

PORTO SEGURO

Institutional Presentation 2021



PORTO
SEGURO



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**PORTO
SEGURO**

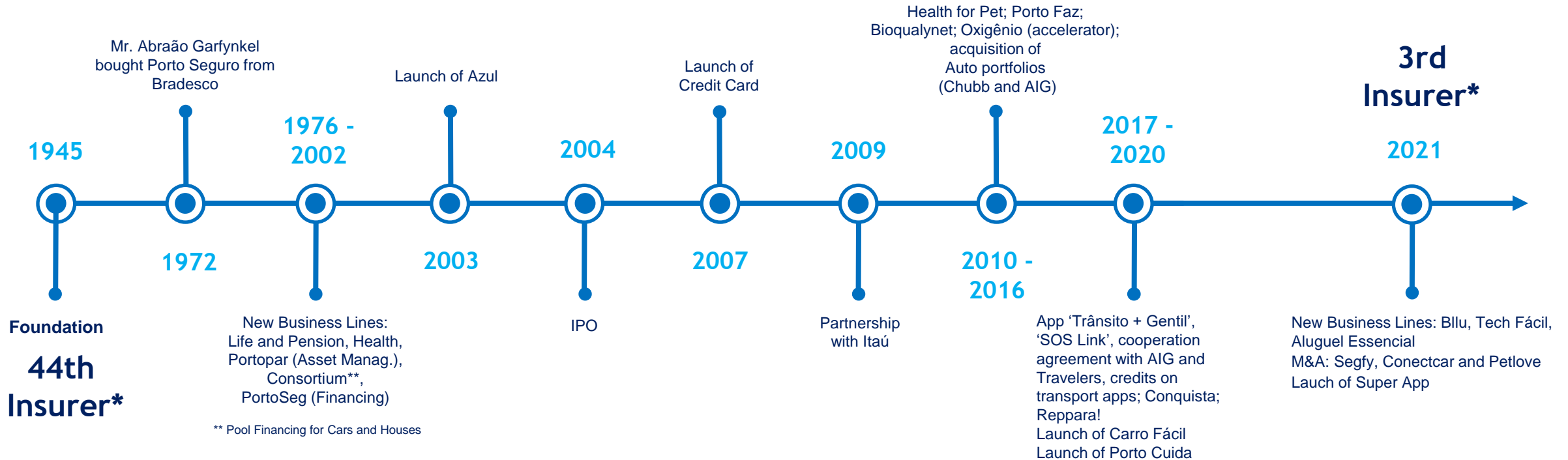




1. About us

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

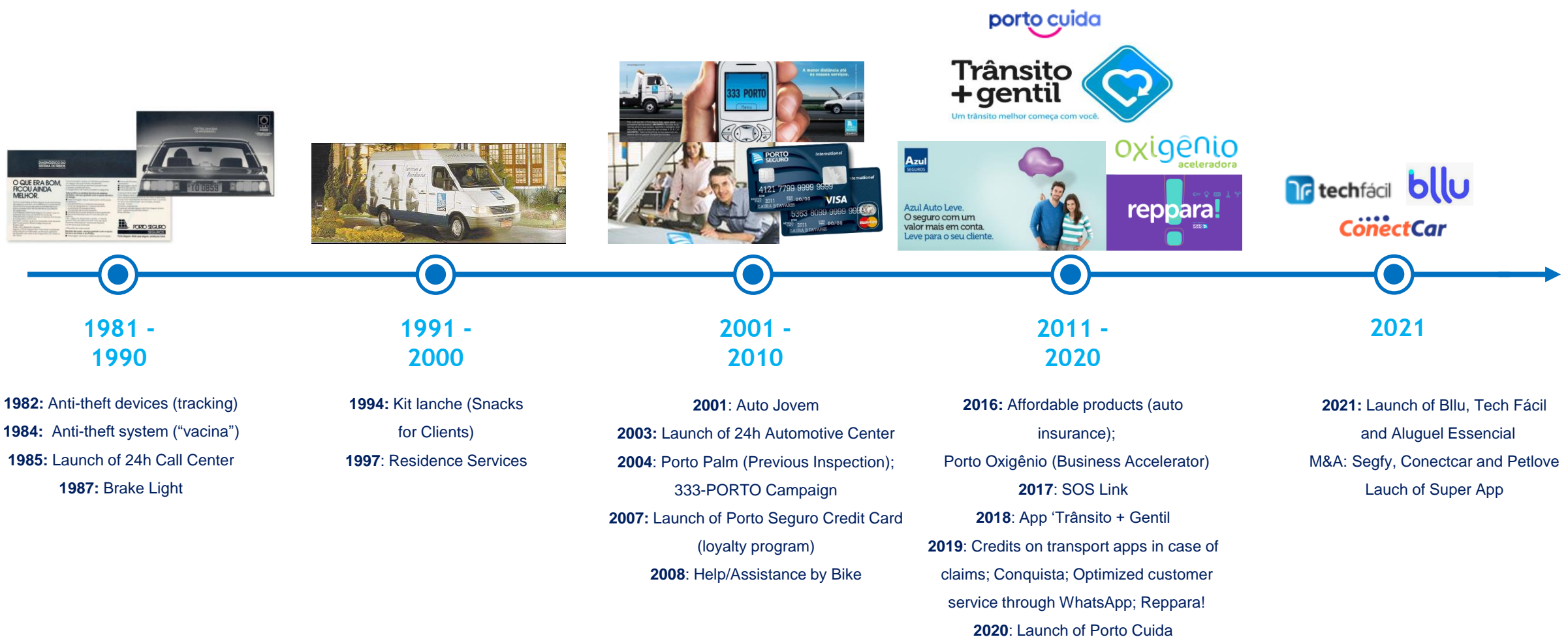


- Focusing primarily on auto insurance differentiation by offering vast amounts of services
- Tap into low-end auto market
- Telemetries (tracker devices) to improve underwriting
- Consolidation of corporate governance
- Expansion outside of São Paulo
- Increased investments in technology for process improvement and expansion
- Amplified diversification of portfolio (non-auto insurance products)
- Affordable auto products (popular insurance, partial coverage)
- Implementation of digital channels (web sales, automatic assistance)
- Usage of telemetries to generate new business
- Cross-selling leverage
- Analytical intelligence use
- Vision: To be even more a Porto Seguro (Safe Harbor) for our clients
- Company organization in Business Verticals, aiming to boost growth
- Progress in ESG

* 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



13.6K employees



35K independent brokers



12K exclusive service providers



78 million digital & 43 million human customer services per year



1.2 million home repair services per year



2.1 million roadside assistance services per year



40% 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\$ 20 billion total revenues per year



R\$ 17 billion market cap



11 million clients and 17 million covered items



78 NPS & 80% renewal rate of Porto Seguro Auto



76 NPS & 75% renewal rate of Azul Auto



83 NPS & 77% renewal rate of Porto Seguro Homeowner



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

(Jun/21)

We are more than an Insurer!

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



INSURANCE



HEALTHCARE

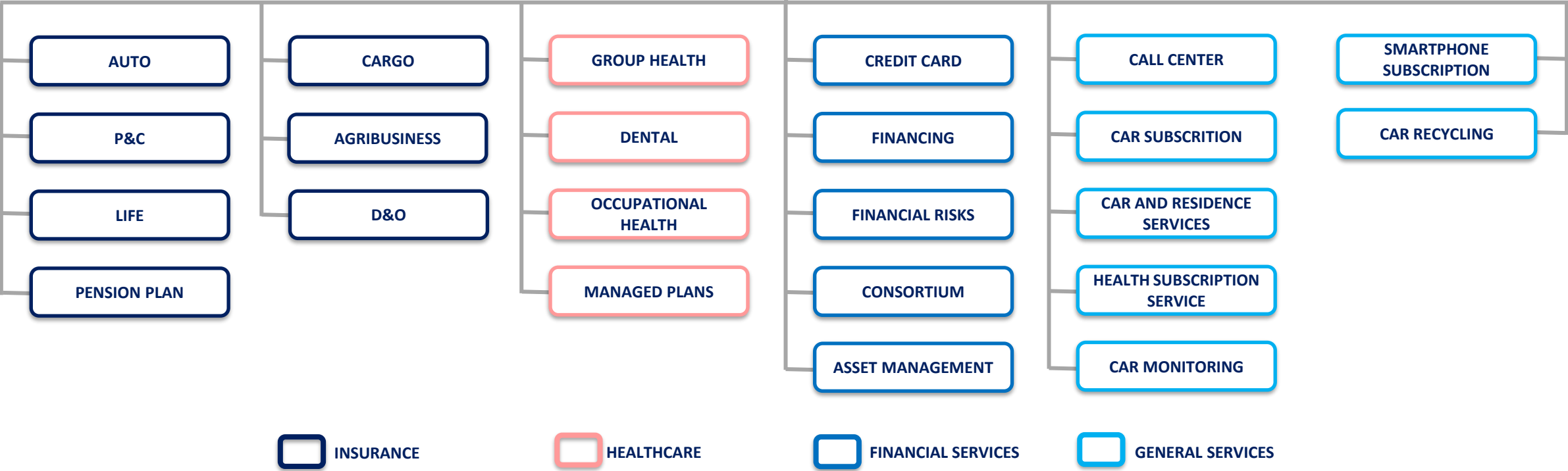
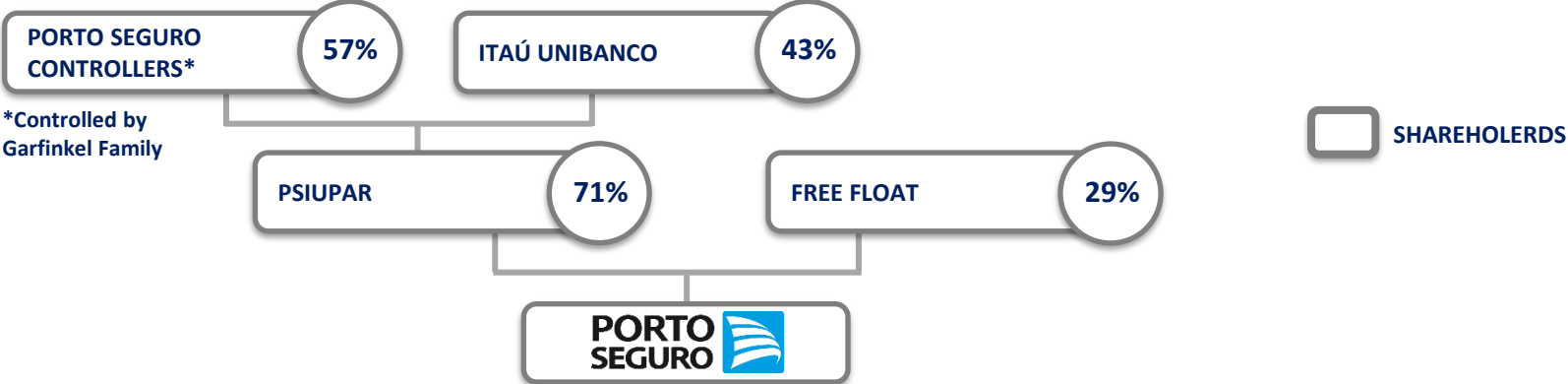


FINANCIAL SERVICES



SERVICES

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

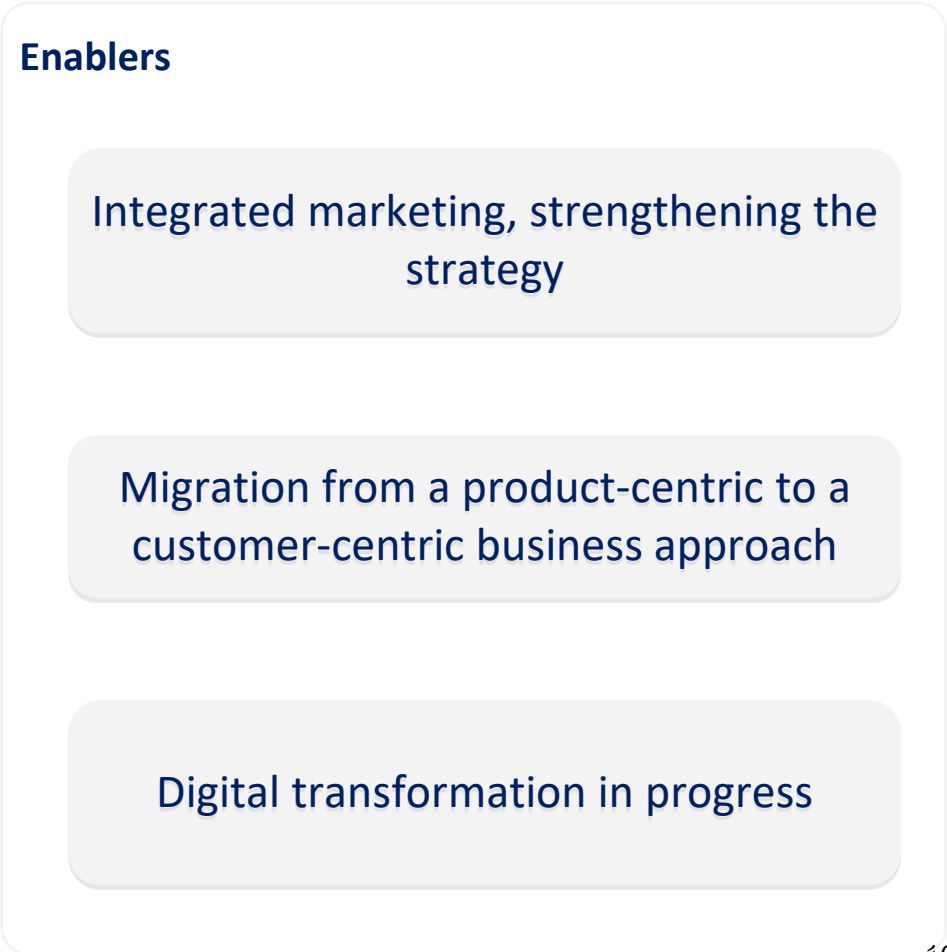
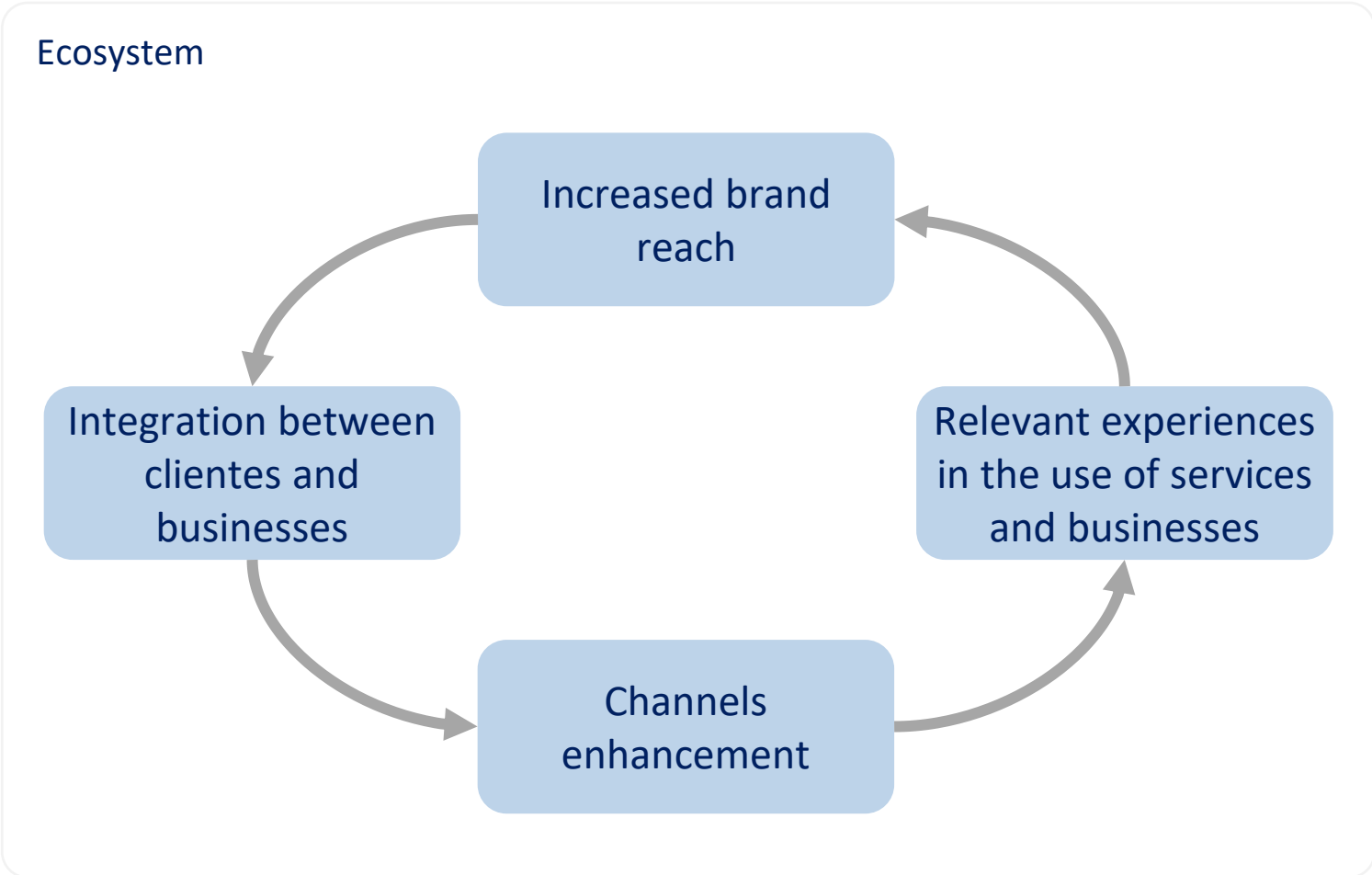


Diversified top-of-mind portfolio and market leader in the auto, homeowner and commercial insurance products, posing a significant market share

	MAIN PRODUCTS								
	Insurance			Health	Financial Business			Services	
Highlights 1H21	Auto	P&C	Life	Health + Dental	Consortium	Credit Card	Financial Risks		
Market Share	27.3%	9.5%	2.5%	3.4%	1.9% Vehicles	9.2% Real Estate	2.2%	70% (Landlord Protection)	Biggest Assistance Service in Brazil
Revenues	R\$ 4.9 B	R\$ 789 M	R\$ 508 M	R\$ 1.0 B	R\$ 228.5 M	R\$ 803 M	R\$ 352 M	R\$ 314 M	
	Written Premiums			Written Premiums	Revenues		Written Premiums		
# of Total Revenues	50%	8%	5%	9%	2%	8%	3%	3%	
Clients/Units	5.6 M Vehicles	2.5 M Insured Items	4.0 M Insured Members	957 k Insured Members	180 k Clients	2.6 M Units	201 k Contracts	2.8 M Roadside Assistance per year	1.5 M Home Repair Services per year
Net Earnings	R\$ 400 M	R\$ 55 M	- R\$ 38 M	R\$ 25 M	R\$ 50 M	R\$ 97 M	R\$ 23 M	R\$ 6 M	

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”*



*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

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



seguro auto e residência

Itaú Seguros



Blu

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



Porto Seguro Moto



Bluu



Azul Auto Roubo



- ✓ +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

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)

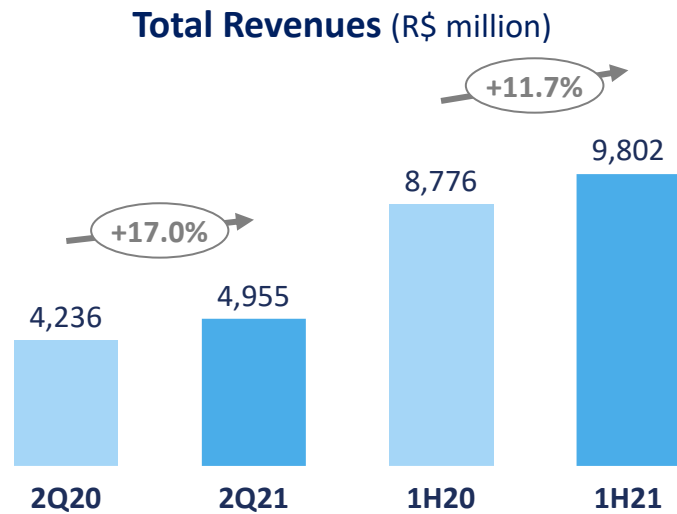
	Auto	P&C	Health
Loss Ratio	Porto Seguro: 46.9%	Porto Seguro: 32.0%	Porto Seguro: 81,0%
Porto vs. Market (2020)	Market (ex Porto): 56.5%	Market (ex Porto): 39.6%	Market: 82.3%
	▼ (-9.6 p.p.)	▼ (-7.6 p.p.)	▼ (-1.3 p.p.)

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	✓	

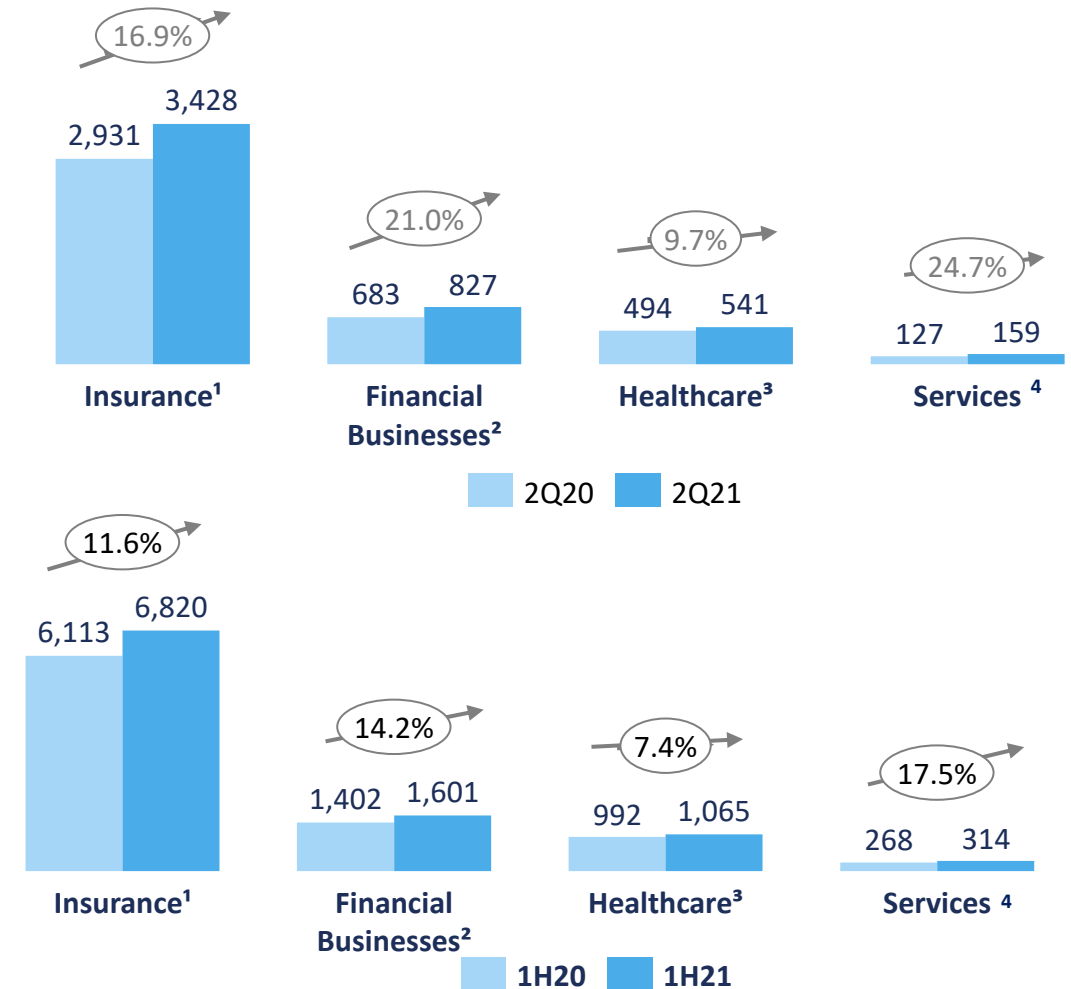


3. Results and Progress

Total revenue growth of 17% for the quarter (vs. 2Q20), due to a robust expansion in all verticals

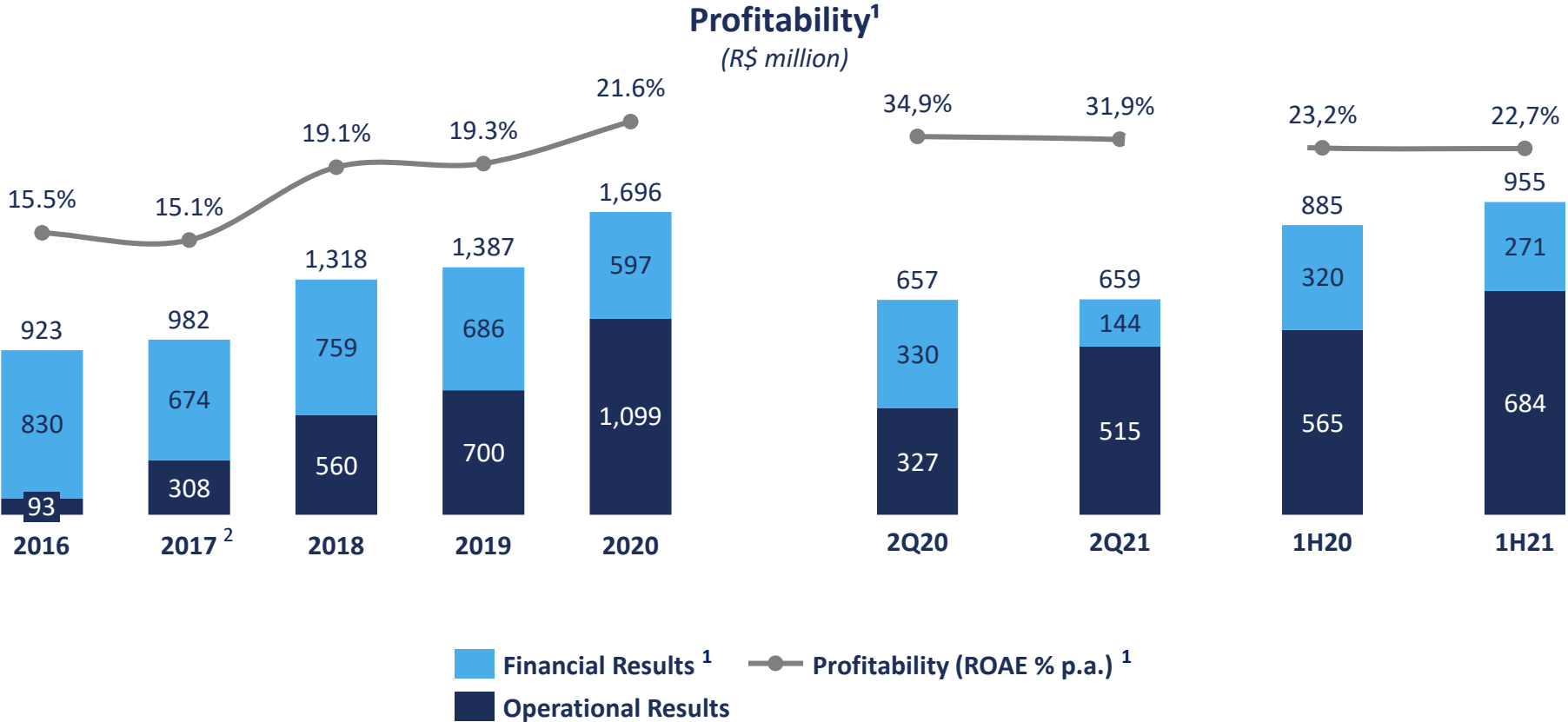


Revenues by Business Vertical (R\$ million)



1 Includes premiums and contributions from Auto, P&C, Live, Pension, Uruguai, Cargo, Rural and Liability 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 Call Center, "Carro Fácil", Porto.Pet, Porto Faz, Reppara!, Renova, Vehicle Monitoring, among other services

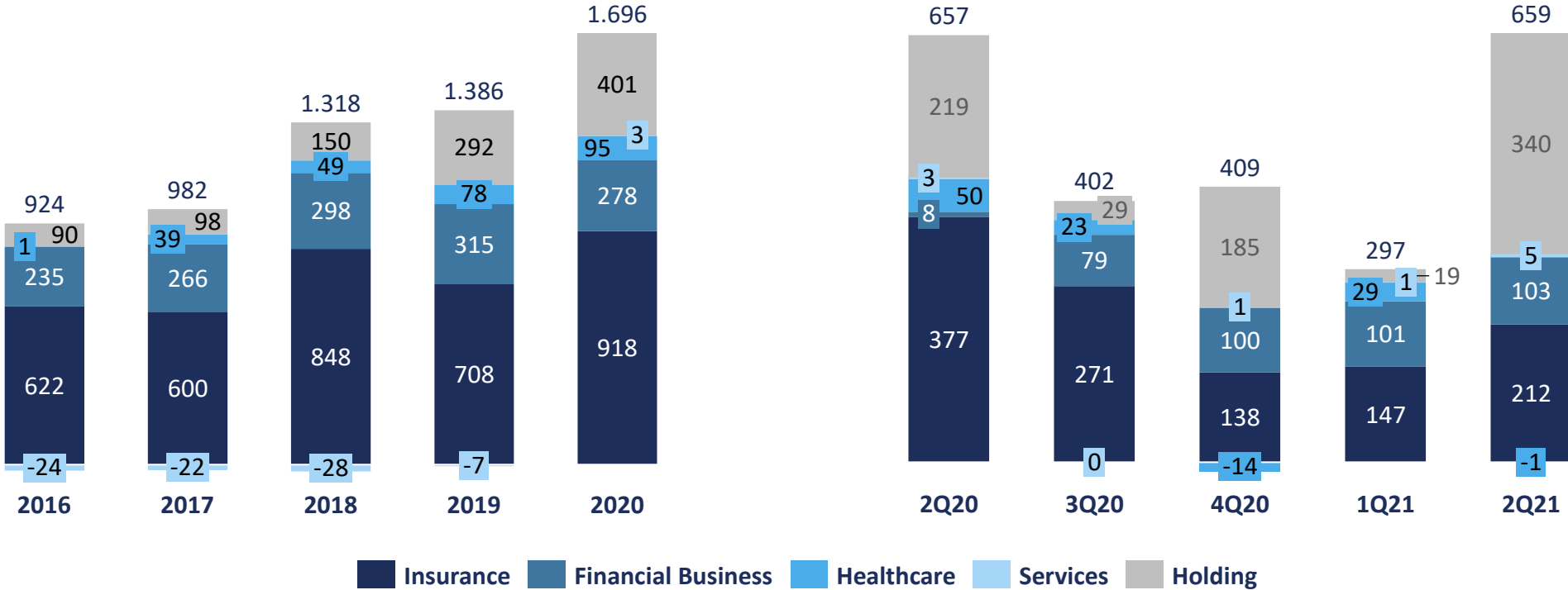
Porto Seguro presented high profitability in 2Q21 and 1H21, through solid operating and financial results



¹ The effective tax was applied to the financial result calculation, while the operational result is the difference between the net income (w/o business combination) and the financial result net of taxes
² Not considering the effect of the sales of the share of IRB (Brasil Resseguros S.A.) with a net value of R\$ 126 million

Porto Seguro has been executing its business diversification strategy in recent years - the result of the Insurance vertical in 2Q21 mainly reflects the improvements in the underwriting and risk pricing and the positive effects of social isolation on the claims of Auto Insurance, while the Financial Businesses vertical was favored by business growth and low NPL

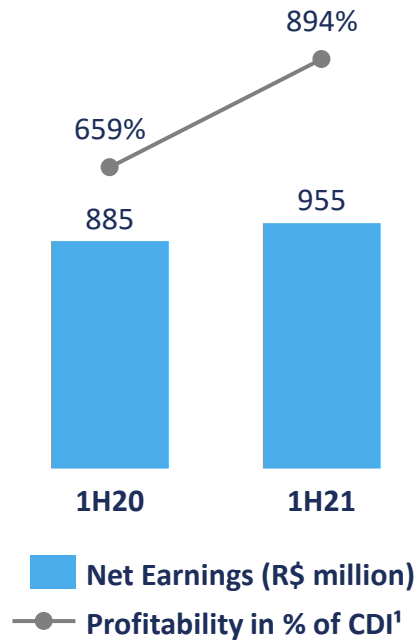
Net Earnings per Business Vertical¹
(R\$ million)



¹ Result with Business Combination calculated in accordance with IFRS 8, taking into account the internal financial reports of the performance of each segment, which are used by Management in conducting its business.

Porto Seguro has achieved consistent results, despite volatility of interest rates - the ROAE for the first half of 2021 was almost nine times higher than the base interest rate for the period (894% of the CDI)

Profitability in the First Half of the Year



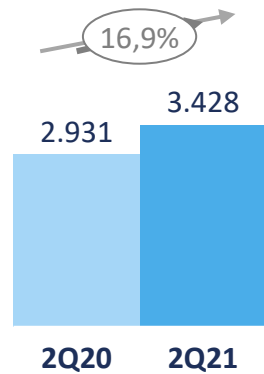
Historical Profitability



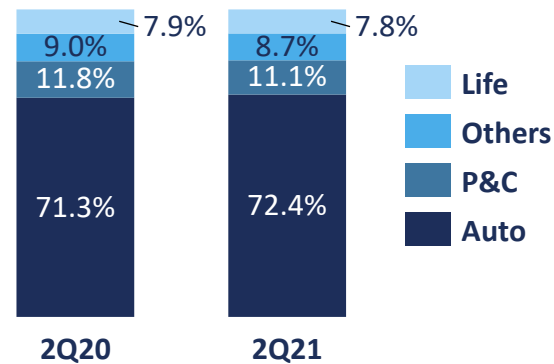
¹ Calculated by dividing the ROAE by the CDI rate
Source: Porto Seguro, Central Bank of Brazil

The Insurance Vertical premiums expanded 16.9% (vs. 2Q20), driven by Auto (+18.7%), which had an increase of 386 k vehicles, reaching the largest insured fleet in Company's history (5.7 million vehicles) – P&C and Life premiums also grew in double digits (vs. 2Q20)

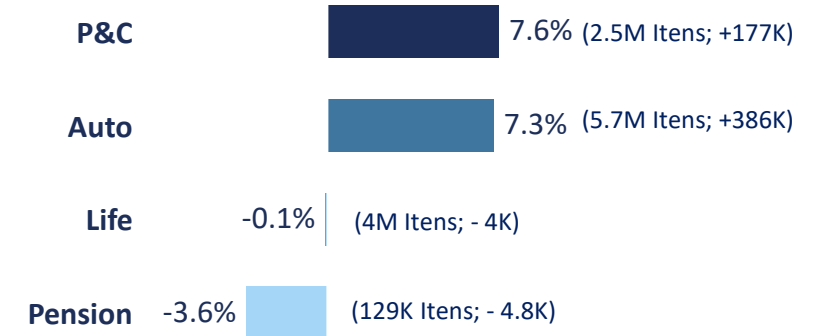
Total of Premiums Issued Insurance Vertical¹
(R\$ million)



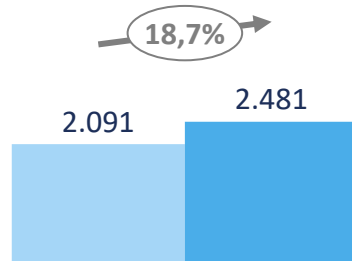
Breakdown of Premiums Issued Insurance Vertical (%)



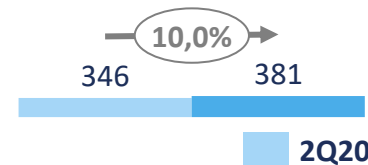
Growth of Members and Insured Items - 2Q21 vs. 2Q20



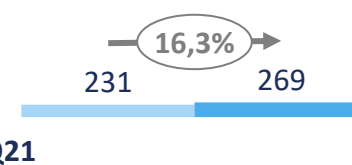
Auto Premiums (R\$ million)



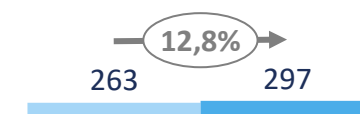
P&C Premiums (R\$ million)



Life Premiums (R\$ million)



Others² Premiums (R\$ million)

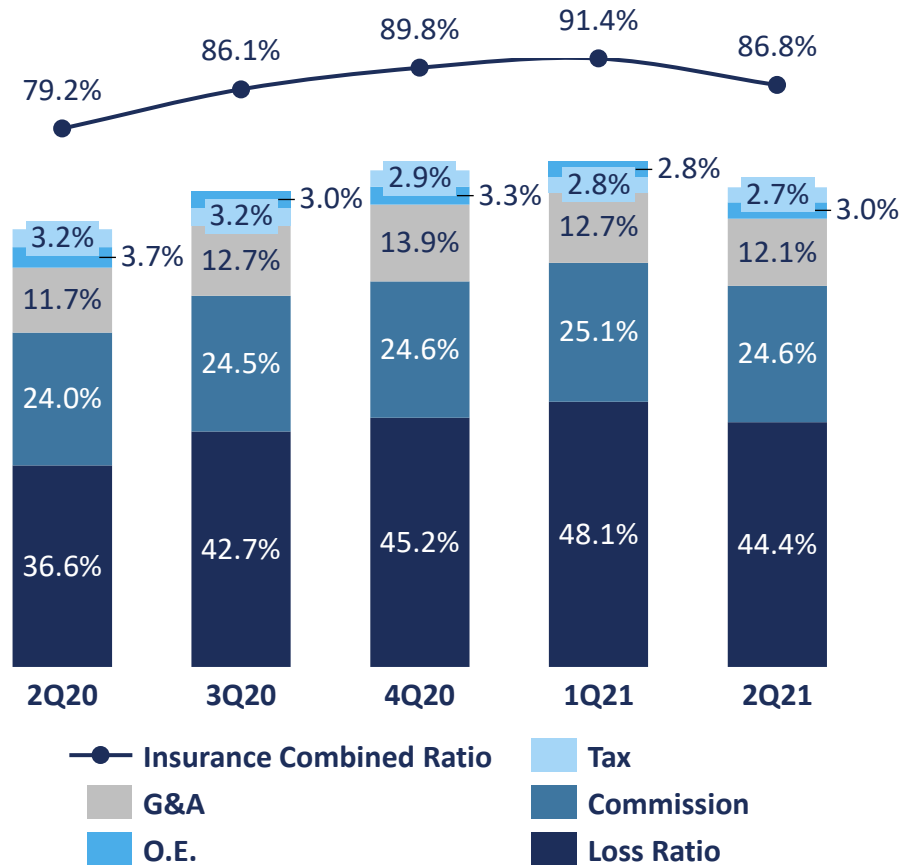


¹ Includes premiums and contributions from Auto, P&C, Life, Pension, Uruguai, Cargo, Rural and Responsibility insurances

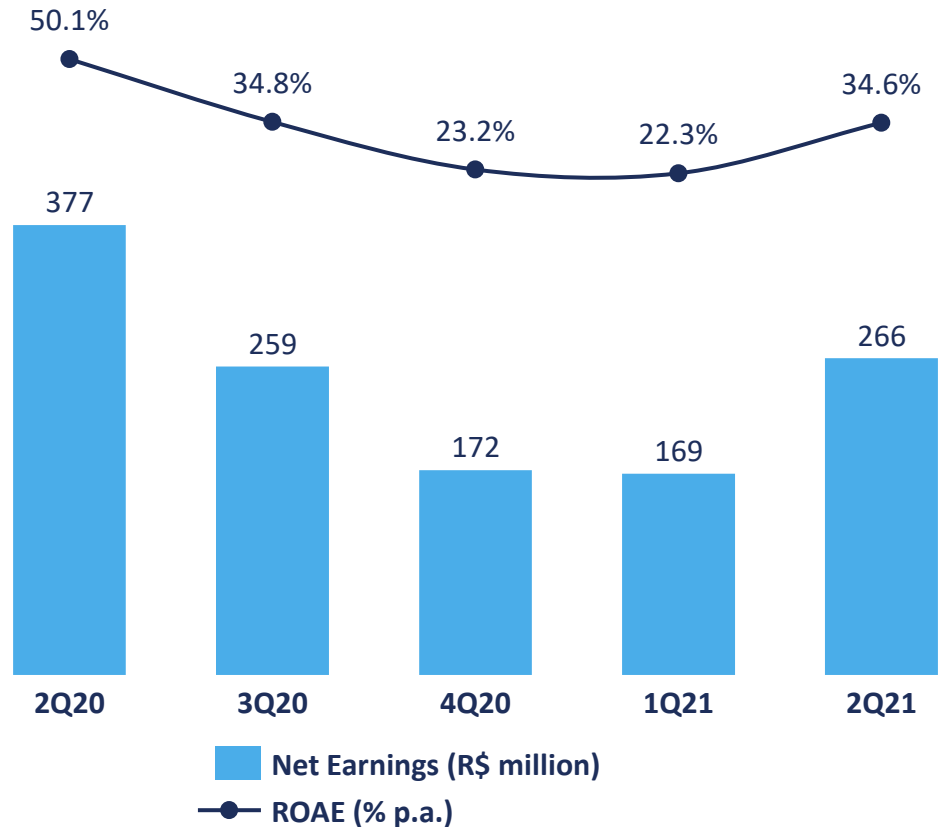
² Includes premiums and contributions from Pension, Uruguai, Cargo, Rural and Liability insurances

Insurance Vertical combined ratio stood at 86.8% in the quarter, favored by the low loss ratio and operational efficiency gains from recent years, resulting in high profitability in 2Q21 (34.6%)

Insurance Vertical Combined Ratio



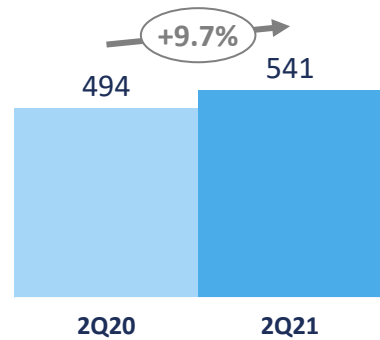
Profitability*
(R\$ million)



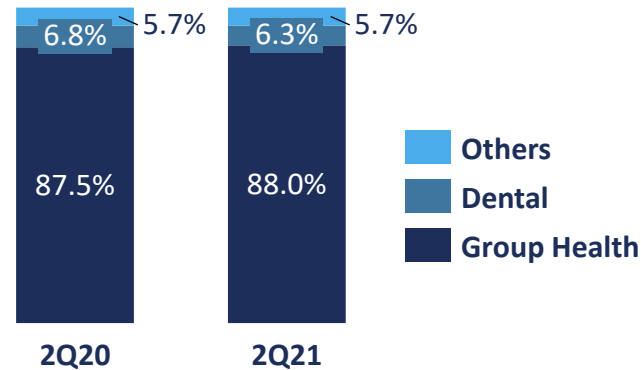
* Excluding Pension results

The Health Vertical grew 9.7% in premiums and revenues and increased 219 k covered lives in the portfolio (vs. 2Q20), despite the challenges from the current health crisis

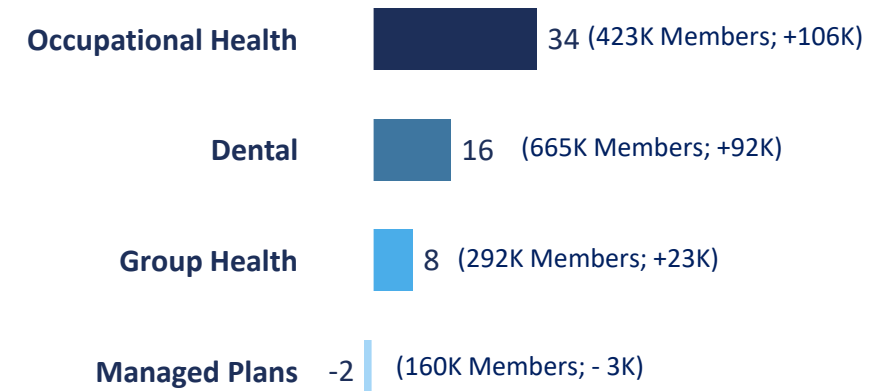
Total Premiums and Revenues¹
Health Vertical
(R\$ million)



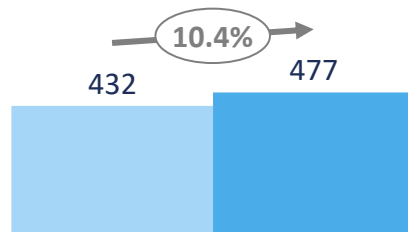
Breakdown of Premiums and Revenues
Health Vertical (%)



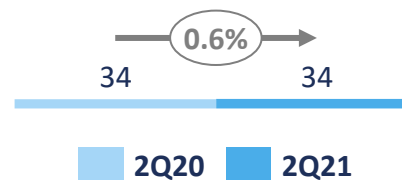
Growth of Insured Members
2Q21 vs. 2Q20



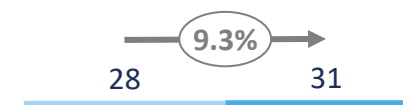
Corporate Health
Premiums (R\$ million)



Dental
Premiums (R\$ million)



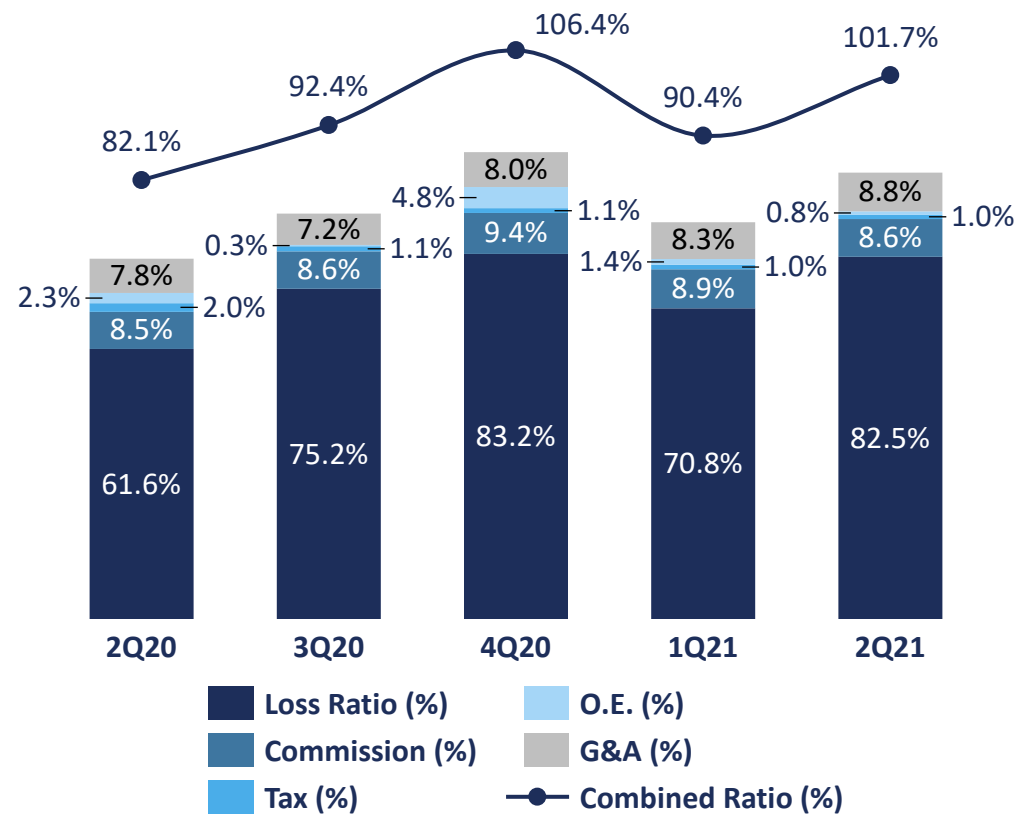
Others²
Revenues (R\$ million)



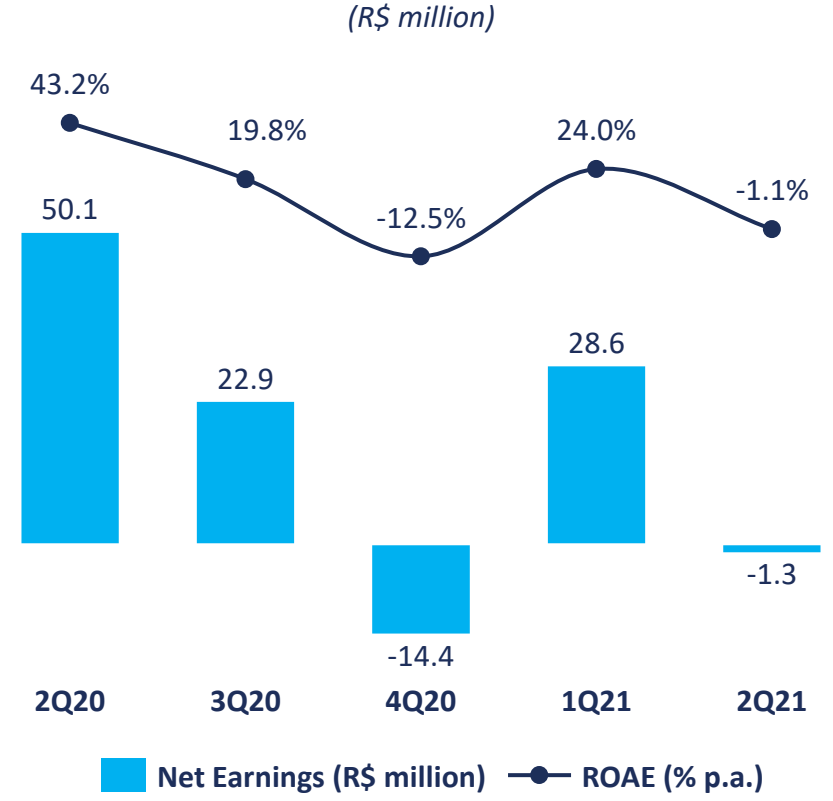
¹ Includes Group Health, Dental Insurance, Medical Services, Occupational Therapy and Portomed
² Includes revenues from Occupational Therapy, Medical Services and Portomed

The Health Vertical Combined Ratio was impacted by the expenses related to Covid-19 during the most severe period of the pandemic, affecting the profitability of the vertical in the 4Q20 and 1Q21, but the product should return to its historical profitability level as the health crises passes

Health Vertical Combined Ratio

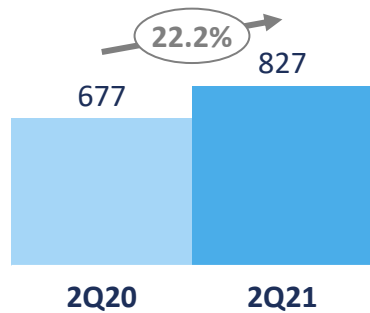


Net Earnings and Profitability

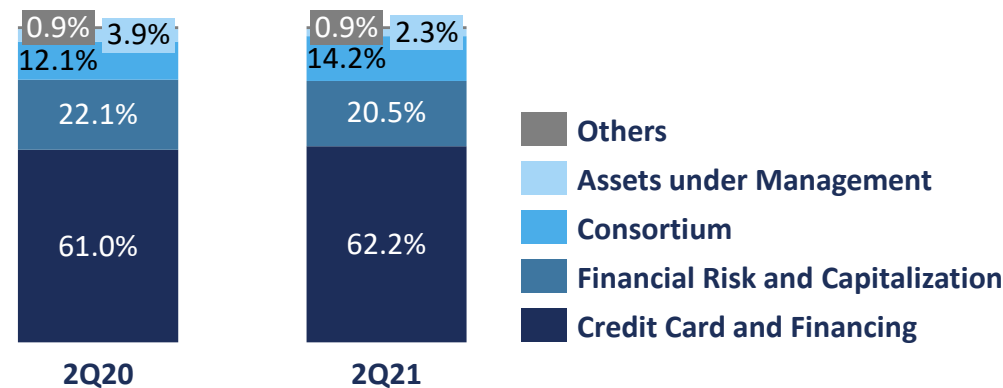


The Financial Businesses vertical achieved a 21.0% revenue growth (vs. 2Q20) and an annualized ROE of 30.2% in 2Q21, due to the consistent performance of its main products and services

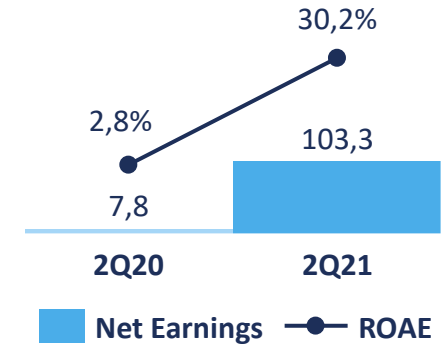
Total Recurring Earnings¹
Financial Businesses Vertical
(R\$ million)



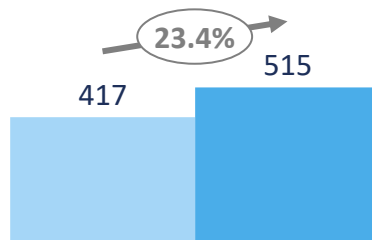
Breakdown of Revenues
Financial Businesses Vertical (%)



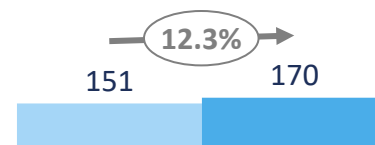
Net Earnings
Financial Businesses Vertical
(R\$ million)



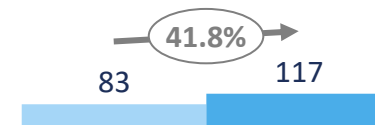
Credit Card and Financing
Revenue (R\$ million)



Financial Risk and Capitalization
Revenue (R\$ million)



Consortium
Revenue (R\$ million)



Asset under Management
Revenue (R\$ million)

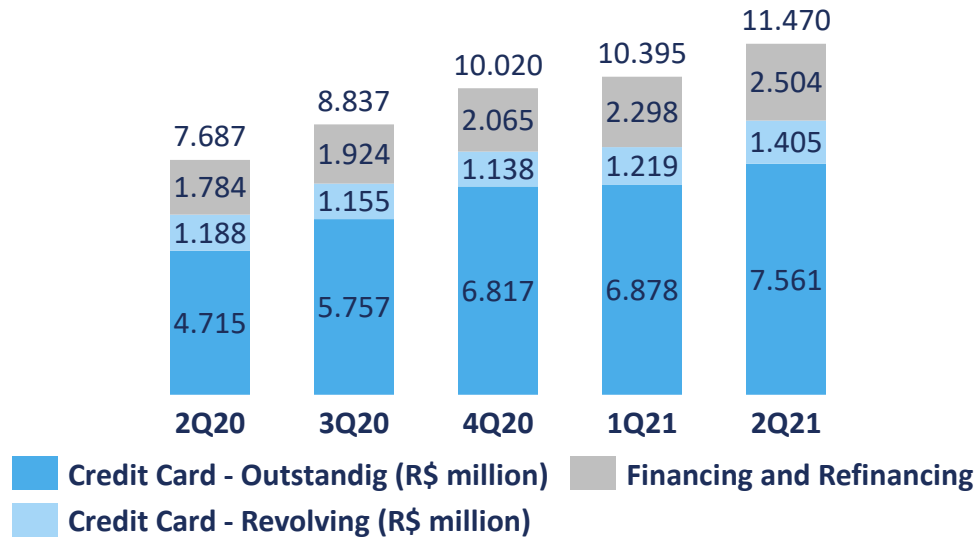


2Q20 2Q21

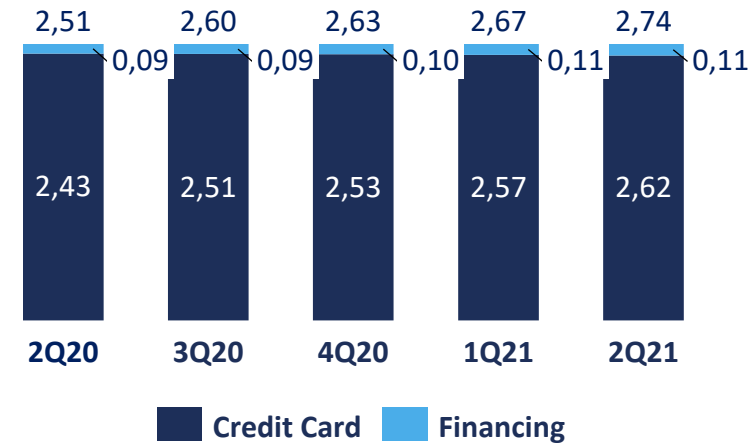
¹ Includes premiums and revenues from Credit Card and Financing, Financial Risks, Consortium, Asset Management and Capitalization Securities. The recurring revenues excludes the the refinement of the IFRS9 model, effective as of Mar/21, with impact on the credit portfolio, on income from financial intermediation (through the reversal related to the accrual of interest on arrears above 60 days)

The Credit Operations portfolio grew 49.2% (vs. 2Q20), reaching R\$11.5 billion, and the number of clients reached 2.7 million (+8.7% vs. 2Q20) - delinquency reached the lowest level in the last 5 years (90 days NPL of 3.9%), as a result of the effective management of the portfolio and the actions taken to mitigate risk

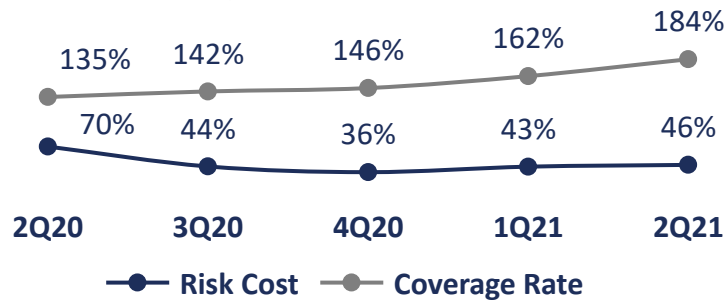
Credit Portfolio¹



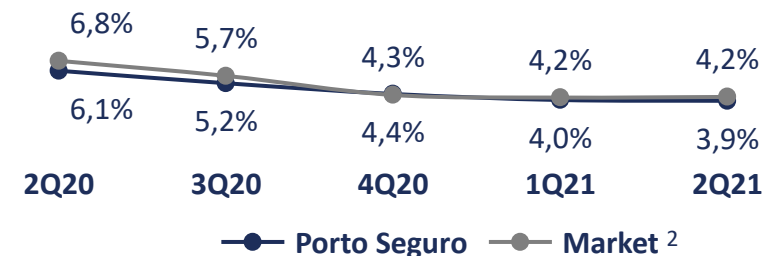
Credit Card and Financing Transactions (Million of units)



Coverage Rate and Cost of Risk¹



NPL over 90 days

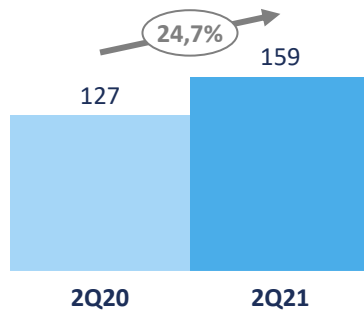


¹ The refinement of the IFRS9 model, effective as of Mar/21, caused an impact on the credit portfolio, on income from financial intermediation (through the reversal related to the accrual of interest on arrears above 60 days) and from provisions (which used to postpone arrears over 360 days, and now starts to post for a period of more than 1,890 days for credit card operations, and 1,620 days for CDC operations).

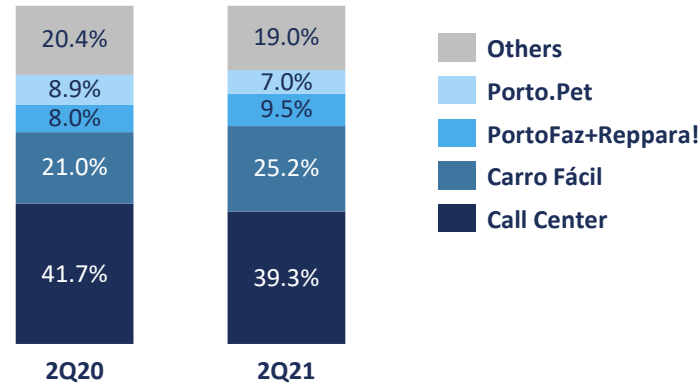
² Source: Banco Central

The Services Vertical presented revenue growth of 24.7% in the quarter (vs. 2Q20), driven by Carro Fácil, which reached 8.1 thousand subscriptions as of the end of the period, and by Reppara, leveraged by the expansion of the services portfolio and sales channels

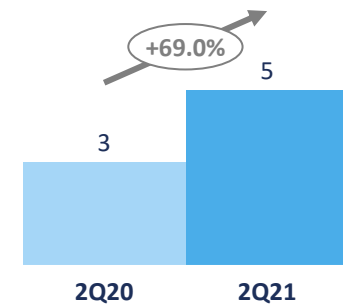
Total of Revenues¹
Services Vertical
(R\$ million)



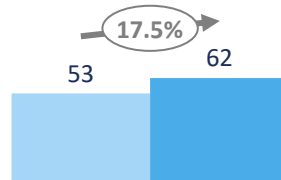
Breakdown of Revenues
Services Vertical (%)



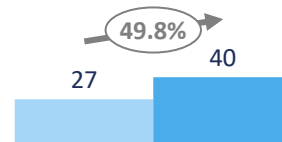
Net Earnings
Services Vertical
(R\$ million)



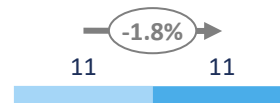
Call Center
(R\$ million)



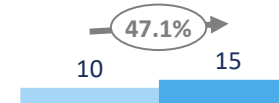
Carro Fácil
(R\$ million)



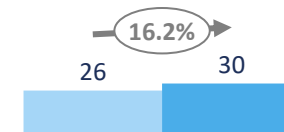
Health for Pet
(R\$ million)



Porto Faz + Reppara!
(R\$ million)



Others
(R\$ million)

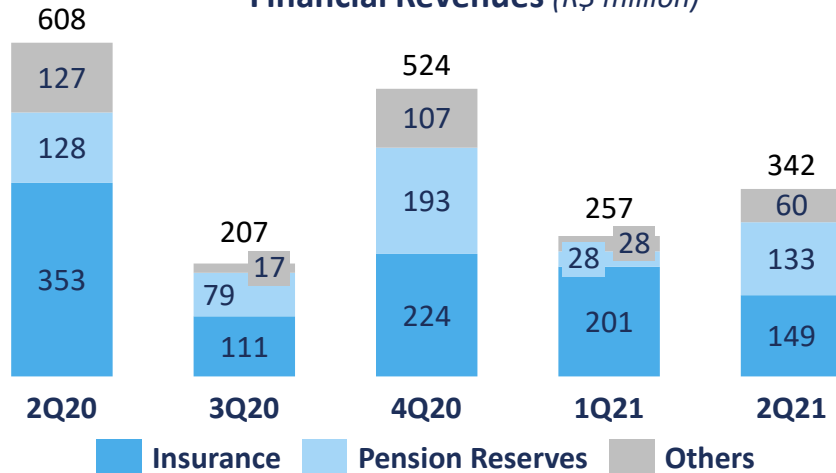


2Q20 2Q21

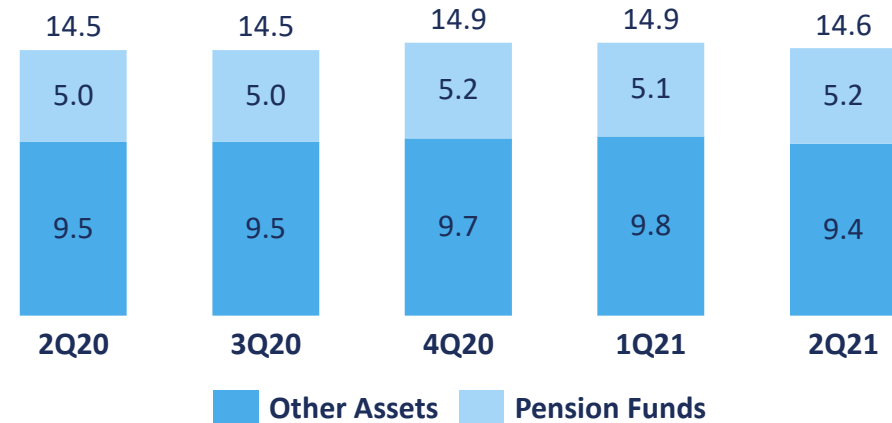
¹ Includes Call Center, "Carro Fácil", Porto.Pet, Porto Faz, Reppara!, Renova, Vehicle Monitoring, among other services, and excludes the revenues from Alarms and Video Monitoring business, due to the agreement made in January 2020 to transfer the portfolio to ADT Serviços de Monitoramento Ltda.

Financial investments were favored by the positive performance of allocations in inflation-linked bonds, equity, and corporate credit securities

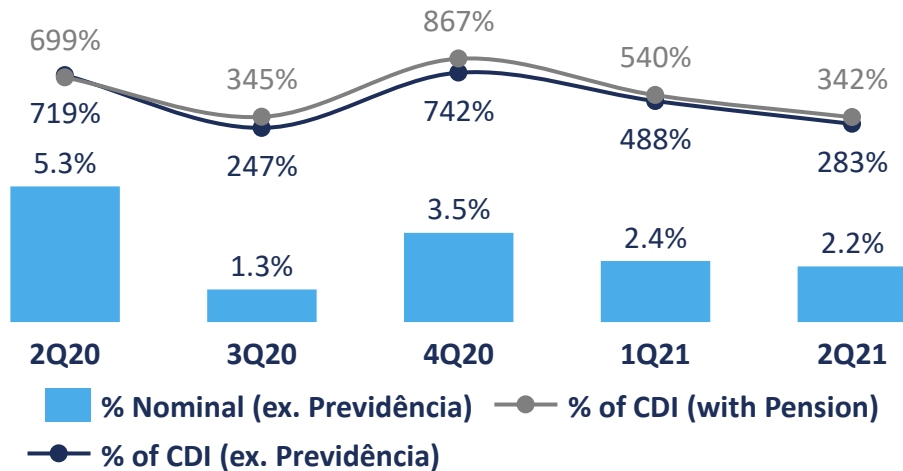
Financial Revenues (R\$ million)



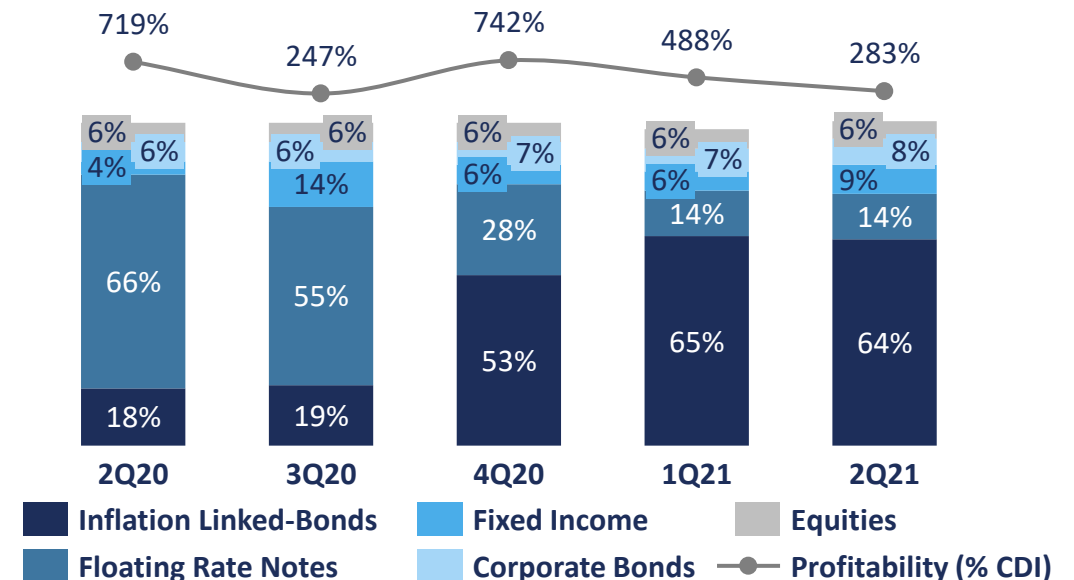
Investments Portfolio (R\$ billion)



Profitability



Breakdown of Investments Portfolio¹

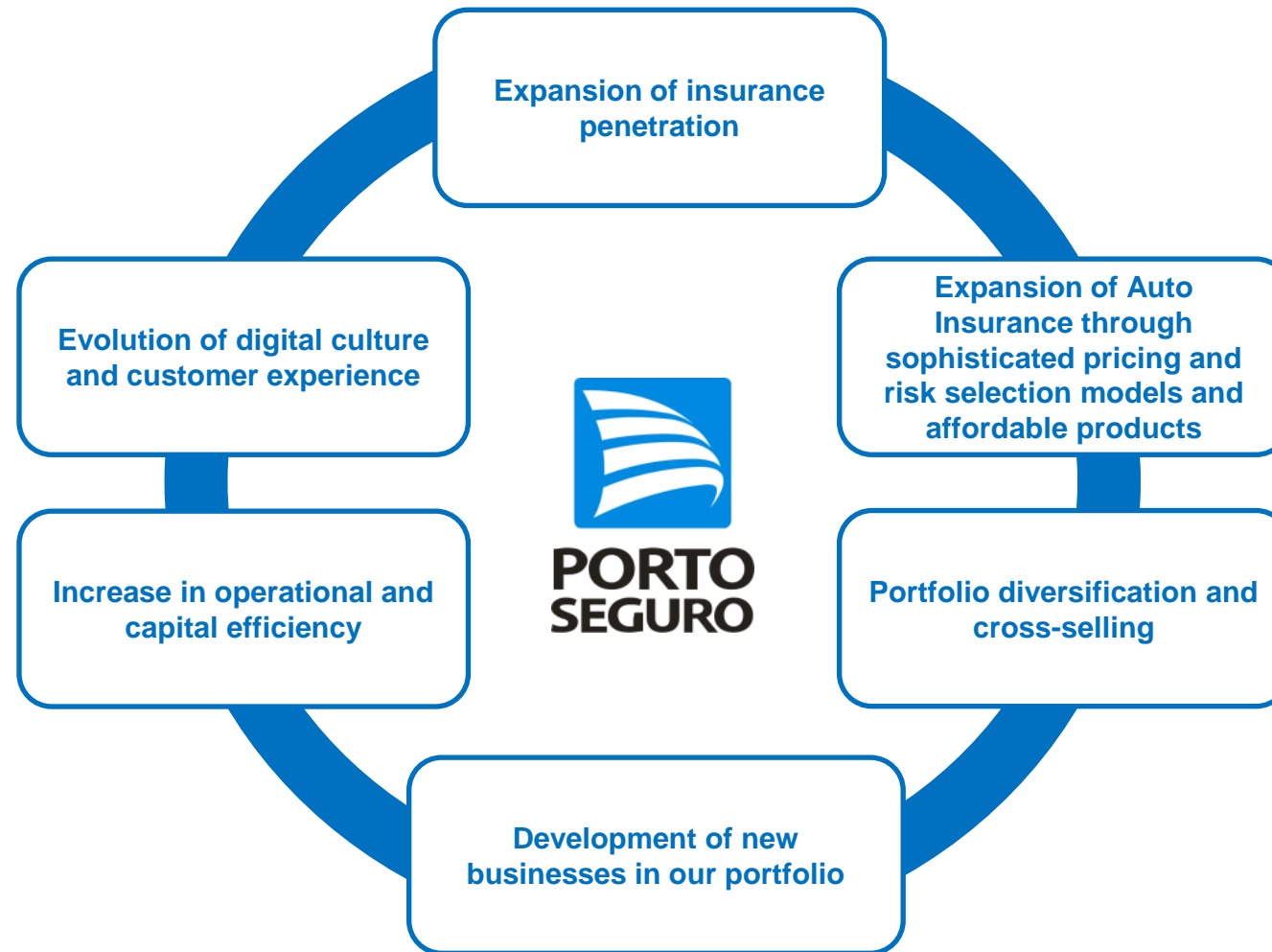


¹ Includes exposures in future markets securities



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

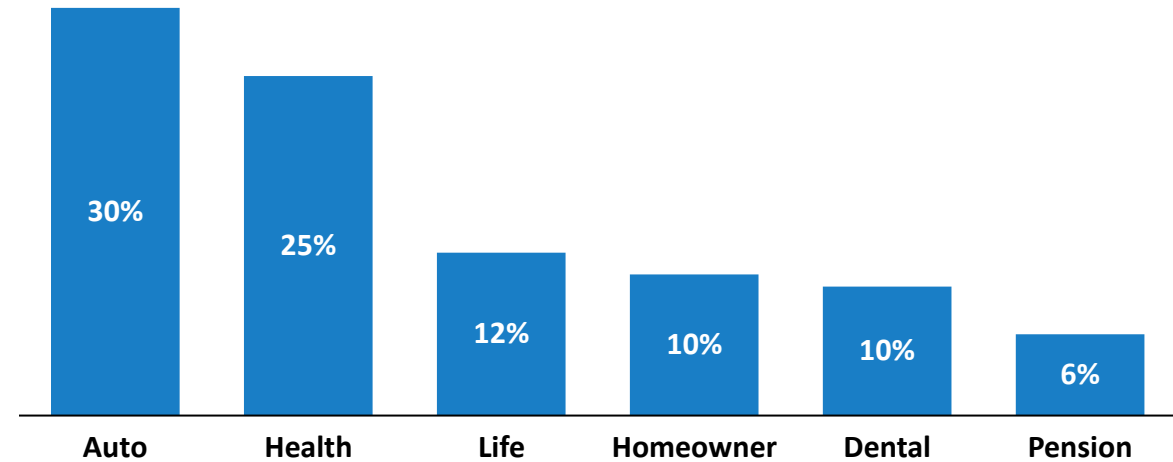
Insurance Penetration in Brazil*



Insurance Penetration by Country (2020)



Estimation of Brazilian Insurance Penetration by Product



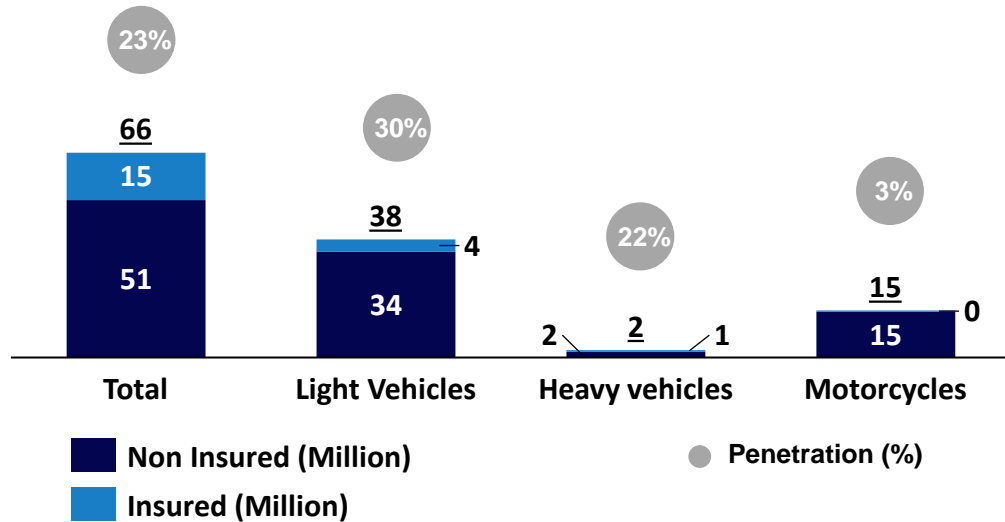
Top Insurance Products Performance

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%

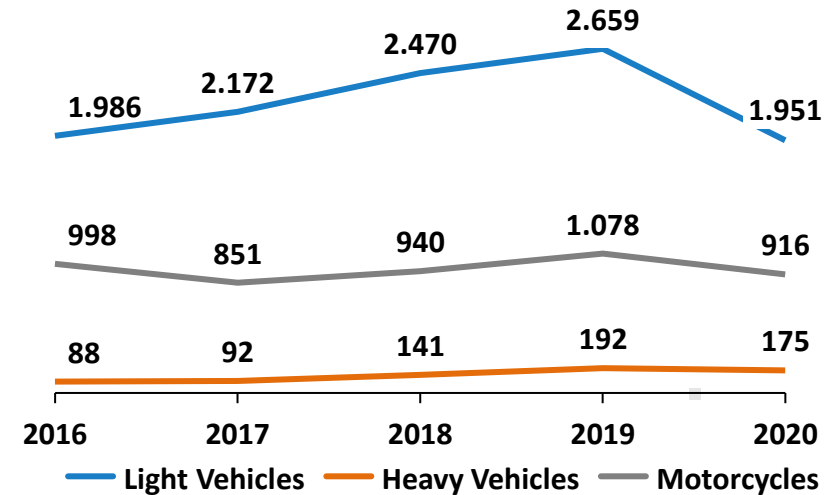
*Overall written premiums as % of GDP, excluding Capitalization and Health Medical Operator segments
Source: Swiss Re

The auto insurance market remained resilient during the crisis - the current car sales rebound associated with the low penetration rate offer good opportunities for the sector

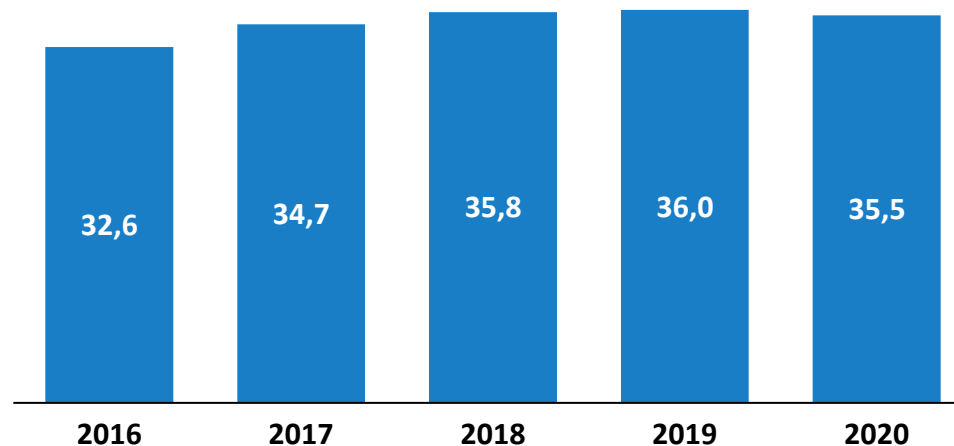
Auto Insurance Penetration (# vehicles)



Brand New Vehicles Sales (# vehicles; thousands)

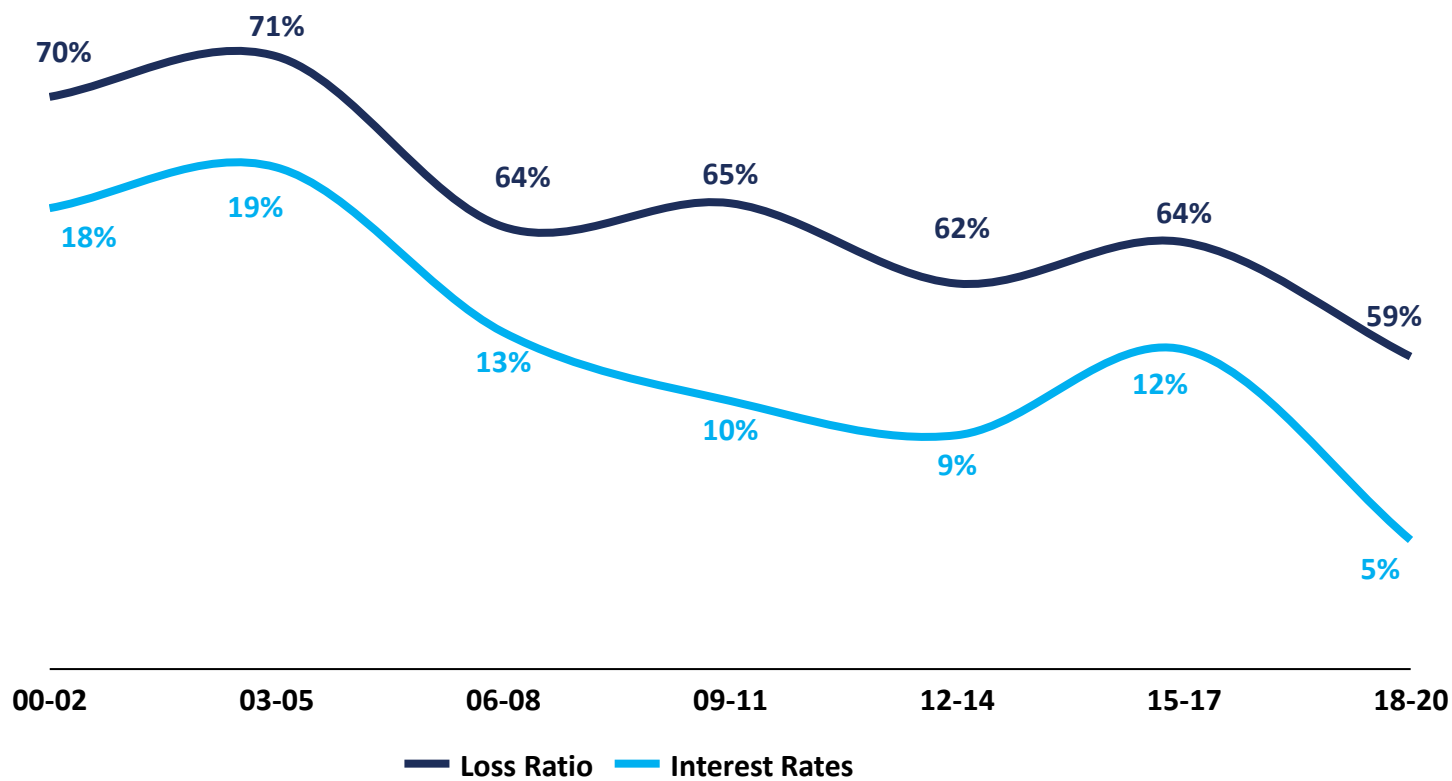


Auto Insurance Written Premiums (R\$ billion)



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

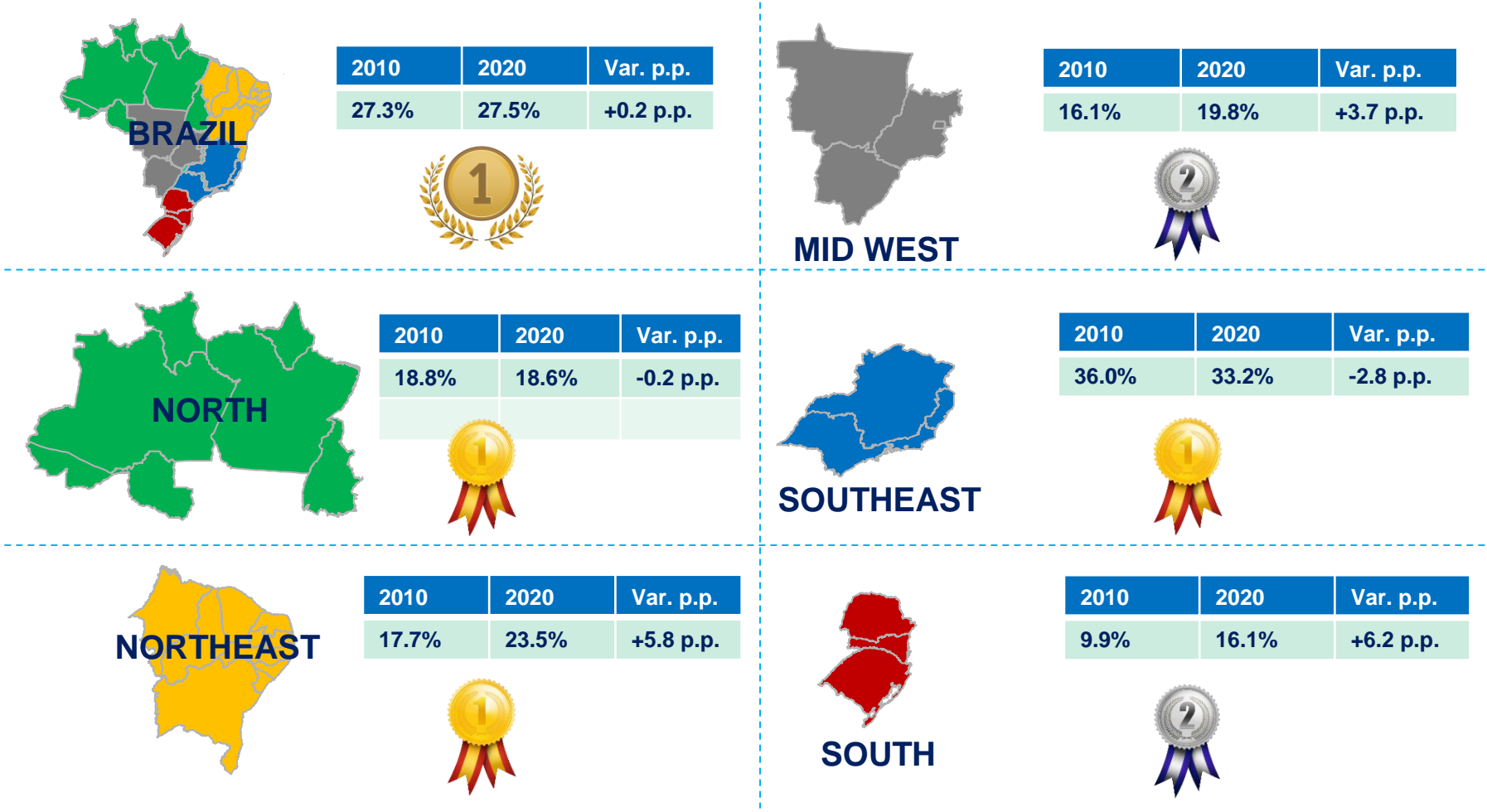


Source: SUSEP / CETIP

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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