



Sustainability
Report

2022



CONTENTS

ABOUT THE REPORT

MESSAGE FROM THE CEO

01 ABOUT BRADESCO SEGUROS GROUP

- 7 About us
- 8 Mission, Vision and Values
- 9 Products & Services
- 10 Material Topics & Commitments

02 2022 PERFORMANCE

- 15 Our Business
- 17 Financial Results
- 20 Recognitions

03 CORPORATE GOVERNANCE

- 22 Corporate Governance
- 24 Sustainability Governance Structure
- 26 Risk Management
- 31 Customer Appreciation
- 35 Data Governance & Information Security

04 PEOPLE AND COMMUNITIES

- 37 Our Team
- 51 Diversity & Inclusion
- 54 Insurance Education
- 55 Social Investment

05 SUSTAINABLE BUSINESS

- 59 Innovation & Technology
- 63 Sustainable Products & Services
- 66 Responsible Suppliers

06 CLIMATE CHANGE

- 69 Climate Adaptation
- 70 Ecoefficiency

07 ATTACHMENTS

- 76 GRI Content Index
- 82 SASB Index
- 83 TCFD Index
- 84 Capitals Map
- 85 Assurance Report
- 87 Credits

about the report

GRI 2-2 | 2-3 | 2-5 | 2-12 | 2-14

The inaugural Bradesco Seguros Group Sustainability Report is proudly presented!

Reaffirming our dedication to the Environmental, Social, and Governance (ESG) pillars as well as the growth of the insurance industry, we made a pledge to our business in 2022 to create more value in order to provide the finest services and products to our customers.

The report is approved by senior management, the Executive Board, and the Directive Committee. The document underwent independent external verification, conducted by KPMG, whose assessment is included at the end of the Report.

The period under consideration for the report was from January 1 to December 31, 2022, with emphasis on the actions, initiatives, and innovative projects of Bradesco Seguros Group, highlighting the transparency of the information.

How to read this Report?

References from leading international organizations, guidelines and global frameworks for corporate sustainability reporting and management, which establish standards and requirements for the publication of this content, were used to prepare this report.

All the companies published in the audited financial reports are considered in the Integrated Report 2022 (see pages 94 and 95 of the Economic and Financial Analysis Report). Therefore, when we use the terms “Organization” or “Bradesco” we refer to the Bradesco organization as a whole, including all the companies that make it up. We use the term Bank to refer to financial activities. The other subsidiaries are presented by their respective names.



Global Reporting Initiative (GRI)



Sustainability Accounting Standards Board (SASB)



Task force on Climate-related Financial Disclosures (TCFD)



Sustainable Development Goals (SDG)



Principles for Sustainability in Insurance (PSI)

For questions and suggestions, please contact us by e-mail: sustentabilidade@bradescoseguros.com.br

message from the CEO

GRI 2-22

The year of 2022 brought us new difficulties while starting to write a new chapter in the Bradesco Seguros Group history. Although the sector impact of the pandemic had been weak to our business environment, it is still very hard facing the low local and global economic growth. The macroeconomic environment that surrounds our business was impacted by monetary policies, the effects of climate change, and the war in Ukraine.

However, Bradesco Seguros Group has once again proven its capacity to remain solid and resilient, aligned with its mission to protect the clients' lives, health, future, and assets, as well as being a great place for partners, brokers and employees to develop. All these guided by non-negotiable values and a conduct of integrity that permeates the Company's entire team of employees, and the relationships built with the stakeholders.

With a multi-line operation that includes the Insurance segments of Auto, Home, Health,

Dental, Life, Pension and Capitalization, as well as several lines of corporate Property and Casualty insurance, as market leaders in Brazil, we are consistently contributing to the results of Bradesco Organization and to the consolidation of the insurance culture in the country.

In 2022, following the adoption of innovative solutions and a strategy focused on sustainability, we reached revenues that exceeded of R\$95 billion, which represented an increase of 16.7% over 2021, with evolution in all lines of business. Our net income was R\$6.8 billion, an increase of 27.2% compared to the previous year. Even more relevant was the return provided to society in the form of claims payments and benefits: R\$48 billion.

Investments in innovation and technology reached R\$1 billion, double the amount invested in 2021, including development, infrastructure, digital transformation of the company, and hiring of qualified

professionals. The open innovation model was also promoted, which encourages the collaboration of partners that are developing products and services capable of contributing to the Insurance Group business.

This work substantially reinforced our commitment to one of the strategic pillars of our ESG Agenda (Environmental, Social, and Governance) – **learn more on page 11.**

We continued the alignment among our products, services, initiatives and the social, environmental and governance aspects of the operation, in order to contribute to Brazil's sustainable development, renewing our commitment to our values and purposes on a daily basis. These improvements are a reflection of the formalization of commitments to sustainability, such as the PSI (Principles for Sustainability in Insurance) and the Sustainable Development Goals (SDGs) of the United Nations (UN).



To direct these efforts and prioritize the themes in which we have the greatest potential and need for action, between 2022 and early 2023, we conducted a materiality study to understand the needs of all stakeholders with whom we relate.

Since May 2022, Bradesco Seguros Group has adhered to the recommendations of the Task Force on Climate Related Financial Disclosures (TCFD), which made us the first domestic insurer and the second in Latin America to join the initiative, whose objective is to provide transparency to risks and opportunities related to climate change. We operate according to our Sustainability Strategy, promoting activities that contribute to the corporate awareness of socio-environmental and climate change-related issues.

From the operational standpoint, we made progress in all of our business units. In the Health vertical, we had important achievements, such as the Top Of Mind de RH 2022 awards, in the Health Insurance/ Medical Assistance Plan category, for the second consecutive year, and the NPS Awards 2022, in the Health Plans category, in addition to surpassing the milestone of one million appointments at the Meu Doutor Novamed network of clinics.

Similarly, in the Private Pension segment, we maintained our strategy of continuous evolution and diversification of the product portfolio, offering customers the possibility of joining sophisticated investment funds, including ESG with global exposure, starting from a ticket price of only R\$50. In Life, we intensified our offering of customizable products that are affordable and adherent to the customer's moment in life, such as Vida Mais Bradesco Seguro Resgatável and the reformulation of our Travel Insurance, once again recognized as the "Right

Choice" by Proteste, the Brazilian Consumer Defense Association.

In Auto Insurance, Bradesco Auto/RE inaugurated three new units of the Bradesco Auto Center and expanded the use of artificial intelligence, generating agility and effectiveness in the decision-making process. It is also worth mentioning the positive results of the Sinistro Sustentável project for the collection and disposal of recyclable materials in the Auto, Property and Casualty segments, which collected over 132 tons in 2022, against 14.2 tons in 2021. Bradesco Capitalização diversified its portfolio even further, launching two products at the end of 2022: the new Max Prêmios Agro and Max Prêmios Cem, encouraging a savings culture.

The many actions and achievements, stimulated by our millions of policyholders and entirely focused on them, were only possible through the efforts of a team of employees committed to what

they do, seeking to build a Group that is increasingly more innovative, sustainable and transparent. We rely on this dedication to build responsible relationships with the partners who support us day after day in expanding our positive impact and in the constant pursuit of excellence.

With the 1st Sustainability Report of Bradesco Seguros Group, in which we present the main achievements and results until 2022, we have taken a major step forward in the quest to create value for our stakeholders.

We are very happy to share it with our customers, brokers, partners, employees, and society as a whole.

To all of you, our most sincere thanks for your confidence.

#ComVocêSempre

About Bradesco Seguros Group

INTEGRATED REPORTING CAPITALS



about us

GRI 2-1 | 2-6

Bradesco Seguros Group is the leader of the national insurance market.

The Group was born from the acquisition of the former Atlântica Boavista by Bradesco, in 1983. Forty years later, today we contribute around one third of Banco Bradesco's results, and this relevance means that insurance is considered an important business axis of the Organization, working to offer the best service and a wide range of products and services to policyholders.

Our solid track record has consistently contributed to the consolidated results of Bradesco Organization, represented by the offer of multiple products for personal, family and corporate protection, in different circumstances and in various segments, to be detailed in the following chapters.

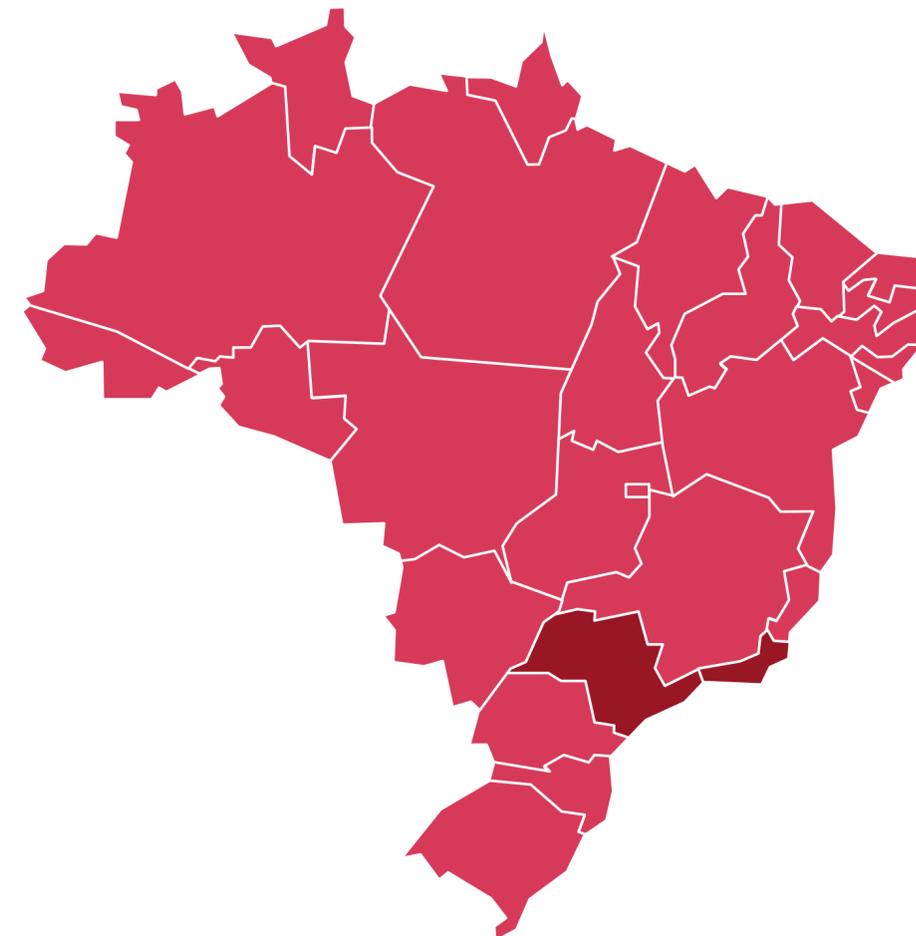
We offer our policyholders and customers a modern service structure, consisting of web and mobile channels, call centers, 309 own branches with commercial teams, Bradesco branches and a network of active brokers, **ensuring presence in all regions of the country.**

-  **309** dependencies
-  **7,512** employees
-  Net revenue of **R\$95 billion**
-  Over **R\$48 billion** in indemnities and benefits paid
-  Over **14 million** downloads of the Bradesco Seguros App
-  **23** Meu Doutor/Novamed **units*** in operation
-  **R\$1 billion** invested in technology

* Number of units in December 2022. As of the date of publication of this report, we already had 33 units in the clinic network.

#ComVocêSempre

-  **AUTO**
-  **RESIDENTIAL**
-  **CAPITALIZATION**
-  **BSP**
-  **HEALTH**
-  **LIFE**
-  **PENSION PLAN**



■ Headquarters: Sao Paulo and Rio de Janeiro
■ States covered

Note: Bradesco Seguros maintains a nationwide reach with representation in all Brazilian states.

mission, vision and values

SASB FN-IN-410a.2

Bradesco Seguros Group is guided by mission, vision and values aligned with sustainable development which connect the daily routine of each employee to the objectives and conduct expected by the Company:



MISSION

"The best place for the Insured to protect their life, their future, their health and their assets; the best place for Brokers to produce and the best place for employees to work."



VISION

"To be recognized as the largest, best, and most efficient Insurance Company in the country, with operations focused on sustainable development and high standards of reliability and robustness in financial and asset protection."



VALUES

- Customer as the main reason for the Organization's existence;
- Ethics in all activities and relationships;
- Transparency in the crucial information for the stakeholders;
- Belief in the value and in the capacity of people's development;
- Respect for human dignity and diversity;
- Social and environmental responsibility, with the promotion of actions for sustainable development;
- The strength of the Bradesco brand, with a strong tradition in the financial, capital and insurance markets;
- Solid culture and corporate governance, focused on the continuity of the business associated with our commitment to sustainability;
- One of the best distribution networks in the country, in terms of modernity and coverage;
- Broad portfolio of products, services and solutions for every segment; and
- Large investments in technology.

products & services

GRI 2-1 | 2-6

With a multi-line approach, which makes us as unique in the market, offering solutions to families and companies with the most diverse profiles and needs, ensuring peace of mind in every stage of our customers' lives. Check out our different segments of operation:



develops and manages individual and corporate retirement plans offering multiple financial planning and security options to all.



is the largest company in the segment, with monthly and single payment plans, all with the right to participate in drawings.



operates in the supplementary health sector since 1984 and offers medical and hospital care plans for companies and their employees. It is the market leader in revenues and has a nationally recognized and qualified network with over 40,000 providers in more than 1,360 municipalities.



provides services through Meu Doutor Novamed Clinics to Bradesco Saúde policyholders, offering medical appointments in several specialties, telemedicine, outpatient medicine administration, outpatient procedures, as well as laboratory and imaging services.



a company specialized in health services and plan management, offering intelligent solutions that fit the business reality, focusing on a closer, transparent relationship, attentive to the needs of each employee and their dependents.

In addition to flexible and quality tailor-made health plans, there is also share an accredited network available to self-managed health care companies and commercial market operators.



specialized in operating car insurance and property insurance, aims to offer greater convenience and better protection for the assets of its policyholders, and continuously seeks to innovate and improve its products and services with various types of coverage. It includes the Damage Insurance sector, whose main products are property protection insurance and related services.



operates with the management, leasing, and acquisition of corporate real estate, aiming at the real estate development in the main regions of the country.

Besides the segments highlighted, the Insurance Group also holds interests in **Odontoprev**, **Europ Assistance**, **Fleury** and **Swiss RE**.

material topics & commitments

GRI 2-22 | 2-29 | 3-1 | 3-2 | 3-3

In 2022, Bradesco Seguros Group relied on the support of a consulting firm for a study of material topics in order to understand the needs of all the publics with which it relates:

01

Understanding the context

Previous consolidation of the possible impacts for the business, identifying themes pointed out as material by the market tools for most of the sector's reference players.

02

Value Chain Mapping

Review of the Group's main stakeholders and mapping of a prioritization matrix for these publics, according to the impact they have and receive in their relationship with the Group.

03

Stakeholder engagement conducted through online questionnaires and interviews

Engagement with the stakeholders prioritized in step two, carried out by means of questionnaires made available online (with about 700 respondents) and interviews.

04

Consolidation of material topics

The priority topics were defined from the consolidation of the double materiality, considering the topics related to sustainability most relevant to the Company and its business.

Bradesco Seguros Group intends to evolve in its sustainable commitments and to recover its matrix following the best practices of the Superintendent's Office of Private Insurance (Susep).

Material topics

Topics were organized into four major pillars that drive our sustainable strategy, the unfolding of which will be addressed throughout the Report.



GOVERNANCE & TRANSPARENCY

Solvency
Risk Management and Compliance
Information Security



PEOPLE & COMMUNITIES

Diversity and Inclusion
Customer Value
Insurance Education
Social Investment



CLIMATE CHANGE

Eco-efficiency
Climate Adaptation



SUSTAINABLE BUSINESS

Innovation
Sustainable Products and Services

ESG Agenda

GRI 2-24 | SASB FN-IN-410a.2

With the materiality matrix structured and aligned to the ESG agenda, we seek to reduce risks, explore opportunities, and generate long-term shared value for our stakeholders.

Our initiatives are aligned with global agendas, including the 10 Principles of the Global Compact and the Sustainable Development Goals (SDGs), both of the UN, bringing relevant issues into our business.

Our commitment to best human rights practices is reflected in programs aimed at society, in spreading awareness of ESG issues to various audiences with whom we relate, collaborating with global goals.

For this purpose, Bradesco Seguros follows the guidelines of specific policies, such as the Social-environmental Responsibility Policy and the Social-environmental Risk Policy, which incorporate the principles

of the ESG agenda and the Risk agenda to the Group's activities, in addition to complying with the Bradesco Organization's Corporate Sustainability Policy.

During the second half of 2022, we evolved in the construction of the **Sustainability Policy** in compliance with Susep Circular 666, which comes into force as of 2023 and states sustainability requirements (**see more information on page 25**).

Additionally, the Group participates in several insurance industry associations to monitor and meet the demands of the Insurance Market related to ESG aspects and voluntary commitments - such as the PSI (Principles for Sustainability in Insurance) and the TCFD (Task Force on Climate Related Financial Disclosures). In addition to collaborating with relevant information involving all the companies in the process of meeting the commitments assumed by Bradesco Organization, such as: Corporate Sustainability Index (ISE/B3), Dow Jones Sustainability Index (DJSI), Carbon Disclosure Project (CDP).





SOCIAL INVESTMENT

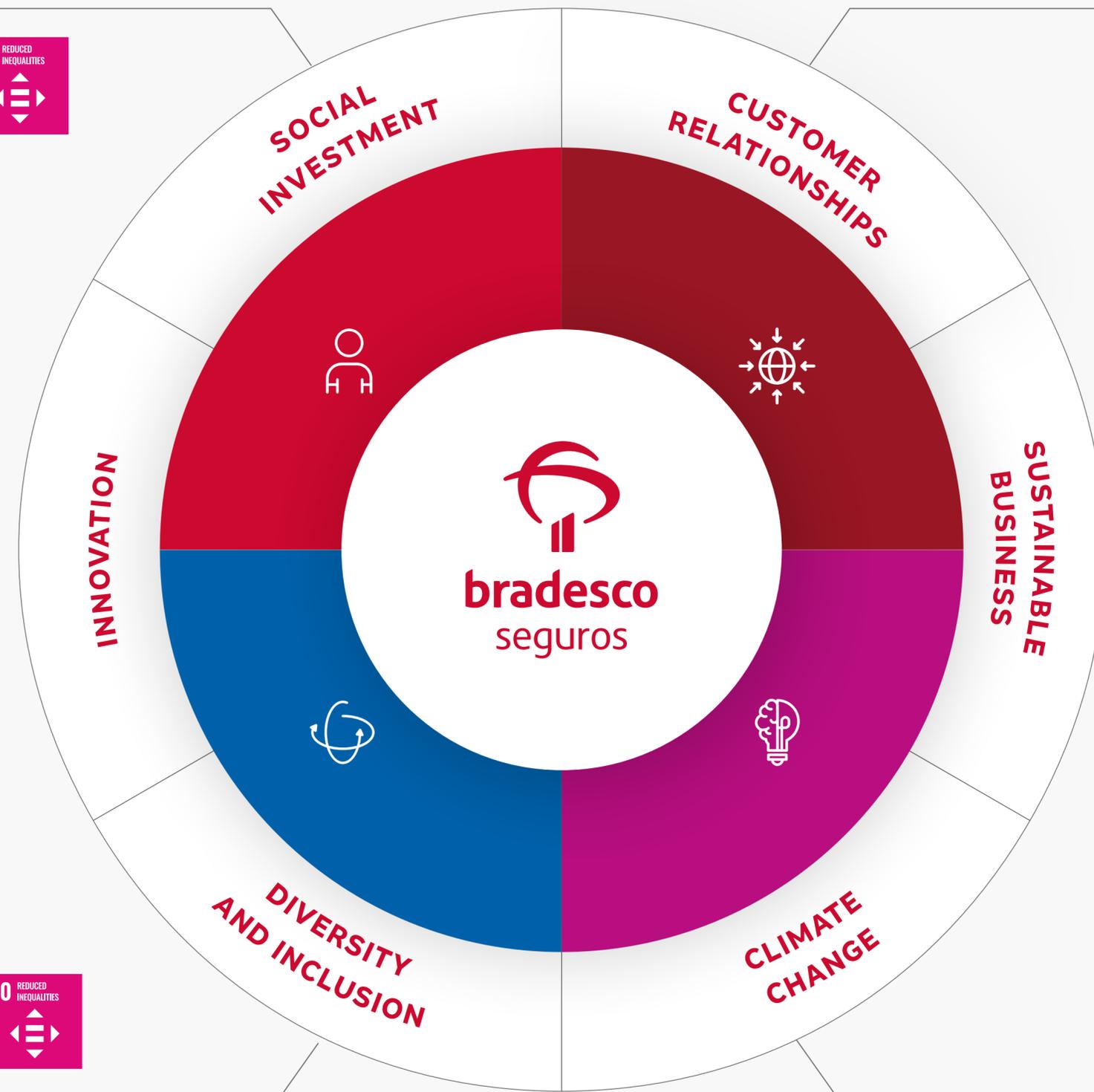
Extend the outcomes and impacts of our social investment in Brazil.

INNOVATION

Use our innovative strength to support sustainability.

DIVERSITY AND INCLUSION

Welcome and promote diversity among our employees and customers.



CUSTOMERS RELATIONSHIPS

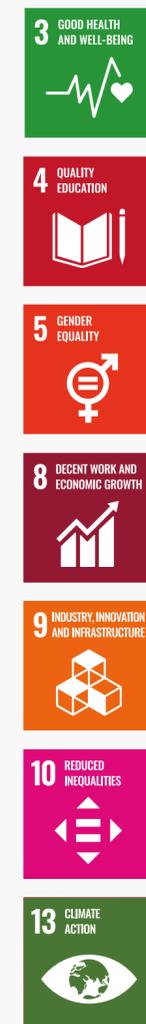
Serve customers with excellence, according to their needs and objectives.

SUSTAINABLE BUSINESS

Support customers in their transition to a more sustainable choice.

CLIMATE CHANGE

Prepare our business for climate challenges and improve transparency about climate impacts.



Bradesco Seguros Generated Value in 2022



INTELLECTUAL CAPITAL

- **R\$1 billion** invested in innovation;
- Availability of the **service for consulting and downloading** home insurance policies in the Bradesco Seguros app;
- Participation in **Inovabra**, an ecosystem created to promote innovation inside and outside Bradesco Organization;
- **Bradesco Seguros Innovation Hubs**: with the aim of solving challenges through open innovation, collaborative and intrapreneurial work;
- 7,633 employees participated in communication and training on anti-corruption policies and procedures.



NATURAL CAPITAL

- **91,000 tons** of waste correctly disposed of since 2015, through Bradesco Seguro Residential Sustainable Assistance Service;
- **Adherence to the Task Force** on Climate Related Financial Disclosures (TCFD);
- **20.8 thousand tons** of automotive materials collected since the start of the Auto Recycling Program in 2009;
- **100% of our suppliers** undergo socio-environmental assessments;

- Investment in dematerialization and digitalization strategies, such as Telemedicine, **to reduce waste generation**;
- Together with the Bradesco Organization, **we offset Scope 1, 2 and 3 emissions to neutralize 100% of the greenhouse gas emissions** generated by our operations;
- The Meu Doutor Novamed clinic network offers consultations in the Telemedicine model, with the same quality of excellence as face-to-face care delivered directly to patients without leaving the comfort of their homes. There were more than **1 million consultations** performed of these services;
- Investment in dematerialization and digitalization strategies to reduce waste generation.



SOCIAL CAPITAL

- Investment of **R\$61,188.00** for the social projects developed;
- **303 online meetings** in the fourth edition of the Semear Project, in partnership with the Joule Institute, training young people in situations of social vulnerability through mentoring focused on entrepreneurship;
- More than **900 children benefited** from the Company School Integration Project (PIEE);
- Collection of **55.8 tons of food**, which benefited 26 institutions nationwide;
- Contents available on 3 engagement channels: Financial Education website, Universeg and Unibrad.



HUMAN CAPITAL

- **1,113 hirings in 2022**, accounting for **7,776** permanent employees and 11,635 outsourced employees;
- **Leadership Track**: Diversity as a Leadership Strategy;
- **Corporate Tracks**: Number of Employee Resource Groups (ERGs).



MANUFACTURED CAPITAL

- **309** dependencies distributed in the national territory;
- **23*** units of the Novamed clinic network;
- **Over 800 properties** in BSP Empreendimentos' portfolio.



FINANCIAL CAPITAL

- Net income of **R\$6.8 billion** in 2022, an increase of 27.2% compared to the previous year, with evolution in all business lines;
- Evolution from **15.6%** to **18.9%** in ROAE;
- The claims ratio fell 1.4 percentage points in comparison with the previous year, reaching 80.2%;
- Over **843 million** transactions for commercialization of products through the functionalities available in the digital channels.

* Number of units in December 2022. As of the date of publication of this report, we already had 33 units in the clinic network.

2022 Performance

INTEGRATED REPORTING CAPITALS



our business

GRI 2-6

Bradesco Vida e Previdência

The company's main distinguishing feature is the concept of customer centricity and, like other companies of the Group, Bradesco Vida e Previdência has a strategy of democratizing its products, reducing the initial investment in order to reach customers from a wide range of audiences.

It maintained a prominent position in revenues from Previdência Complementar Aberta (Complementary Pension Plan) and Vida Gerador de Benefícios Livres (Free Benefit Generator for Life Insurance) (VGBL) products, participating with 21.9% of the market, and held 18.6% of the premiums for Personal insurance, according to data released by the Superintendent's Office of Private Insurance (Susep), in December 2022. With this driver the company launched new products during the year, especially the Flexible Capital Global Corporate life insurance and the product Vida Mais Bradesco Seguro Resgatável, and the inclusion of survival coverage in the redeemable insurance product Novo Vida Segura Premiável.

The company has also reformulated its Travel Insurance, now offering 20 plans with the most diverse coverage and assistance, posting a growth of 115.4% in premiums (by Dec 22). All plans have coverage for pandemic events, including medical expenses and extended stay, if necessary.

Bradesco Capitalização

Bradesco Capitalização ended fiscal year 2022 with 3.2 million customers and a portfolio of 21.4 million active securities, the result of a customer loyalty policy focused on quality service and the offer of diversified products.

Aiming to increase customer service quality, work was carried out together with the Ombudsman of Bradesco Seguros Group, focusing on processes, improvement of the customer experience and digital satisfaction research of the acquisition and redemption journeys of capitalization securities.

In total, over 8 thousand customers were drawn during the year, a performance resulting from the strategy of reviewing and expanding Bradesco Capitalização's portfolio. The portfolio underwent an expansion with the launch of two products at the end of 2022: Max Prêmios Agro, under which the customer saves R\$5 thousand or 10 thousand at once and competes for 20 monthly prizes of up to R\$400 thousand, and Max Prêmios Cem, which enables the customer with a single payment of R\$100.00 to participate in 324 drawings throughout the month.

The monthly payment product Max Prêmios R\$10.00 and R\$20.00 was updated with a focus on digital channels and the Max & Milhões product was launched for high-income

customers, with millionaire prizes of up to R\$11.4 million, being Bradesco Capitalização's largest prize.

In the year 2022 there was a significant increase in digital channels customers, where operations reached 33% of the company's total, 9 p.p. more compared to 2021. In addition, the services in the digital channels were expanded to individuals and companies. In the same year, there was an average of 20,000 redemptions per month via app, a fully automated and secure process with low environmental impact.

The year was also highlighted by the live casts made by the company, with approximately 6 thousand views, covering topics about Capitalization, such as concepts, quality, target audience, the best approach to product offering, customer respect, after-sales, among others.

Bradesco Saúde

Constantly thinking of bringing quality in healthcare to the five regions of Brazil, Bradesco Saúde has invested in the launching of 17 regional sections of the Effective plan to serve those who live and work in different Brazilian states.

Plans with national coverage, providing mobility and convenience to beneficiaries. In 2022, for example, there were

two launches with this feature: Efetivo Pantanal, covering the states of Mato Grosso and Mato Grosso do Sul, and Efetivo São Paulo Interior. The expansion of Bradesco's plan portfolio, included competitive plans in the regional segment. This effort is reflected in the 6.5% growth in the customer base, which today totals nearly 4 million beneficiaries, 97% of which are group plans.

Besides the significant growth of beneficiaries at Bradesco Saúde, Mediservice, another health operator belonging to the Bradesco Seguros Group, has also increased its customer base, surpassing the milestone of 150,000 beneficiaries in 2022.

Novamed

Created in 2015 with the objective of expanding access to Primary Health Care, the Meu Doctor Novamed clinics network, in 2022, topped the mark of one million appointments, contributing to the optimization of beneficiaries' health management, reaching 23 units* according to a national expansion strategy.

Novamed works with primary health care and has medical and non-medical specialties (psychology, nutrition, physiotherapy and speech therapy) in its care units. The services also consider the ESG aspects, such as eco-efficiency and the reduction of carbon impact, mainly through Telemedicine, which allows patients to be treated at home with the same attention and quality as in person clinics service, and the paperless model (reducing the use of paper and the generation of waste) due to the use of electronic medical records. **Learn more in the Innovation and Technology topic, on page 62.**

* Number of units in December 2022. As of the date of publication of this report, we already had 33 units in the clinic network.

Bradesco Auto/RE

Bradesco Auto/Re is a car and property insurance operating company with a portfolio of over 1.5 million insured vehicles, developing and managing products that are a reference in the market.

In 2022, Seguro Auto opened new units of Bradesco Auto Center in Rio de Janeiro, Curitiba, and Porto Alegre.

In Property and Casualty insurance, the company invested in the segmentation focused on agricultural equipment, expanding the contracting of insurance policies, providing the incorporation of new coverage. Moving forward in the implementation of artificial intelligence for the analysis and regulation of automobile claims, achieving a reduction in the time required to release repairs. The company maintained an expressive residential insurance portfolio, reaching about 1.4 million insured homes.

Positive results of the Sustainable Claim Project may be highlighted as well, with the collection and destination of recyclable materials in the Auto and Property and Casualty segments, collecting more than 132 tons in the past year, being recognized with the award for Innovation in Insurance Products and Services category from CNSEG in 2022. **Learn more in the Sustainable Business and Services topic, on page 65.**

BSP Empreendimentos

BSP Empreendimentos Imobiliários is committed to implementing sustainable initiatives in its properties, with the objective of generating a positive impact on the environment, as well as adding value to the assets by seeking excellence in operational efficiency.

Currently, the company presents in its portfolio some assets with LEED (Leadership in Energy and Environmental Design) certifications, exploring opportunities to reduce water and energy consumption, and fostering sustainable development practices.

In their new projects, BSP considers sustainability premises that permeate the entire real estate development chain, whose applicability is defined according to the type of development, operational feasibility, and the region surrounding the property.

BSP has over **800 corporate buildings, administrative headquarters, bank branches, and retail points, besides incorporation areas and real estate development.**



Access here:
<https://bit.ly/3ohXA5f>

financial results

GRI 201-1

Bradesco Seguros Consolidated reported net income of R\$6,795 million in FY 2022 (R\$5,344 million in FY 2021). Revenues from insurance premiums, pension plan contributions and capitalization revenues at the end of the year reached R\$95.403 billion (R\$81.775 billion in 2021).

The result was favored by the 16.7% expansion in Revenue compared to the previous year, totaling R\$95.4 billion in 2022, with an evolution in all business lines.

The year 2022 was a period of relevant volatility, in face of important events. Added to the rapid increase in inflation and interest rates, which exceeded forecasts, there were also impacts on the credit cycle and a global environment of political and economic instability. In this challenging context, the Group maintained its robust capital and liquidity position, ensuring the soundness and presence already recognized by customers.

We have also experienced a scenario of greater economic openness of some

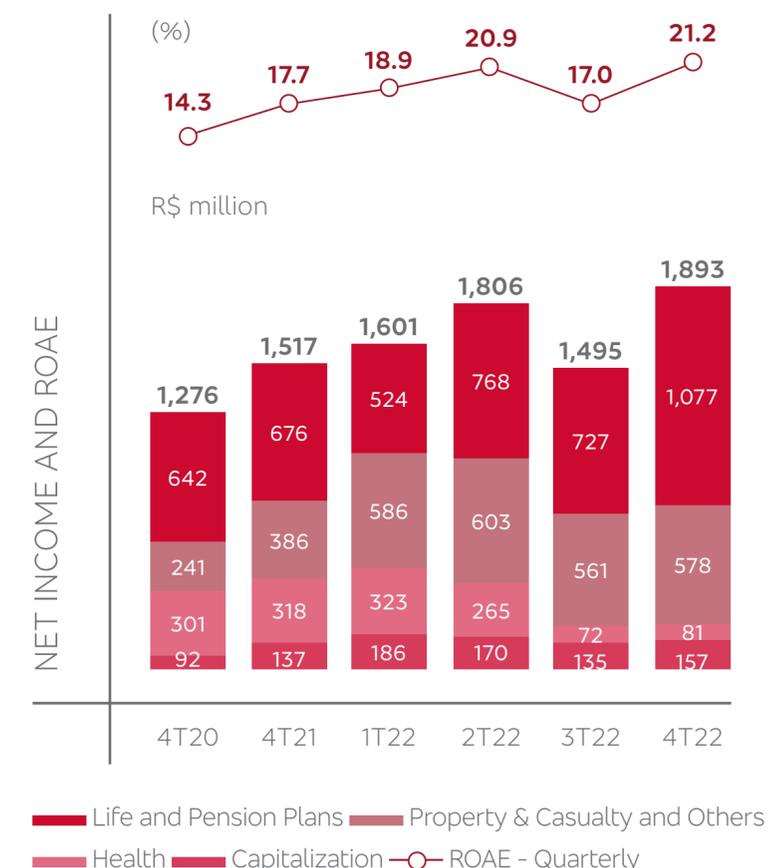
market sectors after the covid-19 pandemic, including the insurance industry. The global and domestic insurance players marked the year as a period of fast-paced economic recovery, with changes in the sector, such as the advances with the migration in the operation mode from manual to digital. For Bradesco Seguros Group, the margin with customers grew 22% in the period, reflecting the increase in the credit portfolio in products with better spreads and the positive performance of interest in the capturing margin. The margin with the market was negatively impacted by the effect of the rapid rise in the Selic rate on our ALM (Asset Liability Management) positioning.

In claims, benefits paid and redemptions, we reached the amount of R\$78.425 billion, net of reinsurance. In the consolidated insurance segment, pension plans, claims for death, accidents, vehicle and home claims, the Company paid its policyholders R\$312.450 million, on average per working day, during 2022 in claims, redemptions, and benefits.

Regarding performance indicators, the Administrative Efficiency Index stood at

3.6% for the year, which represents an improvement of 0.2 percentage points compared to 2021.

Another highlight is the progress in the commercialization of products through the functions available in the digital channels, whose revenues in the last quarter of 2022 exceeded R\$749 million, totaling over 843 million transactions.

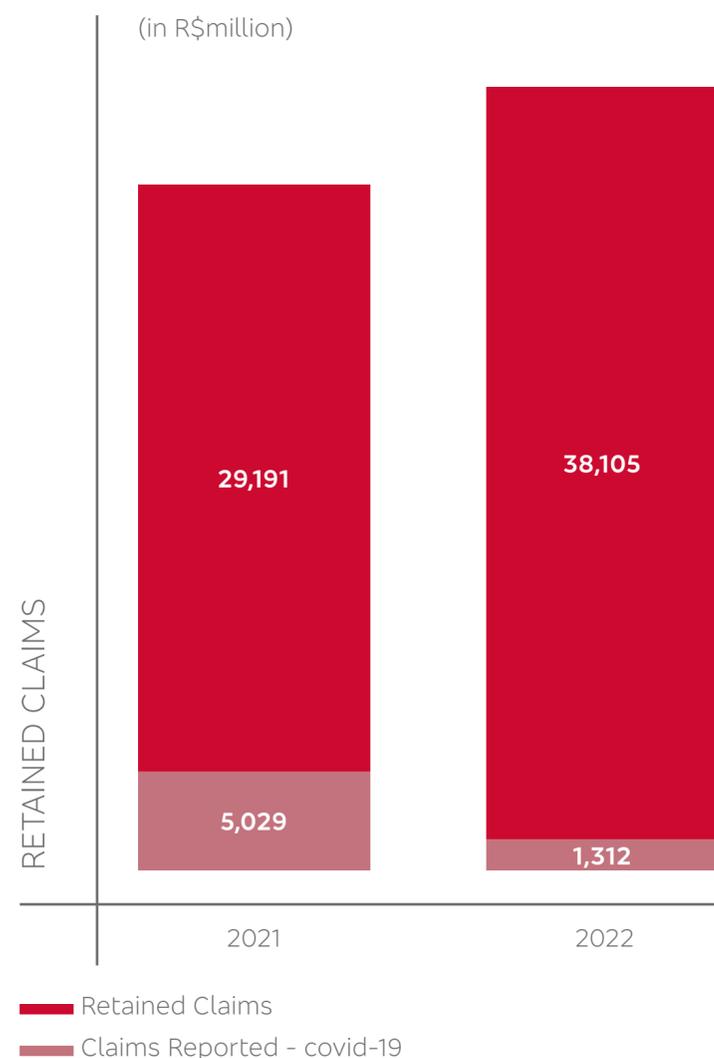


Main figures (in R\$million)

	2022	2021	2020	Growth % (2022 x 2021)
Bonds and Securities	343,255	319,253	319,711	7.5
Technical Provisions	324,024	292,860	284,606	10.6
Net Worth	34,060	31,401	37,792	8.5

Loss Ratio

The Loss Ratio registered a drop of 1.4 percentage points in comparison to the previous year, reaching 80.2%.



Bradesco Saúde:

The company recorded an improvement in revenue, growth in the financial result, offset by the increase in the retained claim, due to the resumption of elective procedures, frequency in exams, therapies, and hospitalizations. The financial indicators of technical provisions and the Company's solvency stand out among the companies in the sector, maintaining itself as a benchmark in terms of solidity and trust for customers of the referenced network.

The highlighted growth of the Insurance for Groups (SPG) portfolio, aimed at small and medium-sized companies, stands out, reaching accumulated premiums of R\$11.842 billion, which represents an evolution of 11.5% when compared to the same period in 2021.

In medical appointments, exams, surgeries and hospitalizations, the Company reached in 2022 the amount of R\$32.263 billion in the Consolidated, paying an average of R\$128.538 million per business day to its policyholders.

Bradesco Capitalização:

The improvement in profit in the 12-month period reflects the increase in revenues due to commercial actions that allowed, among others, increased participation of monthly

basis payment products in Banco Bradesco's channels. Additionally, we highlight the increase in sales made in the digital channels in the period.

Bradesco Capitalização had Net Income of R\$648 million in fiscal year 2022 (R\$497 million in fiscal year 2021), a growth of 30.3% in relation to the amount earned in the same period of the prior year, representing a profitability of 46.7% on Average of Net Worth.

Bradesco Vida e Previdência:

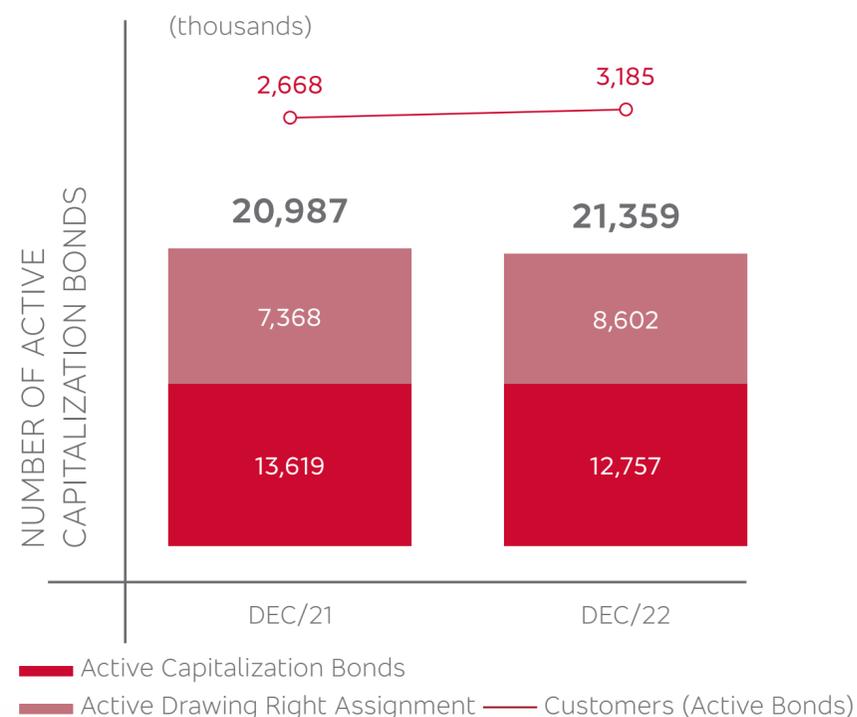
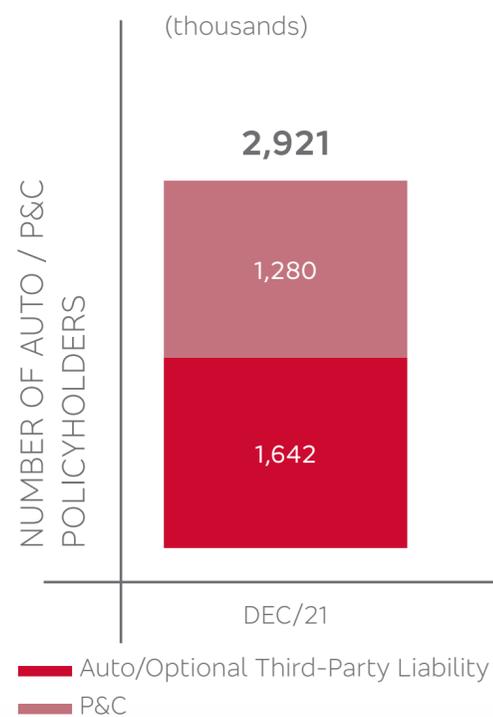
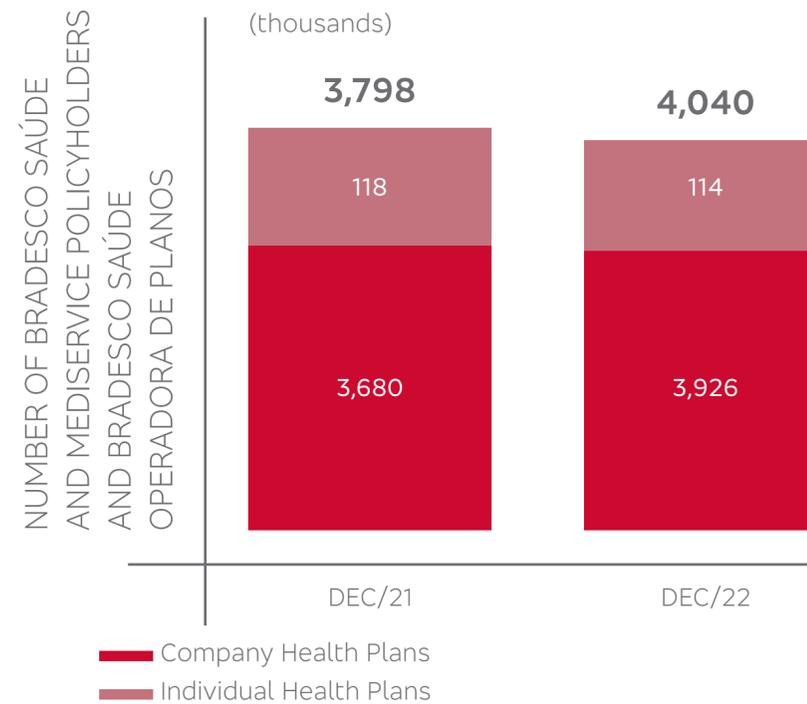
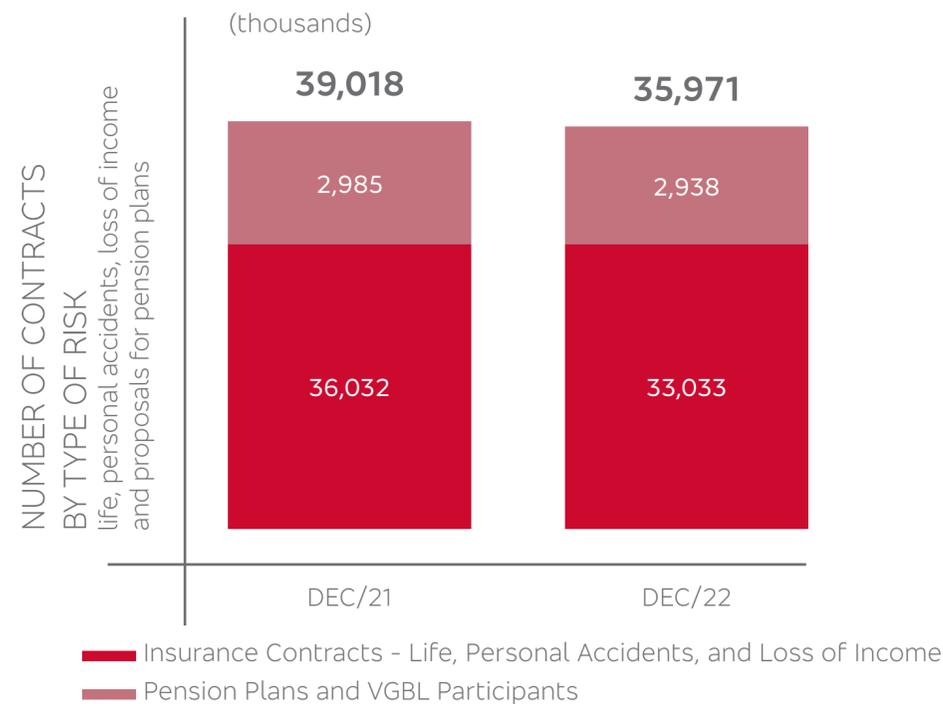
Bradesco Vida e Previdência Net Income was of R\$3,096 billion in fiscal year 2022 (R\$1.717 billion in fiscal year 2021). Net Worth totaled R\$6.245 billion, representing a profitability of 55.78% on Average Net Worth. The revenues from Contributions from Retirement, Pension and Savings Plans, added to the VGBL Premiums, totaled R\$34.227 billion in 2022 (R\$29.158 billion in 2021).

The volume of premiums for Personal insurance reached R\$10.822 billion (R\$9.536 billion in 2021). The Technical Provisions, in 2022, grew 10.87%, adding up to R\$292.954 billion (R\$264.327 billion in 2021), and the financial applications grew 10.92%, reaching R\$298.449 billion (R\$269.059 billion in 2021).

Bradesco Auto/RE:

Improvement in profit in 12 months. The improved results of operations in the year-on-year comparison were possible thanks to the improvement in the commercialization index, the growth in the financial result, and the good sales performance in all our business lines.

Bradesco Auto/RE presented, in fiscal year 2022, Net Income of R\$625 million (R\$306 million in fiscal year 2021), an increase of 104.1% in relation to the amount earned in the same period of the previous year, representing a profitability of 24.69% on Average of Net Worth.



Solvency

For companies regulated by Susep, CNSP Resolution No. 432/21 states that companies must present Adjusted Net Equity (**Patrimônio Líquido Ajustado - PLA**) equal to or greater than the **Minimum Required Capital (CMR)**. The PLA is evaluated from an economic standpoint, considering the accounting adjustments and adjustments associated with the economic values variation, and must be calculated based on the Accounting Net Equity or the Accounting Corporate Equity. The CMR is equivalent to the higher of Base Capital (CB) and Risk Capital (RC).

In compliance with the above mentioned regulation, Bradesco Seguros Group maintains adequate capital levels according to regulatory requirements, ensuring that the risks to which it is being exposed are properly **identified, analyzed, measured, treated, and monitored**.

Within this context, the solvency ratio is used to assess regulatory risks (such as underwriting, operational, market and credit risks) through the comparative CMR with the individual PLA of each company and the consolidated basis for the Group. The challenge of the responsible area is to guarantee the existence of formal processes and to disseminate the risk management culture at the corporate level, seeking to ensure the existence of standards, criteria, controls, and procedures that guarantee the Group an appropriate level of risk management, as well as the existence of strategy and action plans for crisis situations.

recognitions



Bradesco Seguros Group was awarded several recognitions in 2022 as a result of its performance. Among the awards received, the following stand out:

- **ABRAREC Service Award**, the 30 Years Special Recognition;
- **Segurador Brasil Award**, for the Outstanding Achievement in Leadership - Insurance;
- **Melhores do Seguro Award**, promoted by Apólice magazine;
- **CONAREC Award**, organized by Grupo Padrão;
- **GPTW Barueri , GPTW RJ and GPTW Paraná** by the Great Place to Work Consultancy;
- **Ouvidoria Brasil Award**, in the Best Case category;
- **Marcas de Quem Decide Award**, as the Most Recalled Brand.

The Group's companies were also recognized for their dedication. Highlights include:

Bradesco Saúde

was recognized by its customers and, as a result,

- was the winner of the NPS Awards 2022, in the Health Plans category;
- was included in the Top Of Mind HR 2022, in the Health Insurance/Medical Assistance Agreement category.

Bradesco Vida

- won the silver medal in the Insurance Innovation Awards 2022 for Vida Viva Bradesco, an insurance policy created in 2021;
- Bradesco Vida's Seguro Viagem (travel insurance) product was once again recognized as the "Right Choice" by Proteste, the Brazilian Association for Consumer Protection.

Bradesco Auto/RE

- was recognized with the Insurance Innovation Award in the Products and Services category of CNSEG 2022;
- Sinistro Sustentável was awarded nationally as case of the year at CNSEG and internationally in the ESG category of the Innovation in Insurance Awards organized by Accenture and Qorus.

Bradesco Capitalização

- was recognized as "Best Market Share - Capitalization Leadership" at the Insurance Brazil Award - 20th Special Edition.

Corporate Governance

INTEGRATED REPORTING CAPITALS



corporate governace

GRI 2-9 | 2-10 | 2-12 | 2-13 | 2-14 | 2-17 | 2-18 | 2-19 | 2-24 | 202-2 | 405-1 | SASB FN-IN-410 a.2 | FN-IN-410 b.1

We are fully committed to creating value for all of our stakeholders, and our governance is a vital part of this commitment. We operate based on the best corporate governance practices, which are constantly evolving.

Banco Bradesco's Board of Directors (CA)

The Board of Directors is responsible for defining the strategy of the Bradesco Group, observing the best market practices, applicable laws and regulations in force.

Following best practices in corporate governance and social and environmental responsibility, the nomination of the Board of Directors members respects the guidelines of Bradesco's Nomination and Succession Policy, which provides, among other matters, diversity aspects (gender, ethnicity, color, age, marital status, sexual orientation, religious choice, physical condition or socioeconomic class).

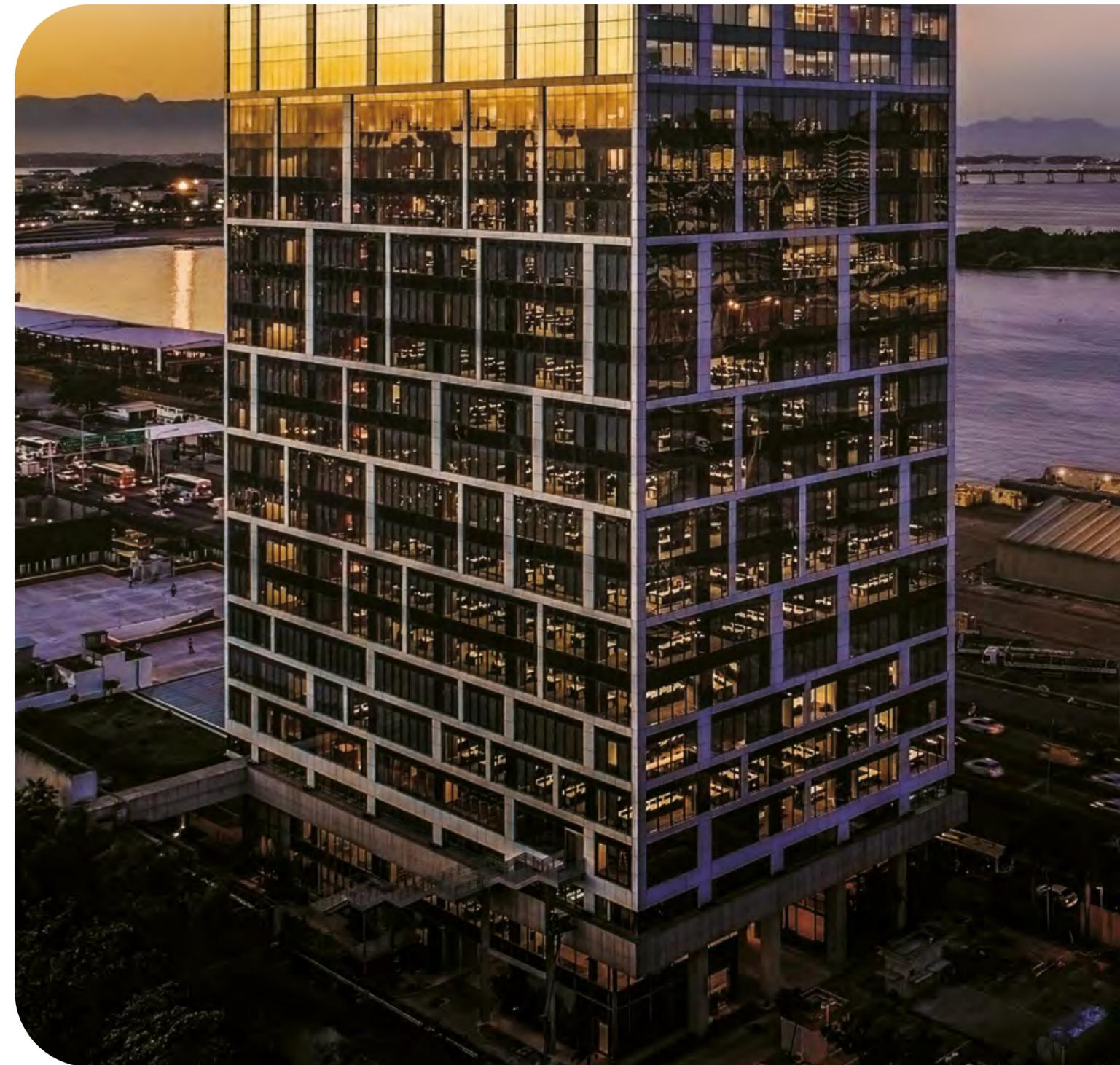
The annual evaluation of the Board of Directors, as a Collegiate Body and of its members, has been carried out since 2006, when the Chairman of the Body formalized the attributes for conducting the evaluation.

As of 2021, aiming at the continuous improvement of best governance practices, the annual evaluation process of the Board of Directors, both individually of its members and of the collegiate body, will be conducted by an independent company. Moreover, 100% of the top management members are Brazilian and nationally hired.



Learn more about the governance of the Bradesco Organization by accessing the link.

<https://bit.ly/3MHidQd>



Board of Directors of BradSeg Participações S.A. (Grupo Bradesco Seguros)

Consisting of seven members from the Banco Bradesco's Board of Directors, the Board of Directors of Bradesco Seguros Group (BradSeg Participações S.A.) determines the strategic direction of the Company, constantly seeking to align the

Company's strategic planning with the best corporate governance practices - ensuring that the Board of Directors is always able to perform its duties with transparency and respect for ethical principles, as well as guaranteeing that the Company complies with the laws and regulations established in Brazil.

BradSeg's **Board of Directors** is supported by a Governance Secretariat and five advisory committees. They are:

Executive Committee:

Its purpose is to assist the Board of Directors of Bradesco Seguros Group in the performance of its attributions related to operational, marketing, technical, human resources and sustainability aspects.

Audit Committee:

assist the Board of Directors to perform its attributions related to the monitoring of accounting practices adopted for preparing the Company and its affiliate companies'

financial statements and in the indication of the independent audit.

ALM (Asset-Liability Management), Liquidity and Investments Committee:

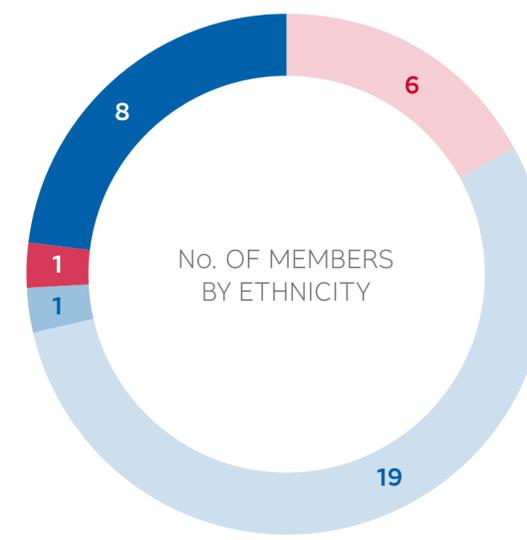
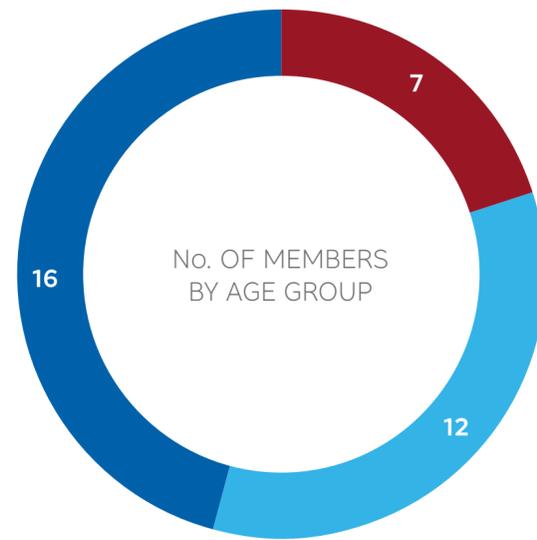
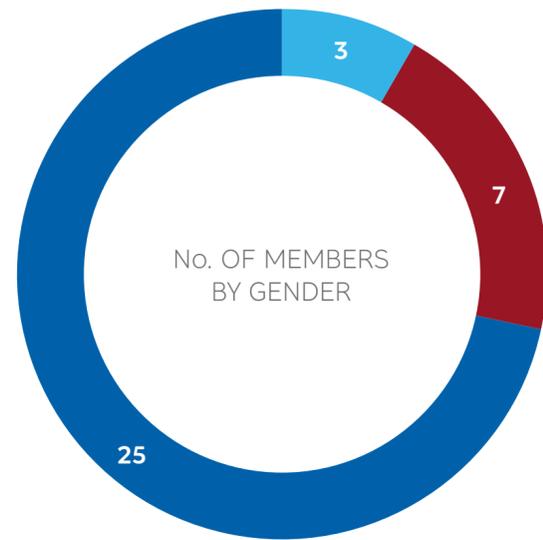
Its objective is to monitor the financial and investment results, as well as the behavior of the Company's budgetary, affiliates, and subsidiaries efficiency.

Nomination, Succession and Remuneration Committee:

Advises the Board of Directors in conducting the Bradesco Group's Management Nomination and Succession Policy and in the process of nominating qualified employees, within the scope of the Company, its affiliates, and subsidiaries.

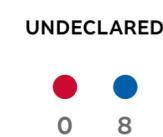
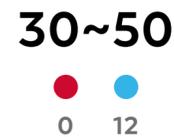
Risk Management, Actuarial Control and Compliance Committee:

Approves strategies, rules and procedures related to Risk and Actuarial Control. Furthermore, it ensures compliance with Laws and Regulations and the adoption and observance of the best governance practices, ensuring the effectiveness of the activities related to the prevention and combat of money laundering, financing of terrorism and prevention of insurance fraud, within the scope of the Company, its affiliates, and subsidiaries.



Composition of members that make up Bradesco Seguros Board of Directors

Composition of members that make up executive board



sustainability governance structure

GRI 2-9 | 2-10 | 2-12 | 2-13 | 2-14 | 2-17 | 2-18 | 2-19 | 2-24 | 202-2 | 405-1 | SASB FN-IN-410 a.2 | FN-IN-410 b.1

To respond to the constant economic, social and environmental changes, the Insurance Group has a robust sustainability governance structure, with professionals of different expertise and hierarchical levels.

The structure allows the implementation of the Sustainability Strategy, ensuring that discussions and decisions on the subject are institutionalized in the different areas.



Sustainability Committee:

Consisting of the CEOs of the companies of Bradesco Seguros Group, Executive Directors and Managers of several areas and companies, a permanent interdepartmental collegiate body, aimed at proposing strategies and solutions that promote the application of best sustainability practices to the activities and business of the Company, its connected and controlled companies, contributing to the ability to generate value on a lasting basis.

With bimonthly meetings, among other duties, it is the forum responsible for proposing initiatives and advising the Executive Committee in the performance of its duties related to the setting of corporate sustainability guidelines and actions, operationalizing the implementation of the social, environmental and climate strategy at Bradesco Seguros Group.



SUSTAINABILITY DEPARTMENT

Composed by a multidisciplinary team responsible for incorporating and fostering the best social, environmental, climate and corporate governance practices in business.

It acts in collaboration with other areas and companies of the Bradesco Seguros Group in the control of indicators and implementation of initiatives focused on sustainable development.

The guidelines for managing ESG aspects are included in our policies and standards, among which we highlight:

- › **Bradesco Organization's Corporate Sustainability Policy:**

Includes the principles governing the Bradesco Group's corporate sustainability management;

- › **Social and Environmental Responsibility Standard for Bradseg:**

Defines the guidelines and procedures for the management of socio-environmental factors in business, stakeholder relations, and governance of topics;

- › **Insurance Group's Investment Management Standard:**

States the rules and guidelines to be applied in the investment

management of the Bradesco Seguros Group, for optimizing the allocations of each company of the Group;

- › **Social and Environmental Risk Standard for Bradesco Seguros Group and BSP Empreendimento :**

States the scope of the analysis of exposure to social and environmental risks in operations with customers and suppliers (*learn more in Social and Environmental Risk Management, on page 28*);

- › **Bradesco Seguros Group Underwriting Risk Management Policy:**

Considers the guidelines that govern the Bradesco Seguros Group's underwriting risk management.

Process for Integrating ESG Issues into Asset Analysis and Management

During the asset analysis and management process, we observe both ESG principles and climate change factors in order to define the allocation of resources, favoring investments in companies that are committed to these principles and that adopt (in their activities or through projects) social and environmental responsibility policies.

We used the following criteria in the analysis, integrating ESG and Climate Change aspects into investment decision-making, also guiding the development of new products and services.

- › Survey of environmental, social, governance and climate change particularities of each company;
- › Diagnosis of the strategic direction, made available in the materiality framework;
- › Development of a list of red flag indicators: active monitoring of ESG requirements (foreseen in the Policy) for high-risk securities;

- › Analysis of data available in channels specialized in traditional financial information and ESG and Climate Change aspects.

Sector Associations in Insurance

GRI 2-28

Bradesco Seguros has been part of the **Principles for Sustainability in Insurance (PSI)** since 2012, being the first Brazilian insurer to sign the commitment. This is a historic initiative that supports the objectives of the 2012 United Nations Conference, Rio+20, on sustainable development, new demands from the insurance sector regarding ESG issues and socioenvironmental risk.

The Group is member of the **Global Steering Committee**, representing the Latin American insurance industry in UNEP-FI's partnership with financial institutions, aiming to integrate sustainability into the decision-making processes in banks, insurers, and investors.

Together with the **Confederação Nacional das Empresas de Seguros Gerais, Previdência Privada e**

Vida, Saúde Suplementar e Capitalização (CNSEG) we participate in the Sustainability and Innovation Committee and in the Inclusive Insurance Committee, which in this year had monthly online meetings to monitor the demands of the insurance market regarding ESG aspects and the development of Inclusive Insurance, as well as discussing the public consultations of the regulatory bodies in order to meet the demands related to Sustainability and Inclusive Insurance.

The Group is also a member of the global platform **Microinsurance Network**, which comprises around 80 institutional members from over 40 countries with the aim of encouraging the development of the inclusive insurance market for low-income people and small and medium enterprises.

SUSEP CIRCULAR 666

In June 2022, the Superintendent's Office of Private Insurance - Susep published Circular No. 666, divided into chapters, stating the need to implement a **Sustainability Policy** establishing principles and guidelines to ensure sustainability aspects, including risks and opportunities.

The Sustainability Report brings the Company's ESG risks, especially climate related risks, in order to ensure their effective integration in the risk management process and to encourage that sustainability aspects are considered in decision making, favoring the development of innovative solutions, the improvement of operational performance, and the use of other opportunities.

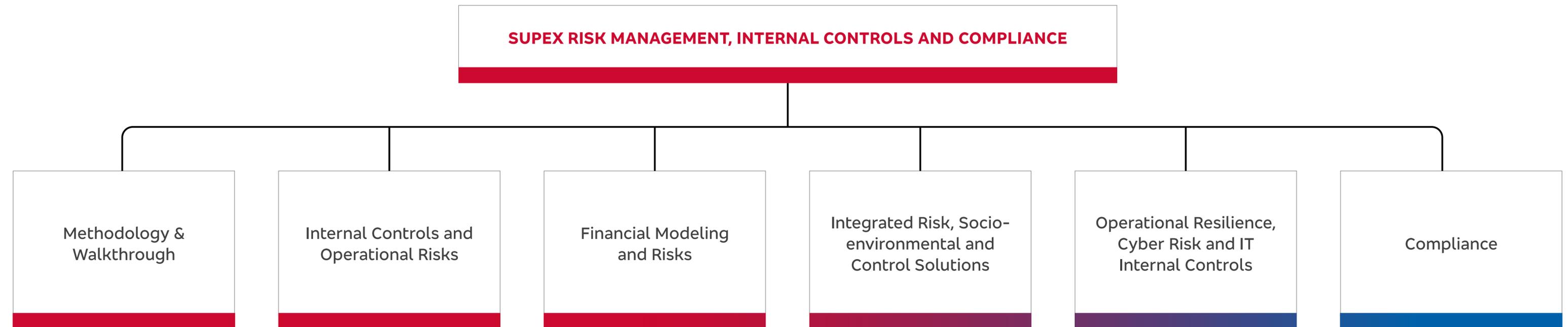
Climate Change governance at Bradesco Seguros and management for risks and opportunities related to Sustainability are being developed to comply with Circular Letter 666 and the TCFD recommendations. Continuous improvement processes must analyze socio-environmental and climate related factors with the purpose of identify and mitigate possible indirect impacts from the portfolio.

Following the recommendations of Circular 666, the Bradesco Seguros Group prepared its Sustainability Policy in the second half of 2022, with publication scheduled for early 2023.

risk management

GRI 2-12 | 2-24 | 205-1 | 205-2 | 205-3 | 206-1 | SASB FN-IN-550a.3

The organization chart of the Executive Superintendence of Risk Management, Internal Controls and Compliance is composed by the areas:



To comply with our permanent commitment to prevent and combat money laundering, terrorism financing and fraud, we have a Risk Management Structure that operates independently in terms of regulations, standards, and internal policies. Composed of a statutory board that covers from the Senior Management to several business and product areas in the identification and management of risks.

The structure has committees and commissions with specific roles, allowing that underwriting, credit, liquidity, solvency, and operational risks to be identified, measured, monitored, evaluated, and mitigated. The minimum capital required of the supervised companies is calculated according to the criteria established by legal regulations, as well as the analysis and monitoring of market, credit, liquidity, variable income risks and ALM (Asset-Liability Management).

Bradesco Seguros operates in line with the models adopted in the domestic market and in compliance with the legislation in force, in addition to the definitions and requirements presented in **CNSP RESOLUTION No. 416, from JULY 20, 2021**, which deals with the Internal Control System, the Risk Management Structure and Internal Audit activity.

To ensure compliance with these principles, we have established guidelines aimed at preventing and combating situations that may be, directly or indirectly, linked to activities that deviate from these standards or from the conduct expected of the Group's stakeholders. These are the guidelines:

- Social and Environmental Risk Standard for Bradesco Seguros Group and BSP Empreendimentos Imobiliários
- Bradesco Seguros Group Risk Management Standard
- Business Continuity Management (GCN)
- Operational Risk Management
- Investment Management Policy of the Insurance Group
- Risk Management Unit Policy
- Bradesco Seguros Group Risk Management Policy
- Bradesco Seguros Group Underwriting Risk Management Policy
- Bradesco Seguros Group Credit Risk Management Policy
- Bradesco Seguros Group Market Risk Management Policy
- Bradesco Seguros Group Liquidity Risk Management Policy
- Operational risk management policy



Find out more on our website:
<https://bit.ly/41Zr8SP>

Internal Controls

The main objective of our Internal Control Structure is to support all internal areas, including business and operational support, to build and maintain a safer and more sustainable corporate environment.

Adherence tests are conducted periodically, ensuring the efficiency of controls and compliance with Bradesco Seguros Group's internal regulations and standards. Results are reported to the Group's Senior Management, the Audit Committee of Bradseg Participações S.A. and the Audit Committee of Bradesco Saúde S.A., as well as to the Risk Management Committee, Actuarial Control, Compliance of Bradseg Participações and Compliance of Bradesco Saúde S.A.

Compliance

The Group's Compliance area works to capture, disseminate, and monitor applicable regulations, ensuring compliance and efficient management of regulatory demands. Regulatory Demands Working Groups ("GTs"), specifically formed for each company in the Group, monitor the action plans in compliance with the obligations set out in the legislation/regulations. Compliance continuously educates and raises awareness of several operating topics within the Bradesco Seguros Group, providing orientation for new employees and constant updating for all teams.

Socio-environmental Risk Management

GRI 308-1 | 308-2 | SASB FN IN 450a.3

We consider social and environmental risks as claims associated with negative social impacts arising from: investments, supplier relationships, projects that encourage forced or compulsory labor, child labor, accessibility, occupational safety, projects in contaminated areas, permanent preservation areas or legal reserves, handling of toxic substances, activities in contaminated areas and underwriting policies of the Bradesco Seguros Group's business units.

The social and environmental risks associated with the Group's companies are mostly indirect and originate in business relationships, including those with the supply chain and customers by means of contracting services or products. We define the scope of management in the Socio-environmental Risk Standard that is aligned with the Sustainability Policy and with the regulatory requirements that include environmental, social and governance criteria in the scope of its activities, in the development

and offer of products and services and in the management of real estate projects through the identification, evaluation, classification, control and mitigation of these risks.

We conduct the socio-environmental risk management process through Risk Management, with the involvement of other areas with specific duties, ensuring an efficient structure for measurement and control. The main risks are identified, monitored, and reported, including the environmental risks arising from the properties under BSP Empreendimentos Imobiliários' management and from the insurance policies and/or products sold to corporate customers.

We also have restrictive measures in place for customers, suppliers, brokers, referrals, accredited agents, and service providers related to best practices and human rights. The Group is attentive to issues such as the use of child and slave labor, and sexual exploitation in all our commercial and business relationships.

We would like to highlight that the Financial Modeling and Risks area develops specific studies on Catastrophe Risks, as a measure to mitigate Climate Change consequences.





Bradesco's Integrity Program

GRI 205-2

In compliance with the guidelines of the Bradesco Organization, we have an Integrity Program that aims to curb inappropriate conduct by managers, employees, interns, trainees and staff, both in Brazil and abroad. It comprises a set of policies, standards and procedures based on Law 12,846/2013 and international legislation, and its structure is based on three strategic action pillars:

- 1. Corruption Risk Prevention:** Elaboration and disclosure of clear and objective policies and rules, and ongoing training, workshops, and lectures for all managers, employees, interns, trainees, and staff.
- 2. Monitoring and Detection of Inappropriate Conduct:** Monitoring risks and controls related to anti-corruption and the prompt identification of conduct not in line with the Code of Ethical Conduct, by means of adherence tests, indicators, internal and external audits, and the management of the reporting channels.
- 3. Senior Management Response:** Diligence in the complaints received, in the notes made by the internal and external audit, internal control and compliance

professionals, and by the regulatory and supervisory bodies. Enforcement of disciplinary measures, continuous improvement of the Integrity Program and reporting to the Integrity and Ethical Conduct and Audit Committees, Board of Directors, regulators, and supervisors.

In the year 2022, no lawsuits were registered due to unfair competition, trust practices or monopoly - no cases of corruption in the Group neither.

Communication and capacity building training on anti-corruption policies and procedures

Job Category	Total
Analysts	3,126
Assistant / Administrative	1,577
Specialist / Technician	534
Managers	1,333
Superintendent	278
Supervisor / Coordinator	486
Interns / Apprentices	299
Total	7,633

* Members of senior leadership attended trainings related to the above theme in Integrity Week 2022.

Codes of Ethical Conduct

GRI 2-15 | 2-16 | 2-23

Bradesco Seguros Group undertakes to follow all the guidelines, principles, and directives of the Bradesco Organization's Code of Ethical Conduct.

Bradseg Participações S.A, its associated and controlled companies constantly seek the highest standards of ethical behavior and are committed to maintaining, with its various internal and external stakeholders, a relationship based on trust, transparency, and good faith. Our Code of Ethical Conduct is the result of our constant commitment to promote and define the responsibilities and stance that should guide our professionals' performance.

Playing a critical role in strengthening the culture, the Code incorporates best practices, reassuring, before the Brazilian society, the rejection of morally reprehensible corporate behavior, the fight against unfair commercial practices, as well

as the abuse of power in production and consumption relations, seeking to ensure the integrity of actions, ensuring and strengthening the reputation and image, always focusing on the perpetuity of the business and commitment to sustainability.

Bradseg Participações' management of the Sectorial Code of Ethical Conduct is under the responsibility of the Compliance, Conduct and Ethics Area of the Bradesco Seguros Group involving activities related to disclosure, answers to questions and training on ethics. The processing of complaints and violations received is under the management of the Management of Integrity, Money Laundering and Fraud Prevention Programs.

REPORTING CHANNEL

Bradseg Participações has an ongoing commitment to prevent and combat fraud, corruption, and misconduct, making reporting channels available to all stakeholders:

E-MAIL:
etica@bradescoseguros.com.br

prevencaoafraude@bradescoseguros.com.br

PHONE:
0800 701 2788

PORTAL:
www.bradescoseguros.com.br/clientes/atendimento/denuncie-a-fraude





customer appreciation

Customer Relationships

GRI 2-26 | 2-29 | SASB FN-IN-270a.4

A pillar of our ESG strategy is Customer Relationship, aligned with our values. The customer is the reason for Bradesco Seguros Group's existence.

Besides the Codes of Conduct, we rely on the Bradesco Organization's Institutional Policy of Relationship with Customers and Users, and the Bradesco Seguros Group's Institutional Policy of Conduct in Customer Relationship, which reinforce principles of conduct in all stages of customer relations, establishing guidelines and objectives that ensure transparent, fair and equitable treatment, with clear and accurate information, in line with CNSP nº 382/2020, published by the Superintendent's Office of Private Insurance (Susep).

Also, the Group's companies present internal processes and monitoring metrics that help customer satisfaction, offering efficient operational procedures routines, aiming to provide a relationship journey of excellence.

Bradesco Seguros Ombudsman

SASB FN-CF-270a.4

An open communication channel that daily brings the Customer’s voice into our Company, ensuring transparency with agility and responsibility.

Recognizing the importance of dialogue and ethical and transparent relations with consumers, the Ombudsman’s Office was created in 2003, even before this relationship channel was made mandatory by the Superintendence of Private Insurance and the National Health Agency.

We are pioneers and a reference in the exercise of Ombudsman activities, constantly working to offer the best experiences to our customers and pursuing the continuous improvement of our Organization’s processes, products, and services, adapting ourselves to the constantly changing needs and profiles of new Customers.

Furthermore, the Ombudsman is part of the Customer Relationship Policy, whose main objective is to confirm and deepen Bradesco Seguros Group’s permanent commitment

to its Customers, providing prompt and resolute responses to complaints, suggestions and compliments.

Since it was created, the Ombudsman office has already collected over 24 awards such as:

- **ABT Award** in 2014;

- **Top de MKT ADVB Award** in 2014;

- **Empresa Legal** in 2017 and 2018;

- **“Top Consumidor” (Top Consumer) Award** – eExcellence in Consumer Relations, being highlighted for 9 years;

- **“Ouvidorias Brasil” (Brazilian Ombudsman) Award** – featured for 11 consecutive years among the best Ombudsman offices in the country;

- **ABRAREC Gold Award** – Gin 2019 with the case “24 hours of excellent service”, in the category “extrajudicial mediator service”.

Access to the Ombudsman is free and can be done by telephone, internet and through the Bradesco Seguros App. Telephone assistance is available from Monday to Friday, from 8am to 6pm, except for holidays, at 0800 701 7000.

We also assist hearing and speech impaired people by phone 0800 701 7877, and through our corporate mailbox ouvidoria@bradescoseguros.com.br

We also have a room for in-person service, which is located at Avenida Rio de Janeiro, 555 - Caju/Porto Maravilha, Rio de Janeiro, (RJ).

ANNUAL EVOLUTION OF REPORTS

	2020	2021	2022
Complaints	48,750	48,906	37,864
Suggestions	51	40	14
Compliments	118	121	93
Information	0	0	0
Request	0	0	0
Total	48,919	49,067	37,971

Bradesco Seguros	2020			2021			2022		
	Total number of complaints identified	No. of complaints addressed	No. of complaints solved	Total number of complaints identified	No. of complaints addressed	No. complaints solved	Total number of complaints identified	No. of complaints addressed	No. of complaints solved
0800 Ombudsman	37,481	37,481	37,481	39,771	39,771	39,771	26,061	26,061	26,061
Procon	3,134	3,134	3,134	3,649	3,649	3,649	3,941	3,941	3,941
Susep	4,315	4,315	4,315	-	-	-	-	-	-
Bacen	3,819	3,819	3,819	5,647	5,647	5,647	7,969	7,969	7,969
ANS	1	1	1	0	0	0	0	0	0
Total complaints filed in formal consumer protection forums	48,750	48,750	48,750	49,067	49,067	49,067	37,971	37,971	37,971
% of total complaints received through channels specially dedicated to customer contact, solved within five working days.									
Bradesco Seguros	92%			90%			91%		



Customer Communication

SASB FN-IN 270.a.1

All communication with customers must be carried out in an ethical way, with the aim of conveying security and transparency so that each insured feels comfortable in each contact.

Our initiatives in this regard are:

- Complying with the requirements of the Superintendent's Office of Private Insurance (Susep) and the National Supplementary Health Agency (ANS);
- Requiring customer acceptance;
- Evaluation of compliance by the Executive Committee of Relationship, Ombudsman and Commercial Practices of Bradesco Seguros S.A., Committees of Products and Services (of the companies);
- After-sales programs;

- Transparent disclosure of product and service information on digital platforms and training for employees on customer and user relations;
- The guidelines of the Executive Council of Standard Policies (CENP), which provides recommendations and principles to ensure the best business practices in the advertising agents relationship.

Bradesco Seguros Group had no unlawful procedures associated with the marketing and communication of information related to insurance products to new and former customers.

data governance & information security

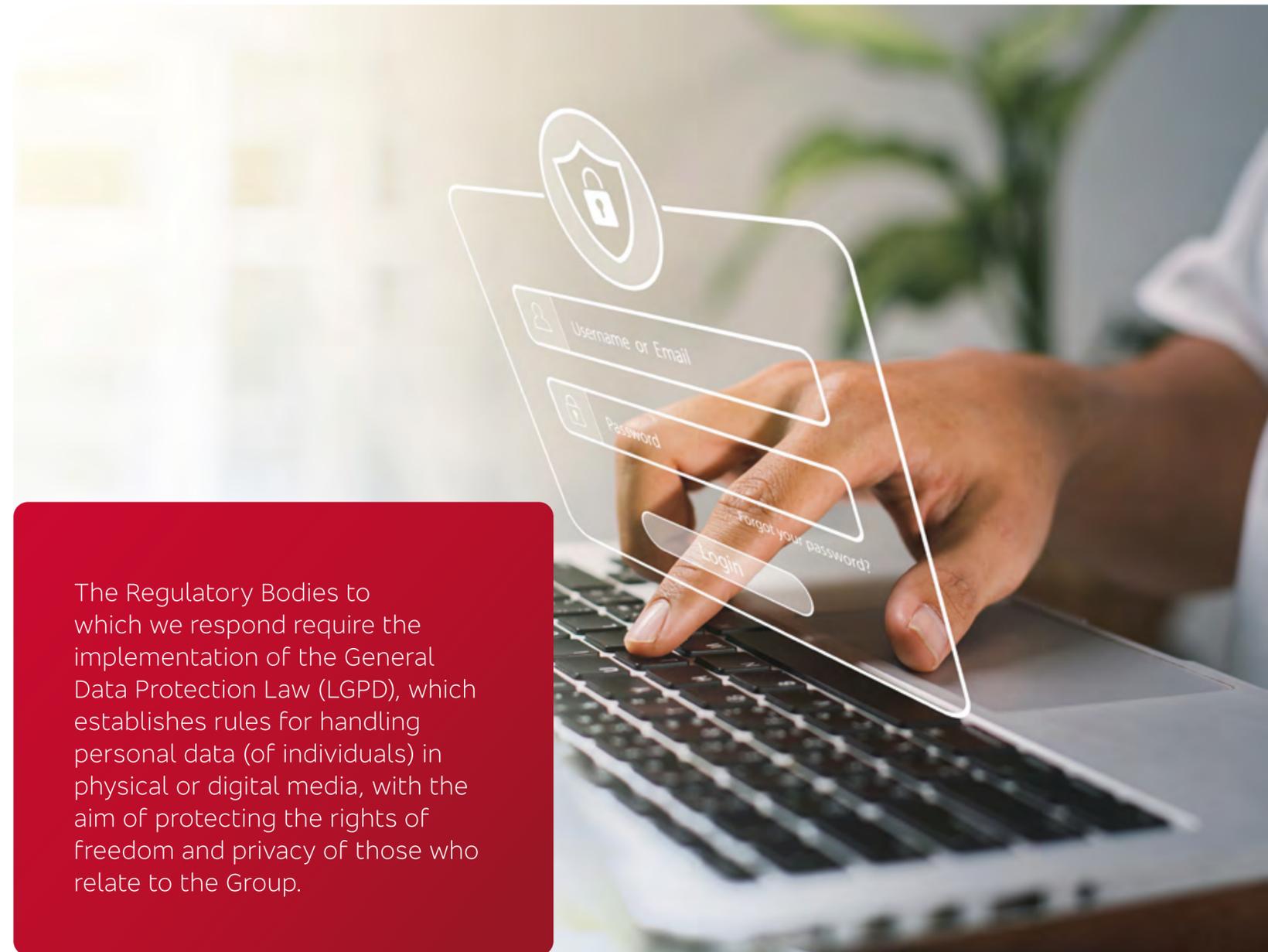
GRI 2-24 | 418-1

Bradesco Seguros confirms its commitment to the availability, integrity, safety, confidentiality and privacy of its organizational and customers information.

Given the speed of digital transformation, Bradesco Seguros Group has a robust Data Governance and Information Security process aligned with the requirements of the General Data Protection Law (LGPD) and definitions issued by Regulatory Bodies.

This process is permanently reassessed to improve and align it with best practices and reinforce the organizational commitment to the availability, integrity, safety, confidentiality, and privacy of organizational and stakeholders information, with special attention to privacy, information security and (personal and sensitive) data governance.

Continuously improve actions, always supported by the directives of the Data Protection Officer (DPO), throughout the data processing cycle, with a focus on compliance, applicable legal provisions and best market practices are used to improve quality. The DPO's duties include a focus on transparency, data protection, awareness-raising and cultural activities, application of security best practice methodologies, creation and review of internal rules, processes, documents signed with third parties, information and control systems, as well as meeting requests from personal data owners in general



The Regulatory Bodies to which we respond require the implementation of the General Data Protection Law (LGPD), which establishes rules for handling personal data (of individuals) in physical or digital media, with the aim of protecting the rights of freedom and privacy of those who relate to the Group.

People and Communities

INTEGRATED REPORTING CAPITALS



our team

GRI 2-22 | 2-29 | 403-2

We provide our employees with opportunities for professional and personal development, valuing the organizational culture, **human capital** is the basis of our corporate strategy, since people are the biggest drivers of development. The Human Resources area is responsible for contributing to the technical and behavioral evolution of employees and brokers, overcoming constant challenges and supporting sustainable practices.

The area has three pillars, which guide and structure the practices and initiatives related to the employees team: **Leadership Development, Talent Management and Organizational Culture.**

The Bradesco Organization has a Human Resources Management Policy that states,

among other guidelines, a commitment to maintaining a safe and healthy work environment, which includes a commitment to health promotion and accident prevention, as well as ensuring compliance with the requirements, regulatory standards and legal conventions related to the work environment that are applicable to our activities.

Since 2017, Bradesco Seguros Group has been certified by GPTW - Great Place To Work, a global consultancy company that supports organizations to achieve better results through a culture of trust, high performance and innovation.



Training & Development

GRI 404-1 | SASB HC-MC-260 a.1

Committed to supporting the **human capital** development process and organizational results, Bradesco Seguros Group is aligned with the Bradesco Organization's Education, Training and Development Policy. The document formalizes the dedication to ensure the adoption of best practices in corporate education for the management and dissemination of knowledge in the

Organization, while ensuring that the actions taken on this front enhance the organizational culture of Grupo Seguros.

We encourage the company's professionals, regardless of their hierarchical level or job category, to take the lead in their own careers, offering the conditions and knowledge necessary for them to

autonomously conduct the learning process and professional development, boosted by the programs we offer.

The Group invests in training and initiatives dedicated to the continuous growth and learning of its team of employees, making educational solutions available, by means of learning tracks, synchronous or

asynchronous, to support the professional development, considering the corporate strategies, the maturity level, and the competencies that each professional needs to focus on their own progress.

Average hours of training by job category and gender	2020			2021			2022		
	Women	Men	Average	Women	Men	Average	Women	Men	Average
Superintendent	95.0	61.4	63.0	47.3	84.8	81.9	99.5	59.3	62.6
Department Manager	47.7	39.8	42.9	94.0	105.9	100.5	46.5	55.3	51.4
Department Manager	30.1	25.6	27.4	56.5	64.9	61.4	39.1	45.1	42.5
Coordinator / Supervisor	19.8	17.8	19.1	56.0	49.1	53.5	28.0	22.4	25.9
Other Categories	7.8	9.1	8.3	22.8	35.9	27.7	16.6	23.1	19.1
Grand Total	10.4	13.1	11.5	28.1	43.1	34.0	19.2	27.0	22.3

Universeg and Unibrad partnership

The Insurance Knowledge Universe (UniverSeg) was created in 2004, with the purpose of training and improving the knowledge and culture of insurance to employees and brokers, preparing them for an increasingly competitive, agile, and innovative market, with various actions nationwide, presential and online, focusing on technical and behavioral development.

In 2022, training and development activities were conducted with employees and brokers, totaling over **597 thousand participations**, 34% more than in the same period of 2021. Taking advantage of the virtual training success, UniverSeg expanded its training strategies through video classes, lives and workshops, with a significant increase in the number of participations by the commercial team throughout Brazil. We had over 200 thousand participations of brokers, insurance collectors and producers in products' technical training (Auto; Property and Casualty; Life; Pension; Health; Dental, and other topics, tais como: desenvolvimento pessoal, bem-estar, educação financeira e proteção).

In leadership development, in partnership with Bradesco Corporate University (UniBrad), training actions were held for **1,106 participants**, through the "Leadership Track" (Trilha da Liderança), with the purpose of developing and improving the essential skills of leaders, with an emphasis on succession, business sustainability and results, including new activities on current topics.

We have reached a total of **9,830 active users** (Brokers/Brokerage Firm Employees) on the Universeg Platform, with a total of **49,481 participations** in asynchronous courses and an average of **132,391 monthly accesses to the platform**.



Learn more about on our website:

<https://bit.ly/3WqqJHI>

Knowledge Tracks



Corporate Tracks:

To stimulate the leading role of professionals in the development of their careers, each employee has autonomy to choose the course he or she wishes to take. The Track suggests learning alternatives that take into account the activities developed, the level of maturity in the function, and the competencies that each professional needs to focus on for a complete development.



Learning Tracks:

Comprised of training programs that bring together knowledge and skills associated with managerial, administrative and operational roles, customized for the peculiarities of each function and segment. The following programs stand out: Human Resources Track, Relationship Channels Track, Marketing Tracks, IT Track, PMO - Project Management Office (POIN Project) and OV – Organization Validate.



Leadership Tracks:

They provide continuous leadership development in the Organization, with a scope at all levels of leadership, including the preparation of new leaders. The Leadership Tracks also create a learning culture, aligned with the core objectives for the sustainable development of the business.



Agile Track:

Developed jointly with the ETA (Office of Agile Transformation), the agile track is active since 2019 and aims to propagate (to all employees of the organization) the Agile theme as part of the new digital transformation culture, divided into 4 pillars: Foundations, Free Courses, Leadership and Performance, and Training by Roles - the latter being defined by specific solutions to promote the training of agile cell members.

Digital Transformation

The **“Você Transforma”** program was created to immerse participants in the digital culture, making them key players and agents of transformation and innovation.

As part of this movement, **“Você Conectado”** was launched in 2020, with the aim of broadly connect people and the digital scenario through an annual cycle of lectures that address relevant and current issues related to innovation and digital transformation, broadening the mindset of employees to the challenges of a constantly changing market.

Considering this, attention is taken to invite speakers with market expertise to share knowledge and bring Bradesco Seguros’ internal executives to share the company’s

practices experience, promoting a rich and aggregating discussion to the public in general.

The Agile Track is also part of this movement. Throughout the year, employees had the opportunity to deepen their knowledge on topics such as: Agile for business, customer success metrics, team performance metrics, Kanban, Product Owner and Scrum Master training.



Learn more about on our website:
<https://bit.ly/45mG1Bx>





Health & Wellness

GRI 403-1 | 403-2 | 403-3 | 403-4 | 403-5 | 403-6 | 410-1

We are committed to maintaining a safe and healthy work environment in accordance with all regulatory standards and legal requirements, applicable to our activities, including the commitment to the prevention of injuries and illnesses. Check out the main actions, programs and commitments related to our employee's health and well-being:

Occupational Health and Safety (OHS)

The **Occupational Health and Safety Management System** monitors the management of the subject in all Bradesco organization companies, based on the 20 strategic guidelines for health and safety of the International Labor Organization (ILO) through periodic assessment of compliance with applicable legal requirements.

The following programs are related to health and safety: Risk Management Program (PGR), Ergonomic Analysis Program (AE)

and the Medical Control of Occupational Health (PCMSO), besides other requirements subscribed by the Organization, such as the actions performed by the SESMT - Safety and Occupational Medicine Service, which follow technical guidelines that comply with the legal requirements and have an impact on the reduction and control of short and long-term absences due to work-related injuries and/or diseases, contributing to a higher and more sustainable productivity.

The Group offers its employees training on possible work-related risks, such as:

- **CIPA (Internal Commission for Accident Prevention) training:** performed by employees who are nominated to act as "Cipeiros" (CIPA team leaders).
- **Fire Brigade and First Aid:** acts in the prevention and combat of fire breakouts and in providing first aid in emergency situations.

Furthermore, 100% of the employees responsible for security are trained in Human Rights procedures and policies.

We believe that effective occupational health and safety management is an important element for a responsible and sustainable company, committed to providing a work environment that supports the achievement of its objectives. So, we have developed some programs focused on the health of our employees, see below:

VIVA BEM Program



Through the guidance and counseling service of the Lig Viva Bem channel, free voluntary access is offered to all employees and their family group - available 24 hours a day, seven days a week. The service is provided by specialized professionals, providing psychological, legal, financial and, nutritional guidance, plus social support (in personal or professional situations).

In 2022, 5,275 assistance services were provided by the Bradesco Seguros Group.

The channel also allows requesting support to overcome chemical dependency, with guidance for clinical evaluation.

Vaccination Campaign against Influenza



Every year, we carry out the Influenza and H1N1 Vaccination Campaign for all employees (free of charge) and for dependents (with a special price).

No. and rate of employees vaccinated against influenza

2020	3,074	44.00%
2021	3,112	43.57%
2022	2,922	16.31%

Juntos pela Saúde program



Through the Program, quality of life is encouraged by various contents, actions, and initiatives aimed at the beneficiaries' physical and emotional well-being, encouraging the adoption of healthy attitudes and disease prevention. The program follows the beneficiary's journey across all instances of care, offering the best alternatives to their needs.



Learn more about our benefits at link:
<https://bit.ly/43kekr7>

Pregnant Women Program



With the purpose of following up the gestational period until the afterbirth, we count on the program to prevent, identify, and monitor gestational risks, informing about the expected changes during pregnancy, encouraging prenatal care and follow-up tests, which are crucial for self-care, baby care, and breastfeeding.

In 2022, 25 pregnant women were assisted by the Bradesco Seguros Group.

Programa Você em Foco

Launched in October 2018, this program aims to promote self-knowledge and employee development through lectures and actions that address relevant and current issues for personal and professional life, expanding the repertoire, raising awareness of full health care and humanizing relationships.

The Program covers all of the Organization's employees nationally, in addition to going beyond the Organization's boundaries, also reaching family members and friends of our employees. This year we promoted lectures with the themes "Female Empowerment"; "Treating the body to benefit the mind"; "Taking care of our emotions"; "Diversity: What's in it for you" and "Connecting with mental health - Stimulating the brain to your advantage", the lectures took place via live streaming, and together, had the participation of employees, friends and family.

In addition, we continued the programs by holding classes in "Mindfulness"; "Ethics and Literature"; "Film and Management" and the recently launched, immersive experiences: "Being Present" and "Essential Oils Workshop".

Galeria Bonita de se Ver

Through Endomarketing, we develop strategies to promote personal and human interaction with all Bradesco Seguros Group employees. One of these actions is Galeria Bonita de Se Ver, a digital engagement platform that conducts periodic campaigns in which all employees may participate equally, bringing together several initiatives that reinforce strategic guidelines and actions to contribute to a closer and more positive climate for employees. By joining, each participant earns stamps and points that are accumulated and yield prizes.

In the 7th season, we had the spontaneous participation of 96% of our team, totaling 6,941 people.

During 2022, 22 interactive actions were carried out in the Você em Boa Companhia Social Network and 27 surveys were triggered. In total, these actions resulted in over 237,000 virtual actions and participation in surveys by employees, totaling almost 20,000 participations per month.

We also highlight the approach to relevant and necessary themes for inclusion and social equality within Bradesco Seguros Group, such as LGBTI+ Pride Month and Black Consciousness Day.



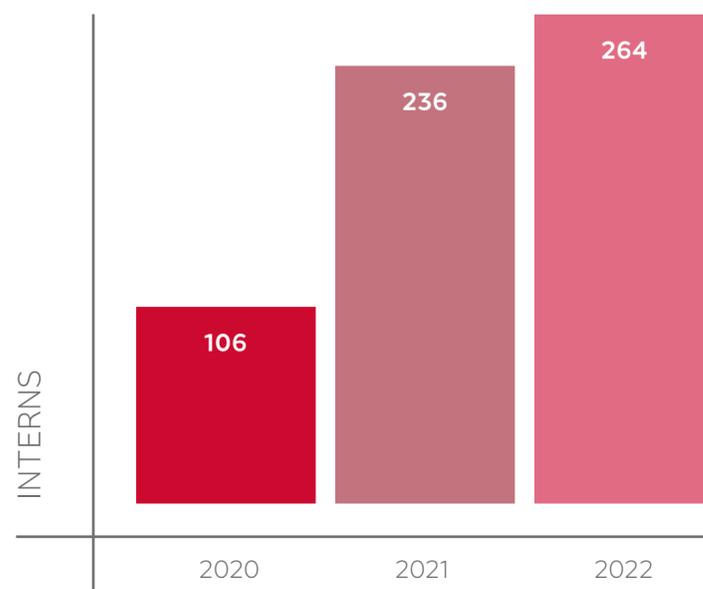
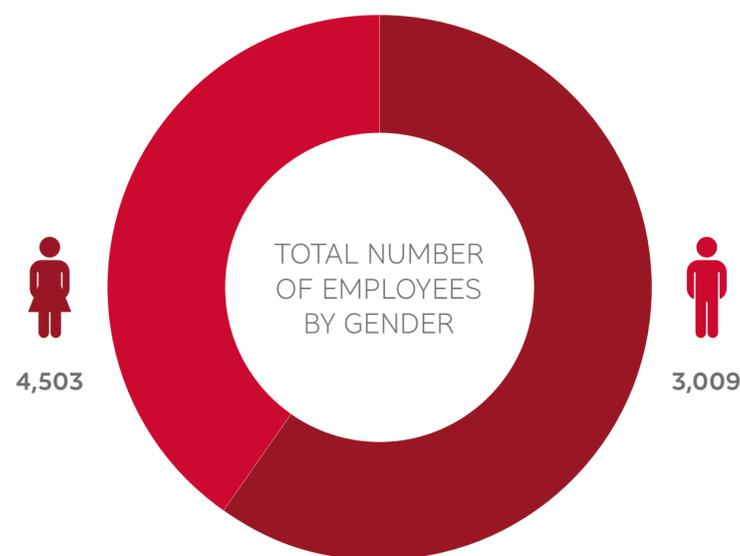
Our People

GRI 2-7 | 2-8 | 401-1 | 401-2 | 401-3 | 404-2 | SASB CG-EC-330a.2 | FN-IB-330a.1

Bradesco Seguros Group has a workforce comprising over 7.5 thousand permanent professionals.

We have 11,635 outsourced employees, who hold the positions of analysts, customer service representatives, security guards, consultants, and caterers, among others.

The Group value the maintenance of a safe environment for everyone, based on respect, mutual care and appreciation of each individual. To put this care into practice, besides the benefits of life insurance, health plan, maternity/paternity leave and private pension plan, we invest in internal development, training and inclusion actions.



Full-time and part-time employees¹ by gender per region

	2020		2021		2022	
	total	rate (%)	total	rate (%)	total	rate (%)
Full-time						
North	48	0.7%	47	0.7%	49	0.7%
Northeast	241	3.4%	285	4.0%	286	3.8%
Midwest	117	1.7%	112	1.6%	108	1.4%
Southeast	5,584	79.9%	5,677	79.5%	6,075	80.9%
South	589	8.4%	585	8.2%	615	8.2%
Total	6,579	94.2%	6,706	93.9%	7,133	95.0%
Part-time						
North	0	0.0%	0	0.0%	0	0.0%
Northeast	2	0.0%	2	0.0%	2	0.0%
Midwest	1	0.0%	0	0.0%	0	0.0%
Southeast	333	4.8%	360	5.0%	319	4.2%
South	71	1.0%	75	1.0%	58	0.8%
Total	407	5.8%	437	6.1%	379	5.0%
Grand Total	6,986		7,143		7,512	

¹ Todos os funcionários têm contrato de trabalho permanente, exceto estagiários e Diretoria.

Percentage of individuals by category and age group (%)	Up to 30 years old			31 - 40 years old			41 - 50 years old			Over 50 years old		
	2020	2021	2022	2020	2021	2022	2020	2021	2022	2020	2021	2022
Superintendent	0.00%	0.00%	0.00%	0.04%	0.08%	0.05%	0.42%	0.43%	0.37%	0.14%	0.00%	0.00%
Department Manager	0.03%	0.00%	0.00%	0.48%	0.64%	0.57%	0.82%	1.03%	1.11%	0.56%	0.98%	1.14%
Area Manager	0.21%	0.20%	0.14%	2.76%	2.81%	2.43%	2.95%	2.97%	3.16%	1.17%	0.00%	0.00%
Coordinator/ Supervisor	0.55%	0.43%	0.28%	3.38%	2.89%	2.66%	2.24%	2.11%	2.21%	0.92%	5.38%	6.01%
All other categories	33.01%	30.36%	27.96%	30.33%	29.87%	30.48%	12.45%	13.20%	14.84%	5.12%	1.34%	1.45%
Trainee	0.92%	1.30%	0.86%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.61%	0.67%
Intern	1.49%	3.13%	3.23%	0.00%	0.05%	0.17%	0.00%	0.01%	0.00%	0.00%	0.18%	0.21%
Grand Total	36.21%	35.42%	32.47%	37.00%	36.33%	36.36%	18.88%	19.76%	21.69%	7.91%	8.48%	9.48%

Work Journey

Following market trends and maintaining our commitment to contribute to our employees' quality of life, in 2020 we started the **home office project**.

The learning and actions resulting from this project were essential, allowing that when facing the social distance challenge caused by the Covid-19 pandemic, over 90% of the employees were able to work remotely (administrative areas, digital platforms, and call centers, among others).

In May 2022, with the end of the period of public health emergency of national importance (ESPIN), we implemented Bradesco Telework, with payment of allowance in accordance with rules established in internal regulations. To provide a better experience with the hybrid working format, we endeavor to ensure the training of 100% of our employees and managers. We also provide e-mails and videos with guidance and best practices, in order to promote health and well-being with

a focus on ergonomics and mental health, as well as lectures and welcoming actions related to the balance between personal life and work.

To further encourage the balance between our employees' personal and professional lives, we reaffirmed the time compensation system, which consists of the benefit of starting in later and/or leaving earlier, or even taking time off with the balance of overtime worked, as agreed with the manager and respecting the current month

Following the CLT regulations, 100% of employees are entitled to take maternity/paternity leave. In the year 2022, 270 employees went on leave. Out of these, 100% returned to work at the end of the period and 257 remained with the Group after 12 months of leave.



New Talents

New employees onboarding takes place through the Abrace Program, which aims to adapt newly hired professionals to the Bradesco Seguros culture, contributing to a sense of belonging. The program has the “Embrace the new employee” initiative, a campaign that engages the entire company in raising awareness in welcoming newcomers.

In our hiring and terminations, we ensure that the processes are carried out in a humanized and efficient manner.

In the year 2022, there were 943 hirings and 655 terminations in the Group. See more details below:

Employees and trainees hired on Brazilian territory	2020		2021		2022	
	total	rate (%)	total	rate (%)	total	rate (%)
Hired	327	4.68%	769	10.77%	943	12.55%
Age Group						
Up to 30 years old	237	3.39%	512	7.17%	503	6.70%
31 - 40 years old	76	1.09%	191	2.67%	294	3.91%
41 - 50 years old	13	0.19%	61	0.85%	131	1.74%
Over 50 years old	1	0.01%	5	0.07%	15	0.20%
Gender						
Female	232	3.32%	476	6.66%	521	6.94%
Male	95	1.36%	293	4.10%	422	5.62%
Region						
North	1	0.01%	5	0.07%	6	0.08%
Northeast	8	0.11%	52	0.73%	18	0.24%
Midwest	-	0.00%	10	0.14%	5	0.07%
Southeast	280	4.01%	625	8.75%	822	10.94%
South	38	0.54%	77	1.08%	92	1.22%
Job Category						
Superintendent	2	0.03%	2	0.03%	4	0.05%
Department Manager	1	0.01%	8	0.11%	7	0.09%
Area Manager	10	0.14%	29	0.41%	13	0.17%
Coordinator/Supervisor	3	0.04%	6	0.08%	16	0.21%
All other categories	311	4.45%	724	10.14%	903	12.02%

Employees and trainees on national territory who have left the company	2020		2021		2022	
	total	rate (%)	total	rate (%)	total	rate (%)
Terminated	636	9.10%	613	8.58%	655	8.72%
Age Group						
Up to 30 years old	242	3.46%	270	3.78%	259	3.45%
31 - 40 years old	205	2.93%	219	3.07%	215	2.86%
41 - 50 years old	100	1.43%	80	1.12%	121	1.61%
Over 50 years old	89	1.27%	44	0.62%	60	0.80%
Gender						
Female	351	5.02%	337	4.72%	360	4.79%
Male	285	4.08%	276	3.86%	295	3.93%
Region						
North	8	0.11%	4	0.06%	5	0.07%
Northeast	36	0.52%	15	0.21%	15	0.20%
Midwest	12	0.17%	15	0.21%	7	0.09%
Southeast	505	7.23%	506	7.08%	546	7.27%
South	75	1.07%	73	1.02%	82	1.09%

Internal Movements by Gender	2020		2021		2022	
	total	rate (%)	total	rate (%)	total	rate (%)
Female	254	56.70%	925	50.94%	856	54.66%
Male	194	43.30%	891	49.06%	710	45.34%
Total	448	-	1,816	-	1,566	-

Turnover ¹ on national territory	2020		2021		2022	
	average	turnover	average	turnover	average	turnover
Female	155.5	2.23%	323.5	4.53%	348.5	4.64%
Male	86.5	1.24%	209	2.93%	284.5	3.79%
Total	242	3.46%	532.5	7.45%	633	8.43%

Absenteeism rate - on national territory (%)	2020	2021	2022
Absenteeism	7.28%	7.77%	9.28%

In addition to the initiatives to welcome new employees, we have adopted the **internal career** principle to offer professional development opportunities to employees who are already part of the team. The openings announced for internal recruitment guarantee opportunity for all who are interested and present **adherence** to the profile required for the position, always considering the potential of the person being evaluated for the position.

Once a year, Bradesco Seguros also launches its internship program with the objective of hiring new talents in order to promote the Group's representativeness. During the application period we invest in an exclusive hot site focused on valuing the candidate's journey through all stages of the process. In 2022, **163 interns were hired in the program.**

Compensation

GRI 2-21 | 202-1 | 405-2

Bradesco Seguros' compensation strategy uses clear and measurable criteria to ensure that the parameters of the Compensation Policy are the same for all employees, regardless of gender, race, age group or any other factor that is not related to the position held and the performance presented by the professional in his/her function.

The salary references are defined by the current legislation and guided by market data provided by reputable consultants specialized in the subject, in order to constantly maintain the alignment of compensation practices with the insurance market, providing isonomy and equal treatment to employees.

On top of this, people management policies and practices are observed, so that promotions and career development are based on a careful analysis of the results of professional performance evaluations, which, in turn, are based on indicators. Therefore, we are proud to have a fair salary structure compatible with the market, striving for equality between genders and job categories.

Our compensation package includes benefits aimed to ensure health, financial security, convenience and well-being not only for our employees, but also for their family group (legal dependents). Our medical assistance and the Viva Bem program, focused on health and quality of life, are benefits that guarantee health and well-being.

Regarding financial security, we offer our employees life insurance and a private pension plan, as well as special conditions for employees and their dependents to purchase other types of insurance, guaranteeing security and support when they are needed. We also offer food and meal vouchers, babysitting and daycare assistance, continued education (training & qualification) and a range of services such as gyms, sports centers and clinics on company premises, which provide convenience to the entire Bradesco Seguros Group.

Ratio of basic salary to remuneration between women and men

Job Category	2020	2021	2022
Superintendent	0.97	1.03	1.07
Department Manager	1.03	1.04	1.06
Area Manager	0.94	0.91	0.92
Coordinator/Supervisor	0.98	0.95	0.92
All other categories	0.87	0.84	0.79
Trainee	0.99	1.08	1.00
Intern	1.01	1.00	1.02

Evaluation & Performance

GRI 404-3

We conduct evaluations using two different methodologies, one by competence and the other by performance.

Competency Evaluation

In this evaluation, a heat map of the employee's behavior in each of the organizational competencies is carried out in order to identify the points for improvement and the potentials that add value to their career.

97.80%

completed the
Competency Evaluation*

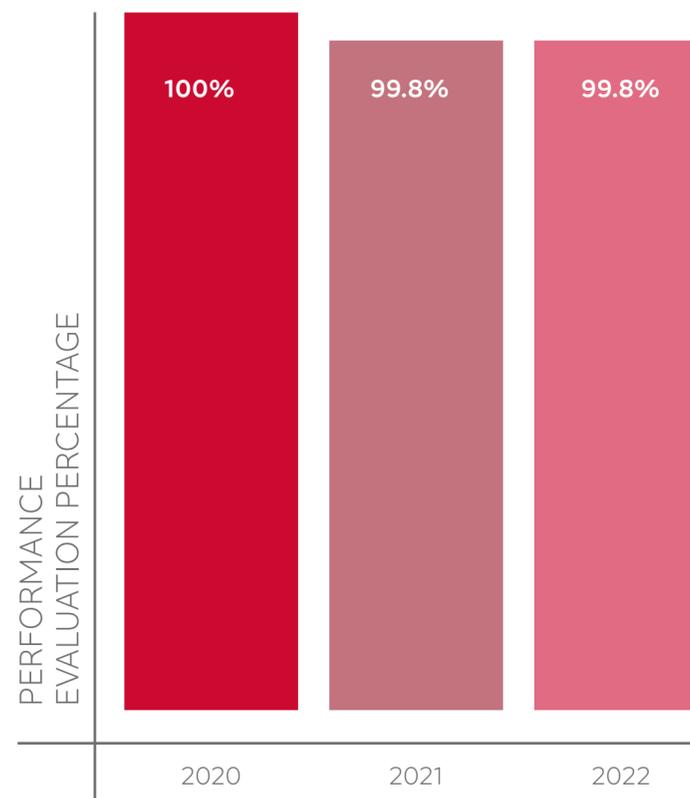
Performance Evaluation

This evaluation is responsible for providing an overall perspective of the performance in activities carried out by employees, we rely on the survey of indicators made between leaders and subordinates, directing the agreed goals and objectives.

99.81%

completed the
Performance Evaluation*

* of the total Company's employees in 2022.



diversity & inclusion

GRI 2-24 | 405-1 | SASB-FN-IB-330a.1

Diversity, Equity, and Inclusion (DEI) is one of the strategic pillars of the Bradesco Seguros Group, aligned to the commitments undertaken by the Organization, such as the Code of Ethical Conduct, Human Rights Policy, Human Resources Management Policy, Diversity and Inclusion Policy, and Training and Development Policy.

The Diversity and Inclusion Policy sets out the respect and preservation of each employee's individuality and identity. Guided by it, we encourage a healthy environment, ensuring equal opportunity for development and the required incentive actions so that relationships are conducted in a respectful, inclusive and participatory manner.

In 2020, the Human Resources and Sustainability areas worked together to broaden the discussion, awareness and mobilization in favor of diversity, equity and inclusion issues. Aiming to educate and raise awareness among employees, Bradesco Seguros offered several online courses, such as: "Diversity as a leadership strategy", "Diversity in favor of relationships", "Inclusion and Career of the LGBTII+ Community

in the Labor Market" and "Perception and Judgment".

In July 2021, the Group's Organizational Culture and Diversity, Equity and Inclusion area was created, with the mission of proposing, fostering and creating actions in order to disseminate the Value Proposal to employees and generate a positive impact on their experience and on the sustainability of the business, as well as fostering the desired culture for all our people. This year, the Bradesco Seguros Group's DE&I Working Group was created with the participation of representatives from the HR, Sustainability, Marketing and Relationship Channels areas.

In December 2021, the structuring of Affinity Groups began, covering the pillars: **Generations, Gender, Ethnic-Racial, LGBTI+, and People with Disabilities**, with the purpose of enhancing the sense of belonging and the collective well-being, by valuing existing good practices, mobilizing new ones, and increasing the organic engagement of initiatives.





**General diversity indicators
in the workforce (%)**

	2020	2021	2022
Gender			
Female	59.91%	60.58%	59.94%
Male	40.09%	39.42%	40.06%
Age Group			
Up to 30 years old	35.24%	33.36%	30.27%
31 - 40 years old	37.56%	37.48%	37.46%
41 - 50 years old	19.17%	20.40%	22.46%
Over 50 years old	8.03%	8.76%	9.81%

**Percentage of
employees by
gender (%)**

	2019		2020		2021		2022	
Full time	M	H	M	H	M	H	M	H
Superintendent	0.03%	0.57%	0.03%	0.58%	0.05%	0.64%	0.05%	0.58%
Department Manager	0.67%	1.13%	0.75%	1.14%	1.03%	1.25%	1.04%	1.30%
Area Manager	2.67%	4.07%	2.86%	4.23%	3.08%	4.24%	3.15%	4.04%
Coordinator/ Supervisor	4.37%	2.45%	4.54%	2.55%	4.07%	2.34%	3.95%	2.35%
All other categories	48.26%	30.84%	50.24%	30.67%	49.42%	29.38%	49.05%	30.23%
Trainee	0.87%	0.50%	0.59%	0.32%	0.99%	0.31%	0.67%	0.19%
Intern	1.99%	1.58%	0.75%	0.75%	1.99%	1.21%	1.90%	1.49%
Grand Total	58.86%	41.14%	59.76%	40.24%	60.63%	39.37%	59.81%	40.19%

Here are some 2022 highlights related to this theme:

Training

Leadership Track

Diversity as a Leadership Strategy;

Corporate Tracks

Women's Finance;

Inclusion and Careers of the LGBTI+

Community in the Labor Market;

Racial Literacy;

Unconscious Biases.

Você em Foco program live casts

Female Empowerment;

Diversity: what it
has to do with you.

Other Diversity and Inclusion Actions

Workshops and mentoring with the Affinity Groups, HR Area and members of the DE&I WG with External Consulting;

Participation of the Bradesco Seguros Group in the CIEE Meeting on Diversity & Inclusion;

Endomarketing and Internal Communication actions in honor of the months:

- International Women's Day;
- LGBTI+ Pride;
- National Day for the Struggle of People with Disabilities;
- Black Consciousness Day.



insurance education

We are experiencing a moment of significant transformation and global adaption; therefore, it is important for everyone in society understanding the concepts and practices of insurance. This promotes safety and responsibility and helps prevent financial and property claims.

Insurance education provides the necessary knowledge for companies and individuals to enjoy protection in all stages of life, according to the moment needs, making more assertive hiring decisions.

Although many people and companies invest in insurance to protect their goods and assets, few seek to know more about the possibilities and benefits related

to insurance products and services. Considering that, in 2021, **Bradesco Insurance** launched the Insurance Education page (in the Institutional Portal), providing educational materials by Universeg with the purpose of stimulating a culture of study on the subject. The materials are available for different audiences, including brokers, customers, and employees.

Bradesco Seguros participated in the **9th National Financial Education Week**, an initiative of the National Committee for Financial Education (CONEF), which had as theme: Financial Resilience, promoting on December 13th the live cast: "Protect your Finances", conducted by teacher Rodrigo Maia, who addressed how financial



Learn more on
Educação em Seguros
| Bradesco Seguros.
<https://bit.ly/3MxKdWm>

education influences daily life as well as the positive impact of protection. There were **618 participants** in this broadcast, which was announced to all employees, business partners, and society.

Videos are also prepared and made available to the following audiences:

- **CHILDREN:** titles "Does Money fall from the sky?" and "Insurance is a superpower";
- **YOUNG PEOPLE:** titles "What is financial balance for you?" and "Friendship and protection are never too much";
- **ADULTS:** titles "Tips to improve your financial organization" and "The importance of Insurance". It also offered two recordings on the PróGrana podcast for brokers, with information related to financial education.



social investment

GRI 203-1 | 203-2

In line with the guidelines of the Donations and Sponsorship Policy, Social and Environmental Responsibility Policy and the Volunteer Policy of the Bradesco Organization, Bradesco Seguros Group seeks to invest in social and environmental responsibility projects in order to promote and encourage actions for sustainable development.

Seeking to be aligned with the 17 UN Sustainable Development Goals, prioritizing 7 SDGs in the activities supported by the Group.



Company-School Integration Project



Since 2004, Bradesco Seguros has been investing in the Company School Integration Project (PIEE), which serves Bradesco Foundation's children, from communities located in the Rio Comprido district, located in the city of Rio de Janeiro, seeking to encourage the development and practice of cultural, sports and sustainability activities.

Consistent with the best social responsibility practices, over 900 children are served in sports activities such as soccer, swimming, volleyball, futsal, basketball, capoeira and rhythmic gymnastics, and cultural activities of visual arts, music, dance and theater.

Due to the covid-19 pandemic, in 2020, the PIEE switched to a digital platform allowing students to continue their activities. In 2022, with the return of in-person activities, actions with a sustainable bias were carried out, in addition to sports competitions, dance, arts, choir, theater, and events to engage with society and projects.

Volunteering



The practice of volunteering has grown in popularity around the world as a means of promoting involvement in initiatives to address significant social and environmental concerns.

Bradesco Seguros Group supports Bradesco Organization volunteer activities by encouraging the participation of its employees as volunteers, promoting citizenship for social welfare, besides being an excellent opportunity to develop new skills and competences in the personal and professional fields.

Semear project

In 2022, in partnership with the Joule Institute, Bradesco Seguros Group promoted the 4th edition of the Semear Project, a voluntary action with the aim of training 50 socially vulnerable young people through mentoring focused on entrepreneurship. For this purpose, mentors received training and guides on the topics to be addressed. This edition included:

 **303** online meetings

 **357** mentoring hours

 **31** cities reached

 **71** minutes average of meeting duration



Six pairs

of mentor and mentee on average per meeting



9.7

average score

for how much the participants would recommend the project to their colleagues

Food collection action

In commemoration of National Volunteer Day, celebrated in August, more than 300 volunteers from the Bradesco Seguros Group in many regions of Brazil teamed up for a food collection campaign. The purpose of the action was to collect food and products for institutions that support families in vulnerable situations.

 **24** collection points

 **55.8 tons** of food

 **+50** blankets

 **3** boxes full of different toys



35 baskets of personal care and cleaning materials collected



26 institutions to be benefited

Marketing, Culture & Longevity

GRI 417-1

Bradesco Seguros sponsors and supports projects in the areas of music, dance, plastic arts, theater, literature, and exhibitions, in addition to other artistic manifestations in different regions of Brazil. Believing that encouraging culture stimulates the generation of knowledge and the development of critical thinking. With this focus, the Cultural Circuit seeks to spread culture and entertainment to the Brazilian public, through its website and social networks, encouraging cultural production in the country.

In order to promote longevity, quality of life and well-being for society, Bradesco Seguros Group has the Viva a Longevidade Portal, a platform that provides content such as well-being, knowledge, coexistence, finances, and other subjects that benefit society as a whole. The portal's content is also available on Bradesco Seguros' social networks.

Bradesco Seguros' Social-environmental Investments

PIEE

R\$ **997,000**
invested amount

INSTITUTIONAL SUPPORT

R\$ **711,000**
in social donations

R\$ **21,380**
sponsorships

INCENTIVE LAWS

R\$ **19.05**
million
invested Rouanet Law

R\$ **8.6**
million
Child and Adolescent
Statute (ECA)

R\$ **9.12**
million
invested elderly

R\$ **1.32**
million
other

Total **R\$61,19 million**

Sustainable Business

INTEGRATED REPORTING CAPITALS



innovation & technology

GRI FS7 | FS8 | FS14 | SASB FN-IN-410b.2

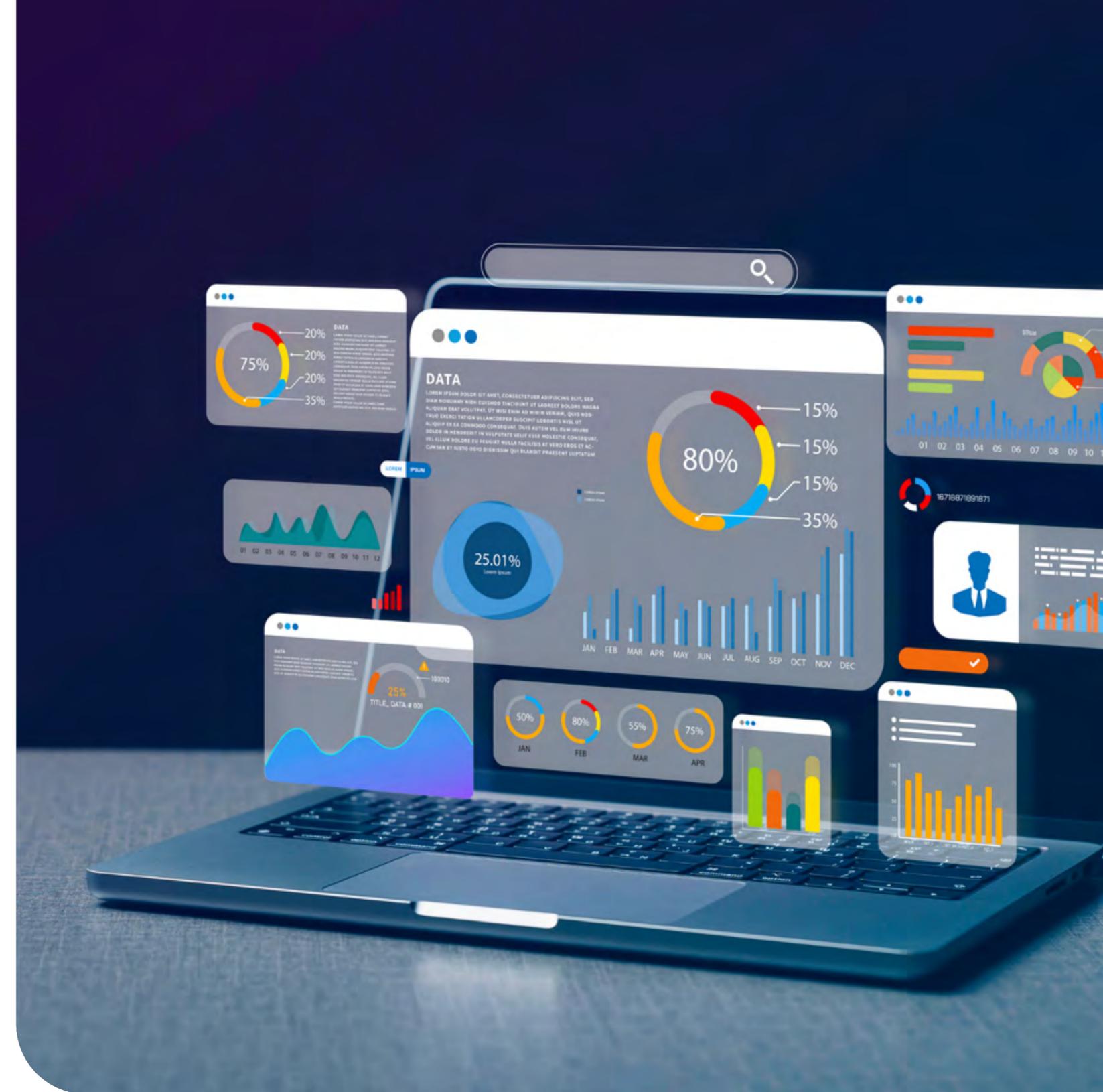
Innovation

Bradesco Seguros Group is always pursuing ways to make it easier for customers and users to access products and services via innovation and the use of technology, while looking for opportunities to reduce the environmental impact of business operations as well.

We doubled our prior investment in innovation and technology in 2022 to R\$1 billion. This investment was broken down into three areas: infrastructure and development, which included improving service channels, hiring new professionals and purchasing new CRM systems to accelerate the Company's digital transformation process.

Additionally, the open innovation model—which promotes partner cooperation in the development of products and services that can accelerate the Group's commercial objectives. As a consequence, the number of clients prospected in 2022 increased by almost 62% over the previous year and surpassed the three-digit mark. With these investments, Bradesco Seguros Group promotes entrepreneurship, supporting the expansion of businesses and startups that collaborate and build the economic and sustainable develop of the country.

The Group's investment and focus on this topic reaffirm its commitment to optimizing processes and minimizing the socio-environmental impact.





INNOVATION

Digitalization at Bradesco Seguros

The digitalization of service and process enables gains that go beyond the use of technology, bringing benefits and operational efficiency to the Company. It also contributes with the environment by reducing paper use and lowering atmospheric emissions, as users experiment digital tools that offer precise information about products and services and that allow self-service in remote locations.



Find more about the initiatives for dematerialization and digitalization of documents at Bradesco Seguros on the website: <https://bit.ly/3MKLQQJ>

InovaBRA

Inovabra is an ecosystem developed to encourage innovation inside and outside of the Organization through programs based on collaborative work with companies, startups, investors, and mentors in order to solve challenges, meets customers' needs, and ensure business sustainability.



Find out more about **InovaBRA** on our website: <https://bit.ly/3ql8RlO>

Innovation Festival

The Festival is an annual week-long corporate event, with the goal of spreading the innovation culture and stimulating changes in behavior and mindset. Bradesco Seguros Group promote lectures in online format and face-to-face activities so that all employees have the opportunity to participate. In 2022, the event was opened to the external public for the first time, expanding its purpose and impacting the insurance sector. Among the contents covered, such as the connection between innovation, design and agile themes, Inclusion and ESG topics were included, being the major focuses of this edition, with specialists in the area as speakers.



Innovation Hubs

Bradesco Seguros Group's Innovation and Technology area operates through Innovation Hubs, with the main technologies of insurtechs, healthtechs and major market players. The objective is to solve business areas' challenges!

The Innovation Hubs are made up of a multidisciplinary group, in each of the Insurance Group's companies and their business areas, aiming to solve challenges through open innovation. To do so, the hubs rely on collaborative and intrapreneurial work on Susep's experimental regulatory Sandbox environment.

The initiatives developed have as guidelines: cost reduction, revenue increase, customer centricity, process efficiency, new models and business sustainability.



INNOVATION

Apps & Self-Services

Bradesco Seguros app compiles all products on a single digital platform. In where, customers consult information about their plans, products and services. The app is also compatible to serve people with visual, hearing and speech disabilities, based on best accessibility practices.

At the end of 2021, we launched a new version, totally redesigned, from its technology to the design and interface of the service journeys. The app had 100% of its features tested with customers, aiming to obtain feedback directly from those who most use it.

Since November 2020, it has been possible to submit requests for all types of reimbursements online, reiterating the company's dedication to sustainability and customer convenience. This eliminates the need to deliver hard copies to the branches, reduces waste production, and expedites the receipt and review of documentation.

In August 2022, we made the service for consulting and downloading home insurance policies available, bringing more agility, making it easier and more user-friendly. This measure also contributed to the reduction of waste generation and reduced the number of calls to the call center.

For **Life products**, policy, certificate, coverage, assistance, and payment queries are available, promoting digital engagement and decreasing the call centers requests.

Auto Insurance customers may use the app to check their policy, payments, and billing copy, in addition to requesting assistance for their vehicle (wherever they are) with all the safety and credibility that Bradesco Seguros Group offers.

A dental reimbursement request was developed via app, allowing online scheduling of specialist, research of the accredited network, and access to bills copy.

The result of the expansion and improvement of digital channels with solutions that aim to simplify and streamline customers and brokers interactions in the contracting and service process, can be measured by the indicators on the side.

The **Corretor app** has the mission of centralizing several services for broker's and, since the second half of 2020, it allows the user to access Auto and RE policies. Since the first quarter of 2022, Dental tools are available to brokers, allowing proposals access and accredited network searches, among others. These initiatives contribute to the documents digitalization, enabling brokers to monitor the financial flow.

SALES IN THIS MODALITY GREW

57% from JAN to DEC/2022,

reaching **R\$2.6 billion**, with a **45%** increase in the quantity of items distributed, surpassing **3.6 million**.

96% of health reimbursements

76% of Auto Insurance

claim inspections were concluded by digital process, and 98% of private pension sales were digitally signed through the Bradesco app, Internet Banking and Biometrics.



INNOVATION

Telemedicine Platform

Bradesco Saúde and Mediservice, companies of the Bradesco Insurance Group, have launched the **Saúde Digital platform**, which brings together online services and conveniences for all beneficiaries. Medical appointments with specialists occur through the Digital Health platform, which includes services with several health professionals, such as psychologists, speech therapists, and nutritionists, offering regular appointments as well, allowing to follow-up the treatment with a specialized doctor.

Additionally, the clinics of the **Meu Doutor Novamed** network offers telemedicine appointments, in which the beneficiary is able to make video appointments, with the same quality of excellence as the face-to-face clinics' service. Currently, the network offers services in eight specialties: family medicine, endocrinology, pediatrics, cardiology, gynecology, dermatology, orthopedics, and gastroenterology, besides offering telemedicine appointments in psychology.

In both models, it is possible to digitally receive medication prescriptions, tests requests, doctor's certificates, and referrals to other health services. The service is done safely, following the data storage requirements of the General Data Protection Law (LGPD). **In 2022, these services modes operated more than 1 million appointments.**

Accessibility

The **institutional website** structure was developed to make browsing easier, following practices that provide people's accessibility and inclusion, helping users easily find the information they need.

The **Bradesco Seguros Libras Program** allows people with hearing disabilities to browse the institutional website using ProDeaf Móvel. This app, available for Android and iOS systems, translates phrases from Portuguese into Libras (Brazilian Sign Language).

The Mobile "Seguros" tool also offers accessibility components developed especially for people with visual impairments.

Other accessibility actions are also available, such as: visual contrast, increasing and decreasing the fonts on the website to assist people with some type of visual impairment; call center for deaf (CAS); ombudsman and customer service (SAC) for hearing and speech impaired.

To encourage inclusion and accessibility, Bradesco Seguros Group offers free Libras courses and translation to employees.

Education for Sustainability

Sustainability training tracks are available to all employees, through the corporate portal named Integra RH. The content totals over 30 hours, covering: sustainability in business, circular economy, among other topics.

The sustainability team encourages all new hires and trainees to get to know the subject through the ABRACE Program, a training session held for everyone who joins the company, and internal workshops with individual presentations held in companies and divisions.

The sustainability website is also an important tool for communication and democratization of the Company's best sustainability practices.

In 2022, a sustainability training program was developed for brokers, called **Pixel Learning**. The program covers the Company's sustainable practices and is expected to be available next year.

The 1st Bradesco Seguros Sustainable Business Workshop in 2023 is also being prepared. The event was presented and approved within the Sustainability Governance Structure, and will bring knowledge about the ESG agenda, with the participation of the CEOs, executive leaders and managers of the Bradesco Seguros Group, with the objective of motivating the teams (from the executive to the operational level) by promoting the development of a critical sense towards the analysis and implementation of the ESG agenda in the business.



sustainable products & services

GRI FS7 | FS8 | SASB FN-IN-410a.2 | FN-IN-410b.2

Bradesco Seguros Group is committed to increasingly improve the management of social and environmental aspects in our business and to support the sector in the same direction, assisting our customers in the transition to a less carbon-intensive economy that is more resilient to climate change impacts.

102 Sustainable Businesses in effect were mapped at Bradesco Seguros Group, of which 38 are products, 36 are assistance/services, and 28 are flows/processes classified with ESG criteria.

In flows and processes, digitalization and eco-efficiency initiatives were mapped with the potential to reduce

greenhouse gas emissions, reducing the need for customer and employee commuting, consequently reducing fuel consumption or the use of materials.

For the benefit of its customers, Bradesco Seguros continuously looks for new business prospects, which leads to the development of novel products and services. Prior to being sold, a regulatory authority assesses all of our products and services, and whenever disclosed, they are given the Susep code or the ANS stripe.

Regarding flows and processes, digitalization and eco-efficiency initiatives were mapped with the potential to reduce greenhouse gas emissions, either by reducing the need for customers and employees to commute, consequently reducing fuel consumption or the use of materials.

The Product Committee identifies the following ESG aspects in the definition of products and services:

SOCIAL:

- ▶ That promote inclusion and financial education, aimed at young people, women, and people with disabilities, or even intended for inclusion;

ENVIRONMENTAL:

- ▶ Those that contribute to the reduction of waste and pollution, which use renewable energy sources, and that seek to minimize impacts on climate change.

Discover some of the sustainable products and services offered:



Meu Doutor Program

Created by Bradesco Saúde, it consists of a network of qualified doctors to assist a big range of specialties (including General Internal Medicine, Cardiology, Spine, Pediatrics, Endocrinology, Trauma-Orthopedics, and Family Medicine), allowing the health care professional to examine the beneficiary in order to know and understand the clinical history, the complaint and define a treatment. The program has 640 doctors who have already performed over 2.9 million appointments. The program can be accessed via Internet, making it easier for our beneficiaries to view doctor's agenda, allowing to request appointments quickly and safely. Currently, there are more than 230 thousand policyholders registered with Bradesco Saúde's online scheduling.

Meu Doutor also uses electronic medical records, which allows for greater efficiency in care and



Meu Doutor Novamed Clinics: Meu Cuidado Program

Its objective is to coordinate patient care, aiming at disease prevention and health promotion.

Every Meu Doutor Novamed patient can be part of the Meu Cuidado Program and count on a reference team, composed of a Family and Community Doctor, a Nurse and a Nursing Technician.

These professionals work in an integrated way, and the follow-ups occur in an individualized manner, according to each patient's needs.

The units add efforts aligned to the Environmental pillar, offering Telemedicine appointments and reducing the use of paper with a unified information system.

optimization of medical expenses, besides helping to reduce paperwork - positively impacting our sustainable development.



Second Medical Opinion Program

The "Second Medical Opinion" is a program that aims to make available to Bradesco Saúde and Mediservice customers a second medical evaluation with a specialist, in External Reference Centers - such as the Hospitals Israelita Albert Einstein (HIAE in Sao Paulo), Professor Edmundo Vasconcelos (Sao Paulo), São Lucas PUCRS (Porto Alegre) and Marcelino Champagnat (Curitiba).

The objective is to strengthen the diagnosis and help the patient to decide on the best therapeutic conduct in the following specialties: degenerative diseases of the spine; scoliosis (only at Edmundo Vasconcelos); oral and maxillofacial (only at HIAE), and cardiac devices - pacemakers (only at HIAE).



Seguro Saúde SPG 3

Health Insurance with accessible prices and conditions for Micro to small business which can also reach Individual Microentrepreneurs (MEI), as long as there are at least 3 up to 29 insured lives. Plans with national and regional coverage, with the



Chronic Pathology Management Program

Its objective is to identify and monitor the beneficiaries who have pathologies, aiming at changes in habits and promoting awareness of healthy attitudes, enabling a better control of the health condition and quality of life of the participant.



Direct payment for Orthotics, Prosthesis and Special Materials

Bradesco Saúde's initiative, which aims to offer our policyholders good quality medical materials avoiding possible problems related to the use of materials with unproven quality. The distinguishing feature of the program is competitiveness based on assistance quality, ethics, sustainability, and dissemination of honesty in this market

choice of hiring the modality with or without co-participation.



Microseguro Acidental Premiável

Inclusive and affordable insurance for emerging/vulnerable customers. It can be contracted via Losango and when purchasing at partner stores. With a monthly contribution of R\$12, the customer contracts protections and coverage that really impact the beneficiaries.



Auto Reciclagem Program

This is a Recycling Program that promotes the destination of scrap and replaced parts of metal from vehicles damaged in accidents.

The parts are donated to recycling companies, which must be certified by specialized companies that collect these items for the recycling process.

There were 20.8 thousand tons of automotive materials collected since the beginning of the program in 2009.



Serviço de Assistência Sustentável

Provided by Bradesco Seguro Residencial services, enabling the environmentally correct disposal of goods that are no-longer in use, in addition to provide tips on saving water and energy and recycling household waste. The service is activated through the Call Center, scheduling a date and time to pick up the materials that are disassembled and separated for recovery or correct disposal.

Since 2015, the program has correctly disposed of about 91 tons of waste.



Sinistro Sustentável

New operating model, starting in 2022, ranging from the scheduling and collection of salvage operations to the disposal and adequate final destination of waste, in compliance with the law and other regulations, besides putting us in line with the best ESG practices. It covers the automobile and residential businesses.

There were 2,255 residential services and over 132 tons in 2022 were collected, up from 14.2 in 2021.



White and Brown Line Appliance Repair

White and brown goods repair assistance offers the repair of appliances such as refrigerators, microwaves, television sets, among other products. This assistance extends the equipment's useful life, preventing it from being discarded.

During 2022, there were 39,299 equipment activations and repairs.



Bradesco Princípio ESG Equities Global PGBL/VGBL and Bradesco Princípios ESG Global Fixed Income FICFIM CP PGBL/VGBL

Pension fund with a high degree of commitment to ESG principles and that includes environmental, social and governance criteria in the investment fund's resource allocation decisions, promoting the engagement of investee companies.



Seguro Proteção Digital (Property and Casualty)

Brings more safety to business, especially for micro and small companies. Affinity and BARE partnership.



Learn more about our Sustainable Business: <https://bit.ly/3IDm13J>

responsible suppliers

GRI 2-25 | 308-1 | 308-2 | 408-1 | 409-1 | 414 -1 | 414-2 | SASB CG-AA-430b.3.

361 total

direct suppliers

21 total

indirect suppliers*

The entire supply chain of Bradesco Seguros group is evaluated by supplier management, including those that offer services that are exclusive to the insurance industry, such as assistance to the policyholder, claims adjustment, telemedicine, medical audit, and unions. All of our suppliers underwent socio-environmental evaluations, and those who passed were chosen based on standards for human rights. No detrimental societal effects associated with our supply chain have been found as of yet.

The Bradesco Organization's Fornecedor Mais Sustentável program defines and analyzes three main risks:



Labor: evaluating the risk of child labor, compliance with quotas for young trainees and employees with disabilities, and the formalization of labor contracts and discrimination;



Environmental: assessing the operation license (when applicable), operation permission, certificate of periodical cleaning of water tanks, management of atmospheric emissions and water drinkability;



Health and safety: compliance to laws, policies, training, labor regulations, among others.

Suppliers of resident services and activities that by their nature offer risk to the health and safety of workers are considered critical. These suppliers undergo awareness raising and engagement and must commit to the requirements of Bradesco's Corporate Social Responsibility Management System.

The Supplier Management area monitors the base of registered companies on a monthly basis. If any impeding note is identified, the supplier is blocked for future contracting. The research includes notes such as slave and child labor, embargoed and contaminated areas. In the supplier financial analysis process, the balance sheet for the last three fiscal years, public certificates, and commercial information are considered.

*Indirect suppliers are those that supply the Company's direct suppliers.

Climate Change

INTEGRATED REPORTING CAPITALS



Since May 2022, Bradesco Seguros Group is member of the Task Force on Climate Related Financial Disclosures (TCFD), being the first domestic insurer and the second in Latin America to make the commitment.

The initiative presents recommendations for the disclosure of risks and opportunities related to climate change, in which the impact of climate change on business is consolidated, considering its impact on business, reinforcing the Group's commitment to strategic themes related to sustainability as well. In parallel, Susep published the Circular Letter 666/2022, with the purpose of guiding the insurance sector to reflect the sustainability risk in its risk matrix, looking for business opportunities related to the topic, to establish delivery deadlines, and to adopt the best sustainability practices (*learn more on page 25*).

At the moment, in relation to the TCFD recommendations compliance, the sustainability governance and risk management are going through improvements (*learn more in Risk Management*).



climate adaptation

GRI 201-2 | SASB FN-IN-410a.2

As a result of rising CO₂ emissions, climate change is having an increasingly negative impact. The average global temperature rise increases the frequency and severity of natural disasters, which has an immediate impact on the insurance sector, which plays an important role in the transition to a more sustainable economy, engaging businesses and protecting individuals in critical moments while educating them about risk management.

The risk identification process related to Climate Change will be carried out according to the recommendations of the TCFD, which is currently being implemented. **Physical risks** - resulting from climate change, which can be driven by events (acute physical risks) or by long-term changes (chronic physical risks) in weather patterns, and **transition risks** to a low-carbon economy, such as market, reputational, technological and legal risks, will be assessed and defined.

To achieve these targets, Bradesco Insurance Group is part of working groups on the challenges of climate change. Moreover, the Insurance Group together with

Bradesco Organization, offsets Scope 1, 2 and 3 emissions, to neutralize 100% of the greenhouse gas emissions generated by the operations, which are reported annually in the GHG Emissions Inventory. **You can find more details about the Group's emissions on page 73.**

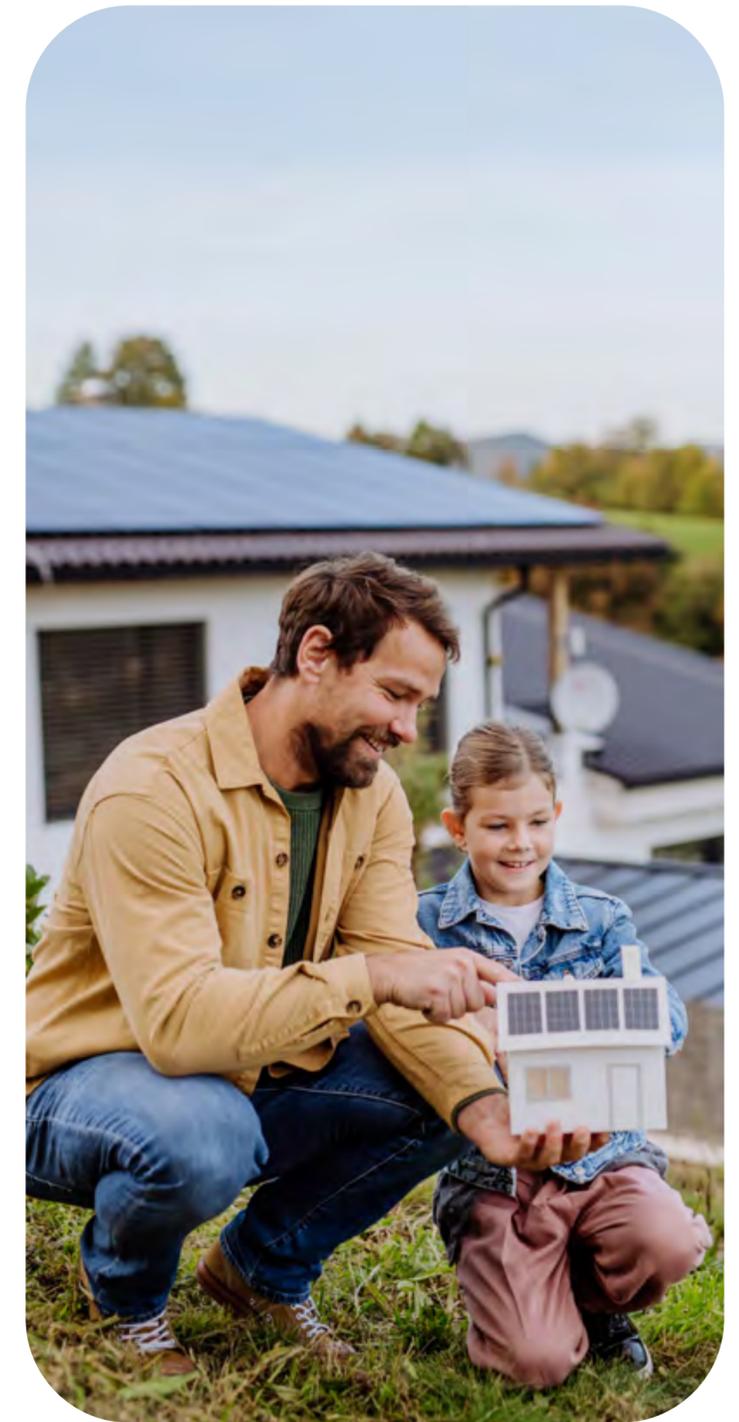
The participation in two working groups that address the climate change challenges in 2022, is part of this topic commitment. These are: UNEP-FI Pilot Project and PCAF (The Partnership for Carbon Accounting Financials).

The UNEP-FI Pilot Project together with CNSEG started in 2022 with the objective to guide the implementation of the TCFD PSI recommendations related to physical and transitional climate risks and to support a net-zero portfolio transition by 2050. The project intends to implement the methods outlined in the Insuring for Climate Transition publication for Brazilian cases, in order to have a better understanding of how the risks should be analyzed according to the TCFD recommendations, including adaptation of tools and data availability. The

project focus will be the physical risks of flooding for residential insurance.

The PCAF (Partnership for Carbon Accounting Financials) working group is specific to the insurance and reinsurance sector, initiated in 2021, together with 16 other companies, for the elaboration of a global standard for emissions associated with insurance and reinsurance underwriting portfolio. The document published in November 2022 is available on the **Carbon Accounting Financials** website.

Members of the **UNEP-FI Global Steering Committee (GSC)**, representing the Latin American insurance industry, along with ten other global participants, with the objective to integrate sustainability into the decision-making processes of banks, insurers and investors. UNEP-FI is structured around three groups, one of which is the GSC, which oversees the strategic direction of the entire initiative and discusses relevant sustainability issues in the sector.



ecoefficiency

GRI 2-27

Aligned with the Bradesco Organization, Bradesco Seguros Group follow the Plano Diretor de Ecoeficiência Operacional (PDEO) created in 2010, which serves as a guideline for environmental management in operations. Following the guidelines of the Bradesco Organization's Strategic Sustainability Policy, the Group contributes quarterly to the consolidation of data on greenhouse gas emissions, water consumption, energy consumption, and waste management.

The topic has become increasingly relevant for modern organizations, as involves maximizing efficiency in the use of natural resources, as well as minimizing the environmental impact of operations, contributing to the conservation of natural resources and mitigating climate change effects.

Among the eco-efficient actions, Alpha Building and Port Corporate buildings are LEED (Leadership in Energy and Environmental

Design) certifications must be highlighted, both designed to recognize environmental leadership in the construction industry by establishing a common measurement standard, improving best design practices, and fostering sustainable buildings.

The Bradesco Seguros Group is certified to ISO 14064, which focuses on the guidelines and specifications for compiling and monitoring inventories of greenhouse gas

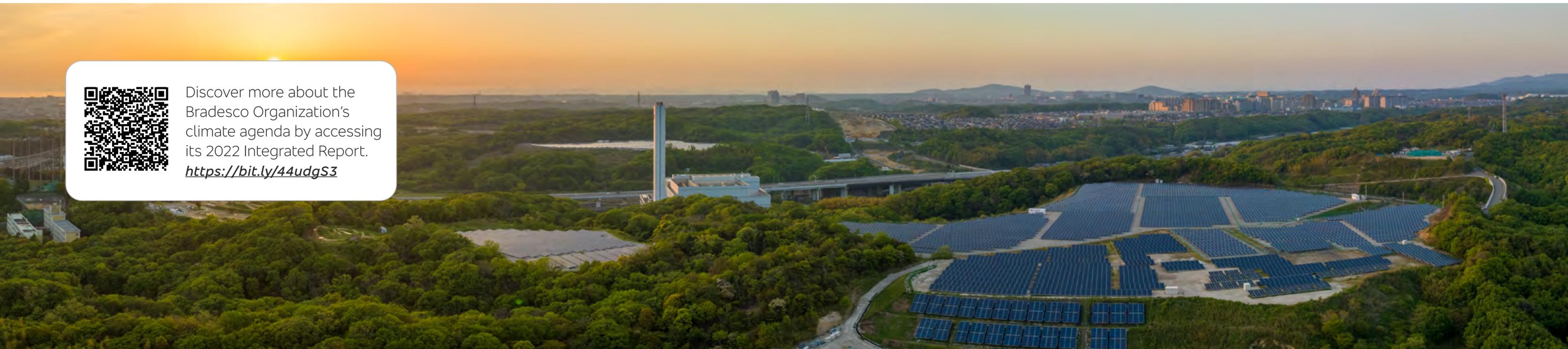
emissions, and ISO 140001, which refers to the environmental management system. We undergo yearly audits for both standards.

In 2022, no fines for non-compliance with environmental laws and regulations were recorded.



Discover more about the Bradesco Organization's climate agenda by accessing its 2022 Integrated Report.

<https://bit.ly/44udgS3>



2025 OPERATIONAL FOOTPRINT GOALS*

measured against 2010 baseline



GHG EMISSIONS

45%

reduction in location-based GHG emissions.



ENERGY

40%

reduction in energy consumption and maintain 100% renewable electricity sourcing.



WATER

30%

reduction in total water consumption and 25% of water consumed to come from reclaimed/reused sources.



WASTE

50%

reduction in total waste and 50% of waste diverted from landfill.



SUSTAINABLE BUILDINGS

40%

of floor area to be LEED, WELL or equivalent certified, with a focus on Cuti-owned buildings to operate at the highest level of sustainability.

* Targets established by the Bradesco Organization, which include Bradesco Seguros Group activities.

Energy

GRI 302-1 | 302-3

We pursue energy consumption reduction through monthly monitoring of the consumption of each of the company's units.

Since 2020, we have 100% of our operations supplied by energy from renewable sources.

ELECTRICITY CONSUMPTION

49,015.55 GJ

Energy Intensity	Unit	2022
Revenue Indicator	GJ/R\$million	0.64
Net Profit Indicator	GJ/R\$million	0.01
Per Capita Indicator	GJ/employee	6.52

Water Management

GRI 303-1 | 303-2 | 303-3 | 303-5

It is continually measured, inspected, daily checked, with monthly reports for control and monitoring, as well as maintenance routine of the water supply system equipment, are performed avoid eliminating water wastage.

Drinking water is supplied by concessionaires and is stored in reservoirs. There are two systems for water use in the Group's facilities: a reserve of drinking water to supply the company and a reserve of reuse water, which comes from the Grey Water Treatment Station (ETAC), which feeds the toilet basins.

WATER CONSUMPTION

69.467 megaliters

Note 1: The amount refers to administrative buildings and branches on behalf of Bradesco Seguros Group. Note 2: Every year we contribute to the Bradesco Organization on a consolidated basis; for historical information access: Integrated Reporting 2022. Note 3: The Company does not dispose of water outside the building standards.

Emissions

GRI 305-1 | 305-2 | 305-3 | 305-4

Bradesco Seguros Group offset Scope 1, 2 and 3 emissions to neutralize 100% of the greenhouse gas emissions generated to the operations.

Together with the Organization, the Brazilian GHG Protocol Program is adopted as a guideline methodology to calculate the Greenhouse Gas emissions. According to the methodology, scope 1 emissions are those from the Group own operations, scope 2 emissions are related to the purchase of electricity, and scope 3 emissions are generated by business travel, employee commuting, home office, and upstream transportation.

The Greenhouse Gas Emissions Inventory is the main management tool used to assess the impact on climate change. By measuring and quantifying the greenhouse gas emissions associated with the Organization's activities, we aim to identify the areas of greatest impact and define strategies to reduce the emissions.

Divided among the various emission sources that make up scopes 1, 2, and 3 inventory items, our goal is to reduce the emissions by 50% by 2030, or a target of -4.6% year. Check out the condensed data from our GHG inventory below.

Direct (scope 1) greenhouse gas emissions in tCO₂e

Categories	2022
Stationary Emissions	7.63
Mobile Combustion	65.44
Total gross emissions	73.07
Stationary Emissions	0.79
Mobile Combustion	60.86
Total biogenic emissions	61.65

Direct (scope 2) greenhouse gas emissions in tCO₂e

Categories	2022
Energy acquisition - Location based	578.80

Indirect (scope 3) greenhouse gas emissions in tCO₂e

Categories	2022
Transportation and Distribution (outsourced fleet - upstream)	70,047.02
Waste generated in operations	80.57
Business Travel	1,081.44
Home office	82.04
Employee commuting (home/work)	1,730.02
Total gross emissions	73,021.11
Transportation and Distribution (outsourced fleet - upstream)	7,182.98
Waste generated in operations	9.54
Business Travel	260.64
Employee commuting (home/work)	320.59
Total biogenic emissions	7,773.75

Emission Intensity*

Indicator	2022	Unit
Revenue	0.009	tCO ₂ e/
Net Profit	0.152	R\$ million
per capita	0.087	tCO ₂ e/ employee

The emission reduction targets for the 2022-2030 period were defined following the methodology of the Science Based Targets Initiative - SBTi, in which the Bradesco Seguros Group falls within the neutralization of scope 1,2 and 3 emissions carried out by the Organization. In this new cycle, the organization has established targets for reducing the operational greenhouse gas emissions, which include:



SCOPE 1

- › Own ground fleet
- › Refrigerant gas
- › Diesel (generators)



SCOPE 3

- › Courier service
- › Rescue transport
- › Solid Waste
- › Airline Tickets
- › Mileage reimbursement (cab and app rides) Charter
- › Employee commuting



SCOPE 2

- › Energy acquisition

* Includes scopes 1 and 2. Note: The value refers to the operational control of Bradesco Seguros. Note: Every year we contribute to the Bradesco Organization on a consolidated basis; for historical information access: [Integrated report](#).

Waste Management

GRI 301-1 | 306-2 | 306-3 | 306-4 | 306-5

Bradesco Seguros Group manages organic, recyclable, and electronic waste arising from the activities of the administrative buildings in Barueri (SP) and Rio de Janeiro (RJ). The management of this waste is carried out by third party companies.

The Auto Recycling Program sends unrecoverable damaged parts and automotive materials for recycling. These parts are donated to companies that follow the applicable Brazilian legislation and issue the Certificate of Final Destination (CDF), among other documents that ensure the proper management of these materials, reducing environmental impacts resulting from wrong disposal.

To improve the logistics of the Auto Recycling program collection, the Company makes available an on-line system that allows the authorized company to verify in which repair shops there is recycling material available for collection and disposal.

The Group has also adopted measures to handle the impacts of the waste it generates, such as the segregation of solid medical waste at the time and place of its generation, which reduces

the volume of hazardous waste and the incidence of occupational accidents - among other benefits to public health and the environment.

Novamed - the network of health care clinics - follows the Waste Management Plan for Health Services, a tool that guides the actions related to waste management, covering the stages of generation, segregation, packaging, internal collection, internal storage, transportation and final disposal. It aims to organize and standardize all the procedures related to the handling of healthcare service wastes within the units.

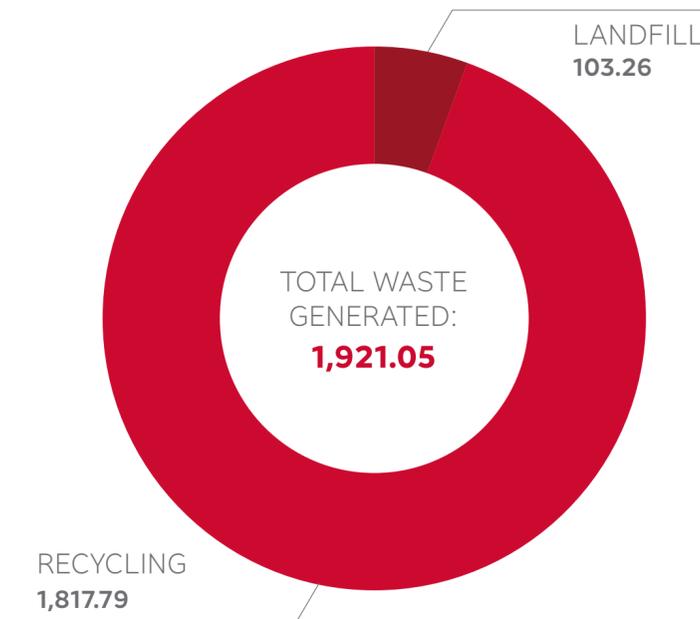
The company manages biological, chemical, common and sharps waste generated in its units' activities, which are destined for treatment or disposal by third-party companies duly licensed for each municipality.

The contracted cleaning and conservation team monitor the disposal and storage process of non-hazardous waste. Waste is weighed daily after the end of the workday, categorized by type, and the weight is registered and monitored by the nursing team. After the final disposal

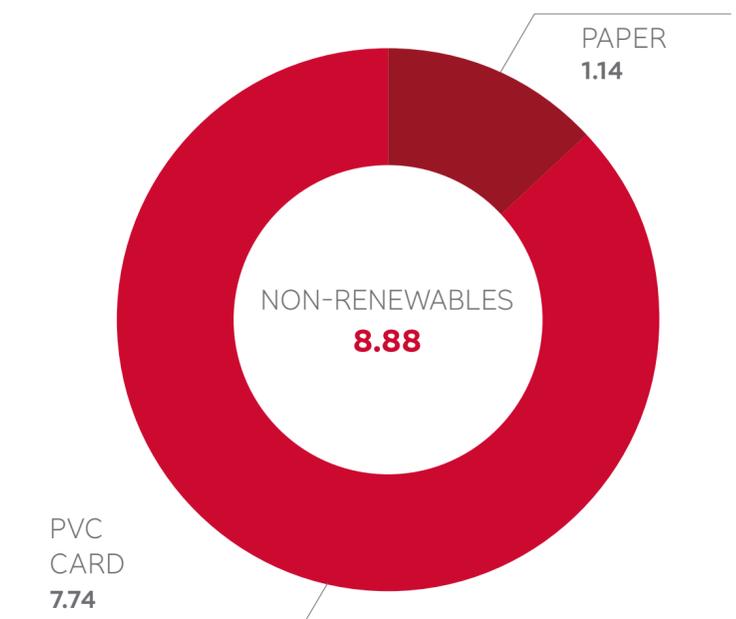
performed by the contracted company, Final Disposal Certificates are issued, certifying that the technology applied to the treatment and/or final destination are environmentally appropriated.

Apart from Bradesco Seguros Group conducting incentive and awareness campaigns on waste generation reduction, a monthly control is done to control the consumption of plastic used in the product/service cards and the consumption of paper within the operations.

Total non-hazardous waste generated, per destination (t)



Materials used (t)



Attachments

GRI content index

Universal Standards

Reference (pg.)/Direct answer

2: General Disclosures

The organization and its reporting practices	2-1	Organizational details	Pages 7 and 9
	2-2	Entities included in the organization's sustainability reporting	Page 3
	2-3	Reporting period, frequency and contact point	Page 3
	2-4	Restatements of information	There were none.
	2-5	External assurance	Page 3
Activities and workers	2-6	Activities, value chain and other business relationships	Pages 7, 9 and 15
	2-7	Employees	Page 44
	2-8	Workers who are not employees	Page 44
Governance	2-9	Governance structure and composition	Pages 22 and 24
	2-10	Nomination and selection of the highest governance body	Pages 22 and 24
	2-11	Chair of the highest governance body	The Chairman of the Board of Directors does not accumulate executive function in the Company.
	2-12	Role of the highest governance body in overseeing the management of impacts	Pages 3, 22, 24 and 26
	2-13	Delegation of responsibility for managing impacts	Pages 22 and 24
	2-14	Role of the highest governance body in sustainability reporting	Pages 3, 22 and 24
	2-15	Conflicts of interest	Page 30
	2-16	Communication of critical concerns	Page 30
	2-17	Collective knowledge of the highest governance body	There is no representation of Executives Group with positions in the governance of these Entities and/or participation in projects and/or provision of substantial funds, other than association fees.
	2-18	Evaluation of the performance of the highest governance body	Pages 22 and 24

Universal Standards		Reference (pg.)/Direct answer	
Governance	2-19	Board of Directors and Executive Board compensation policies	Pages 22 e 24
	2-21	Annual total compensation ratio	Page 49
	2-22	Statement on sustainable development strategy	Pages 4, 10 e 37
	2-23	Policy commitments	Page 30
	2-24	Embedding policy commitments	Pages 11, 22, 24, 26, 35 e 51
	2-25	Processes to remediate negative impacts	Page 66
	2-26	Mechanisms for seeking advice and raising concerns relating to ethics (Ethics Channel)	Page 31
Strategy, policies and practices	2-28	Compliance with laws and regulations	<ul style="list-style-type: none"> • Federação Nacional de Previdência Privada e Vida - Fenaprevi • Federação Nacional de Capitalização - Fenacap • Federação Nacional de Saúde Suplementar - FenaSaúde • Federação Nacional de Seguros Gerais - Fenseg • Confederação Nacional das Empresas de Seguros Gerais, Previdência Privada e Vida, Saúde Suplementar e Capitalização - CNSEG • Clube Vida em Grupo - CVG RJ • Clube Seguros de Pessoas - CSP MG • Clube Vida em Grupo - CVG RS • Clube Vida em Grupo - CVG SP • Clube Seguro de Pessoas - CSP BA • Aliança para a Saúde Populacional/ASAP • Associação Comercial do Rio de Janeiro/AC-RJ • Câmara Americana de Comércio - AMCHAM • Instituto de Estudos de Saúde Suplementar/IESS • Instituto Brasileiro de Executivos de Finanças/IBEF-SP • Princípios para Sustentabilidade em Seguros • Associação Brasileira de Comunicação Empresarial - ABERJE • Associação Academia Nacional de Seguros - ANS • Associação Brasileira das Relações Empresa Cliente - ABRAREC • The Geneva Association • International Association of Insurance Supervisors – IAIS • * There are payments of associative contributions to the Institutions listed, with the exception of the IAIS, (The International Association of Insurance Supervisors), whose executives participate in events organized by this Association, with registration paid by the Company. There is no representation of Executives. <p>See footnote.*</p>

* There are membership fees paid to the listed Institutions, with the exception of the IAIS, International Association of Insurance Supervisors, whose Executives participate in events organized by this Association, with registrations paid by the Company. There is no representation of GBS Executives with positions in the governance of these Entities and/or participation in projects and/or provision of substantial funds, in addition to membership fees.

Universal Standards			Reference (pg.)/Direct answer
Stakeholder engagement	2-29	Approach to stakeholder engagement	Pages 10, 31 and 37
	2-30	Collective bargaining agreements	All employees are free to enter into collective bargaining agreements.
Material Topics	3-1	Process to determine material topics	Page 10
	3-2	List of material topics	Page 10
	3-3	Management of material topics	Page 10
200: Economic Contents			
Economic Performance	201-1	Direct economic value generated and distributed	Page 17
	201-2	Financial implications and other risks and opportunities due to climate change	Page 69
Market Presence	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Page 49
	202-2	Proportion of senior management hired from the local community	Pages 22 and 24
Indirect Economic Impacts	203-1	Infrastructure investments and services supported	Page 55
	203-2	Significant indirect economic impacts	Page 55
Procurement Practices	204-1	Proportion of spending on local suppliers	In 2022, 100% of the approved budget was used in contracts with local suppliers.
	205-1	Total number and percentage of operations assessed for risks related to corruption and significant risks related to corruption identified	Page 26
Anti-corruption	205-2	Communication and training about anti-corruption policies and procedures	Pages 26 and 29. In 2022, we had 8,344 participations of business partners and suppliers in our trainings. This figure accounts for the total number of participations. The same individual can be counted in several courses. We do not control the participation of partners and suppliers in a segmented manner.
	205-3	Confirmed incidents of corruption and actions taken	Page 26
Anti-competitive Behavior	206-1	Legal actions for anti-competitive behavior, anti-trust, and monopoly practices and main outcomes	Page 26

Universal Standards**Reference (pg.)/Direct answer****300: Environmental Contents**

Materials	301-1	Materials used by weight or volume	Page 74
Energy	302-1	Energy consumption within the organization	Page 72
	302-3	Energy intensity	Page 72
Water and Effluents	303-1	Interactions with water as a shared resource	Page 72
	303-2	Management of water discharge related impacts	Page 72
	303-3	Total water withdrawal by withdrawal source, including in areas with water stress	Page 72
	303-5	Total water consumption	Page 72
Emissions	305-1	Direct (Scope 1) GHG emissions	Page 73
	305-2	Energy indirect (Scope 2) GHG emissions	Page 73
	305-3	Other indirect (Scope 3) GHG emissions	Page 73
	305-4	GHG emissions intensity	Page 73
Waste	306-2	Management of significant waste-related impacts	Page 74
	306-3	Total weight of waste generated in metric tons	Page 74
	306-4	Total weight of waste diverted from disposal in metric tons	Page 74
	306-5	Total weight of waste directed to disposal in metric tons	Page 74
Supplier Environmental Assessment	308-1	New suppliers that were screened using environmental criteria	Pages 28 and 66
	308-2	Negative environmental impacts in the supply chain and actions taken	Pages 28 and 66

Universal Standards

Reference (pg.)/Direct answer

400: Social Contents			
Employment	401-1	Total number and rate of new employee hires and rate of employee turnover, by age group, gender and region	Page 44
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Page 44
	401-3	Return to work and retention rates of employees that took parental leave, by gender	Page 44
Occupational Health and Safety	403-1	Occupational health and safety management system	Page 41
	403-2	Hazard identification, risk assessment, and incident investigation	Pages 37 and 41
	403-3	Description of occupational health services functions that contribute to identifying and eliminating hazards and minimizing risks	Page 41
	403-4	Worker participation, consultation, and communication on occupational health and safety	Page 41
	403-5	Worker training on occupational health and safety	Page 41
	403-6	Promotion of worker health	Page 41
Training and Education	404-1	Average hours of training per year per employee, by gender and employee category	Page 38
	404-2	Transition assistance programs provided to facilitate continued employability and the management of career endings resulting from retirement or termination of employment	Page 44
	404-3	Percentage of employees receiving regular performance and career development reviews, by gender and employee category	Page 50
Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees with percentage of individuals by gender, age group, minority or vulnerable groups and other indicators of diversity	Pages 22, 24 and 51
	405-2	Ratio of basic salary and remuneration of women to men	Page 49
Freedom of Association and Collective Bargaining	407-1	Operations and suppliers in which the right to freedom of association and collective bargaining may be at risk	There are no historical and/or reported violations and risk reports. Union negotiations involving suppliers have no action and/or interference from Bradesco Seguros.
Child Labor	408-1	Operations and suppliers at significant risk for incidents of child labor	Page 66

Universal Standards			Reference (pg.)/Direct answer
Forced or Compulsory Labor	409-1	Operations and suppliers at significant risk for incidents of forced or compulsory labor	Page 66
Security Practices	410-1	Security personnel trained in human rights policies or procedures	Page 41
Local Communities	413-1	Operations with local community engagement, impact assessments, and development programs	The percentage of operations that have implemented local community engagement, impact assessments and/or development programs is 100%.
Supplier Social Assessment	414-1	Operations with local community engagement, impact assessments, and development programs	Page 66
	414-2	Negative social impacts in the supply chain and actions taken	Page 66
Marketing and Labeling	417-1	Requirements for product and service information and labeling	Page 57
Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	Page 35
GRI - Financial Sector Supplement - Product Portfolio 2013	FS7	Monetary value of products and services designed to deliver a specific social benefit for each business line broken down by purpose	Page 9 and 63
	FS8	Monetary value of products and services designed to deliver a specific environmental benefit for each business line broken down by purpose	Page 9 and 63
GRI - Financial Sector Supplement - Marketing and Labeling	FS14	Initiatives to improve access to financial services for disadvantaged people	Page 59

SASB index

Indicator	Metric	Reference (pg.)/Direct answer
HC-MC-260a.1	Percentage of enrollees in wellness programs by type: (1) diet and nutrition, (2) exercise, (3) stress management, (4) mental health, (5) smoking or alcohol cessation, or (6) other	Page 38
FN-IN-270a.1	Total amount of monetary losses as a result of legal proceedings associated with marketing and communication of insurance product related information to new and returning customers	There were no monetary losses.
FN-IN-270a.4	Description of approach to informing customers about products	Page 31
FN-IN-410a.2	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment management processes and strategies	Pages 8, 11, 63 and 69
CG-AA-430b.3	Discussion of greatest (1) labor and (2) environmental, health, and safety risks in the supply chain	Page 66
CG-EC-330a.2	(1) Voluntary and (2) involuntary turnover rate for all employees	Page 44
FN-IB-330a.1	Description of approach to incorporation of environmental risks into (1) the underwriting process for individual contracts and (2) the management of firm-level risks and capital adequacy	Pages 44 and 51
FN- IN- 450a.3	Description of approach to managing capital and liquidity-related risks associated with systemic non-insurance activities	Page 28
FN-IN- 550a.3	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	Page 26
FN-IN-410b.2	Discussion of products and/or product features that incentivize health, safety, and/or environmentally responsible actions and/or behaviors	Pages 59 and 63
FN-CF-270a.4	(1) Number of complaints filed with the Consumer Financial Protection Bureau (CFPB), (2) percentage with monetary or non-monetary relief, (3) percentage disputed by consumer, (4) percentage that resulted in investigation by the CFPB	Page 32

Índice TCFD

Governance

- Corporate Governance *page 22*
- Sustainability Governance Structure *page 24*
- Risk Management *page 26*

Strategy

- Our Business *page 15*
- Technologic Innovation *page 59*
- Sustainable products and services *page 63*
- Responsible Suppliers *page 66*
- Eco-efficiency *page 70*

Risk Management

Partially

- Social and environmental risks *page 28*
- Responsible Suppliers *page 66*
- GRI Content Index – Economic performance *page 78*

Metrics and Targets

- Eco-efficiency *page 70*
- Social and environmental risks *page 11, 28*
- GRI Content Index – Energy, Emissions *page 79*

capitals map



INTELLECTUAL CAPITAL

- Page 6
- Page 14
- Page 58



SOCIAL CAPITAL

- Page 6
- Page 14
- Page 21
- Page 36



MANUFACTURED CAPITAL

- Page 6
- Page 14



NATURAL CAPITAL

- Page 6
- Page 58
- Page 67



HUMAN CAPITAL

- Page 6
- Page 21
- Page 36



FINANCIAL CAPITAL

- Page 6
- Page 14
- Page 36
- Page 58

assurance report



Independent Limited Assurance Report on the process of compilation and presentation of the information contained in the Sustainability Report

To

Shareholders and Board of Directors of
Bradesco Seguros S.A

Barueri – SP

We were engaged by Bradesco Seguros S.A. (“Bradesco Seguros Group”) to present a report on the process of compilation and presentation of information contained in the Sustainability Report for the year ended December 31, 2022, in the form of a limited assurance conclusion if, based on our work, described in this report, nothing has come to our attention that causes us to believe that the process of compilation of the information contained in the Sustainability Report are not presented, in all material respects, in accordance with the information referred to in the paragraph “Criteria for preparing the information contained in the Sustainability Report”.

Responsibilities of the Management of Bradesco Seguros Group

Management of Bradesco Seguros Group is responsible for the process of compilation and adequately presenting of the information contained in the Sustainability Report in accordance with the information referred to in the paragraph “Criteria for preparing the information contained in

the Sustainability Report” and for other information contained in this report, as well as the design, implementation and maintenance of internal controls that management determined as necessary to allow for such information that is free from material misstatement, whether due to fraud or error.

Independent Auditor’s Responsibility

Our responsibility is to review the process of compilation and presentation of the information contained in the Sustainability Report prepared by Bradesco Seguros Group and to report there on in the form of a limited assurance conclusion based on the evidence obtained. We conducted our engagement in accordance with the NBC TO 3000 - Assurance Engagement Other than Audit and Review (ISAE 3000). That standard requires that we comply with ethical requirements, including independence requirements, and plan and perform our procedures to obtain a significant level of limited assurance we did not become aware of any fact that could lead us to

believe that the process of compilation and presentation of the information contained in the Sustainability Report are not presented, in all material respects, in accordance with the information referred in the paragraph “Criteria for preparing the information contained in the Sustainability Report”.

A limited assurance engagement conducted in accordance with the NBC TO 3000 (ISAE 3000) consists mainly of inquiries to Bradesco Seguros Group’s Management and other Bradesco Seguros professionals who are involved in the preparation of the information contained in the Sustainability Report, as well as by applying other procedures to obtain evidence that allows us to conclude it in the form of limited assurance on the information taken as a whole. A limited assurance engagement also requires the performance of additional procedures, when the independent auditor becomes aware of matters that lead him to believe that the information contained in the Sustainability Report, taken as a whole, may present material misstatements.

The procedures selected were based on our understanding of the process of compilation and presentation of the information contained of the Sustainability Report, as well as other circumstances of our work and our consideration of other areas that may contain material misstatements, regardless of whether they are caused by fraud or error. However, such procedures do not include investigation or detection of fraud or error.

The limited assurance work also included adherence to the guidelines and criteria of the Global Reporting Initiative (GRI Standards) elaboration structure applicable in the elaboration of the information contained in the Sustainability Report.

We believe that the evidence obtained is sufficient and appropriate to support our conclusion.

Scope and limitations

The procedures applied in a limited assurance engagement are substantially less extensive than those applied in a reasonable assurance engagement that aims to express an opinion on the information contained in the Sustainability Report. Consequently, they do not enable us to obtain assurance that we are aware of all matters that would be identified in a reasonable assurance engagement aimed at issuing an opinion. If we had performed an engagement with the objective of issuing an opinion, we could have identified other matters and possible misstatements that may exist in the information contained in the Sustainability Report. Accordingly, we do not express an opinion on this information.

Non-financial data are subject to more inherent limitations than financial data, given the nature and diversity of the methods used to determine, calculate or estimate such data. Qualitative interpretations of data materiality, relevance and accuracy are subject to individual assumptions and judgments. Additionally, we did not perform

any work on data reported for previous periods, nor in relation to future projections and targets.

Criteria for preparing the information contained in the Sustainability Report

The information contained in the Sustainability Report for the year ended December 31, 2022 were compiled by Bradesco Seguros Group's Management based on the guidelines for Sustainability Reports of the Global Reporting Initiative (GRI-Standards), as described in the "GRI Standards Index" on page nº 76 of the Sustainability Report.

Conclusion

Our conclusion was based on and is limited to the matters described in this report.

We believe that the evidence we have obtained is sufficient and appropriate to provide a basis for our conclusion. In our opinion, the process of compilation and presentation of the information contained in the Sustainability Report is, in all material respects, in accordance with the information

referred to in the paragraph "Criteria for preparing the information contained of the Sustainability Report".

Sao Paulo, July 7th, 2023

KPMG Auditores Independentes Ltda.
CRC 2SP027685/O-0 F



Original report in Portuguese signed by
Carlos Massao Takauthi
Contador CRC 1SP206103/O-4

credits

Coordination

Bradesco Seguros Group

Editorial Project

Ricca Sustentabilidade

Graphic Project

Ricca Sustentabilidade

