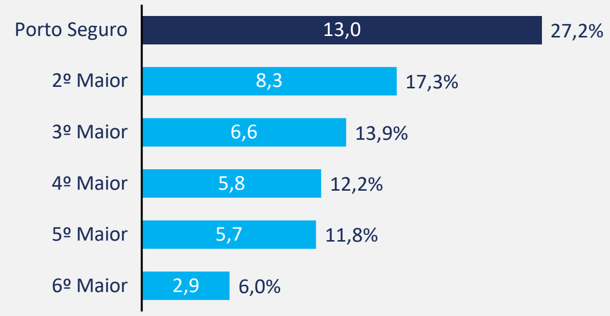
Reporte Setorial Mensal - SUSEP

O U T U B R O / 2 0 2 4

Destaques

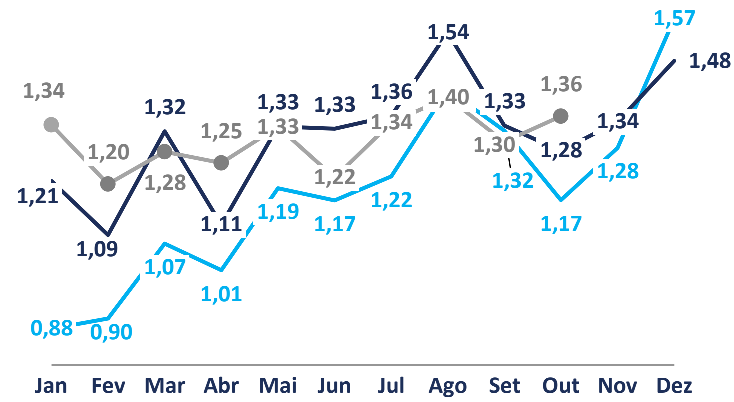
- Auto Consolidado: R$ 1,36 bilhão de Prêmios Emitidos (+6,0% vs. Out/23) e Sinistralidade de 58,3% em Out/24.
- Patrimonial + Transportes: R$ 0,27 bi (+15,2% vs. Out/23) em Prêmios Emitidos e Sinistralidade de 40,6% em Out/24.
- Vida: R$ 0,14 bi de Prêmios Emitidos (+9,9% vs. Out/23) e Sinistralidade de 36,5% em Out/24.

Prêmios (10M24 - R$ bi) e *Market Share* (%) Auto*

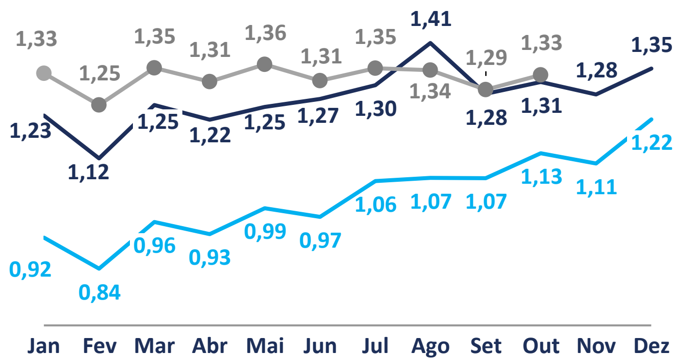


Indicadores Porto Consolidado - Auto

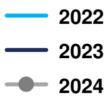
Prêmio Emitido (R$ bi)

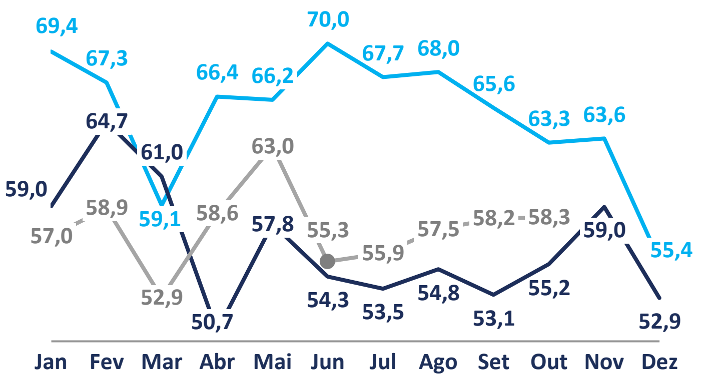


Prêmio Ganho (R$ bi)

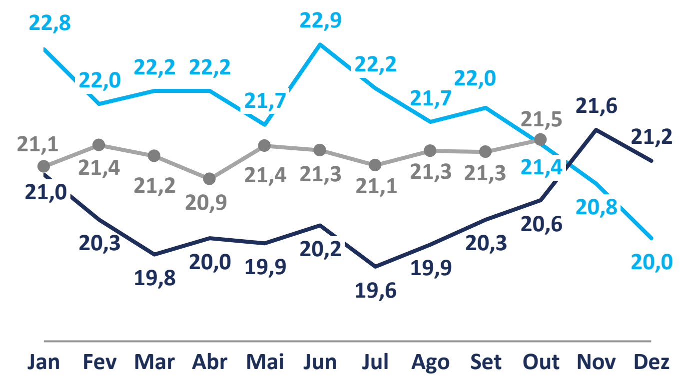


Sinistralidade** (%)





Comissionamento (%)



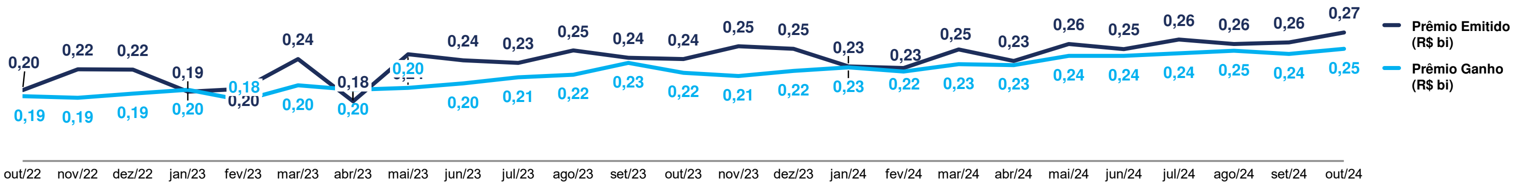
PRÊMIOS (R$ Bi)	Prêmios Emitidos						Prêmios Ganhos					
SEGURO AUTO	out/24	out/23	Var.%	10M24	10M23	Var.%	out/24	out/23	Var.%	10M24	10M23	Var.%
Porto	0,97	0,87	11,4%	8,90	8,82	0,9%	0,91	0,89	1,6%	8,98	8,59	4,6%
Azul	0,39	0,41	-5,3%	4,10	4,08	0,6%	0,42	0,42	0,9%	4,24	3,98	6,6%
Total Grupo Porto	1,36	1,28	6,0%	13,01	12,90	0,8%	1,33	1,31	1,3%	13,23	12,57	5,2%
Mercado Ex-Porto	2,34	3,35	-29,9%	34,86	33,65	3,6%	3,55	3,41	4,1%	33,96	32,79	3,6%
Total Mercado	3,70	4,62	-20,0%	47,87	46,55	2,8%	4,88	4,72	3,3%	47,18	45,36	4,0%

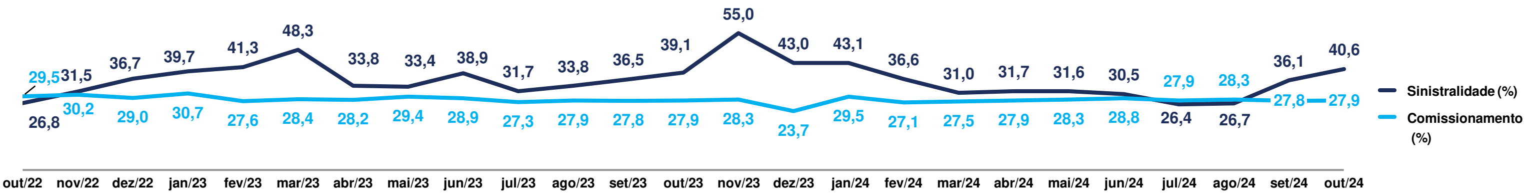
DESPESAS	Índice de Sinistralidade						Índice de Comissionamento					
SEGURO AUTO	out/24	out/23	Var.%	10M24	10M23	Var.%	out/24	out/23	Var.%	10M24	10M23	Var.%
Porto	56,8%	54,5%	2,4 p.p.	55,9%	55,4%	0,5 p.p.	21,7%	20,6%	1,1 p.p.	21,6%	20,5%	1,1 p.p.
Azul	60,8%	56,7%	4,1 p.p.	60,9%	58,3%	2,6 p.p.	21,1%	19,7%	1,4 p.p.	20,6%	19,4%	1,2 p.p.
Total Grupo Porto	58,3%	55,2%	3,2 p.p.	57,6%	56,3%	1,3 p.p.	21,5%	20,3%	1,2 p.p.	21,3%	20,1%	1,1 p.p.
Mercado Ex-Porto	61,3%	56,0%	5,2 p.p.	60,3%	58,8%	1,5 p.p.	20,9%	18,3%	2,6 p.p.	20,0%	18,2%	1,8 p.p.
Total Mercado	60,5%	55,8%	4,7 p.p.	59,5%	58,1%	1,4 p.p.	21,1%	18,9%	2,2 p.p.	20,3%	18,7%	1,6 p.p.

Reporte Setorial Mensal - SUSEP

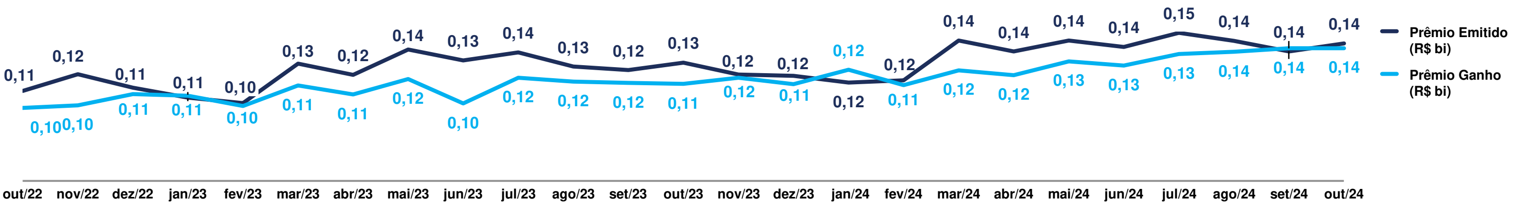
O U T U B R O / 2 0 2 4

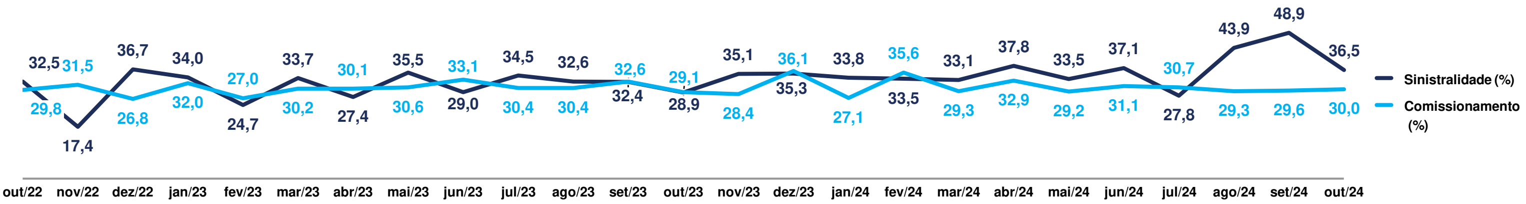
Patrimonial + Transporte**





Vida





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

Prêmios emitidos – Seguros | Prêmios e Sinistros

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

Operações / Seguros:

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.

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 Sompo.

**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)

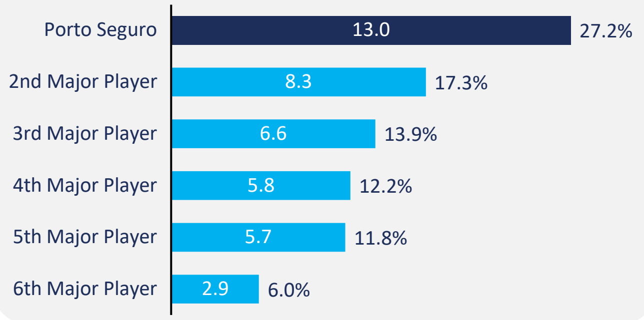
Monthly Sectorial Report - SUSEP

O C T O B E R / 2 0 2 4

Highlights

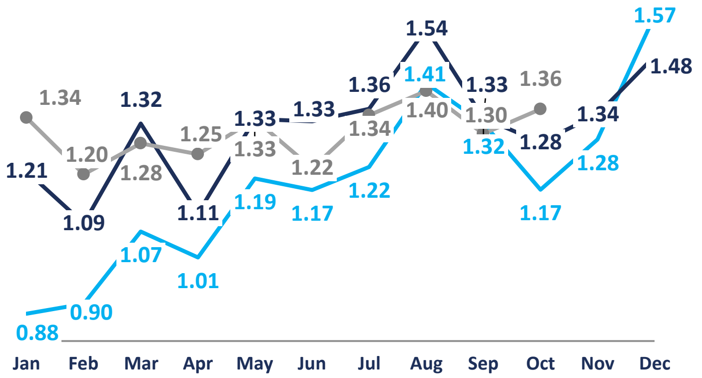
- Auto: R$1.36 billion in Written Premiums (+6.0% vs. Oct/23) and Loss Ratio of 58.3% in Oct/24.
- P&C + Cargo: R$ 0.27 billion (+15.2% vs. Oct/23) in Written Premiums and Loss Ratio of 40.6% in Oct/24.
- Life: R$0.14 billion in Written Premiums (+9.9% vs. Oct/23) and Loss Ratio of 36.5% in Oct/24.

Premiums (10M24 – R$ bi) and Market Share (%) Auto*

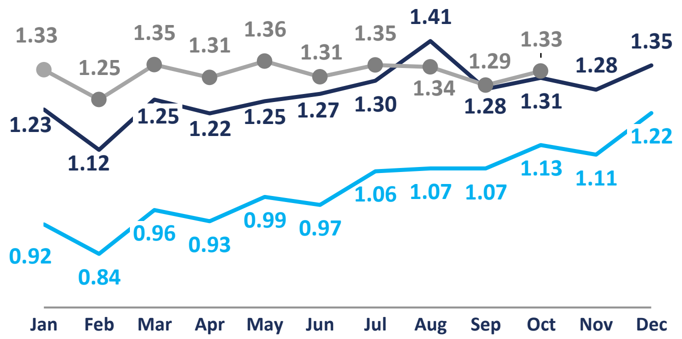


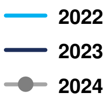
Porto Consolidated Indicators - Auto

Written Premium (R$ bi)

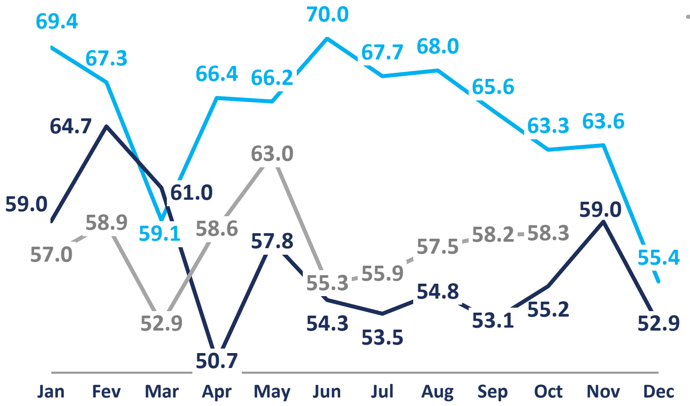


Earned Premium (R$ bi)

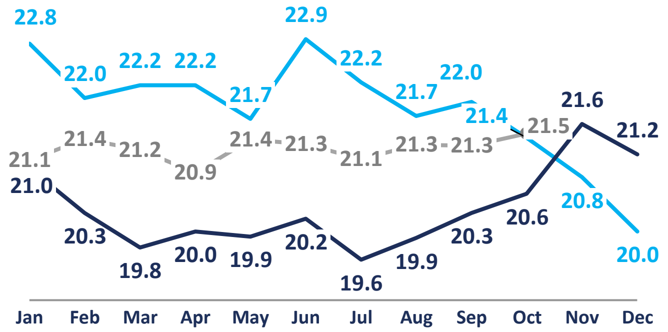




Loss Ratio** (%)



Commission Ratio (%)



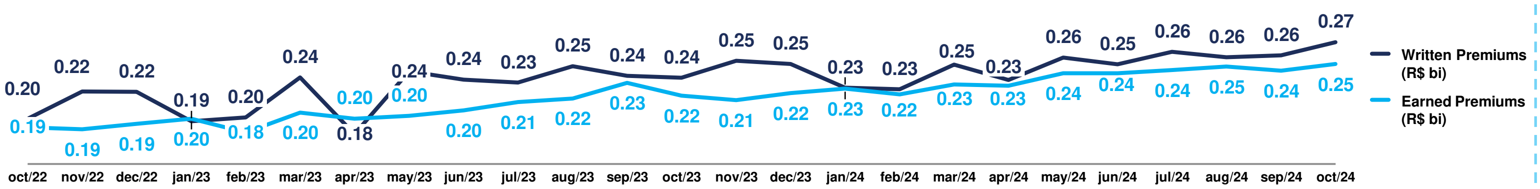
PREMIUMS (R$ Bi)	Written Premiums						Earned Premiums					
AUTO INSURANCE	Oct/24	Oct/23	Var.%	10M24	10M23	Var.%	Oct/24	Oct/23	Var.%	10M24	10M23	Var.%
Porto	0.97	0.87	11.4%	8.90	8.82	0.9%	0.91	0.89	1.6%	8.98	8.59	4.6%
Azul	0.39	0.41	-5.3%	4.10	4.08	0.6%	0.42	0.42	0.9%	4.24	3.98	6.6%
Total Porto Group	1.36	1.28	6.0%	13.01	12.90	0.8%	1.33	1.31	1.3%	13.23	12.57	5.2%
Market Ex-Porto	2.34	3.35	-29.9%	34.86	33.65	3.6%	3.55	3.41	4.1%	33.96	32.79	3.6%
Total Market	3.70	4.62	-20.0%	47.87	46.55	2.8%	4.88	4.72	3.3%	47.18	45.36	4.0%

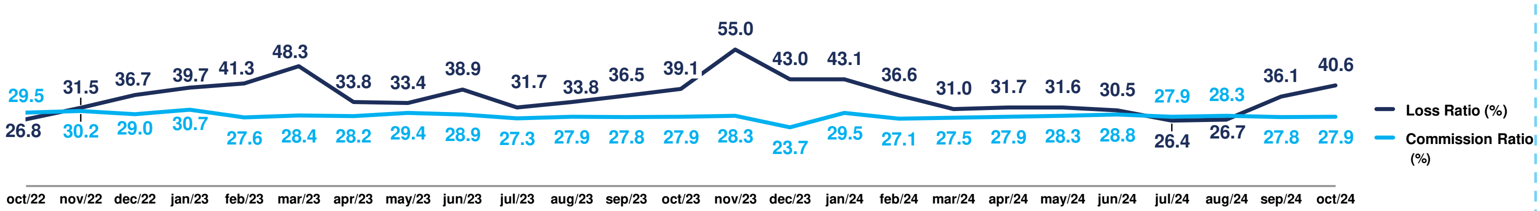
EXPENSES (%)	Loss Ratio						Commision Ratio					
AUTO INSURANCE	Oct/24	Oct/23	Var.%	10M24	10M23	Var.%	Oct/24	Oct/23	Var.%	10M24	10M23	Var.%
Porto	56.8%	54.5%	2.4 p.p.	55.9%	55.4%	0.5 p.p.	21.7%	20.6%	1.1 p.p.	21.6%	20.5%	1.1 p.p.
Azul	60.8%	56.7%	4.1 p.p.	60.9%	58.3%	2.6 p.p.	21.1%	19.7%	1.4 p.p.	20.6%	19.4%	1.2 p.p.
Total Porto Group	58.3%	55.2%	3.2 p.p.	57.6%	56.3%	1.3 p.p.	21.5%	20.3%	1.2 p.p.	21.3%	20.1%	1.1 p.p.
Market Ex-Porto	61.3%	56.0%	5.2 p.p.	60.3%	58.8%	1.5 p.p.	20.9%	18.3%	2.6 p.p.	20.0%	18.2%	1.8 p.p.
Total Market	60.5%	55.8%	4.7 p.p.	59.5%	58.1%	1.4 p.p.	21.1%	18.9%	2.2 p.p.	20.3%	18.7%	1.6 p.p.

Monthly Sectorial Report - SUSEP

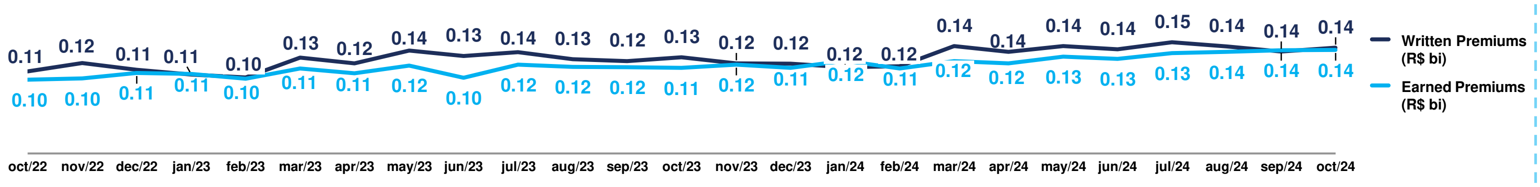
O C T O B E R / 2 0 2 4

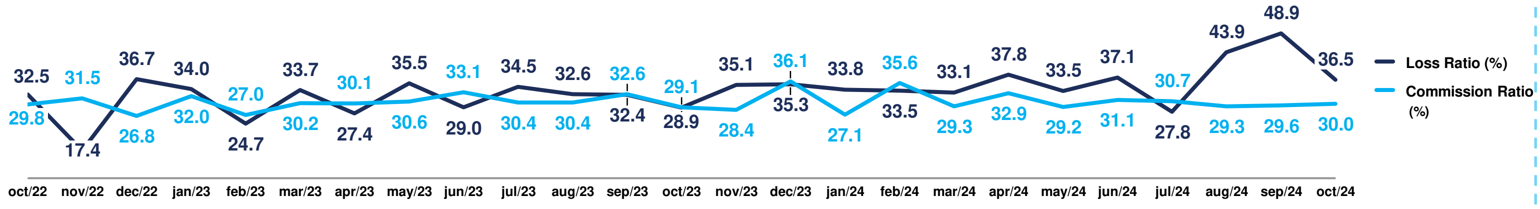
P&C + Cargo**





Life





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

Written Premiums – Insurance | premiums and loss ratio

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

Operations / Insurance:

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.

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 Sompo.

**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)