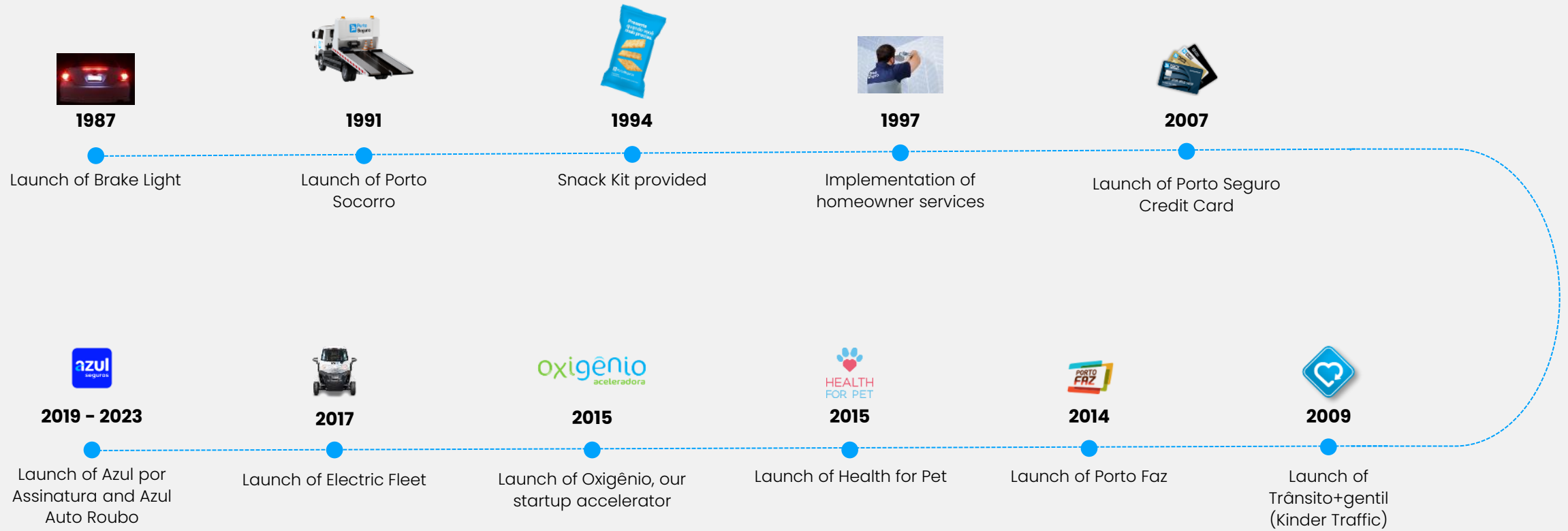


# Company's Major Milestones





# Historical Initiatives





# PORTO ECOSYSTEM



## Porto

### Key Data (2024)

Revenue R\$ 36.9 bn

Net Income R\$ 2.6 bn


ROAE 20.0%


Market Cap<sup>2</sup> R\$ 23.6 bn

Average  
ADTV<sup>2</sup> R\$ 83.9 mn  
Last 60 days

### Representativeness of Revenue and Income (2024)<sup>1</sup>

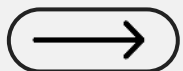
 **Porto Seguro** Revenue: **59%**  
Net income: **57%**

 **Porto Bank** Revenue: **16%**  
Net income: **22%**

 **Porto Saúde** Revenue: **18%**  
Net income: **14%**

 **Porto Serviço** Revenue: **7%**  
Net income: **7%**

1. Considers only data from business verticals 2. Consider the position as of December 2024.



## Main products – 2024

	Auto	P&C and Cargo	Life	Health + Dental	Credit Card and Financing	Consortium	Rental Solutions	Strategic partnerships, B2B and B2B2C
<b>Share in Total Revenue</b>	<b>43%</b>	<b>9%</b>	<b>4%</b>	<b>18%</b>	<b>10%</b>	<b>3%</b>	<b>3%</b>	<b>7%</b>
<b>Revenue per Vertical 2024 (R\$)</b>	<b>16 bn</b>	<b>3 bn</b>	<b>2 bn</b>	<b>7 bn</b>	<b>4 bn</b>	<b>1 bn</b>	<b>1 bn</b>	<b>3 bn</b>
<b>Revenue CAGR 21-24</b>	<b>13%</b>	<b>16%</b>	<b>16%</b>	<b>41%</b>	<b>18%</b>	<b>32%</b>	<b>23%</b>	<b>Vertical lançada em 2024</b>
<b>Net Income 2024 (R\$)</b>	<b>1.6 bn</b>			<b>0.4 bn</b>	<b>0.6 bn</b>			<b>0.2 bn</b>
<b>ROAE 2024</b>	<b>28%</b>			<b>27%</b>	<b>26%</b>			<b>22%</b>

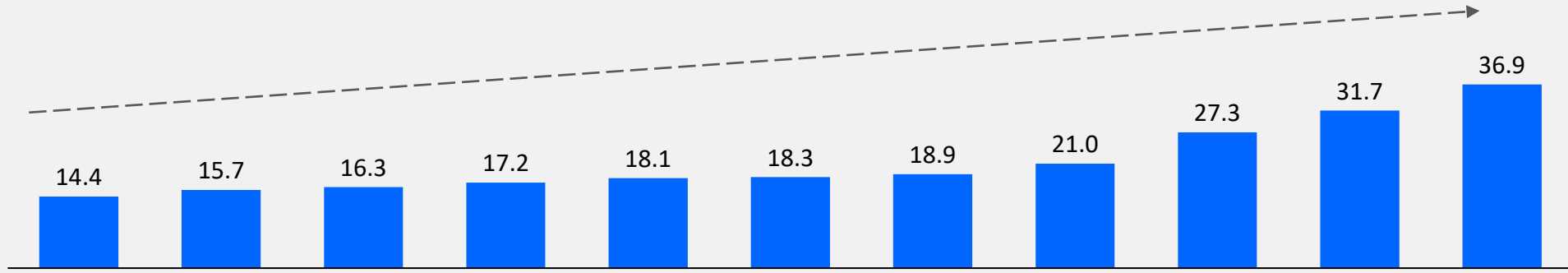




# Revenue Evolution and Profitability of the last 10 years

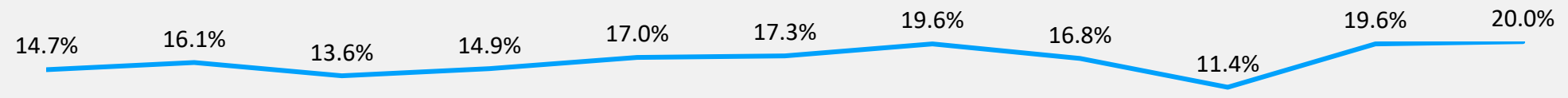


**Total Revenue**  
(R\$ bn)

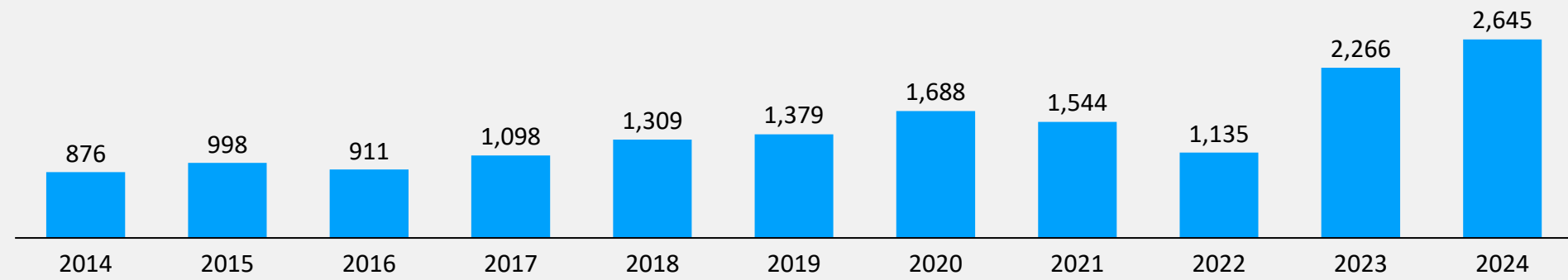


**CAGR**  
9.9% p.a.

**ROAE**  
(% p.a.)



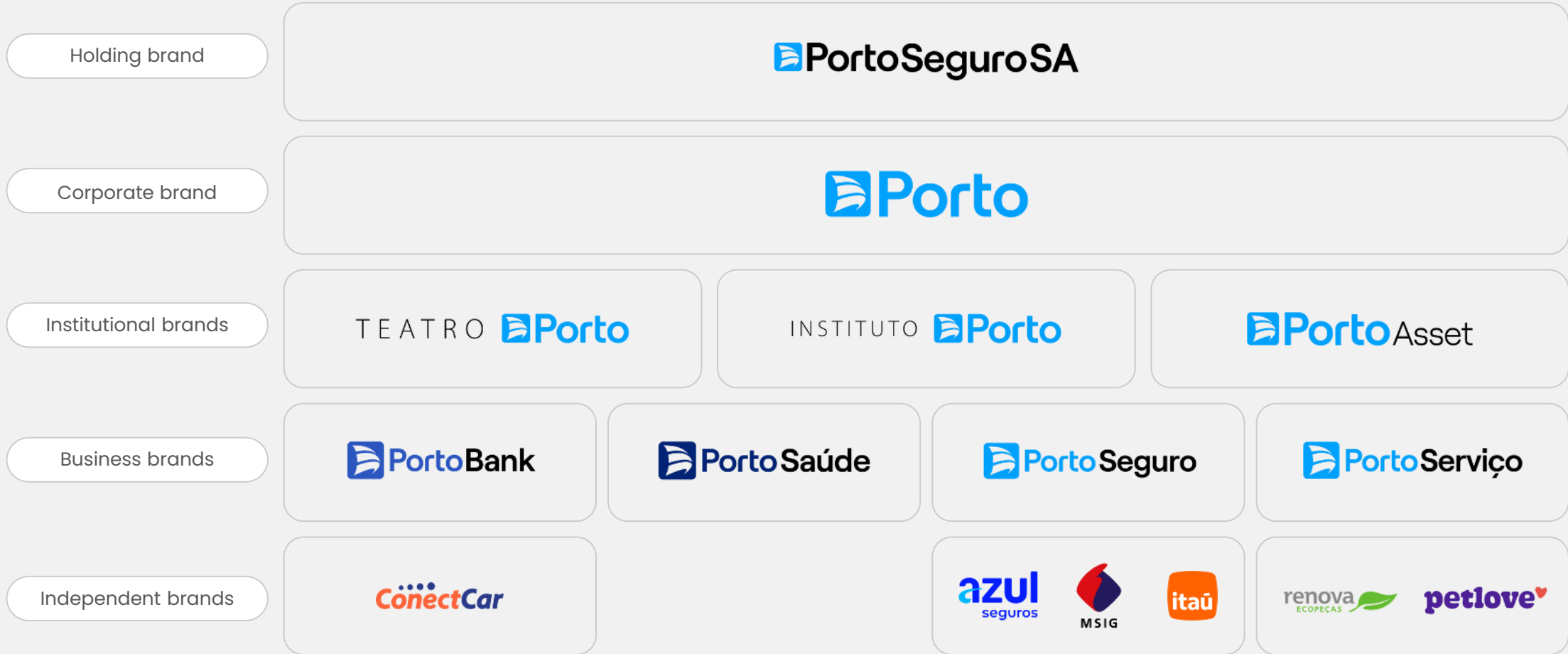
**Net Income**  
(R\$ mn)



**CAGR**  
11.7% p.a.

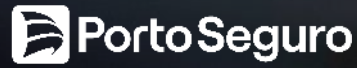


# Brand architecture





**Porto**



**Porto Seguro**

Protecting and providing  
safety



**Porto Saúde**

Caring for the health of  
people and companies



**PortoBank**

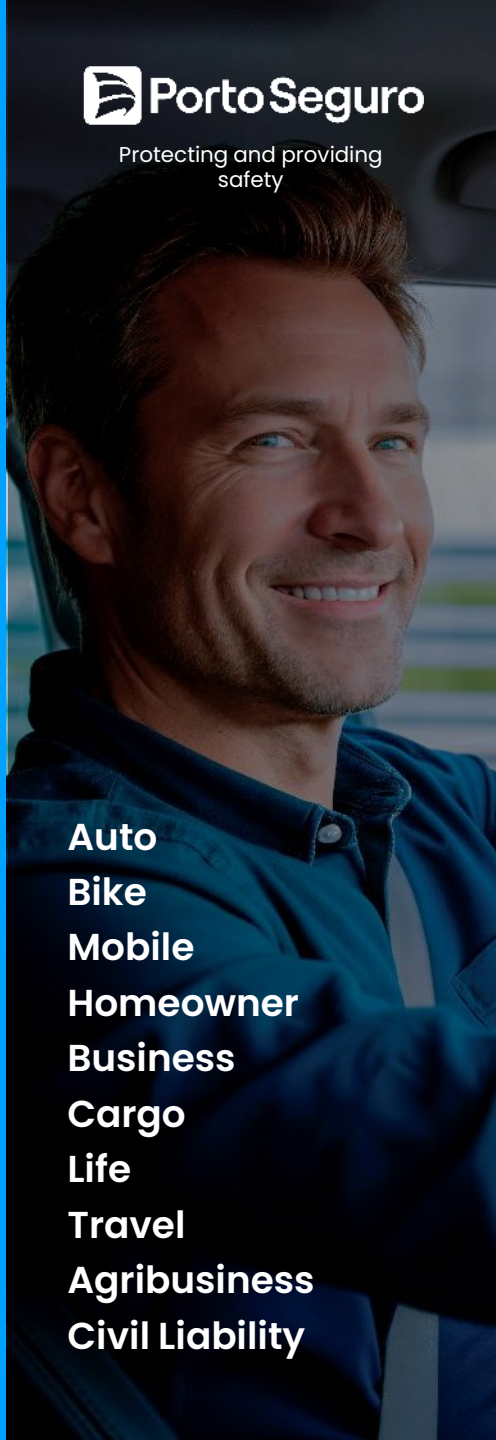
With financial solutions



**Porto Serviço**

Preserving your  
achievements

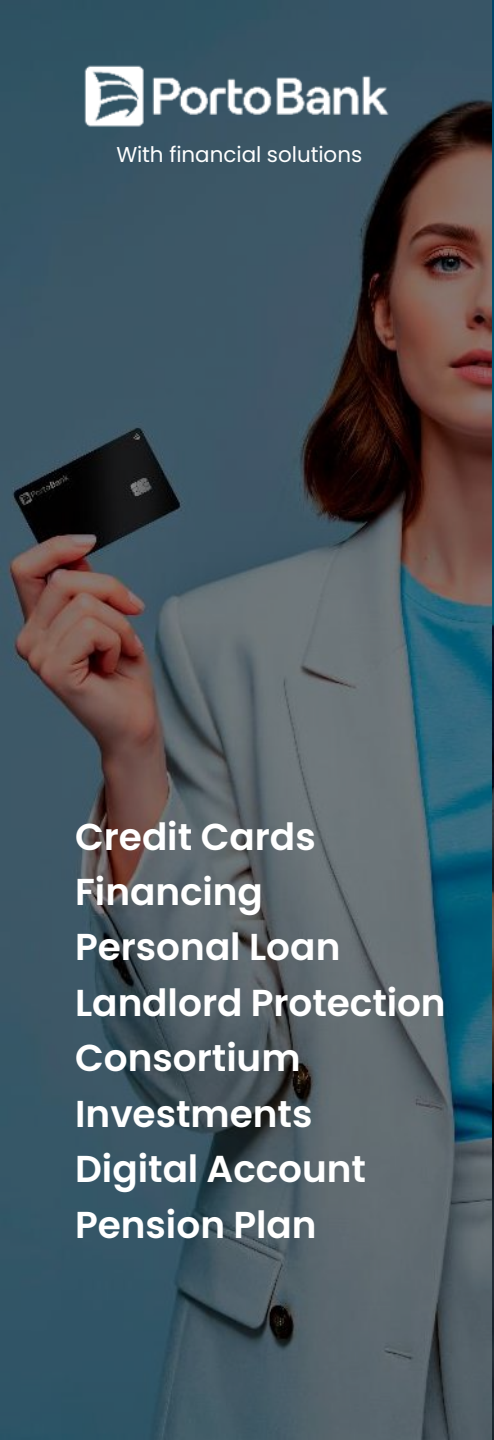
**With a greater  
focus on the  
client, the  
Company  
segregated its  
structure into  
four business  
verticals.**



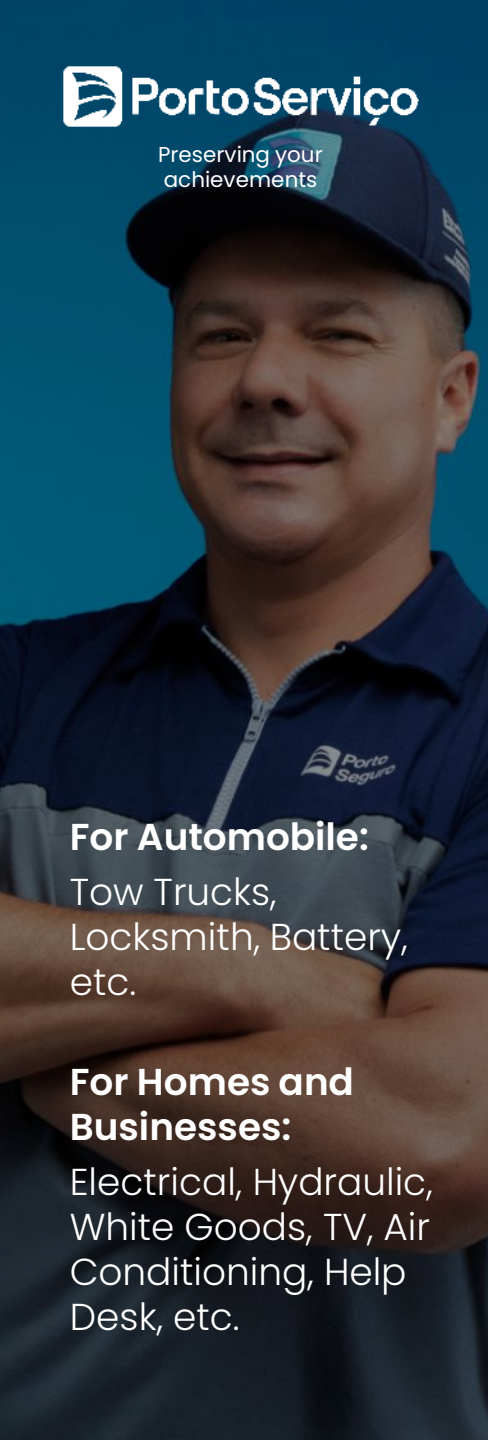
**Auto  
Bike  
Mobile  
Homeowner  
Business  
Cargo  
Life  
Travel  
Agribusiness  
Civil Liability**



**Corporate Health  
Dental  
Occupational  
Health**



**Credit Cards  
Financing  
Personal Loan  
Landlord Protection  
Consortium  
Investments  
Digital Account  
Pension Plan**



**For Automobile:  
Tow Trucks,  
Locksmith, Battery,  
etc.**

**For Homes and  
Businesses:  
Electrical, Hydraulic,  
White Goods, TV, Air  
Conditioning, Help  
Desk, etc.**

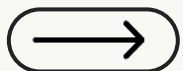


# OUR STRUCTURE

# Our fleet is prepared for all situations.

- Tow trucks
- Utility vehicles
- Pickup trucks
- Off-Road vehicles
- Passenger vehicles
- Motorcycles
- Jet skis
- Electric vehicles (motorcycle, bike, ambulance, and more)

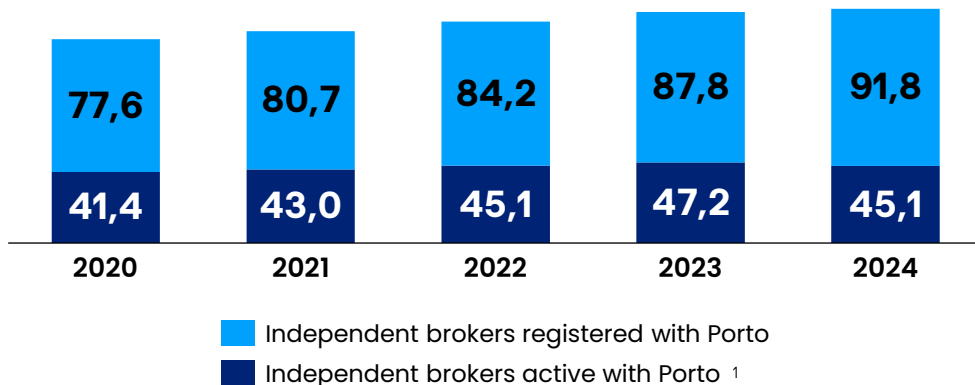




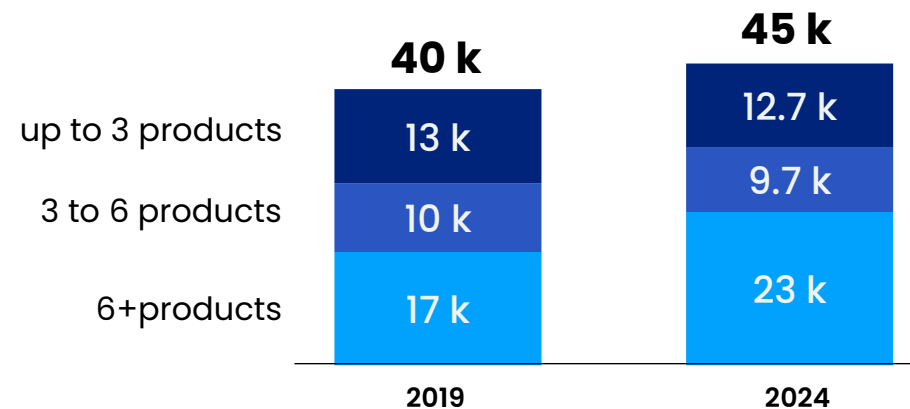
# Independent brokers (in thousands)



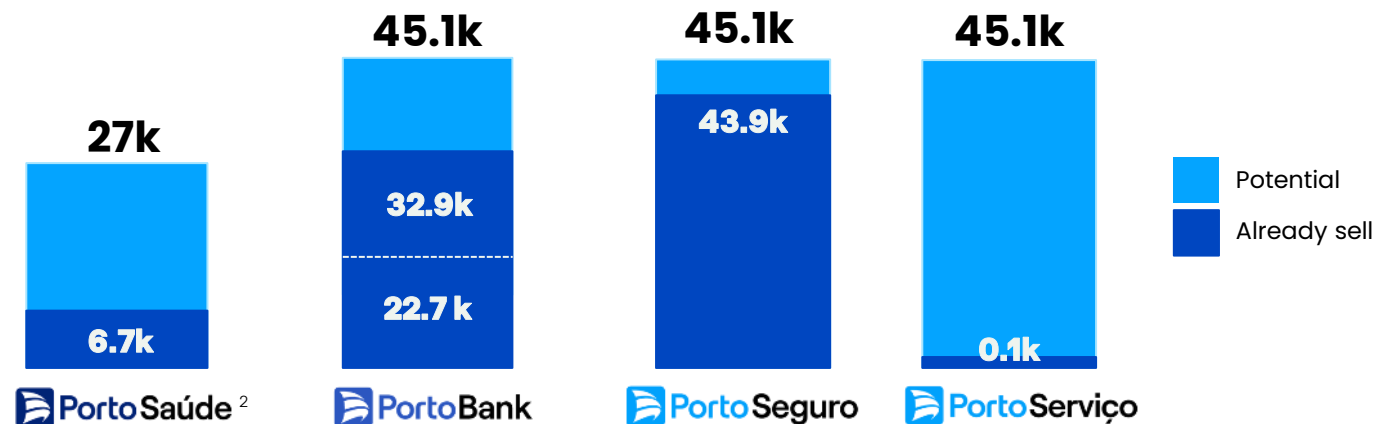
### Registered and active brokers with Porto



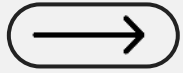
### Brokers by quantity of products sold



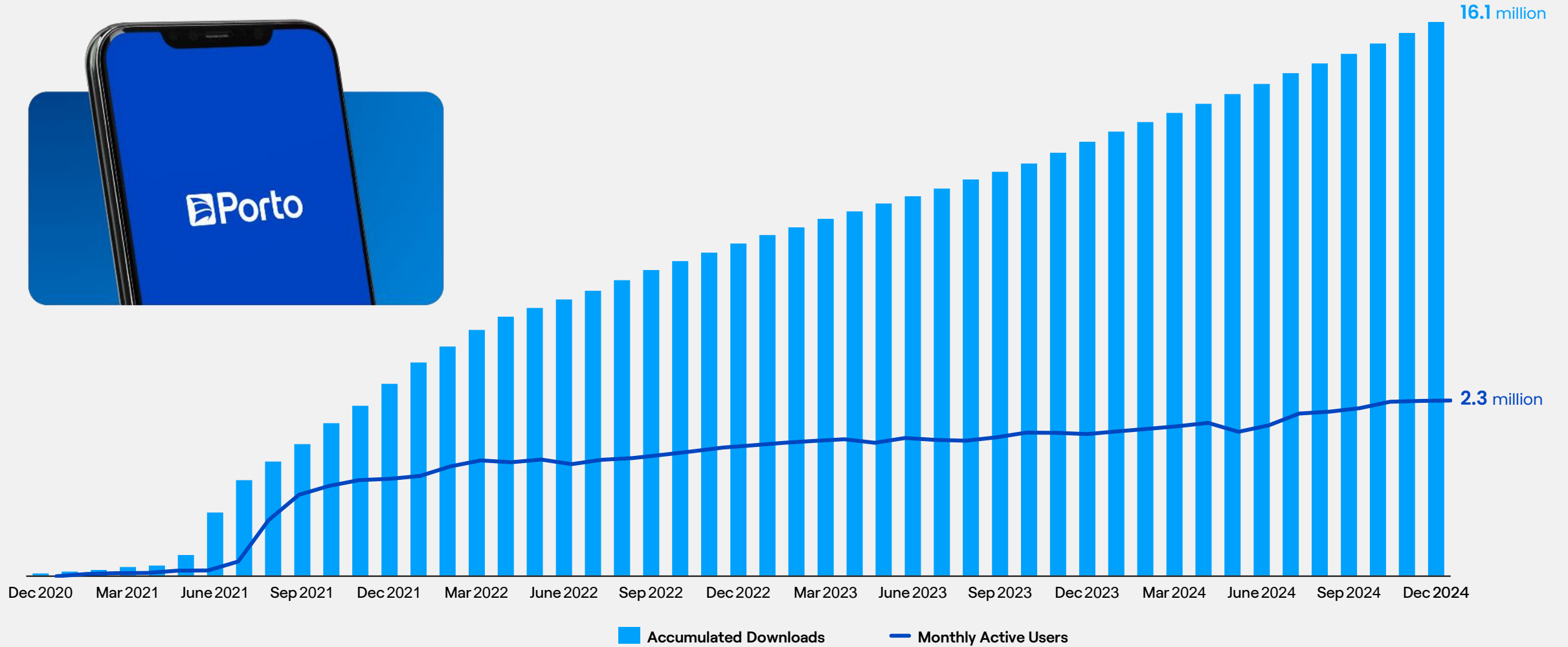
### Brokers with sales by vertical



(1) Brokers who have closed at least one deal with Porto in the last 12 months. / (2) Considers regions of operation RJ | SP | FD



# Porto SuperApp\*

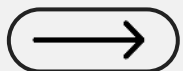


\*iOS download volume available only for users who opted in to share data with Apple.

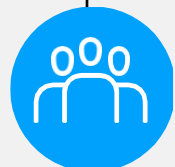


# OUR NUMBERS





## People



**18.0 mn**  
of clients

**13.5 k**  
Employees

**37 k**  
Independent  
brokers

**13 k**  
Service  
providers

**3.8 mn**  
App Porto Users

## Operation



**80 mn**  
Digital interactions  
and services in 4Q24

**2.7 mn**  
Car services in  
2024

**2.4 mn**  
Service calls for  
homes and  
businesses in 2024

**56%**  
service activations in  
2024 via the App and  
WhatsApp  
(car and residence)

**34 mn**  
Human services in  
2024

## NPS

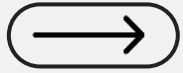


**80 pts**  
at Auto insurance

**77 pts**  
at Azul Seguros

**80 pts**  
at Homeowner  
insurance

**72 pts**  
and 59% of Card clients  
redeemed points for Porto  
products

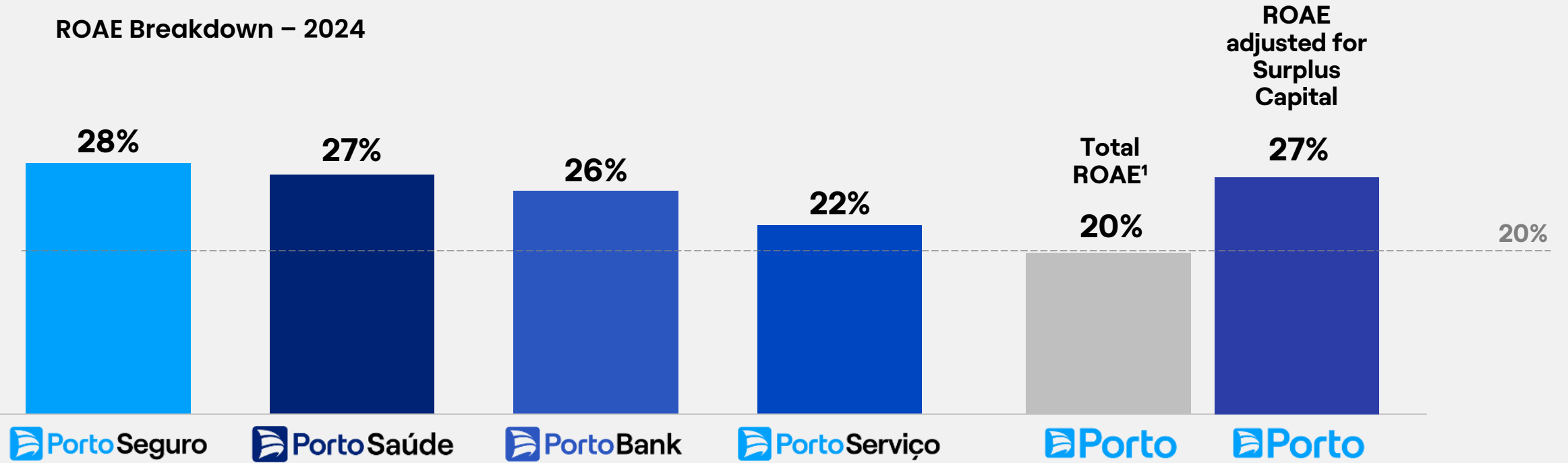


# Profitability

ROAE greater than 20% across all business units



## ROAE Breakdown – 2024



1) The consolidated ROAE differs from the average of the verticals mainly due to the holding and other businesses results.

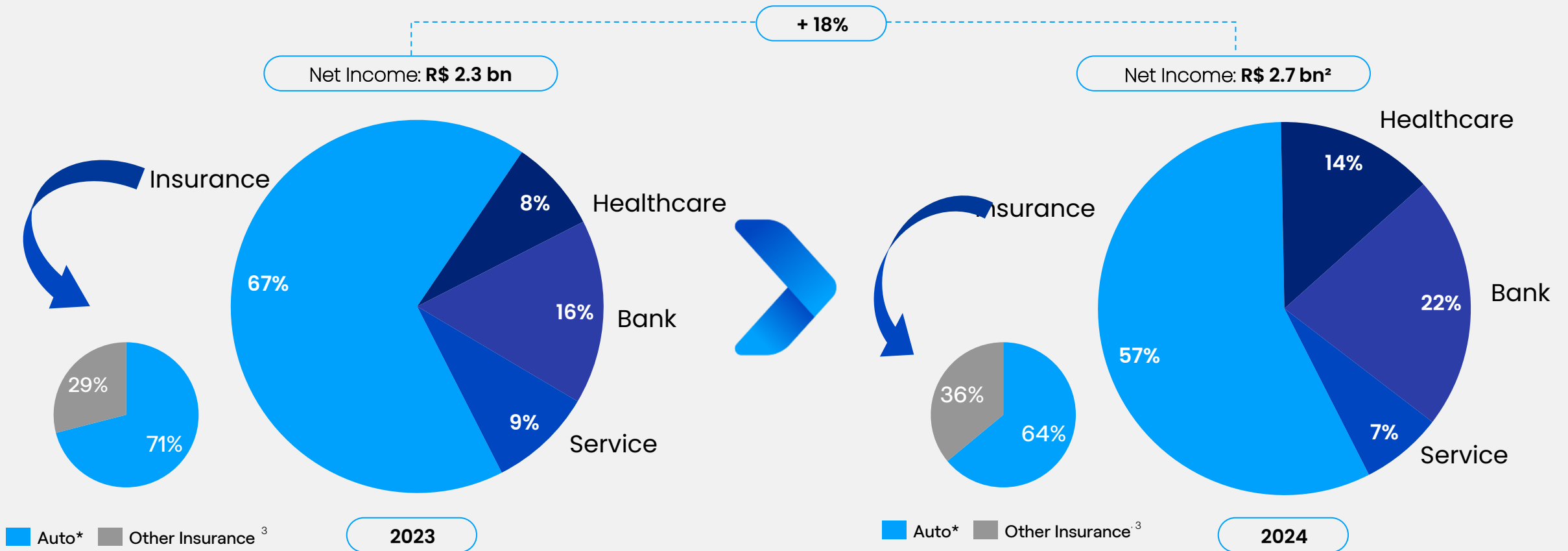


# Diversification of Results<sup>1</sup>

Conscious and diversified growth in results



## Breakdown of Net Income<sup>1</sup>



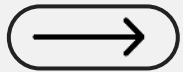
(1) It does not specify the results of other businesses. / (2) Recurring Net Income / (3) Share in the Insurance Vertical Underwriting Result.



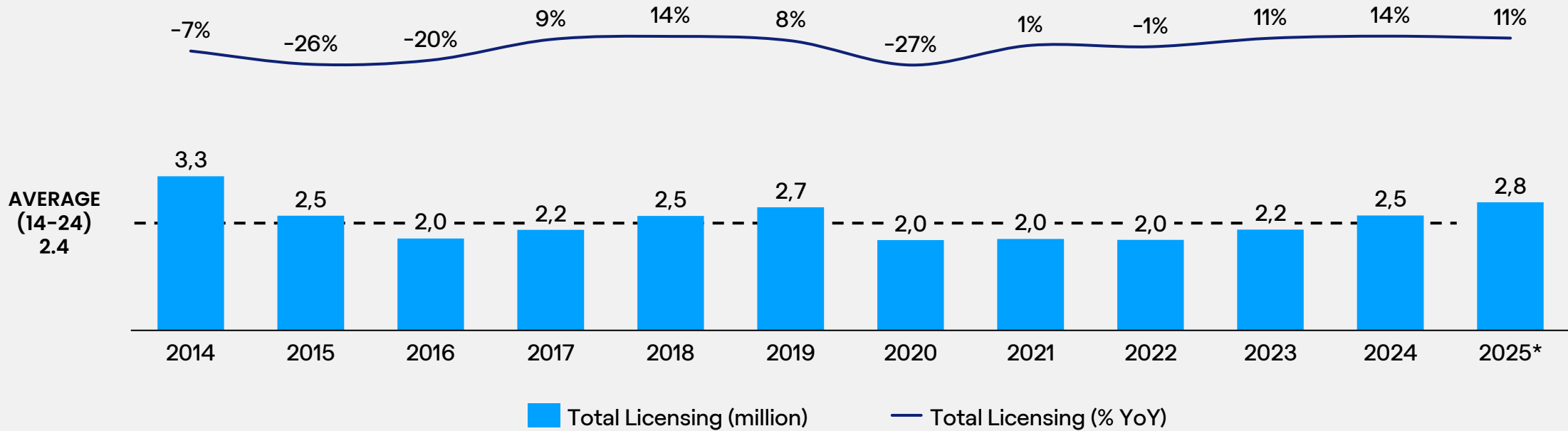
# PORTO SEGURO



**ROBSON**  
Commercial Manager  
13 years with Porto



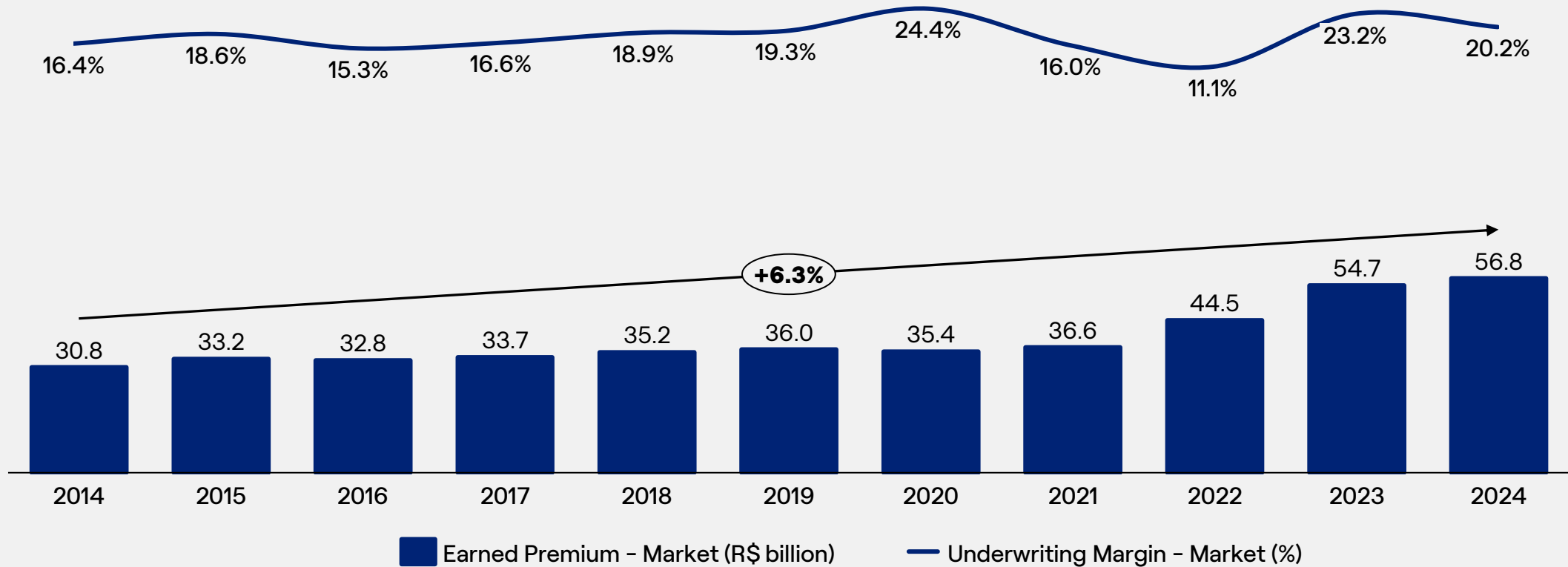
## Annual evolution of sales of new vehicles



Source: ANFAVEA  
\*Projection for 2025 = FENABRAVE

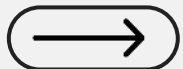


## Evolution of Premiums ad Underwriting Margins of the Market\*

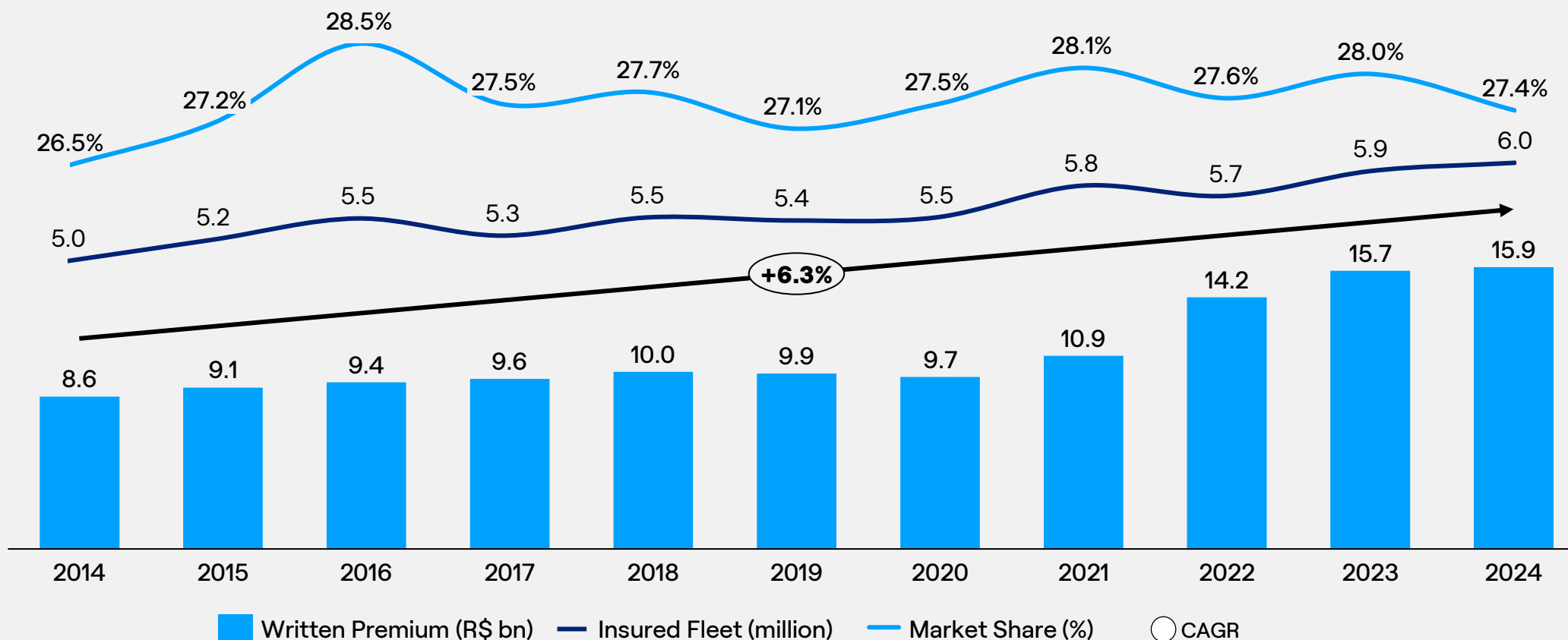


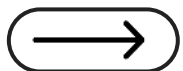
Source: SUSEP

\* Underwriting Margin = (Earned Premium - Claims - Commission Expenses) / Earned Premium



## Evolution in Premiums and Insured Fleet Porto Group

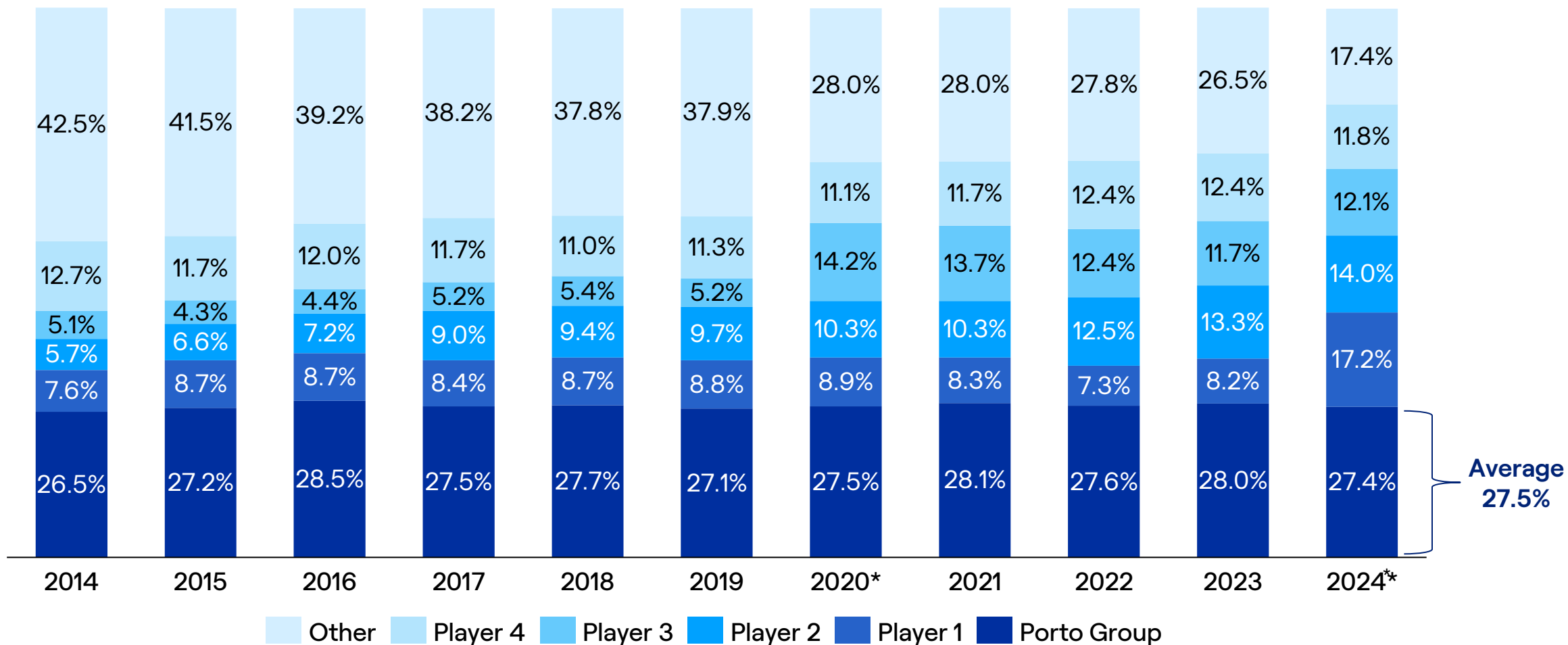




# Auto – Market share

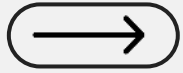


## Evolution of Market Share (%)

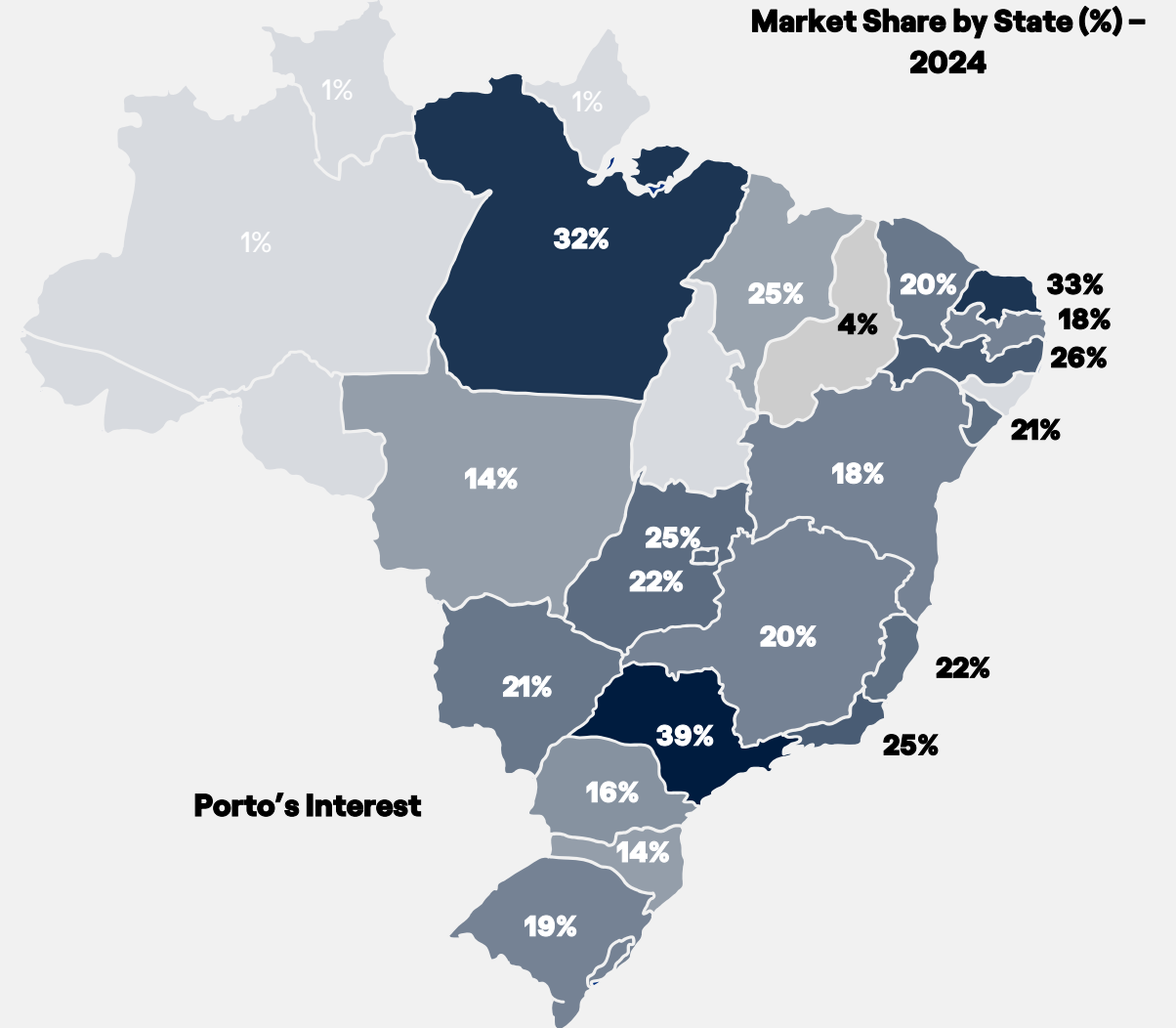
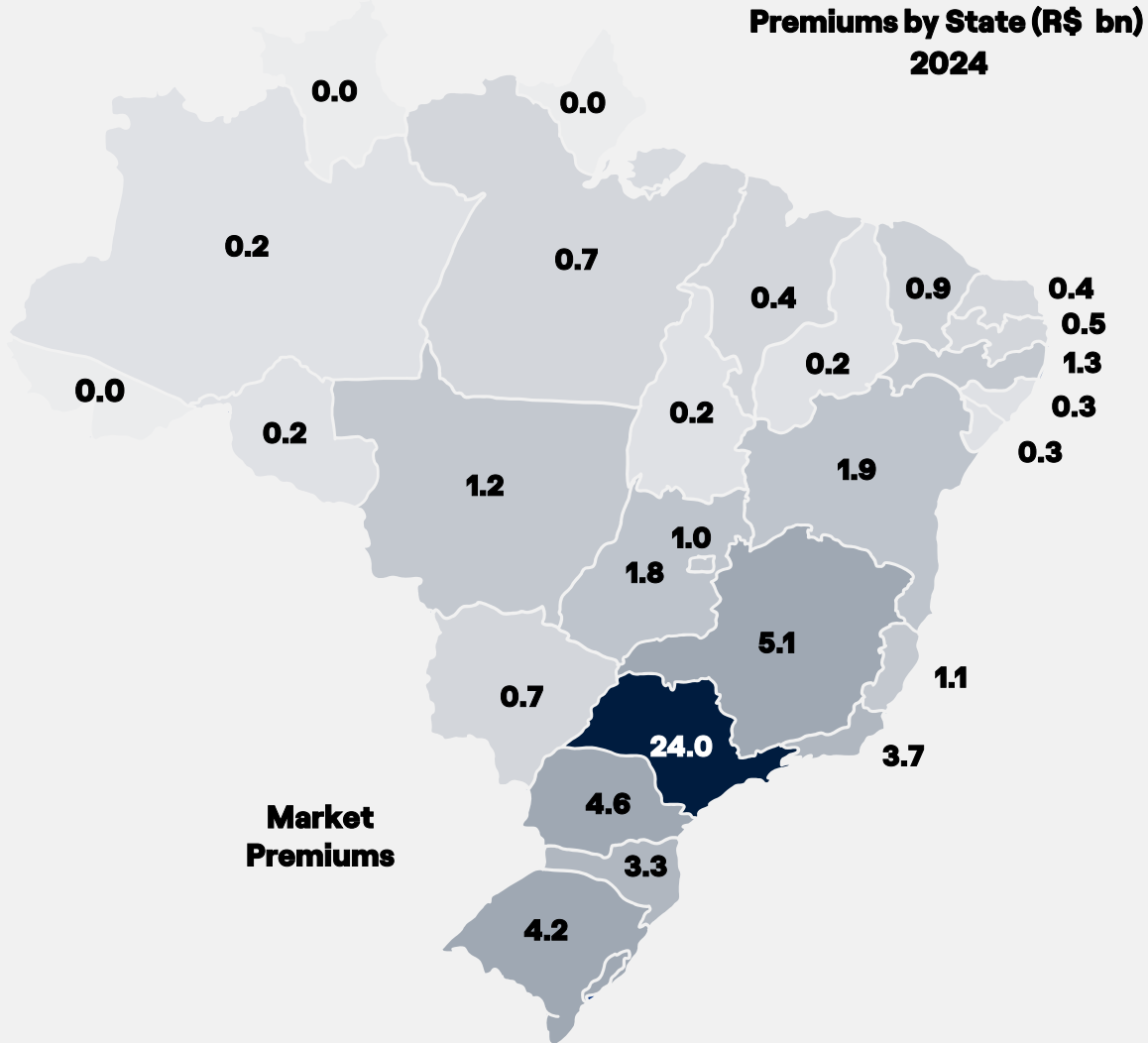


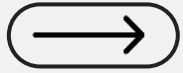
Source: SUSEP  
 \* 2020 and 2024 inorganic growth of Players 1 and 3



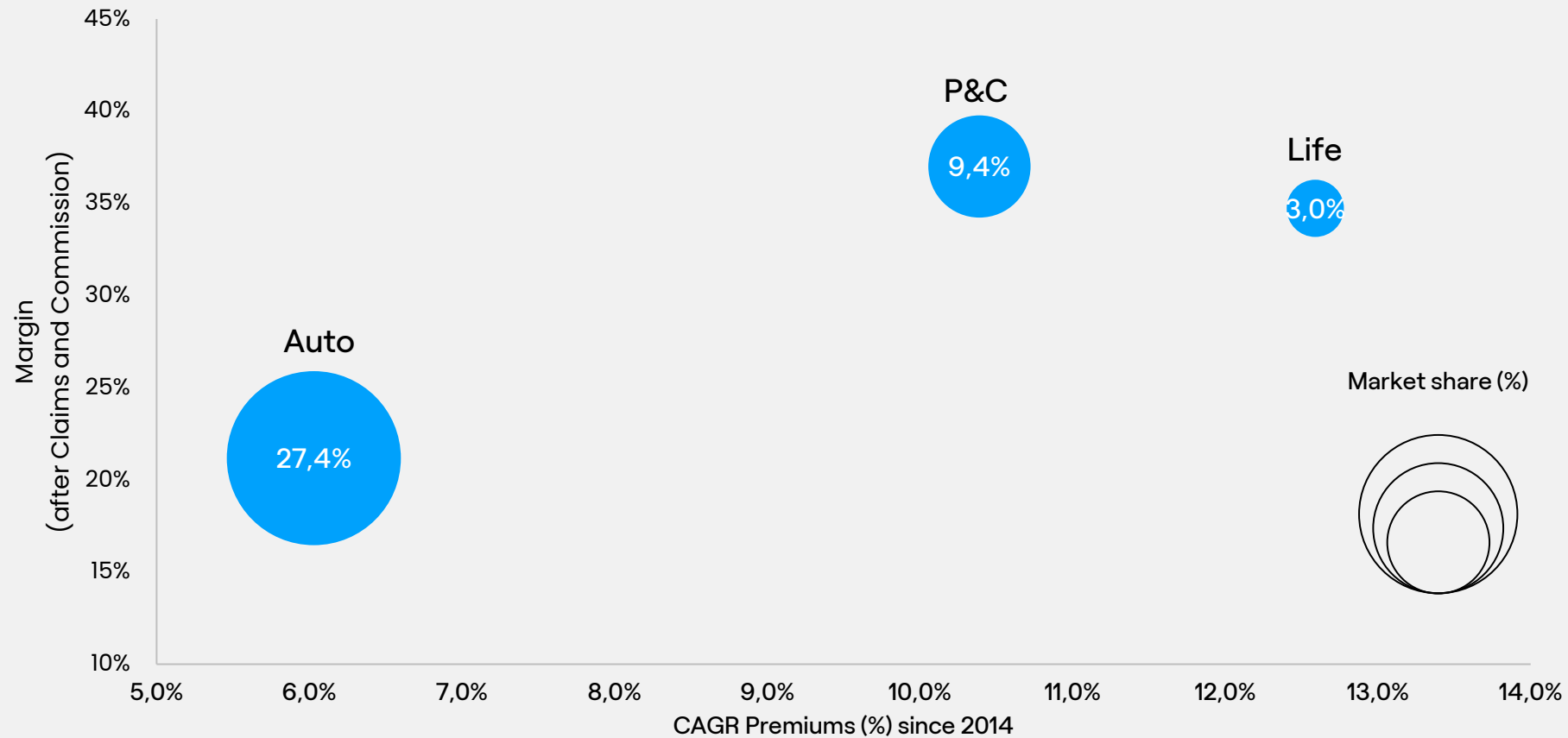


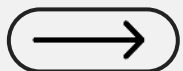
# Auto – Market Share (Porto Group)





## Growth and Margin (after Claims and Commission) by product

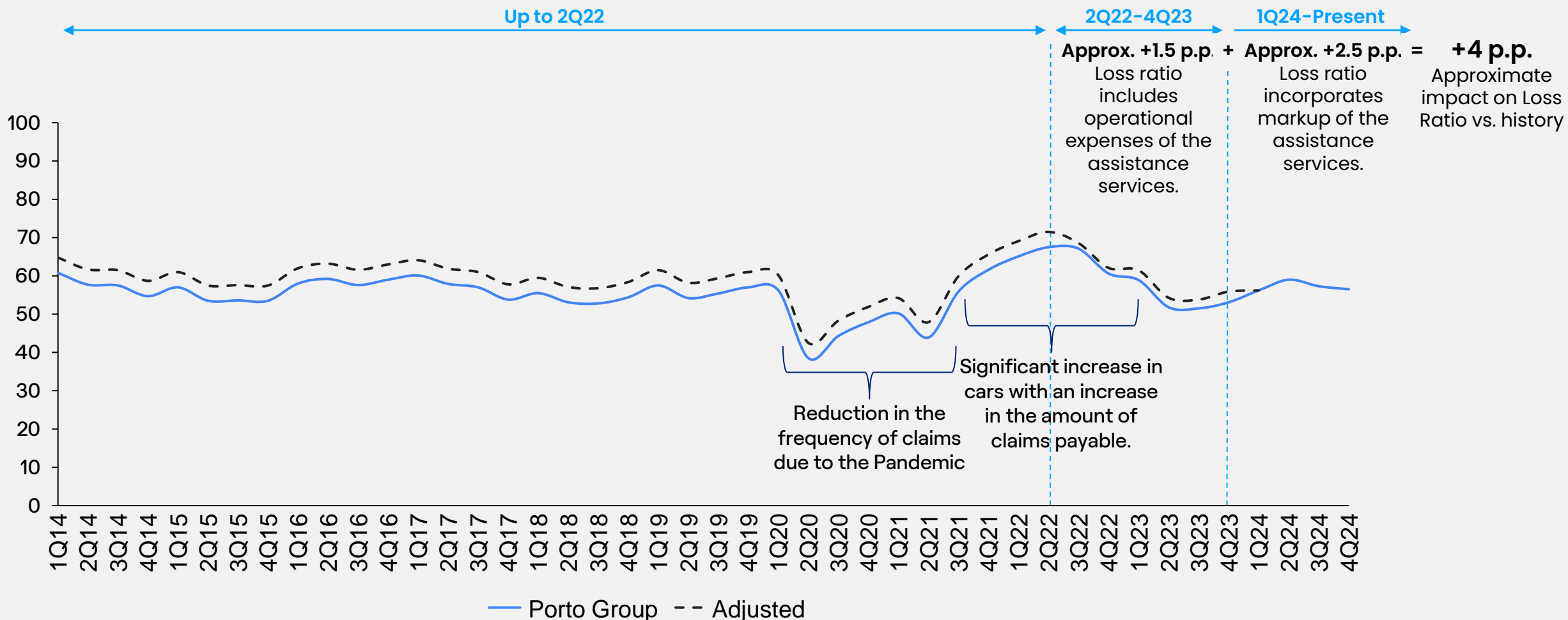




# Auto – Loss Ratio (Porto Group)



## Historical loss ratio adjusted\* (%) for current criteria

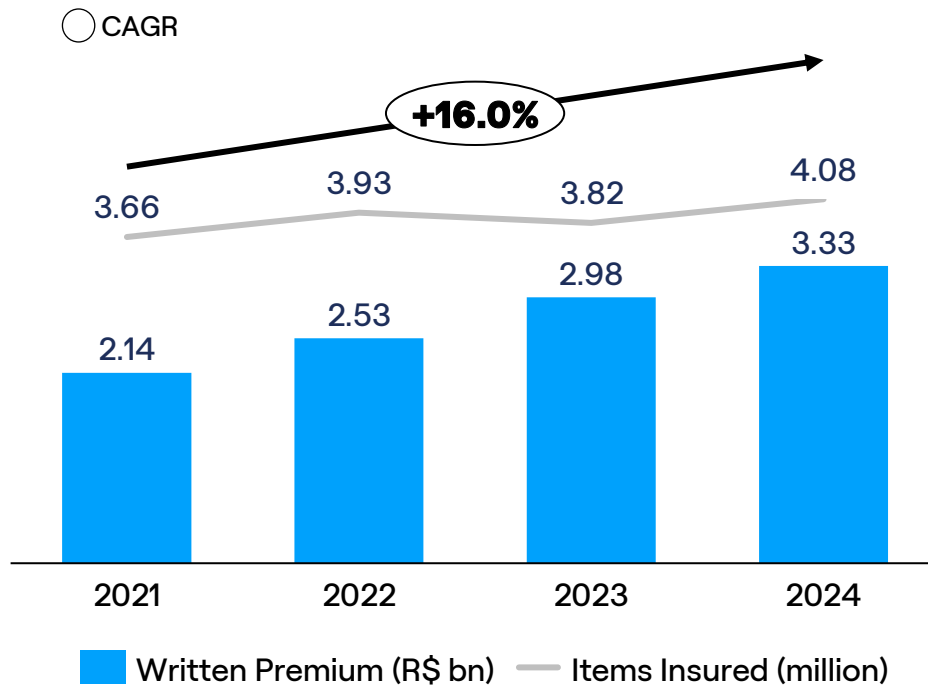


Source: SUSEP

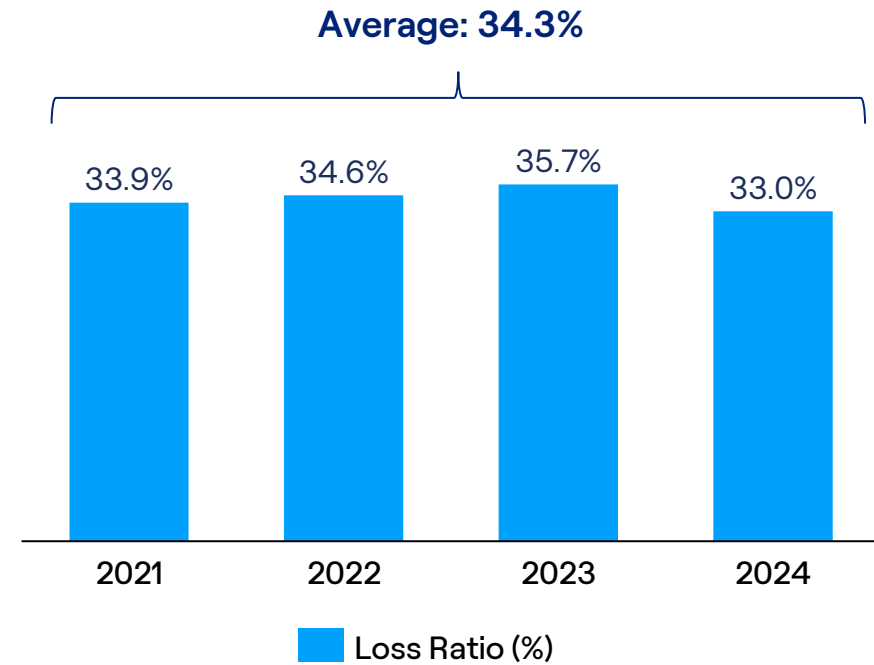
In 2Q22, Porto Assistência started incorporating the expenses of activities such as tow trucks, service providers, among others, which were accounted for partly as “retained claims” and partly as “other operating expenses,” currently being accounted for in insurance companies solely as claims. In 1Q24, the markup for Assistance began to impact the loss ratio of the vertical.

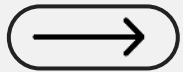


### Written Premiums and Insured Items

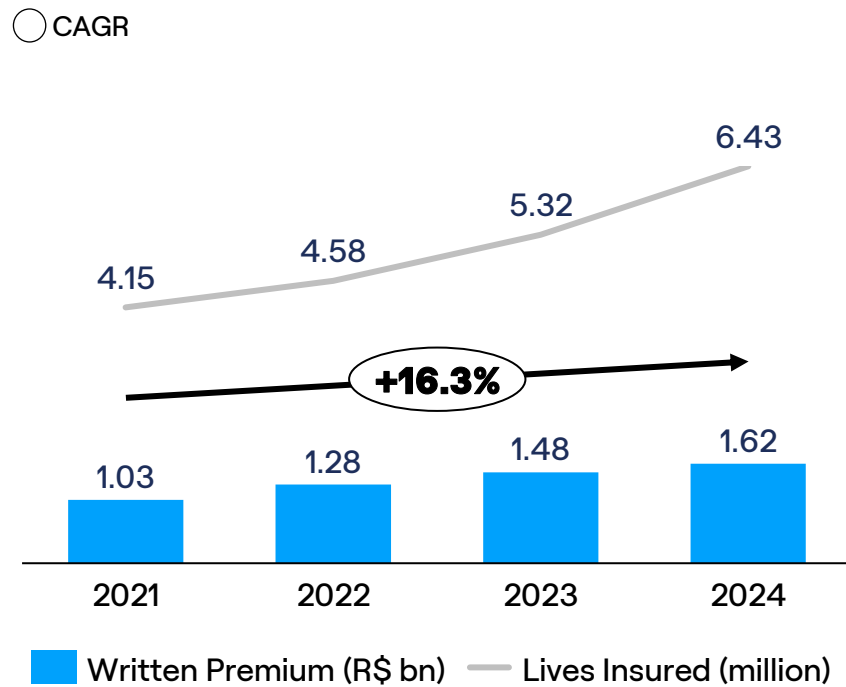


### Loss Ratio

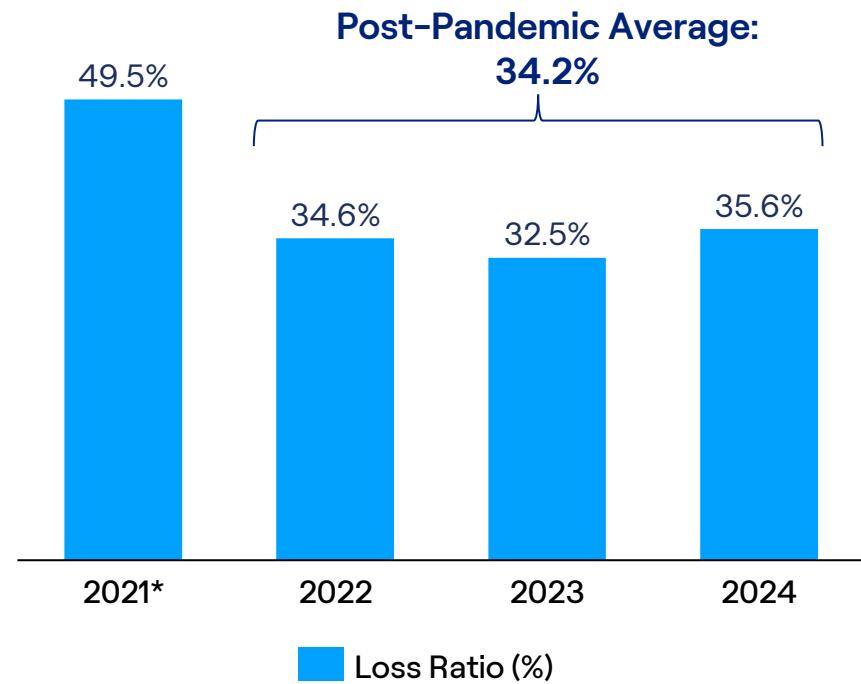


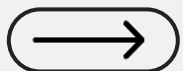


### Written Premium and Insured Lives



### Loss Ratio



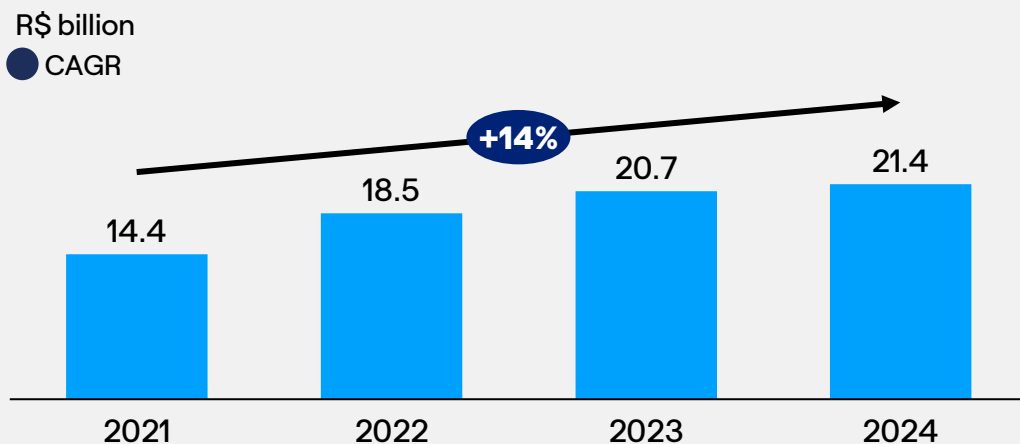


# Vertical Summary

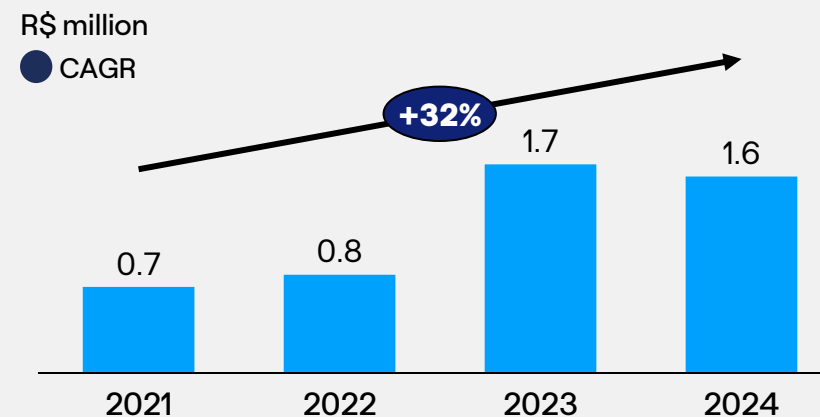


## Total Revenue

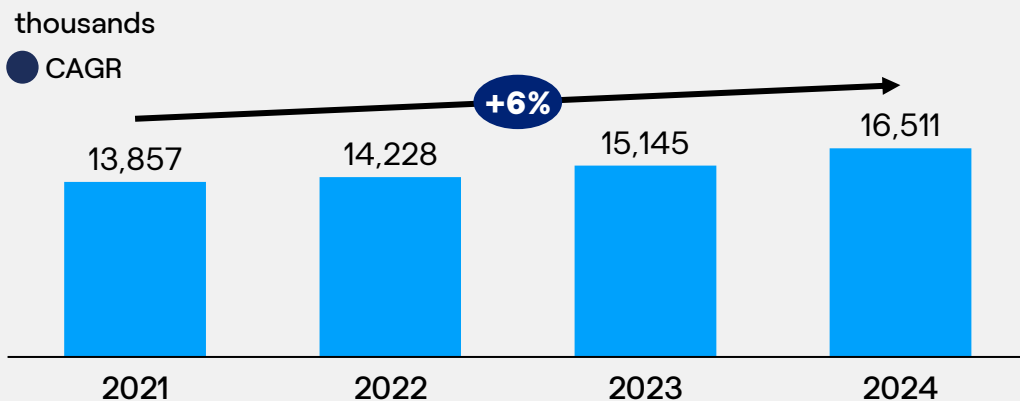
(Retained Premium + Revenues)



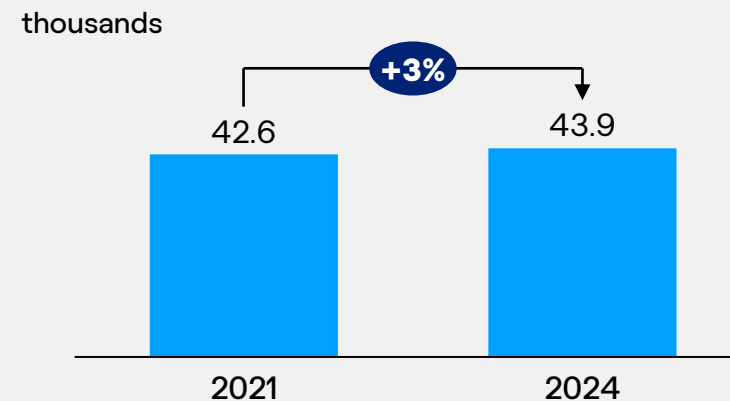
## Net income<sup>1</sup>



## Total Items



## Brokers who sell Insurance



(1) Adjustment of 4Q23 to allow comparability with 4Q24, since from the first quarter of 2024 onwards, mainly, the loss ratio, combined ratio, amplified combined ratio, earnings and ROAE began to be impacted by the Assistance operation markup.



# PORTO SAÚDE

**LIA**  
Broker  
15 years with Porto



## Main Strategic Drivers

1. Relevant growth in premiums, members, and profit through the virtual verticalization strategy.
2. Well-defined strategic focus: operation in three states and corporate collective plans.
3. Trusted brand, Sales force, and the way to serve the Porto Seguro client.

## Operating and Financial Highlights – 2024

**+675k lives - health  
2024 (+24% vs. 2023)**

**+76.2% Loss Ratio  
Below the market  
comparable average**

**R\$ 6.6 bn Revenue  
2024 (+44% vs. 2023)**

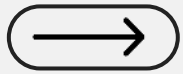
**100% of the policies are  
SME and Commercial plans**

**3.4% Market Share\*  
(+110% vs. 2020)**

**R\$ 394 mn  
Net income in 2024**

\* Market Share considers the areas in which we operate and only the commercial segment.





# Key Services



## Porto District Line

**New**

**Microrregional product** in which the client can choose up to 3 places and is 100% verticalized with Porto's Medical Team.

- Hospitals and clinics from up to three districts chosen by the client.
- Integration with TMP
- Seu clínico na Hora (your clinician readily available)
- No reimbursement
- Mandatory coparticipation

## Linha Pro

**Regional product**, few branches, and integrated with Porto's Medical Team (TMP)

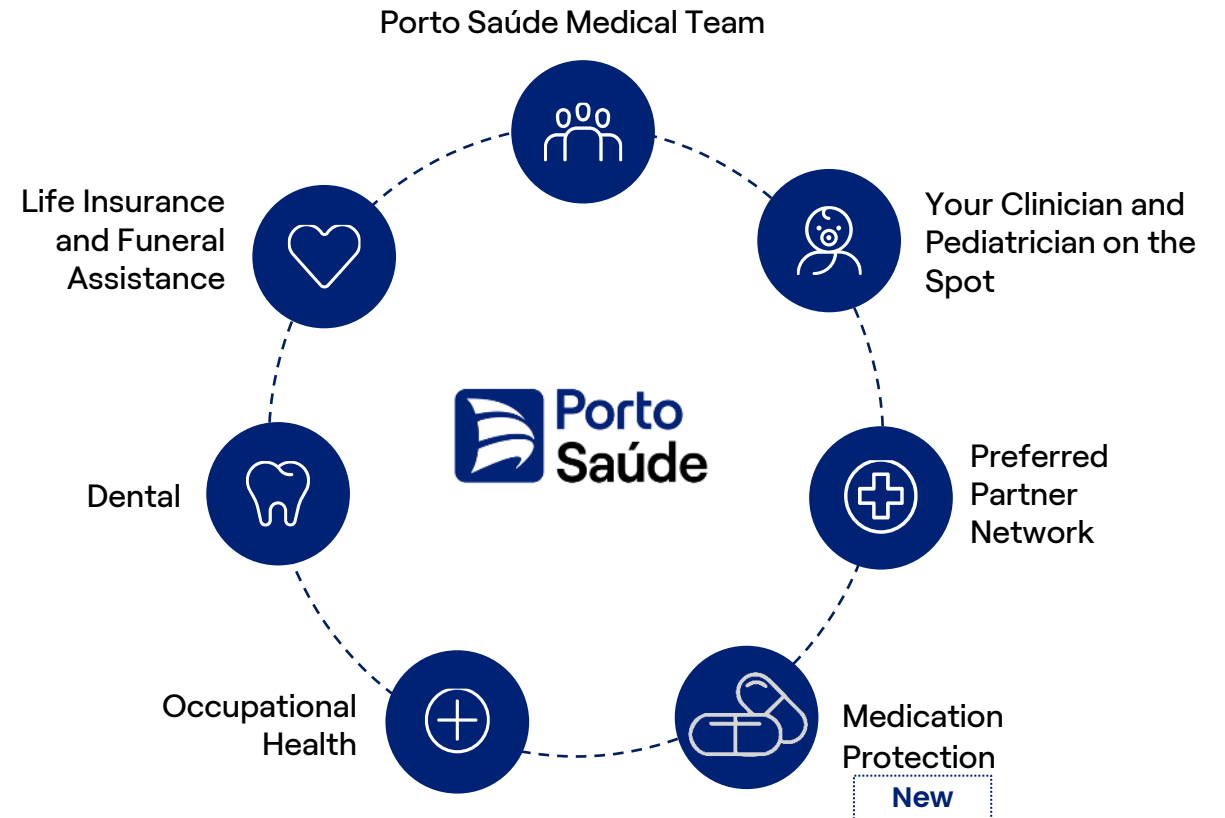
- Anchor Hospitals
- Integration with TMP
- Seu clínico na Hora (your clinician readily available)
- No reimbursement

## Porto Saúde Line

**Next-generation national line**, with optimized network and integrated with Porto's Medical Team (TMP)

- Wide access to clinics, hospitals and laboratories
- Integration with TMP
- Seu clínico na Hora (your clinician readily available)
- With reimbursement

## Porto Saúde ecosystem

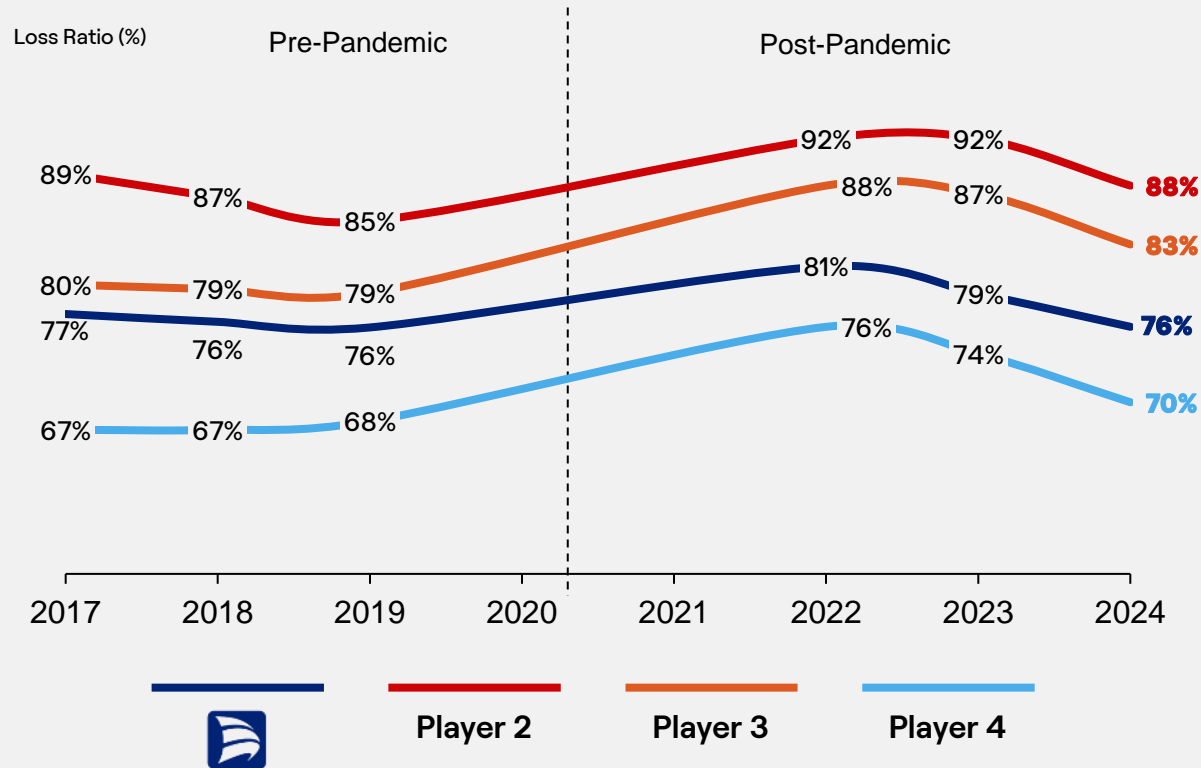




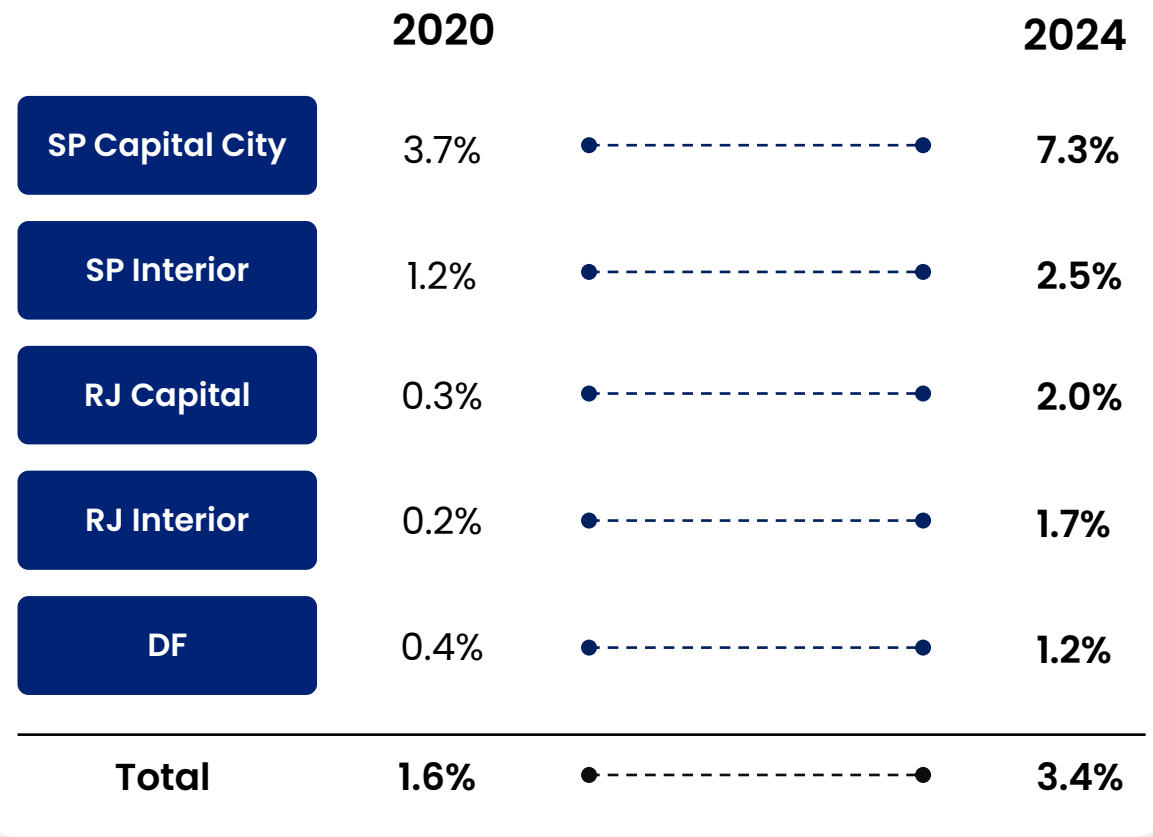
# Loss Ratio and Market Share



## Loss Ratio vs. Major Players



## Market Share



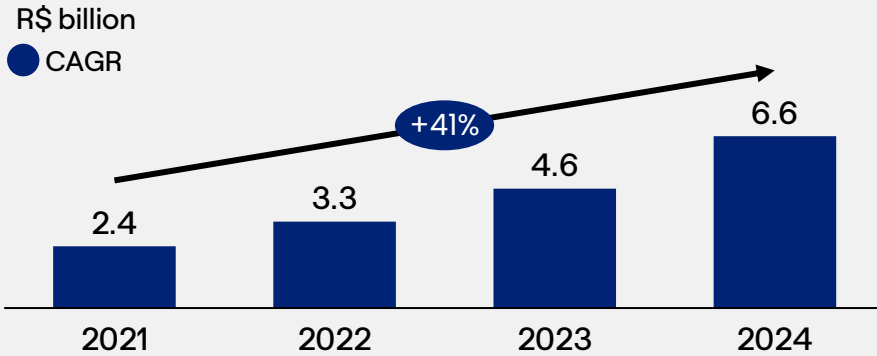


# Vertical Summary

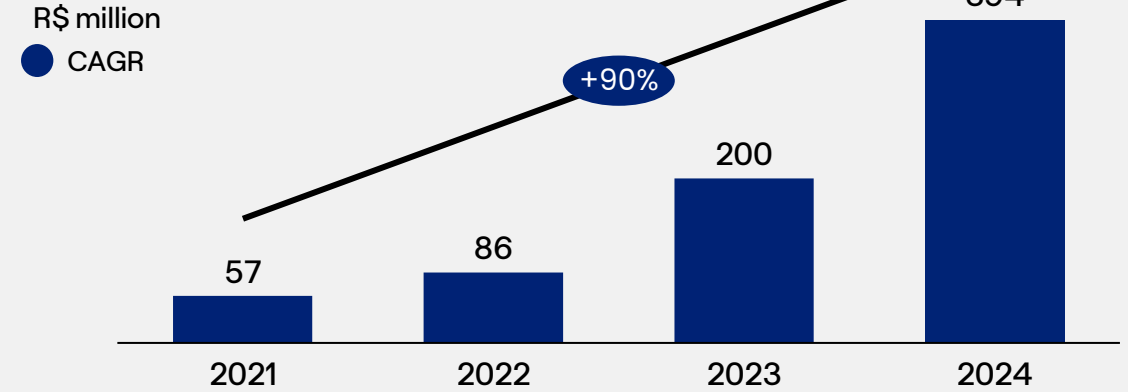


## Total Revenue

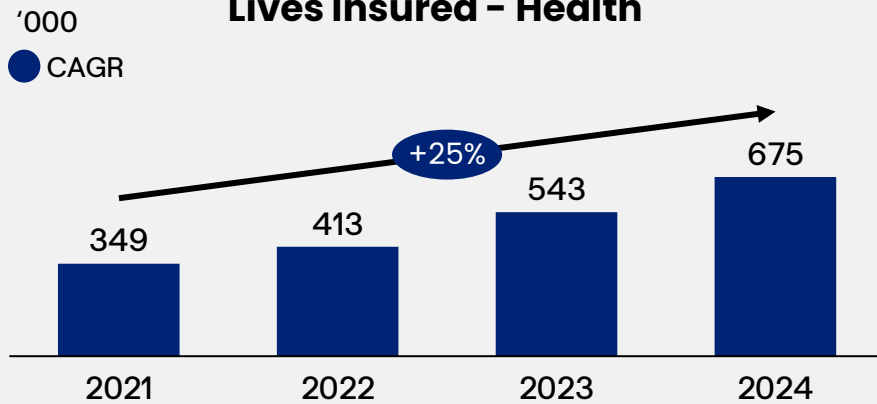
(Retained Premium + Revenues)



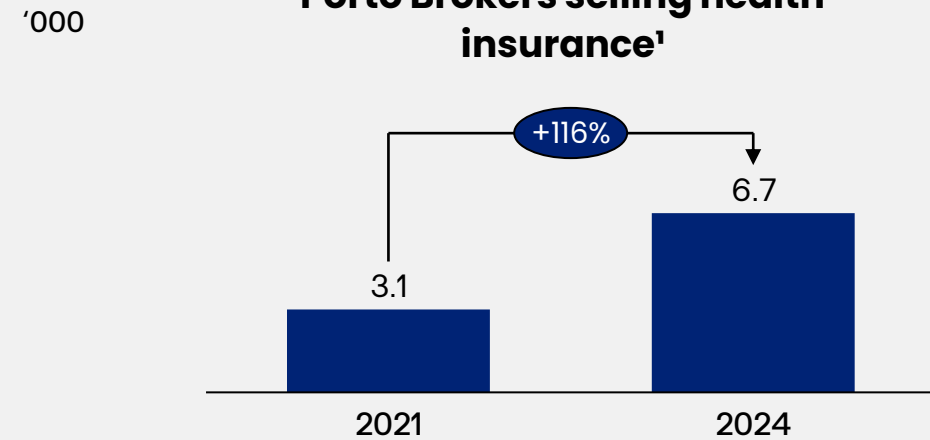
## Net Income



## Lives Insured - Health



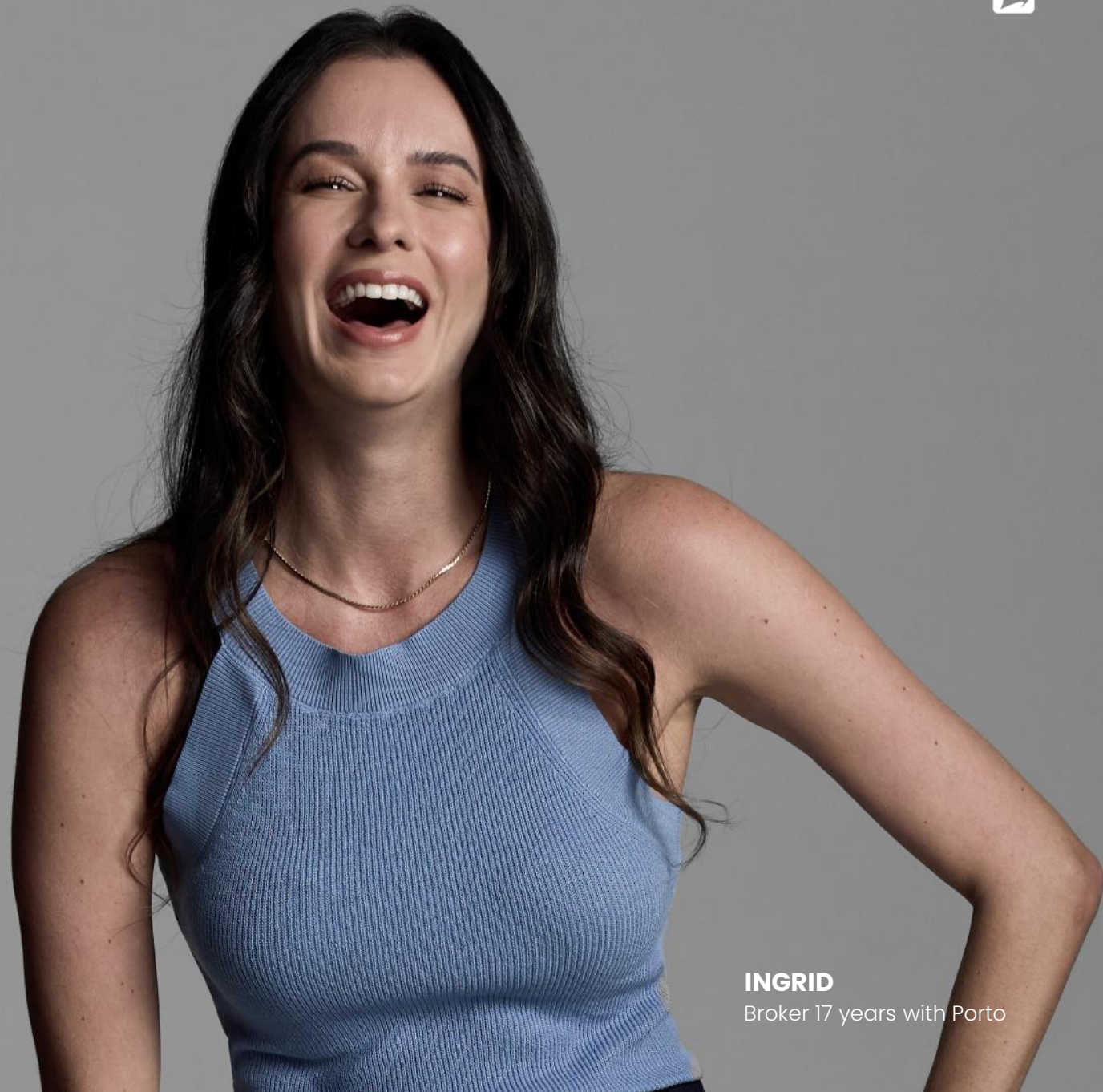
## Porto Brokers selling health insurance<sup>1</sup>



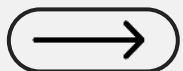
1) Brokers who have sold Health insurance products in the last 12 months.



# PORTO BANK



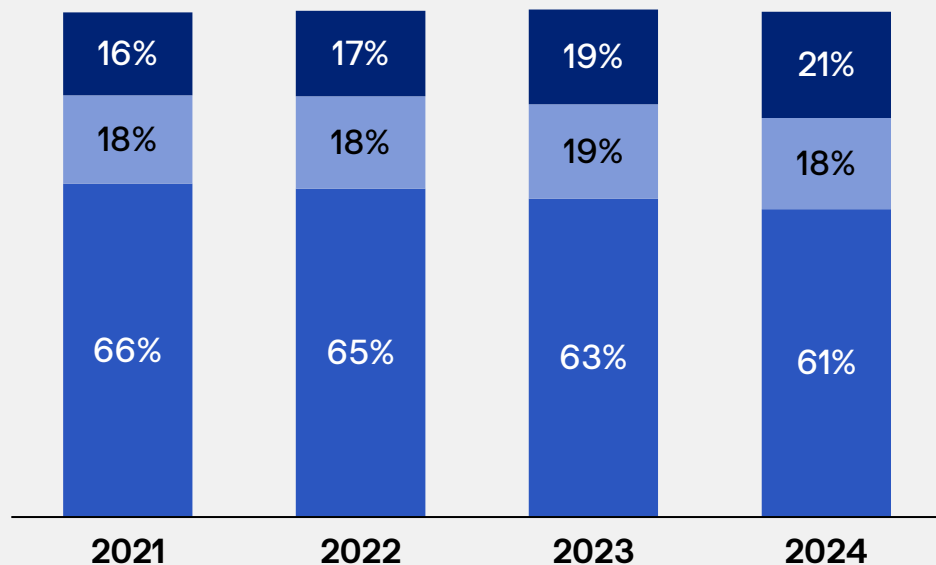
**INGRID**  
Broker 17 years with Porto



# Vertical's Financial Indicators

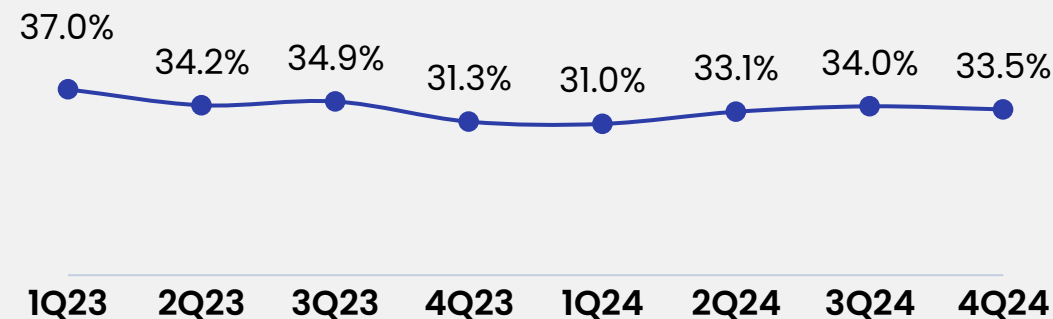


## Revenue Distribution (%)

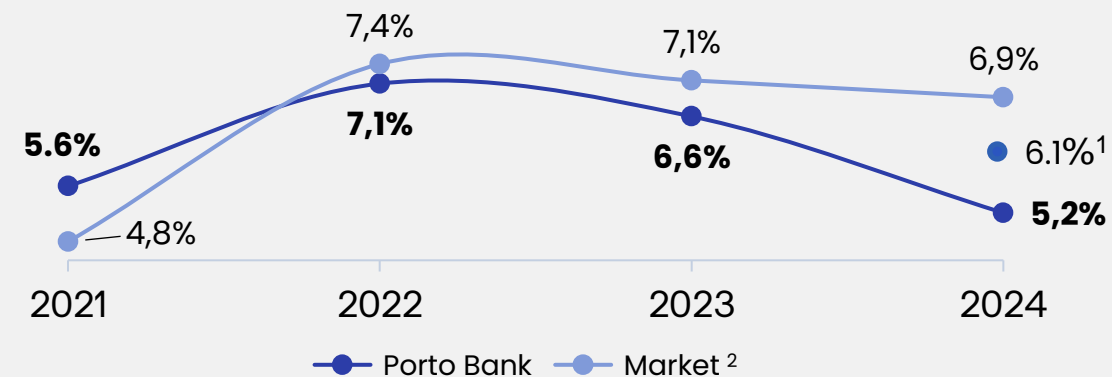


- Consortium
- Financial Solutions for Rent and Guarantee
- Credit Card, Loan and Financing

## Efficiency Ratio



## Default Ratio



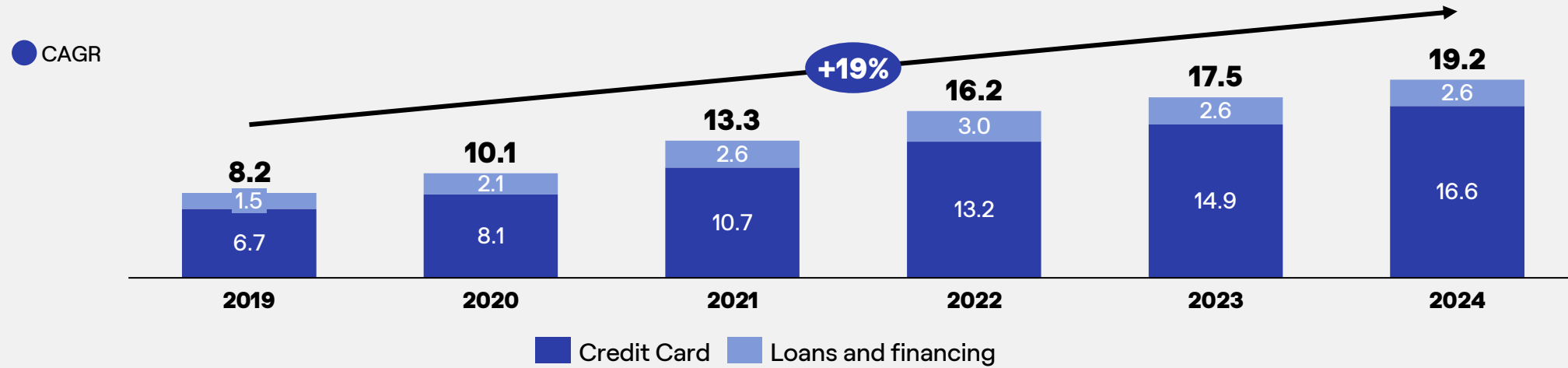
(1) Disregarding the sale of the portfolio, the ratio would be 6.1%. / (2) Source: Bacen, weighted by the company's comparable portfolio.



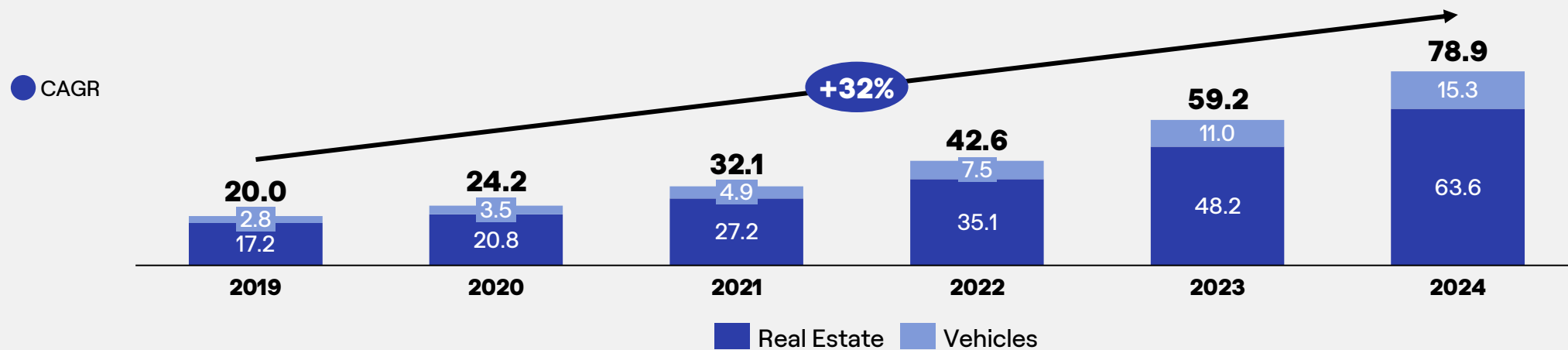
# Evolution

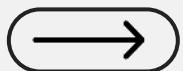


## Loan portfolio (R\$ billion)



## Consortium Credit Portfolio (R\$ billion)

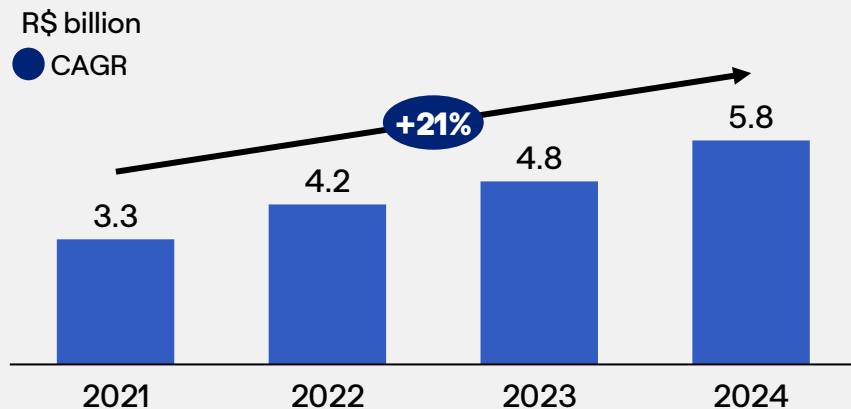




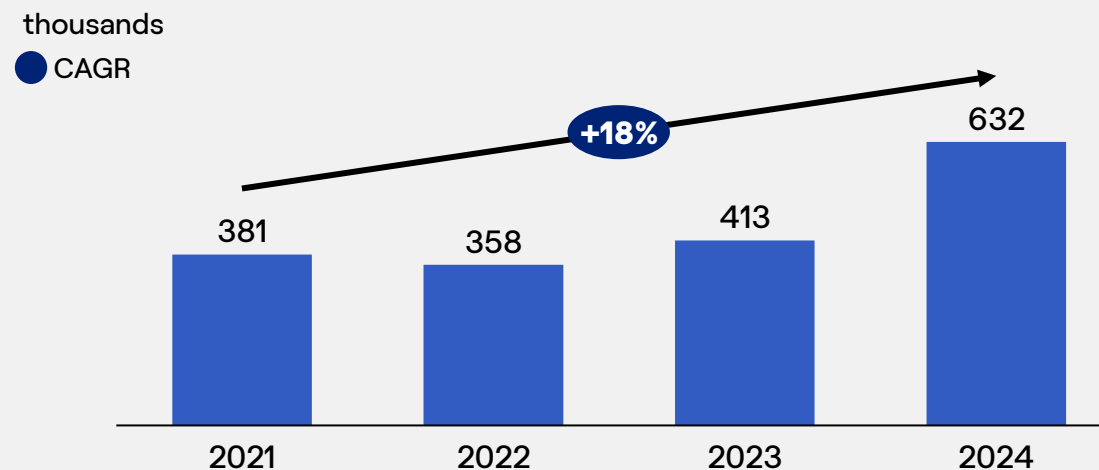
# Vertical Summary



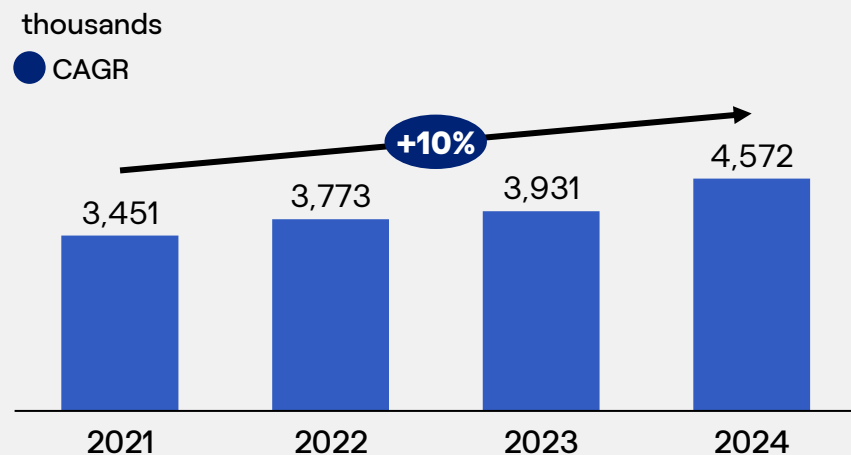
## Total Revenue



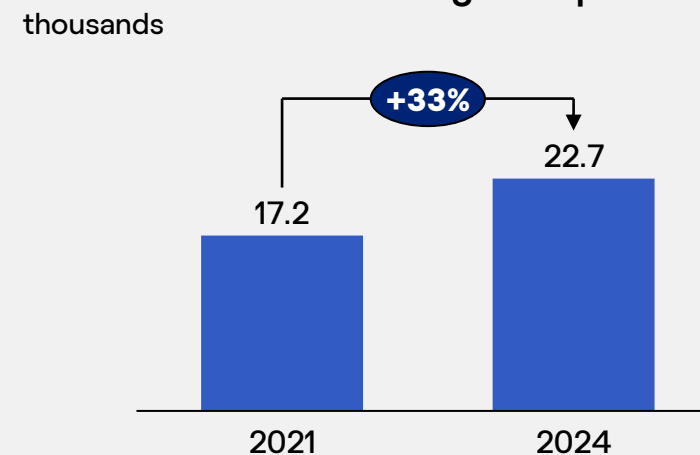
## Net Income



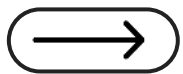
## Total Items



## Brokers selling Bank products<sup>1</sup>

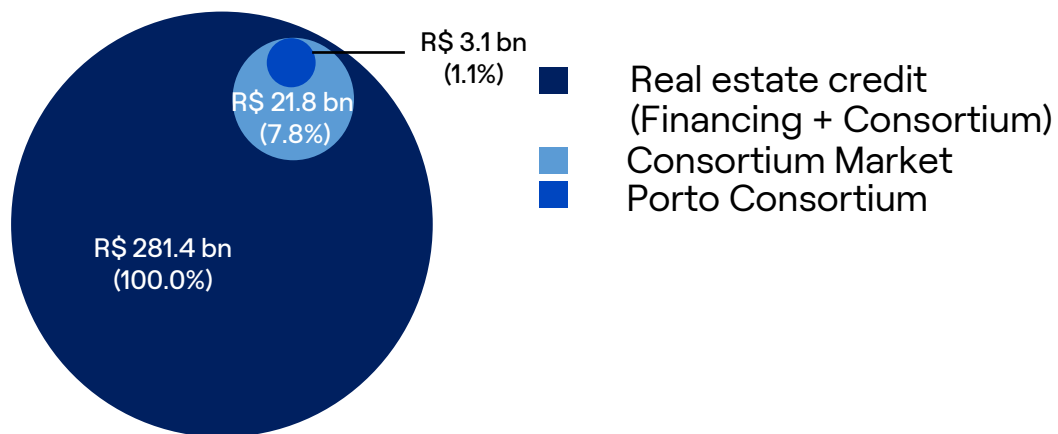


(1) Number of brokers selling Bank products such as Consortium, E&F, Landlord Protection and Capitalization, except for Credit Card in the last 12 months.



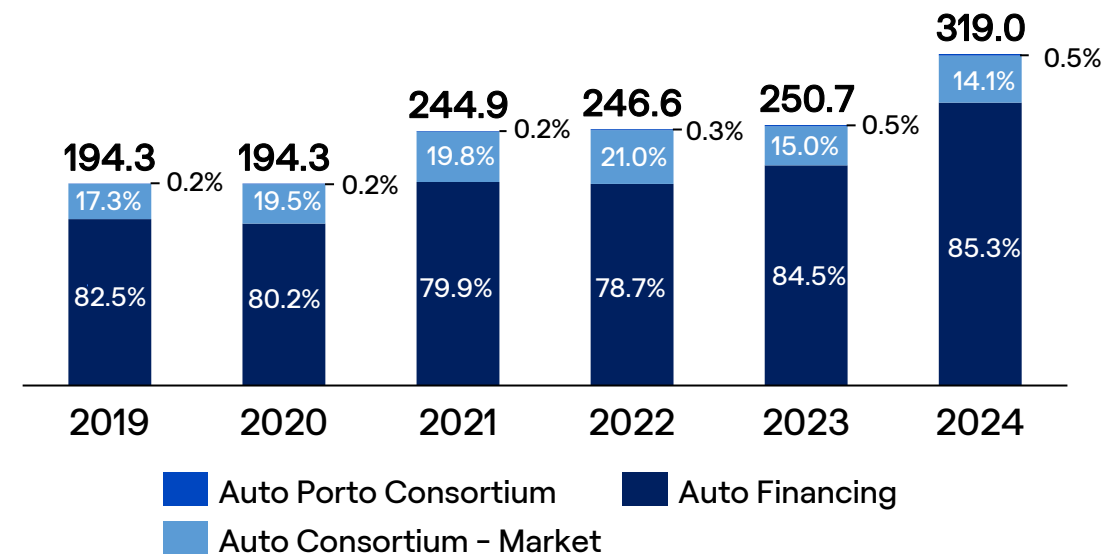
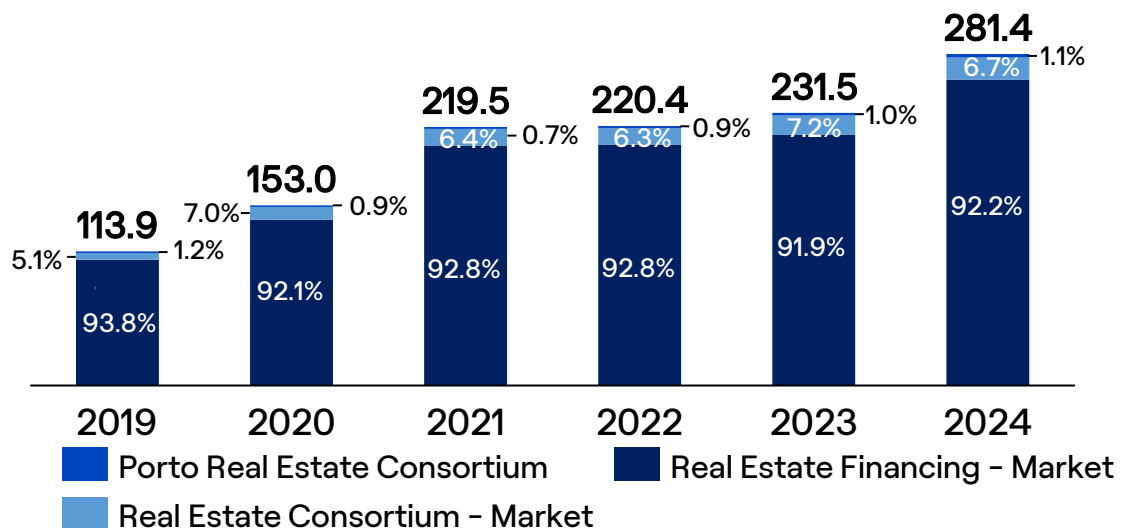
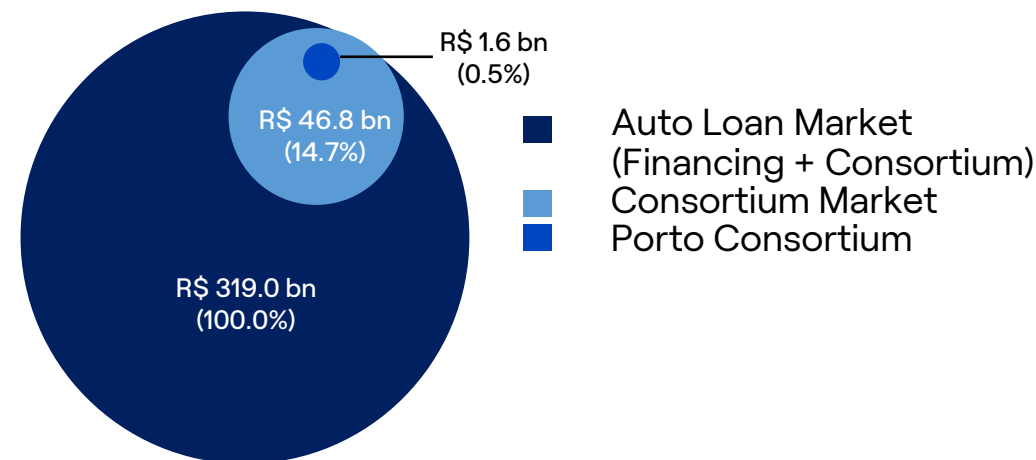
## Real Estate

(Credit Available – R\$ billion)



## Automobile

(Credit Available – R\$ billion)







# PORTO SERVIÇO



**MARCELO**  
First Responder, Car  
10 years with Porto



# Vertical Summary



R\$ 2.5 bn  
Revenues

R\$ 204.6 bn  
Net Income

22.5%  
ROAE



Auto

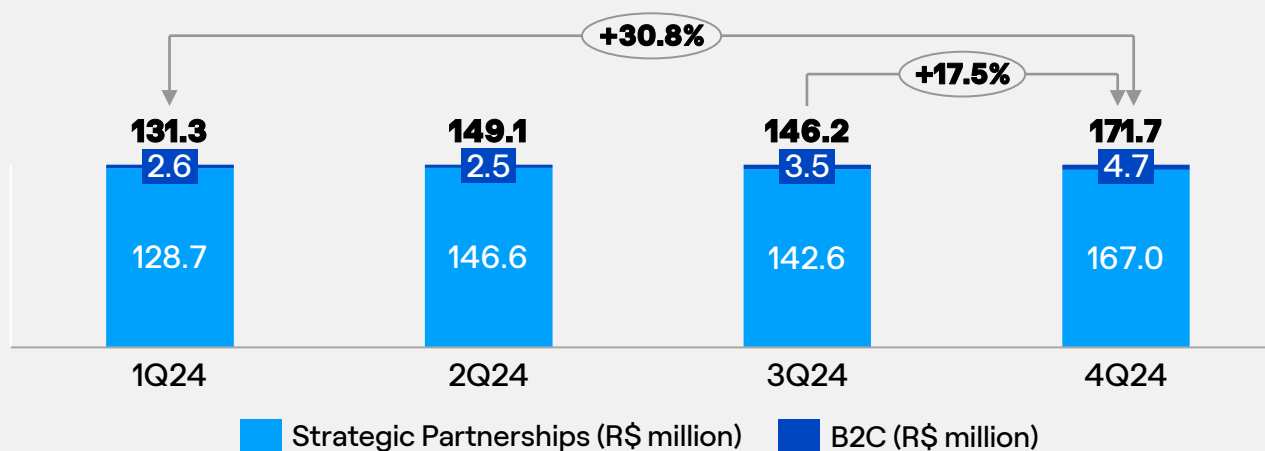
2.7 bn  
services



Homeowner and  
Commercial

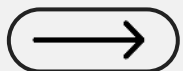
2.4 bn  
services

## Evolution of Strategic Partnerships and B2C - 2024

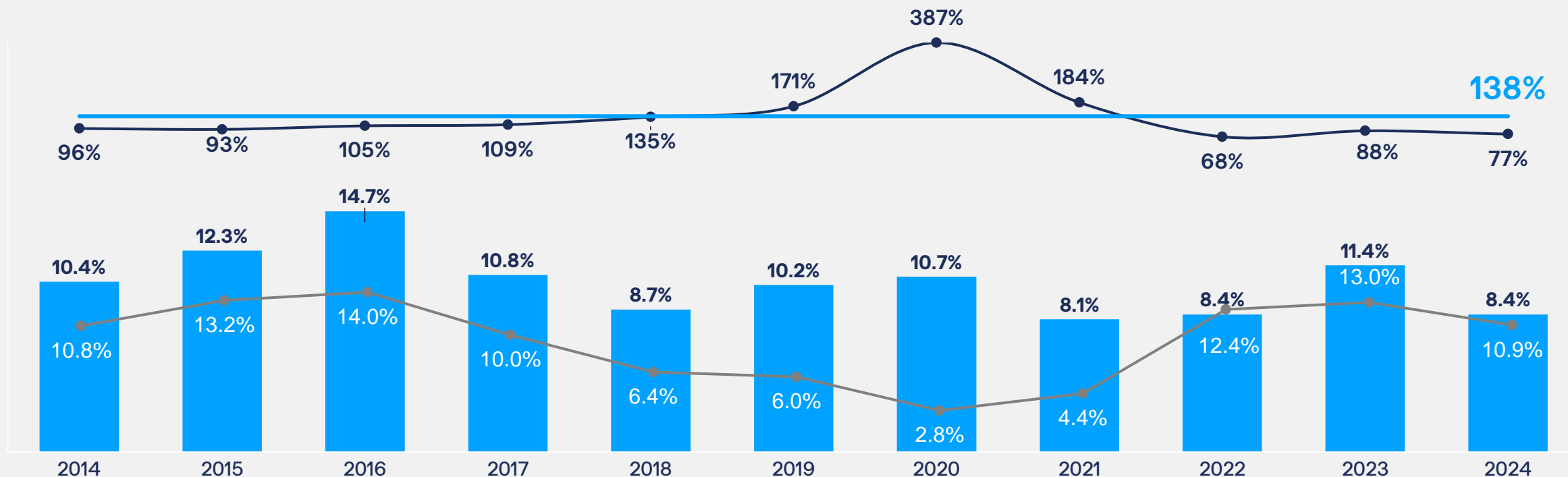




# FINANCIAL RESULT



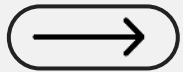
## Historical Nominal Profitability



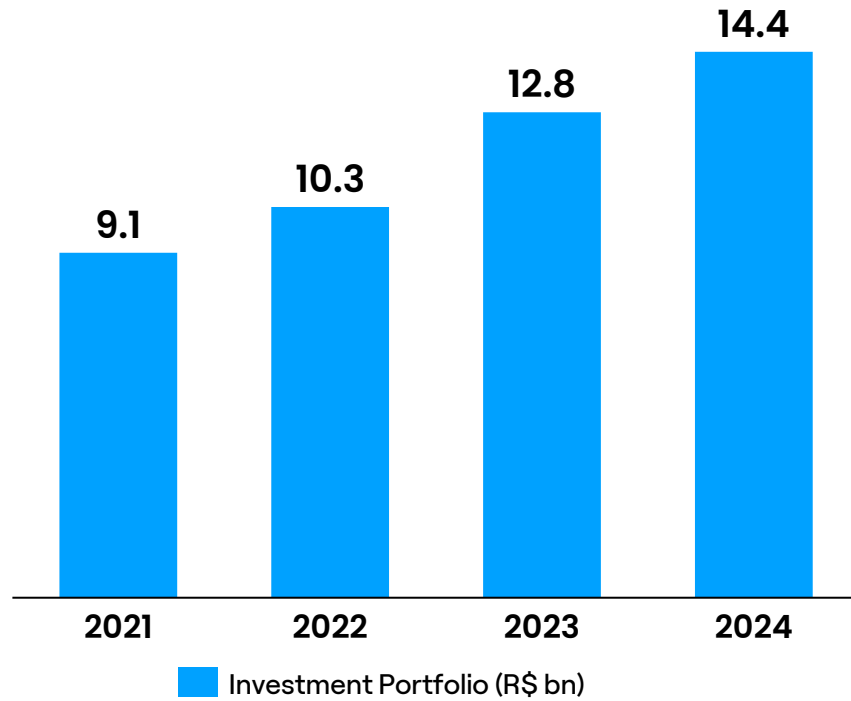
IPCA:	6.4%	10.7%	6.3%	2.9%	3.7%	4.3%	4.5%	10.1%	5.8%	4.6%	4.8%
Real Return:	3.8%	1.5%	7.9%	7.6%	4.8%	5.7%	5.9%	-1.8%	2.5%	6.6%	3.4%

■ Nominal Profitability % 
 ● CDI % 
 — Average CDI 
 — CDI

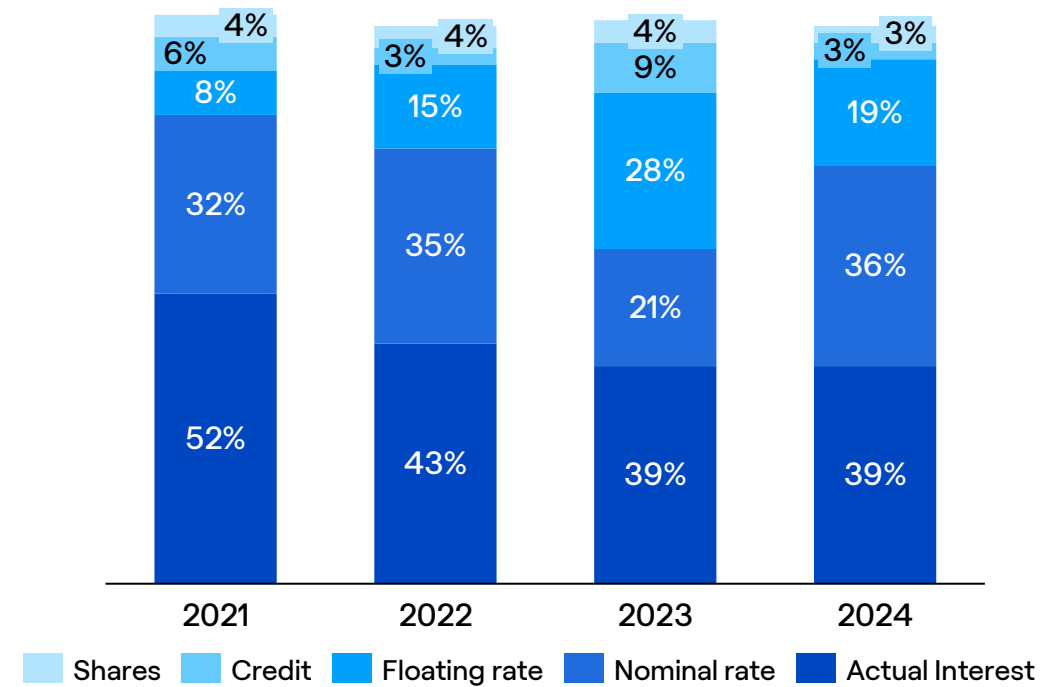
1) Result generated on funds invested by the Company to mitigate the mismatch between assets and liabilities (ALM) of Traditional Pension operations (product whose sale was discontinued), Credit Operations (Porto Bank) and Capitalization (PortoCap).



### Investment Portfolio (ex-pension plan)



### Breakdown of the Investment Portfolio (%)





# Porto vs. Market



## Porto is the leader in some segments

**Auto**  
(Written Premium – R\$ bn)

**Homeowner**  
(Written Premium – R\$ bn)

**P&C (Commercial)**  
(Written Premium ) – R\$ bn

**Consortium (Real Estate)**  
(Managed Credit – R\$ bn)

**Landlord Protection**  
(Written Premium – R\$ bn)

MARKET  
SHARE

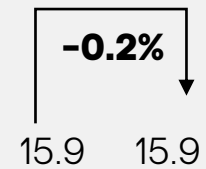
27.4%

20.9%

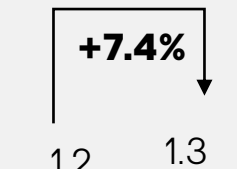
24.9%

12.9%

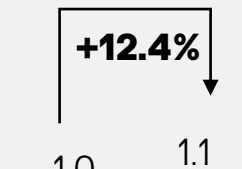
58.8%



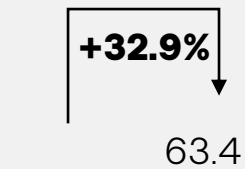
2023 2024



2023 2024



2023 2024



2023 2024



2023 2024

TOTAL  
MARKET

**R\$ 58.0 bn**  
(+3.2%)

**R\$ 6.0 bn**  
(+16.5%)

**R\$ 4.4 bn**  
(+10.8%)

**R\$ 490.9 bn**  
(+30.1%)

**R\$ 1.7 bn**  
(+21.4%)



## Porto has been gaining market share in other markets.

**Card\***  
(Loan portfolio - Individuals - R\$ bn)

**Consortium (Light vehicles)**  
(Managed Credit - R\$ bn)

**Health + Dental**  
(Revenue - R\$ bn)

**Life**  
(Written Premium - R\$ bn)

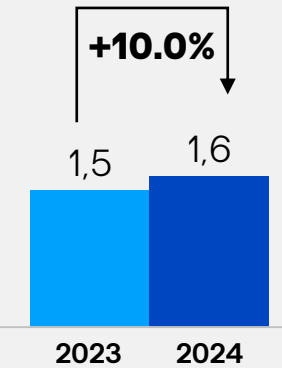
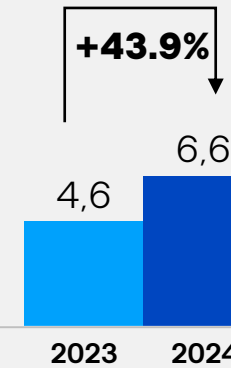
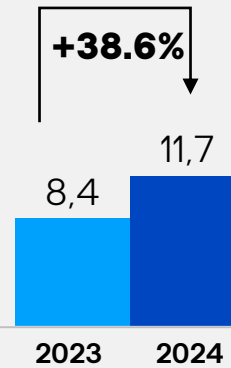
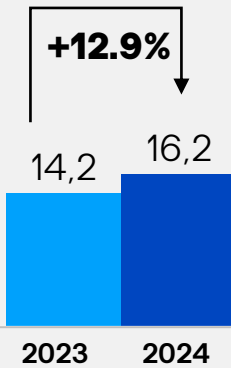
MARKET  
SHARE

2.6%

3.6%

2.2%

3.0%



TOTAL  
MARKET

**R\$614.9 bn**  
(+13.0%)

**R\$ 322.7 bn**  
(+15.0%)

**R\$ 307.5 bn**  
(+9.9%)

**R\$ 55.4 bn**  
(+12.7%)



# PROJECTIONS FOR THE YEAR 2025



## Porto Seguro

*Range*

**Vertical Earned Premium Change (vs. 2024)** **+2 to +5%**

**Vertical Loss Ratio** **51 to 55%**

**Vertical G&A Ratio** **10.3 to 11.2%**

## PortoBank

*Range*

**Total Vertical Revenue Change (vs. 2024)** **+14 to +22%**

**Credit Losses (R\$ bn)** **-1.9 to -2.3**

**Efficiency Ratio** **32.5 to 35%**

## Porto Saúde

*Range*

**Vertical Earned Premium Change (vs. 2024)** **+25 to +40%**

**Vertical Loss Ratio** **75 to 80%**

**Vertical G&A Ratio** **4.5 to 5.5%**

## Porto Serviço

*Range*

**Total Vertical Revenue (R\$ bn)** **2.5 to 2.8**

**Vertical G&A Ratio** **8.0 to 9.0%**

## Porto

*Range*

**Financial Result (R\$ bn)** **1.2 to 1.4**

**Effective rate** **30 to 34%**

The Company clarifies that the projections disclosed reflect Management's expectations regarding the Company's business and therefore do not represent a promise of performance or result. The realization of these expectations will depend on several factors, many of them external to the Company, and actual results may differ from the projections presented.

The projections will be monitored and reviewed by the Company, pursuant to the applicable regulations.





# CORPORATE GOVERNANCE



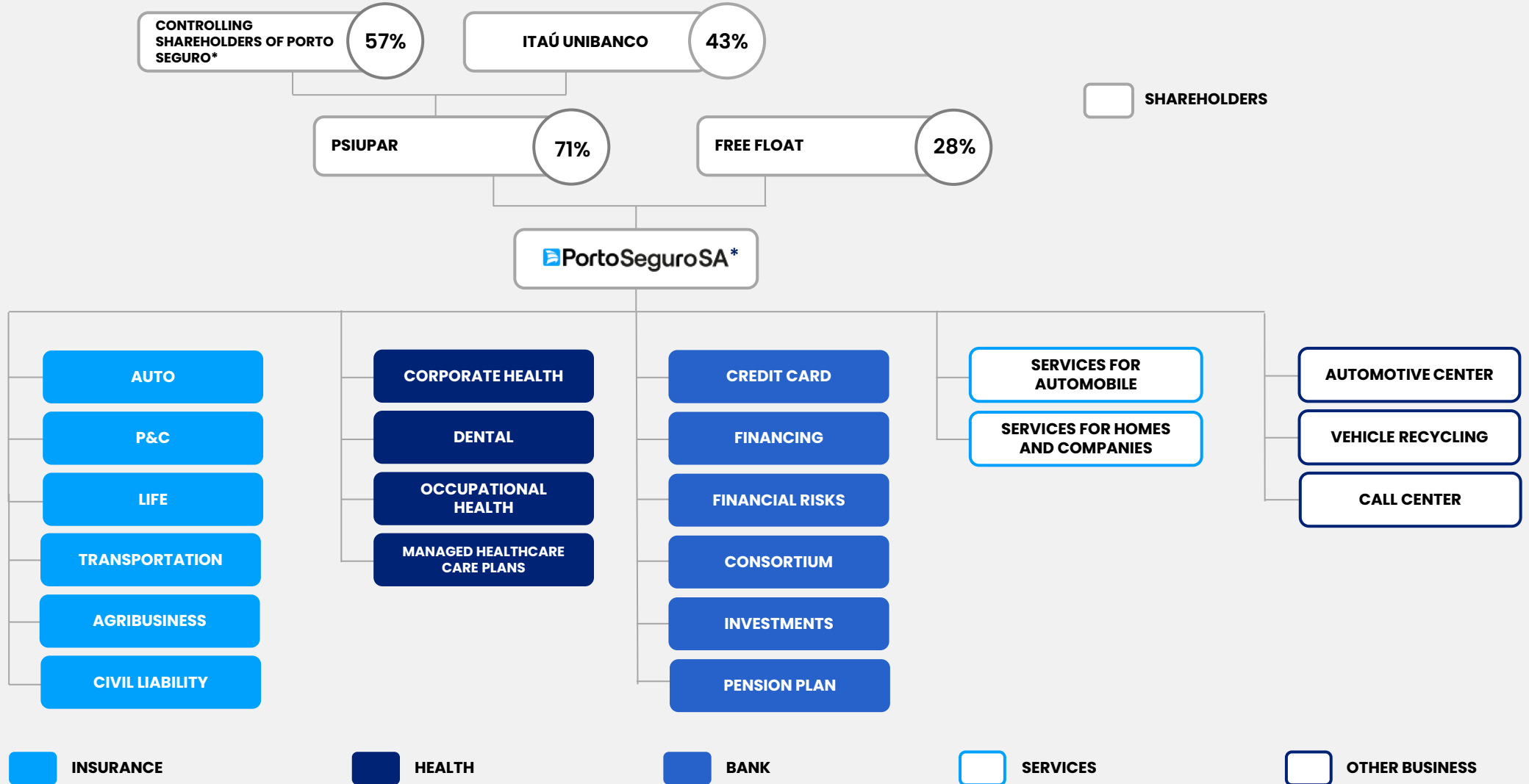
# Organizational Structure of Businesses



The Company offers a wide range of products and services through its 4 business verticals: Insurance, Health, Bank and Services

\*Controlled by Jayme Brasil Garfinkel\*

(Dec'24)





**Board of Directors composed of seven members, with two appointed by the Garfinkel Family, two appointed by Itaú Unibanco, and two independent members.**

## Name

## Current Position at Porto

## External or Previous Position

**Bruno Campos Garfinkel**

Chairman of the Board of Directors

He has 20 years of experience in Porto's operations and joined the Board 7 years ago

**Andre Luis Teixeira Rodrigues**

Vice-President of the Board of Directors

Retail Bank Coordinating Executive Director of Itaú Unibanco Group

**Roberto de Souza Santos**

Board Member

He was the CEO of Porto.

**Paula Magalhães Cardoso Neves**

Board Member

She was CEO of Redecard and Banco Carrefour CSF

**Patrícia Muratori Calfat**

Independent Board Member

Regional Director of YouTube Latam

**Lie Uema do Carmo**

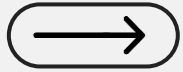
Independent Board Member

Lawyer and Partner at Uema do Carmo and Professor at FGV Direito SP

**Célia Kochen Parnes**

Independent Board Member

Business Administrator and Advisor to the OSESP Foundation and the Fundação Bienal

**Name****Current Position at Porto****History with Porto**

<b>Paulo Sérgio Kakinoff</b>	CEO Porto Group	Member of the Board of Directors of Porto since 2020 and CEO since 2024.
<b>Celso Damadi</b>	CFO Porto Group	Working at Porto since 2005 and CFO since 2020
<b>Lene Araújo de Lima</b>	CEO Porto Serviço	Working at Porto since 1994 and CEO of Porto Serviços since 2023.
<b>José Rivaldo Leite da Silva</b>	CEO Porto Seguro	Working at Porto since 1996 and CEO of Porto Seguro since 2022.
<b>Marcos Roberto Loução</b>	CEO Porto Bank	Working at Porto since 2008 and CEO of Porto Bank since 2021.
<b>Sami Foguel</b>	CEO Porto Saúde	Working at Porto and CEO Porto Saúde since 2021
<b>Luiz Augusto Arruda</b>	VP – Marketing, Clients, Data, and Sales	Working at Porto since 2020 and Marketing and Commercial VP since 2022
<b>Domingos de Toledo Piza Falavina</b>	Investor Relations Officer	Working at Porto and IRO since 2023
<b>Adriana Pereira Carvalho Simões</b>	Chief Legal Officer	Working at Porto since 1996 e CLO since 2020
<b>Marcos Rogerio Sirelli</b>	CTO Porto Group	Working at Porto since 2011 and CTO since 2017
<b>Patricia Quirico Coimbra</b>	Chief Human Resources Officer	Working at Porto and CHRO since 2024
<b>Patricia Chacon Jimenez</b>	Insurance COO	Working at Porto and Insurance COO since 2023
<b>Emilio Bentancourt</b>	Chief Governance Officer	Working at Porto since 2014 and CGO since 2024



# SUSTAINABILITY



**We recently had significant highlights related to our ESG agenda, such as our entry into the Corporate Sustainability Index (ISE) of B3.**

## Porto joins the ISE Portfolio



The main objective of the ISE indicator (B3 Corporate Sustainability Index) is to evaluate companies' assets linked to their commitment to corporate sustainability actions. Porto's inclusion in the Sustainability Index is a recognition of our commitment to corporate sustainability in the Corporate Governance and Senior Management, Human Capital, Business Model and Innovation, Social Capital, Environment and Climate Change dimensions.

## Porto Institute



In 2023, by means of Porto Institute, a non-profit institution focused on educational and assistance projects in the Campos Eliseos region, we offered training to 1.5 thousand people, with 15.3 thousand hours of educational development and generated over 18.3 thousand social assistance services (donations of food vouchers, sneakers, coats, school supplies) and health services (psychological and psycho-pedagogical support along with pediatric and ophthalmological initiatives), in addition to more than 10 thousand people impacted through tax incentive laws.

During school hours, we directly and indirectly support around 525 people, considering socio-educational actions and support for families. During this period, we mobilized 2.6 thousand people, including volunteers and social investors, raising R\$ 561.7 thousand.

## Renova



At our subsidiary Renova Ecopeças, a parts recycling and reuse company that completed 10 years of existence, we have dismantled more than 21 thousand vehicles and sold more than 400 thousand items throughout this decade, in addition to carrying out the environmentally correct disposal of 78 thousand tons of steel, 35 thousand batteries and 160 thousand tires.



## Porto's Sustainability Strategy and the evolution of our ESG indicators.

### Sustainability in Porto's Strategy

In 2024, Porto advanced in sustainability governance with the creation of the 2025–2030 Strategic Sustainability Plan, integrating sustainability into the business strategy and decision-making at the highest levels of the organization.

Among the milestones was the creation of the Sustainability Committee, with internal and external members specializing in Sustainability and Diversity and Inclusion. The Sustainability and Diversity Committee was also set up, made up of nine directors, aiming to ensure engagement and transversal alignment of Porto's verticals.

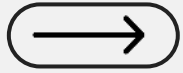
### B3's Carbon Efficient Index

In 2024, for another year, Porto was included in B3's Carbon Efficient Index (ICO2-B3), which brings together companies with the lowest carbon emission coefficients. The inclusion reflects the recognition of Porto's commitment to the strategy of reducing greenhouse gas (GHG) emissions.

This recognition strengthens the company's position in the market, highlighting its contribution to the transition to a low-carbon economy.

## Main social and environmental indicators

		2019	2020	2021	2022	2023	2024
<b>Environmental</b>	Absolute water consumption (thousands of m <sup>3</sup> )	89.8	26.1	27.6	62.9	59.7	79.0
	Absolute energy consumption (million kWh)	33.2	17.6	19.3	26.8	27.2	29.3
	Total waste (organic + recyclable) generated (tons)	760	213	302	430	463	666
<b>Diversity</b>	Number of women in leadership	445	436	470	520	550	560
	Number of women on the team	6,673	6,637	6,695	6,915	6,693	6,861
	Number of black people in leadership	225	239	279	269	296	310
	Number of black people on the team	4,614	4,886	5,017	4,647	4,552	4,797
<b>Volunteer work</b>	Number of volunteers	847	728	611	705	817	815
<b>Porto Seguro Institute</b>	Number of students in the Young Apprentices Pre-training course (Graduates)	109	110	217	117	376	443
	Active Young Apprentices	45	53	77	83	106	226
	Number of children assisted by the Ação Educa Program	189	176	200	239	246	242
<b>Associação Campos Elíseos + Gentil</b>	Number of open neighborhood cleaning and maintenance protocols	1,126	470	483	598	649	177
	Resolvability of protocols with public agencies	84%	68%	83%	79%	81%	83%



# Diversity, Equity & Inclusion



## Diversity and Inclusion Program with the following Groups:



Gender Equity



Ethnic-racial



LGBTQIA+



Disabled people



Intergenerational



## Institutional journey dedicated to the personal and professional development of women.

Lidera focuses on Porto's over seven thousand female employees across the country, stressing the commitment to appreciation, inclusion, and sociocultural transformation from the inside out.



## Florescer

**A day that provides actions aimed at the development, self-knowledge, belonging and strengthening of the identity of each person with disabilities.**

Currently, Porto has over 500 people with disabilities among its employees.



## Afro Horizontes

**Afro Horizontes was designed and created based on specific challenges and needs brought by the black employees themselves.**

Porto currently has over 4 thousand black employees.







## Premiums



### **Brand Finance**

2<sup>nd</sup> strongest brand in the Country

### **Top of Mind**

for the 11<sup>th</sup> consecutive year in the Insurance category

### **Estadão Top Brands**

1<sup>st</sup> place insurance companies  
Top 5 best performance

### **Best of ESG**

In the Financial Services category

### **GPTW**

3<sup>rd</sup> consecutive year among the Top 10 Companies to Work for by GPTW

### **Interbrand**

16<sup>th</sup> most valuable brand in the country by Interbrand

 **Porto**

 PortoBank

 PortoSaúde

 PortoSeguro

 PortoServiço