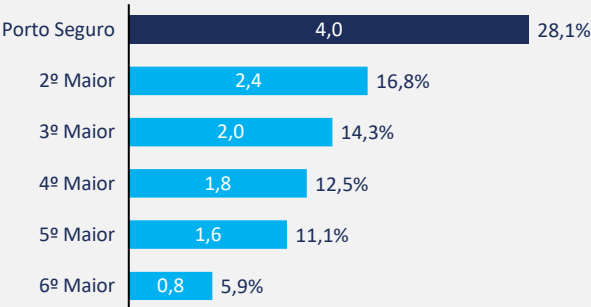


Destaques

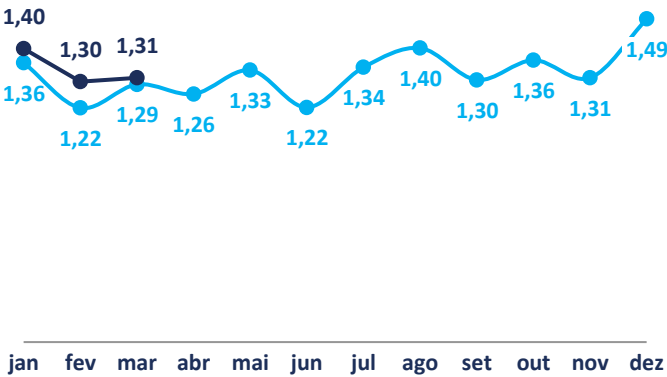
- Auto Consolidado: R\$ 4,01 bilhões de Prêmios Emitidos (+3,7% vs. 3M24) e Sinistralidade de 60,0% (+3,6 p.p. vs. 3M24) no 3M25.
- Patrimonial + Transportes: R\$ 0,79 bilhão (+12,8% vs. 3M24) em Prêmios Emitidos e Sinistralidade de 37,4% no 3M25.
- Vida: R\$ 0,43 bilhão de Prêmios Emitidos (+14,5% vs. 3M24) e Sinistralidade de 29,0% no 3M25.

Prêmios (3M25 - R\$ bi) e
Market Share (%) Auto*

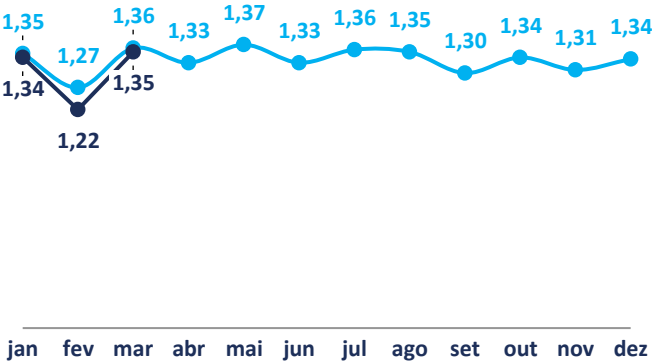


Indicadores Porto Consolidado - Auto

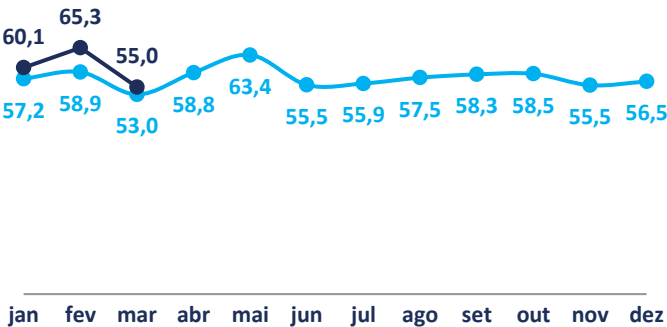
Prêmio Emitido (R\$ bi)



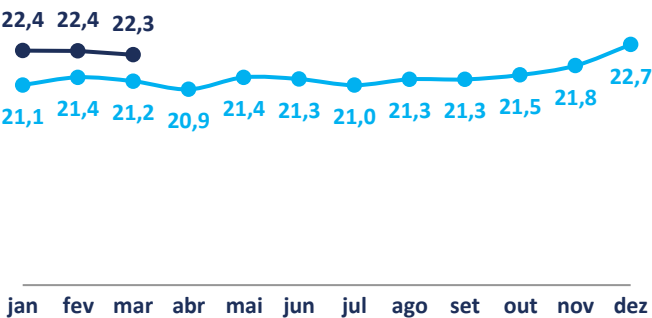
Prêmio Ganho (R\$ bi)



Sinistralidade** (%)



Comissionamento (%)

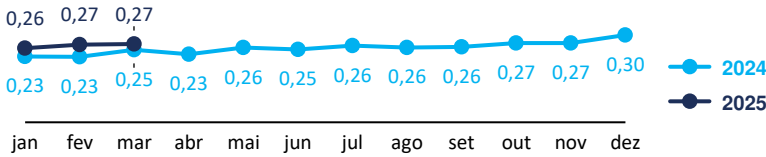


PRÊMIOS (R\$ Bi)		Prêmios Emitidos						Prêmios Ganhos					
SEGURO AUTO		mar/25	mar/24	Var.%	3M25	3M24	Var.%	mar/25	mar/24	Var.%	3M25	3M24	Var.%
Total Grupo Porto		1,31	1,29	1,6%	4,01	3,86	3,7%	1,35	1,36	-0,7%	3,91	3,98	-1,8%
Mercado Ex-Porto		3,41	3,22	5,8%	10,27	9,53	7,8%	3,60	3,40	6,2%	10,46	9,98	4,8%
Total Mercado		4,72	4,51	4,6%	14,28	13,39	6,7%	4,96	4,76	4,2%	14,37	13,96	2,9%

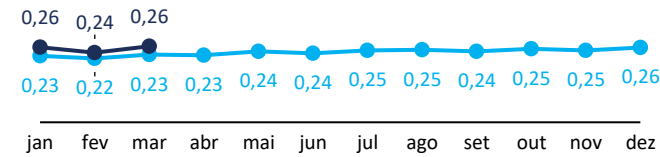
DESPESAS (%)		Índice de Sinistralidade						Índice de Comissionamento					
SEGURO AUTO		mar/25	mar/24	Var.%	3M25	3M24	Var.%	mar/25	mar/24	Var.%	3M25	3M24	Var.%
Total Grupo Porto		55,0%	53,0%	1,9 p.p.	60,0%	56,3%	3,6 p.p.	22,3%	21,2%	1,1 p.p.	22,4%	21,2%	1,2 p.p.
Mercado Ex-Porto		56,8%	56,3%	0,5 p.p.	60,5%	57,4%	3,1 p.p.	20,5%	19,2%	1,3 p.p.	20,8%	19,3%	1,5 p.p.
Total Mercado		56,3%	55,4%	1,0 p.p.	60,3%	57,1%	3,2 p.p.	21,0%	19,8%	1,2 p.p.	21,2%	19,9%	1,4 p.p.

Patrimonial + Transporte**

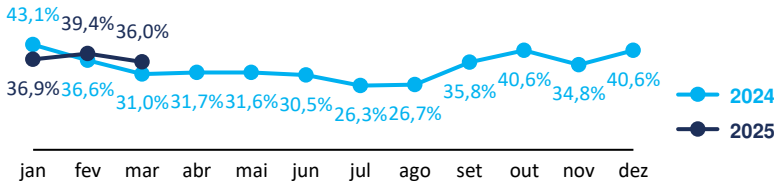
Prêmio Emitido (R\$ bi)



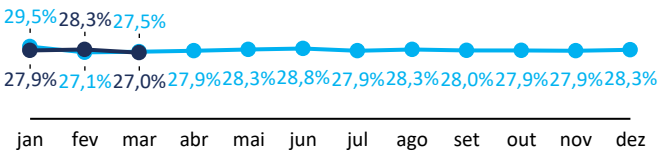
Prêmio Ganho (R\$ bi)



Sinistralidade (%)

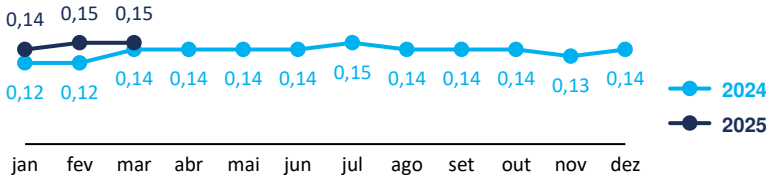


Comissionamento (%)

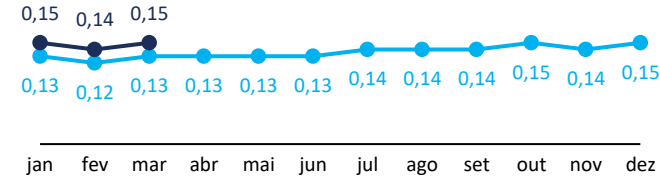


Vida

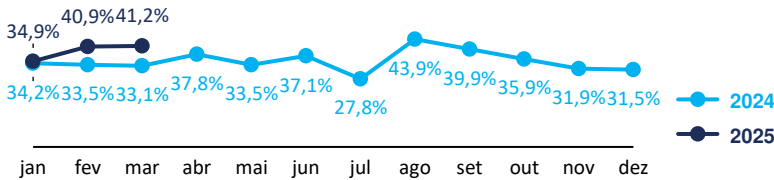
Prêmio Emitido (R\$ bi)



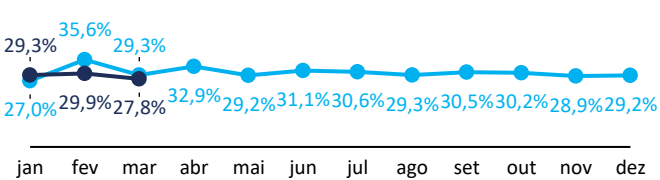
Prêmio Ganho (R\$ bi)



Sinistralidade (%)



Comissionamento (%)



Sumário

Nome da Empresa | Código:

Porto Seguro Companhia de Seguros Gerais | 5886
Azul Companhia de Seguros Gerais | 5355
Porto Seguro Vida e Previdência S/A | 6033
Itaú Seguros de Auto e Residência S/A | 3182 ***
Mitsui Sumitomo Seguros S/A | 6602 ***

Prêmios e Sinistros

Código de ramos por Segmento:
Auto: 0520, 0524, 0525, 0526, 0531, 0542, 0553, 0628, 0644.
Patrimonial + Transportes: 0112, 0114, 0116, 0118, 0141, 0167, 0171, 0173, 0195, 0196, 0621, 0622, 0623, 0632, 0638, 0652, 0654, 0655, 0656, 0658.
Vida: 0929, 0936, 0969, 0977, 0980, 0982, 0983, 0984, 0986, 0987, 0990, 0993, 0994, 1329, 1336, 1369, 1377, 1380, 1381, 1383, 1384, 1386, 1387, 1390, 1391, 1392.

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

Operações / Seguros:

Disclaimer

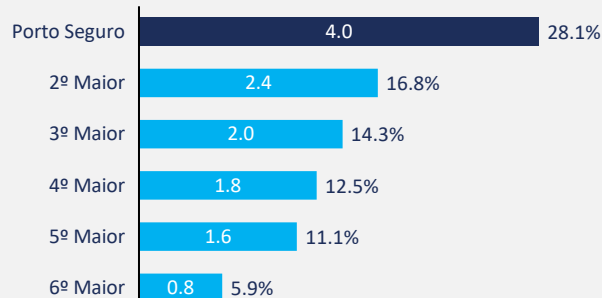
Este relatório foi preparado pela Porto Seguro S/A. e tem como objetivo principal auxiliar o mercado a acompanhar o desempenho de seus negócios, tendo como base exclusivamente os dados públicos disponibilizados pelo Sistema de Estatísticas da Superintendência de Seguros Privados (SUSEP), disponível em <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx>. Cabe ressaltar que os números presentes neste relatório são apurados no padrão contábil utilizado pela SUSEP, conhecido como SUSEP GAAP, e podem divergir daqueles divulgados no Relatório de Análise do Desempenho e nas Demonstrações Financeiras trimestrais da Porto Seguro S/A., os quais adotam as normas e padrões internacionais de contabilidade (*International Financial Reporting Standards – IFRS*), emitidas pelo *International Accounting Standards Board (IASB)*. Na produção deste relatório não foram segregados eventuais efeitos que possam ser considerados não recorrentes. Informações adicionais nesse sentido serão detalhadas apenas no *release* trimestral.

*Considerando Fusão entre HDI, Liberty e Sompco.
**A Sinistralidade do Seguro Auto e do Residencial (o qual compõem os seguros patrimoniais) sofreu alterações a partir do 2T22 em razão da cisão do serviços de assistência da operação de Seguros para a "Porto Assistência", sem impactos materiais no Lucro Líquido consolidado da Companhia. Para informações mais detalhadas acesse o release do 4T22 da Companhia. (Pg. 9)
***Itaú Seguros de Auto e Residência S/A considerado no Auto e Patrimonial. Mitsui Sumitomo Seguros S.A considerado no Auto, apenas.

Highlights

- Consolidated Auto: R\$ 4.01 billion in Written Premiums (+3.7% vs. 3M24) and Loss Ratio of 60.0% (+3.6 p.p. vs. 3M24) in 3M25.
- P&C + Cargo: R\$ 0.79 billion (+12.8% vs. 3M24) in Written Premiums and Loss Ratio of 37.4% in 3M25.
- Life: R\$ 0.43 billion in Written Premiums (+14.5% vs. 3M24) and Loss Ratio of 29.0% in 3M25.

Premiums (3M25 – R\$ Bn) and Market Share (%) Auto*

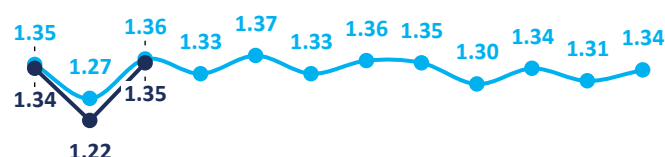


Porto Consolidated Indicators - Auto

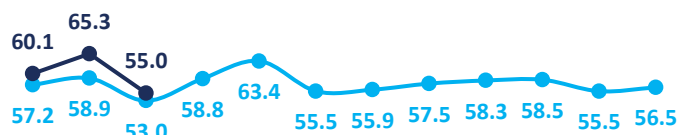
Written Premiums (R\$ Bn)



Earned Premiums (R\$ Bn)



Loss Ratio** (%)



Commission Ratio (%)

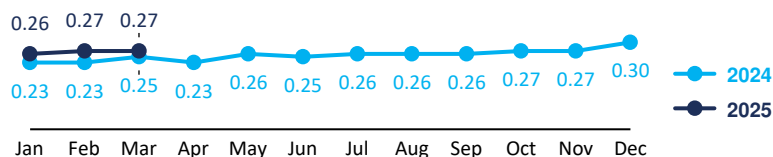


PREMIUMS (R\$ Bn)	Written Premiums						Earned Premiums					
	Mar/25	Mar/24	Var.%	3M25	3M24	Var.%	Mar/25	Mar/24	Var.%	3M25	3M24	Var.%
AUTO INSURANCE												
Total Porto Group	1.31	1.29	1.6%	4.01	3.86	3.7%	1.35	1.36	-0.7%	3.91	3.98	-1.8%
Market Ex-Porto	3.41	3.22	5.8%	10.27	9.53	7.8%	3.60	3.40	6.2%	10.46	9.98	4.8%
Total Market	4.72	4.51	4.6%	14.28	13.39	6.7%	4.96	4.76	4.2%	14.37	13.96	2.9%

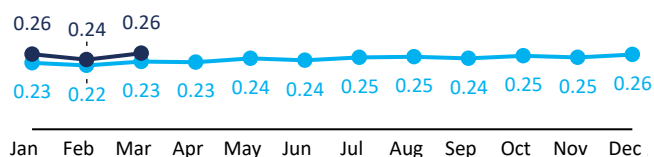
EXPENSES (%)	Loss Ratio						Commission Ratio					
	Mar/25	Mar/24	Var.%	3M25	3M24	Var.%	Mar/25	Mar/24	Var.%	3M25	3M24	Var.%
AUTO INSURANCE												
Total Porto Group	55.0%	53.0%	1.9 p.p.	60.0%	56.3%	3.6 p.p.	22.3%	21.2%	1.1 p.p.	22.4%	21.2%	1.2 p.p.
Market Ex-Porto	56.8%	56.3%	0.5 p.p.	60.5%	57.4%	3.1 p.p.	20.5%	19.2%	1.3 p.p.	20.8%	19.3%	1.5 p.p.
Total Market	56.3%	55.4%	1.0 p.p.	60.3%	57.1%	3.2 p.p.	21.0%	19.8%	1.2 p.p.	21.2%	19.9%	1.4 p.p.

P&C + Cargo**

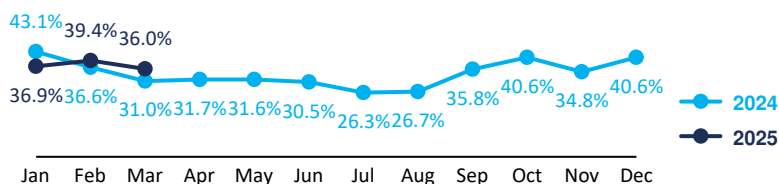
Written Premiums (R\$ Bn)



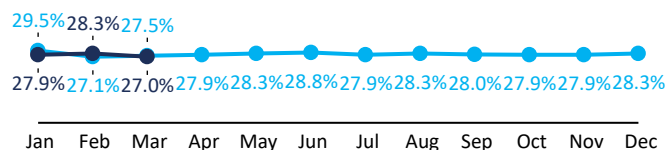
Earned Premiums (R\$ Bn)



Loss Ratio (%)

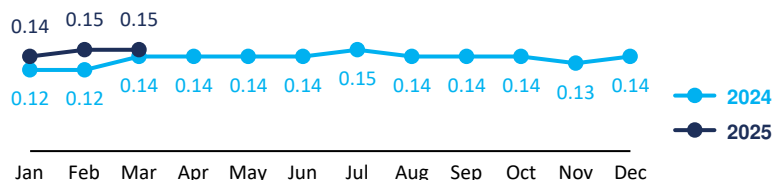


Commission Ratio (%)

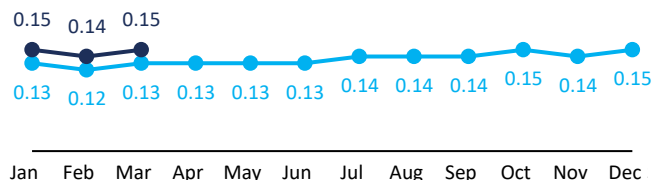


Life

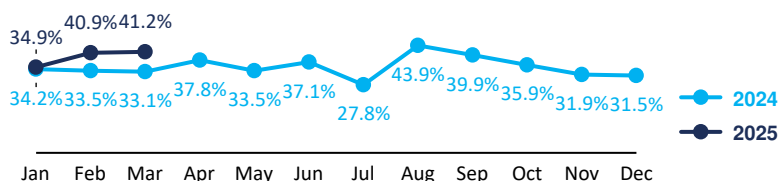
Written Premiums (R\$ Bn)



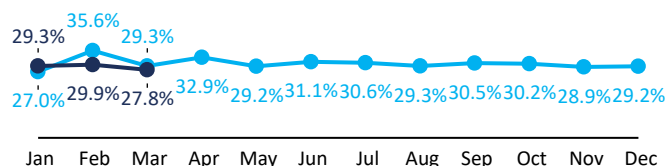
Earned Premiums (R\$ Bn)



Loss Ratio (%)



Commission Ratio (%)



Summary

Company Name | Code:

Porto Seguro Companhia de Seguros Gerais | 5886
Azul Companhia de Seguros Gerais | 5355
Porto Seguro Vida e Previdência S/A | 6033
Itaú Seguros de Auto e Residência S/A | 3182 ***
Mitsui Sumitomo Seguros S/A | 6602 ***

Premiums and Loss Ratio

Code of branches by Segment:

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

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

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

Written Premiums – Insurance | premiums and loss ratio

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

Operations / Insurance:

Disclaimer

This report was prepared by Porto Seguro S/A. and its main objective is to help the market to monitor the performance of its businesses, exclusively based on public data provided by the Statistics System of the Superintendence of Private Insurance (SUSEP). available at <http://www2.susep.gov.br/menuestatistica/SES/principal.aspx>. It should be noted that the figures in this report are calculated using the accounting standard used by SUSEP, known as SUSEP GAAP, and may differ from those disclosed in the Performance Analysis Report and in the quarterly Financial Statements of Porto Seguro S/A.. which adopt international accounting standards and standards (International Financial Reporting Standards – IFRS) issued by the International Accounting Standards Board (IASB). In producing this report, any effects that may be considered non-recurring were not segregated. Additional information in this regard will only be detailed in the quarterly release.

*Considering the merger between HDI, Liberty and Sompco.

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

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