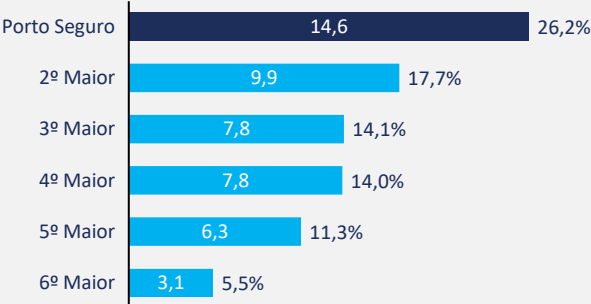


Destaques

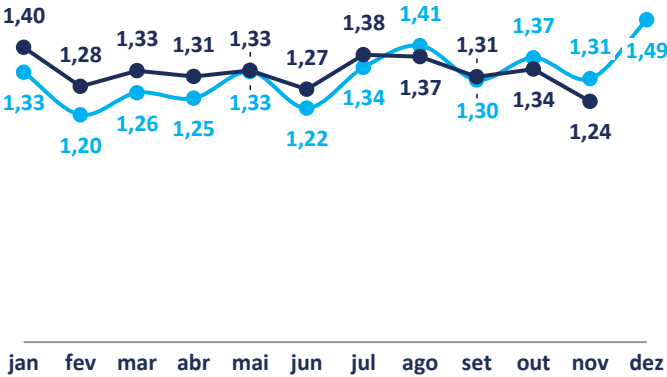
- Auto Consolidado: R\$ 1,24 bilhão de Prêmios Diretos (-5,3% vs. nov/24) e Sinistralidade de 58,0% (+2,4 p.p. vs. nov/24) em nov/25.
- Patrimonial + Transportes: R\$ 0,31 bilhão (+13,2% vs. nov/24) em Prêmios Diretos e Sinistralidade de 31,1% em nov/25.
- Vida: R\$ 0,14 bilhão de Prêmios Diretos (+11,1% vs. nov/24) e Sinistralidade de 32,6% em nov/25.

Prêmios (11M25 - R\$ bi) e Market Share (%) Auto*

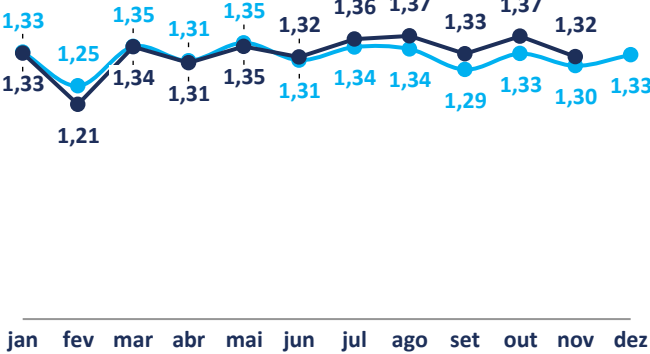


Indicadores Porto Consolidado - Auto

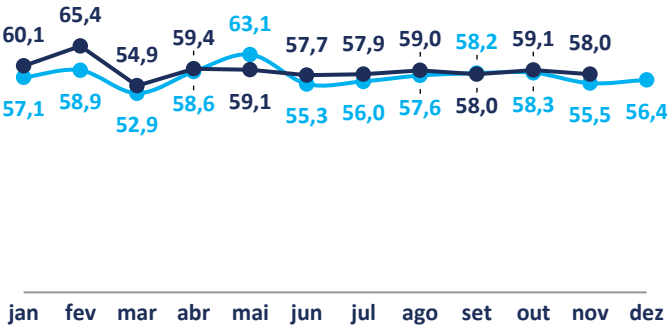
Prêmio Direto (R\$ bi)



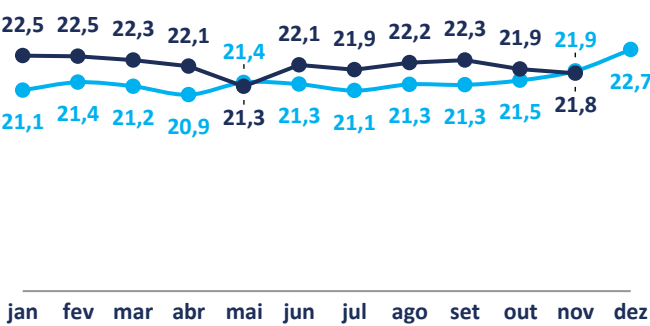
Prêmio Ganho (R\$ bi)



Sinistralidade** (%)



Comissionamento (%)

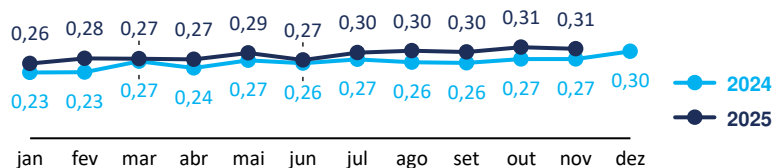


PRÊMIOS (R\$ Bi)		Prêmios Diretos						Prêmios Ganhos					
SEGURO AUTO		nov/25	nov/24	Var.%	11M25	11M24	Var.%	nov/25	nov/24	Var.%	11M25	11M24	Var.%
Total Grupo Porto		1,24	1,31	-5,3%	14,58	14,31	+1,9%	1,32	1,30	+1,6%	14,61	14,51	+0,7%
Mercado Ex-Porto		3,71	3,40	+9,1%	41,05	37,98	+8,1%	3,67	3,41	+7,6%	39,40	37,10	+6,2%
Total Mercado		4,95	4,71	+5,1%	55,64	52,30	+6,4%	4,99	4,71	+6,0%	54,01	51,61	+4,6%

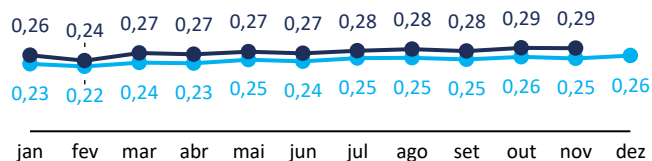
DESPESAS (%)		Índice de Sinistralidade						Índice de Comissionamento					
SEGURO AUTO		nov/25	nov/24	Var.%	11M25	11M24	Var.%	nov/25	nov/24	Var.%	11M25	11M24	Var.%
Total Grupo Porto		58,0%	55,5%	+2,4 p.p.	58,9%	57,4%	+1,5 p.p.	21,8%	21,9%	-0,1 p.p.	22,1%	21,3%	+0,8 p.p.
Mercado Ex-Porto		59,8%	60,6%	-0,9 p.p.	60,3%	60,4%	-0,2 p.p.	21,0%	20,6%	+0,4 p.p.	20,9%	20,0%	+0,9 p.p.
Total Mercado		59,3%	59,2%	+0,1 p.p.	59,9%	59,6%	+0,3 p.p.	21,2%	21,0%	+0,2 p.p.	21,2%	20,4%	+0,8 p.p.

Patrimonial + Transporte**

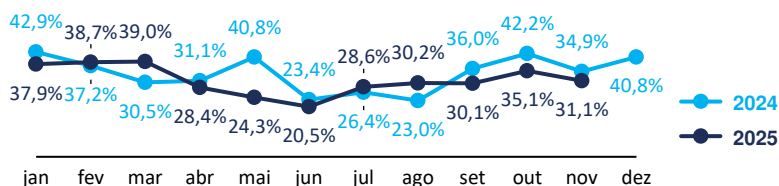
Prêmio Direto (R\$ bi)



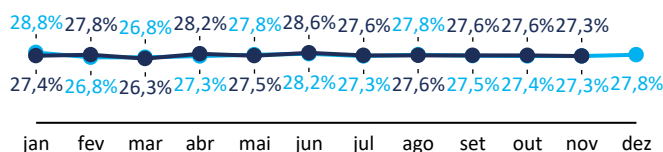
Prêmio Ganho (R\$ bi)



Sinistralidade (%)

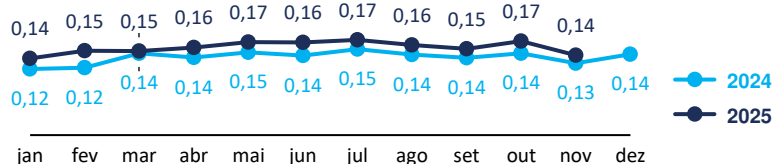


Comissionamento (%)

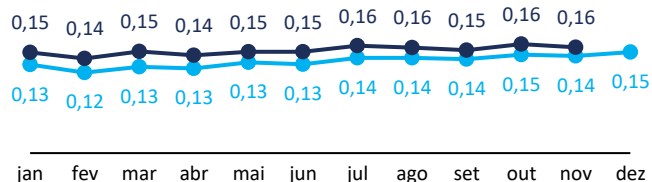


Vida

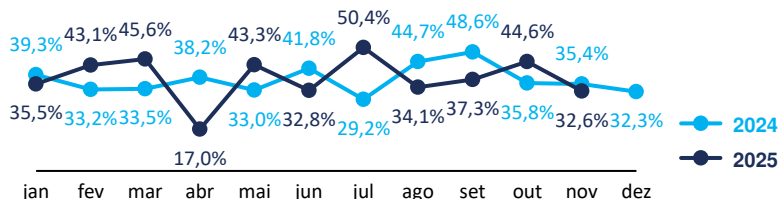
Prêmio Direto (R\$ bi)



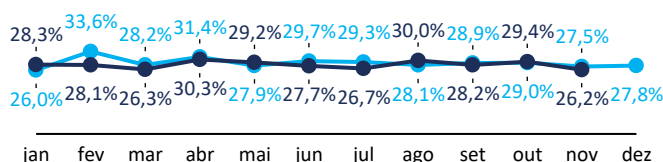
Prêmio Ganho (R\$ bi)



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 ***

Seguros | Prêmios e Sinistros

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

Prêmios e Sinistros

Código de ramos por Segmento:

Auto: 0520, 0523, 0524, 0525, 0526, 0531, 0542, 0544, 0553.

Patrimonial + Transportes: 0114, 0116, 0118, 0171, 0621, 0622, 0632, 0652, 0654, 0655, 1101, 1102, 1111, 1130, 1162.

Vida: 0929, 0977, 0980, 0981, 0982, 0984, 0987, 0990, 0991, 0993, 1329, 1369, 1377, 1380, 1381, 1383, 1384, 1390, 1391.

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 de 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.

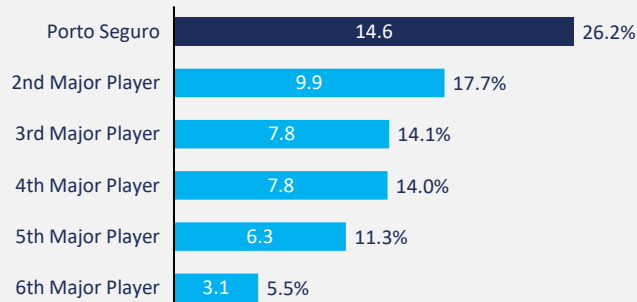
**A Sinistralidade do Seguro Auto e do Residencial (o qual compõem os seguros patrimoniais) sofreu alterações a partir do 2T22 em razão da cisão dos serviços de assistência da operação de Seguros para a "Porto Assistência", sem impactos materiais no Lucro Líquido consolidado da Companhia. Para informações mais detalhadas acesse o release do 4T22 da Companhia. (Pg. 9)

***Itaú Seguros de Auto e Residência S/A considerado no Auto e Patrimonial.

Highlights

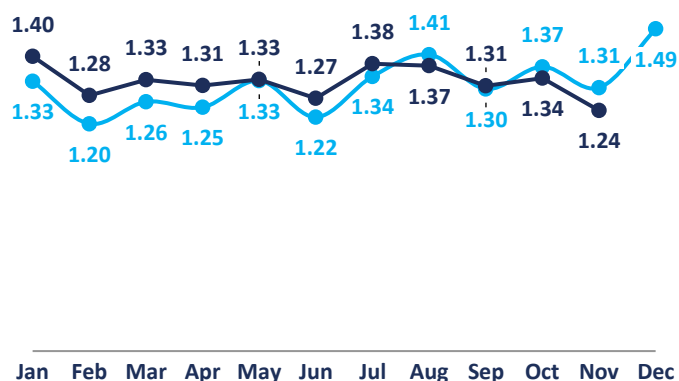
- Consolidated Auto: R\$ 1.24 billion in Direct Premiums (-5.3% vs. Nov/24) and Loss Ratio of 58.0% (+2.4 p.p. vs. Nov/24) in Nov/25.
- P&C + Cargo: R\$ 0.31 billion (+13.2% vs. Nov/24) in Direct Premiums and Loss Ratio of 31.1% in Nov/25.
- Life: R\$ 0.14 billion in Direct Premiums (+11.1% vs. Nov/24) and Loss Ratio of 32.6% in Nov/25.

Premiums (11M25 – R\$ Bn) and Market Share (%) Auto*

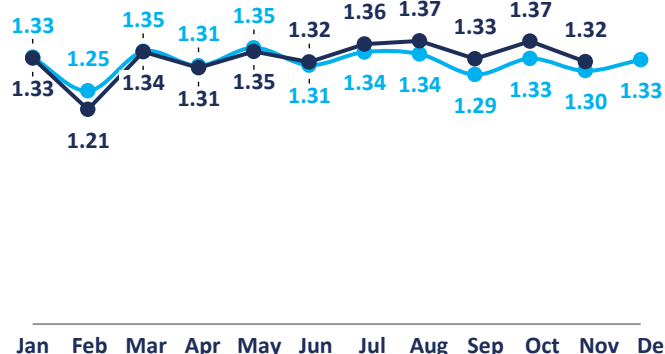


Porto Consolidated Indicators - Auto

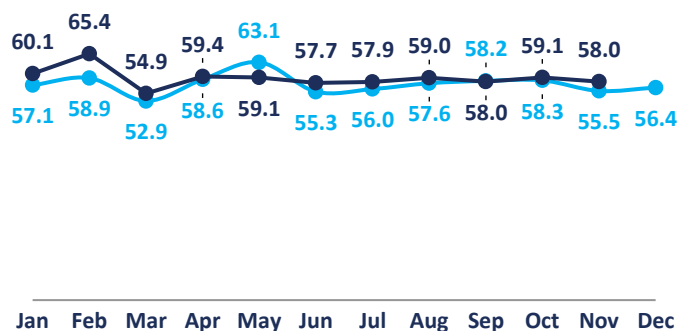
Direct Premiums (R\$ Bn)



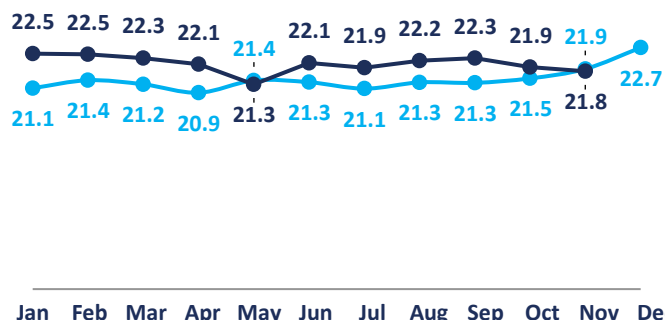
Earned Premiums (R\$ Bn)



Loss Ratio** (%)



Commission Ratio (%)

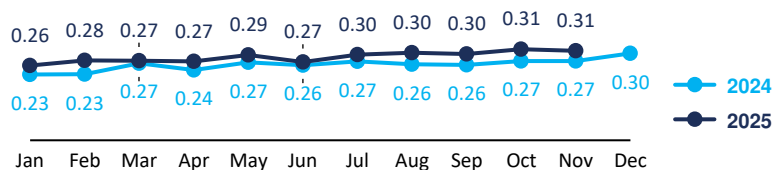


PREMIUMS (R\$ Bn)	Direct Premiums						Earned Premiums					
	Nov/25	Nov/24	Var.%	11M25	11M24	Var.%	Nov/25	Nov/24	Var.%	11M25	11M24	Var.%
AUTO INSURANCE												
Total Porto Group	1.24	1.31	-5.3%	14.58	14.31	+1.9%	1.32	1.30	+1.6%	14.61	14.51	+0.7%
Market Ex-Porto	3.71	3.40	+9.1%	41.05	37.98	+8.1%	3.67	3.41	+7.6%	39.40	37.10	+6.2%
Total Market	4.95	4.71	+5.1%	55.64	52.30	+6.4%	4.99	4.71	+6.0%	54.01	51.61	+4.6%

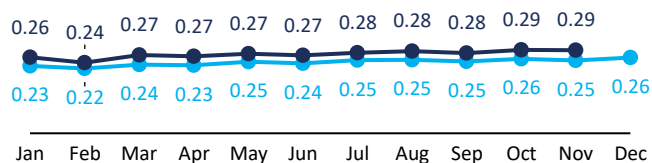
EXPENSES (%)	Loss Ratio						Commission Ratio					
	Nov/25	Nov/24	Var.%	11M25	11M24	Var.%	Nov/25	Nov/24	Var.%	11M25	11M24	Var.%
AUTO INSURANCE												
Total Porto Group	58.0%	55.5%	+2.4 p.p.	58.9%	57.4%	+1.5 p.p.	21.8%	21.9%	-0.1 p.p.	22.1%	21.3%	+0.8 p.p.
Market Ex-Porto	59.8%	60.6%	-0.9 p.p.	60.3%	60.4%	-0.2 p.p.	21.0%	20.6%	+0.4 p.p.	20.9%	20.0%	+0.9 p.p.
Total Market	59.3%	59.2%	+0.1 p.p.	59.9%	59.6%	+0.3 p.p.	21.2%	21.0%	+0.2 p.p.	21.2%	20.4%	+0.8 p.p.

P&C + Cargo**

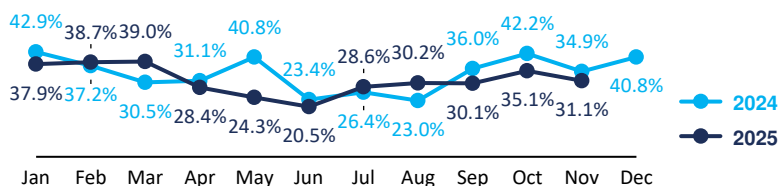
Direct Premiums (R\$ Bn)



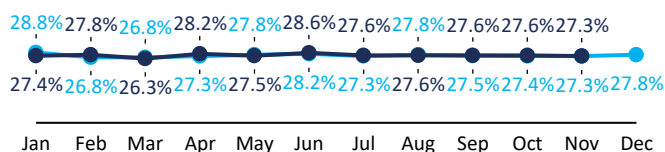
Earned Premiums (R\$ Bn)



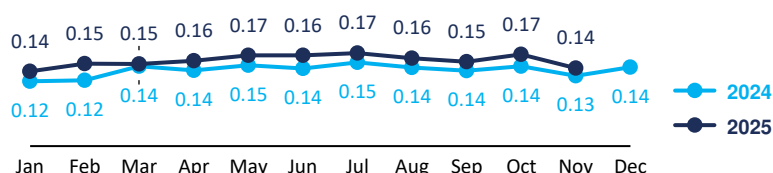
Loss Ratio (%)



Commission Ratio (%)

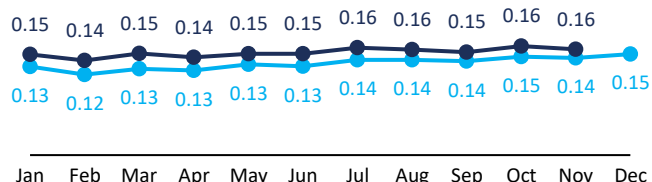


Direct Premiums (R\$ Bn)

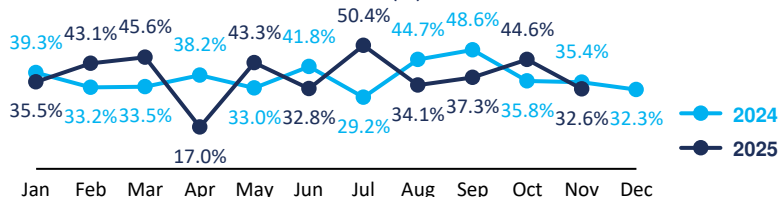


Life

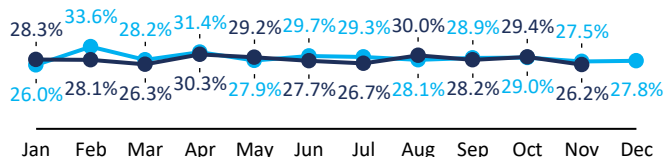
Earned Premiums (R\$ Bn)



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 ***

Premiums and Loss Ratio

Code of branches by Segment:

Auto: 0520, 0523, 0524, 0525, 0526, 0531, 0542, 0544, 0553.

P&C + Cargo: 0114, 0116, 0118, 0171, 0621, 0622, 0632, 0652, 0654, 0655, 1101, 1102, 1111, 1130, 1162.

Insurance | Premiums and Loss Ratio

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

Life: 0929, 0977, 0980, 0981, 0982, 0984, 0987, 0990, 0991, 0993, 1329, 1369, 1377, 1380, 1381, 1383, 1384, 1390, 1391.

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.