



Sustainability Report

2024

BRASILSEG

Uma empresa BB Seguros

Contents

03

Introduction

- 04 Message from the CEO
- 05 How to Read this Report
- 06 2024 Materiality

09

Brasilseg

- 11 Business Segments
- 12 Business Model
- 14 Innovation and Digital Culture
- 16 Information Security
- 17 Customer Relations

18

Strategic Planning

- 21 2025-2027 Triennium
- 22 ESG Commitments

23

Business & Sustainability

- 25 Environmental and Social Portfolio
- 26 Environment
- 28 Relationship with Suppliers

29

Corporate Governance

- 35 Management of Risks and Sustainability
- 42 Ethics and Compliance

43

Our Team

- 45 Developing Skills
- 47 Culture of Diversity
- 48 Volunteering and Social Impact

49

Business Performance

51

Indicator Report

78

GRI Content Summary

- 85 Assurance Letter
- 86 Credits

Introduction

- ↳ Message from the CEO
- ↳ How to Read this Report
- ↳ 2024 Materiality



Message from the CEO

GRI 2-22

Brasilseg continually prepares to tackle the most challenging scenarios possible, such as the droughts, floods, and fires faced in the past year. All products, services and processes have the ultimate goal of offering fast and appropriate responses to customers. Many of these scenarios are projections, but we are periodically impacted by situations that are beyond our control.

In 2024, the floods in Rio Grande do Sul, which ranked among the most significant climate catastrophes in Brazil's history, served as a profound test of our resilience. It is during these times, when insurance claims are made, that the risks truly materialize. These challenging moments underscore for our customers the critical importance of insurance and allow them to experience firsthand the value of our products. Once again, we were equipped to swiftly and effectively address the urgent demands arising from the southern region of the country, ensuring agility, safety, and quality in our response. Among the measures adopted were the streamlining of processes, such as those for regulating residential claims. Customers were able, for example, to receive inspection reports via WhatsApp. The outcome was so successful that several of these streamlined processes were subsequently integrated into the Company's regular operations.

Another significant climate challenge in 2024 was the occurrence of fires in the Southeast and Midwest regions.

Apart from climate-related issues, the increase in the Selic rate and the sluggish growth of the insurance market as a whole presented additional challenges. Despite so many adversities, we achieved a 2.2 percent sales growth in 2024.

Beyond Brasilseg's strong management capabilities, investments in innovation significantly contributed to our positive outcomes, enabling the introduction of new products and services to the market in 2024. These included the expansion of Insurance for Fruit, Vegetable, and Grain Crops, specifically targeting family farming; the introduction of parametric coverage based on climate indices (such as NDVI and satellite data) within the "Seguro Agrícola Flex" (Flex Agricultural Insurance); the launch of "Seguro de Vida Essencial" (Essential Life Insurance), and the broader availability of "Seguro Proteção Pessoal" (Personal Protection Insurance).

Our performance was once again acknowledged with several prestigious awards. These included the Smart Customer award in the Employee Relationship category, the Cliente S.A. award in the Customer Management Project Leader (CX/CSM) category, and the Genesys CX Awards in the CX Achiever category. These accolades reflect our innovative strategies in Customer Experience and Employee Experience. We were also recognized as the second most innovative insurance company in Brazil by the TOP 100 Open Corps Ranking.

In 2024, along with our other initiatives, we bolstered the insurance ecosystem and enhanced our commitment to financial education. This was highlighted by the announcement of the second cohort of the financial education pathway developed by NewSchool, in collaboration with BB Seguros.

Added to all these aspects is the most important lens: people. As I usually say: we don't manage people, we take care of them. Therefore, Brasilseg had another year with many actions focused on the health, well-being and inclusion and diversity of its employees. Initiatives like the "Cuidar" Program and "Seguramente," along with the launch of the Care Multipliers Program, focused on promoting awareness and identifying signs of risks related to mental health.

Our emphasis on employees was further demonstrated through our encouragement of professional development. The programs "Dê o Play na Sua Carreira" (Click Play on your Career), "Escola de Negócios" (Business School) e "Carreira em Foco" (Career in Focus) provided dozens of participants with the opportunity to enhance and strengthen essential skills, both for the company and the broader market. Moreover, we witnessed outstanding participation and engagement from employees and leaders in various inclusion and diversity initiatives. This progress was clearly reflected in our survey aimed at mapping internal perceptions on inclusion and diversity.



The findings showed a 6 percent increase in positive perception compared to 2023.

If 2024 marked a significant chapter in Brasilseg's history due to the complexity and breadth of challenges faced – and overcome – with resilience and efficiency, 2025 is set to present new economic, climate, and consumer-oriented challenges. Given this scenario, we remain firm in our objectives, attentive and prepared for the most varied contexts. Therefore, we revisited our strategic priorities for the 2025–2027 triennium and will maintain our focus on the pillars: Streamline, Protect and Delight. We remain committed to strengthening the integration of ESG issues into our business strategy, with the hope of achieving even greater success in 2025.

Amauri Aguiar de Vasconcelos
CEO

How to Read this Report

GRI 2-2, 2-3, 2-5

Targeted at employees, shareholders, partners, and society, the Brasilseg 2024 Sustainability Report compiles both financial and non-financial indicators, encompassing environmental, social, and governance (ESG) aspects that form the Company's strategic agenda, relative to the period ranging from January 1 to December 31, 2024. The report is not published simultaneously with the disclosure of the Financial Statements, which are released biannually in accordance with the requirements set by the regulatory body, the Superintendence of Private Insurance (Susep).

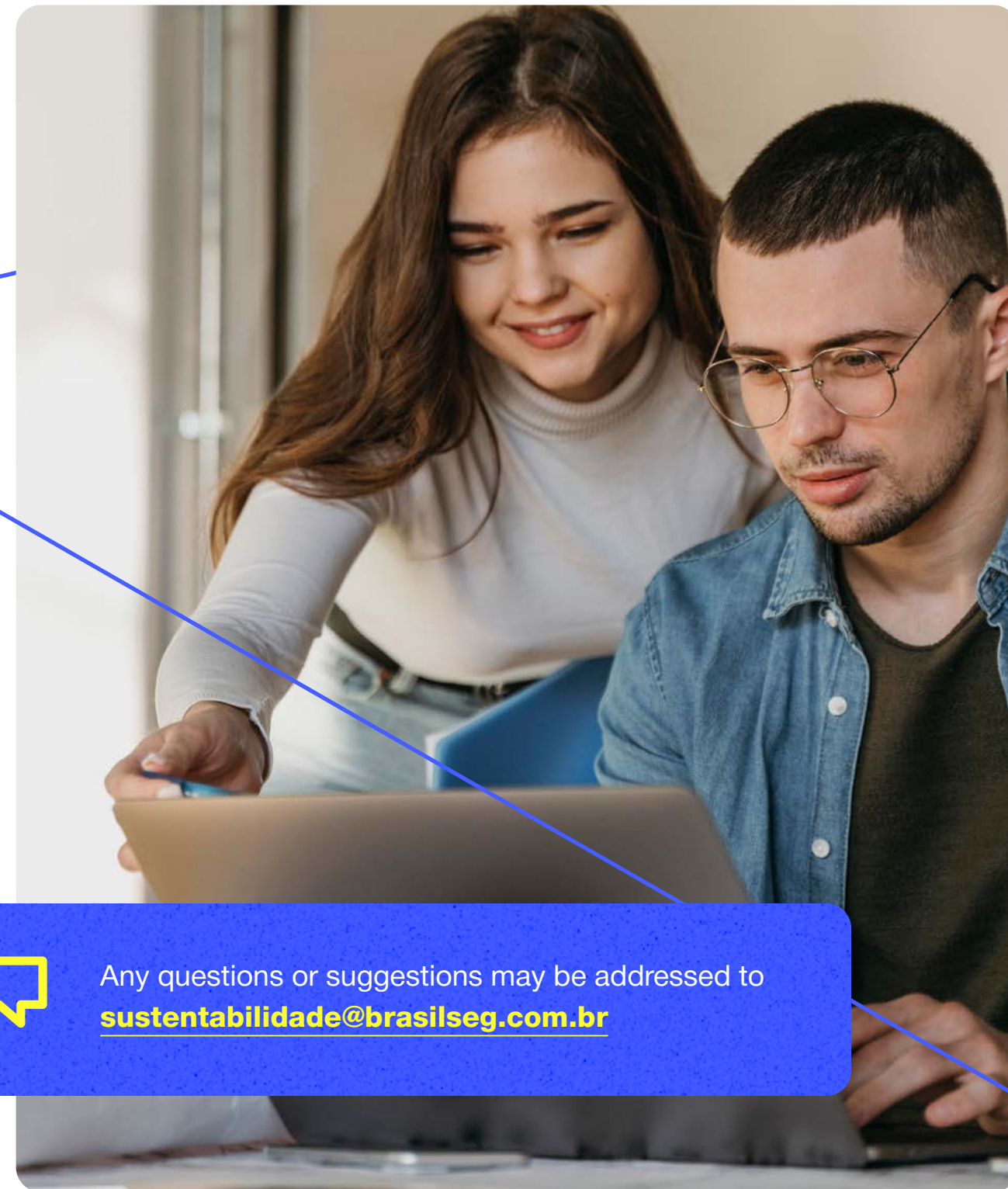
All entities directly or indirectly controlled by Brasilseg are included in the report: BB MAPFRE Participações S.A., Brasilseg Companhia de Seguros, Aliança do Brasil Seguros S.A. and Broto S.A., also present in the organization's financial report, ensuring transparency and alignment of all information disclosed.

The report complies with the Global Reporting Initiative (GRI) Standards, in their most recent version (2021), and is guided by the Principles for Sustainability in Insurance (PSI), and by the guidelines set by IFRS Foundation's Integrated Reporting framework. The content also complies with the requirements of Susep Circular 666/2022, while also aligning with the ten principles of the Global Compact and the Sustainable Development Goals (SDGs) set by the United Nations (UN).

Brasilseg's sustainability report receives approval from the Collegiate Board and is subsequently reviewed by the Board of Directors, Audit Committee, Risk Committee, and other governance bodies. The report is also assured by an external and independent audit.



Any questions or suggestions may be addressed to sustentabilidade@brasilseg.com.br



2024 Materiality

GRI 3-1

Brasilseg employs a structured and comprehensive approach to identifying and defining its material topics. In 2024, the Company revised its materiality matrix, reaffirming its commitment to adopting practices that accurately reflect its operational realities and the impact of its activities. This ensures a transparent approach that aligns with the expectations of its stakeholders. The process incorporated a blend of consultation methods, such as individual interviews, online surveys, stakeholder mapping, analysis of internal and external documents, and collaborative work meetings.

The identification of impacts considers the entire value chain. Stakeholder involvement was a crucial stage of the process, encompassing customers, shareholders, internal and outsourced employees, suppliers, service providers,

and other strategic groups. Financial materiality was conducted with the involvement of senior leadership, including the Board of Directors, Superintendencies, Board of Directors, Shareholders, the Fiscal Council, and Audit, Risk and Financial committees. The analysis of socio-environmental materiality engaged both internal and external experts.

The Board of Directors closely monitored and approved the entire materiality process, reinforcing the commitment to transparency and responsible impact management.

The development of the new Materiality Matrix followed five key steps:

1

Definition: establishing the purpose, scope and tools for the process.

2

Identification: stakeholder mapping based on dependence, influence and degree of relationship. Topics were identified across three main dimensions:

Environmental: natural resources, climate change and waste management;

Social: people management, inclusion and diversity, health, customer relations, financial inclusion and community relations;

Governance: ethics, supply chain, ESG portfolio, innovation, data privacy, responsible investment, government relations and advocacy, in addition to service quality and safety.

3

Prioritization: consultations were conducted with stakeholders to evaluate the relevance of topics from the financial, socio-environmental, and general significance perspectives.

4

Analysis: development of the dual materiality matrix, considering financial and socio-environmental impacts, and relevance for stakeholders.

5

Final recommendation: definition of nine priority material topics and preparation of reporting guidelines, reinforcing Brasilseg's commitment to transparency and sustainable management.



The implementation of the materiality process in 2024 led to updates in the list of topics deemed most relevant to the organization's impact. Nine material topics were defined **(check them out in the List of material topics).**

List of Material Topics GRI 3-2

Material Topics	Challenges and Approach	Related Indicators	Related SDGs
 Innovation and technology	Investment in innovation and development of technologies that enable the capacity to adapt to new scenarios, market trends, and business model innovations. This includes a process of continuous improvement of the products and tools currently offered, along with incentives for the development of an innovation ecosystem.	-----	  
 Climate change	Management of greenhouse gas (GHG) emissions and fossil fuel combustion with a focus on climate adaptation and resilience. This encompasses direct and indirect facilities, emissions, and those within the value chain. Management and monitoring of risks (physical and transition) and opportunities associated with the materialization of climate change. Prioritization of the use of renewable energy, reduction and optimization of energy consumption.	305-1 / 305-2 / 305-3 305-4 / 305-5 / 305-6 / 305-7	  
 Satisfaction, transparency and customer relations	Promoting transparency in customer relations with clear and accessible communication, through agile and customized service.	417-1 / 417-2 / 417-3	 
 Information security, data privacy and cybersecurity	Secure management of the gathering, retention, and use of sensitive and confidential data of customers and other stakeholders within the value chain, ensuring cybersecurity and privacy in information handling. This includes maintaining reporting channels and complying with the General Personal Data Protection Law (LGPD).	418-1	
 Ethics, integrity and compliance	Ensuring accounting transparency, adhering to anti-corruption standards, laws, and practices, promoting the code of conduct and ethical principles throughout organizational processes, and actively combating anti-competitive practices and bribery.	205-1 / 205-2 / 205-3	  
 ESG Portfolio	Development of products and services with ESG attributes, offering an accessible, customized and inclusive portfolio to different audiences. Incorporation of ESG factors into investment decision-making.	FS7 / FS8	
 Inclusion and financial and insurance education	Initiatives to support and promote inclusive financial and security education for both internal and external audiences. These actions aim to connect various components of the value chain, including farmers and commercial partners, to advance the democratization of insurance and pension services. Additionally, they focus on disseminating the importance of a culture of care, insurance, and financial planning.	FS4 / FS16	
 Responsible investment	As an investor managing both its own assets and those on behalf of third parties, the Company actively pursues opportunities in sustainability promotion and climate change mitigation. It seeks investments that evaluate and integrate ESG criteria, aligning with its vision of long-term value generation and the fiduciary duty it upholds. Promoting a culture of responsible investments among employees and the value chain in the transition to a greener economy.	FS9	
 Natural resources (biodiversity, ecosystems and water resources)	Management and assessment of environmental impacts caused by the use of natural resources (biodiversity, water resources and others) caused by the products offered and investments, mainly those related to the rural segment. Ensure that operations are conducted in a manner that promotes the conservation and efficient and sustainable use of natural resources.	304-1 / 304-2 / 304-3 / 304-4 / 303-1 / 303-2 303-3 / 303-4 / 303-5	 

Highlights of the Year



BRL 17.5
billion in written premiums



BRL 20
million+ invested in
Information Security and
Data Privacy



4.7 million+
customers



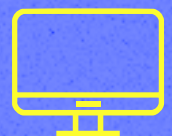
BRL 22
million+ in contributions to
social projects



BRL 4.4
billion in net profit



**New
products**
Commercial Forest, Solar Panel,
Personal Items and Live Animals



BRL 2.9
billion in business generated
via Broto Platform



Brasilseg

GRI 2-1, GRI 2-6

- ↳ Performance segments
- ↳ Business model
- ↳ Innovation and digital culture
- ↳ Information security
- ↳ Customer relations



Brasilseg Companhia de Seguros is a privately held, for-profit corporation with an operational structure at its headquarters in São Paulo and at the Relationship and Business Center in Franca, in the interior of the state of São Paulo. A benchmark in the Brazilian insurance market, it distinguishes itself through its leadership across various segments. Operating nationwide, Brasilseg has 1,976 employees and operates in the Life, Loan protection insurance, Rural, Housing and Mass segments.

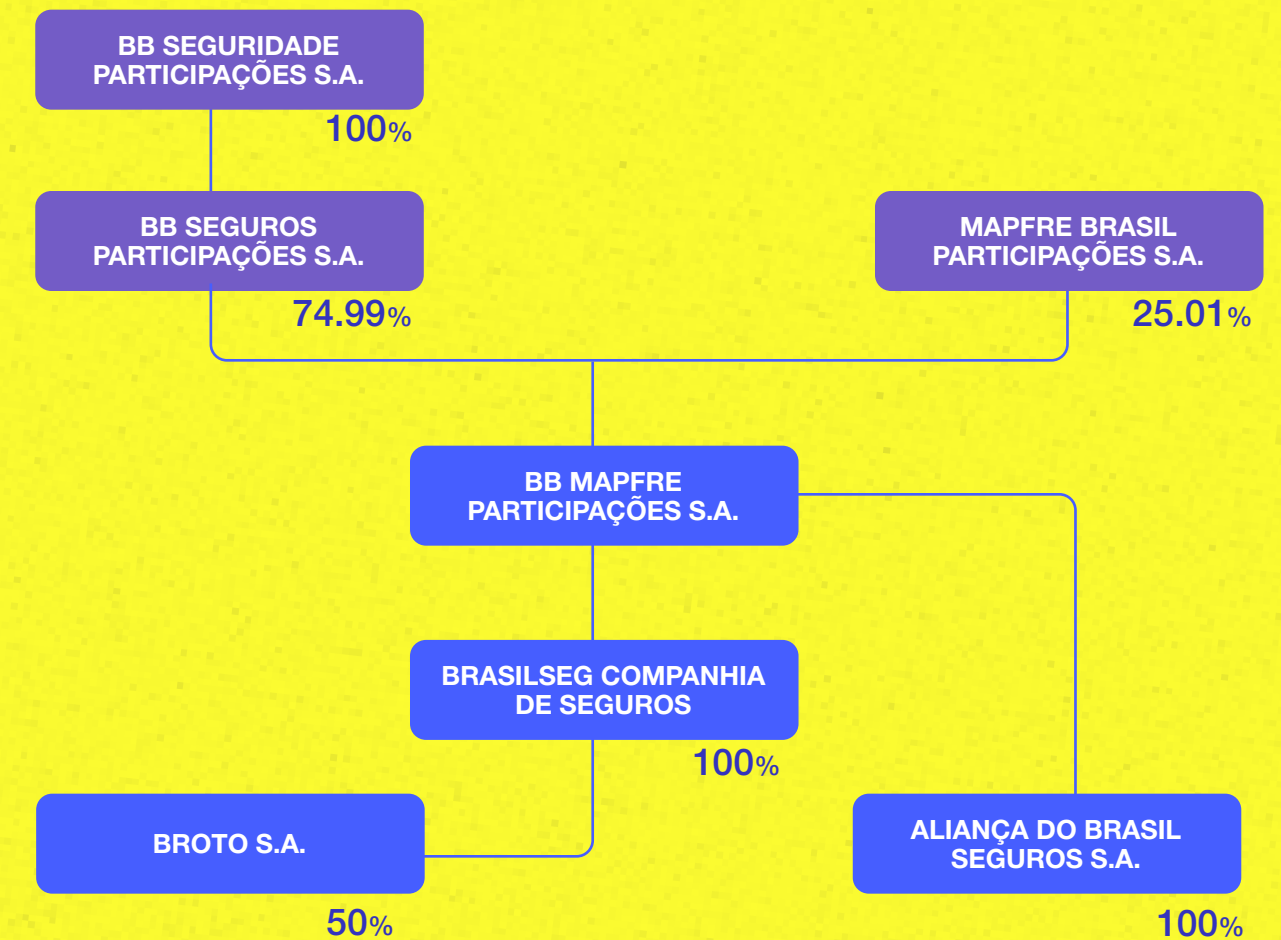
The company is controlled by BB MAPFRE Participações S.A., whose shareholders are BB Seguros Participações S.A., whose capital is held by BB Seguridade Participações S.A., with 74.99 percent of the total capital and 25.01 percent of the capital held by MAPFRE Brasil Participações S.A. The group's structure comprises Brasilseg, Aliança do Brasil ("ABS") and the controlling interest in Broto SA.

The insurer serves more than 4.7 million customers and focuses not only on expanding this base, but also offering complete and customized solutions. Planning strategies have allowed the expansion of its operations in digital channels, providing greater reach and innovation. The Company's ESG Ambition results in projects focused on sustainability and improving the customer experience. These initiatives seek to consolidate a unique experience, guarantee sustainable results, expand market share and add value through streamlined and efficient processes.

A benchmark in the Brazilian insurance market, Brasilseg distinguishes itself through its leadership across various segments

1,976
own employees

Ownership Breakdown



Performance segments

Brasilseg Companhia de Seguros

- ✓ Life
- ✓ Loan protection
- ✓ Rural Life
- ✓ Rural
- ✓ Rural Pledge
- ✓ Housing

Aliança do Brasil Seguros S.A.

- ✓ Rural
- ✓ Mass
- ✓ Residential
- ✓ Corporate

Purpose

To care for people and protect what is valuable to them.

Vision

To provide the best experience in care and protection to people and companies at all times.

Values

C A R E

The customer in first place: we provide the best experience to the one who is at the heart of our attention;

Urgency in solutions: work every day with a commitment to streamlining processes and services;

Innovation that transforms: at each moment, we learn and relearn how to monitor and anticipate the world's constant changes;

Dedicated to serving: we are always available to deliver what, how, where, and when the customer prefers;

Owner's attitude: we are protagonists, and we are responsible for customer satisfaction and for the result of the business;

Respect and transparency: we act with integrity and appreciate people, how they think, are, and act.

Business Model

Main Capitals Accessed

FINANCIAL CAPITAL

Investments covering technology, information security, human capital management, the solutions portfolio, and improvements in customer experience

HUMAN CAPITAL

1,976 employees

INTELLECTUAL CAPITAL

Expertise in the insurance market combined with a strong innovation strategy

SOCIAL AND RELATIONSHIP CAPITAL

Relationship with our individual customers and farmers;

Partnerships with startups;

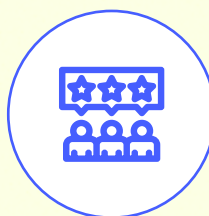
Dialogue and connection with farmers on the Broto platform;

Manufactured capital;

Capillarity of the physical structure in alliance with the BB banking network;

Digital channels.

Main Business Activities



PRODUCTS AND SERVICES

Customer experience - Our goal is to ensure that customers have the best experience possible through the products and services in our portfolio, monitoring their satisfaction and service experience through diverse channels.



PEOPLE MANAGEMENT

The “Desenvolve Brasilseg” (Develop Brasilseg) Program was implemented aiming to boost employee learning and performance through the 70-20-10 learning methodology, represented by the Try, Share, and Evolve pillars. The Cuidar Program offers benefits and initiatives aimed at the employees’ physical, mental, social and financial health. With the Diversity Program, Brasilseg builds an environment that is increasingly open to the plurality of people.



INNOVATION CULTURE

Focus on the digital expansion of the employee’s journey and of the customer’s journey, building infrastructure that supports changes in the work model and delivers the best experience to the customer. Momentum for intrapreneurship and for the development of an innovation ecosystem.



INTEGRATED RISK, CAPITAL AND LIQUIDITY MANAGEMENT, INCLUDING SUSTAINABILITY RISKS

Risk management is defined in our Corporate Policy on Integrated Management of Risk, Controls, Compliance and Capital, and the processes and procedures are used in a coordinated manner to identify, measure, evaluate, monitor, report, control and mitigate Brasilseg’s risks aiming to protect the achievement of its objectives. The risks encompass those related to underwriting; credit; liquidity; solvency; market; operations; cyber; strategy; integrated and compliance; reputation; sustainability and third party management.

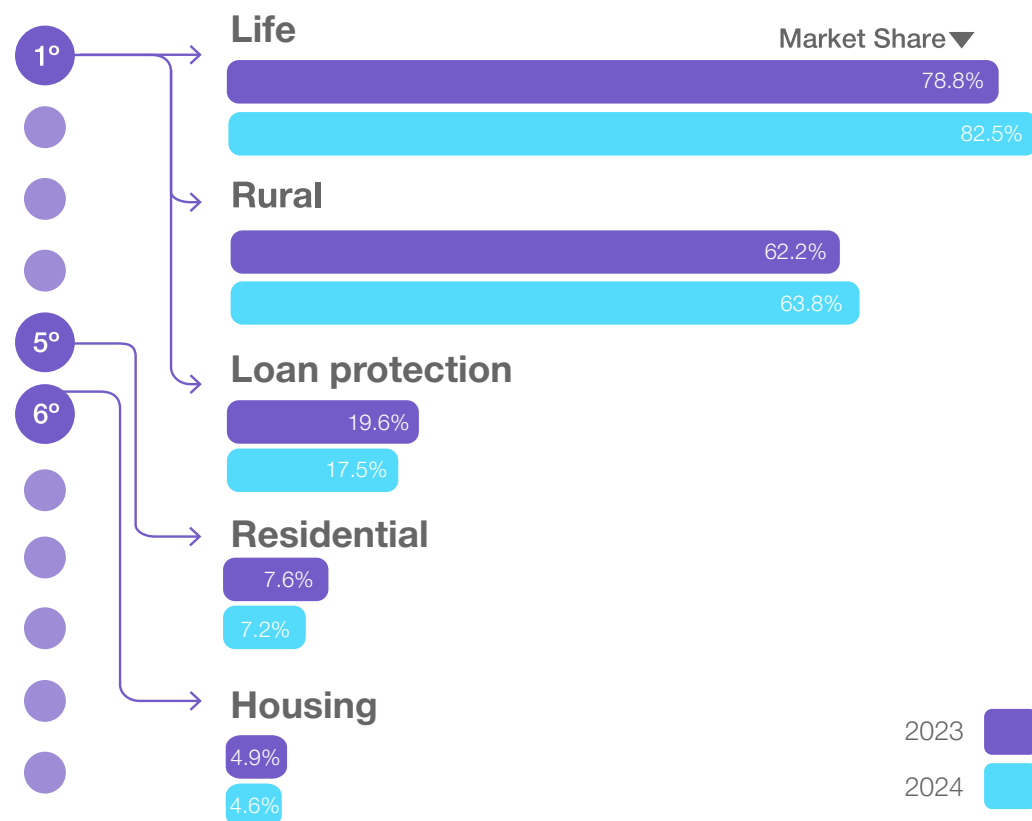


INFORMATION SECURITY AND ANALYSIS

In addition to the commitment to data security and to the privacy of customers and other stakeholders, data and information analysis may offer opportunities for the development of products and services that are increasingly aligned with customer needs.

Operating Results 2024 by Segment

Market Position in the Country



Service Points

Own network: branches and service points

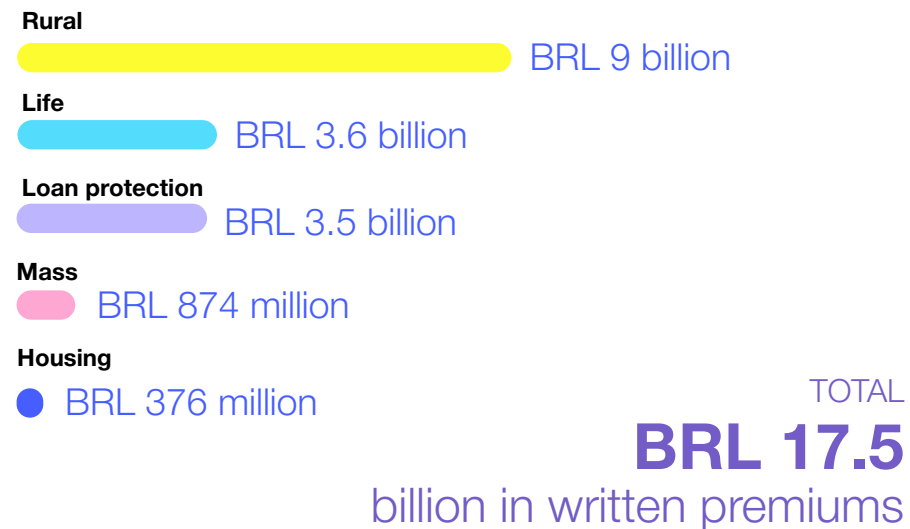
Rede Mais BB: banking correspondents Partner banks

2023
29.925

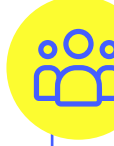
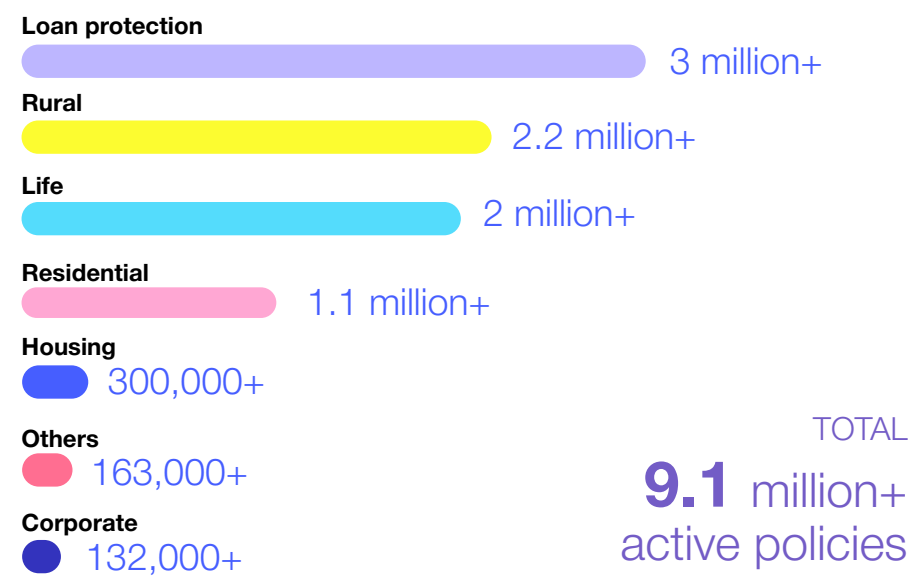
2024
27.498



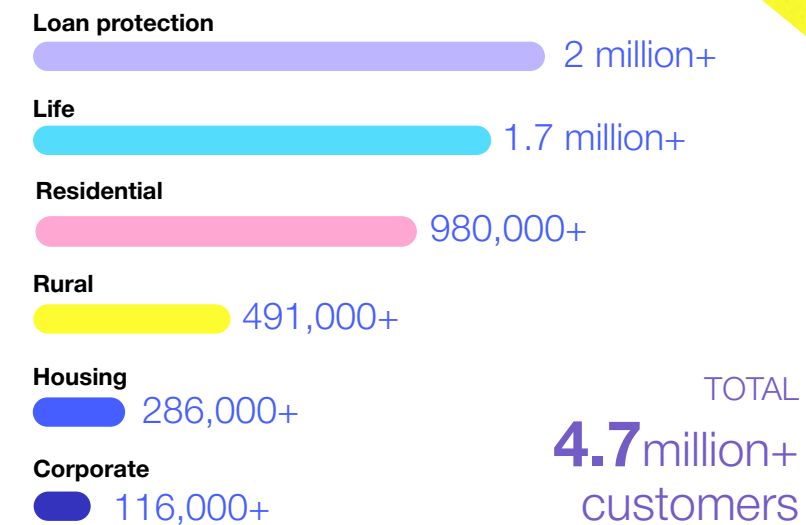
WRITTEN PREMIUMS



ACTIVE POLICIES



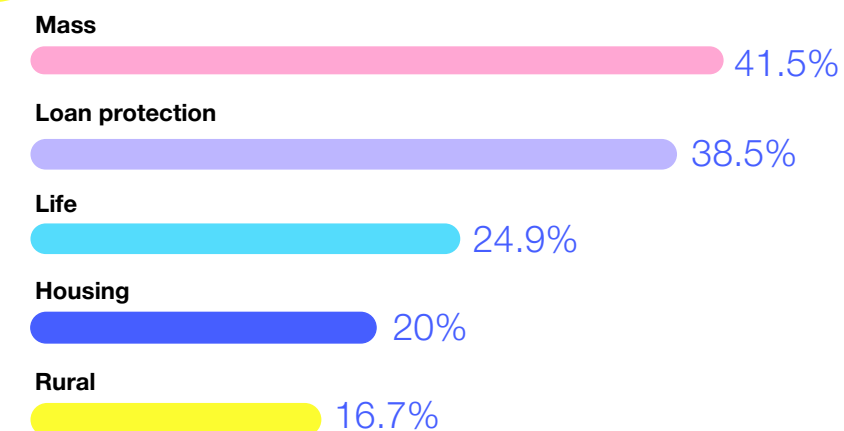
NUMBER OF CUSTOMERS



Metric - unique customers: unique policyholders/customers (Individual Taxpayer's ID/ Corporate Taxpayer's ID (CPF/CNPJ)). If the customer has more than one policy, it will only be counted once. In other words, a single customer may have more than one product in the same business line or different products.



CLAIM RATE



Innovation and Digital Culture

GRI 3-3 Material topic Innovation and Technology

Each year, Brasilseg strengthens its commitment to innovation and technology as a strategic pillar, aimed at enhancing customer experience. Alongside this, it promotes the development of more efficient and sustainable technologies, contributing to the advancement of the industry.

The Company's proactive approach includes several actions monitored by indicators such as budget, technology SLA, innovation initiatives launched, employees impacted and pilots conducted with startups, in addition to using the OKR methodology to define objectives and key results. The continuous learning derived from these measures is incorporated into strategic management, and feedback from stakeholders ensures that initiatives are better aligned with the expectations of the audiences involved.

Negative impact management—encompassing risks such as product, technology, and process obsolescence, as well as financial losses from unmet customer expectations—relies on a structured governance framework for innovation and technology projects. Additional measures include the creation of technology committees, regular

Board meetings and crisis rooms to address critical or emergency issues.

In its pursuit of technological advancement, Brasilseg launched a pilot project in 2024 that uses climate indices, such as NDVI and satellite data, to compensate farmers without requiring physical inspections. Also noteworthy is that Speed Analytics has started being used in the Call Center. The tool assists in analyzing website performance, thus identifying areas for improvement, and providing insights on actions the company can take to achieve these enhancements.

Regarding open innovation and intrapreneurship initiatives, approximately BRL 300,000 were invested in 2024. Impulso Lab registered 118 ideas, of which eight went to the pilot stage and five were approved for evolution and new tests. As part of the open innovation initiatives, 84 startups were engaged, 14 of which being selected for pitch day. Ultimately, five of these startups led to the structuring of pilot projects.

Featured Solutions



Remote Sensing

At Brasilseg, remote sensing technology is applied comprehensively, being integrated into underwriting and claims operations. This solution uses data from satellite images to perform a series of analyses, allowing the Company to monitor its insured base and conduct remote inspections of crops.

The images and data generated make it possible to:

- ▶ Check crop conditions;
- ▶ Analyze land use history;
- ▶ Monitor crop development;
- ▶ Calculate the cultivated areas;
- ▶ Correlate information with official environmental databases, among other features.

Remote sensing utilizes vector data from official public databases, ensuring high accuracy and reliability in analyses. Brasilseg uses this data internally to align information related to ESG analyses, adjusting or rejecting contracts that are not in compliance with the Principles for Sustainable Insurance (PSI), the Sustainable Development Goals (SDGs) or the UN Global Compact.

Additionally, the company offers a solution for customers to manage their crops more efficiently. Through a tool launched in 2020 for agricultural policyholders, customers have access to satellite images of insured areas, weather forecasts, market information, agricultural sector news, and a harvest simulator, among other resources.

This data intelligence platform, accessible through the Banco do Brasil app or the BB Seguros website, enables farmers to monitor potential climate threats to their crops.

Brasilseg uses different data sources in its remote inspection analyses: checking the Registry of Employers who subjected workers to conditions akin to slavery; areas embargoed by Ibama; areas embargoed by ICMBio; Indigenous Lands; Sustainable Use Conservation Units; Full Protection Conservation Units; Quilombola communities; Indigenous Lands, and Archaeological Sites.

Guardians of Innovation

The “Guardiões da Inovação” (Guardians of Innovation) initiative reinforces Brasilseg's transformative capacity, focused on innovation. A group of 18 employees from different areas works on the Company's innovation projects. In 2024, the group actively participated in leading POCs using Generative Artificial Intelligence; in addition to evaluating startups, analyzing ideas and sharing knowledge in internal communication channels.



Ultron

Ultron is a platform dedicated to the creation of new security products and plays a central role in the process of digital transformation and modernization of Brasilseg's business. The tool has promoted significant changes in the Company's operations, allowing the customization of products aligned with strategic objectives. With Ultron, it is possible to develop new modular services, integrating information about the product context and the specific needs of each customer.



Broto

Broto is a marketplace platform dedicated to supporting farmers in growing and managing their businesses. It offers comprehensive solutions, ranging from planning to harvesting.

In its online environment, the platform aggregates a wide array of products and services, including machines, implements, energy equipment, irrigation solutions, storage options, inputs, and technologies designed for precision agriculture. Additionally, it provides easy access to credit and insurance options, along with informative content through articles, podcasts, courses, and lectures on topics such as ESG, risk management, and other essential issues for agribusiness.

The Broto Platform, formalized as a company in 2023, registered 224 users and more than 4 million accesses in 2024. Business worth BRL 3 billion was generated within the platform. There were 19,800 requests for quotes for the supply of products and services through the platform. It also offered ESG courses, with 4,746 enrollments, 221 of which were in ESG-Sustainability courses: Challenges and opportunities for farmers and ESG Sustainability: General concepts and the role of experts in ESG integration.

[+ Access Broto](#)



CRM

The integrated solution covers sales, service, relationships and commercial management, providing a complete and unified view of interactions with customers. With the new tool, Brasilseg seeks to offer faster and more customized service, strengthening relationships with customers and improving the experience at all stages of contact, ensuring greater customer satisfaction, delight and loyalty.

Innovative solutions drive sustainable customer businesses



Remote monitoring of risks

Risk management, combined with the identification of opportunities, is essential for Brasilseg to face the challenges of the sector. Insurance products and services are directly affected by social and environmental factors and climate change. Therefore, remote risk monitoring allows the Company to offer effective solutions to protect what is valuable to society and customers.

This monitoring helps identify the potential impact of adverse situations, allowing the company to quickly activate contingency plans. This approach improves responsiveness, anticipates needs and provides a more satisfying experience for customers. The remote sensing platform is a great ally in this process.

In addition to cutting-edge technology, the monitoring decision cycle involves several Company areas. This collaborative initiative enables the monitoring of harvest progress and the prediction of adverse weather events, such as excessive rainfall in particular regions.

In 2024, floods in Rio Grande do Sul had a significant impact on rural insurance portfolios, resulting in total compensations amounting to BRL 169 million. However, damages were limited by Reinsurance contracts. The fires in the Brazilian Midwest and Southeast impacted areas dedicated to sugarcane, coffee, and commercial forest production; however, they did not result in significant financial losses for the portfolio.



Information Security

GRI 3-3 Material Topic - Information Security, Data Privacy and Cybersecurity

Recognizing the importance of this topic in today's increasingly digital and interconnected business environment, Brasilseg annually strengthens its investments in risk management tools. These investments are designed to prevent risks associated with the exposure of customer, employee, and partner data, as well as to address vulnerabilities, data breaches, and cyberattacks. In 2024, the investment in Information Security and Data Privacy was approximately BRL 20 million.

Brasilseg adopts clear policies for managing this issue, which are stated in the Corporate Policy on Information and Cybersecurity and in the Corporate Policy on Data Privacy. These commitments, reviewed annually, are approved by senior management. The company has a Data Privacy Management Program, which guides employees and third parties regarding the processing of personal data. Furthermore, each year it proposes the Information Security Master Plan (PDSI), whose evolution is overseen by the relevant governance bodies. The plan is built based

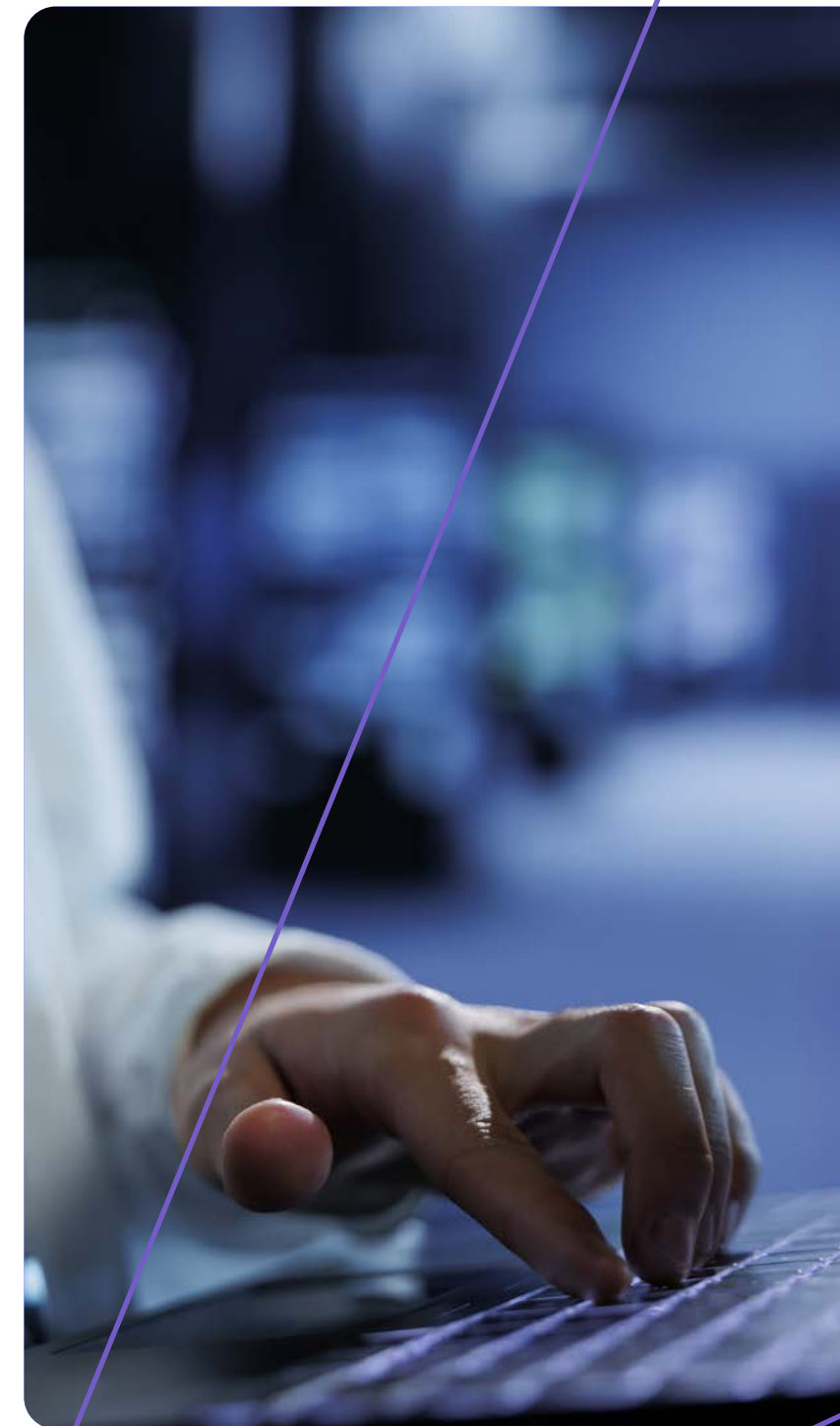
on the corporate strategy, cyber risk matrix, regulatory requirements, maturity level and risk and threat scenarios. The company also has a Risk Appetite Statement (RAS), with strategic cyber risk indicators monitored monthly by the Risk Committee.

To mitigate potential negative impacts, the company conducts self-assessments and independent evaluations of its environment, guided by the NIST Cybersecurity Framework. This approach allows for the monitoring of developments in information security and cybersecurity, and incorporates new actions into the Information Security and Privacy Program (PDSI).

To mitigate potential negative impacts, the company has an Information Security Incident Response team and regulations, in addition to having a Cyber Crisis Management Plan, formalized, reviewed and tested in crisis simulation exercises annually.

Whenever necessary, stakeholders are engaged in strategic decisions, and the feedback received is considered in the evolution of the Information Security and Privacy Program (PDSI) and the actions taken. This engagement reinforces Brasilseg's commitment to transparency, data protection and cybersecurity.

Brasilseg complies with the General Data Protection Law (LGPD) and provides a specific channel for exercising the right to object to the processing of personal data, both for customers and employees. **GRI 2-26**



Relationship with Customers

GRI 3-3 Material topic Satisfaction, Transparency and Customer Relations

Brasilseg has a Corporate Policy on Conduct, Customers and Product, which sets principles of ethics, transparency and responsibility in the treatment of customers. Satisfaction indicators, such as the Net Promoter Score (NPS), are used as an essential tool to measure the quality of services and direct actions to improve customer relations.

These and other measures focus on managing risks related to heightened legal and regulatory requirements for products and operations, including issues such as misleading sales practices, customer attrition to competitors, and erosion of trust due to transparency deficiencies. Additionally, they address customer dissatisfaction stemming from a lack of clarity and transparency, an increase in complaints and legal actions, inadequate support in customer service channels, and insufficient qualification in the services provided.

To prevent and mitigate potential negative impacts, Brasilseg implements measures including the standardization of service processes, establishing Service Level Agreements (SLAs) for assistance and claims services, continuous process monitoring, and enhancements to the customer journey based on insights and feedback

from complaints. As for real impacts, the company implements actions to handle complaints, retractions for dissatisfied customers, proactive communication and monitoring of indicators such as NPS, Churn Rate and volume of complaints. It also has an ombudsman to handle critical cases and promote effective solutions.

In addition to monitoring satisfaction indicators, the Company monitors tools and processes and best practices related to customer relationships. In addition, it conducts monthly governance and monitoring forums to measure the effectiveness of actions and monitor results.

Through the results of these procedures, service processes are reviewed, services are customized and prioritized, and critical scenarios anticipated, with proactive communication in emergency situations.

Expectation and need surveys are conducted with customers, while shareholders, suppliers, and internal departments engage in strategic alignments to ensure the implementation of solutions that effectively meet market and customer demands. Feedback from stakeholders is utilized as a continuous improvement process, contributing to the strengthening of trust and satisfaction.

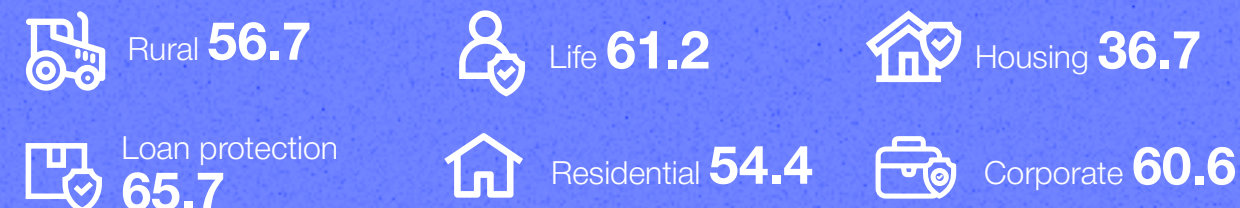
2024 Performance

Customer relations got special attention in 2024, with several new features and initiatives implemented. Significant progress was made in the Streamline, Protect and Delight strategic pillars, emphasizing efficiency, sustainability, and enhancing customer experience.

The emphasis is the enhancement of post-sales relationships, particularly in assistance and claims, with the goal of boosting the customer's perception of value. Achievements include reducing the SLA; taking proactive measures to support those affected by the floods in Rio Grande do Sul; monitoring the quality of service provided in assistance; and revising communication strategies during times of loss. Furthermore, there were noteworthy enhancements in NPS results, highlighted by an overall increase of six points. This includes substantial progress in particular segments, such as the “super protected” segment, which experienced an impressive growth of nearly 13.1 points. In the technology domain, the phased implementation of tools such as Market Cloud and Sales Cloud has been undertaken. These tools are already facilitating improved customer relationships and offering a comprehensive 360° view of the customer.

The company also implemented the “Bora Encantar” (Let's Delight) Program, involving both staff members and service providers. Customization actions were also conducted, including of products, such as agricultural insurance, and the adaptation of processes to meet different customer profiles. Finally, integrating ethical and governance aspects has been prioritized in service delivery. Key priorities include maintaining confidentiality, ensuring transparency, treating customers with respect, adhering to deadlines, and emphasizing quality and continuous improvement.

Net Promoter Score (NPS) indices by segment



Strategic Planning

↳ Advances in 2024
↳ ESG Commitments



Based on its Streamline, Protect and Delight pillars, Brasilseg identifies opportunities to strengthen its business model and face the challenges imposed by the economic scenario and the insurance market. The priorities encompass reinforcing the primary distribution channel, which is banking, fostering customer loyalty, and enhancing the overall customer experience. Additionally, efforts are being made to technologically advance products and solutions while expanding the distribution model beyond Banco do Brasil.

The Company is guided by strategic challenges defined for a three-year period. Between 2022 and 2024, several actions and initiatives were planned and implemented, bringing significant results for the company's objectives.

Advances in 2024

Products and Solutions



Commercial Forest Product

With a focus on promoting sustainability in rural areas, it provides protection against the risk of forest fires and conducts socio-environmental analyses of farm properties. Its objective is to provide tools that promote sustainable practices in the field, while changing society's perception of the role farmers play in environmental preservation. Furthermore, it positions BB Seguros as a company committed to the conservation of Brazilian forests.



Status: Launched in em 2024



Solar Panel insurance

This is the result of updating the portfolio that meets the current demands of energy transition. It is aimed at strategic partners to enhance sustainable issues in operations.



Status: Launched in 2024



Personal Items Insurance – Singular

An innovative solution that addresses new customer demands associated with emerging risks by providing services such as anti-fraud assistance and data monitoring, ensuring robust protection in the digital environment.



Status: Launched in 2024



Live Animal Coverage

Coverage for live animals in the Penhor Rural Massificado BB (BB Mass Rural Pledge) insurance guarantees compensation for the death of cattle and buffalo intended for meat or milk production, provided they are linked to rural loan transactions with a pledge clause. The insurance covers events such as natural phenomena like lightning, gales, floods, and earthquakes. It also extends to fires in confinement structures or nearby forests, the collapse of structures due to storms, electrical failures that result in the deaths of at least 15 percent of the animals, and accidents involving vehicles used for transporting livestock.



Status: Launched in 2024, this coverage was hired through more than 417,000 policies, demonstrating its relevance in protecting livestock activity linked to rural loans



Insurance for New Crops

Coverage for fruit, vegetable and grain crops aimed at family farming.



Status: Launched in em 2024



Governance and Excellence for Customers

Review of customer journeys and sub-journeys based on data coming from NPS and CRM systems. The implementation of omnichannel tools aims to efficiently listen to and address customer demands. Additionally, this approach includes expanding sales channels across both banking and non-banking platforms.



Status: In 2024, there was a reinforcement of the CX culture, focusing on the most critical journeys such as documentation and reduction of deadlines.



Partnerships

Projects to expand strategic partnerships focused on insurance sales, especially with rural cooperatives and banking correspondents.



Status: 57 partnerships initiated and concluded in 2024. Of the partnerships initiated in 2024, 17 remain ongoing in 2025



CRM (Customer Relationship Management)

Tools and strategies to anticipate needs, customize campaigns and optimize sales.



Status: Modules for the Commercial area and communications management have been implemented, with the completion of the customer service module anticipated in 2024, marking the end of phase I. Phase II commenced in 2024, focusing on improvements and adjustments across all mapped modules.



Open Insurance

Initiatives to comply with Susep regulations and capture opportunities in the new market environment.



Status: In 2024, data sharing (phase 2) was completed and phase 3 began, which will include policy contracting, endorsements and claims reporting

Strategic Challenges

The last cycle provided valuable insights, highlighting the importance of resilience in disaster management, ensuring sustainable results, maintaining a focus on generating customer value, and delivering memorable experiences. These elements have proven to be essential for achieving positive outcomes. Brasilseg, for example, implemented an emergency model to serve policyholders in Rio Grande do Sul, in addition to prioritizing initiatives that allowed advances in the Company's strategy, always based on the Streamline, Protect and Delight pillars.

In 2024, the increase in the Selic rate, the fires in the Southeast and Midwest regions and the floods in Rio

Grande do Sul were among the biggest challenges to address. Brasilseg, once again, faced adversity by resorting to its trademark: capacity for innovation. The launch of several products and the rapid response to climate events led the company to record growth even in an adverse scenario. The company streamlined its processes, such as residential claims adjustment, to serve customers in Rio Grande do Sul. They were able, for example, to receive inspection reports via WhatsApp. Some of these streamlined processes were subsequently integrated into the Company's operational activities.

Contingency plan in Rio Grande do Sul

Addressing the demands generated by the 2024 floods in Rio Grande do Sul required setting Brasilseg's contingency plan into motion. Among the measures adopted was the dedication of an exclusive service center for the region. Brasilseg teams conducted a thorough mapping of all cities where a state of emergency was declared, aiming to identify incidents that were registered, such as windstorms and hailstorms, along with their impact on properties. With the streamlining residential claim regulation, policyholders were able, for example, to receive inspection reports via WhatsApp. In addition to facilitating policyholders' access to Brasilseg's services, these measures expedited the payment of compensation. Some of these innovations were subsequently integrated into the Company's operational activities.

2025-2027 Triennium

For 2025, our strategic priorities will once again be focused on our Streamline, Protect and Delight pillars.

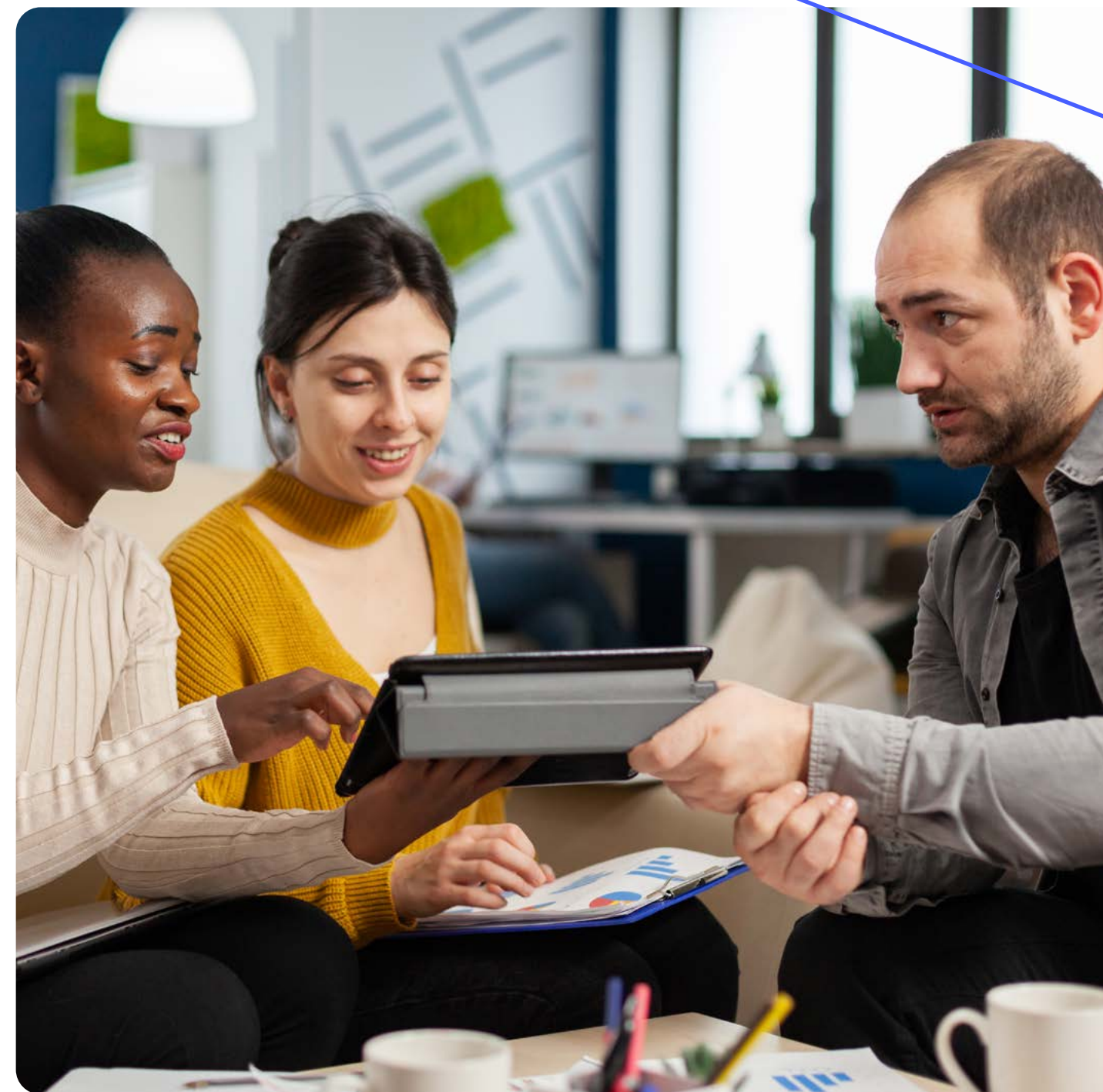
Streamline: to continue generating value through process efficiency, with the reinforcement of initiatives and projects focused on reducing red tape; to support the offer through commercial instrumentation and excellence in transactional execution (claims, assistance, service and benefits); to modernize the service architecture; and maturation of data governance and analytics.

Protect: to maintain sustainable results, expanding Brasilseg's market share, including beyond the Banco do Brasil channel, to continue delivering the best products and services; to make the customer base profitable to offer solutions and products; to develop initiatives and projects with ESG materiality, in addition to continuous improvement in risk management, internal controls and operational losses.

Delight: to focus on customer experience, with the improvement of the product portfolio based on market and consumer needs; to execute strategies focused on customer loyalty and retention, and product customization.

Finally, we highlight the strengthening of an inclusive and diverse organizational culture, an essential element for promoting innovation and engagement in all company areas. These challenges reflect Brasilseg's commitment to maintaining its competitive position and offering solutions that are increasingly suited to the needs of its customers and market demands.

Strategic planning generates value for Brasilseg and its customers' businesses



ESG Commitments

The Executive Superintendence of Strategy, VMO, Corporate Governance and Sustainability leads the ESG (environmental, social and governance) agenda at Brasilseg, reporting directly to the CEO. ESG governance involves all levels, from the Board of Directors and the Executive Board, dedicated advisory committees, to experts and employees in the business areas.

Brasilseg has developed a structured ambition in ESG and strategic planning, which ensures the integration of sustainability into business decisions and interactions with stakeholders. In 2023, the company advanced in its adaptation to the Policy on Sustainability, launched in 2022, and completed its adaptation to Susep Circular 666/2022.

In 2024, it became necessary to review the governance structure to comply with Susep regulations (CNSP Resolution 416/2021). This involved adjusting the Risk Committee to serve as an advisory body to the Collegiate Board and designating Brasilseg as the leading insurer of the prudential group, which includes Brasilseg and Aliança do Brasil Seguros. There was also formalization of the Internal Controls System (SCI) and the Risk Management Structure (EGR) in a unified manner to serve both insurers, although it was a practice that had already been adopted.



The Corporate Policy on Sustainability is based on 17 ESG guidelines, which include environmental management, information technology, ethics, and risk management. The document complements the Company's risk matrix and guides its practices. To engage employees, the “Our Brasilseg Way to Change the World” initiative identifies and recognizes ESG actions, encouraging debate and aligning guidelines with strategic planning. [Learn more](#)

ESG Culture

The ESG topic is strongly integrated into internal communications. Initiatives are disseminated through various channels, including workplace announcements and live sessions with the CEO. Mandatory training reinforces the commitment to ESG for new and existing employees. During the most recent period, the promotion of the ESG culture among employees was achieved through educational initiatives and volunteer activities that reinforced values like empathy, inclusion, and sustainability.

► Volunteering initiatives also involved external stakeholders, directly impacting the community. Examples of projects that strengthened this engagement:



Educational Garden at the EMEF Ademar de Barros school: this is a project that combines education and sustainability, teaching agricultural practices and environmental awareness to students.



Donation of school supplies and books: in addition to involving employees in social engagement, these actions benefited children and young people, expanding the company's impact on society.



Family member participation: a few actions were open to the employees' family members, increasing the scope of activities and reinforcing Brasilseg's social involvement beyond the corporate environment.

Business & Sustainability

- ↳ Social and environmental portfolio
- ↳ Environment
- ↳ Relationship with suppliers



Responsible Investment

GRI 3-3 Material topic Responsible Investment

Brasilseg recognizes responsible investment as a strategic topic for the sustainability of its operations and value chain. Therefore, it directs its initiatives and investments towards the socio-environmental awareness of the company and its value chain, which is driven by efficient ESG risk management.

Brasilseg has well-defined policies to steer its investment practices, including the Corporate Policy on Sustainability and the Corporate Policy on Investments, both of which include ESG criteria for selecting assets managed by BB Asset. Within this policy, the ESG rating of financial assets serves as a reference for setting allocation limits: the higher the ESG score, the higher the permitted allocation limit. Conversely, assets with low scores or lacking ESG analyses are promptly excluded.

Brasilseg is subject to Susep circular 666/2022, whose article 6 provides for the implementation of criteria and procedures for the selection of investments that consider the risks arising from the exposure of assets or their issuers to sustainability risks; adoption, by issuers, of the best corporate governance practices; express verification of the indication of the portion of the investment portfolio to which they will be applied; as well as other issues that are considered in the proposal to update the Policy on Investments and the Management Mandate.

Environmental, social and governance (ESG) principles are deeply integrated into Brasilseg's business goals. This integration is reflected in both internal operations and business responsibilities, including the promotion of financial and security education, the analysis of socio-environmental risks and the incorporation of ESG solutions into the product portfolio.

Brasilseg's essence is a commitment to products and initiatives that promote health, safety and sustainable practices. Sustainability is integral to the business strategy, engaging the entire value chain to achieve integrated and balanced results while maintaining strong relationships with stakeholders and ensuring business continuity.

Brasilseg's sustainable management model focuses on understanding and analyzing the socio-environmental and governance transformations that influence both the company's financial results and its reputation. This approach enhances the management of socio-environmental risks, identifies strategic opportunities, and consolidates Brasilseg's position as a significant insurer in a dynamic and challenging global landscape.

Inclusion and Financial and Insurance Education

FS16, GRI 3-3 Material Topic Inclusion and Financial and Insurance Education

Brasilseg has the opportunity to promote financial and security education and the inclusion of underserved groups in the financial system, by offering microinsurance and products aimed at specific groups.

In this scenario, the Company has contributed to the dissemination of financial and security education among young people, women, people with disabilities, the elderly and family farmers. The democratization of the supply of financial and security products, such as insurance adapted to lower-income populations, has been one of the main results achieved. Still, there is prior work to raise awareness about financial planning and prevention.

In this context, in 2024, Brasilseg upheld its commitment to promoting financial and security education within its ESG strategy. This was executed through the Volunteer Program, which conducts targeted actions using accessible language tailored for diverse audiences. During the latest period, six educational initiatives were conducted targeting young people in vulnerable situations, women from care institutions, persons with disabilities, the elderly, and other communities. These efforts included a collaboration with BB Seguros' New School initiative.

Volunteer employees get specialized training to ensure the effectiveness of activities and avoid potential negative impacts, such as inadequate provision of information. In 2024, Brasilseg, in partnership with New School, sponsored the Financial Education – Investing in the Future track, which totaled 236 people trained.

Prior to each action, alignment and training sessions are conducted for volunteers, ensuring materials are reviewed and approved by specialists. In addition, measures to amplify initiatives include partnerships with strategic areas, such as marketing and diversity programs, in addition to communicating results through internal and external channels.

The effectiveness of these actions is monitored using indicators such as the number of people impacted, volunteer involvement, and feedback received from participants and partner institutions. This monitoring allows us to assess progress in relation to established objectives and goals, promoting organizational learning and reinforcing commitment to the needs of those involved. Feedback from stakeholders is essential for evaluating the effectiveness of the measures taken and guiding continuous improvements.

Social and Environmental Portfolio

GRI 3-3 Material topic ESG Portfolio

By expanding its product portfolio with a focus on ESG issues, Brasilseg promotes the use of renewable energy, supports the mitigation of climate risks, and encourages sustainable agriculture practices. Furthermore, the diversification of the customer portfolio, with products focused on inclusion and diversity, contributes to a more accessible and equitable market. On the other hand, there are challenges, such as meeting the growing pressure from consumers for sustainable products, accessibility to different customer profiles and difficulties in keeping up with new market expectations regarding sustainability.

To mitigate negative impacts and maximize opportunities, Brasilseg implements several actions in its product portfolio. In the Damage segment, the company offers specific coverage for extreme weather events, such as gales, hurricanes and hail, as well as specialized assistance for the maintenance of solar energy systems, promoting energy efficiency. Awareness-raising strategies and strategies to encourage responsible consumption are also adopted, ensuring that policyholders have access to information and services that contribute to reducing environmental impacts. We offer guidance on the proper disposal of household appliances and the possibility of hiring dumpsters to dispose of construction waste.

In the Life segment, underwriting policies are adjusted considering the portfolio experience and demographic trends, ensuring actuarial balance and financial resilience. Furthermore, catastrophe reinsurance contracts guarantee greater protection and stability in adverse scenarios.

The company also offers its policyholders genetic mapping services, smart bracelets and online therapy.

In the Rural segment, stringent criteria are enforced for insurance acceptance, avoiding transactions with clients and properties posing socio-environmental risks. This includes excluding those involved work akin to slavery, areas embargoed by the Brazilian Institute of the Environment and Renewable Natural Resources (Ibama) and the Chico Mendes Institute for Biodiversity Conservation (ICMBio), or those overlapping indigenous lands. Remote sensing technologies and cross-referencing of public data are also used to ensure environmental and social compliance. In managing actual negative impacts, measures such as policy non-renewal or reassessments are adopted in cases where restrictions are identified. Conversely, Brasilseg promotes incentives for regularization by allowing policy adjustments to encourage more sustainable agricultural practices and ensure legal compliance.

Brasilseg monitors the effectiveness of the measures adopted through strategic indicators, such as frequency, severity, accident rate and operating result. Strategic product changes are always validated in board meetings, ensuring that risks and mitigators are considered in the decision-making process. Decisions also consider the perspectives of stakeholders, as reflected in customer surveys, market analyses, and feedback from the distribution network.

In 2024, total compensation related to climate events reached more than BRL 923 million, of which:

Drought

 BRL 629 million+

Excessive rain

 BRL 155 million+

Flooding

 BRL 33 million+

Windstorms

 BRL 32 million+

Waterspouts

 BRL 17 million+

Excessive temperature variation

 BRL 11 million+

Hail

 BRL 9.8 million+

Frost

 BRL 6.9 million+

Lightning strike

 BRL 4.6 million+

Strong winds

 BRL 3.4 million+

Segments Served

Life

- ▶ Encourages people to seek physical and mental well-being.
- ▶ Uses genetic mapping to help identify characteristics intrinsic to DNA.
- ▶ Offers assistance in adopting healthy habits.
- ▶ Provides smart bracelets and connections between therapists and patients through an audio and video messaging platform.

Agricultural

- ▶ Provides coverage against climate risks that may affect the operation of photovoltaic panels.
- ▶ Ensures continuity in the generation of clean and renewable energy.

Residential

- ▶ Offers a service for the proper disposal of furniture and household appliances.
- ▶ Carries out this disposal in an environmentally responsible manner.

Environment

GRI 3-3 Material topics Natural Resources - Biodiversity, Ecosystems and Water Resources
| Climate Change

To ensure efficient management of natural resources, Brasilseg adheres to the commitments outlined in its Environmental Guidelines, the Company's Policy on Sustainability, and the standards of the ISO 14001 Environmental Management System, under which the São Paulo unit is certified. Preventive and environmental impact mitigation actions that ensure alignment with the sector's best practices include the use of reclaimed water, the installation of aerators and dispensers to reduce water consumption, and conducting internal and external monitoring audits through the ISO 14001 cycle. This international standard ensures that Brasilseg adheres to a rigorous Environmental Management System. In the most recent cycle, the need to continuously monitor the flow rate in the well in Franca was recognized. This led to the implementation of daily monitoring and to the initiation of steps to regularize the water use permit.

Regarding the climate change issue, Brasilseg has contributed to decarbonization through the purchase of carbon credits and its **carbon neutral** operation since 2019, with 100 percent of emissions offset in the voluntary market, the results of which make up the GHG inventory, published annually, in accordance with the GHG Protocol guidelines (*Learn more in Emissions and energy and in the Indicator Report, on page 60*).

Internal and external monitoring ensures continuous improvement of environmental management



Water Management GRI 303-1, 303-2

The organization sources its water from public supply systems for its São Paulo unit. Consumption covers a range of activities, including drinking water, sanitary use, cleaning and maintenance of facilities and equipment, fire-fighting systems, cafeterias and kitchens. Disposal occurs through the public sewage collection network.

The organization identifies environmental impacts related to water, both direct and indirect, such as excessive consumption and associated greenhouse gas emissions. To achieve this, it uses environmental impact assessments, the scope of which covers water consumption in operations and related indirect impacts. Monitoring of these impacts is continuous, using tools such as the Survey of Environmental Aspects and Impacts within the scope of the Environmental Management System (NBR ISO 14001:2015).

Actions to manage impacts include implementing measures to reduce consumption, regular monitoring and publishing transparent reports.

The process of defining objectives and goals is conducted in collaboration with stakeholders, including civil society organizations, trade associations, and action groups. For the São Paulo location, a consumption target of 3,293 m³ (3.293 megaliters) per year was established for 2024. The actual consumption reached approximately 87 percent of this target, amounting to 2,892 megaliters (or 2,892 m³). This achievement reflects significant water savings in its operations and reinforces the commitment to better natural resource management and adherence to the Environmental Management System.

Waste Management GRI 306-2

Brasilseg monitors the environmental impacts associated with the generation and disposal of waste. Most of the discarded material comes from the activities of its offices, which require proper disposal. To manage and monitor this waste, the company uses its Waste Management Plan (PGRS), documenting waste flows, including types, packaging, storage, transport, and disposal.

To reduce waste generation at the source, Brasilseg has implemented measures such as replacing plastic cups with paper ones and spring water cans at meetings. Additionally, it adopted a badge release system for printing. The company digitizes 99.40 percent of its welcoming kit, sent when insurance is purchased, thus reducing the use of paper. In 2024, a total of 19,924,302 paper documents were not sent, equating to 59,772,906 sheets of paper saved.

The waste Brasilseg generates is managed by an approved third-party company, which provides monthly reports on generation and disposal, accompanied by the licenses required for the activity. Furthermore, environmental approval is based on criteria that guarantee compliance with the legislation applicable to each partner.

Waste generated – Material input includes packaging for cleaning and maintenance products. In its operations,

2,639
disposal assistance
requests

the organization generates various types of waste, including administrative materials (both recyclable and ordinary), infectious materials from the outpatient clinic related to occupational safety, and hazardous waste from facilities and maintenance, such as lamps, paints, and solvents. Downstream in the process, there's an impact associated with the disposal of refrigerators, which carries the risk of releasing harmful gases into the atmosphere. This can occur due to improper transportation or breaches in the gas storage compartment. To mitigate these impacts, it is important to hire qualified companies for specialized disposal. **GRI 306-1**

Ecological disposal – The Smart Disposal service, offered in the Business, Residential and Flex Live Company insurance policies, enables the collection and ecological disposal of furniture, household appliances, electronic devices and equipment. Operated by assistance companies approved by Brasilseg, the assistance registered 2,639 requests, resulting in the allocation of more than 141 tons of waste for recycling in 2024.

For farmers utilizing agricultural and property insurance, Brasilseg offers a Waste Management Manual. This manual provides clear and practical guidelines on best practices for the proper disposal of materials in the event of a claim.

141 tons+ of waste
destined for recycling

Emissions and Energy

Brasilseg is consistently enhancing its control over energy resource usage and the impact of its greenhouse gas (GHG) emissions. This is achieved through an inventory based on the GHG Protocol methodology. The company identifies risks and opportunities associated with emitting activities and adopts alternatives to reduce pollutant emissions, generating benefits such as reduced operational and administrative costs.

Brasilseg's headquarters building uses sustainable energy purchased from the Free Energy Market. Since 2022, the company has collaborated with the condominium to pay for the I-REC certificate, allowing the tracking of the energy source used and the reduction of Scope 2 GHG emissions.

Another significant measures is emission offsetting by acquiring carbon credits under the Clean Development Mechanism (CDM). In 2024, the Brasilseg offset 1,985 tons of its emissions.



1,985
tons of its
emissions offset
in 2024

Scope 1 biogenic emissions history

GRI 305-1

2024

38.51

tCO₂

2023

8.82

tCO₂

2022

63.50



Greenhouse gas (GHG) emissions data are available on [page 59](#).

Relationship with Suppliers

GRI 308-1, 308-2

Sharing values and a commitment to ESG ambition forms the foundation of Brasilseg's relationship with its suppliers. This relationship is built on mutual respect, transparency and alignment with each partner's specific characteristics.

The company's supply chain encompasses various areas, including Commercial, Technical, Financial/Administrative, Operations and Technology, Risks, Human Resources, Governance, and Customers. In 2024, Brasilseg had 1,135 approved suppliers and 473 active ones, whose purchasing volume added up to approximately BRL 586 million. These suppliers include local, domestic and international companies. All suppliers undergo a rigorous assessment during the approval process, where criteria such as compliance with environmental standards and regulations, socio-environmental regularity, and adherence to labor and tax obligations are thoroughly analyzed. Solid waste disposal practices are also assessed for suppliers subject to environmental criteria assessment.

In addition, Brasilseg has a system for gathering, analyzing and approving documentation, carried out through the ÍMPAR platform, which ensures that only suppliers in compliance with legal and regulatory requirements

are approved. The organization implements preventive measures to mitigate environmental impacts within its supply chain, which include utilizing energy from renewable sources, ensuring the proper disposal of waste by specialized companies, and maintaining strict control over greenhouse gas emissions. **GRI 308-2**

Brasilseg seeks to influence and engage its business partners regarding socio-environmental management. Contracts with the company, except those signed by adhesion, incorporate clauses on environmental responsibility. These clauses mandate compliance with the National Solid Waste Policy and adherence to ethical conduct, including the following requirements: prohibition of slave labor or inhumane conditions; respect for human rights and the fight against discrimination, and prevention of moral and sexual harassment, physical or psychological punishment, and other forms of abuse.

Impact reduction and auditing – Some strategic partners are monitored and audited to ensure compliance with environmental commitments. Specific assessments measure potential and real social and environmental impacts, and are required during the supplier approval process.

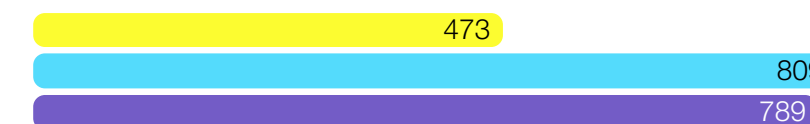
1,135
approved suppliers
and **473** active

BRL 586
million in purchases

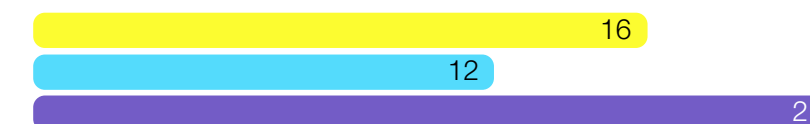
Percentage of new suppliers that were selected using socioenvironmental criteria GRI 308-1, 414-1

2024
2023
2022

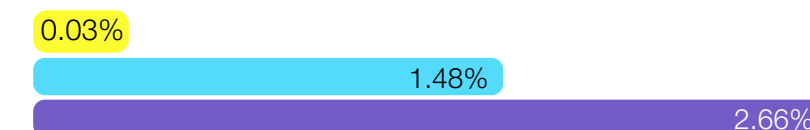
New partners hired



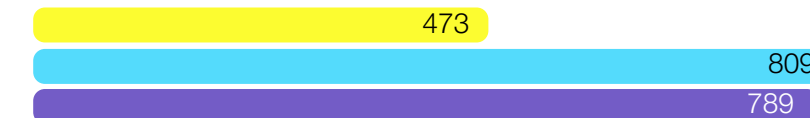
Hiring based on environmental criteria



Percentage of hires based on environmental criteria (%)*



Hiring based on social criteria



Percentage of hires based on social criteria (%)



*The outcome reflects the relationship between the general and specific approval criteria Brasilseg applies vis-a-vis suppliers meeting the criteria set by the Sustainability Department.

Corporate Governance

↳ Management of risks and sustainability

↳ Ethics and compliance



Brasilseg strategically directs its decisions in alignment with the sustainability of results, following the recommendations of the Code of Best Corporate Governance Practices developed by the Brazilian Institute of Corporate Governance (IBGC), as well as other relevant industry references. With a shareholding structure linked to two economic groups recognized for their solidity and professionalism, the company maintains transparency as an essential pillar in its choices, always in line with its business strategy.

The Company's planning is done by collegiate bodies that continuously strive to enhance their processes, ensuring effective execution of the business plan. This is complemented by supervision that focuses on Brasilseg's values and the interests of various stakeholders. The company's organizational structure is formed by **BB MAPFRE Participações S.A.**, whose shareholders are **BB Seguros Participações S.A.**, whose capital is held by **BB Seguridade Participações S.A.**, with 74.99 percent of the total capital and 25.01 percent of the capital held by **MAPFRE Brasil Participações S.A.** In addition to Brasilseg, the group is also made up of Aliança do Brasil ("ABS") and has the controlling interest in Broto S.A. This configuration reflects a solid governance model, guided by the best market practices and in compliance with the requirements of the regulatory body. Brasilseg is also the controlling shareholder of Broto S.A., a digital platform that helps farmers expand their businesses through easy access to credit from Banco do

Brasil, the largest partner in the agricultural sector, and protection from BB Seguros, the leader in this market in the country.

Brasilseg acknowledges the importance of ongoing and structured engagement with stakeholders as a crucial strategy to strengthen its corporate governance and foster more sustainable practices within the insurance sector. In this regard, the company adopts a proactive approach in identifying and engaging in dialogue with strategic groups, concentrating on unions, sector associations, and other pertinent organizations. These include the National Confederation of General Insurance, Private Pension and Life, Supplementary Health and Capitalization Companies (CNseg), the National Federation of General Insurance (FenSeg), the National Federation of Private Pension and Life (FenaPrevi), and the Union of Insurance and Reinsurance Companies (Sindseg). To ensure a transparent and effective relationship, the Company employs various communication channels, including sustainability reports, periodic meetings to engage stakeholders, participation in public consultations, and involvement in thematic committees within these institutions. **GRI 2-29**

Governance Structure

GRI 2-9, 2-10, 2-12, 2-13

Composed of different instances, the governance structure reflects Brasilseg's best corporate management practices. The main components of the governance system are: Board of Directors; Fiscal Council; Financial Committee, Audit Committee, Risk Committee, the Executive Board and Committees that provide specialized advice to the latter. This structure is designed to promote efficient oversight and strategic decision-making in alignment with organizational objectives. In 2024, 258 governance meetings were held, including Boards, Committees, the Executive Board and active Commissions.

To supervise economic, environmental, and social impacts, the Company relies on several key entities: the Board of Directors, which oversees economic impacts and offers strategic directives; the People Committee, which monitors social aspects; and the Audit and Risk Committees, responsible for monitoring environmental issues, all supported by data provided by the Company.

The Board of Directors is composed of eight members: Felipe Costa da Silveira Nascimento, André Gustavo Borba Assumpção Hauí, Ana Cristina Rosa Garcia, Maria Letícia de Freitas Costa, Marisa Reghini Ferreira Mattos, Rafael Augusto Sperendio, Santiago Javier Fernández Valbuena and Sidney Rodrigues.

Brasilseg shareholders adopt a structured process for the appointment and selection of board members and committee members, in compliance with the provisions of corporate agreements and applicable legislation or regulations, ensuring compliance with best corporate governance practices and the guidelines established by regulatory bodies. The term of office of each board member is three years, with re-election permitted.

None of the members hold executive positions at Brasilseg. They have skills that qualify them, among other functions, for strategic guidance, to oversee economic, environmental and social impacts, thus contributing to effective governance aligned with sustainability principles.

Selection and appointment of leaders – The selection and appointment process for the Audit Committee of the holding company BB MAPFRE Participações S.A. and for the Executive Board of Brasilseg Companhia de Seguros and Aliança do Brasil Seguros S.A. includes prior consultation with the Superintendence of Private Insurance (Susep), which assesses aspects such as the candidates' independence, skills and reputation. The process is steered by guidelines that involve defining a skills profile aligned with the organization's needs and conducting a thorough assessment of candidates prior to making any appointments.



Performance evaluation – Brasilseg conducts an annual self-assessment of senior management members. This process allows the identification of critical issues that serve as a basis for adjustments and improvements in internal processes and organizational documents, ensuring continuous evolution and alignment with best governance practices.

Engagement and sustainability processes – Brasilseg promotes a comprehensive engagement with stakeholders, using stakeholder meetings, public consultation participation, reporting and disclosures, dedicated committees, external audits and collaborative initiatives. The outcomes of these interactions are integrated into business management through the analysis of metrics and indicators, report reviews, risk and opportunity identification, and strategy formulation. The organization adopts a continuous process of monitoring, strategic decision-making, accountability and external communication, always aiming for continuous improvement.

Impact management – This is a responsibility shared by the entire Company, from the Board of Directors and other corporate governance bodies to officers and employees. All Brasilseg areas are required to develop and implement sustainability strategies; monitor sustainable performance; ensure compliance; integrate sustainability practices into processes and operations; engage stakeholders; promote sustainable initiatives; provide and monitor the indicators used in the sustainability report; and raise awareness and education about sustainability, as well as assess risks and opportunities.

In the process of identifying and managing environmental, social and economic impacts, the Board of Directors, through its advisory bodies, monitors the results of impact management. The results of this process are analyzed and incorporated into the business strategy through the review of reports, performance metrics, assessment of risks and opportunities, and strategic decision-making.

Impact management indicators are regularly reported to the Risk and Audit Committees, and the Board of Directors receives updates at defined frequency. The Risk Committee plays a central role, evaluating the business plan from a risk perspective, while the Board of Directors is periodically informed about issues related to internal controls, compliance and risk management, in addition to being responsible for approving the Policy on Sustainability.

Brasilseg's strategic planning, reviewed annually, considers business opportunities and changes in the macroeconomic or external environment that may impact the objectives set. This process includes identifying risks, establishing mitigation actions, monitoring key risk indicators and adopting process improvements. Social, climate, and environmental risks are overseen by governance bodies, irrespective of the results of ad-hoc assessments.

Brasilseg also adopts strategic actions to mitigate the impacts of materialized risks and establish guidelines for the future. This management strengthens organizational resilience, creates sustainable value and promotes strategic decisions, ensuring a solid foundation to face future challenges.

Governance Bodies

Competencies		Composition		Meetings held in 2024
Annual General Meeting				
Group companies: The BB MAPFRE Participações S.A. holding company and the subsidiaries (Brasilseg Companhia de Seguros and Aliança do Brasil Seguros S.A.)				
To evaluate and vote on the financial statements, review the administrators' accounts, define how results will be allocated; appoint and dismiss members of the Board of Directors and Fiscal Council of the holding; to decide on the remuneration policy for administrators and directors, and to approve changes to the Bylaws.				Ordinary: 03 Extraordinary: 22
Board of Directors				
Group companies: Holding company BB MAPFRE Participações S.A.				
To deliberate on decisions related to the strategic planning, management and performance of group companies, such as the Holding BB MAPFRE Participações S.A. and subsidiaries Brasilseg Companhia de Seguros and Aliança do Brasil Seguros S.A.	Composed of members elected by the Annual General Meeting, in accordance with corporate regulations. Formed by eight members, with a term of office running until 2026. The tenures are for three years, and re-election is allowed. It also has the support of the Audit Committee, the Risk Committee and the Financial Committee.		21	
Statutory Board				
Group companies: BB MAPFRE Participações S.A. holding company and the subsidiaries (Brasilseg Companhia de Seguros and Aliança do Brasil Seguros S.A.)				
Leads the execution of the strategy and develops and monitors projects that ensure the strategy is met, evaluating the performance of the business units and areas.	At the holding company, the Statutory Board is made up of two members, the CEO and the executive vice-president. At the subsidiaries, it is made up of six members: the CEO; the executive vice-president, who also serves as a technical officer; the Risks and Internal Controls officer; the Business officer, the CFO and the COO. The tenures are for three years, and re-election is allowed.		85	
Fiscal Council				
Group companies: Holding company BB MAPFRE Participações S.A.				
To oversee administrative activities and ensure the integrity of the Company's balance sheets and financial statements.	Composed of four full members and three alternates, elected by the Annual General Meeting, with an annual term and the possibility of re-election. All members of the Audit Committee are appointed based on compliance with legal requirements.		18	
Advisory Committees to the Board of Directors				
Group companies: Holding company BB MAPFRE Participações S.A.				
To advise and provide support for the Board of Directors to make decisions. Members elected to these bodies must have proven knowledge em their areas of expertise.				
Audit Committee				
Statutory body reporting directly to Board of Directors				
To issue opinions to support the Company's strategic direction; assess accounting issues; internal controls; auditing; compliance and risk management; recommend independent audit services; review and analyze financial statements; assess the effectiveness of internal and external audit processes; monitor internal controls.	Composed of three to five full members, appointed and elected by the Board of Directors for a tenure of 30 months, renewable for an equal period up to a limit of 5 years.		23	

Competencies

Risk Committee - to advise the Board of Directors

Statutory body reporting directly to Board of Directors

To advise the Board of Directors in fulfilling duties related to the risk management of supervised entities by analyzing and issuing opinions on relevant contracts and assessing and managing corporate risks.

Three full members, elected by the Board of Directors, two independent members appointed by the shareholders (each one of them), and one (independent) member appointed jointly or alternately among the shareholders. Its members have a 30-month term, renewable at the discretion of the Board of Directors, for the same period, up to a limit of 5 years.

16

Financial Committee

Non-statutory body

To advise the Board of Directors on matters related to the financial performance and compliance with the Policy on Investments of the Company and its subsidiaries; review the allocation of resources and projects/ investments; manage the capital structure and ensure its solidity and liquidity.

Five full members and up to two alternates who are appointed by the Board of Directors and have open-ended terms.

12

Board Advisory Committees

Group companies: Brasilseg Companhia de Seguros and Aliança do Brasil Seguros S.A.

To advise and provide support for the Executive Board to make decisions.

Risk Committee - to advise the Executive Board

Non-statutory body that reports directly to the Board of Directors

To advise the Executive Board to in fulfilling duties related to the risk management of supervised entities by analyzing and issuing opinions on relevant contracts and assessing and managing corporate risks.

Three full members, elected by the Executive Board, two independent members appointed by the shareholders (each one of them), and one (independent) member appointed jointly or alternately among the shareholders. Its members have a 30-month term, renewable at the discretion of the Executive Board, for the same period, up to a limit of 5 years. They must be the same members of the Risk Committee that reports to the Board of Directors.

16

Cybersecurity Committee

Non-statutory body

To advise the Board of Directors on issues related to the management of technology risks and vulnerabilities, threat detection and system protection, following the guidelines established by the Company; to promote debates on applicable best practices.

Ten members, five of whom internal, appointed by the Executive Board, and five external, appointed by shareholders, with open-ended terms.

04

Composition

Meetings held in 2024

Competencies

Composition

Non-statutory Commissions

Group companies: Holding company BB MAPFRE Participações and subsidiaries (Brasilseg Companhia de Seguros and Aliança do Brasil Seguros S.A.).

To discuss and propose actions in the areas of activity of each Department.

Specialized groups operating at the management level. Members are appointed by the Executive Board to discuss and propose actions within each body's area of activity.

Active commissions

People – With 6 members, this committee advises the Board of Directors in the process of evaluating human development and organizational culture. It contributes to the development and implementation of strategies related to human capital, health, well-being, engagement, continuing education, performance evaluation, remuneration and encouragement of respect for the Code of Ethics and Conduct.

Customers and Solutions – This committee advises the Board on matters related to the customer experience journey, including product portfolio development, customer service, claims, services and assistance, sales actions, and the implementation of marketing and communication strategies with customers and other stakeholders. Additionally, it identifies problems in customer relations and presents solutions. Composed of 13 members.

Technology – This committee advises the Board of Directors on establishing strategies for information technology management. It supports leadership in topics such as artificial intelligence, process digitization, incorporation of technologies for operational excellence, and return on IT investments. Composed of 7 members.

Efficiency and Productivity – This committee assists the board in identifying efficiency opportunities to ensure budget execution. It also works on allocating cost benefits in areas such as internal management, marketing and assistance and advisory expenses for different contracts. Composed of 10 members.

Technical with BB Corretora – This committee aims to converge the interests of companies in the area of product development. Its members define priorities, deadlines and implementation projects, with the aim of aligning strategic policies. It also supports Brasilseg’s leaders in matters related to internal management and customer distribution and vision, aiming to speed up negotiations in the distribution area. Composed of five members.

Business in Partner Channels – This committee supports leaders in commercial management and negotiations related to partner business models. It provides support for the product portfolio, services, claims, services and assistance, in sales actions and partner implementations, and in the Company's visibility through marketing and communication actions. Composed of 20 members.

Strategic Prioritization – This committee promotes alignment among members, allowing the Strategic Investment Executive Management to organize prioritization proposals that will be submitted to the board for deliberation. The process directly reflects on the corporate strategy, the decision-making system and the areas of innovation and sustainability. Composed of six members, including directors, executives, representatives of BB Corretora and Banco do Brasil.

Provisions – This committee supports the Board of Directors in analyzing issues related to inventory and fluctuations in technical provisions, prior to the closing of quarterly results. Composed of seven members.

Marketing – This committee provides support to the Board of Directors on issues related to the execution of marketing strategies and communication with customers and other stakeholders. Composed of six members.

Risk and Sustainability Management

GRI 205-1

Brasilseg has a dynamic structure for risk management, incorporating this approach into all its strategic decisions. The organizational structure includes the Board of Directors, the Executive Board, Advisory Committees, Specialized Commissions, business areas and the active participation of managers. This management model defines responsibilities, levels of authority and competences, in addition to establishing clear criteria for measuring risks in the corporate context. It uses tools such as the risk matrix and monitoring the Risk Appetite Statement indicator panel.

Brasilseg fully complies with the requirements of Susep (Superintendence of Private Insurance), in relation to Susep Circular No. 666, published on June 27, 2022, which establishes sustainability requirements that must be observed by insurance companies. In 2024, Brasilseg made significant progress in incorporating sustainability aspects into its risk governance. As part

of this commitment, it developed and included a specific indicator to monitor sustainability risk in the Company's Risk Appetite.

This initiative strengthens Brasilseg's ability to assess, mitigate and manage environmental, social and governance impacts, aligning with market best practices and regulatory requirements. The inclusion of this indicator underscores the commitment to sustainable growth and value creation for stakeholders.

The integration of commitments, managed by the Board of Directors, is implemented across various organizational levels through the establishment of clear goals and the assignment of responsibilities based on skills and competencies. The approach encompasses a ongoing monitoring system and encourages collaboration and teamwork. The process encompasses training, impact assessment of activities, due diligence to ensure

compliance, effective internal communication, and regular reviews to ensure that commitments are aligned with the organization's objectives.

In business relationships, Brasilseg's commitments are implemented through rigorous criteria in the selection of partners, inclusion of specific contractual clauses, audits, continuous monitoring, training, troubleshooting and continuous improvements. The company provides training for employees and third parties, covering a range of topics including LGPD (General Data Protection Law), Risk Management and Internal Controls, Prevention and Combating of Financial Illegalities, Conduct Practices in Customer Relationships, Information Security, Code of Ethics and Conduct, Environmental Management, and Onboarding on these subjects. This training, featuring a high on-line participation rate of 99 percent, is conducted at irregular intervals and is mandatory for participants.



Risk Management Model

Brasilseg adopts a risk management methodology aligned with the best market practices. One of its foundational elements is the Three Lines model from the Institute of Internal Auditors (IIA), which promotes integrated and efficient management. This model ensures continuous monitoring of business activities and the segregation of functions. Annual strategic planning cycles are conducted, during which material risks are reviewed, establishing mitigation measures, controls and key indicators. The Risk Appetite Statement guides the business strategy, defining clear limits for risk exposure, and is essential for identifying threats and opportunities that may financially impact the organization.

Responsibility for managing impacts is shared between the executive body, the Board of Directors, governance

bodies, officers and employees. Its responsibilities encompass developing and implementing sustainability strategies and practices, evaluating and monitoring performance, ensuring compliance, engaging and raising awareness among stakeholders, publishing reports, and conducting regular assessments of risks and opportunities.

The main risks identified include strategic, operational, regulatory, financial, political, technological and environmental. Information on impact management is reported monthly to Brasilseg's highest governance level through executive presentations, specialized reports, governance meetings, and discussions in the People and ESG Committee.

Monitoring and Support

The Non-Financial Risks Area is tasked with monitoring adherence to the Risk Appetite and reporting the results of the Key Risk Indicators (KRI) to the Company's governance bodies. This area reports to the Executive Superintendence of Internal Controls and Compliance, linked to the Risk Department, which, in turn, reports to the Company's CEO.

The Risk Committee monitors issues related to internal controls, compliance, risks and actuarial aspects, ensuring adherence to strategic and regulatory guidelines. The integrated Risk Management structure (EGR) and the Internal Control System (SCI) allow Brasilseg to monitor risks in a broad and specific manner. This includes assessing the control elements applicable to all risks and using indicators to monitor those considered most critical.

In the context of the most material risks, the Company includes environmental, social and governance (ESG) aspects. It analyzes the external environment and assesses potential impacts on the business, in addition to identifying key activities that may generate socio-environmental consequences. These topics are regularly discussed by senior management in committee meetings and non-statutory commissions.

Brasilseg identifies and assesses social and environmental risks with the support of specialized consulting firms and an area dedicated solely to sustainability. ESG aspects are incorporated into the Risk Management Framework (RMS) and the Internal Control System (ICS), in accordance with the guidelines of the IIA, an international organization that defines global standards for internal auditing.

Robust risk governance

The company's corporate governance and risk management are guided by the Board of Directors, with the support of the Audit Committee (Coaud). This committee supports the Board on matters related to audit, accounting, finance and compliance. In addition, the Departments, the Risk Committee and the Risk and Sustainability Commission play essential roles in risk management, compliance and sustainable practices. Brasilseg has been employing climate risk modeling with a forward-looking approach, aiming to anticipate potential future scenarios. To achieve this, the company utilizes tools from Guy Carpenter, such as MetaRisk, which incorporates various risk factors related to the insurer's operations. This tool uses stochastic modeling to evaluate outcomes. Underwriting Risk; Reserve Risk; Reinsurance Risk; Credit Risk; Economic Risk; Operational Risk, aggregating all risk curves, including catastrophic risk factors, from CGAT and Merlin.

Main risks

Credit Risk; Liquidity Risk; Market Risk; Underwriting Risk; Operational Risk; Cyber Risk; Strategy Risk; Reputation Risk; Integrity and Compliance Risk; Sustainability Risk; and Third Party Management Risk.

Governance Structure for Risk Management

Board of Directors

Responsibilities: through periodic updates on material topics related to internal controls, compliance, and risk management, it approves the Policy on Sustainability, ensuring its integration and alignment with other corporate policies, as well as promoting its dissemination throughout the organization.

Risk Committee

Responsibilities: this committee performs analyses of the company's business plan from a risk perspective, supports strategic decisions related to risk management and periodically reviews the Policy on Risk Management. It also is made aware of the Sustainability Report, with a special focus on aspects related to sustainability risk management.

Audit Committee

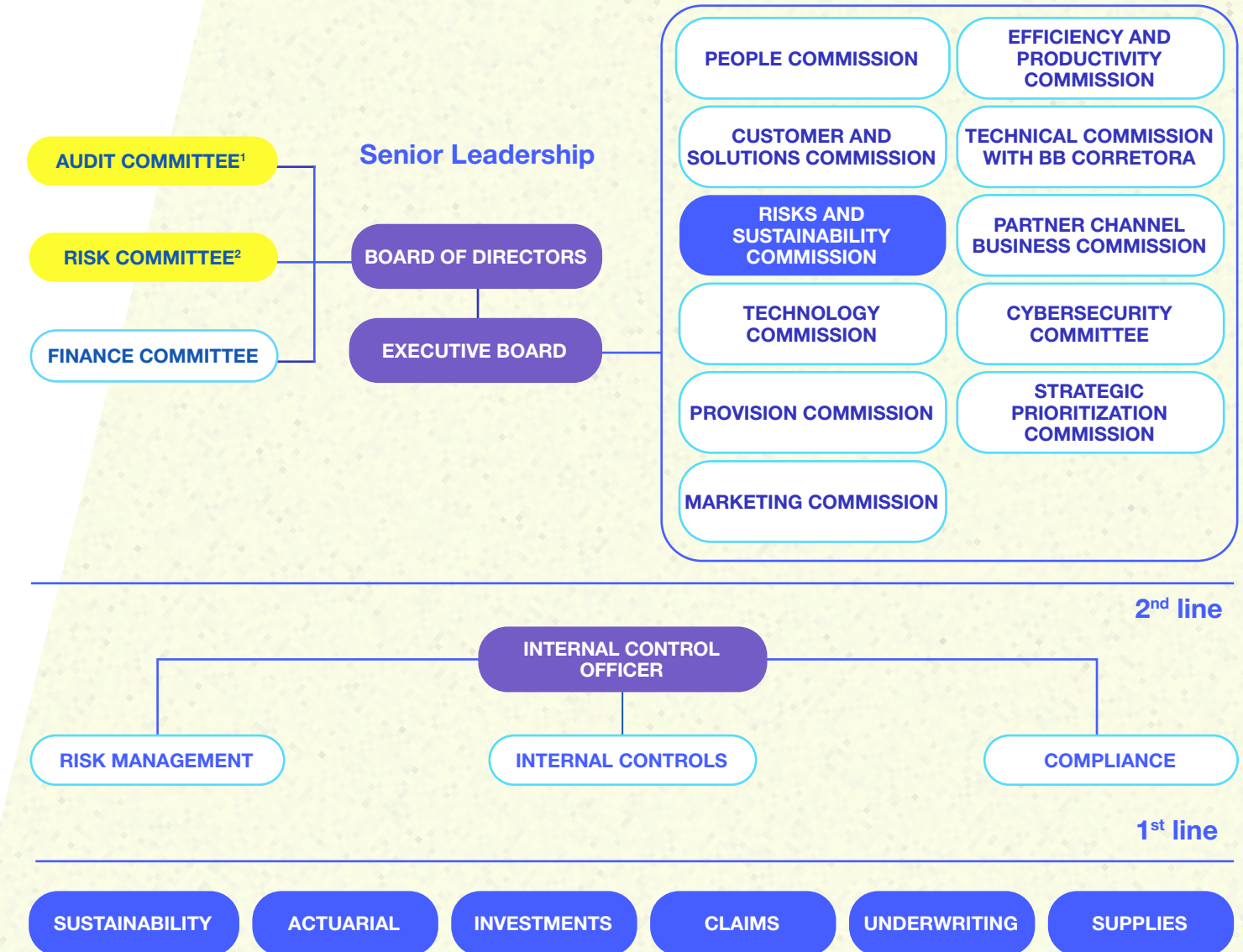
Responsibilities: this committee provides advice to the Board of Directors on accounting, internal controls, auditing, compliance and risk matters. It recommends independent auditing, financial statement review, internal and external audit process evaluation, and internal control monitoring services.

Executive Board

Responsibilities: the Executive Board works to identify and understand the main risks and possible impacts on the business and oversees the measures adopted for its management.

Risk Officer

Responsibilities: This officer is responsible for guiding and overseeing the implementation and operationalization of the Risk Management Structure (RMS) and the Internal Control System (ICS), ensuring efficient integration between them.



¹ The Audit Committee is installed in the holding company BB Mapfre and its work includes its subsidiaries, the insurance companies Brasilseg and Aliança do Brasil.

² The Risk Committee is installed in the holding company BB Mapfre, as well as in Brasilseg, in the latter, as leader of the Prudential Group composed of Brasilseg and Aliança do Brasil.

Sustainability risks

The sustainability risks are integrated with Brasilseg's risk management structure (RMS). Each has clear guidelines that define responsibilities, levels of authority, competencies and governance, ensuring alignment with corporate strategy, business continuity, sustainability requirements, ESG objectives, ethical principles and regulatory compliance.

Social risk: Loss resulting from events related to the breach of fundamental rights and guarantees, or acts harmful to common interest.

Environmental risk: Loss caused by events associated with environmental degradation, including the excessive and irresponsible use of natural resources.

Climate risk: Loss caused by climate events, classified as:

- **Physical climate:** Losses caused by events associated with frequent and extreme weather conditions or long-term environmental changes related to changes in weather patterns.
- **Transitional climate:** Losses arising from the process of adapting to a low-carbon economy, characterized by the reduction or compensation of greenhouse gas emissions and the preservation of natural mechanisms for capturing these gases.
- **Climate litigation:** Losses due to liability insurance claims or direct suits against the company, both as a result of failures in the management of physical or transitional climate risks.

Actual and Potential Impacts

Brasilseg adopts a segmented approach to assess the impacts associated with sustainability risks for its business, strategies, and risk management. This method enhances the identification of events associated with social, environmental, and climate risks, enabling a more detailed analysis of which products are most susceptible to generating or experiencing significant impacts. The risks are broken down in two categories:

Real: these risks have tangible and measurable effects in the short term, allowing financial losses to be estimated based on the current scenario. In the Rural segment, the main examples include climate events such as drought, frost and excessive rainfall, which historically represent the most frequent occurrences in the Company's portfolio. Real socio-environmental risks are also identified, such as the possibility of providing insurance coverage in areas embargoed by federal agencies or in territories of quilombola and indigenous communities.

Potential: risk associated with events whose impacts are not yet fully defined or clear, involving long-term scenarios. These risks require continuous analysis to anticipate possible repercussions. Classifying and assessing potential risks is essential to address challenges such as climate variations, which can impact both quality of life and activities in rural areas. These events represent a significant risk for insurance and reinsurance contracts, generating special attention in the Rural segment.

Socio-environmental Risk Management

Actions to mitigate and address socio-environmental risks are included and detailed in Brasilseg's Corporate Policy on Integrated Risk Management, Controls, Compliance and Capital. This document addresses the concepts of social, environmental and climate risk, with an emphasis on climate issues, which are highly material to agribusiness. Through governance, internal controls, monitoring and the best underwriting practices, the Company directs efforts to address the growing impacts of climate change, which have contributed to an increase in claims in recent years.

Brasilseg adopts a strategic approach to assess the resilience of its operations in the face of climate-related risks. Sustainability risks are incorporated into underwriting and pricing processes, supported by tools and data analytics. The Company also assesses how emerging risks may affect products, investments and suppliers, using external trends to define strategies based on specific time horizons. This integrated management strengthens the company's resilience and creates sustainable value.

Furthermore, Brasilseg has a specific standard for analyzing socio-environmental risk in agricultural insurance, considering embargoed areas, indigenous lands and other rights violations. Technology, such as remote sensing, is used to monitor rural insurance and support customer development.

The analysis of climate events in policies is conducted using claims records, enabling the Company to develop new underwriting and pricing rules, particularly for rural and property insurance. Classifying and assessing chronic climate risks is essential to mitigate impacts on insurance contracts, especially in the rural sector.

Climate risk control and prevention GRI 201-2:

Brasilseg identifies and assesses the risks and opportunities related to climate change that have the potential to generate substantial impacts on its operations, revenues or expenses. They are classified as physical in nature and encompass specific financial and operational implications, as well as mitigation strategies.

The following main risks are worthy of note:

1. **Extreme weather events**, which result in economic losses, population displacement, food insecurity and loss of natural resources. These events necessitate adaptation, risk management, and insurance expenses, while also representing operational and supply chain risks.
2. **Water scarcity**, which also causes economic losses, food insecurity and impacts on operations, resulting in increased operating costs and vulnerability to climate events.
3. **Impact on agriculture**, with effects such as reduced food production, changes in precipitation patterns, increased pests and diseases, and shortages of water for irrigation. These conditions result in high costs for agricultural raw materials, price volatility, and the necessity for more sustainable agricultural practices.

To manage these risks, the company uses advanced technologies, such as remote sensing and statistical models, which allow monitoring and mitigation of impacts. In 2024, the annual investment in remote sensing tools was around BRL 5 million.

In addition, Brasilseg identifies significant opportunities linked to climate change, such as:

1. **Renewable energies**, that provide competitive advantage and energy resilience, in addition to contributing to the reduction of operating costs.
2. **Energy efficiency**, which results in supply chain savings, reduced emissions and increased productivity.
3. **Sustainable agriculture**, which promotes the expansion of crops in new regions, increases productivity and encourages more sustainable agricultural practices.
4. **Climate adaptation**, that strengthens awareness, drives technological innovations and encourages the development of resilient infrastructure.
5. **Scientific research and innovation**, which encourages the development of new technologies, improves climate forecasting and supports sustainable agricultural practices.

These opportunities are directly connected to the economic and environmental development promoted by Brasilseg. Management methods include strategic collaborations, climate insurance, and the integration of multidisciplinary science to develop innovative solutions.



Remote sensing

In 2024, 38,333 farmers had access the Remote Sensing platform. This technology enabled 70,434 remote analyses from an Environmental, Social, and Governance (ESG) perspective, in addition to applying other risk analyses in underwriting and claims operations, covering a total area of 6,564,656 hectares. Utilizing information from remote sensing analyses led to significant operational gains for the company, amounting to BRL 169.6 million.

Million hectares analyzed remotely

2024: **6.5**

2023: **6.2**

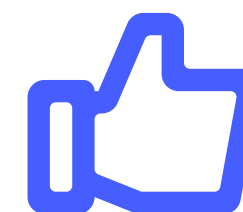
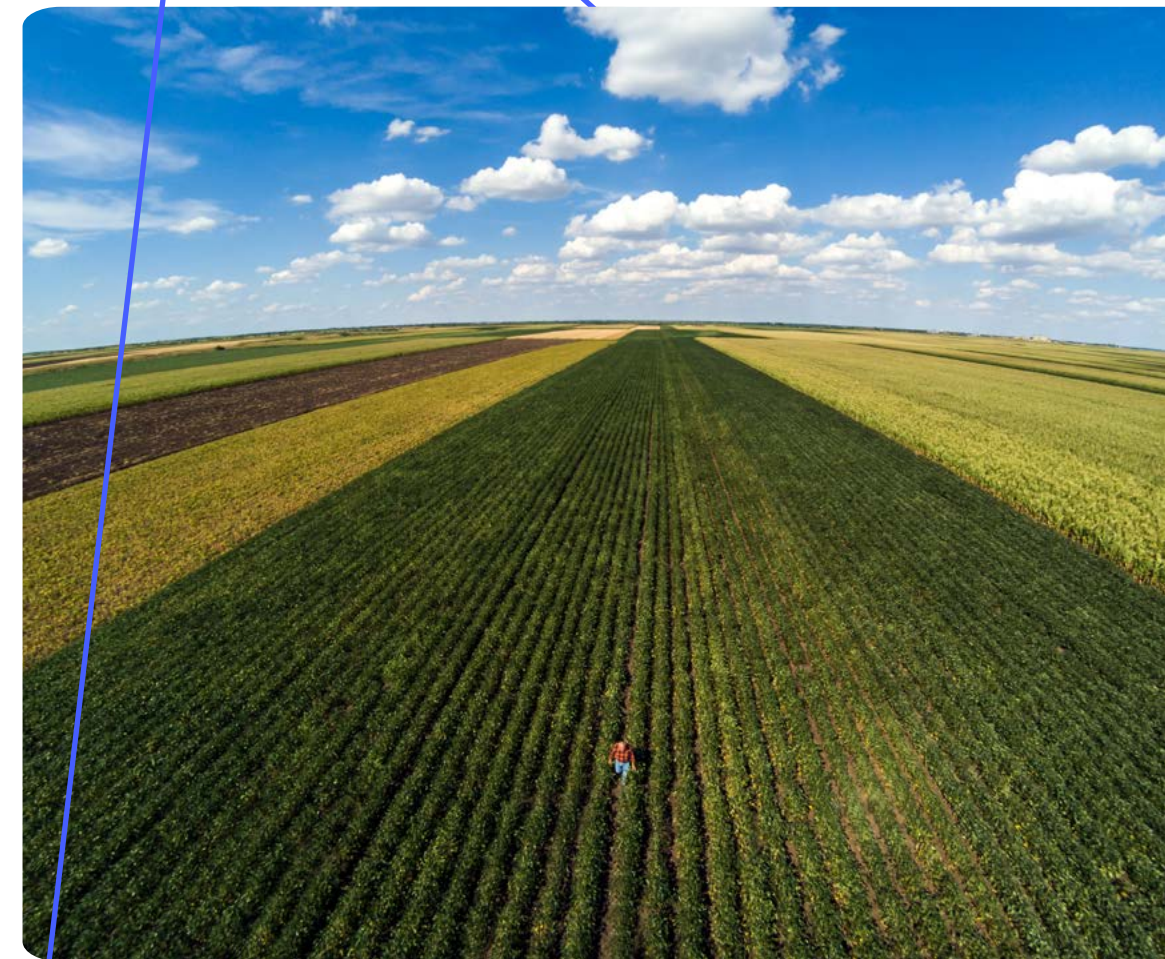
2022: **6.4**

Evolution in 2024

In 2024, the risk management policy achieved significant advancements, demonstrating a growing commitment to integrating sustainability into corporate practices. Among the most significant advances, the inclusion of sustainability indicators in risk appetite stands out, incorporating environmental, social and climate aspects into its composition, and the development of tools to align underwriting, claims and assistance with sustainable goals.

This movement was accompanied by the development of a more robust ecosystem, focused on integrated risk management and sustainability, which enhanced the organization's capability to address complex and interconnected challenges. Furthermore, these efforts were validated by the positive results from nine months of inspections conducted by Susep, reaffirming the solidity and compliance of the practices adopted. These advances consolidate a broader management aligned with the principles of corporate responsibility.

In 2024, Brasilseg also achieved high maturity in climate risk management. Climate events affected several portfolios, such as rural, housing and business insurance, but reinsurance instruments and georeferencing technology stood out as important mitigating elements.



38,000+
farmers with access to
Remote Sensing

Ethics and Compliance

GRI 3-3 Material topic – Ethics, integrity and compliance | 2-23, 2-25

Brasilseg reaffirms its commitment to ethics, integrity, and compliance as core values that underpin its operations and relationships with stakeholders. The Company's Integrity Program aims to ensure compliance with standards, prevent ethical deviations and ensure business sustainability.

The Code of Ethics and Conduct sets clear guidelines for internal and external interactions, addressing fundamental aspects such as relations with the public sector and potential conflicts of interest.

Internal policies set forth standards of conduct applicable to all levels of the organization, encompassing topics such as risk assessment, interactions with public agents, prevention of money laundering, and conduct in relationships with customers, employees, and service providers.

Such initiatives consolidate Brasilseg's commitment to developing an ethical, transparent corporate environment aligned with sustainability principles, ensuring that everyone understands and practices appropriate standards of professional conduct.

To prevent and mitigate potential negative impacts, Brasilseg implements a set of mechanisms that include internal policies, standards, and procedures. These are designed to detect and correct deviations, fraud, irregularities, and illegal acts, as well as ensure the application of proportional disciplinary measures and communication with legally mandated bodies. Alongside a structured process involving measures such as due diligence for partnerships and service providers, there is ongoing regulatory monitoring and the application of ethics and compliance training.

Brasilseg operates an Ethical Conduct Channel that ensures anonymity and protection against retaliation for whistleblowers. All reports received are addressed rigorously and confidentially, including the application of disciplinary measures, as necessary.

Furthermore, to establish commercial relationships in compliance with current regulations, these relationships are regularly monitored, using reliable databases as a reference, such as the Transparency Portal.



Brasilseg adopts a structured approach to disseminating and implementing training focused on ethics and integrity. Employees, third parties and governance members receive training on the topic through the Corporate University platform and the Secure Partner Portal. The platform offers mandatory courses on topics such as: Risk Management, Prevention of Financial Crimes and Information Security. The company also ensures that partners and suppliers receive training on compliance topics, thereby strengthening the culture of integrity throughout the value chain. All Brasilseg contracts include compliance and ethics clauses to ensure that business partners align with the Company's standards. The content of the Integrity Program is available on the company's website, ensuring that all suppliers and partners have access to the guidelines.

The effectiveness of measures to strengthen the culture of integrity is monitored and measured through structured reports, internal and external audits. Additionally, the composition of the Integrity and Compliance Index serves to measure Brasilseg's level of compliance with internal and external regulatory requirements. This includes evaluating the outcomes of external and internal audits, the effectiveness of the ethical conduct channel, and the robustness of internal controls.

Conflicts of interest – Brasilseg adopts a structured approach to prevent and mitigate conflicts of interest, ensuring that its operations are conducted with transparency, ethics and regulatory compliance. Any identified conflicts of interest are disclosed to stakeholders, including details regarding controlling shareholders and related party transactions. According to CPC 05 – Disclosure on Related Parties, this information is included in the annual financial statements report, which is made available on the website and filed with the trade board to ensure accessibility and public transparency. **GRI 2-15**

Internal and external audiences have direct communication channels with Brasilseg

Mechanisms for Identifying and Addressing Grievances, Reports and Concerns

To address negative impacts, Brasilseg uses mechanisms such as the Reclame Aqui platform, social networks and Consumidor.gov.br, monitored by bodies such as the National Consumer Secretariat, Procon and the Public Prosecutor's Office. In 2024, 8,473 complaints were registered in these channels, all of which were dealt with quickly and transparently.

Stakeholders are involved in the design and improvement of complaints mechanisms through transparent processes and feedback provided by service channels. The organization tracks the effectiveness of grievance mechanisms by analyzing user satisfaction on sensitive platforms that identify opportunities for improvement.

The most frequent complaints include requests for claim reanalysis, cancellation of proposals and delays in service provision. All incidents received by the Ombudsman were dealt with. In 2024, we achieved the lowest historical rate of recurrences at 1.4 percent, indicating that for 99.6 percent of customers, the solution provided was satisfactory and they did not need to contact us again. The channels operate from Monday to Friday, from 8 am to 6 pm, except holidays, with service exclusively in Portuguese. Brasilseg seeks to act on the root cause of incidents, aiming to reduce complaints and improve customer experience. All initiatives are consolidated in the Ombudsman's regulatory Biannual Report. **GRI 2-25**

Direct Communication

Brasilseg's Ethical Conduct Channel is open to receive complaints about non-compliance. The channel can be accessed via the Company's website or by calling 0800 444 8256, with service available 24 hours a day, seven days a week. Complaints, which can be made anonymously or identified, are received by a specialized and independent company to be investigated. Confidentiality is completely guaranteed, which makes employees feel safe to report any irregularities. Each complaint is forwarded for impartial assessment by the Company's senior management.

Customers can access a specific channel within the logged-in area of the company's website, as described in the Policy on Privacy, to exercise their rights, such as opposing the handling of personal data. The BB Seguros platform also offers the "Access to Personal Data" functionality, allowing customers to manage their information and get answers to questions about data privacy and protection. Complaints about services and assistance can be addressed through the Ombudsman's Office, which is accessible via the company's website. Additionally, complaints can be made by calling 0800 880 2930 (BB Seguros Ombudsman) or 0800 775 7003 (exclusive service for hearing and speech impaired individuals), in person, or by mail sent to Avenida das Nações Unidas, No. 14.261, Ala A, 30º andar, CEP 04794-000.

Our Team

- ↳ Developing skills
- ↳ Culture of diversity
- ↳ Volunteering and social impact



The people management policy at Brasilseg is built upon three central pillars: Organizational Culture, Employee Experience and Rewards. In 2024, the company prioritized the development of critical skills, well-being and inclusion, with significant impacts for both employees and the organization. Among the main advances in the year, there were several initiatives that showed how committed the Company is to its purpose, which is to take care of people and what is valuable to them. Brasilseg, for example, developed and implemented several programs that expanded the knowledge and training of its employees.



See more details in
[Developing skills](#)

Programs expand
knowledge and
boost professional
development

Organizational development 2024

Brasilseg contributes to the sustainability of the organization by developing transformative skills.



It promotes training programs so that leaders can act as agents of change and strengthen organizational culture.



It provides educational tracks and tools that prepare employees for current and future challenges.



It strengthens the employees' sense of belonging and improves the learning journey, ensuring inclusion and diversity.



Distinctions and Awards in 2024

FIA and Estadão Group Certification
Amazing Place to Work
4th consecutive year:

6th place: Ranking of Financial Institutions

14th place: Ranking of the major companies

38th place: Ranking of the 150 award-winning companies

Score in 2024: 80.9 (down 1.9 from 2023, which was 82.8)

Top Employers Brazil
3rd consecutive year:

Receipt of the Top Employers Brazil 2025 seal

Score: 66.31 (up 1.74 from 2023, which was 64.57)

Ranking of GPTW (Great Place to Work) –
6th consecutive time

**Participation in the Financial
Institutions Ranking**

5th place: *Ranking* of the Financial Institutions – Major
Insurance Companies

Developing Skills

In 2024, Brasilseg promoted several training actions for its employees. Overall, the initiatives engaged 1,293 participants, who collectively underwent 398 hours of training. Highlights included the program “**Dê o Play na Sua Carreira**” (**Click Play on your Career**), which identified and prepared successors for leadership positions in the call center. With 61 individuals registered and 21 deemed eligible to participate, the program achieved a 99 percent satisfaction rate during the meetings. Additionally, it utilized 37.5 percent of the talent pool within the first four months following its implementation.

The **Business School** offered technical training for employees, with a focus on insurance and the multiplication of internal knowledge. A total of 99 participants had 40 hours of classes, supplementary materials and learning tests. The program concluded with an adherence rate of 86.62 percent, a high satisfaction rate of 90.68 percent, and a pass rate of 93.75 percent on the learning test.

Meanwhile, the **Career in Focus** program encouraged and prepared employees to be protagonists of their own career management, promoting autonomy and professional growth. Another initiative was **Data Literacy**, which trained employees in data analysis, preparing them to face future challenges.

Also noteworthy is the female mentoring, called **Women Lead** and focused on developing women for executive positions. The program, which recorded an NPS of 100 percent, involved managers and coordinators, who participated via registration in mentoring with executives from the company itself. The program has established itself as a milestone in supporting gender equity within the organization.

The training initiatives are related to the Program **Develop Brasilseg** and the corporate learning strategy, as detailed below.



Corporate University

The Corporate University covers six main areas:

- 1 Mandatory
- 2 Culture
- 3 Leadership
- 4 Transformative Skills
- 5 My Career
- 6 Commercial

Brasilseg's training actions reinforce its commitment to sustainability, equity and governance, preparing employees for a more diverse, innovative and ethical corporate environment.



Projects / Programs

- ▶ Leadership Program
- ▶ Mentoring
- ▶ New Leaders

- ▶ Transformative Skills Track
- ▶ LNT – Technical Training
- ▶ Business School
- ▶ Specialized Tracks: Customers, Data and Innovation
- ▶ Career in Focus Program
- ▶ “Dê o Play na Sua Carreira” (Click Play on your Career) (center)

1,293
people trained



Organizational culture and engagement

Launched in 2023 as a pilot project, communication multipliers are team members who serve as internal influencers. Through Brasilseg's internal network, they communicate important matters using less formal language. The outcome is significantly higher engagement compared to other forms of internal communication. In 2024, the average number of multiplier interactions was 62.84.

Health and well-being

In 2024, Brasilseg continued to invest in the “Cuidar” (Care) and Seguramente (For sure) programs, focusing on the workforce. Aiming to provide psychological support through lectures and campaigns centered on the mental, physical, social, and financial well-being of employees, the Cuidar Program successfully carried out 2,833 instances of support and campaigns.

Employees can access a free online therapy platform. By 2024, platform usage has increased by more than 20 percent. A total of 829 psychological consultations were conducted over the course of the year.

“Seguramente” covers a wide range of actions beyond psychological care.

- ▶ Care provided by the nursing team
- ▶ Care provided by the family doctor
- ▶ Technical supervisions: 28 supervisions
- ▶ Case discussion: 142 cases
- ▶ Team meetings
- ▶ Care Multipliers
- ▶ Literacy of leaders
- ▶ Podcasts

Care multipliers

In 2024, Brasilseg also launched a pilot program for care multipliers. These are employees who have been trained to identify colleagues who show signs of risk with regard to mental health. Among the leadership, 21 managers learned about topics such as governance in mental health, first aid in mental health, main mental disorders and psychotropic drugs. The satisfaction rate among those who participated in this literacy initiative was almost 92 percent. Additionally, 34 supervisors in Franca were trained to become care multipliers. They learned about topics such as mental health awareness, identifying early signs, mental health first aid, suicide risk assessment and psychological emergencies. The satisfaction rate was 83 percent.

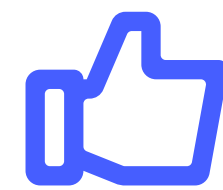
Culture of diversity

Brasilseg operates with the aim of incorporating Diversity, Equity, and Inclusion as a cross-cutting topic, striving to offer the best experience in care and protection for all individuals while respecting their unique identities. This impacts the construction of a safe, reliable and productive environment, with actions that guarantee representation of diversity in Brazilian society in the workforce. In this way, more innovation is sought through differences.

In 2024, the Diversity and Inclusion Survey had the participation of 1,067 people, which corresponds to a participation of 52 percent, and the satisfaction rate was 97 percent.

Leaders at Brasilseg participated in training and workshops covering topics such as diversity and inclusion, inclusive leadership, awareness building, and literacy. Leadership participation was 94 percent among Franca coordinators and supervisors and 96 percent among executive superintendents and directors.

Brasilseg also spearheaded initiatives such as mentoring and organizing nine discussion groups for people with disabilities. Additionally, it hosted a series of panels, exhibitions, and interactive sessions addressing topics such as race and ethnicity, gender, generational issues, people with disabilities (PwD), autism, unconscious bias, and LGBTQIAPN+ topics. In total, the events were attended by 888 employees.



The employee
satisfaction index reached
97%
in 2024



Volunteering and social impact

Regarding social responsibility, Brasilseg continues to encourage social projects and volunteer actions. In 2024, through the Incentive Law, the company sponsored a total of 41 social projects benefiting 304,000 people, with a financial contribution of BRL 22 million.

Sixty-nine volunteering actions were carried out, reaching 9,884 people. Of these actions, 50 were initiatives by the company itself and 19 were volunteer initiatives. A total of 160 hours were dedicated to volunteer activities, including solidarity reading, educational gardening, support for women entrepreneurs, specialized financial education for people with intellectual disabilities, the "Caring for Rio Grande do Sul" initiative, blood donation drives, financial education for the elderly, inclusive running events, career workshops with directors, and financial education sessions with executive superintendents, directors, and the CEO. In 2024, actions such as the Mammography Truck and the Marie Claire Festival also deserve to be highlighted. The first reinforced the importance of prevention and early diagnosis of the disease and served around 4,000 women

in 11 different locations. The festival featured a series of debates and presentations on subjects including self-image, breast cancer, and overall health. The event was held in São Paulo and was widely publicized in the media through the *O Globo* and *Valor Econômico* newspapers.

Also noteworthy is the Youth and Work Program, which promotes professional training for low-income young people. The initiative ended 2024 with 120 young people and mentors trained. They underwent 132 hours of training and 480 hours of mentoring.



69 voluntary
actions benefit more
than 9,000 people
▶ 160 hours dedicated
to volunteering activities



BB Social RS

Brasilseg took part in the BB Social RS initiative, led by Banco do Brasil, which was designed to support the population of Rio Grande do Sul affected by the floods in 2024. Focused on providing assistance services to the general population, the action benefited people housed in reception centers. To assist the community in resuming their daily routines, a variety of services were provided, including environmental education, storytelling, physical activities and sports, haircuts and barbering, and dental care. Additionally, donations of personal hygiene products, cleaning supplies, and bed linens and towels were made available. Plumbing, electrician and temporary roof covering services were also provided.

Business performance

GRI 201-1





In 2024, agricultural insurance encountered a challenging environment characterized by high interest rates, declining commodity prices, and increased defaults. This led to a reduction in insurance contracts, with approximately 25 percent fewer agreements compared to 2023. The rural market as a whole also performed below expectations, with growth estimated at just 1 percent. Despite this scenario, the diversified portfolio allowed for 4.1 percent growth in rural insurance in 2024.

In the Life and Loan Protection Insurance segments, in the People field, we closed the last period with growth of 3.4 percent. While in the Damages sector, represented by the Residential, Housing and Business segments, we recorded a drop of 16.4 percent.

Positive highlights and compensations included livestock insurance and the revenue product, both of which demonstrated significant growth, contributing to BRL 17.5 billion in premiums issued. New initiatives were introduced,

Net profit
reached
BRL 4.4 billion,
in 2024

including the expansion of fruit, vegetable, and grain crop insurance targeted at family farming. Additionally, a new coverage was developed using satellite data and agrometeorological models.

In the expansion and partnership strategy, there was diversification of distribution channels, with a 10 percent growth in agricultural insurance sales outside the banking channel. The result was driven by partnerships with cooperatives and resellers. A partnership was also established for risk assessment and pricing in reinsurance.

There was an expansion of the portfolio and progress in technological innovation, aligned with the ESG strategy, emphasizing products designed for family farming and environmental protection.

The customer base showed a recovery through customized offers, with continued growth in agribusiness, and reached 491,000 farmers served.

Overall, 2024 ended with a 2.2 percent increase in premiums written and a net profit of BRL 4.4 billion.

13.6%
increase in
net profit

BRL 17.5
billion in premiums
written

2.2%
growth in premiums
written

Indicator Report



Brasilseg

Activities, value chain, and other business relationships GRI 2-6

Brasilseg's main activities are the provision of personal, property and agribusiness insurance services, covering products such as life, loan protection, business, residential, housing and agricultural insurance, among others. In 2024, there were no significant changes in company activities, value chain or business relationships.

The company's portfolio includes 156 products, 90 of which are available for purchase, with a net sales volume of BRL 17.5 billion in 2024. The value chain encompasses several suppliers, totaling 473, with payments estimated at more than BRL 586 million over the last period. These suppliers vary in type, size and location, including local, national and international, offering a variety of products, services and supplies.

The company refrains from selling prohibited products or those that are subjects of concern or public debate in specific markets. It caters to both Banco do Brasil customers and non-customers across various segments, including individuals (PF), legal entities (PJ)—encompassing micro, small, and large enterprises—as well as the agricultural sector.

The company's portfolio includes 156 products



Corporate governance

Collective knowledge of the highest governance body **GRI 2-17**

In addition to internal communication focused on sustainability content, several measures are adopted to expand knowledge about sustainable development within the Board of Directors: access to updated information, constant leadership engagement, support for sustainable development initiatives, performance evaluation, formation of committees and specialized working groups.

Policy commitments **GRI 2-23**

Brasilseg maintains a set of policies and documents that underscore its commitment to responsible business conduct. These include the Corporate Policy on Sustainability, Corporate Policy on Governance, Corporate Policy on Integrated Risk Management, Controls, Compliance and Capital, Code of Ethics and Conduct, Integrity Program, and the Companies' Bylaws. These commitments are aligned with internationally recognized intergovernmental instruments, such as the United Nations (UN) Sustainable Development Goals (SDGs), and are applied to all of the organization's activities and business relationships. Furthermore, the company adopts due diligence measures, applies the precautionary principle and ensures respect for human rights in its operations.

The stakeholders emphasized in these commitments include employees, non-employee workers, suppliers, interns, and apprentices. Among these groups, people with disabilities are considered to be at risk or vulnerable, and are included in the policies adopted by the company. Disclosure is done through internal communications and official documents.

Embedding policy commitments **GRI 2-24**

Brasilseg embeds its commitments to responsible business conduct into its strategies, policies and operations, through a structured process of supervision, delegation of responsibilities and integration with its business relationships. The highest level of this embedding is executed by the Board of Directors, which sets the strategic guidelines and delegates the execution across all levels of the organization to the board. Clear goals and responsibilities are established, aligned with the different hierarchical levels and considering specific skills and competencies. Delegation of responsibilities occurs with the definition of authority and accountability, effective communication, continuous monitoring and recognition of performance.

Brasilseg integrates its commitments into organizational strategies by aligning corporate goals, developing

operational policies and procedures, conducting training, performing impact assessments, engaging in due diligence, and ensuring effective internal communications. Continuous monitoring ensures that commitments are met effectively, complemented by a structured process for gathering feedback and enhancing employee engagement.

The implementation further includes the careful selection of partners, incorporation of contractual clauses that reinforce ethical guidelines, audits and monitoring of suppliers, along with training initiatives and incentives to promote the best practices. In addition to periodic assessments to ensure supplier compliance, there is a commitment to embedding sustainability criteria into the supply chain, encouraging constant improvements.

The company offers specific training, covering topics such as the Environmental Management System, the Code of Ethics and Conduct, General Personal Data Protection Law (LGPD), Risk Management and Internal Controls, Customer Relation Practices and Prevention and Combating Financial Illegality.



Communication of crucial concerns **GRI 2-16**

Brasilseg ensures that all crucial concerns are communicated to the highest governance body. This process takes place via routine reports and presentations, official Board meetings, communications through governance committees, both internal and external audits, and includes reports on risk, compliance, and sustainability.

Critical concerns encompass aspects related to the environment, social and human rights, and economic and governance matters. By identifying and analyzing them, the Company ensures a broad approach aligned with the best market practices. The Board of Directors receives periodic updates on internal controls, compliance and risk management, enabling strategic decision-making based on reliable information.

In addition, Brasilseg maintains strict control over compliance with regulatory standards, conducting frequent reviews of legal issues to mitigate risks and ensure that all activities comply with current legislation.

Evaluation of the performance of the highest governance body

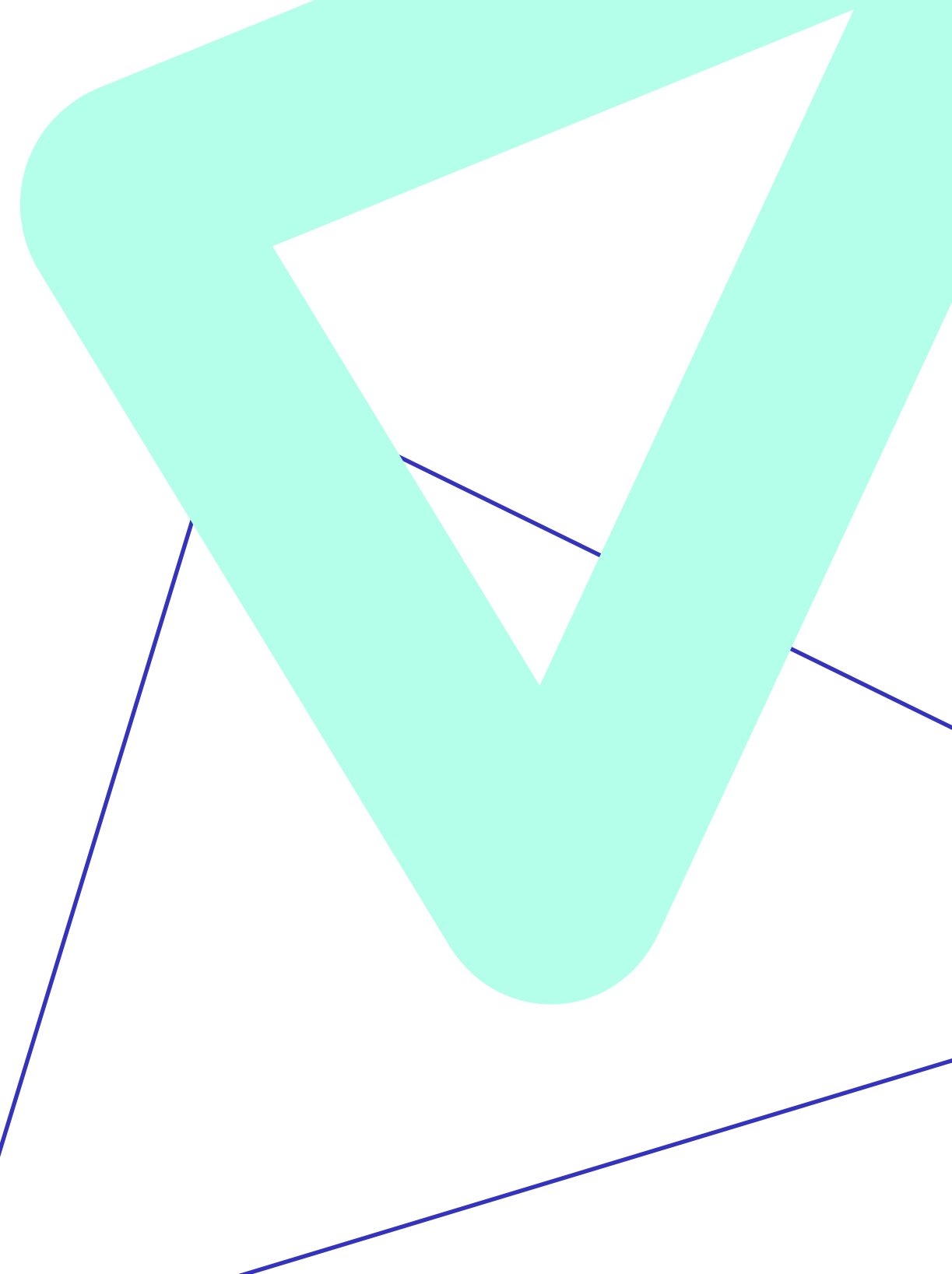
GRI 2-18

Brasilseg adopts a structured process for evaluating the performance of its highest governance body, ensuring effective oversight of economic, environmental, and social impacts. This assessment is conducted independently and occurs annually, allowing for strategic adjustments and continuous improvement of corporate practices.

Membership associations

GRI 2-28

Brasilseg engages actively with strategic associations and organizations within the insurance and pension sectors, both on a domestic and international level. This involvement underscores its dedication to sector development, the sharing of best practices, and the building of a more robust and sustainable market. The company is a member of the National Confederation of Insurers (CNseg), an entity that represents the insurance sector in Brazil and promotes initiatives aimed at regulation and sustainable growth of the market. It is also part of the National Federation of General Insurance (FenSeg), which works on the development and regulation of the general insurance segment, promoting debates and improvements for the sector. Additionally, it is involved with the National Federation of Private Pension and Life (FenaPrevi), which represents insurance companies and open supplementary pension entities. Through this participation, Brasilseg contributes to the development and enhancement of the pension sector. Finally, the company is also part of the Insurance and Reinsurance Companies Union (Sindseg), which represents the interests of insurers and reinsurers, fostering the development and competitiveness of the market.



Risk Management

Procedures for assessing and screening environmental and social risks in business lines

GRI FS2

Specialized consultants, alongside the internal Sustainability department and the Risks and Internal Controls team, identify and evaluate environmental and social risks. These risks are integrated into the Risk Management Structure (EGR) and the Internal Controls System (SCI), ensuring alignment with best governance practices and segregation of functions. Risk governance is structured into a three-line model: the first line involves employees and managers who are directly connected to the delivery of products and services; the second line includes the Risk, Internal Controls, and Compliance departments, which are responsible for monitoring and consulting; and the third line is represented by Internal Auditing, which assesses the effectiveness of the processes implemented.

The results of these assessments directly influence the company's decisions, allowing the application of corporate policies and the definition of specific regulations. Risks are continuously monitored within the governance process, ensuring transparency, segregation of functions and compliance with established rules. This model strengthens decision-making, allowing adjustments to transactions, inclusion of performance standards and monitoring requirements as needed, always in line with Brasilseg principles.

Process(es) for improving staff competence in implementing social and environmental policies and procedures applied to business lines

GRI FS4

Brasilseg adopts a set of processes to ensure that professionals responsible for environmental and social risks and opportunities have the necessary skills to implement the Company's policies. Key initiatives include ongoing training and qualification programs, consisting of workshops, courses, and training sessions focused on sustainability, social responsibility, and risk management. The company also invests in hiring qualified professionals with experience in environmental management, risk analysis and sustainability, in addition to encouraging relevant certifications, such as ISO 14001.

The team's technical development is reinforced by periodic performance evaluations, which ensure the effectiveness of policies and identify opportunities for improvement. Furthermore, the integration of these skills into the organizational culture allows for greater engagement and adherence to sustainability guidelines at all levels of the company.

The Sustainability Management leads the implementation of these policies and procedures, with analysts in this area being primarily responsible for absorbing the guidelines and disseminating them internally. The current focus is

on working groups that identify risks and opportunities associated with the Company's products and services. The conclusions of these discussions are taken to senior management in periodic meetings, ensuring strategic alignment and effective decision-making to maximize the impact of the actions implemented.

Interactions with clients/investees/business partners regarding environmental and social risks and opportunities

GRI FS5

The company leverages information from highly reputable institutes like Inmet and the NOAA Climate Prediction Center. Additionally, it consults meteorological data through tools such as the Agriquest platform by Geosys do Brasil Sistemas de Informação Agrícola Ltda. This data is pivotal in guiding strategic decisions, adjusting commercial terms, and, if necessary, anticipating or halting commercial activities in regions with elevated risk.

The support of specialized consultancies and a dedicated internal team allows the development of climate analyses and projections for the medium and long term. These assessments support the creation of new underwriting and pricing rules, ensuring greater precision in the management of the rural insurance portfolio. In addition, Brasilseg continually monitors innovations in

remote sensing technologies and predictive models, reinforcing its risk mitigation capacity and ensuring long-term business sustainability.

The underwriting team uses these tools to establish pricing and monitoring criteria, while the product team defines policies and risk limits taking into account socio-environmental data. Meanwhile, the claims team conducts the adjustment in a hybrid way, combining information experts gather in the field with satellite data. Whenever a new feature is implemented, teams receive specific training.

Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose

GRI FS7

Brasilseg focuses its efforts on products that offer social benefits, such as lending insurance. This type of insurance guarantees the settlement of personal debts acquired at Banco do Brasil—specifically, CDC loans—in the unfortunate event of the client's death, thereby preventing family members from inheriting financial liabilities as part of the estate. In 2024, the amount paid as compensation in this line of business was BRL 306 million, with all of it allocated to this type of social benefit. This amount, which corresponds to 100 percent of the “claims” heading for product code 1243, includes both claims already paid and those in the adjustment phase.

Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose

GRI FS8

Brasilseg has products that offer benefits due to environmental damage, such as Home and Business insurance. These products, among other features, safeguard properties and policyholders against damage resulting from climate and electrical events, helping to mitigate the adverse impacts experienced by policyholders.

In 2024, the total value of the business lines was approximately BRL 835.9 million, with BRL 282.7 million specifically earmarked for mitigating damage from environmental causes, accounting for 33.82 percent of the total. This reinforces Brasilseg's commitment to protecting its customers' assets from environmental risks.

Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures

GRI FS9

Audits and/or internal control activities are conducted across various business lines, taking into account Susep's legal requirements, as well as aspects related to risks, controls, and process management. In 2024, the claims processes in the Rural, Life, and Housing sectors were reviewed, alongside the underwriting and issuance procedures within the Rural, Life, and Business segments. In the field of technology, the audits covered security governance, hiring and management of IT providers and the development cycle.

The aim of this work is to ensure compliance with existing legislation, such as Susep Circular No. 612/2020 for money laundering prevention, Susep Circular No. 648/2021 for the review of the Operational Losses Bank, and CNSP Resolution No. 445/2022 for the validation of the Ombudsman Report. The analyses also assess the adequacy of processes, adherence to internal and external standards and the effectiveness of controls. In 2024, products such as BB Seguro Pecuário, Ouro Vida

Produtor Rural, Seguro Empresarial, Seguro de Vida Prestamista CDC and BB Seguro Imóvel for commercial and residential properties were audited. There were no specific exclusions or limitations on the scope of the audits.

Internal audit planning is structured over a three-year horizon, with annual reviews to cover key risks. All audits were conducted by internal auditors and, as of December 2024, there were a total of 60 recommendations in the process of being implemented. This ongoing work strengthens governance, improves internal controls and ensures the company's compliance with regulatory standards and best market practices. In 2024, the Sustainability area was not selected in the internal audit planning, consequently environmental and social policies were not part of the audit scope.

Annual audits cover multiple business lines and ensure compliance with legislation

Business & Sustainability

Policies with specific environmental and social components applied to business lines GRI FS1

Brasilseg implements the Corporate Policy on Sustainability (P.012) to incorporate ESG (environmental, social, and governance) practices into its management framework. This approach aligns the company with the Principles for Sustainability in Insurance (PSI) and the UN Global Compact. This policy guides all of the company's operations, products and services, ensuring a solid commitment to sustainability.

The Company also adopts the Socio-Environmental Risk Standard, which establishes ESG criteria for the acceptance of policies, applying restrictions to situations such as Ibama embargo, indigenous lands and degrading work. These guidelines are described in standard No. 0617, which governs the Socio-Environmental Analysis in the Acceptance and Underwriting of Mass Risks for Rural Insurance.

The policies define rules for socio-environmental analysis in the underwriting of rural insurance, and are applicable to Brasilseg's rural technical area. Among the tools used are Remote Sensing (ESG Module), public databases and georeferenced information, in addition to socio-environmental assessments conducted by Banco do Brasil.

The documents are corporate, and all company employees can access them in the DocSpider system. The responsibility for approving these policies lies with the following management teams: Compliance, Product and New Service Development, Legal Advisory, Corporate Governance and Sustainability, and Non-Financial Risks.

The primary risks addressed include reputational risks, by preventing the insurer's association with illegal or environmentally damaging activities; climate risks, which are assessed using the Agricultural Climate Risk Zoning (ZARC); and ongoing monitoring, which entails regular consultations of socio-environmental databases. One notable impact of these policies is the restriction on granting insurance: properties with more than 10 percent overlap in areas embargoed by Ibama/ICMBio or located within indigenous lands may face insurance refusal or be subject to restrictions. Furthermore, proposals from applicants who appear on the "Dirty List of Slave Labor" are automatically rejected, preventing coverage for policyholders involved in serious labor violations.

From a financial and operational point of view, reducing socio-environmental risk can reduce losses and claims for the insurer, while requiring individual analyses can increase underwriting time and operational costs. There is also the possibility of endorsement for problem areas, allowing contractual adjustments and the proportional return of the premium to the insured. In terms of reputation and regulatory compliance, policies strengthen the insurer's image by avoiding association with illegal or controversial practices, ensuring compliance with environmental, labor and sustainability standards and reducing legal and regulatory risks. In the rural sector, these policies promote environmental and labor compliance, thereby facilitating the ability to hire insurance.



Environment

Water withdrawal GRI 303-3

Brasilseg withdraws water from the public supply network at the São Paulo unit. There was no withdrawal from other sources, such as surface, ground, sea or reclaimed water.

In the year covered by the report, the company withdrew 2,892 m³ of water (or 2.89 megaliters). The consumption target set for São Paulo was 3,293 m³ (or 3.293 megaliters).

Concerning withdrawal in areas of water stress, the organization does not operate in these regions, as confirmed by the National Water Agency (ANA). The agency identified that the supply source used has average water security.

Water usage is monitored monthly through natural resource monitoring panels available on the Power BI platform. The process guarantees traceability and efficient control of water consumption. The data reported refer to the São Paulo unit. The Franca unit will start monitoring this indicator from 2025, with the implementation and certification of ISO 14001.

Water disposal GRI 303-4

In 2024, Brasilseg disposed of water coming exclusively from third parties (public distribution network). The entire disposed volume was directed to the public sewage network, without discharge into natural water bodies, such as surface, ground or sea water. In the year covered by the report, the company disposed of the same volume that was withdrawn, i.e., 2.89 megaliters.

The organization does not discharge water in areas of water stress, ensuring that its administrative operations do not impact vulnerable regions. Additionally, there are no concerning substances in the disposal of the used water, as the company's activities are strictly administrative, producing only sanitary effluents. Therefore, there is no need for decontamination processes or specific treatments prior to disposal.

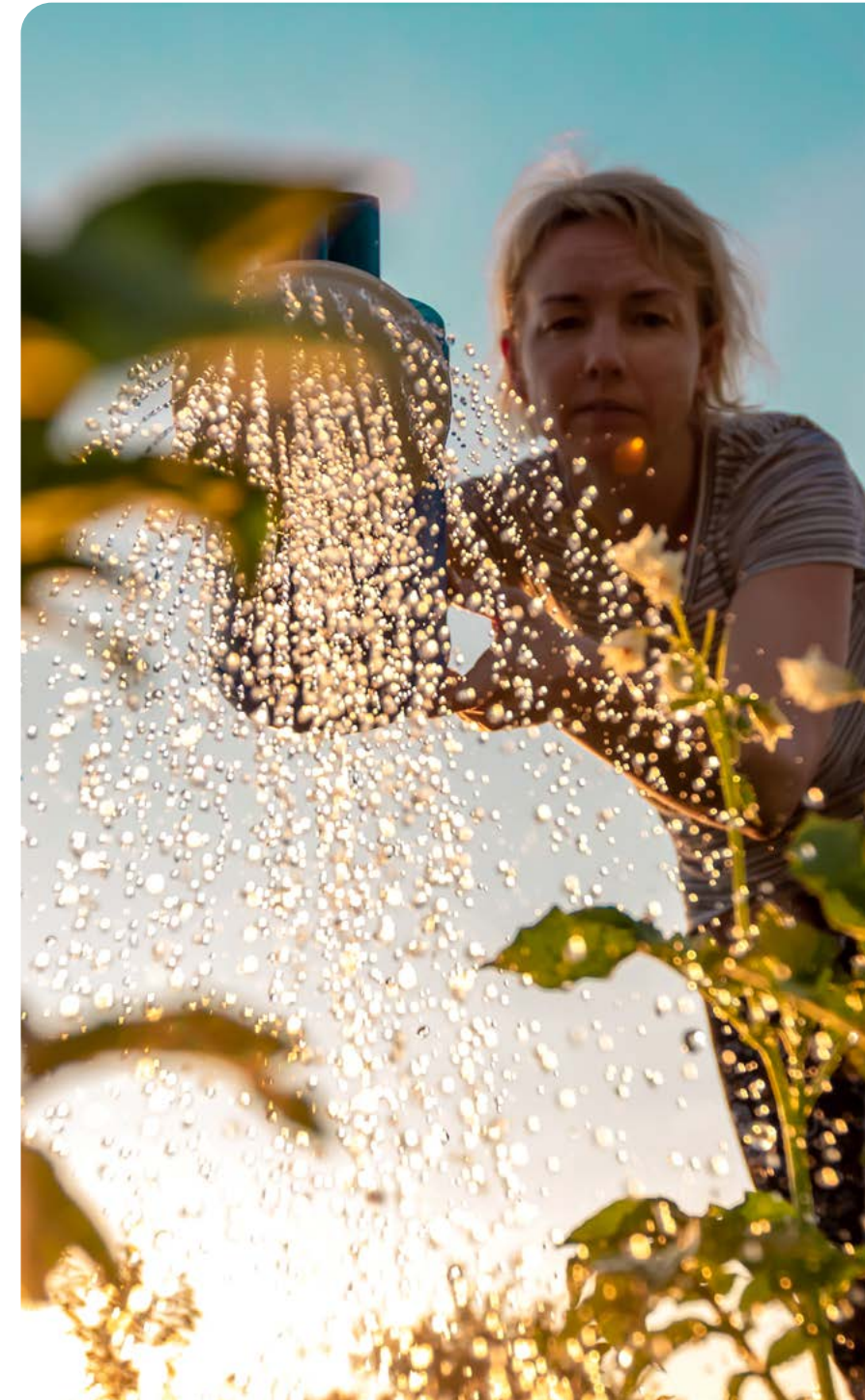
No cases of non-compliance with disposal quality limits were recorded during the period analyzed. The reported data reflect the equivalence between withdrawal and disposal, since the entire volume used is returned to the public sewage system.

Water consumption GRI 303-5

Water consumption at the São Paulo unit during the period covered by the report was 2.89 megaliters, coming exclusively from the city's public supply network. The total volume of water withdrawn was used entirely in administrative activities and subsequently discarded into the public sewage system.

The water consumption target set for São Paulo was 3,293 m³ (or 3.293 megaliters). The target for the Franca region has not yet been defined.

Based on the measurement method employed by the Basic Sanitation Company of the State of São Paulo (Sabesp), the entire volume of water consumed is calculated and also billed as sewage. This ensures that water withdrawal and disposal are equivalent. Therefore, consumption corresponds to the total withdrawn and used in the period. Consumption monitoring is performed through direct measurements and continuous observation using a natural resources dashboard. This approach ensures accuracy and transparency in the data, supporting compliance with the Environmental Management System, which is certified under ISO 14,001. Brasilseg does not maintain water stocks or reserves beyond what is necessary for its administrative operations.





Brasilseg's greenhouse gas (GHG) emissions inventory follows the GHG Protocol methodology. Check below the indicators for Scopes 1, 2 and 3 recorded between 2022 and 2024.

Emissions

Direct (Scope 1) emissions by category GRI 305-1

Category	2022		2023		2024	
	Total emissions (tCO ₂ e)	Biogenic emissions (tons)	Total emissions (tCO ₂ e)	Biogenic emissions (tons)	Total emissions (tCO ₂ e)	Biogenic emissions (tons)
Stationary combustion	50.1	--	56.74	--	42	3.52
Mobile combustion	243.9	--	19.44	--	142.56	34.99
Fugitive emissions	480.78	--	43.69	--	43.53	0.00
Total	774.79	63.50	119.80	8.82	228.09	38.51

Gases included in the calculation: Carbon Dioxide. Base year: 2024. There were no significant changes, and the reference used for emission factors is based on the Brazilian GHG Protocol Program. The consolidation approach employed to compute direct emissions was Operational Control.

Scope 2 of emissions GRI 305-2

	2022	2023	2024
Indirect emissions from energy purchases	98.09	92.51	136.97

The company calculates Scope 2 based on the purchasing choice approach. Gases included in the calculation: Carbon Dioxide. Base year: 2024. There were no significant changes, and the reference used for emission factors is based on the Brazilian GHG Protocol Program. The consolidation approach employed to compute direct emissions was Operational Control.

Scope 3 of emissions GRI 305-3

Category	2022		2023		2024	
	Total emissions (tCO ₂ e)	Biogenic emissions (tons)	Total emissions (tCO ₂ e)	Biogenic emissions (tons)	Total emissions (tCO ₂ e)	Biogenic emissions (tons)
Purchased goods and services	0.07	--	0.05	--	0.04	0.01
Waste generated in operations	17.33	--	8.60	--	58.64	1.44
Business travel	168.87	--	612.69	--	265.51	0.52
Employee transportation	174.19	--	1,401.71	--	1,296.60	318.29
Upstream transportation and distribution					0.04	0.01
Total	360.45	47.11	2,023.10	353.20	1,620.83	320.26

Gases included in the calculation: Carbon Dioxide. Base year: 2024. There were no significant changes, and the reference used for emission factors is based on the Brazilian GHG Protocol Program. The consolidation approach employed to compute direct emissions was Operational Control.

The reduction in this cycle resulted from halving the number of flight segments for business travel.

GHG emissions reduction (tCO₂ equivalent) GRI 305-5

	2022			2023			2024		
	Scope 1	Scope 2	Scope 3	Scope 1	Scope 2	Scope 3	Scope 1	Scope 2	Scope 3
Reduction of GHG emissions	-423.53	115.38	117.05	654.91	5.58	-1,662.65	-108.29	-44.46	-406.38
Total			191.1			-1,002.16			559.06

Waste

Total weight of non-hazardous waste directed to disposal in metric tons GRI 306-3

	2022	2023	2024
	Amount generated	Amount generated	Amount generated
Downstream			
Hazardous waste	0.61	2.42	0
Non-hazardous waste	111.52	103.6	141.33*
Total Downstream	112.13	106.3	141.33
Upstream			
Hazardous waste	0	0.30	0
Non-hazardous waste	48.20	27.04	44.06
Total Upstream	48.20	27.34	44.06
Total waste generated	160.38	133.37	

*Waste from Mapfre and Tempo assistance services. The consolidation was conducted through management reports, accounting for products by sampling and types of composition. In addition, they were compiled by a proper disposal process verified by a disposal certificate.

Total weight of hazardous waste directed to disposal in metric tons (t) GRI 306-5

	2024
Downstream (technical assistance)	
Incineration (with energy recovery)	0.15
Other operations (reuse, recycling, and others)	1.62
Other disposal operations (light bulb decontamination)	0.46
Total	2.23
Total hazardous waste directed to disposal	2.23

Total waste directed to disposal, per composition, in metric tons (t) GRI 306-5

	2022	2023	2024
	Weight directed to disposal	Weight directed to disposal	Weight directed to disposal
Downstream (technical assistance)			
Alkaline cells and batteries	0.31	2.21	0.16
Appliance	22.18	16.76	0
Electronics	7.09	6.81	3.84
Debris	8.59	3.94	7.24
Mobile	5.28	4.77	0
Wood	57.24	56.99	73.89
Metal	4.75	5.21	27.80
Paper	1.70	1.03	0.92
Plastic	0.54	0.60	6.4
Fabric	0.67	0.40	1.74
Glass	1.09	0.85	4.73
Lamp	0.21	0.23	0.46
Other waste	2.48	6.25	14.12
Total	112.13	106.03	141.30
Upstream (Main Office)			
Ordinary	29.09	15.14	9.72
Plastic	9.90	4.96	2.35
Paper	8.84	4.39	29.92
Metal	0.18	2.48	0.76
Glass	0.22	0.06	1.31
Tow (leftover paint)	-	0.30	0
Total	48.20	27.34	44.06
Total waste directed to disposal	160.38	133.37	185.36

Total weight of non-hazardous waste directed to disposal in metric tons (t) GRI 306-5

	2022	2023	2024
	Total weight outside the organization	Total weight outside the organization	Total weight outside the organization
Downstream (technical assistance)			
Incineration (with energy recovery)	58.14	53.63	78.47
Incineration (without energy recovery)	1.70	1.03	38.70
Landfill confinement	10.89	9.77	4.74
Other disposal operations (reuse, recycling, others)	41.18	41.37	17.16
Other disposal operations (lamp decontamination)	0.21	0.23	0
Total	112.13	106.03	139.07
Upstream (Main Office)			
Landfill	29.09	15.14	9.72
Other disposal operations (reuse, recycling, others)	19.14	12.20	34.34
Total	48.23	27.34	44.06
Total waste directed to disposal*	160.38	133.37	183.13

*Total weight of hazardous waste sent to disposal.

Our Team

Employees by region and gender GRI 2-7

	2022			2023			2024		
	Men	Women	Subtotal	Men	Women	Subtotal	Men	Women	Subtotal
North	4	5	9	4	6	10	4	7	11
Northeast	11	14	25	14	14	28	13	14	27
Midwest	31	19	50	29	16	45	24	14	38
Southeast	667	1,365	2,032	703	1,375	2,078	632	1,227	1,859
South	23	26	49	26	24	50	21	20	41
Total	736	1,429	2,165	776	1,435	2,211	694	1,282	1,976

Employees by type of employment and gender GRI 2-7

	2022			2023			2024		
	Indefinite term	Specified period	Subtotal	Indefinite term	Specified period	Subtotal	Indefinite term	Specified period	Subtotal
Men	729	7	736	776	0	776	694	0	694
Women	1,424	5	1,429	1,433	2	1,435	1,281	1	1,282
Total	2,153	12	2,165	2,209	2	2,211	1,975	1	1,976

Employees by type of employment and region GRI 2-7

	2022			2023			2024		
	Indefinite term	Specified period	Subtotal	Indefinite term	Specified period	Subtotal	Indefinite term	Specified period	Subtotal
North	9	0	9	10	0	10	11	0	11
Northeast	25	0	25	28	0	28	27	0	27
Midwest	50	0	50	45	0	45	38	0	38
Southeast	2,020	12	2,032	2,076	2	2,078	1,858	1	1,859
South	49	0	49	50	0	50	41	0	41
Total	2,153	12	2,165	2,209	2	2,211	1,975	1	1,976

Employees by type of employment and gender GRI 2-7

	2022			2023			2024		
	Full time	Part time	Subtotal	Full time	Part time	Subtotal	Full time	Part time	Subtotal
Men	502	234	736	518	258	776	461	233	694
Women	621	808	1,429	635	800	1,435	612	670	1,282
Total	1,123	1,042	2,165	1,153	1,058	2,211	1,073	903	1,976

Employees by type of employment and region GRI 2-7

	2022			2023			2024		
	Full time	Part time	Subtotal	Full time	Part time	Subtotal	Full time	Part time	Subtotal
North	9	0	9	10	0	10	11	0	11
Northeast	25	0	25	28	0	28	27	0	27
Midwest	50	0	50	45	0	45	38	0	38
Southeast	990	1,042	2,032	1,020	1,058	2,078	956	903	1,859
South	49	0	49	50	0	50	41	0	41
Total	1,123	1,042	2,165	1,153	1,058	2,211	1,073	903	1,976

Employees without guaranteed working hours, by gender¹ GRI 2-7

	2023	2024
Men	197	181
Women	149	138
Total	346	319

¹ Data related to employees who are not monitored through time clock recording.

Employees without guaranteed working hours, by region¹ GRI 2-7

	2023	2024
North	0	1
Northeast	3	3
Midwest	11	9
Southeast	321	298
South	11	8
Total	346	319

¹ Data related to employees who are not monitored through time clock recording.

Workers who are not employees GRI 2-8

	2022	2023	2024
Interns	6	0	0
Apprentices	75	0	80
Outsourced ¹	-	325	1,654
Statutory ²	-	-	6
Total	81	325	1,740 ³

¹ Outsourced services are provided in the following areas: IT services, legal services, policyholder assistance, claims support and aid, inspection and regulation, facilities, information security, human resources services, consulting and auditing, operational tasks, commercial agreements/advertising and marketing, and administrative roles.

² At Brasilseg, officers and the CEO are statutory.

³ The methodology used to count workers was direct counting. The total number of workers is based on data available at the end of of reporting period (12/31/2024). The number of third parties reflects the business strategy of each specific area, according to the need for specialized labor to conduct operations. In mid-July 2023, Brasilseg launched a plan to establish a new structure for Third Party Management. The goal of this initiative is to enhance the third party control operations, centralize the entire third-party process, and maintain adequate oversight of third-party movements from their onboarding through to their removal and termination. This measure ensured an updated and complete third-party database.

Remuneration policy GRI 2-19

Remuneration policies include fixed and variable, with the fixed one governed, in the case of employees, by Standard 0614 – Management of Positions and Salaries, and the variable one based on a regulation agreed with the union for the payment of PS/Bonus. No attraction bonuses or recruitment incentives are offered, and termination payments are regulated by a specific internal policy, Standard 0046 – Termination of Employment Contract. The organization does not implement bonus and incentive clawback practices, nor does it offer retirement benefits.

Remuneration policies are applicable to all levels of employees in the organization, in accordance with Standard 0614 – Management of Positions and Salaries. The variable remuneration targets for the governance bodies and senior executives are based on how the economy, the environment, and people perform.

The remuneration of statutory employees is defined by boards of directors, with regulations approved each year.

Annual total compensation ratio¹ GRI 2-21

	2023	2024
	Values	Values
Ratio of the annual remuneration paid to the highest-paid employee to the average annual remuneration of all employees (excluding the highest-paid employee)	11.88	11.59
Ratio of the annual remuneration paid to the highest-paid employee to the average annual remuneration of all employees (excluding the highest-paid employee)	1.16	0.64

¹ Data extracted from the ADP system and recorded using Excel processes.

Process to determine remuneration GRI 2-20

The process adheres to a structured approach, which involves setting clear objectives and developing a compensation philosophy that aligns with the organization's values. This philosophy guides an in-depth market analysis, with the aim of ensuring competitiveness and equity, and the development of remuneration packages that meet employee expectations and are aligned with the company's strategic goals. Periodic reviews are conducted to ensure that policies and practices remain consistently up-to-date, with an emphasis on transparency and continuous communication with stakeholders. This process is overseen by employees within the remuneration area, following the guidelines set by the highest governance body, which ensures the application of the best corporate governance practices.

Ratio of basic salary and remuneration of women to men, by employee category GRI 405-2¹

	2022		2023		2024	
	Basic salary	Remuneration	Basic salary	Remuneration	Basic salary	Remuneration
Executive Board						
	0.89	--	0.86	0.83	0.36	0.42
Management						
	0.97	--	0.97	0.96	0.74	0.73
Leadership/coordinators						
	1.04	--	0.99	0.99	1.73	1.73
Technicians/supervisors						
	0.75	--	0.51	0.51	1.25	1.19
Administrative						
	1.04	--	0.99	0.99	1.48	1.48
Operational						
	0.81	--	0.93	0.93	3.19	3.19

¹ The company considers all its operating units for the calculation.

Collective bargaining agreements GRI 2-30

In 2024, 99.7 percent of the Brasilseg employees were covered by a collective bargaining agreement. Employees not covered by collective bargaining agreements are supported by the Brazilian labor legislation and, depending on the situation, by other union entities and their respective collective bargaining agreements.

Average hours of training per year by gender GRI 404-1

	2022	2023	2024
Average hours of training	Average hours of training	Average hours of training	Average hours of training
Men	42.97	46.23	42.51
Women	51.90	46.01	45.48
Total	48.96	46.12	44.43

Average hours of worker training per year by employee category GRI 404-1

	2022	2023	2024
Average hours of training	Total headcount	Average hours of training	
Executive Board/Executive Superintendence	28.26	37.37	36.95
Management/Executive Management	44.61	42.46	33.78
Coordinator/Consultant	38.44	79.95	39.89
Technician/Analyst/Supervision	28.94	41.78	49.44
Administrative	30.86	21.74	21.68
Operational	59.41	12.57	10.51
Total	48.96	39.31	44.43

Diversity of governance bodies and employees by gender GRI 405-1

	2022		2023		2024	
Board of Directors	Men	Women	Men	Women	Men	Women
Percentage of members of governance bodies by gender ¹	80.70	19.30	72	28	73.08	26.92

¹ There are four Black and brown individuals and one person with disabilities making up Brasilseg's governance body.

Diversity of governance bodies and employees by age group GRI 405-1

	2022	2023	2024
Board of Directors	Percentage	Percentage	Percentage
Aged fewer than 30 years	--	--	0
Aged 30 to 50 years	46.10	38.89	50
Aged more than 50 years	53.80	61.11	50

Percentage of employees by employee category and gender GRI 405-1

	2022			2023			2024		
	Men	Women	Total	Men	Women	Total	Men	Women	Total
[Executive Board/Executive Superintendence]									
	64.52	35.48	100	66.67	33.33	100	79.59	29.41	100
[Management/Executive Management]									
	62.93	37.07	100	58.27	41.73	100	56.14	43.86	100
[Leadership/Coordination]									
	37.93	62.07	100	45.83	54.17	100	36.36	63.64	100
[Technicians/Supervisors]									
	46.21	53.79	100	28.49	71.51	100	30.65	69.35	100
[Administrative]									
	42.13	57.87	100	39.69	60.31	100	38.41	61.59	100
[Operational]									
	23.85	76.15	100	27.69	72.31	100	23.73	76.27	100.00
[Total]									
	34.00	66.00	100.00	35.1	64.9	100.00	35.12	64.88	100.00

Percentage of employees, by employee category and age group GRI 405-1

	2022	2023	2024
	Percentage	Percentage	Percentage
[Executive Board/Executive Superintendence]			
Aged fewer than 30 years	0	0	0
Aged 30 to 50 years	74.19	75.76	76.47
Aged more than 50 years	25.81	24.24	23.53
[Management/Executive Management]			
Aged fewer than 30 years	1.72	2.36	0
Aged 30 to 50 years	77.59	78.74	80.70
Aged more than 50 years	20.69	18.90	19.30
[Leadership/Coordination]			
Aged fewer than 30 years	3.45	10.65	0
Aged 30 to 50 years	86.21	81.48	87.88
Aged more than 50 years	10.34	7.87	12.12
[Technicians/Supervisors]			
Aged fewer than 30 years	19.31	50.32	45.13
Aged 30 to 50 years	74.48	46.47	50.31
Aged more than 50 years	6.21	3.21	4.56
[Administrative]			
Aged fewer than 30 years	27.36	35.31	25.93
Aged 30 to 50 years	68.90	62.02	68.40
Aged more than 50 years	3.74	2.67	5.67
[Operational]			
Aged fewer than 30 years	55.16	33.85	25.42
Aged 30 to 50 years	42.57	61.54	67.80
Aged more than 50 years	2.27	4.62	6.78
[Total]			
Aged fewer than 30 years	39.49	38.90	34.41
Aged 30 to 50 years	55.94	56.31	59.31
Aged more than 50 years	4.57	4.79	6.28

Percentage of employees from minority and/or vulnerable groups by employee category GRI 405-1

	2022	2023	2024
	Percentage	Percentage	Percentage
[Black and brown]			
Executive Board/Executive Superintendence	0	3.03	0
Management/Executive Management	1.72	12.6	3.51
Leadership/Coordinators	10.34	18.06	3.03
Technicians/Supervisors	6.55	29.37	8.22
Administrative	6.89	26.15	6.97
Operational	8.14	30.77	18.64
Total	7.21	26.19	7.64
[PwD]			
Executive Board/Executive Superintendence	0	0	0
Management/Executive Management	5.17	4.72	6.14
Leadership/Coordinators	6.90	0.93	3.03
Technicians/Supervisors	2.07	5.22	5.45
Administrative	6.89	6.49	5.35
Operational	5.63	3.08	3.39
Total	5.36	4.93	5.26

Compliance with laws and regulations GRI 2-27

A fine was levied on the company for the amount of BRL 17.1 million because the Federal Revenue Service determined that it had not adhered to a specific regulation. This fine concerns a Federal Revenue Service notice, number 16327-721.005/2024-11, due to the failure to report financial income in the EFD PIS COFINS in the period between February and December 2019. The company disagrees with the fine and has already filed an administrative appeal. Brasilseg defines a case as significant when the amount of the fine or the nature of the sanction may generate a material impact on its operations. In the period analyzed, there was no application of non-monetary sanctions and the fines refer to the current reporting period.

Total number and percentage of employees that have received training on anti-corruption, broken down by employee category¹ GRI 205-2

	2024	
	Informed	Trained
Director		
Number of employees	5	5
Number of employees informed/ trained	5	4
Percentage of employees informed/ trained (%)	100	80
Executive superintendent		
Number of employees	28	28
Number of employees informed/ trained	28	28
Percentage of employees informed/ trained (%)	100	100
Executive manager		
Number of employees	39	39
Number of employees informed/ trained	39	39
Percentage of employees informed/ trained (%)	100	100
Manager		
Number of employees	75	75
Number of employees informed/ trained	75	74
Percentage of employees informed/ trained (%)	100	98.67
Coordinator		
Number of employees	33	33
Number of employees informed/ trained	33	33
Percentage of employees informed/ trained (%)	100	100

Total number and percentage of employees that have received training on anti-corruption, broken down by employee category¹ GRI 205-2 (continued)

	2024	
	Informed	Trained
Specialist		
Number of employees	133	133
Number of employees informed/ trained	133	133
Percentage of employees informed/ trained (%)	100	100
Analyst		
Number of employees	445	445
Number of employees informed/ trained	445	441
Percentage of employees informed/ trained (%)	100	99.10
Assistant		
Number of employees	70	70
Number of employees informed/ trained	70	68
Percentage of employees informed/ trained (%)	100	97.14
Total		
Number of employees	828	828
Number of employees informed/ trained	828	820
Percentage of employees informed/ trained (%)	100	99.03

¹ This is the first year of reporting this indicator. The data reflect the Southeast region, where Brasilseg's operations are concentrated. All 27 governance members were informed about the anti-corruption policies and procedures during the year covered by the report. Eighty-five percent of them were trained on the topic. All of the company's 600 business partners acted as communicators on the subject, and 66 percent of them underwent training. Anti-corruption policies and procedures were also communicated to investors and shareholders, as well as government and regulatory organizations.

Susep Indicators

Susep Sustainability Table (TPSS) – Mandatory Requirements

Dimension	Goal	Detailed Information
GRV (Sustainability Risk Governance)	Description of sustainability risk management governance	(a) Description of how the board of directors, executive board, internal controls officer, and risk committee oversee sustainability risks. Sustainability aspects are addressed in the context of material risks, including analyses of the external environment and its potential impact on the business, as well as Brasilseg’s key activities that may cause socio-environmental impacts. These routines are presented to senior management through routine committee meetings that address social, environmental, economic, and governance aspects and impacts, as well as by means of the non-statutory commissions. Main stakeholders involved: • Board of Directors: the Board is periodically informed about relevant issues related to internal controls, compliance and risk management, and is also responsible for approving the Corporate Policy on Sustainability, as well as for promoting its dissemination and alignment with the other policies. • Risk Committee: this committee evaluates the company's business plan from a risk perspective, it assists in strategic decisions related to risk management, and reviews the Policy on Risk Management, and provides information on the functioning of the Risk Committee. It also evaluates periodic reports on Sustainability Risks and addresses issues related to climate change and their respective impacts on achieving Brasilseg's objectives. Additionally, it reviews the Sustainability Report, focusing on significant aspects of sustainability risk management. • Executive Board: the Executive Board has a general understanding of the risk profile and comprehends, for the major risks to which the Company is exposed, their nature and potential impacts on the business, the current level of exposure, and the actions taken for their management. • Director responsible for Internal Controls: this director is responsible for guiding and overseeing the implementation and operationalization of the Risk Management Structure (RMS) and the Internal Control System (ICS), ensuring their integration.
		b) Description of the role of the board of directors, executive board, internal controls officer, and risk committee in managing sustainability risks. Brasilseg's governance structure sets forth guidelines to develop a more sustainable and balanced business portfolio by considering the risks the institution faces. This approach aligns with the Corporate Policies of Integrated Risk Management, Sustainability, and Governance. The Risk Management Structure (RMS) and the Internal Control System (ICS) are integrated, enabling a broad and specific view of risks, considering the control elements for all risks and monitoring based on indicators for those with greater relevance. The implemented risk management model formally defines Responsibilities, Scopes and Competences, Risk Governance and models for measuring risks in the corporate environment, with the risk matrix and the panel of indicators for monitoring risk management being a few of the outcomes of this process, which consider quantitative, financial, or non-financial and qualitative bases. • Board of Directors: the body employs advisory bodies to support its activities, which include promoting risk and control cultures, sustaining the organizational structure, and ensuring the availability of the material and human resources necessary for effective risk management and the operation of controls associated with its activities. Additionally, these advisory bodies help in defining strategic guidelines for the group and assessing the performance of executive management. • Audit Committee: this committee is responsible for issuing opinions to assist the Board in managing the Company’s strategic direction, evaluating matters related to accounting, internal controls, auditing, compliance, and risk. Its attributions include recommending independent auditing services, evaluating the effectiveness of internal and external audit processes and monitoring internal controls.

Dimension

Goal

Detailed Information

- **Risk Committee:** this committee is tasked with the mission of advising the Board of Directors on the risk management of supervised entities. Its responsibilities include analyzing issues related to internal controls, compliance, actuarial and corporate risk management. It assesses the effectiveness of the Risk Management Structure by examining the risk appetite, the performance of the Director of Risks and Internal Controls, the achievements of the Corporate Risks area, and the effectiveness of actions taken to rectify deficiencies.
- **Executive Board:** the executive board responsible for ensuring the effectiveness of the Risk Management Structure (EGR) and Internal Control Systems (SCI).
- **People Committee:** this committee advises the Board of Directors in the process of evaluating human development and organizational culture, as well as managing the Code of Ethics and Conduct.
- **Risk and Sustainability Committee:** this committee advises the Board of Directors, when called upon, on matters related to risk management, internal controls, compliance, actuarial and ESG (Environmental, Social and Governance) issues.
- **Director responsible for Internal Controls:** this director is responsible for guiding and overseeing the implementation and operationalization of the Risk Management Structure (RMS) and the Internal Control System (ICS), ensuring their integration. He periodically informs the Board of Directors, the Executive Board, and the Risk Committee about relevant issues related to internal controls, compliance, and risk management. This includes communication about new or emerging risks, levels of risk exposure, risk management actions, deficiencies in the EGR and SCI, and formal approval of the Materiality Study and Sustainability Report to inform stakeholders of the results obtained.

Brasilseg employs a risk management methodology grounded in leading market practices, incorporating the three-line model from the Institute of Internal Auditors. The objective is to adopt an integrated and efficient approach to managing risks and controls through the continuous monitoring of business activities, while adhering to best practices and ensuring the segregation of duties.

- **1st Line (Sustainability, Actuarial, Investments, Claims, Underwriting and Supplies):** responsible for the pursuit of excellence in its activities, whether in execution or continuous improvement, including the proper execution of controls to reduce risks, increase compliance and ethical action. Likewise, it is up to managers, in the performance of their duties, to manage these issues first.
- **2nd Line (Director of Internal Controls, Risk Management, Internal Controls and Compliance):** works to strengthen risk management with the: (i) development and application of methodologies and tools for assessing risks, controls and compliance; (ii) monitoring material risks; (iii) preparation of dashboards and reports for Governance Bodies, and (iv) consultancy support to the front line on topics within their expertise, observing the aspects of segregation of functions.

c) Description of the bodies at the strategic, tactical, and operational levels and their responsibilities in supporting the board of directors, statutory board, the internal controls director, and the risk committee in managing and overseeing sustainability risks.

Strategic

- **Risk Committee:** advises the Board of Directors regarding the performance of its attributions related to managing the risk of the Supervised Companies. It analyzes and monitors matters related to internal controls, compliance, actuary matters, and to corporate risk management, aiming to contribute to preserving and increasing of the value of the Companies.
- **Audit Committee:** reports directly to the Board of Directors, is responsible for issuing opinions to assist the Board in managing the Company’s strategic direction, evaluating matters related to accounting, internal controls, auditing, compliance, and risk.
- **People Committee:** advises the Board of Directors in the process of evaluating human development and organizational culture, as well as managing the Code of Ethics and Conduct.
- **Risk and Sustainability Committee:** advises the Board of Directors, when called upon, on matters related to risk management, internal controls, compliance, actuarial and ESG (Environmental, Social and Governance) issues.
- **Executive Superintendence of Risks and Controls:** reports to the Director of Risks and Internal Controls and to the governance bodies the result of the risk assessment (risk map and profile) as well as the result of risk monitoring via KRI.

Dimension

Goal

Detailed Information

Tactical

- **Director of Internal Controls:** responsible for guiding and overseeing the implementation and operation of the EGR and SCI and their integration. He ensures that the areas under his direction are equipped with the necessary and qualified resources for the effective execution of their respective activities. Additionally, he provides regular updates to the Board of Directors, Collegiate Board, and Risk Committee on significant issues concerning internal controls, compliance, and risk management.
- **Risk management:** prepares and periodically reviews, together with the Sustainability and business areas, a Materiality Study, in order to identify, evaluate and classify, by materiality levels, the sustainability risks to which Brasilseg is exposed, considering the characteristics of its activities, operations, products, services, customers, suppliers and service providers.
- **Internal Controls and Compliance:** supports the integration of controls associated with sustainability risks.

Operational

- **Sustainability area:** responsible for supporting business areas to integrate sustainability aspects defined in strategic decisions and in activities involving pricing and risk underwriting, investment selection and selection of suppliers and service providers, as well as monitoring and evaluating the effectiveness of the actions implemented.
- **Actuarial, Investment, Procurement, Claims and Underwriting Areas (1st Line):** performs operational activities, identifies, assesses and manages the specific risks associated with its operations. Implements internal controls to mitigate risks and ensure that operations are conducted in accordance with established policies and procedures.

a) Description of sustainability risks with potential to generate significant losses in the short, medium, and long terms. Subdivide into (a.1) for climate risk events and (a.2) for other sustainability risks OU Subdivide into (a.1) for climate risk events, (a.2) for environmental risk events, and (a.3) for social risk events. Specify the temporal criteria adopted to define the different time horizons (short, medium, and long terms).

All risks included in Brasilseg's policy are material and have established accountability, authority, competency, and governance guidelines for them, considering business continuity, strategy, sustainability requirements, ESG ambition, ethics, and compliance. Sustainability risks are embedded into the Company's RMS (risk management structure) and are defined as follows.

Sustainability risks (Set of climate, environmental and social risks)

- **Climate risks**
 - **Physical:** possibility of losses due to events associated with frequent and severe weather or long-term environmental changes, which may be related to changes in weather patterns.
 - **Transition:** possibility of losses due to events associated with the process of transition to a low-carbon economy, in which the emission of greenhouse gases is reduced or compensated and the natural mechanisms for capturing these gases are preserved.
 - **Litigation:** possibility of losses due to liability insurance claims or direct suits against the supervised body, both as a result of failures in the management of physical or transitional climate risks.
- **Environmental risk**
 - Possibility of losses due to events associated with the degradation of the environment, including the excessive use of natural resources, or environmental disasters resulting from human intervention.
- **Social risk**
 - Possibility of losses due to events associated with the breach of fundamental rights and guarantees, or acts harmful to common interest.

Dimension	Goal	Detailed Information
EST (Strategies related to sustainability risks)	Identify and describe actual and potential impacts of sustainability risks on the business, strategies, and risk management of the institution	The process of identifying social, environmental, and climate risk events incorporates, among other aspects, the assessment of products that, by their nature, have the potential to experience or cause adverse impacts. With the aim of segmenting the impacts associated with sustainability risks on Brasilseg's business, strategies and risk management, the following were defined: risks with real impact, those for which it is possible to estimate a financial loss given the current scenario, in the short term, and the risks with potential impact, those based on events where there is no clarity as to the potential impacts for the insurer in the current state; a long term scenario is considered for these risks. In the context of climate risks with real impact, the main events identified as having the potential to generate significant losses concerning Brasilseg's business have been variations in claims in the Rural sector, due to physical climate events such as drought, frost, excessive rain, among others. Historically, these events are the most frequently occurring in the Company's portfolio. In the context of socio-environmental risks, the primary events with real impact identified include the possibility of providing insurance coverage in areas embargoed by federal agencies such as Ibama and ICMBio, or in regions belonging to quilombola and indigenous communities. Additionally, there is the risk of insuring clients who appear on slave labor blacklists. Brasilseg has implemented structured controls within the underwriting and acceptance process to ensure the minimization of these impacts and the mitigation of associated risks. Regarding the time horizons adopted, currently the validity of Brasilseg policies is mostly short-term, with Agricultural products, which represent the majority, being in effect for an average of 1 year (harvest period). For Housing products, policies have a duration equivalent to the medium/long term, with an average of 5 to 15 years. The effects of emerging sustainability risks tend to impact the business model in terms of future sales more than the results of currently sold products. However, it is considered that risks classified as potential, such as chronic climate variations, may affect the quality of life and rural areas, negatively impacting insurance and reinsurance contracts and raising greater concern for Brasilseg, particularly in the Rural sector.
		b) Description of the methodology used to assess the possibility of losses from sustainability risks. To assess the possibility of losses generated from sustainability risks, Brasilseg has been structuring a loss base model with criteria for identifying losses between the Underwriting, Investment and Operational processes. For the Underwriting process, based on the data provided in the claims databases, Brasilseg will define a process for capturing events related to Sustainability Risks by describing the causes of the claims. In the process of monitoring operational losses arising from social, environmental, and climate aspects, information will be gathered through the identification of fines, as well as administrative and legal proceedings related to Sustainability issues. And finally, for Investments, identification will be conducted through monitoring Brasilseg's private asset portfolio. Any significant losses will be analyzed by the Financial Committee, with input from the Investment, Risk, and Sustainability areas, to ascertain whether there is a connection between the loss and Sustainability causes. By integrating these loss bases, Brasilseg will establish a foundation with categorized loss events, whose causes are associated with Sustainability Risks. This foundation will serve as valuable input for developing future risk monitoring, control, and mitigation processes.
		C) Description of how the impacts of risks mentioned in item (a) are considered in the institution’s business and strategies, detailing the time horizon considered and criteria adopted in prioritizing assessed risks. Brasilseg conducts strategic planning cycles with annual reviews or whenever business opportunities and changes in the macroeconomic scenario or external environment are identified that could significantly impact the strategic objectives and Business Plan. These are then submitted for approval by the Board of Directors. To identify risks, an annual risk inventory is conducted to define the risks pertinent to the Company. This risk identification process serves as the foundation for establishing risk mitigation actions, defining controls, and setting key risk indicators, as well as for enhancing processes. Material Risks are monitored by Governance Bodies, irrespective of the results of assessments and specific exposure scenarios.

Dimension	Goal	Detailed Information
EST (Strategies related to sustainability risks)	Identify and describe actual and potential impacts of sustainability risks on the business, strategies, and risk management of the institution	The Risk Appetite Statement is the instrument that guides the business strategy, regarding Brasilseg's risk-taking capacity, establishing indicators and exposure limits, which guide decision-making, in order to maximize value generation. These indicators are monitored by the Risk area and are periodically reported to the Governance Bodies. Concerning social and environmental risks, Brasilseg evaluates the impacts stemming from its processes and operations, specifically within the scope of its administrative activities. Furthermore, it has a specific procedure for approving, contracting and evaluating critical suppliers and for underwriting risks.
		d) Description of the resilience of the organization’s strategy, considering its ability to adapt to changes in climate patterns and transition to a low carbon economy. In the short term, Brasilseg incorporates sustainability risks, considered material, into its underwriting and pricing processes through the use of tools and data analyses that support the criteria defined for risk acceptance. For the medium and long term, the Company is developing an assessment process aimed at describing how emerging risks could impact its product portfolio, investments, and supply chain. This process also involves establishing strategic actions to minimize impacts should such risks materialize. This process will consist of understanding the main trends in external events related to potential sustainability risks and their possible impacts on the Insurer. Based on this understanding, it will consolidate considerations on the Company's position in relation to emerging risks with the technical areas, using internal information. Through this consolidation, strategies and actions to be carried out will be defined, considering the impacts and the estimated time horizon, with the Risk and Sustainability Management team being responsible for evaluating the suggestions proposed by the technical areas. Points classified as material must be submitted for strategic evaluation, through inclusion in the strategic planning discussion agenda, for the Insurer's adaptability to emerging risks and establishment of guidelines for the next year. Additionally, the insurer embodies risk factors and aspects related to ESG risks into its quantitative methodologies related to the other risks with which each material ESG risk factor is associated. Quantitative methodologies are considered to assess the financial impact of ESG risk factors in terms of probability and impact. The integrated and effective management of sustainability risks provides a platform to validate and assess decisions regarding emerging risks, in conjunction with related strategic opportunities. This enables the Insurer to strengthen resilience, create sustainable value, and achieve performance objectives. In this context, an established risk culture ensures broad awareness of emerging risks to drive timely response and monitoring. By incorporating the emerging risk assessment agenda into the Company's Strategic Planning, Brasilseg seeks to create a forum dedicated to discussing and fostering corporate awareness of emerging risks. This initiative intends to highlight the importance and necessity of collaborative efforts to generate value and sustainability in the face of the potential materialization of these risks.
GER (Sustainability risk management processes)	Description of how sustainability risks are managed	a) Description of the processes used for identification, assessment, classification, and measurement of sustainability risks
		The risk management area aims to identify and assess the organization's risks. This is done via multiple sources of information, such as internal data, questionnaires and process mapping. Additionally, utilizing the Materiality Study, Risk Management analyzes various sources of risks and creates an inventory of material risks, which are monitored by senior management. Materiality, a key concept in this process, helps determine which issues are critical to the organization. This involves assessing the strategic importance of these issues to stakeholders, as well as the impact and likelihood of their occurrence. Materiality should be reviewed regularly to identify potential new risks. Managers assess the risks under their responsibility, considering the residual impact after the application of existing controls. This helps to understand how risks affect the organization. The risk impact analysis considers various sources of information, such as claims, historical data and weather forecasts, to assess the impact of risks in different spheres: regulation, customers, reputation and finance. The likelihood of risks materializing is calculated based on internal and external data, such as claims history and forecasts from reliable sources. After identifying the most material risks, the organization assesses its ability to face them and estimate possible financial losses based on the current scenario. ESG risks are classified based on their financial impact. In this way, risks that could result in more significant financial losses are prioritized. Potential risks are those that may materialize over time, and the organization must be prepared to face them. Metrics are developed to measure these risks and compare them with mandatory regulatory risks and other risks not directly regulated by Susep. Some potential risks are extensions of the actual risks identified, and measurement methodologies must be adapted to assess them appropriately.

Dimension

Goal

Detailed Information

b) Description of the processes for managing sustainability risks, highlighting their treatment, monitoring, and reporting.

At Brasilseg, Risk Management involves the implementation of strategies to reduce the likelihood and/or minimize the impact of risks. This includes setting limits on exposure to different types of risks, restrictions on activities related to certain economic sectors, geographic regions, products or services that may be affected by ESG risks. After identifying and assessing risks, the measures to be taken are decided based on exposure, including strategies such as risk reduction, transfer, acceptance or even rejection. These strategies are analyzed considering several factors, such as business context, costs and benefits, risk prioritization, risk tolerance and severity. The risk management process includes assessing the likelihood and impact to determine its severity, followed by making decisions in accordance with the organization's policies and creating action plans when necessary. The main risks are associated with controls, which are developed in stages that include: understanding the process, identifying existing controls, validation through risk assessments and defining responsibilities, in addition to alignments with the managers responsible for the risk and the preparation of action plans. Risk oversight takes place through key risk indicators (KRI) that are grouped by category, considering frequency and impact. When KRIs show adverse trends with significant frequency, the risk category is highlighted as critical. Material sustainability risks are defined and monitored in accordance with their respective KRIs.

ESG risk management plays a key role in decision-making related to risks and opportunities, strengthening resilience and creating sustainable value for the organization. The strategic risk assessment process entails several steps: survey, collaboration with technical experts, analysis of opportunities, evaluation of criteria, and discussions within strategic committees. This comprehensive approach results in effective communication, stakeholder acculturation, and the incorporation of actions into the organization's strategic planning.

c) Description of the mechanisms used to establish limits for concentration in economic sectors, geographic regions, products, or services most susceptible to causing or suffering impacts on sustainability.

ESG risk management is carried out through Controls, based on the parameters defined in the Risk Appetite Statement (RAS) and accompanied by key risk indicators (KRI) that provide continuous monitoring support. Conducting the Materiality Study allows Brasilseg to identify the significant sustainability risks to which it is exposed, considering the specific characteristics of its activities, operations, products, services, customers, suppliers, and partners. Thus, the analysis involves considering the particularities of the Underwriting, Suppliers, and Investments areas, in light of other internal standards such as the Specific Underwriting Standards (and general product conditions), Procurement and Contracting Standards, and Supplier Approval Standards. The Risk Appetite Statement and provides rules for socio-environmental issues, such as companies appearing on dirty lists of slave-like work and of breaches of environmental laws and regulations. Brasilseg has its own standard for socio-environmental risk analysis in terms of agricultural insurance, addressing embargoed areas, indigenous lands, and breaches of rights in a broader sense. Since the insurance activity is based on risk assessment, underwriting criteria play a fundamental role in this process. These criteria encompass several factors, such as exposure by geographic region, risk selection according to loss potential and diversification across different business segments. These practices seek to effectively diffuse risks through a dynamic analysis that aims to ensure adequate mitigation of the risks inherent to the operation.

Dimension

Goal

Detailed Information

d) Description of how the processes used to identify, assess, classify, treat, monitor and report sustainability risks are integrated into the management of underwriting, credit, market, liquidity and operational risks.

Sustainability risks do not necessarily constitute new risk categories in the context of regulation. Whenever possible, they should be considered in the mandatory categories of underwriting, credit, market, operational and liquidity risk, depending on their effects. The risk management process works in an integrated manner, considering the impact of ESG aspects on risks regulated by Susep. From this perspective, integrated risk management makes it possible to monitor our exposure, identifying the shadows between the different risk categories. This enables a better assessment of the impacts of interactions among risks, promoting improved management and the adoption of more assertive strategies and mitigators. During monitoring process stages, attention is directed to risk analysis, which encompasses the identification, assessment and measurement of these critical elements. In this way, sustainability risks are examined in parallel with the risks regulated by Susep, so that they are aggregated where relevant. This approach allows for a complete view of the landscape of risks faced by enabling their integration. In turn, this integration within the monitoring process is crucial for the early identification of potential challenges and the implementation of effective mitigation measures and adjacent controls. This approach aims to ensure robust and comprehensive risk management.

a) Quantitative indicators used in the management of sustainability risks, including with regard to significant concentrations of risks of the institution, presenting the corresponding targets and their current level of achievement.

b) Description of the metrics used to measure the indicators mentioned in item (a).

Brasilseg has a structured risk management process, which includes indicators responsible for assessing the scenario in which the insurer is facing the risk appetite defined and formally approved.

The indicators show a view of the risks material to the Insurer and are monitored through a Risk Management panel that seeks to understand whether the risks are within acceptable limits. ESG aspects are addressed in the context of material risks, including analyses of the external environment and its potential impact on the business, as well as the Group’s key activities that may cause socio-environmental impacts. Based on the results obtained, there is a Risk Governance responsible for designing work plans with the aim of directing responses to risks and ensuring resilience for the insurer.

To enhance the management of sustainability risks to which Brasilseg is exposed, the insurer is assessing the application of certain indicators, taking into account the result of the Materiality Study. This evaluation aims to balance the Risk Appetite and the strategies considered for integrating risks as regulated by Susep. Based on the indicators to be developed, it is possible to assess Brasilseg's exposure to material sustainability risks. Considering the impact of climate events, one can evaluate whether there is an increase in claims attributable to significant climate occurrences, such as drought and frost. Additionally, it allows for an understanding of whether there is a concentration of policies in geographic regions that experience a higher incidence of climate events. For sustainability risks that are adjacent to operational risk, there is an opportunity to examine whether there is a concentration of policy underwriting in states with a considerable history of deforestation alerts in embargoed areas, as well as in quilombola and indigenous communities.

Dimension	Goal	Detailed Information
MEM (Indicators used in sustainability risk management)	Description of quantitative indicators used in sustainability risk management	To evaluate environmental risks associated with infectious diseases and pandemics that affect natural death coverage, it would be essential to determine if climate change is leading to a higher incidence of such diseases, which could consequently result in an increase in claims for the insurer. Alongside this indicator, monitoring alerts from the World Health Organization (WHO) and other official bodies is essential, considering the impact generated by the COVID-19 pandemic, which significantly affected the Brazilian insurance market. It is worth noting that, considering that sustainability risks are integrated into the Insurer's Risk Management Structure and Internal Control System, monitoring can be conducted broadly, supported by possible indicators. Therefore, it is determined that the indicators are monitored within the pre-existing categories, where a sustainability event represents a tail event materialization.
		a) Explanation of differences in the governance of opportunities, if any, in relation to sustainability risks. The topic of ESG (Environmental, Social, and Governance) opportunities falls under the responsibility of the Strategy, Governance and Market Intelligence Superintendence. This team, in collaboration with the Products team, explores the development of products and services that focus on sustainability. Governance encompasses everything from the Board of Directors to the Executive Board levels - by means of dedicated advisory committees -, and from business area experts to employees, who are trained and put into motion to incorporate ESG criteria into their routines. Beyond issues directly related to risk management, the regulatory and strategic sustainability agenda also integrates aspects into Brasilseg's Strategic Planning, emphasizing the incorporation of environmental, social, and governance (ESG) elements. In line with this objective, Brasilseg has a Policy on Sustainability, approved by the Board of Directors, which ensures the integration of Brasilseg's material ESG topics into Strategic Planning and Business Plans. Brasilseg's governance structure, composed of the Board of Directors, its Advisory Committees and specialized Commissions, aims to oversee the results of the ESG initiatives established by the management areas, ensuring adherence to the points that are material to the Company, and also formalized in the Policy on Sustainability. In this established structure, each body has a different, yet complementary, vision to achieve strategic objectives. To effectively assist in this endeavor regarding opportunities, the bodies are instructed to raise guiding questions that take into account Brasilseg's business model and the impact of sustainability events on the insurer. Among the key highlights evaluated, we considered: i) the business opportunities available within the climate scope, ii) the potential impact of climate change on the future of the sector, and iii) how the products and services offered can leverage ESG as a competitive advantage.
OPO (Business opportunities associated with topics of sustainability)	Description of business opportunities associated with sustainability topics	b) Description of sustainability opportunities with the potential to be leveraged in the short, medium, and long term.
		ASG products and services Brasilseg embeds into its strategic planning the development of products and services linked to opportunities generated on sustainability issues, considering the particularities of each business line in order to generate value for the customer. For the Rural business line, to help farmers manage crops and weather events more efficiently, we offer the Remote Sensing Platform, the purpose of which is to generate data in favor of sustainability in agriculture. Furthermore, to help farmers protect their crops from worsening losses due to climate change, we offer various types of coverage to protect against these risks. In the medium and long term, understanding the challenges related to biodiversity, we are studying the supply of products aimed at preserving the forest. Furthermore, due to the various sustainability events that have intensified in recent years, we anticipate adopting a parametric insurance product to meet the specific needs of our customers. For the Life business line, focused on generating well-being, we offer genetic mapping, smart bracelets, and therapeutic services, helping in the development of health practices. In the future, the focus is to ensure that the customer has an ecosystem available that is capable of helping them maintain well-being and adequate health.

Dimension

Goal

Detailed Information

In the mass business line, we provide the Smart Disposal Service to ensure responsible and appropriate waste treatment in residential assistance services, thereby guaranteeing proper disposal. Additionally, we offer coverage for photovoltaic panels, actively promoting and encouraging customers to generate renewable energy. In the medium and long term, Brasilseg explores opportunities to provide customers with a comprehensive ecosystem that supports them in various areas, including home care and solar energy generation.

c) Description of the methodology used to assess the possibility of seizing sustainability opportunities.

For the three-year period from 2024 to 2026, as ESG aspects are integrated into the Company's planning, the structure for assessing the potential to leverage sustainability opportunities follows several fundamental steps to achieve this objective.

As part of our strategy for identifying innovations in products and services, we engage in various activities, including attending lectures and conducting complementary studies on both the external and internal environment. This approach aims to generate reflections and ideas for developing products and services that provide social value to our customers.

Through these assessments, there is an opportunity to identify potential business strategies linked to ESG aspects.

Following the round of studies, the ideas are consolidated and reviewed using the SWOT methodology, which evaluates opportunities, threats, strengths, and weaknesses specific to Brasilseg. At this stage, we explore how environmental, climate, and social aspects can be transformed into potential products and services related to the ESG topic. This approach aims to generate opportunities for customers by considering future scenarios of sustainability risks, such as climate change.

These strategies are presented and approved by the organization's Board of Directors and monitoring and due compliance are defined with the responsible areas.

As a way to improve the development of opportunities, Brasilseg is undertaking several internal actions to train professionals to ensure longevity and inclusion of ESG attributes in the Company's products and services. Some of the actions taken include:

- i. Mapping the Product Portfolio with ESG Attributes;
- ii. Training of the Marketing, Commercial and Customer areas for the communication of this portfolio;
- iii. Developing proposals for integrating ESG requirements into product creation processes;

In addition, the Company is participating in several conferences, including the progress of ESG product taxonomy proposals by CNSEG, to generate transparency and value for customers.

Furthermore, seeking to improve governance over risk management and sustainability opportunities, the Insurer is evaluating the creation of a **Strategic Forum** in which potential sustainability risks and strategies that can be developed to ensure adaptability and anticipation of business solutions will be analyzed, allowing the insurer to strengthen resilience, create sustainable value and achieve performance objectives. In this forum, the assessment will focus on how potential risks, over a medium-term horizon (up to 10 years) and a long-term horizon (more than 10 years), might impact the insurer. And, perhaps, opportunities to reduce impact may be developed when, and if, they materialize.

Forum members will submit proposals to Senior Management for evaluation concerning the Company's Strategic Planning, specifically regarding ESG opportunities.

As a guide for the forum's assessment, Brasilseg recognizes the possibility of categorizing four main events to be evaluated for potential risks:

Climate events

How may climate events impact product pricing and the suppliers' service costs?

Regulation

How may policies and new regulations influence the insurer's business?

Change in customer/market trends

How may customer/market trends impact the insurer as it transitions to a low-carbon economy?

Business Model

Are current products, assistance services and investments in line with the transition reality?

OPO (Business opportunities associated with topics of sustainability)

Description of business opportunities associated with sustainability topics

Dimension

Goal

Detailed Information

OPO (Business opportunities associated with topics of sustainability)

Description of business opportunities associated with sustainability topics

Climate events

How may climate events impact product pricing and the suppliers' service costs?

Regulation

How may policies and new regulations influence the insurer's business?

Change in customer/market trends

How may customer/market trends impact the insurer as it faces a transition to a low-carbon economy?

Business model

Are current products, assistance services and investments in line with the transition reality?

d) Description of how the impact of opportunities mentioned in item (b) are considered in the institution’s business and strategies, detailing the time horizon considered and criteria we adopt in prioritizing assessed the opportunities

In recent years, the Company's focus has been on ensuring transparent decisions aligned with the business strategy, as well as improving planning processes in collegiate bodies and properly supervising the executives' execution of the business plan.

It is noteworthy that for the 2025-2027 triennium, environmental, social, and governance aspects have been integrated into the Company, guiding the implementation of projects and products, the development of indicators, and even bonuses tied to ESG goals for managers.

With a structured ESG Ambition and strategic planning that incorporates environmental, social, and governance aspects, the Company works to ensure sustainability is a cross-cutting subject in business decisions and in the relations with its stakeholders.

GRI Content Summary



GRI Content Summary

Statement of Use	Brasilseg reported in accordance with the GRI Standards for the period from January 1 to December 31, 2024.
GRI 1 used	GRI 1: Fundamentals 2021

GRI Standard / Other Source	Content	Location	Omission		SDG
			Require-ments omitted	Reason	
General disclosures					
The organization and its reporting practices					
GRI 2: General Disclosures 2021	2-1 Organizational details	9			
	2-2 Entities included in the organization's sustainability reporting	5			
	2-3 Reporting period, frequency, and contact point	5			
	2-4 Restatements of information	There was none.			
	2-5 External assurance	5			
Activities and workers					
GRI 2: General Disclosures 2021	2-6 Activities, value chain, and other business relationships	9, 52			
	2-7 Employees	61, 62			8, 10
	2-8 Workers who are not employees	62			8
Governance					
GRI 2: General Disclosures 2021	2-9 Governance structure and composition	30			5, 16
	2-10 Nomination and selection of the highest governance body	30			5, 16

GRI Standard / Other Source	Content	Location	Omission			SDG
			Require-ments omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-11 Chair of the highest governance body	Brasilseg's highest governance body has a chairperson who does not hold an executive position in the organization. This structure ensures clear segregation between governance and executive management roles, guaranteeing greater independence in overseeing the company's activities. The chairperson plays a fundamental role in coordinating the work of the Board of Directors, ensuring that strategic discussions are conducted impartially and in line with best corporate governance practices. Furthermore, measures are adopted to avoid conflicts of interest, ensuring that the decisions of the highest governance body are taken with complete transparency and accountability.				16
	2-12 Role of the highest governance body in overseeing the management of impacts	30				16
	2-13 Delegation of responsibility for managing impacts	30				
GRI 2: General Disclosures 2021	2-14 Role of the highest governance body in sustainability reporting	Brasilseg's highest governance body is responsible for reviewing and approving the information presented in the organization's sustainability reports. This process occurs through approval and comments, evaluation of internal controls, communication and disclosure. Additionally, the company's governance is tasked with reviewing and approving the organization's material topics, adhering to the same processes. In accordance with Susep Circular 666/2022, Brasilseg's sustainability report is approved by the Collegiate Board, as required by article 15, §3, item II, and subsequently brought to the attention of the Board of Directors, the Audit Committee, the Risk Committee and other governance bodies, as set forth in item III of the same article. This flow ensures that the report is evaluated in a robust and transparent manner, guaranteeing the integrity and reliability of the information disclosed.				
	2-15 Conflicts of interest	42				16
	2-16 Communication of critical concerns	54				
	2-17 Collective knowledge of the highest governance body	53				
GRI 2: General Disclosures 2021	2-18 Evaluation of the performance of the highest governance body	54				
	2-19 Remuneration policies	63				
	2-20 Process to determine remuneration	63				
	2-21 Annual total compensation ratio	63				
Strategy, policies, and practices						
GRI 2: General Disclosures 2021	2-22 Statement on sustainable development strategy	4				

GRI Standard / Other Source	Content	Location	Omission			SDG
			Require-ments omitted	Reason	Explanation	
GRI 2: General Disclosures 2021	2-23 Policy commitments	41, 53				16
	2-24 Embedding policy commitments	53				
	2-25 Processes to remediate negative impacts	41, 42				
	2-26 Mechanisms for seeking advice and raising concerns	16				16
	2-27 Compliance with laws and regulations	66				
	2-28 Membership in associations	54				
Stakeholder engagement						
GRI 2: General Disclosures 2021	2-29 Approach to stakeholder engagement	30				
	2-30 Collective bargaining agreements	64				8
Material Topics						
GRI 3: Material Topics 2021	3-1 Process of determining material topics	6				
	3-2 List of material topics	7				
Ethics, integrity and compliance						
GRI 3: Material Topics 2021	3-3 Management of material topics	41				
GRI 201: Economic performance	201-1 Direct economic value generated and distributed	49				8, 9
GRI 205: Anti-corruption 2016	205-1 Operations assessed for risks related to corruption	35	a.i, a.ii, a.iii, b	Confidential Information.	Information on direct economic value generated and distributed addresses strategic and business-sensitive information.	16
	205-2 Communication and training about anti-corruption policies and procedures	66				16
	205-3 Confirmed incidents of corruption and actions taken	No cases of corruption were identified in the company in the year covered by the report.				16
GRI 308: Environmental assessment of suppliers 2016	308-1 New suppliers that were screened using environmental criteria	28				
	308-2 Negative environmental impacts in the supply chain and actions taken	28				
GRI 414: Social evaluation of suppliers 2016	414-1 New suppliers that were screened using social criteria	28				5, 8, 16

GRI Standard / Other Source	Content	Location	Omission			SDG
			Require-ments omitted	Reason	Explanation	
Innovation and Technology						
GRI 3: Material Topics 2021	3-3 Management of material topics	14				
Climate Change						
GRI 3: Material Topics 2021	3-3 Management of material topics	26				
GRI 201: Economic performance	201-2 Financial implications and other risks and opportunities due to climate change	39				13
GRI 305: Emissions	305-1 Direct (Scope 1) GHG emissions	59				3, 12, 13, 14, 15
	305-2 Indirect (Scope 2) GHG emissions from energy acquisition	59				3, 12, 13, 14, 15
	305-3 Other indirect (Scope 3) GHG emissions	59				3, 12, 13, 14, 15
	305-4 GHG emissions intensity	The company does not calculate the GHG intensity in its inventory.				13, 14, 15
	305-5 Reduction of GHG emissions	59				13, 14, 15
	305-6 Emissions of ozone-depleting substances (ODS)	Brasilseg does not emit ozone-depleting substances.				3, 12
	GRI 305: Emissions	305-7 NO _x , SO _x and other significant air emissions	The company does not emit NO _x , SO _x , volatile organic compounds, hazardous air pollutants or particulate matter.			3, 12, 14, 15
Financial sector supplement	FS1 - Policies with specific environmental and social components applied to business lines	57				

GRI Standard / Other Source	Content	Location	Omission			SDG
			Require-ments omitted	Reason	Explanation	
Financial sector supplement	FS2 - Procedures for assessing and screening environmental and social risks in business lines	55				
	FS5 - Interactions with clients, investees, and business partners regarding environmental and social risks and opportunities	55				
Satisfaction, transparency and customer relations						
GRI 3: Material Topics 2021	3-3 Management of material topics	17				
GRI 417: Marketing and Labeling 2016	417-1 Requirements for product and service information and labeling	The company does not work with labeling physical products, but is committed to providing clear and transparent information about its services to customers.				12
GRI 417: Marketing and Labeling 2016	417-2 Cases of non-compliance related to product and service labeling	In 2024, the company recorded 15 cases of non-compliance that resulted in a fine or penalty. No cases were identified that generated warnings or that involved voluntary codes.				16
	417-3 Incidents of non-compliance concerning marketing communications	No cases of non-compliance with applicable legislation, current regulations or voluntary codes of conduct to which the company is committed were identified. There were no records of fines, penalties, warnings or violations of voluntary codes related to marketing communications.				16
Information security, data privacy and cybersecurity						
GRI 3: Material Topics 2021	3-3 Management of material topics	16				
GRI 418: Customer privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	There were no complaints in the year covered by the report.				16
Natural resources (biodiversity, ecosystems and water resources)						
GRI 3: Material Topics 2021	3-3 Management of material topics	26				
GRI 303: Water and wastewater 2018	303-1 Interactions with water as a shared resource	26				6, 12
GRI 303: Water and wastewater 2018	303-2 Management of water discharge-related impacts	26				6
	303-3 Water withdrawal	58				6
	303-4 Water discharge	58				6
	303-5 Water consumption	58				6

GRI Standard / Other Source	Content	Location	Omission			SDG
			Require-ments omitted	Reason	Explanation	
GRI 304: Biodiversity 20A	304- 1 Operational units owned, leased or managed within or adjacent to environmental protection areas and areas of high biodiversity value located outside environmental protection areas.	The company does not have operational units within or adjacent to environmental protection areas.				6, 14, 15
	304-2 Significant impacts of activities, products, and services on biodiversity	The company does not have significant impacts on biodiversity.				6, 14, 15
	304-3 Protected or restored habitats	The company does not own any areas of protected or restored habitats.				6, 14, 15
	304-4 IUCN Red List species and national conservation list species with habitats in areas affected by operations	The company does not have activities that affect endangered species.				14, 15
GRI 306: Waste 2020	306-1 Significant actual and potential waste-related impacts	27				3, 6, 11, 12
	306-2 Management of significant waste-related impacts	27				3, 6, 8, 11, 12
	306-3 Waste generated by composition	60				3, 6, 11, 12
	306-4 Waste diverted from disposal	There was no waste diverted from disposal.				3, 11, 12
GRI 306: Waste 2020	306-5 Waste directed to disposal	60				3, 6, 11, 12, 15
Responsible investment						
GRI 3: Material Topics 2021	3-3 Management of material topics	24				
Financial sector supplement	FS9 - Coverage and frequency of audits to assess implementation of environmental and social policies and risk assessment procedures	56				

GRI Standard / Other Source	Content	Location	Omission		SDG
			Require-ments omitted	Reason	
ESG Portfolio					
GRI 3: Material Topics 2021	3-3 Management of material topics	25			
Financial sector supplement	FS7 - Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	56			
	FS8 - Monetary value of products and services designed to deliver a specific environment benefit for each business line broken down by purpose	56			
Inclusion and financial insurance education					
GRI 3: Material Topics 2021	3-3 Management of material topics	24			
	FS4 - Process(es) for improving staff competency to implement the environmental and social policies and procedures as applied to business lines.	55			
	FS16 - Initiatives to improve financial education by type of beneficiary	24			
Non-material topics					
GRI 404: Training and education 2016	404-1 Average hours of training per year per employee	64			4, 5, 8, 10
GRI 405: Diversity and equal opportunity 2016	405-1 Diversity of governance bodies and employees	64, 65			5, 8
	405-2 Ratio of the basic salary and remuneration of women to men	63			5, 8, 10

Assurance Letter



DECLARAÇÃO DE ASSEGURAÇÃO INDEPENDENTE

INTRODUÇÃO

O Bureau Veritas Certification Brasil (Bureau Veritas) foi contratado pela BRASILSEG, para conduzir uma asseguração independente do Relatório de Sustentabilidade da BRASILSEG (doravante denominado Relatório).

As informações publicadas no relatório são de inteira responsabilidade da administração da BRASILSEG. Nossa responsabilidade encontra-se definida conforme escopo abaixo.

ESCOPO DO TRABALHO

O escopo desta verificação abrangeu os padrões e Princípios¹da Global Reporting Initiative™ para Relatórios de Sustentabilidade e se refere à prestação de contas do período de 01 de janeiro de 2024 a 31 de dezembro de 2024.

RESPONSABILIDADES DA BRASILSEG E DO BUREAU VERITAS

A elaboração, apresentação e conteúdo do Relatório são de inteira responsabilidade da administração da BRASILSEG. O Bureau Veritas é responsável por fornecer uma opinião independente às Partes Interessadas, de acordo com o escopo de trabalho definido nesta declaração.

METODOLOGIA

A asseguração contemplou as seguintes atividades:

- Entrevistas com responsáveis pelos temas materiais e pelo conteúdo do Relatório;
- Verificação remota acerca dos processos corporativos e operacionais (verificação de indicadores materiais GRI e amostragem de informações);
- Análise de evidências documentais fornecidas pela BRASILSEG para o período coberto pelo Relatório (2024);
- Análise das atividades de engajamento com partes interessadas (*stakeholders*) desenvolvidas pela BRASILSEG;
- Avaliação da sistemática utilizada para determinação dos aspectos materiais incluídos no Relatório, considerando o contexto da sustentabilidade e abrangência das informações publicadas.

O nível de verificação adotado foi o Limitado, de acordo com os requisitos da norma ISAE 3000², incorporados aos protocolos internos de verificação do Bureau Veritas.



- Exatidão, Equilíbrio, Clareza, Comparabilidade, Completude, Contexto da Sustentabilidade, Tempestividade e Verificabilidade.
- International Standard on Assurance Engagements 3000 – Assurance Engagements other than Audits or Reviews of Historical Financial Information.

LIMITAÇÕES E EXCLUSÕES

Foi excluída desta verificação qualquer avaliação de informações relacionadas à(ao):

- Atividades fora do período reportado;
- Declarações de posicionamento (expressões de opinião, crença, objetivos ou futuras intenções) por parte da BRASILSEG;
- Exatidão de dados econômico-financeiros contidos neste Relatório, extraídas de demonstrações financeiras, verificadas por auditores independentes;
- Inventário de emissões de Gases de Efeito Estufa (GEE), incluindo dados de energia (verificado em processo a parte por outra equipe do Bureau Veritas);
- Dados e informações de empresas coligadas ou colaboradores terceirizados, sobre as quais não há controle operacional por parte da BRASILSEG.

As seguintes limitações foram aplicadas a esta verificação:

- Os princípios de Exatidão e Confiabilidade de dados foram verificados de forma amostral, exclusivamente à luz das informações e dados relacionados aos temas materiais apresentados no Relatório;
- As informações econômicas apresentadas no Relatório foram verificadas especificamente frente aos princípios de Equilíbrio e Completude da GRI.

PARECER SOBRE O RELATÓRIO E O PROCESSO DE ASSEGURAÇÃO

- Em 2024, a Companhia realizou seu Estudo de Materialidade, utilizando como metodologia a análise de impacto financeiro, impacto socioambiental e relevância para os stakeholders, definidos a partir de um processo estruturado de engajamento;
- Em nosso entendimento o Relatório de Sustentabilidade da BRASILSEG apresenta os impactos das atividades da empresa de forma equilibrada;
- A BRASILSEG demonstrou um método de coleta e compilação de dados adequado em relação ao Princípio de confiabilidade da GRI;
- As inconsistências encontradas no Relatório foram ajustadas durante o processo e foram corrigidas satisfatoriamente.



CONCLUSÃO

Como resultado de nosso processo de verificação, nada chegou ao nosso conhecimento que pudesse indicar que:

- As informações prestadas no Relatório não sejam equilibradas, consistentes e confiáveis;
- A BRASILSEG não tenha estabelecido sistemas apropriados para coleta, compilação e análise de dados quantitativos e qualitativos, utilizados no Relatório;
- O Relatório não seja aderente aos Princípios para definição de conteúdo e qualidade do Padrão GRI para relatórios de sustentabilidade.

DECLARAÇÃO DE INDEPENDÊNCIA E IMPARCIALIDADE

O Bureau Veritas Certification é uma empresa independente de serviços profissionais especializado na gestão de Qualidade, Saúde, Segurança, Social e de Meio Ambiente com mais de 195 anos de experiência em serviços de avaliação independente.

O Bureau Veritas implantou e aplica um Código de Ética em todo o seu negócio para garantir que seus colaboradores mantenham os mais altos padrões em suas atividades cotidianas. Somos particularmente atentos a prevenção no que concerne ao conflito de interesses. A equipe de verificação não possui qualquer outro vínculo com a BRASILSEG, que não seja a verificação independente do Relatório de sustentabilidade. Entendemos que não há qualquer conflito entre outros serviços realizados pelo Bureau Veritas e esta verificação realizada por nossa equipe.

A equipe que conduziu esta verificação para a BRASILSEG possui amplo conhecimento em verificação de informações e sistemas que envolvem temas ambientais, sociais, de saúde, segurança e ética, o que aliado à experiência nessas áreas, nos permite um claro entendimento sobre a apresentação e verificação de boas práticas de responsabilidade corporativa.

CONTATO

<https://www.bureauveritas.com.br/pt-br/fale-com-gente>

São Paulo, 22 abril de 2025.

Luciana de Freitas Soares de Oliveira

Auditora-líder Assurance Sustainability Reports (ASR)

Bureau Veritas Certification – Brasil

Camila Pavão Chabar

Gerente Executiva de Sustentabilidade

Bureau Veritas Certification – Brasil

Editorial Board and staff and Corporate Information

Executive Superintendence of Strategy, VMO, Governance and Sustainability

Barbara Miari Maruzzo
Karen Hashida Iso
Raquel Gaudencio
Rita Moreno

Integrated editorial design and consultancy

Report Group
gruporeport.com.br

Editing and reporting

Cristina Barbosa
Daniel Lisboa

GRI Consulting

Leslie Diorio
Tatiana Lopes

Project and relationship management

Ana Carolina de Souza Matsuzaki
Isabela Ribeiro

Editorial production and editing

Júlio Okabayashi
Suzy Mendes

Spelling and grammar review

Alícia Toffani

Corporate information

Brasilseg – corporate headquarters
Av. das Nações Unidas, 14261 – Vila Gertrudes
São Paulo – SP
CEP 04794-000

LinkedIn

<https://www.linkedin.com/company/brasilseg>

We extend our gratitude to all the employees who contributed to the development of this report.

