



PSI Report



PSI
Principles
for Sustainable
Insurance

 **bradesco seguros**
Com Você. Sempre.



About us

Market leader in Brazil and Latin America.

The following companies make up the Grupo Bradesco Seguros:



With diversified operations and more than 29.5 million insured parties and customers, we have consistently contributed to the results of the Bradesco Organization.

We have solutions in several segments, such as Auto Insurance and Elementary Branches (home and property for individuals and companies); Health Insurance; Dental Insurance; Life Insurance; Capitalization and Private Pension Plans.

We provide a platform for information and services, covering all products in all categories, showing that digital acceleration is developing at an increasing rate.

We also have services offered by the Meu Doutor Novamed clinics to Bradesco Saúde and Mediservice insured parties, providing outpatient care, medical appointments, laboratory tests, and imaging tests.

We integrate sustainability through the development of the following strategic pillars:

- Sustainable Business
- Customer Relationship
- Innovation
- Climate Change
- Diversity and Inclusion
- Social Investment

We consider ESG (environmental, social and governance) aspects in our products, services and initiatives, in order to contribute to the sustainable development of the country.

Throughout this Report, we present our actions and initiatives related to the Grupo's strategic pillars of sustainability.

Business Sustainability

We integrate ESG aspects into the following strategic pillars: Climate Change, Sustainable Business, Diversity and Inclusion, Customers, Innovation, and Social Investment, we also follow the guidelines of the Bradesco Organization's Corporate Sustainability Policy.



Environmental

For environmental issues, we prioritize the Innovation, Climate Change, and Sustainable Business pillars as drivers of initiatives, seeking to expand our products and services offer in a sustainable way, moreover, to monitoring environmental impacts.

Key Initiatives:

- Participation in Bradesco Organization's Eco-Efficiency Master Plan with actions aimed at achieving the established reduction goals;
- Digitization and Dematerialization Actions;
- ISO 14001 and 14064 Certificates;
- Sustainable Business Governance with a Working Group composed of company directors, who analyze sustainable market trends;
- Creation of Sustainable Business indicators, which measure the environmental impacts of products and services;
- Greenhouse Gas Emission Inventory;
- Participation with The Partnership for Carbon Accounting Financials (PCAF) in the development of a methodology to define the emission attribution factor for the insurance sector;
- Participation in a sectorial pilot project with UNEP-FI;
- Socio-Environmental Responsibility and Socio-Environmental Risk Standards that include ESG and Climate Change aspects.

Main Initiatives:

- Key actions in the Diversity and Inclusion theme;
- ENEF (National Financial Education Strategy) Week and launch of the Insurance Education page;
- Quantification of people benefited by the initiatives of *Viva a Longevidade* (Long Live Longevity) and by volunteer actions;
- Creation of Sustainable Business indicators, which measure social impacts of products and services;
- Company-School Integration Project (PIEE) for more than 800 children from Fundação Bradesco, in after-school activities, with the aim of promoting socio-environmental activities.



Governance

Through governance, we are able to move forward with sustainability in all sectors.

Key Initiatives:

- Grupo's Sustainability Committee, subordinated to Bradseg's Executive Committee;
- We collaborate with relevant information for Sustainability Indexes, such as the São Paulo Stock Exchange's Corporate Sustainability Index (ISE), Dow Jones Sustainability Index (DJSI), Carbon Disclosure Project (CDP) in which the Organization participates;
- Participation in the Bradesco Seguros' Products Committee;
- Answers to questionnaires from Bradesco Saúde's customers and suppliers, a requirement for closing deals;
- Active participation in sector associations and commitments, such as: Principles for Sustainable Insurance (PSI), CNSeg, Microinsurance Networking, The Partnership for Carbon Accounting Financials (PCAF), and the Task Force on Climate-Related Financial Disclosures (TCFD);
- Engaging with focus on sustainability.



Social

Regarding Social, the key sustainability pillars in our ESG actions are Diversity and Inclusion, Sustainable Business, Customers, and Social Investment that generate value for our most diverse stakeholders.

Our Commitment

Sustainable Development Goals (SDG)

In order to enhance our commitment to the United Nations 2030 agenda, we followed the six SDGs prioritized by the Bradesco Organization, which are: Quality Education; Gender Equality; Decent Work and Economic Growth; Industry, Innovation and Infrastructure; Reduced Inequalities; and Action to Combat Climate Change.

We add to them the goal set out specifically for Health (SDG 3), which is also aligned with our business: ensuring a healthy life and promoting well-being for everyone, at all ages. With the purpose of generate value for our most diverse stakeholders, we seek to monitor our ESG actions, always connecting them to the prioritized SDGs and strategic pillars.



Principles for Sustainable Insurance (PSI)

We renew our purpose and values daily, establishing various commitments in favor of sustainability. In 2012, for example, we were the first Brazilian insurance company to integrate the Principles for Sustainable Insurance (PSI), a voluntary commitment established by the United Nations Environment Program - Finance Initiative (UNEP-FI) which aims at engaging the global

insurance industry in sustainable development in connection with economic performance.

Since we became part of this commitment, we continue to improve actions that promote sustainable business growth, in line with current principles.

Principle 1

We will embed in our decision-making environmental, social and governance issues relevant to our insurance business.

Principle 2

We will work together with our clients and business partners to raise awareness of environmental, social and governance issues, manage risk and develop solutions.

Principle 3

We will work together with governments, regulators and other key stakeholders to promote widespread action across society on environmental, social and governance issues.

Principle 4

We will demonstrate accountability and transparency in regularly disclosing publicly our progress in implementing the Principles.

Bradesco Seguros in Numbers



+ than **29.5 million** policyholders and clients in 2021



Business teams in over **2.9 thousand** Bradesco branches



Over than **10 million** downloads in the Bradesco Seguros App



+ than **42 billion** in claims and benefits paid



31 thousand Active brokers

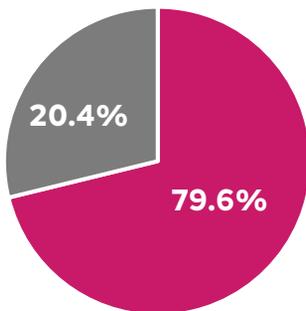


Primary Health Care **26 units** Meu Doutor/Novamed units currently in operation



22.3% of insurance market share

Recurring Net Income



- Financial Activities
- Insurance Activities

In 2021, the Organization's recurring net income was BRL 26.2 billion and, from this total, BRL 5.3 billion was from Bradesco Seguros, which represents 20.4%.

The performance of Grupo Bradesco Seguros in 2021 was the main highlight of the expressive evolution of revenues, 11% year-to-date, compared to 2020, reaching around R\$82 billion.

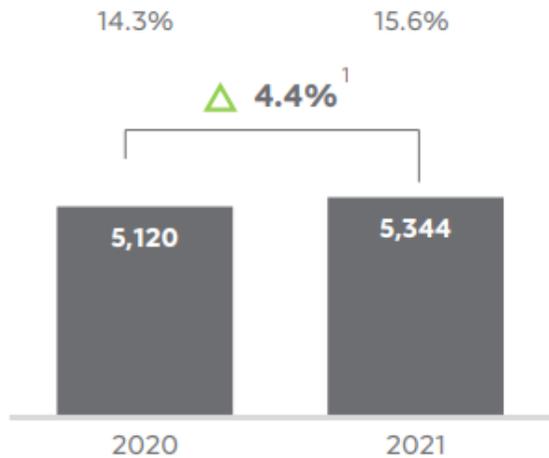
Equally relevant was the return provided to society in 2021, in the form of indemnities and benefits, which reached R\$42 billion. Of this total, R\$5 billion were allocated exclusively to events related to Covid-19, in addition to indemnification regarding the Life and Residential insurance lines.

During this challenging period, the Insurance Group intensified and improved the strategy of customer-centric, developing products that are even more responsive to the new market dynamics, with solutions that simplify and speed up the interactions of clients and brokers in the process of purchase.

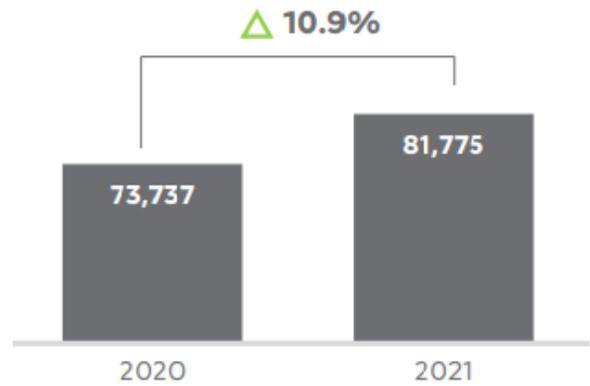
Source: Organization's Report on Economic and Financial Analysis referring to the results of the fourth quarter of 2021.

Results in 2021

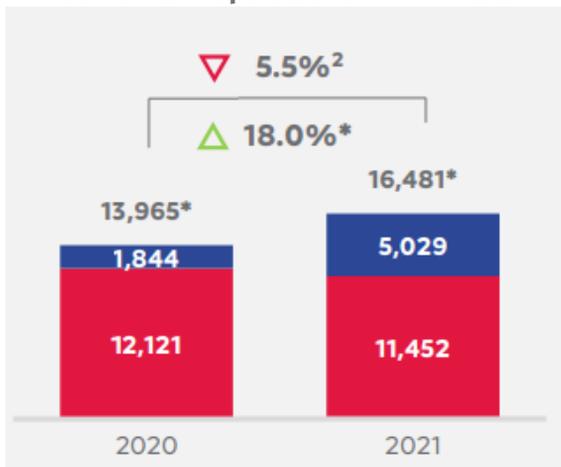
Net Income - BRL million



Evolution of Premiums Issued from Insurance, Pension Plan Contributions and Capitalization Bonds Income - BRL million



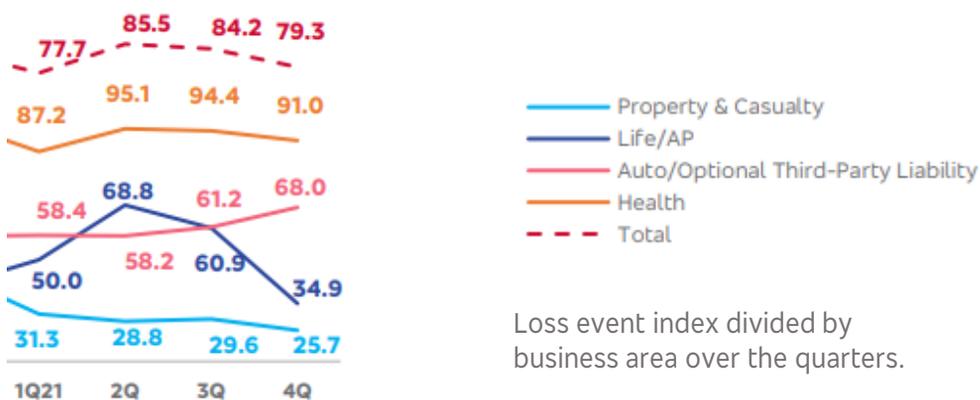
Income from Operations - BRL million



■ Result² ■ Covid-19 Claims *Without Covid Effect

(2) Result = Operating Result + Financial Result.

Loss Event Index - Quarterly

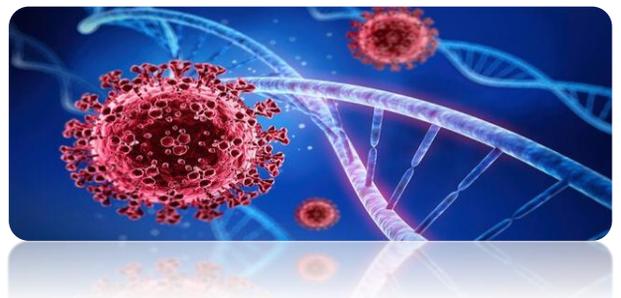


Loss event index divided by business area over the quarters.

Covid -19

With the Covid-19 pandemic, Grupo Bradesco Seguros organized and improved actions aimed at the health and well-being of our employees, as well as several initiatives aimed at our Customers and society.

- Bradesco Saúde, together with other private institutions, in May 2021, came together to offer 50 beds to the Hospital Federal da Lagoa, in Rio de Janeiro. The new beds were intended to exclusively serve patients from the Unified Health System (SUS) with Covid-19. There were 20 beds in the intensive care unit and 30 in the ward. Also, 200 health professionals were hired, including physicians, nurses, nursing technicians, among others.
- Bradesco Saúde and Mediservice, in line with the pillar of prevention and focus on supporting their insured parties, launched a handbook on Post-Covid-19 Syndrome in 2021, which includes information on possible long term after-effects of the disease.
- Bradesco Saúde contributed to the restoration of 98 hospital beds at the Hospital Universitário Clementino Fraga Filho (HUCFF) university hospital, of the Federal University of Rio de Janeiro (UFRJ), which allowed for a greater number of patients. In addition to the building renovation and financial support, 60 hospital equipment were purchased.
- In partnership with Rede D'Or, Bradesco Seguros and other companies in the industry led the initiative for the inauguration of a Field Hospital in Rio de Janeiro. The hospital was built for the exclusive care of patients with coronavirus, with 200 beds in operation, 100 for the ICU and 100 for the Ward. Besides that, the hospital was inaugurated on 04/25/20, ahead of schedule, with equipment for digital tomography, conventional radiology, ultrasound and echocardiography equipment, in addition to a clinical pathology laboratory.
- With the purpose of expanding the processing capacity for Covid-19 diagnosis tests for health professionals, who are the frontline in serving the population, Bradesco Seguros signed an agreement with the São Paulo State Department of Health and Instituto Butantan for the feasibility of 26,000 diagnosis tests, using the RT-PCR methodology, in order to speed up the processing and release of the results of tests already collected;
- Bradesco Saúde, in partnership with Rede D'Or, subsidized the creation of 56 beds for the oncology and hematology patients of SUS with coronavirus at Hospital das Clínicas de São Paulo. Of these beds, 46 are inpatient and 10 are ICU. Financial support was used to hire specialized personnel and intensive care physicians;
- Instituto Butantan for the feasibility of 26,000 diagnosis tests, using the RT-PCR methodology, in order to speed up the processing and release of the results of tests already collected;
- In order to increase the processing capacity of the new coronavirus diagnosis tests for frontline professionals in São Paulo, Grupo Bradesco Seguros, in partnership with Coca-Cola do Brasil and Coca-Cola FEMSA, joined the Grupo Fleury to promote the expansion of the processing capacity of 26 thousand diagnosis tests;
- the Insurance Group launched two advertising campaigns: "Fascination" and "Decades", in honor of health professionals, who are the frontlines of the fight against COVID-19 and the example of these professionals who inspire new generations.



Environmental

SDG 11, 13, and 16 (PSI 1) (GRI 201)

Environment Management and Climate Changes

In order to ensure that our businesses are prepared for climate challenges, we work with the Climate Change and Sustainable Business pillar, as we understand the importance of managing the socio-environmental risks that impact our business.

Grupo Bradesco Seguros has been monitoring the effect of climate changes and understands that it will gradually impact its main businesses, directly and indirectly.

Risks identified due to climate change

As an example of identification and management of risks that directly impact the business, there are risks arising from the increase in the frequency of intense storms, floods and windstorms, which has been generating an increase in loss events in the portfolio of automobiles and property and elementary branches.

With the increase in these extreme events, we have an increase in risk, but we also have the opportunity to offer products and services to our customers in order to mitigate their risks in the face of climate challenges.

In addition, we have an important monitoring of these risks, which is carried out by our risk management area, a control of the number of flood warnings in Rio de Janeiro and the value of warnings (amount reserved at the time of the loss event to cover the expenses in case of compensation), which allows Bradesco Auto/RE to compute the potential physical risks resulting from heavy rains and flooding.

Donations and Sponsorships

The management of the theme of “Donations and Sponsorships” in the Insurance Group is in compliance with the Bradesco Organization's Integrity Program and all plans for donations and sponsorships are approved, whether encouraged or not by law, by the Executive Committee of Bradesco Seguros S.A.

We have a Donations and Sponsorship Standard, which was designed to ensure adequate and transparent governance in all donation and sponsorship actions carried out by GBS and BSPEI companies.

We rely on the following actions to combat climate change in our daily activities:

Paperless

Concerned about operational efficiency and cost reduction, the O&P (Organization & Projects) area focused on department printing and the reduction of 85 printers, with the understanding that 2020 would be the ideal moment to rethink the marketing, relationship and use model of our services by our customers/insured parties.

In 2021, O&P mapped, alongside with IT/Companies/Company's areas, the main offenders regarding external printing and postings.

The market is increasingly demanding efficiency actions and, in this sense, in order to encourage companies, we mapped the actions that have the proposal for reduction and we support these initiatives to speed up the implementation. We will also identify areas that do not have initiatives and/or projects and prepare proposals for improvements and the respective action plans in order to minimize the use of paper and the generation of waste. Working together with the areas, we will assess the feasibility of implementation and alignment with the responsible officers, aiming to accelerate the implementation and consequent reduction.

Online self-inspection

Currently, this service is 100% digital and allows the customer to inspect their vehicle wherever they are, respecting the specific needs of customers, brokers or the vehicle. After sending the images to Bradesco Auto/RE, the broker submits the proposal in the system, and the customer receives a link on their cell phone by SMS. Since its implementation, **more than 857,616 self-inspections have been carried out.**

Calamity Operation

In order to support its customers in climatic situations, Bradesco Auto/RE has a service that identifies, analyzes and prioritizes situations arising from extreme events.

The service is intended to reduce to the shortest possible time the handling of loss events and the payment of compensations for natural tragedies to the insured parties of automobile products (flood coverage) and home, business, condominium and equipment (windstorms and hail coverage).

Between 2020 and 2021, Operation Calamity held five editions, which amounted to more than **BRL 20 million in compensation** and **served 4,238 families and businesses.**

Eco-Efficiency

(SDG 6, 7, 9, 11, 12, 13, and 15) (PSI 4) (GRI 306 and 201)

In order to connect environmental and financial performance, the Grupo Bradesco Seguros performs the strategic management of eco-efficiency in its operations, through the optimization of processes, recycling, technological innovations and savings in the use of materials and natural resources with the aim of reducing costs and increasing competitiveness.

We follow the Organization's **Eco-Efficiency Master Plan**, which we monitor, collect, check and consolidate data monthly, such as:

- mileage, emergency transport, and travels. Water consumption;
- Energy consumption;
- Material consumption (paper and plastic for cards);
- Generation of organic, recyclable and electronic waste, materials collected in the automotive recycling service of insured vehicles;
- Greenhouse gas emissions resulting from our activities, such as: consumption of fuel by owned and leased vehicles, taxi

ISO 14064

It is a relevant international standard responsible for reporting such emissions in organizations that perform this monitoring.

The certification is important to show our commitment to reducing emissions, thus fostering transparency for investors and other stakeholders. The inventory is annually submitted to an audit for certification.

ISO 14001

The headquarters in Alphaville (Barueri-SP) and the Port Corporate (Rio de Janeiro) are ISO 14001 certified, which demonstrates Bradesco Seguros commitment to reducing its environmental impacts. This Standard is designed to guide organizations towards an efficient environmental management system and also to guide the company to practice sustainable attitudes in its internal processes.



LEED (Leadership in Energy and Environmental Design) Certificate

The LEED certificate promotes compliance with international criteria and Sustainability. Aligned with good sustainability practices, Bradesco Seguros based the construction of its headquarters on LEED standards and requirements, where we obtained certification for the headquarters of the Grupo Bradesco Seguros in São Paulo, located in the district of Alphaville, in Barueri, and in Rio de Janeiro, Port Corporate, located in the port area.



This report brings together the main highlights of initiatives and actions for 2021, but we should mention the TCFD signing in May 2022, where the first discussions to sign the document began in 2021.

The **TCFD (Task Force on Climate-Related Financial Disclosures)** is an initiative that presents recommendations for disclosing risks and opportunities related to climate change.

Working Groups

We started our participation in 2 working groups handling the climate change challenges: **UNEP-FI Pilot Project and PCAF**. The UNEP-FI Pilot Project is scheduled to start in 2022 and aims to guide the implementation of PSI principles and TCFD recommendations regarding physical and transitional climate risks, with focus on floods, considering financial impacts for different scenarios.

We also started to participate in the **PCAF** in January 2022, where a Working Group formed by the world's largest insurance companies is developing a global methodology for measuring and reporting underwriting portfolio issues. The use of this methodology will provide knowledge on the risk profile of the Customer portfolio and encourage innovative approaches to support the transition.

Contract Review

In 2021, the companies of the Grupo Bradesco Seguros reviewed insurance contracts and implemented clauses with ESG and Climate Change criteria, bringing this issue to their relationship with the customer.

Engagement in Climate Changes

We carry out the acculturation of the areas and companies of the Grupo and other stakeholders, passing through the companies and areas of the Grupo Bradesco Seguros. Engagements were carried out in the five companies of the Group (BSP Empreendimentos Imobiliários, Bradesco Auto/RE, Bradesco Capitalização, Bradesco Saúde and Bradesco Vida e Previdência), in addition to several holding and stakeholders areas.

Global Steering Committee

In 2021, we joined the UNEP-FI Global Steering Committee (GSC), representing the Latin American insurance sector, along with 10 other global participants, with the aim of integrating sustainability into decision-making processes in banks, insurance companies and investors. UNEP FI is structured around three groups, one of which is the GSC. This Committee oversees the strategic orientation of the entire initiative and debates relevant sustainability issues in the sector.

Carbon Neutrality

Together with the Bradesco Organization, we offset emissions of Scopes 1, 2 and 3, in order to neutralize 100% of the greenhouse gas emissions generated by our operations, which are reported annually in the GHG Inventory, in accordance with the guidelines of the Brazilian GHG Protocol Program. We have the Gold seal as the inventory is verified by a third party audit.

Brazilian Program
GHG Protocol

Social

(SDG 3, 5, 8, and 16)(PSI 1)(GRI 403-6, 417, and 102-40)

Human Capital

Human Capital is the basis of our corporate strategy, as we recognize the ability to promote sustained growth through people. We provide our employees with opportunities for professional and personal development, valuing the Organizational culture.

We work on this topic in three pillars: People Management, Leadership Development and Talent Management and Organizational Climate, where the commitment of our Human Resources area is to contribute to the technical and behavioral evolution of employees and brokers, overcome constant challenges and support with good sustainable practices.

Training and Education

In order to spread our commitment to support the human capital development process and organizational results, we are in line with the Bradesco Organization's education, training and development policies.

Skills and Performance Analysis

Through specific methodologies, a detailed analysis of the skills and performance of our staff is carried out.

Regarding the Skills Assessment, a heat map of the employee's behavior is carried out in each of the organizational skills in order to identify their potentials and improvement points that add to their career.

About the Performance Assessment, responsible for providing an overview of the performance in the activities carried out by employees, we rely on the indicators survey carried out between leaders and subordinates, guiding the goals and purposes agreed between them."

Universeg and UniBrad Partnership

UniverSeg aims to train and improve the knowledge and culture of insurance for employees and brokers, with various actions nationwide, on-site and online. Its goals are aligned with our strategic planning and support the achievement of the Sales Organization's results.

In 2021, we recorded **467,169 participations** of employees and brokers in on-site and online training and development actions.

Due to the continuity of social distancing and the effects of the Covid-19 pandemic, the UniverSeg team continued to amplify training methodologies during the pandemic through video lessons, livestreams and workshops with a significant increase in participants of the commercial team throughout Brazil.

In 2021, we recorded **301,987 participations** in technical training of products (Auto, Elementary Branches, Life, Pension, Health, Dental, and other topics). Likewise, the UniverSeg Platform was launched, a study tool for the broker to access it from wherever they are and whenever they deems it necessary. The platform has technical, behavioral content and new solutions with current topics in remote/online format, including livestreams and webinars.

Knowledge Pathways

Corporate Pathways: The aim is to encourage the leadership of professionals in the development of their careers, where each employee can choose which path to follow. This path suggests learning paths that lead to the activities developed and the skills that each professional needs to achieve full development.

Leadership Pathway: It seeks to improve and develop the essential skills of leaders aimed at qualifying new leaders aligned with business sustainability and results.

Learning Pathways: Consisting of training programs that bring together knowledge and skills focused on managerial, administrative and operational roles customized to the singularities of each role and segment.

In 2021, the Human Resources Pathways, Relationship Channels Pathways, Marketing Pathways, IT Pathways, PMO, and OV stand out.

Agile Pathways: Developed together with the Agile Transformation Office, the path aims to expand the agile theme to all employees as part of the digital transformation culture, which is divided into four pillars: Basic Elements, Open Courses, Leadership and Performance and Training by roles.

2021 Training Actions

Facing Insurance Women: Workshop designed especially for women's month, highlighting the female guests, who are leaders in the segment and Insurance Brokers. The workshop presented a lecture that addressed female entrepreneurship, its main difficulties, and personal and professional gains. This event had **1,002 thousand participants**.

Creating Competitive Advantages through Innovations: Lecture by insurance specialist Samy Hazan aimed at leading the Insurance brokers to an entrepreneurial mindset with an action plan and strategic positioning to achieve good business results and triumph in the digital economy - increasingly present in the insurance ecosystem. It accounted for the participation of **518 brokers**.

"Tokyo 2021 Olympic Medalists": In order to guide participants to achieve maximum results, have discipline, and balance body and mind in search of results in personal and professional life, we invited Olympic medalists Isaquias Queiroz and Alisson de Souza to chat and, to carry out the mediation, we invited sports journalist Thiago Silva. The livestream was watched by **1,145 employees, brokers and guests**.

Emotional Health Care: The event promoted reflection and understanding on how the impacts arising from the pandemic consequently impacted emotional health and how we need to continue to take care of ourselves to also take care of the others. Also discussed how global health care is an important tool to help balance emotional health in everyday life, as well as tips on food, physical exercises, and other advices. The event had an audience of **713 people**.

Communication in the Digital World: The lecture reported on how the growth of digitization coupled with recent global changes created a need for a broad preparation to communicate. It was pointed out that preparation should be even greater when it comes to business and the importance of being more effective in reaching different audiences. The event had **747 participations**.

Training & Motivating: In recognition of the professionals who stood out in the previous year, several lectures are held annually as part of the Training and Motivating event of the Sales Organization (T&M). The 2021 event had **7,395 participations**.

Customers, the reason we exist: The livestream addressed the customer-centric theme, highlighting the importance of listening to the customer, empathy and continuity of activities. Still with the intention of engaging people and having a more effective result, an interaction dynamic was carried out associated with illusionism techniques. The event had **5,000 participants**.

Training in Relationship with Customers and Users

In order to promote the theme, the Grupo Bradesco Seguros provides its employees with actions on the Relationship with Customers and Users, which aims to establish an increasingly assertive relationship with the customer, creating a greater perception of value and proximity. Knowledge on the guidelines of the Bradesco Organization's Institutional Standard and Policy of Relationships with Customers and Users, which establish concepts, requirements, roles and responsibilities to be fulfilled, as well as those informed in Resolution 4539 of the Banco Central do Brasil (Bacen) which regulates the principles and policy of relationships with customers of financial institutions.

In 2021, **7,142 employees** completed the “Relationship with Customers and Users” training and **6,040 took** the course “Behavior Practices in Relationships with Customers in the Insurance Market”, training for a better experience for the Customers.

Broker's Day: The influencer/comedian Thiago Dionísio created a video in honor of our business partners, emphasizing the Broker profession and recognizing all the importance, responsibility, difficulties and hectic daily life of the professional who celebrates Broker's Day on 10/12.

The video was made available on the UniverSeg Platform from 10/08 until the end of 2021 and had **459 accesses**.

Lecture with Magic: The magician and speaker Marco Zanqueta gave a lecture on the theme “It's ludic, but it is serious”. The lecture had the live participation of brokers talking about topics that are part of the broker's daily life with their customers.

The lecture had **204 participants**.

“Ethics and commercial reception: new times, new hugs, different customers”

The lecture discussed customer-centric and how the commercial area can do this ethically, in addition to bringing examples of how today's customers want to be treated, with no labels and no prejudice.

The lecture had **221 participants**.

Cultivating corporate governance and ethics

The Webinar Program started with an online meeting focused on the theme “Cultivating corporate governance and ethics”, with the lecturer Marilza Benevides, lawyer and Certified Compliance and Ethics Professional (CCEP) by the Society of Corporate Compliance & Ethics (SCCE), USA.

Marilza is the coordinator of the Governance Ethics Committee at IBGC. Author of several published articles, organizer and co-author of the book “Governança Corporativa em Foco” (Corporate Governance in Focus).

The topics covered at the event were:

- Ethics and moral. Approaches and meanings;
- Ethics as a social science;
- Ethical blindness;
- Ethical deliberations and integrity.

The keys to Integrity: The lecturer Branca (also a writer, consultant and expert on human behavior) addressed how happiness and integrity always go hand in hand. The theme was approached in a light and interactive way, with the aim of promoting reflection on how to learn about making life an exercise in evolution and freedom.

Which allowed the understanding that Integrity can be present in every step we take, on purpose. The livestream had the participation of **1,141 employees**.

Conexão Prev

Strategies on the pension market and business opportunities. Public: Employees, Brokers and Network and Corporate channel recruiters.

• The Conexão Prev (Connection Prev) takes place every first Thursday with the purpose of training the Broker in the pension market.

• The first meeting took place on September 2nd, when the topic “How to succeed in portability in the midst of so much market competition” was discussed. In this meeting, the lecturers presented some techniques that make all the difference in the argument about portability. Lecturers: José Pires, Dirlei Jordão, and Rafael Barroso.

• On October 4, the topic addressed was “Simplifying Pension”. The lecturers discussed the possibilities that Private Pension brings and how to attract and retain Customers with the options in our portfolio. Lecturers: Marcelo Rosseti, Cristian Fran, and Dirlei Jordão.

Diversity and Inclusion

(SDG 4, 5, and 10) (PSI 1) (GRI 403-6, 417, and 102-40)

Having diverse and inclusive environments promotes many benefits, such as: belonging, well-being and creativity. With this in mind, Bradesco Seguros has initiatives aimed at diversity and inclusion.

Working Group

In 2021, the Grupo Bradesco Seguros's D&I Working Group was created with the participation of representatives from the HR, Sustainability, Marketing and Relationship Channels areas. The purpose of this working group is to promote collective discussions, action planning and proposals for practices focused on the theme and consistent with the reality of the Insurance Group. The Human Resources area is working to expand discussions, sensitization, awareness and mobilization in favor of the theme diversity and inclusion.

Affinity Group

Together with the Working Group, the Affinity Groups were created, which are formed by employees who identify with the theme.

Unlike the pillars defined by the Bradesco Organization, the Insurance Group has 5 Affinity Groups, namely: Generations, Gender Equity, Ethnicity, LGBTQIA+, and PWD.

The purpose is to promote awareness, bring new discussions and initiatives so that the Insurance Group is increasingly inclusive.

Training, Recruitment and Selection

- Bradesco Seguros participated in *Feira Diversa* (Diverse Fair), an event aimed at LGBTI+ students and young professionals from all over Brazil. At the event, the Grupo participated in the panel that addressed the inclusion of the community in the organizational environment.

- Along with the consulting company Think Eva, the Insurance Group defined some actions to work on Diversity & Inclusion with Senior Leadership, such as:
 - Meeting for the preparation and alignment of speeches on D&I.
 - Training for public dialogues and sensitive questions and preparing for events.
- Individual Dialogues with all Directors. Informal and individual chat about D&I, with standard script. Listening to Executive Officers about D&I and presenting fundamental basic concepts and answering possible doubts and questions.
- Peer dialogues with all executive superintendents, superintendents, marketing leaders, HR team and sustainability team.
- New hirings were also made for the Laboratória (Lab) Program - Initiative for the training and hiring of women in situations of economic vulnerability and with difficulties to enter the IT market.

Learning Solutions in Brazilian Sign Language (LIBRAS)

For employees, interns and apprentices who wish to learn Brazilian Sign Language, also known as "Libras", the Insurance Group offers the following learning solutions:

- Brazilian Sign Language Pocket Guide – Manual to provide an adequate service to our deaf customers, through the use of the Brazilian Sign Language;
- Brazilian Sign Language Learning Pathway – course with the purpose of teaching and improving the fluency in Brazilian Sign Language of the participants, to provide basic service to the deaf customers, promoting inclusion and the necessary support.

Você em Foco Lectures

We held lectures proposed by the Program discussing the theme Diversity and Inclusion, in 2021 we had the following lectures:

- *Travessuras de Mãe* (Motherly Tricks);
- Self-knowledge and Empowerment.

See more information about the *Você em Foco* (You in Focus) program below.



Você em Foco Program

The program proposes the self-knowledge and development of our employees through actions/lectures on topics relevant to their personal and professional lives.

Due to the Covid-19 pandemic, all lectures are now held online.

Futurism and Poetry

The first livestream of the year was highlighted by the meeting of the two programs of the Insurance Group: *Você em Foco* and *VC Conectado*.

The event was presented by the speaker Tiago Mattos and the poet Allan Dias Castro. The lecture clarified some concepts of futurism and digital transformation and also addressed the association between both. It was clarified that digital transformation is much more connected to mindset than major actions. In addition, practical tips to deal with this transformation were given. Then, the poet Allan, through his poems, commented on dreams and the different perceptions of happiness and success, mentioned the importance of valuing people above the positions they occupy and respect within the market. The livestream had the participation of **161 employees, friends, family members and business partners**.

Life: how to use: Lecturer Leila Ferreira promoted the reflection that happiness is possible, presenting values and attitudes that help to reduce the weight of routine and improve people's coexistence. The livestream had **299 participants**.

Mental Health

A meeting was held with important discussions for the employees of the Insurance Group. This time, Daniel Barros, professor and psychiatrist, addressed the challenges of mental health in the current scenario, providing tips and suggestions to ensure good mental health. The livestream had the participation of **373 employees, friends, family members and business partners**.

New Program Implemented

In August 2021, we implemented the **Laboratório Nutricional Program**, with 3 self-enrollment meetings:

Meeting 1 - Impacts of food on work productivity

In this lecture, physiologist Bianca Vilela and her team of nutritionists discussed how food directly affects concentration, memory and performance. Furthermore, to emphasizing that ultra-processed foods have a direct correlation with tiredness, lethargy, sleep quality and inadequate intestinal functioning, which are great productivity offenders.

Meeting 2 - Kids Nutrition Laboratory

The action aims to integrate children and families in order to have a positive transformation in the nutritional sphere.

For the dynamics, a table was set up with different options of ingredients to demonstrate the best choices for children's food (at home, at school and parties).

Meeting 3 - Nutrition and Longevity

A few decades ago, science bet that our physical and mental condition was almost entirely based on genetics. Currently, we know that longevity is connected to habits.

In this lecture, the focus was on topics such as metabolism, health indicators and the action of hormones in connection with habits.

Occupational Health



Influenza Vaccination Campaign

The Influenza and H1N1 Vaccination Campaign is an action to promote health and takes place annually. Vaccination is free for all employees. For employee dependents, a different value was established. In 2021, **3,112 employees and 2,192 dependents** of the Insurance Group were vaccinated.



Juntos pela Gesta3o Program

The program (Together for Pregnancy) follows the development of pregnancy until the immediate postpartum period to prevent, identify and monitor pregnancy risks, it also encourages prenatal care and follow-up exams, which are essential for self-care, baby care and breastfeeding.

In 2021, **150 pregnant women** from the Insurance Group were assisted.



VIVA BEM Program

Viva Bem (Living Well) is a guidance and advising service which offers voluntary and free access for employees and the family group. It is available 24/7, and all services are performed by experts providing psychological, legal, financial, nutritional and social support, in personal or professional situations. The Service also offers Yoga, Healthy Pregnancy and Conscious Parenting programs.

In 2021, **9,314 appointments** were carried out by the Insurance Group, through the channel, it is also possible to request support to overcome chemical dependence, with guidance for clinical evaluation.



Juntos pela Saude Program

Through the *Juntos pela Saude* (Together for Health) Program, we encourage quality of life through various contents, actions and initiatives aimed at the physical and emotional well-being of beneficiaries, encouraging the adoption of healthy attitudes and disease prevention. The program offers the best options for your needs, as it follows the beneficiary's journey through every part of care.

The program classifies beneficiaries in different special care groups, such as chronic patients, pregnant women, patients with musculoskeletal conditions, among others. In the program for chronic patients, for example, in addition to identification, we monitor beneficiaries with pathologies of the cardiovascular, endocrine-metabolic and respiratory groups, seeking to encourage changes in habits and awareness of healthy attitudes, for better control of the health status and quality of life of the participant.

We also promote the emotional health care of our beneficiaries through a fully customized program, according to their needs.

Engagement with Employees



Integration of New Employees

The integration for new employees named "Abrace" (Embrace) Program aims at acclimating newly hired professionals to the culture of Bradesco Seguros, contributing to a sense of belonging to the Grupo.

The Program also includes the initiative "Abrace o novo funcion3rio" (Embrace a new employee), a campaign that involves the entire company to welcome newcomers. After delivery of the welcome kit, a meeting is held addressing key knowledge, skills and behaviors to accelerate individual performance, in addition to training on the insurance market and a workshop that reinforces employee empowerment and leadership.



Digital Transformation

The "*Voc3 Transforma*" (You Transform) Program was created with the objective of offering immersion in digital culture, in which participants are the protagonists and agents of transformation and innovation. For better engagement with the program, "*Voc3 Conectado*" (You Connected) was launched, promoting online lectures on Innovation and Collaboration, Change Management and Panels with Executive Officers. Through "*Voc3 Transforma*" **362 employees** have already been trained, connected to agile cells.

During 2021, the initiative promoted the lecture "Futurism and Poetry", in addition to several other actions, highlighting:

Innovation and Humanization: Livestream with Gustavo Caetano, CEO and founder of Samba Tech, with reflections on innovation and humanization in the corporate world. In this meeting we had the participation **326 employees in the livestream.**

Building agile strategies for exponential growth: Event with Cláudio Azevedo, Fábio Dragone, and Rodrigo Herzog, in which they discussed agile cells and how they are committed to aligning responsibility with autonomy. The livestream had **249 participations.**

Open Insurance: Live with Luiza Mattos, partner at Bain and Young Global Leader by the World Economic Forum, presented Open Insurance aimed at consumers and their freedom of choice. Additionally, Fabio Dragone and Bernardo Castello highlighted the importance of insurance companies to adapt to the new market requirements, **229 employees watched the livestream.**

Innovation Festival: The *Vc Conectado* (You Connected) Program participated in the Innovation Festival with training and well-being actions that totaled **1,366 participations.**

Design Conf 2021: A panel focused on the theme "How does design intensify customer-centric?" which had the participation of Asdrubal Neto, Natasha Brunhara, Victor Melo, Ana Maragifa, Fábio Amado. The livestream had **184 employees.**



Integrity Program

Launched in 2020 and with the aim of raising awareness to the responsibility to prevent corruption and bribery, the program is based on the "Bradesco Organization's Integrity Program", which was created based on the Anti-Corruption Law No. 12.846/13 and Decree No. 8.420/15.

Our performance is based on the values and principles contained in our Code of Ethical Conduct, in the Corporate Anti-Corruption Policy and Standard and in the normative guidelines of the Bradesco Organization's Integrity Program, which focus on our Managers, Employees, Interns, Apprentices, and Business Partners.

Ethics and Chocolates

Lúcia Helena's lecture addressed the metaphor of craving ethics as we crave chocolate. When we are offered a chocolate or some other food that we like, we will immediately accept it. From this metaphor the philosopher made a parallel with ethics as something that we should crave. This event had **730 participations.**

Decisions in challenging times

Clóvis de Barros Filho's lecture addressed the importance of ethics and the relationship with decision-making in moments of crisis. He also presented examples of how to overcome daily difficulties while preserving ethical behavior. The event had **619 participants.**

Engagement with Suppliers

The Bradesco's Program of Social and Environmental Responsibility in the Supply Chain - PBRSA CS for supplier management aims at promoting transparency in supplier relationships and commitment to organizational performance.

Our relationship with our suppliers is guided by internal standards, policies and programs. Our suppliers go through a homologation process, which is the responsibility of the Purchasing Department and carried out by the Supplier Management. This process assesses the companies' compliance from a registration, commercial, economic-financial and socio-environmental point of view. The questions cover topics such as labor practices, prohibition of slave or child labor, environmental risks and negative media. After analyzing these topics, the supplier starts to adhere to our Code of Conduct and other policies and standards.

Relationship with Customers

(ODS 16) (PSI 2) (GRI 103-2, 102-40, and 418)

In all our activities, we consider the focus on the customer and we recognize it as the reason for the Organization's existence.

Thus, we seek to act in a responsible and transparent manner at all stages of the relationship with our customers, and consequently boost our institutional image of competence, credibility and security, critical for the permanence of our business in the market.

Relationship with Customers and Users | Institutional Standard

Together with the Bradesco Organization's Institutional Policy on Relationship with Customers and Users, the Insurance Group released the Institutional Code of Conduct for Relationship with Customers, to reinforce the principles of desired behavior at all stages of the relationship with customers, and also to establish the guidelines and purposes that ensure fair and transparent treatment, with clear and accurate information in accordance with CNSP Resolution No. 382 published by the Superintendence of Private Insurance (SUSEP) on March 4, 2020.

Cybersecurity and Information Security Policy

We understand the importance of guaranteeing information security and cybersecurity in order to maintain the Customers' reliability in our business and, to this end, we comply with the guidelines of the Bradesco Organization's Corporate Policy on Information Security and Cybersecurity.

Bradesco Saúde Insured Party Manual

Available on the Bradesco Saúde's beneficiary portal, the manual was developed to serve as a guide, which contains detailed information about the plan and its coverage. In this Manual, insured parties also find the standards, rights and obligations inherent to the product contracted with Bradesco Saúde.

Satisfaction Surveys

Bradesco Seguros annually holds the Corporate Satisfaction Survey with customers through telephone interviews.

In 2021, we heard from customers of Bradesco Vida e Previdência, Bradesco Capitalização, Bradesco Auto/RE, and Bradesco Saúde, totaling **5,002 users and product managers** in customer companies, and we obtained an average satisfaction score of **8.3 points**, on a scale of 1 to 10.

Complaint Mechanism

We provide an open and free communication channel, hearing Customers on a daily basis. Since its creation, our Ombudsman has won more than 24 awards.

This communication may be carried out through telephone, internet and the Bradesco Seguros' app.

The call center is open from Monday to Friday, from 8 A.M. to 6 P.M., except for holidays, by calling 0800 701 7000. We also serve the hearing and speech impaired on 0800 701 7877.

On the Internet, simply access Bradesco Seguros' page under the option Contact Us, we can also be easily accessed through the Bradesco Seguros' app, which is available free of charge at the Apple Store and Play Store virtual stores.

Of the total complaints received by Bradesco Seguros **in 2021, 90%** were resolved within five business days.

The 2021 goal was 90%, which is maintained for 2022.

ENEF Week

(SDG 04 and 10) (PSI 2) (GRI FS16)

8th National Week of Financial Education

ENEF Week is an initiative of the Brazilian Financial Education Forum that in 2021 had the theme: "Planning, Savings and Conscious Credit: 'PLA-SA-CRE' and financial health".

For the Insurance branch, the theme was focused on Family protection – Life Insurance and Planning: Pension.

The Insurance Group was present at the event and promoted three actions showing the role of insured parties in financial planning and clarified common myths about the product, with the following themes:



Finance in Hard Times

Patrícia Lages (journalist, lecturer, and author of 4 best sellers) carried out the livestream: "Easy finance for hard times".

The lecture addressed in a simple way daily habits that can promote conscious financial health, such as: writing down family income and expenses. It provided the discussion of whether that purchase is really necessary at that moment, the moderate use of the credit card and the importance of a financial reserve.

The livestream was published for the participation of employees, business partners and society in general and had **876 participations**.



Family Size Financial Education

UniverSeg (in partnership with UniBrad) made handbooks and infographics available, so that our business partners can share (with their family and friends) relevant materials to promote financial education in their lives.

In a learning pathway format, the contents address financial education for Children, Young People and Retirees, Feminine Finances and Suppliers of products and/or services. We recorded **206 accesses**.



From mother to child

In addition, a funny webseries named "*Educação Financeira de Mãe para Filho*" (Financial Education from Mother to Child) was prepared and made available for employees, with the influencer João Pedro Chaseliov.

Divided into 3 episodes, the webseries follows a son living concepts, sayings and practices learned by his mother, who took a course on financial education.

The webseries had **174 accesses**.



Insurance Education Website

In September, we launched the Insurance Education website.

During ENEF Week, content aimed at financial education was made available, such as "What is Financial Education?", "Change your habits and improve your financial life!" and "How to organize your finances in 5 steps."

Also in ENEF week, the Insurance Education page had 527 accesses. The page aims at increasing consumer knowledge about the importance of having insurance, whether for personal, family or property protection, in addition to providing knowledge on products and basic elements of insurance, providing the consumer with a better choice when contracting insurance and also presents didactic guidelines on technical terms that appear in contracts, making the language more accessible to the customer.

PIEE – Company School Integration Project

(SDG 1, 4, and 10) (PSI 3) (GRI 203)

Since 2004, together with Fundação Bradesco, we have maintained the Company-School Integration Project (PIEE), promoting the inclusion of children from different communities in the district of Rio Comprido, in the city of Rio de Janeiro. Aligned with our good social responsibility practices, in a non-pandemic scenario, we provide **858 vacancies** distributed in sports and cultural activities, such as:

- **Soccer**
- **Indoor Soccer**
- **Basketball**
- **Music**
- **Swimming**
- **Theater**
- **Capoeira**
- **Dance**
- **Volleyball**
- **Gymnastics**



Online Platform

With the interruption of activities in 2020, due to the coronavirus pandemic, Grupo Bradesco Seguros decided to develop an **online platform** with sports and cultural activities promoted by Physical Education teachers in order to enable children and guardians to practice these activities in their own residences.

The platform has more than **1,000 accesses and 350 lessons available**.



Distribution of Snacks

Even with the suspension of on-site activities, we maintained the distribution of the snack kit.

Respecting social distance and separated into classes, the guardians took the month's worth of snack in a single day.

Following the health protocols, we checked the temperature and provided hand sanitizer when guardians entered the Club.



Oil Campaign

We carried out a campaign to collect vegetable oil used in food preparation, where all the material collected was donated and exchanged for cleaning products for the Associação Luz dos Povos.

From the beginning of the campaign (in 2018) to December 2021, **689 liters of oil were collected**. Knowing that 1 liter of oil can contaminate up to 25 thousand liters of water, the Campaign has already prevented the contamination of **more than 17 million** liters of water.

Benefits

- Engagement with the community and improving social life
- Environmental Education
- Incentive to sustainability actions
- Revenue from institutions that receive oil for soap making

Social Investment

(SDG 4, 5, and 10) (PSI 1) (GRI 403-6, 417, and 102-40)

The Insurance Group's volunteering actions promote positive impacts on the different communities in Bradesco Seguros' locations, in addition to being aligned with the Mission, Vision and Values. They also enable the development of soft skills and demonstrate that the Organization seeks to encourage best practices. With all the benefits in mind, Bradesco Seguros introduced a new format for volunteering, even during the pandemic.

Food Donation Action

In May, Bradesco Seguros carried out a food donation campaign as Drive-Thru following all the protocols recommended by the World Health Organization due to COVID-19. More than **100 kg of food** were donated to several families supported by the Rio de Janeiro Volunteer Group.

Clothes, Coats and Blankets Donation Action

In August, in the winter period, using the same Drive-Thru system, clothes and coats were collected for people in situations of social vulnerability.

More than **1,400 clothes** and blankets were collected in São Paulo. In Rio de Janeiro, more than **520 clothes and blankets** were donated.

Voluntary Action of food collection

On December 11, the Grupo Bradesco Seguros launched a food collection campaign, also as drive-thru, in solidarity with people in situations of social vulnerability.

The action took place in the cities of São Paulo, Rio de Janeiro, Curitiba, Salvador, Belo Horizonte, Brasília and Campinas, and more than **23.7 tons** of food, in addition to toys and personal hygiene products, were collected.

On December 12, the delivery of what was collected during the campaign took place.



Longevity

(SDG 1 and 10) (PSI 3) (GRI 102-40 and 403)

Viva a Longevidade Portal

The Portal makes various contents available, aimed at raising awareness on issues of well-being, knowledge, coexistence and finance, addressing issues that benefit the whole of society.

Its mission is to promote the concept of longevity, which is much broader than talking about elderly people, but involves being well, constantly learning, having quality social relationships, feeling useful, and being financially prepared for future years.

In 2021, **131 contents** were published covering these pillars with more than **700 thousand page views**.

IX International Longevity Forum

In the ninth edition of the International Longevity Forum with the theme "The Future", the event had the participation of more than 20 national and international experts, in addition to the partnership with Bradesco Saúde and Bradesco Vida e Previdência. The Forum is an initiative sponsored by Bradesco Seguros and organized by the Brazil International Longevity Center (ILC-BR).

In this edition, topics such as: Ageism (age prejudice), intergenerational society, diversity and inclusion, protection and safety, and the development of a culture of care were discussed at the meetings.

Within the schedule, there was also a special session with the ILC Brazil and United Kingdom, full of knowledge on the challenges of aging.

Digital Cultural Circuit

Amid the restrictions caused by the Covid-19 pandemic in Brazil, Bradesco Seguros created a safe and accessible way to continue bringing art, culture and entertainment to Brazilians.

As one of the biggest sponsors and promoters of culture in the country, the company turned its traditional Cultural Circuit into a Digital Cultural Circuit.

Among the 2021 attractions, the highlights were digital broadcasts of the shows "*Louucas*", "*Tudo que eu queria te dizer*", "*Minimanual de qualidade de vida*", "*Selfie*", "*Ninguém Dirá que é Tarde demais*", "*Balletto di Roma em homenagem ao centenário de Astor Piazzolla*", and "*Doidas e Santas*". All contents were shown on the Bradesco Seguros' YouTube, which brought culture to an audience of **more than 1,000,000 people**.

Learn more at:
bradescoseguros.com.br/sustentabilidade

Viva a Longevidade Portal



Learn more at:

www.vivaalongevidade.com.br

Governance

(SDG 12 and 16) (PSI 1) (SASB FN-IN-410b; FN-IN-550)
(GRI 103 and 201)

Working on the sustainability issue within governance is one of the ways that Bradesco Seguros generates long-term value with all stakeholders and remains in line with the interests of the current market.

Sustainability Committee

Bradesco Seguros' Sustainability strategy is supported by a governance that has a Sustainability Committee, in which officers from all the Grupo's companies participate, seeking to understand risks and opportunities in ESG evolving in best practices. Seeking to engage and evolve daily with the pillars of sustainability, each pillar has an executive officer (Sponsors) responsible for boosting advances in the proposed indicators and initiatives.

Risk Management Structure

The Grupo Bradesco Seguros, with the purpose of ensuring the existence of a formal risk management process, has guidelines and internal methodologies to map, identify, measure and mitigate the risks to which its activities are subjected and, for this purpose, it has its own structure organized by a statutory board that brings together all these activities.

The Risk Management, inserted in this context, aims at assessing the Grupo's solvency through the assessment of regulatory risks such as underwriting, operational, market and credit risks, as well as providing the calculation of the minimum capital required of the supervised entities with the criteria established by legal regulations.

In accordance with the decisions issued by the Risk Committee connected to the Board of Directors, the Grupo Bradesco Seguros defines the risk appetite in each business line, always supported by actuarial and statistical models that allow better decision-making in view of the

presented scenario, ensuring that the provisions and reserves to cover the risks underwritten are adequate.

Socio-Environmental Risk Standard

The Socio-Environmental Risk Standard aims to establish socio-environmental risk management processes, incorporating environmental, social and governance criteria within the scope of our activities in the development and offer of the products and services, and in the management of real estate projects through identification, assessment, classification, control and mitigation of such risks.

Socio-Environmental Responsibility Standard

We have a Socio-Environmental Responsibility Standard that aims at incorporating environmental, social and governance (ESG) criteria within the scope of our activities, ensuring the preservation of the environment and which has as one of its guidelines to deal with the environmental management of waste and climate changes across Bradesco Seguros' strategy, business and operations.

Product Committee

The Insurance Group has a specific Product Committee to integrate the ESG criteria in the approval process for new products and services. Through these criteria, a classification is made for the positive social and environmental impacts.

Transparency

(SDG 12 and 16) (PSI 1 and PSI 4) (GRI 305 and 102-12)

Increasingly, global investors are focusing at the sustainability practices adopted by companies in their decision-making. In this context, we align our practices related to Sustainability in order to contribute to the Organization so that it is eligible for the indexes.

Sustainability Indexes

In order to contribute to the Bradesco Organization so that it is permanently eligible for sustainability indexes, we seek to show our practices through the Corporate Sustainability Index (ISE) of the São Paulo Stock Exchange and the Dow Jones Sustainability Index (DJSI) of the New York Stock Exchange, which are important corporate indicators of sustainability initiatives.

Integrated Report

Aligned with the Bradesco Organization's transparency practice, we actively participate in the reporting process of our main initiatives. We involved all the Grupo's companies (Bradesco Saúde, Bradesco Auto/RE, Bradesco Capitalização, Bradesco Vida e Previdência and other areas of the Holding) in the process, providing their main initiatives and highlights for the year.

Engagement with Sector Associations

(PSI 3) (GRI 102-40)

The Grupo Bradesco Seguros has been following the various discussions, for example, on Climate Change and Economic Development, within the **IAIS - International Association of Insurance Supervisors**, which is a voluntary organization of insurance supervisors and regulators of more than 200 jurisdictions, covering 97% of the world's insurance premiums.

We participate by sector in discussions on Climate Change and Sustainable Development with the aim of exchanging experiences and reflections on the insurance sector, seeking to develop and maintain fair, safe and stable markets for the benefit and protection of insured parties, in addition to contributing to stability global finance.

National Confederation of General Insurance, Private Pension and Life, Supplementary Health and Capitalization Companies (CNSEG)

We participate in the Sustainability and Innovation Committee and the Inclusive Insurance Committee of CNseg, which this year had monthly online meetings to monitor the demands of the insurance market regarding the ESG aspects and the development of Inclusive Insurance, in addition to discussing the public consultations of the regulatory bodies in order to seek to meet the demands related to **Sustainability and Inclusive Insurance**.

Bradesco Seguros is a member of the global platform **Microinsurance Network**, which comprises around 80 institutional members from more than 40 countries, which purpose is to encourage the development of the inclusive insurance market aimed at low-income people, and small and medium enterprises.

Engagement

(PSI 3) (SASB FN-IN-410b)

Bradesco Seguros remains committed to generating value for all our stakeholders. Therefore, the strength of our governance is an essential part of this long-term vision.

Operations Meeting

The purpose of the event was bringing the achievements and challenges faced in the year 2021, it had more than 500 participants and the senior leadership of the Grupo. The Sustainability area was present, reporting on how environmental problems directly affect the company and the country's economy. It also brought the perception of how employees can minimize environmental risks, whether at home or at work.

There were also interviews on Bradesco Seguros Radio covering the main activities in the area of Sustainability, Volunteering, and voluntary commitments.

Workshop Landscape of Microinsurance Study - Brazil

In April 2021, we participated in the Landscape of Microinsurance Study Workshop, which promoted debates on the inclusive insurance market, with topics on development, solutions and improvement of future research and studies. On the occasion, the main results of the "Landscape of Microinsurance - 2020" study were presented, this study aimed at identifying and assessing trends and the evolution of inclusive insurance products and services. The study had the contribution of 194 microinsurance providers from 30 countries in Africa, Asia, Latin America and the Caribbean, as well as Grupo Bradesco Seguros. The SUSEP participated in the Workshop and commented on the current scenario of this segment and on its expectations and goals related to inclusion in insurance, which is so important for the most vulnerable consumers. In addition, according to the autarchy, the exclusion of several restrictions and limitations in the regulatory framework for inclusive insurance will enable a competitive, dynamic and innovative environment with more flexible, diversified and accessible products.

Participation in the UNEP-FI Roundtable

Between August 31 and September 2, the UNEP FI Roundtable on Sustainable Finance was held and the purpose was to discuss the role of the banking, insurance and investment sector in formulating strategies aimed at the challenges and opportunities to promote a green recovery during the transition to a sustainable, inclusive and low-carbon future in Latin America and the Caribbean.

Bradesco Seguros' Sustainability area was invited to participate in the panel "Promoting financial health and inclusion for a resilient society."

Innovation Week

Between November 10 and 12, the Innovation Week took place, with the purpose of exchanging information, reflections and inspiration to change the view on business and find new ways to collaborate and innovate. The Sustainability area was present, bringing lectures and panels on technology, innovation, trends and digital transformation.

Webinar in Celebration of Environment Week

In June 2021, Bradesco Seguros held the Environment Week.

To celebrate the date, we held a webinar on "the importance of sustainability practices" at Bradesco Seguros. The event was attended by officers from the Insurance Group and UNEP-FI (United Nations Environment Program Finance Initiative). On the occasion, the invited officers presented how their respective area/company has been acting, highlighting their sustainable business, industry trends and how working in a sustainable way have contributed to the company, connecting the ESG pillars (environmental, social and governance). The meeting was held as a debate, where the panels were moderated by the UNEP-FI representative.

The webinar had more than **1,200 views**. Some pills on actions and highlights related to ESG criteria were also made available.

10th Edition Conseguro

The Grupo Bradesco Seguros was present at the 10th edition of Conseguro, the largest event of the insurance sector in Brazil.

The meeting was adapted to current times and was held online, with the participation of national and international speaker, executives from the sector and representatives of the government and the judiciary, in addition to officers and leaders of the Grupo Bradesco Seguros.

The event discussed topics such as: ESG aspects, sustainability, trends related to the new consumer, communication in a changing society, risk management, LGPD, among others. All lectures had Brazilian Sign Language (Libras) interpreters, making the event more inclusive.

Sustainable Business

(SDG 9, 12, and 17) (PSI 1) (GRI FS7 and FS8, 201 and 203)

Bradesco Seguros has a portfolio of products, services and assistance that seek to promote the best environmental, social and governance practices.

The classification is carried out as follows:



Environmental

These are products and services that contribute to the reduction of environmental impacts, such as reducing waste and pollution, using energy from renewable sources and/or adapting to climate change.



Social

For products and services that have social impacts, those that promote inclusion and financial education, micro and small companies, in addition to promoting the inclusion of women, young people, PWD and people with low purchasing power, are highlighted.

Highlights of the Year

In 2021, Bradesco Vida e Previdência launched two Private Pension Plans Bradesco ESG Principles, becoming one of the leading companies offering Pension Products that invest in companies that have a high environmental, social and governance commitment, which are:

Bradesco ESG Principles Equities Global PGBL/VGBL

This Pension product concentrates investments in local and international equity assets that consider ESG issues in investment decisions across their strategy and asset classes.

Bradesco ESG Principles Global Fixed Income Private Credit PGBL/VGBL

It concentrates investments in local and international fixed income assets that work with ESG criteria in their strategic decisions and asset classes.

Virtual BAC

The purpose of the platform is to provide assistance and service, 100% online, to Bradesco Seguro Auto customers and third parties involved in loss events with our customers, offering exclusive benefits, personalized and efficient support in several regions of Brazil. It should be noted that the BAC makes use of good ESG practices, such as the use of resources in paperless processes and responsibility towards customers.

Since its start, the platform had **3,630 services**, which generated a satisfaction level (NPS) of 90%, and 94% of referrals to our referenced workshops, and an **efficiency of 1,5MM**.

Automotive Recycling

The Program promotes the reuse of materials from vehicles damaged in accidents, giving them a correct destination and preventing polluting residues and materials that are difficult to degrade from being released into the environment. This contributes to the income of recycling companies, steel mills and industries.

Since the initiative was launched in 2009, more than **19,2 thousand tons** of materials have been recycled.

Microinsurance, Insurance and Inclusive Pension Plans

Vida Viva Bradesco	The insurance offers customizable coverage and assistance according to the customer's moment of life. It can also be used in life, as it provides exclusive benefits such as telemedicine care, individual and family psychological guidance, and nutritional guidance.
First Protection	Product starting from BRL 5.50 per month that includes accidental death coverage and benefits, such as individual funeral assistance and ballots. The product is an excellent option for those who want to complement protection or purchase their first protection.
Accidental Award-winning Micro-insurance	Insurance aimed at individuals, aged between 18 and 80 years old, who aim at obtaining personal accident Insurance. This product includes Accidental Death coverage and allows flexibility in the form of payment, which can be monthly, annual or single payment - according to the Insured Party's current moment.
AP Ticket	In addition to covering accidental death and permanent total or partial disability from an accident, the insurance includes ballots and individual funeral assistance.
Custom (Bradesco SobMedida Conservador RF)	Pension plan which purpose is to offer a better return on the amount invested, therefore, with each balance range reached, the investment migrates to funds with a lower management fee, which leads to better returns.
Pens. Youth	Pension plan aimed at encouraging the promotion of financial education for young people and children. Contributions start at BRL 50.00 per month.
Pension Classic 3 in 1	Starting at BRL 79.00 per month, customers can opt for a pension plan with three benefits in a single product, accumulation, annuity and ballot.

Automatic Proposal Issuance System (SEAP)

Through the SEAP system, managers are able to make sales/contributions and internal transfers in Pension plans. In addition to generating blank forms, eliminating the need to use pre-printed proposals and limiting their use according to specific demands. In 2021, there was a **99.6% reduction** in the use of printed proposals compared to 2020.

Online Portability Platform (POP)

The POP Platform is a tool that allows the acceptance of products, maintenance and contributions, consultation of extracts, contracts and regulations of plans through digital channels, in order to avoid the use of printing. **The reduction in the posting of documents related to Pension was 52% in 2021 vs. 2020.**

Bradesco Saúde Digital Reimbursement

Through the Bradesco Seguros Portal or the Bradesco Saúde and Bradesco Seguros apps, we provide digital reimbursement for medical and hospital procedures covered by the insurance contracted but carried out outside an accredited network.

With this service, it is possible to obtain a preview of the refund amount and make the request remotely, avoiding the printing of documents and the sending of mail, which reduces the consumption of materials (paper and printer ink), electricity and gas emissions with the movement of vehicles to deliver documents. In December 2021, **95.5% of refunds were made through digital channels.**

Assistance for Ecological Collection and Disposal in Home Insurance

The service provides insured parties with the ecologically correct disposal of disused goods such as furniture, electronics and household appliances.

As of the activation of this assistance, we pick up the disposal material at the customer's home. After collection, the items are directed to a sorting center where their materials are separated and forwarded for possible donation to charities, recycling companies or directly to the industry. Thus, Bradesco Seguros acts as a facilitator for the implementation of the Circular Economy in the country, enabling items that would be disposed in inappropriate places, to be directed to environmentally correct disposal, reused and/or recycled. During 2021, **14,2 tons** of waste that did not go to landfills or vacant lots were collected.

Direct Payment of Orthotics, Prosthetics and Special Materials (OPME)

One of Bradesco Saúde's initiatives is the direct payment of Orthotics, Prosthetics and Special Materials (OPME) in order to provide our Insured Parties with quality medical materials, reducing possible complications arising from the use of materials of unproven quality.

The program identifies and monitors beneficiaries with chronic pathologies (cardiovascular, endocrine-metabolic and respiratory), aiming at changes in habits and awareness of healthy attitudes - improving the participant's quality of life.

BVP and Digital Journeys

Bradesco Vida e Previdência has invested in 100% digital offer and journey platforms. These platforms allow the broker to offer insurance and send the documentation digitally, in addition to the insured requesting registration changes, cancellations, redemptions and receiving insurance documentation. The beneficiaries can also report the loss event online.

In addition to reducing the use of paper, these journeys also reduce the emission of polluting gases, as it eliminates the need for beneficiaries to travel to a branch.

White-Line and Brown-Line Appliance Repair

The White-Line and Brown-Line Appliance Repair assistance offers the repair of home appliances such as refrigerators, microwaves, television sets, among other products. The insured party, when activating this assistance, receives a visit from a technician responsible for carrying out the repair on the device. This assistance favors the extension of the useful life of the equipment, which, instead of being discarded, is repaired and reused, facilitating the adoption of a Circular Economy. In 2021 alone, **23,879 equipment activations and repairs** were carried out.

More Sustainable Capitalization

In 2021, Bradesco Capitalização launched a special product with exclusive sales on digital channels, with an affordable price for all audiences, starting at **BRL 10 monthly**. The initiative helped to save **872 thousand sheets of paper**.

Paperless Title Redemption, Prints or Offsetting

In 2021, we implemented the redemption of Capitalization through the Bradesco Celular App. The new feature makes the process simpler and faster, since the customer no longer needs to go to the branch to make the request. As a result, it is no longer necessary to fill out redemption forms and send the documents to the digitizing and microfilming center, which contributes to the dematerialization of the process. At the end of 2021, **87% of early redemptions** by individuals were carried out by app or telephone.

Chronic Pathology Management Program

The program identifies and monitors beneficiaries with chronic pathologies (cardiovascular, endocrine-metabolic and respiratory), aiming at changes in habits and awareness of healthy attitudes - improving the participant's quality of life. Since the start of the program, approximately **140 thousand beneficiaries** have already been mapped as eligible.

Bradesco Dental Plan

The plan offers special conditions for the family members of employees of the Organization. It has national coverage and **more than 29 thousand dentists**.

The employee has the advantage of including their family members, parents and siblings to have the same conditions as their plan, including the *Dente de Leite* (Milk Teeth) and Junior Plans for children.

Meu Doutor Novamed

Network of outpatient clinics that provide medical appointments and exams.

The initiative stands out for its investment in physical and technological structure, a multidisciplinary team and the use of integrated electronic medical records. The network of clinics is based on the **Primary Health Care model** and currently has **26 units**.

Meu Doutor Program

Developed by Bradesco Saúde, the program has a wide network of doctors trained to serve various specialties, including Medical Clinic, Cardiology, Spine, Pediatrics, Diabetes and Trauma-Orthopedics.

The professional can talk directly with the beneficiaries and learn all their clinical history and complaints. The program has **547 physicians** who have already carried out more than **2.5 million appointments** and can be accessed over the Internet, allowing easy access to the physician's schedule and the possibility of quickly and safely requesting appointments. *Meu Doutor* also uses electronic medical records, which allows for greater efficiency in the care and optimization of medical expenses, in addition to supporting the reduction of paper use, positively impacting our sustainable development.

Currently, more than **78 thousand insured parties** are registered in Bradesco Saúde's online scheduling.

Anjo da Guarda

Motorcycles that help with small-complexity repairs, ensuring greater agility in service, avoiding towing and reducing fuel consumption and pollutant gas emissions. In 2021, there were more than **30,385 requests answered in the service**.

Average arrival time

40 minutes for the tow track

15 minutes for *anjo da guarda* (guardian angel)

Innovation & Technology

(SDG 9, 12, and 17) (PSI 1) (GRI 301 and 102-40)

Innovation Hubs

The Insurance Group's Innovation Hubs are formed by a multidisciplinary group of employees from each of the connected companies and their business areas, with the aim of solving challenges through *open Innovation*. These centers have the role of disseminating the culture of innovation to understand the demands of the insurance market.

Apps and Self-Services

The BS Cliente app compiles all the Grupo's applications on a single digital platform, through which our customers consult information about their plans, products and services. The app is also compatible with the visually, hearing and speech impaired, based on accessibility best practices.

Since its launch, it is possible to request all types of reimbursement online, avoiding the delivery of physical documentation to the branches, in addition to speeding up the receipt and analysis of documentation.

As of December 2021, these requests represented **95% of the total**.

At the end of 2021, we launched a new version of the Bradesco Seguros App, completely redesigned, from its technology to the design and interface of the service journeys. 100% of the features have been tested with customers, aiming at obtaining feedback directly about the ones you use the most and which aims at facilitating the daily life, which is our own customer.

#ForEveryoneToSee

Bradesco Seguros' social media have hashtags on Facebook, Instagram and LinkedIn, seeking to disseminate the culture of accessibility on social networks and having as a principle the audio description of images for the appreciation of people with visual impairments.

Libras Program

The Bradesco Seguros' Libras Program allows people with hearing impairment to browse the institutional website using the mobile ProDeaf.

This app (available for Android and iOS systems) translates sentences from Portuguese to Libras (Brazilian Sign Language).

Other actions are: Visual Contrast, Increase and Decrease of the website's fonts, to serve people with some type of visual difficulty; the Deaf Assistance Center (CAS); Ombudsman and Customer Service for the hearing or speech impaired.

Brazilian Sign Language courses are also offered for employees, in addition to promoting the translation into Brazilian Sign Language in internal lectures.

Telemedicine Platform

Through the Bradesco Saúde app, the beneficiary will be able to carry out immediate consultations by video with the dedicated medical team in acute cases of low complexity, such as COVID-19 symptoms.

The service is available **24/7**, including holidays. In both types of care, it is possible to receive medication prescriptions and obtain exam requests, receive certificates and referrals to other health services, all in digital format.

Multichannel Gennesy's Platform

The Bradesco Seguros Group's Relationship Center now has the new Gennesy's Multichannel Platform, an innovative initiative that allows for a faster customer journey, in addition to providing our insured parties and brokers with different channel options to access us.

The new tool brings an omnichannel vision, i.e. it integrates all contact points of the insured party and brokers with the Group.

With a call center operating 24/7, the services cover the entire national territory on the most diverse platforms. Through phone calls, WhatsApp messages, chatbox and email, all demands that cover the services offered by the companies of the Grupo Bradesco Seguros are met with the purpose of always making the insured party's experience more pleasant.



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Com Você. Sempre.

