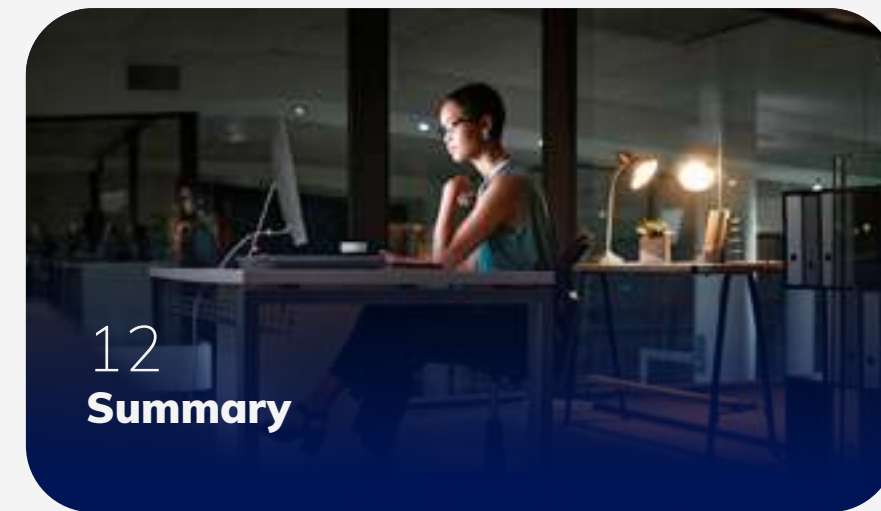
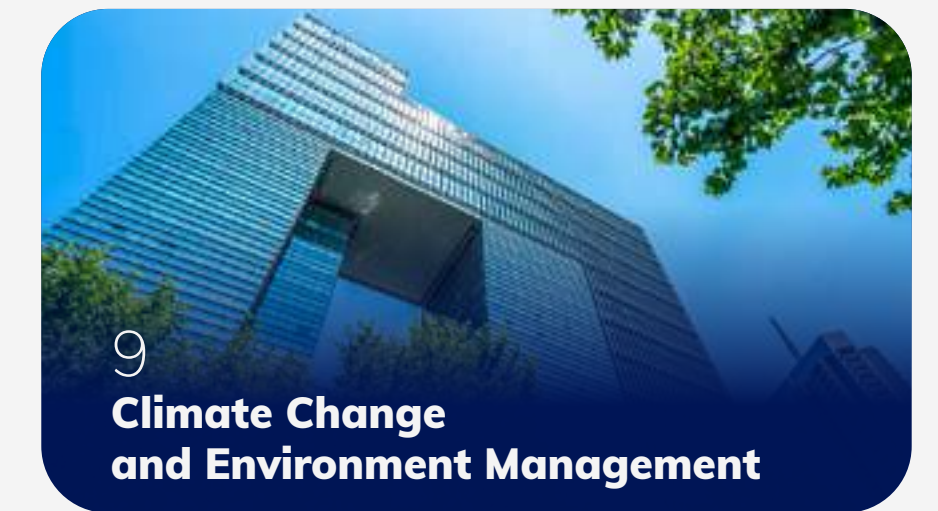




Daycoval
Seguros

2024
SUSTAINABILITY REPORT

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The Report

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This report is an essential tool for communicating to our stakeholders the performance of BMG Seguros in social, environmental, and governance aspects, achieved between January 1 and December 31, 2024. During this period, the company operated under the corporate name BMG Seguros S/A.

It is important to clarify that throughout the report, the new corporate name of the **Company, Daycoval Seguros**, will be used, since as of January 8, 2025, **Dayprev Vida e Previdência S.A.** acquired **100%** (one hundred percent) of the shares representing the Company's capital stock. As a result, the insurer adopted the aforementioned corporate name, which is still in the process of being approved by SUSEP.

In addition to highlighting our progress and achievements, this report reflects our ongoing commitment to transparency and corporate responsibility.

Our goal is to provide a comprehensive view of our sustainability practices, detailing our initiatives and strategies to improve performance in all relevant areas. We include information about our policies, programs, and progress indicators, which are fundamental for measuring and communicating our impact.

Our sustainability practices are guided by the **UN's Sustainable Development Goals (SDGs)**, and we use the globally recognized **GRI (Global Reporting Initiative) 2021**

standards as a reference to ensure the quality and consistency of the information presented.

As we move forward, we are committed to continuously improving our practices and seeking innovative solutions to the challenges of an increasingly robust sustainability agenda. We recognize that sustainability is an ongoing process, and we are dedicated to making constant improvements to meet our stakeholders' expectations and contribute positively to society and the environment.



Questions, suggestions, and comments about the publication can be sent to:

comunicacao.interna@daycovalseguros.com.br

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Message from the Board of Directors

It is with great satisfaction that I present the **2024 Sustainability Report of Daycoval Seguros**.

This document reflects our ongoing commitment to transparency, corporate responsibility, and sustainable development.

The year **2024** was marked by significant achievements and challenges. The acquisition of the company by the **Daycoval Group** was a strategic step that strengthened our market presence. Throughout the year, we valued our partnership with insurance brokers and utilized digital channels to further reinforce our brand.

Our commitment to sustainability is evidenced by the inclusion of **ESG** criteria in our insurance underwriting policy and our adherence to the **UN Global Compact** since **2023**. We prepared our second **Greenhouse Gas Emissions Inventory**, reducing our emissions by **56%** compared to the previous year, as a result of continuous improvement in data analysis of the value chain for scope 3 emissions. These actions are fundamental to our long-term strategy, which aims to drive the country's development and empower companies to thrive safely.

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Daycoval Seguros' **Corporate Governance** is led by a **Board of Directors** and an **Executive Board** committed to ethical and responsible practices. Our Compliance area ensures adherence to legal and transparent standards, while our technology adopts innovative, sustainable, and secure solutions.

Internally, we promote a culture of innovation, inclusion, and constant growth. We value **professional leadership** and seek **sustainable results**, ensuring psychological safety and work-life balance. Our development programs, such as **Lidera** and **Performa**, are essential for the growth of our employees and the creation of an inclusive and diverse work environment.

In **2024**, we faced significant challenges, including extreme

weather events that impacted our financial statements. Despite this, our revenues reached **BRL 320 million**, reflecting the resilience and dedication of our team.

Social Responsibility is a fundamental pillar of our operations. We established partnerships with non-profit organizations and carried out various fundraising and volunteer campaigns, demonstrating our commitment to building a better future for all.

I thank all our employees and stakeholders for their support and dedication throughout this year. We will continue to build a stronger, more innovative, and sustainable **Daycoval Seguros**.

Enjoy your reading!



02

DAYCOVAL SEGUROS

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In this section, you will find:

- Who We Are
- Trajectory
- Purpose
- Principles
- Competencies



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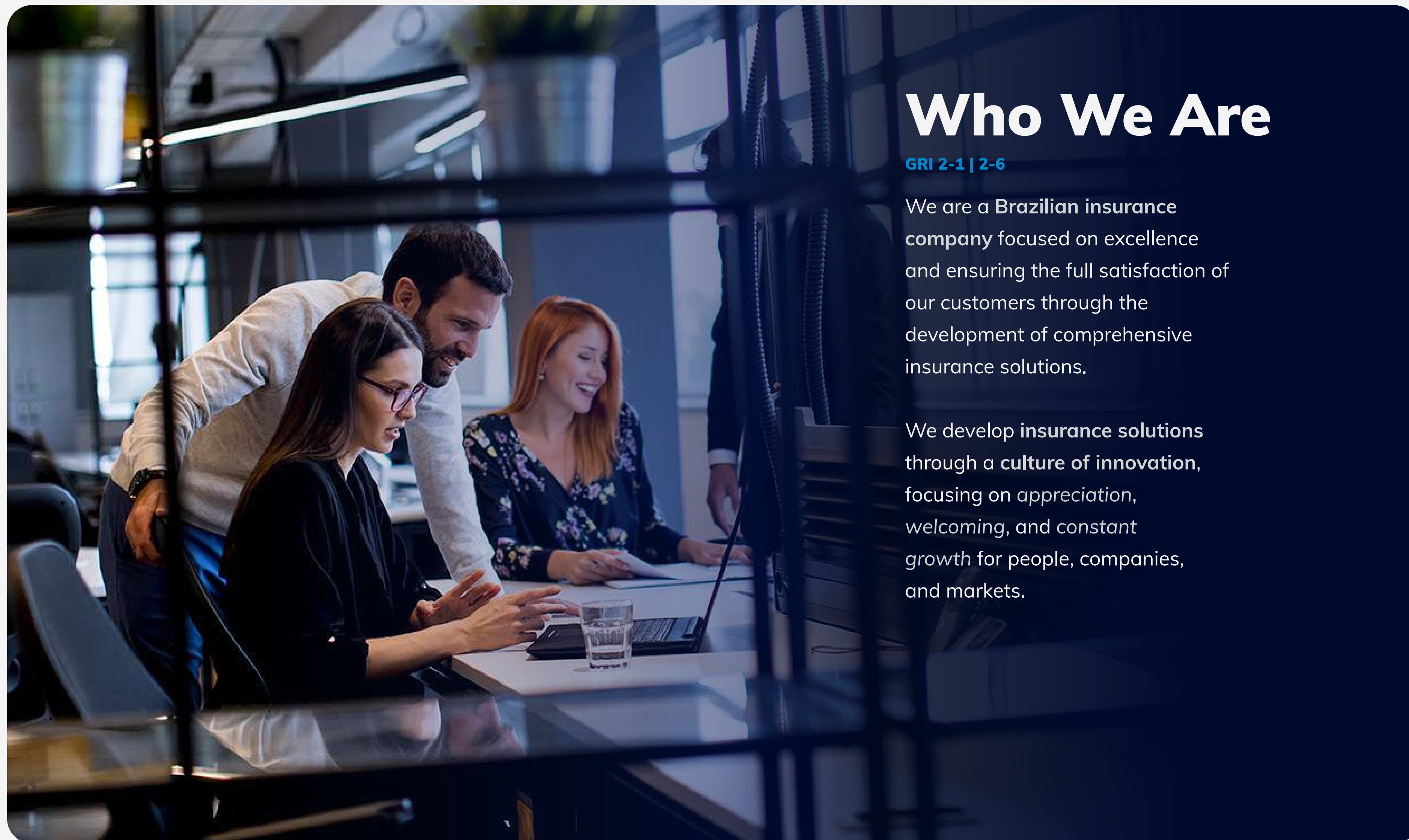
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Who We Are

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We are a **Brazilian insurance company** focused on excellence and ensuring the full satisfaction of our customers through the development of comprehensive insurance solutions.

We develop **insurance solutions** through a **culture of innovation**, focusing on *appreciation, welcoming, and constant growth* for people, companies, and markets.

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Trajectory



2016

Grupo BMG launches operation focused on Surety.

2018

Start of Surety Insurance operation for small and medium-sized enterprises in a digital format.

2019

Strategic Joint Venture with **Assicurazioni Generali**.

2020

Resilience and innovation despite the difficult global context.

2021

Multi-product company and **SME** consolidation.

2022

3rd place in **SUSEP** Ranking for Surety Insurance.

2023

Adherence to the **UN Global Compact** and **Agenda 2030**.

2024

Acquisition of **BMG Seguros** by **Banco Daycoval**.



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Purpose

We drive, through our solutions, the long-term development of the country.

Daycoval Seguros is constantly growing and keeping pace with the world's transformation.

We act as bridges to bring innovative



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Principles

A company's principles are the **fundamental values** and beliefs that guide the **organizational culture**. These principles serve as guidelines for decision-making, establishing standards of conduct, and guiding the company's purpose. They are the foundation upon which the company builds its identity, which in turn gives rise to **human competencies**.



Knowledge

We share ideas, consider different perspectives, and value the freedom of proposition.



Trust

We take the first step to build trust relationships among us, with our customers and partners.



Partnership

We cooperate to build an integrated, productive, simple, and adaptable workflow.



Solution

Agility, creativity, and pragmatism guide our relentless pursuit of new solutions.

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Competencies

Guided by principles and purpose, **human competencies**, also known as skills, refer to the abilities, knowledge, and qualities that **Daycoval Seguros** employees should reflect in their daily actions. They are essential for performing various tasks.

Owner's Attitude

- Act with proactivity and passion, always aiming high performance
- Ensure delivery
- Act with the courage to undertake
- Customer perspective

Simplicity

- Make things simple, adapt quickly, and make smart decisions
- Influence with business vision
- Act with entrepreneurial courage
- Create value for the customer

Human Touch

- Partnering with people, showing empathy and team spirit
- Develop your talents
- Act with team spirit
- Develop a diverse global mindset
- Incorporate customer perspectives

Innovation

- Embrace differences to make innovation happen
- Promote changes
- Develop a diverse global mindset
- Create value for the Customer

03

OUR BUSINESS

GRI 2-6

In this section, you will find:

- Strategic Planning
- Our Products
- Relationship with the Value Chain



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Strategic Planning

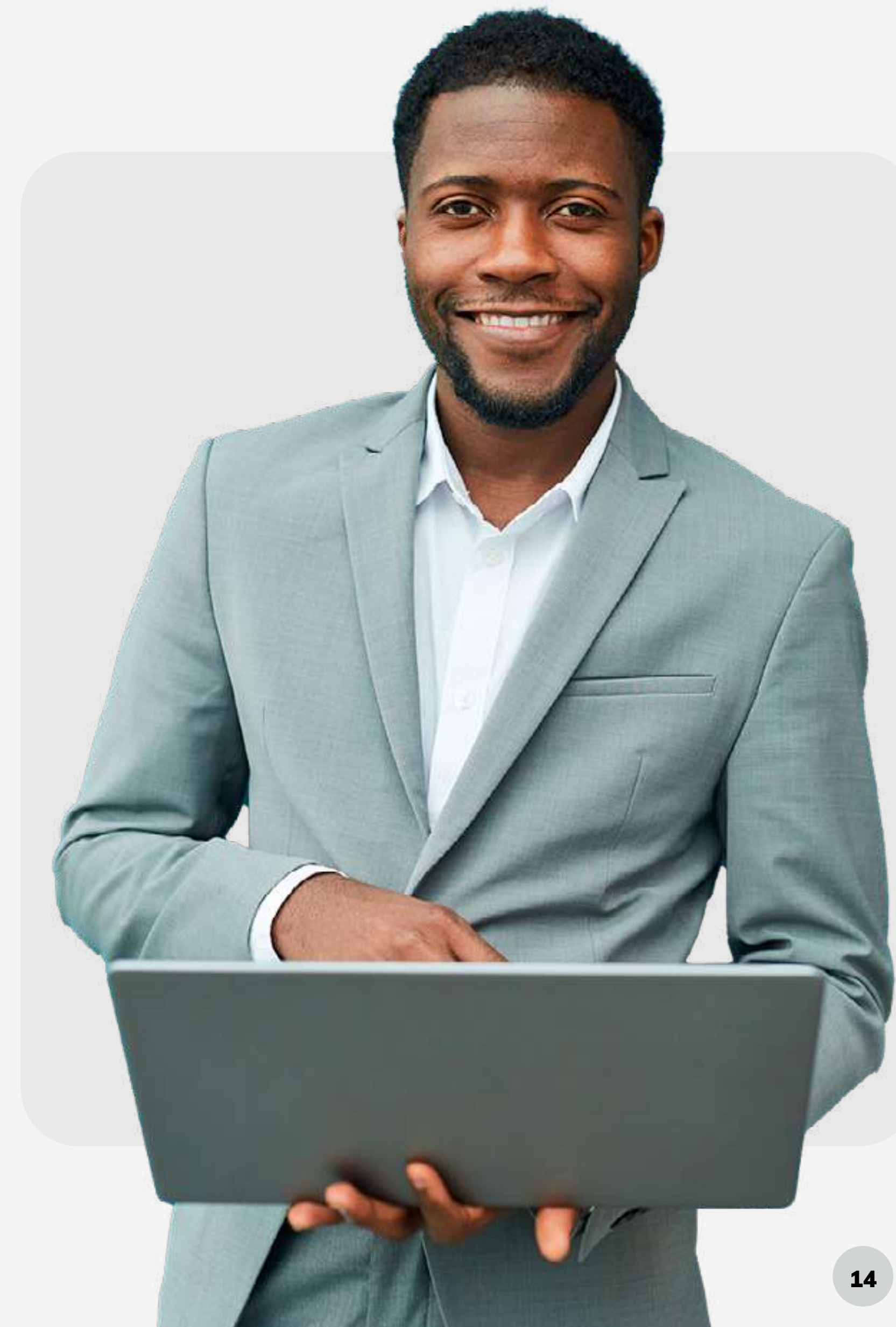
Daycoval Seguros offers innovative and strategic solutions to ensure the security and continuity of its clients' businesses, contributing to the country's development. With a focus on expanding surety insurance and comprehensive business insurance, the company meets the needs of different business segments, providing protection and solidity to corporate operations.

Our approach places people at the center of decisions, driving financial performance and strengthening relationships with our clients and partners through our dedicated solutions.

As a result of this commitment to innovation, growth, and excellence, Daycoval Seguros has achieved

important market recognitions, including an **A-(bra)** rating by **Fitch Ratings** and the **Great Place to Work (GPTW)** seal for the fourth consecutive year – with a highlight in the **GPTW Women** category in **2024**.

At the beginning of **2025**, as a result of negotiations started in **2024**, the **Daycoval Group** acquired all the shares of the insurer through **Dayprev Vida e Previdência**, increasing business synergy and strengthening its presence in the insurance sector, providing a solid foundation for the next growth cycles.



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Market Expansion

- **Strengthening capital structure and enabling expansion:** Increasing the company's financial robustness to absorb new businesses.
- **Expanding presence in the Surety Insurance segment:** Investments to reinforce the product and capillarity in this key segment.
- **Developing strategic channels:** Expanding the broker, corporate client, and banking distribution channels to leverage the company's revenue growth.

Portfolio Diversification

- **Planning and expanding new products:** Investments in strengthening and developing products in synergy with distribution channels.
- **Developing strategic partnerships:** Expanding relationships and active participation in business discussions with clients, partners, and distribution channels.
- **Innovation in products and services:** Developing customized solutions to meet the specific needs of different business segments.

Strengthening Corporate Structure

- **Improving risk management and compliance:** Investments in corporate governance and strengthening internal controls.
- **Technological evolution and customer journey:** Implementing new technological tools to optimize internal processes and improve customer experience.
- **Operational efficiency:** Improving internal processes and automating activities to reduce costs, increase productivity, and ensure greater agility in decision-making.

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Our Products

We have products to meet the needs of companies of all sizes and segments, with solutions designed for each type of client.



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Surety Insurance

It is based on a **contractual or judicial obligation**, aiming to ensure compensation to the Insured in case of default by the **Principal**.

We are specialists in all types of **Surety Insurance**, a complete solution that aims to guarantee the faithful fulfillment of guaranteed obligations, with the Insurer being the guarantor of compensation to the Insured in case of a claim arising from the **Principal's failure** to fulfill the **guaranteed obligation**.



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Traditional and Structured Bonds

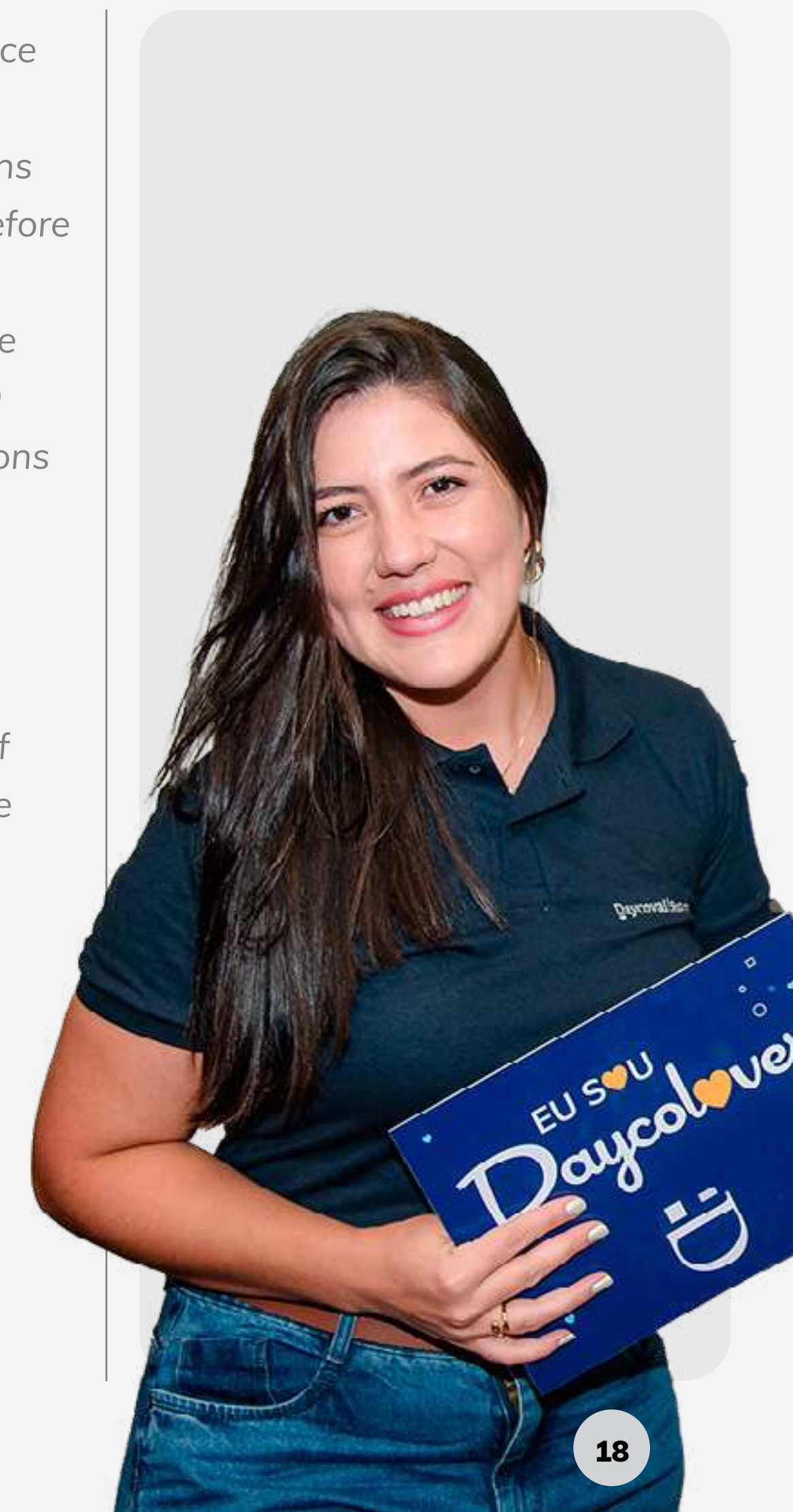
Insurance modality that guarantees contractual obligations established between the Principal and \ the Insured.

- **Bid Bond:** Enables participation in bids and ensures that the company that won a public or private bid signs the contract under the conditions offered.
- **Performance Bond (Constructor/ Supplier/Service Provider):** Bonds to the Insured that the contract will be completed by the Principal according to the conditions agreed in the Main Contract.
- **Advance Payment Bond:** Bond that amounts advanced to the Principal by the Insured are properly used for the intended

purpose and have not been settled as provided in the contract.

- **Payment Retention Bond:** Bond that amounts advanced to the Principal by the Insured are properly used for the intended purpose and have not been settled as provided in the contract.
- **Corrective Maintenance Bond:** Guarantees compensation for losses suffered by the Insured due to the non-execution, within the period provided in the Main Contract, of the necessary measures to correct dysfunctions proven to have occurred due to the exclusive responsibility of the Principal.

- **Custom Bond:** This insurance contract guarantees the fulfillment of fiscal obligations assumed by the Principal before the Insured in the Term of Responsibility, in accordance with Decree No. 6,759/2009 and the Normative Instructions of the Federal Revenue Secretariat.
- **Energy Payment Bond:** Guarantees the fulfillment of pecuniary obligations for the payment of electricity bills assumed by the Principal before the Insured of the Main Contract.



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Judicial Bonds

Surety insurance modality that replaces **judicial deposits, guarantees, and pledges of assets in judicial processes, guaranteeing** the Insured for the fulfillment of procedural obligations in case of **default by the Principal.**

- **Labor Judicial Bond:**
Guarantees the execution phase of the labor process, being an essential requirement for the Principal to challenge the calculation of the condemnatory judicial sentence.
- **Tax Dispute Judicial Bond:**
Guarantees the payment of fiscal debts registered or about to be registered in active debt discussed in the scope of fiscal judicial process.

- **Sum Insured:**
Guaranteed debt amount.
- **Civil Judicial Bond:**
Used to replace guarantees or pledges of assets in the scope of judicial process involving civil discussions.
- **Labor Appeal Judicial Bond:**
Insurance modality that replaces appeal deposits in labor processes that the Principal needs to make to file a labor appeal.
- **Administrative Tax Credit:**
Guarantees the Special Regime process requested by the Principal before the Public Treasury for the appropriation of Tax on Circulation of Goods and Services (Brazilian VAT-like tax) tax credits.

- **Administrative Installment Bond:** Aims to guarantee the Insured the payment of the outstanding balance after the termination of the administrative installment of tax credits defaulted by the Principal.
- **Escrow Account Replacement:** Bond aimed at covering possible losses for the Insured arising from an M&A (Mergers & Acquisitions) process related to judicial liabilities identified by Due Diligence and that should be deposited in Escrow Account.

We offer specialized **Surety Insurance** solutions to protect the **Principal's assets**, with **customized coverages** throughout **Brazil.**



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Rental Bonds

Lease bond insurance is a rental guarantee that ensures the landlord the payment of rents and legal charges, overdue and unpaid by the tenant, until the keys are handed over or the maximum liability limit is exhausted, even before eviction is decreed.

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Property Insurance

Perfect for companies that want to have their **business** and **assets** protected against various **types of accidents**. **Business Insurance** is a **complete** and **flexible** solution developed to protect assets, buildings, machinery, furniture, merchandise, and business continuity.

Basic Coverage

- Protection against fire
- Lightning Strike
- Explosion
- Implosion
- Smoke

Additional Coverages

- Theft or robbery of goods
- Electrical damage
- Windstorm
- Business Interruption



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Financial Lines (E&O and D&O)

E&O (Errors and Omissions):

This insurance provides protection for professionals against third-party claims due to errors or omissions in the provision of services. It is common among lawyers, accountants, consultants, and other professionals who offer specialized services.

D&O (Directors and Officers):

This insurance protects company directors and officers against lawsuits arising from decisions made during their management. It covers defense costs, settlements, and compensation related to administrative, judicial, or arbitration proceedings.

Specific Contracts Engineers and Architects

- E&O Activities
- Law Firms
- Accounting Firms
- Insurance and Reinsurance Brokers
- Engineering and Architecture Companies
- IT Companies
- Notary Offices
- Banking Correspondents



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Engineering Risks Endurance



Our engineering risk insurance is designed to protect works and projects against various types of unforeseen events and accidents, ensuring the continuity and safety of constructions, minimizing financial and material losses.

Comprehensive Coverage

- **Material damage:** Protection against fires, explosions, floods, and landslides, ensuring that natural and material resources are preserved.
- **Execution or design errors:** Coverage for failures that may compromise the structure of the work, promoting the quality and durability of constructions.

- **Theft and vandalism:** Protection against acts of third parties, ensuring the safety of materials and equipment essential for the sustainable continuity of projects.
- **Employer's liability:** Coverage for incidents involving workers, reinforcing our commitment to the safety and well-being of employees.
- **Third-party liability:** Indenizações por danos causados a propriedades vizinhas ou a pessoas não diretamente envolvidas na obra, promovendo a responsabilidade social e ambiental.

Contracting engineering risk insurance is essential for construction companies and contractors, as it offers a network of financial and operational

security. Even with all safety measures, unforeseen events can happen.

Our insurance helps mitigate these risks, ensuring that works can continue without major interruptions, contributing to responsible development.



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Insurance Underwriting

Insurance underwriting is an **essential** process that assesses the risks of a potential Policyholder before issuing a policy. The insurer analyzes information about the client and the object to be insured to decide whether to accept the risk and under what conditions, ensuring balanced financial **protection**.

At **Daycoval**, we have **exclusive** policies for surety underwriting, including clauses for credit analysis and social risks in operations with clients in **sensitive** areas, such as indigenous territories and deforestation zones.

Our underwriting policy aims to ensure a **consistent** process, maintain service quality, direct towards profitable gains, and help

underwriters manage their portfolios in a **dynamic** regulatory environment. It is also fundamental for managing exposures within **Daycoval Seguros'** portfolio, focusing on **low** and **moderate** risks, and promoting continuous evolution in risk analysis.

The inclusion of **ESG** (*Environmental, Social, and Governance*) criteria in insurance underwriting is increasingly important, allowing insurers to consider **environmental, social, and governance aspects** when accepting risks, promoting **sustainable** and responsible practices.



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Relationship with the Value Chain

Relationship with brokers

We highly value the partnership with our insurance brokers, who are fundamental to our success. They connect our company to clients, facilitating communication, negotiation, and continuous support, always seeking the best conditions for the insured / policyholders.

Maintaining a good relationship with brokers expands our reach and strengthens our market presence. For this, we rely on

digital tools that make interaction more agile and efficient. Events are an essential part of this strategy. We held 13 meetings with brokers, promoting networking, exchange of experiences, and strategy alignment.

These actions reinforce our commitment to a solid and lasting partnership, ensuring the best service and increasingly comprehensive insurance solutions for our clients.

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Events Participation

Being present at industry events is a fundamental part of our strategy. These meetings allow us to meet other professionals, exchange experiences, and create valuable connections that open doors to new partnerships and business opportunities. In addition to networking, events keep us updated on the main market trends. Workshops and lectures offer rich moments of learning and training, directly contributing to our professional development.

Face-to-face interaction also strengthens bonds, builds trust, and promotes a mutual cooperation environment - essential for sustainable growth in the sector.

Event SOMOS MULTI

1st Congress of Franchisees and Multis in Brazil, one of the main industry meetings. It was a rich moment of **exchange of experiences, qualified networking,** and access to the main **cases and market trends.**

The event was also an excellent opportunity to present our solutions aimed at the franchise universe, strengthening partnerships and opening space for new business opportunities.

BMG Soluções em Seguros participa do 1º Congresso de Franqueados do Brasil
 O evento "Somos Multi" promoveu a troca de conhecimento e experiências para impulsionar o sucesso dos franqueados.

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Dive In Brazil 2024

Global event dedicated to promoting Diversity, Equity, and Inclusion in the insurance sector.

Under the theme "A Sustainable Future: The Next 10 Years", the hybrid festival featured **133 events** in **46 countries** and **six continents**, led by over **450 speakers** who explored key themes such as **multigenerational workforces, neurodiversity, LGBTQ+ inclusion, leadership, disability, racial inclusion** and **gender equity**. We participated for the fourth consecutive year and remain committed to this agenda, strengthening our support and presence at the event.



CNseg - BRAZIL UK INSURANCE FORUM

Cooperation on climate change, innovation, and infrastructure.

Focusing on bilateral cooperation between **Brazil** and the **United Kingdom**, the forum addressed strategic topics such as the economic and social impacts of **climate transition**, the role of the insurance sector in this scenario, and opportunities in infrastructure projects in **Brazil**. The event brought together executives, industry leaders, and authorities from both countries, promoting a valuable exchange of best practices, innovation, and experiences to drive **sustainable growth in the insurance industry**.

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Sponsorship

Our sponsorships go beyond strengthening the insurance market; they also generate a positive impact on society. We support events that promote sector development, encourage knowledge exchange, and expand access to information. We also support initiatives that promote inclusion, diversity, and well-being, believing that it is possible to grow responsibly and with purpose. Each partnership reinforces our commitment to a more sustainable future.

Casa José Coltro is an NGO that has been operating for **35 years** in *Capão Redondo*, a region of great social vulnerability, providing shelter, training, and integration of children, young people, and adults into society and the labor market. Through this annual event, we can ensure the continuity of the project.



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Media Presence

Our presence on digital channels is fundamental for success and continuous growth in an increasingly connected market, building and strengthening our brand identity. Through consistent content, we can convey our values, mission, and vision, creating a genuine connection with our audience. We use our platforms to achieve various strategic objectives that are essential for our operation and contribute to the sector's and country's development, such as:

- **Brand Strengthening**
- **Customer Engagement**
- **Increased Visibility**
- **Promotion of Products and Services**
- **Market Analysis**



Daycoval Seguros

“We believe that the Brazilian market can expand its international reinsurance capacity through a joint effort between the government and the private sector.”

Jorge Sant'Anna

CEO and Co-founder of Daycoval Seguros



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Social Media Presence

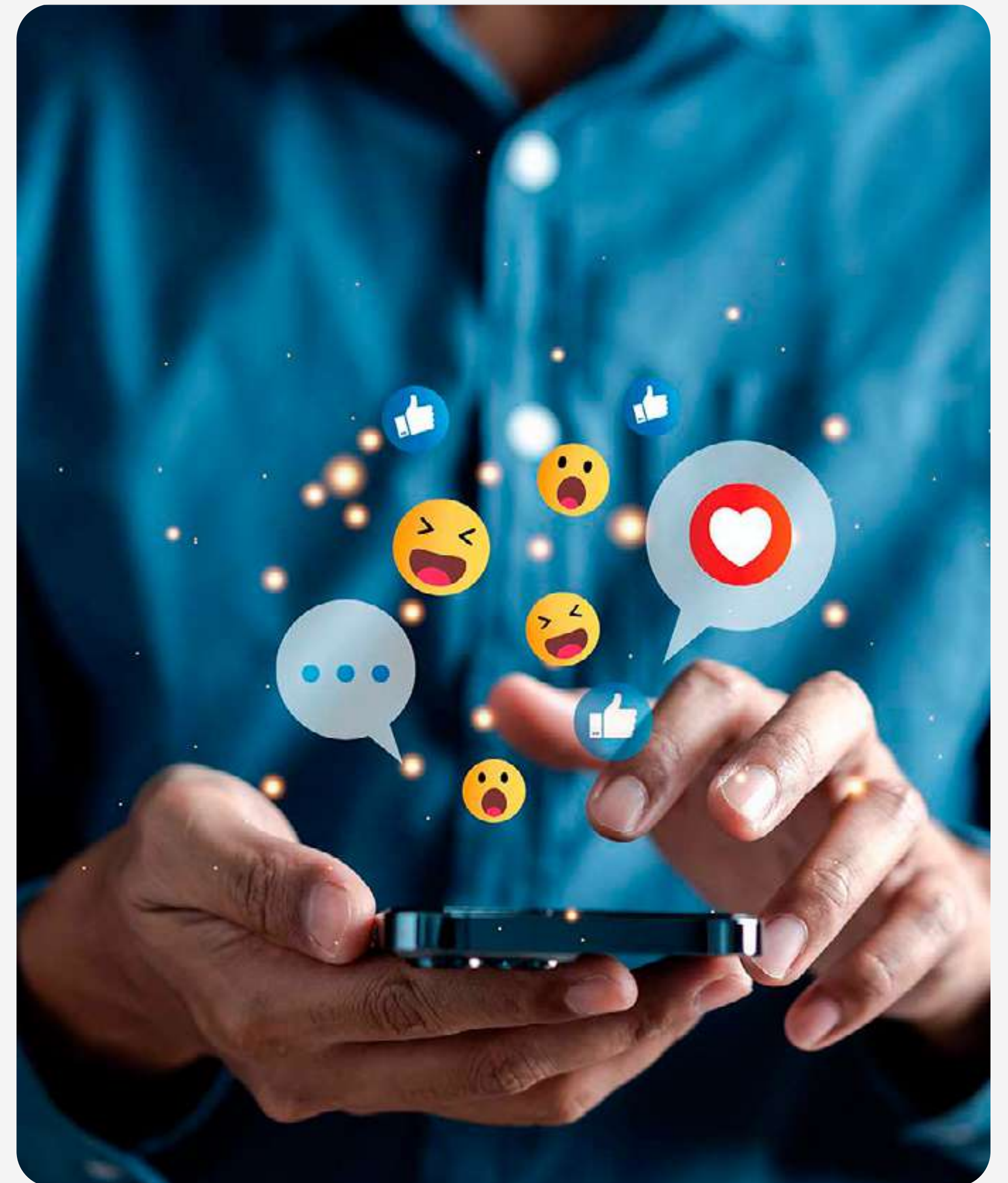
Through **social media**, we maintain direct and quick communication with our clients, obtaining valuable feedback that contributes to the improvement of our products and services. We use these platforms in our **digital marketing** strategies to promote our products effectively and sustainably.

Additionally, **social media** is an important channel for customer service, offering convenience and speed in resolving questions and problems. They allow us **to build lasting relationships with our consumers**, increasing brand

loyalty and encouraging conscious consumption practices.

Through these platforms, **we can better analyze our clients' profiles** and precisely define our target audience, ensuring that our actions are targeted and effective.

Our content is diverse and aligned with our brand objectives.



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Instagram and LinkedIn

- Products
- Daycoval Seguros: Articles featuring our speakers in media outlets about market trends (e.g., Valor, Estadão, among others).
- Market Trends and News
- Post-Events for Brokers
- Event Coverage
- Commercial Visits
- Internal Marketing: New team members, year-end party, among others.
- Institutional Dates



Instagram

103

posts



LinkedIn

170

posts



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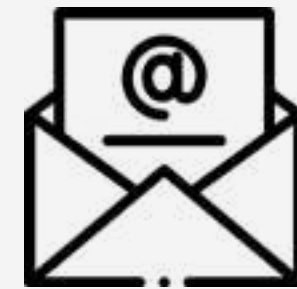
Environment Management

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Email Marketing

Over 100 sent

- Market Communications
- ESG Campaign
- Webinar Invitations and Satisfaction Surveys
- Relational Surveys
- Save the Date for Events
- Communication with our Brokers
- Auctions
- Institutional (Season's Greetings, Broker's Day)



The History of Surety in Minas Gerais

We had the honor of organizing the launch of the book "The History of Surety in Minas Gerais," conceived and written by the insurer in an initiative to recognize the tireless efforts of brokers in the region for the development of Surety.

04

FINANCIAL AND ECONOMIC PERFORMANCE

GRI 201-1 | 202-1 | 203-2

In this section, you'll find:

- Economic-Financial Results



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Economic-Financial Results

GRI 201-1 | 202-1 | 203-2

The financial statements were prepared in accordance with accounting practices adopted in Brazil, applicable to entities supervised by the **Superintendence of Private Insurance** (*Superintendência de Seguros Privados - SUSEP*), which include the standards of the **National Council of Private Insurance** (*Conselho Nacional de Seguros Privados - CNSP*), the pronouncements, guidelines, and interpretations issued by the **Accounting Pronouncements Committee (CPC)**, endorsed by **SUSEP**, and highlight all relevant information specific to the financial statements, and only those consistent with

those used by the Management in its administration. In the preparation of these financial statements, the publication model contained in **SUSEP Circular No. 678 of October 10, 2022**, and subsequent amendments was observed. Additionally, the data were previously verified by external audit.



Generated and Distributed Value

GRI 207-2

Revenues:

320.805.377,22 Million

Operating Costs:

270.107.162,48 Million

Payments to the Government:

7.859.756,51 Million

Investments in the Community:

161.515,78 Thousand

Distributed Economic Value:

321.478.578,48 Million

Issued Premiums:

320,8 Million

Total Assets:

1,24 Billion

Equity:

67,6 Million

Claims Paid:

25 Million

Net Profit:

Loss of 10,4 Million (*)

(*) The result for 2024 was a loss of -BRL 10.4M. The main impacts on performance are related to events such as: extreme climatic event in Rio Grande do Sul increasing the result of occurred claims, shareholder decision not to recognize investments in CAPEX and consider all impact as expense in the current year, and recognition of the reinstatement premium of a significant claim (LiqCorp).

05

CORPORATE GOVERNANCE

201 | 205 | 408 | 415 | 418

In this section, you will find:

- Corporate Governance
- Board of Directors
- Executive Board
- Committees
- Processes, Policies, and Guidelines
- Risk Management and Compliance
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Corporate Governance

GRI 2-9

Corporate governance is essential for the effective and sustainable management of a company, involving practices, rules, and processes that regulate the relationship between shareholders, the board of directors, management, and other stakeholders.

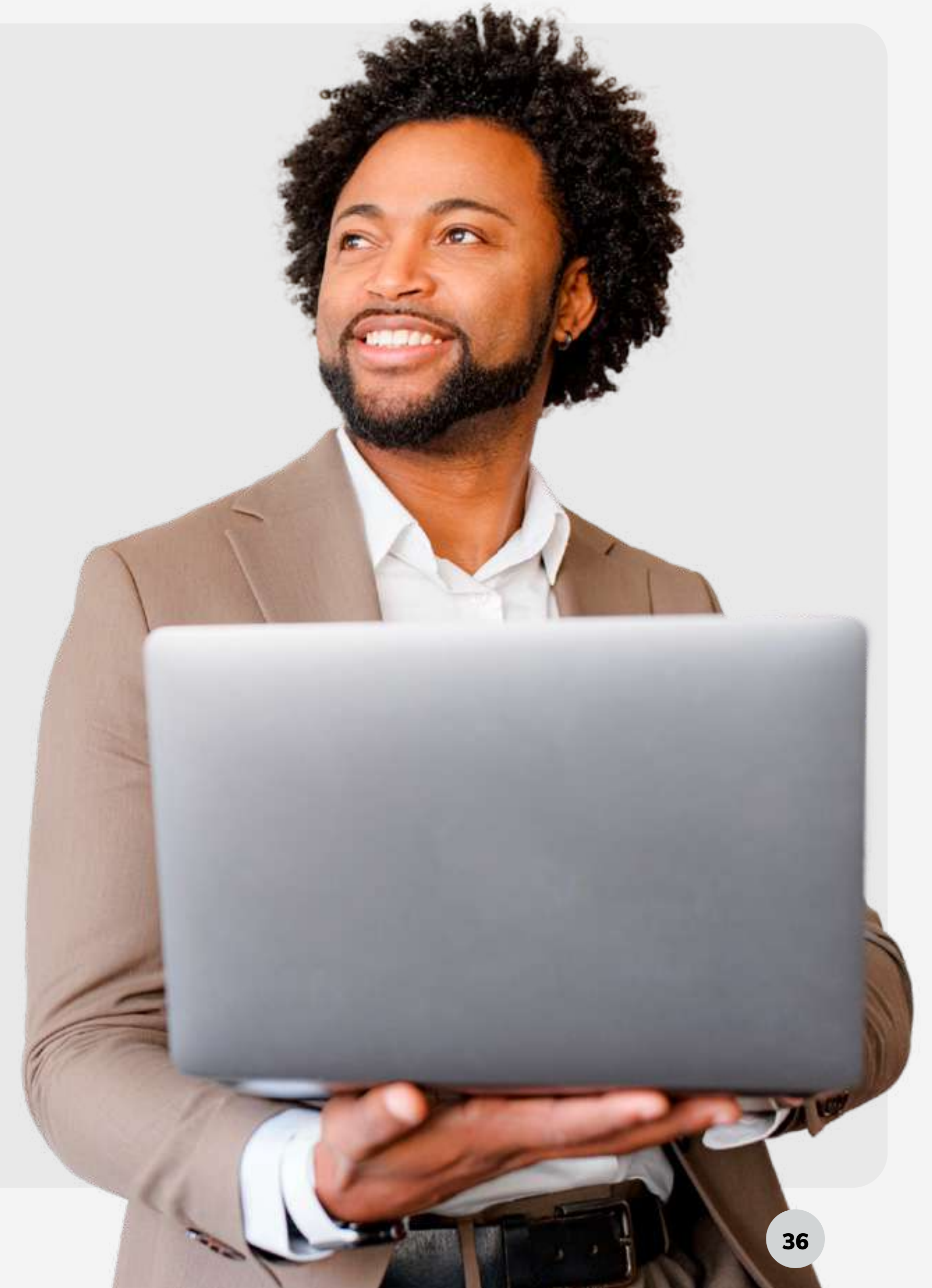
It promotes **transparency**, increasing investor confidence, and defines responsibilities, ensuring ethical and responsible decisions.

It improves **operational efficiency** and contributes to long-term

sustainability, aligning business practices with the interests of all stakeholders.

Additionally, it helps **identify and mitigate risks**, protecting the company against fraud and other harmful practices.

A good governance structure is a competitive advantage, attracting investors and strengthening the company's reputation in the market.



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Board of Directors

The role of the **company's highest governance** body and senior executives is fundamental in developing, approving, and updating the statement of values or mission, strategies, policies, and objectives related to **sustainable development**.

They are responsible for ensuring that these elements are aligned with the organization's vision and principles, ensuring that sustainable practices are incorporated into strategic decisions.

Additionally, they must lead the implementation of these actions, monitoring their progress and adapting them as necessary to meet social, environmental, and economic demands.

Members are elected by the **General Assembly** for a unified three-year term, with the possibility of re-election. The General Assembly can also dismiss members of the **Board of Directors** at any time.

Board of Directors:

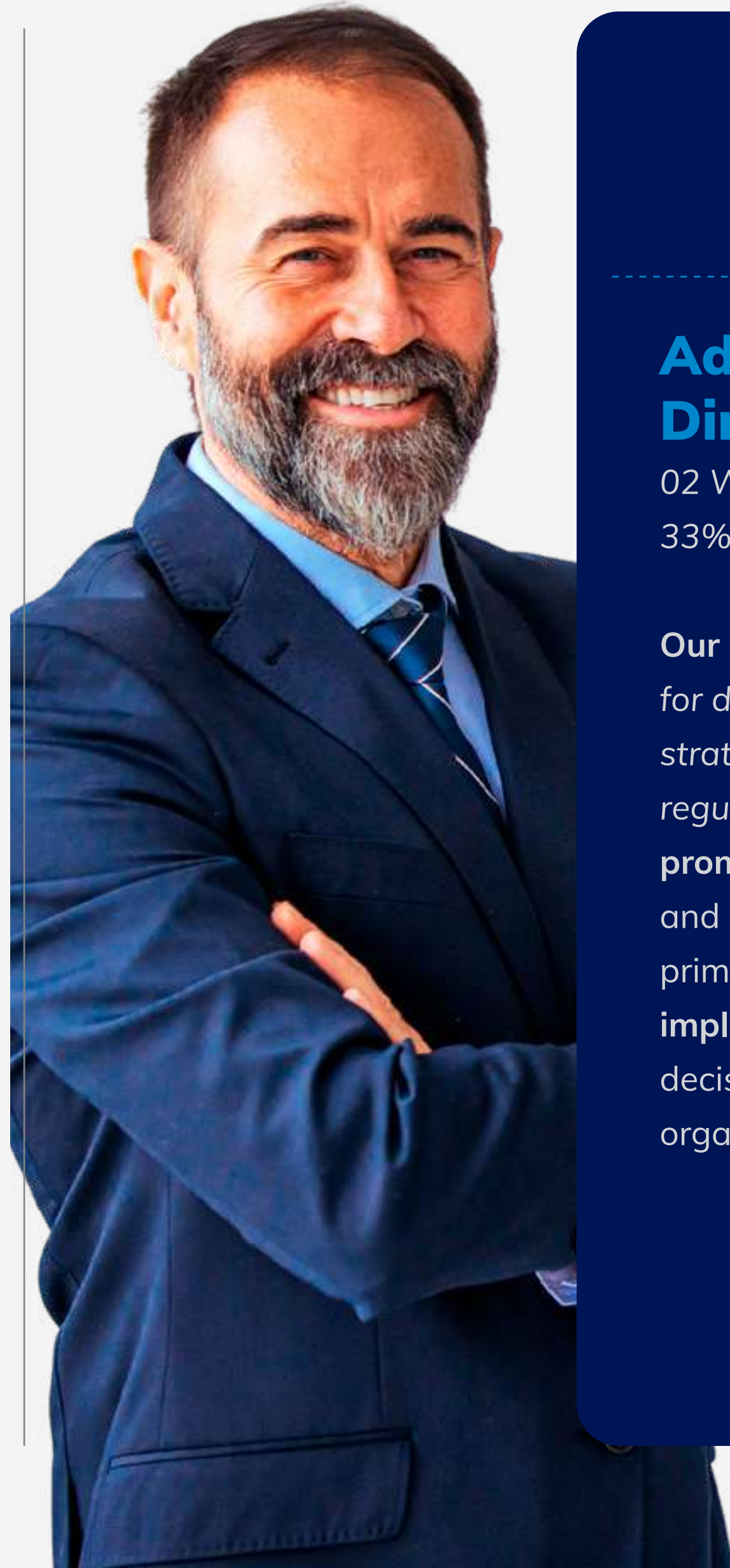
03 Men – 100% men

GRI 405-2

- **Mr. Flávio Pentagna Guimarães Neto**
Chairman of the Board of Directors
- **Mr. Carlos André Hermesindo da Silva**
Member of the Board of Directors
- **Mr. José Eduardo Gouveia Dominicale**
Member of the Board of Directors.



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Executive Board

Administrators and Directors:

02 Women and 05 Men
33% women and 67% men

Our Executive Board is responsible for defining the company's strategic direction, ensuring regulatory compliance, and promoting business efficiency and sustainability. They are primarily responsible for implementing policies and making decisions that impact the organization's future.

Our directorates are:

- Organizational Transformation
- Digital & Growth
- Vice-presidency
- Commercial
- Underwriting
- Risks
- Marketing
- Financial



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Committees

GRI 2-13 | 2-16

The **Executive Committees**, linked to the **Board of Directors**, establish rules and guidelines based on excellence and governance. The **Operational Committees**, subordinate to the **Executive Board**, implement these guidelines and ensure regulatory compliance. Both protect the insurer's assets and optimize long-term investment returns, aligning with strategic objectives. With robust governance and **well-defined committees**, we promote

transparency, compliance, and excellence, ensuring the sustainability and continuous growth of the business.

- **Audit Committee**
- **Ethics Committee**
- **Remuneration Committee**
- **Conduct and Transparency Commission**
- **Fraud and Damage Commission**

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Processes, Policies, and Guidelines

We implement practices and processes that ensure effective direction and control, promoting transparency and accountability. Our policies, standards, and procedures establish clear guidelines for decision-making, risk management, and regulatory compliance. This ensures ethical and efficient operation, protects stakeholder interests, and promotes long-term sustainability.

Company policies must be aligned with its Code of **Ethical Conduct**, ensuring that practices are conducted transparently and responsibly. This alignment helps prevent risks related to malicious

processes, protecting the company from potential damage to its reputation and integrity.

Documents are available on the Intranet, accessible to all employees. The company offers training at the corporate university, covering relevant and important topics. Additionally, some areas provide knowledge pills to share curiosities and rules, increasing knowledge.



Internal Policies of the Company:

GRI 205-2

- Prevention of Money Laundering and Terrorism Financing
- Compliance
- Risk Management
- Third-Party Hiring
- Privacy
- Reinsurance
- Underwriting
- Investment and Liquidity
- Information Security
- Sustainability
- Credit
- Claims
- Remuneration and others

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Risk Management and Compliance



In risk management, impacts can vary depending on the company's operations and decisions. Economically, the insurer can generate jobs, stimulate the financial market, and offer protections, but failures can affect the trust of clients and partners.

Environmentally, sustainable practices are positive, while the lack of consideration of environmental risks can be negative. Therefore, it is essential to identify, monitor, and manage risks to maximize positive impacts and minimize negative ones, promoting sustainability and respect for human rights.

Processes under construction must be submitted to risk assessment by the **Corporate Risk Management** area, which analyzes potential risks, necessary documentation, and verifies alignment with best market practices and current regulations.

The Internal Controls area conducts adherence tests to verify compliance with risk mitigation processes. The company maps new risks and updates existing ones in its matrix, according to current regulations.

The organization's policies hold areas accountable for each commitment. Periodically, the Internal Controls area presents the main indicators related to adherence tests, providing

visibility to senior management, which is interested in understanding non-compliance and improvement plans. Annually, the regulator requires a risk and compliance report, including tested items.

Main Risk Categories: GRI 205-1

- Liquidity Risk
- Operational Risk
- Underwriting Risk
- Credit Risk

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Ethics and Integrity

GRI 2-15 | 2-23 | 2-24 | 3-3 | 205-1 | 205-2

The **Compliance area** acts as a consultant in monitoring and managing the real and potential impacts of areas, both negative and positive. It works to ensure that all risks and impacts are monitored and mitigated, aligning **Daycoval Seguros'** operations with regulations, best market practices, and principles of social and environmental responsibility.

Daily, the **Compliance area** conducts **due diligence** to identify potential risks, evaluating transactions, hiring, and operations to ensure compliance with current regulations and best governance and ethical practices. It conducts periodic reanalyses to continuously assess the company's value chain, avoiding exposure to negative

situations disconnected from **Daycoval Seguros'** guidelines. This practice ensures commitment to ethics and compliance, preventing risks of association with undesirable practices, such as child labor.

Monthly, the **Compliance area** presents the results of **due diligence analyses** to senior management, detailing relevant topics, both negative and positive. This presentation provides leadership with a clear and updated view of the state of compliance, enabling informed decisions and corrective or preventive actions. The goal is to ensure that all areas are aligned with governance and integrity guidelines. Third parties undergo integrity due diligence, according to the AML/CFT Policy, to verify

history and current situation. If the company is on negative lists for slave and/or child labor, the insurer does not conduct business or hiring. Additionally, the **Company** has a whistleblowing channel, a powerful tool to promote ethics, transparency, and accountability.

By encouraging **open communication** and protecting those who report irregularities, the company strengthens its **organizational culture** and positions itself as a **trustworthy entity** committed to the highest standards of conduct.

Any irregularities or acts that contradict **Daycoval Seguros'** ethical and integrity principles can be reported by anyone, with or without a link to the insurer, anonymously or nominally, via **0800, app, or website.**

To ensure impartiality, confidentiality, and **exemption in the analysis of received reports**, occurrences registered in this channel are directed to the partner company **Contato Seguro**, which analyzes the report and directs it to the responsible Commission of **Daycoval Seguros**, according to the subject, with a guarantee of confidentiality regarding the whistleblower's identity. The verification and handling of occurrences are carried out by the **Commission**, with total impartiality. The case is handled confidentially, and any type of retaliation against the whistleblower is not allowed.

GRI 2-26
The handling of the case is treated with confidentiality, and any form of **retaliation against the whistleblower is not permitted.**

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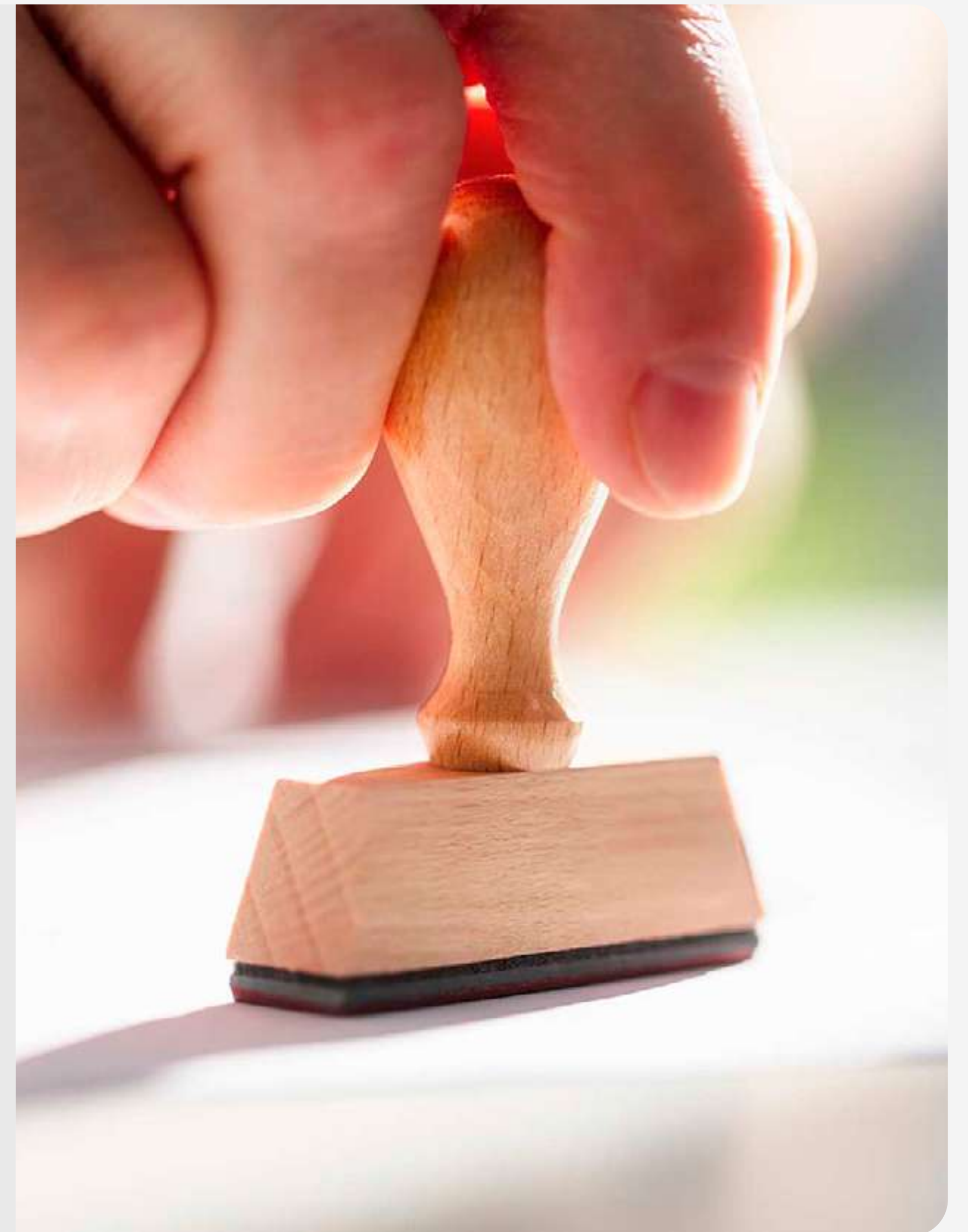
Credits

Relationship with Public Authorities and Regulatory Bodies

GRI 415

Daycoval Seguros strictly follows all rules and regulations of **regulatory bodies**, ensuring compliance with current **legislation and promoting transparency**, responsible governance, and sustainability. The regulatory area monitors new publications and rules daily, keeping the company updated and informing employees about regulatory changes. We actively participate in **CNseg** commissions, collaborating in the creation of policies and guidelines

that improve governance and transparency in the **insurance sector**, promoting sustainable practices and participating in professional training programs. We contribute to studies that strengthen the insurance market and meet consumer needs, ensuring transparency and responsibility in consumer relations.



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Supplier Management

GRI 414

The **Compliance area** conducts integrity due diligence throughout its value chain to ensure that all company operations comply with the highest ethical and legal standards. In this process, various items that can be addressed within **ESG** guidelines are evaluated.

The analysis includes practices related to the environment, human rights, corporate governance, and social responsibility, aiming to identify and mitigate any risk that could negatively impact the organization's reputation or compliance. In this way, the **Compliance area** ensures that **Daycoval Seguros** is always aligned with its commit-

ments to sustainability and business ethics.

The **Compliance area** conducts periodic reanalyses to continuously assess the company's value chain. This practice aims to avoid any exposure or involvement with negative situations that may be disconnected from **Daycoval Seguros'** guidelines.

Regular reassessment ensures that the organization maintains its commitments to ethics and compliance, preventing any risk of association with undesirable practices, such as child labor, which go against its institutional principles and values.

Customer Privacy

GRI 418

The company has a **Data Protection Officer (DPO)** responsible for continuously reviewing area mapping, as required by current regulations, to mitigate any potential risk of data leakage. The protection of personal and sensitive information is seen as one of the organization's main priorities, and therefore, the company ensures that the communication channel with the responsible area and the **DPO** is facilitated and accessible to all. This ensures efficient privacy management and compliance with data protection legislation, promoting a safe and transparent environment for both the company and its customers.

In the reference year, there were **no proven complaints** regarding privacy violations and **loss of customer data**.



06

INFORMATION TECHNOLOGY

In this section, you will find:

- Governance and System Reliability
- Regulatory Compliance and Sector Integration
- Information Security and Data Privacy
- Digital Sustainability and Cloud Infrastructure
- Digital Culture and Training
- Customer Service and Digital Experience



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Information Technology

Digital transformation has played a strategic role in strengthening the insurance sector, being essential to enhance operational efficiency, cybersecurity, customer experience, and corporate sustainability. At **Daycoval Seguros, Information Technology (IT)** is integrated into the business strategy as a value lever and an essential tool to ensure regulatory compliance, promote continuous innovation, and support sustainable practices.

We also align with the requirements of the **Superintendence of Private Insurance (SUSEP)**, promoting compliance with regulations such as **CNSP Resolution No. 416/2021 (cybersecurity)**, **SUSEP Circular No. 637/2021 (corporate governance)**, and **Circular No. 667/2022 (operations registration)**. **Daycoval Seguros' Information Technology (IT)** acts as one of the main pillars of the company's operation and strategy. More than technical support, IT is a vector of transformation, innovation, and responsibility, actively contributing to achieving corporate objectives,

meeting SUSEP's regulatory requirements, and strengthening ESG pillars.

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Governance and System Reliability

Daycoval Seguros' technological governance structure follows internationally recognized best practices such as COBIT, ITIL, and SRE, ensuring that our systems operate with high quality, security, and alignment with business strategy.

We continuously monitor the company's most critical systems—such as those used by partners, brokers, and internal operations—ensuring their stable and efficient functioning. This constant vigilance allows us to detect and resolve failures quickly, minimizing impacts and strengthening user experience.

The system development and evolution process follows a structured model, with well-defined planning, testing, and approval stages. This ensures that

technological changes are made in a controlled and secure manner, preserving service integrity and compliance with regulatory requirements.

Additionally, we adopt robust practices to manage operational incidents and system changes, contributing to the continuity of essential services, risk reduction, and operational resilience. Initiatives follow a controlled development model, with environment segregation, change management, documented testing and approvals, and complete audit trails, in compliance with regulatory requirements.



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Regulatory Compliance and Sector Integration

Daycoval Seguros fully complies with regulatory obligations imposed by SUSEP through technological integration with national supervision and control systems.

• Operations Registration System (SRO):

In compliance with SUSEP Circular No. 621/2021, we daily register insurance operations (policies, endorsements, claims, premiums, and reinsurance) with B3, a homologated registration entity. Transmissions are automated, encrypted, and auditable.

• National Claims Registry (RNS):

We comply with Circular No. 662/2022 by periodically sending

claims information to CNseg, with a special focus on products in the Lease Bond, Surety, Property, and Financial Lines segments. Access and consultation to the databases are also guaranteed through secure protocols.

Both processes ensure regulatory compliance, traceability of operations, and transparency in the relationship with supervisory bodies. The aforementioned integrations are carried out using data generated in the insurer's ERP system and transmitted via secure protocol (SFTP). Data consultations from the RNS are made through a web interface, ensuring control and supervision of records.



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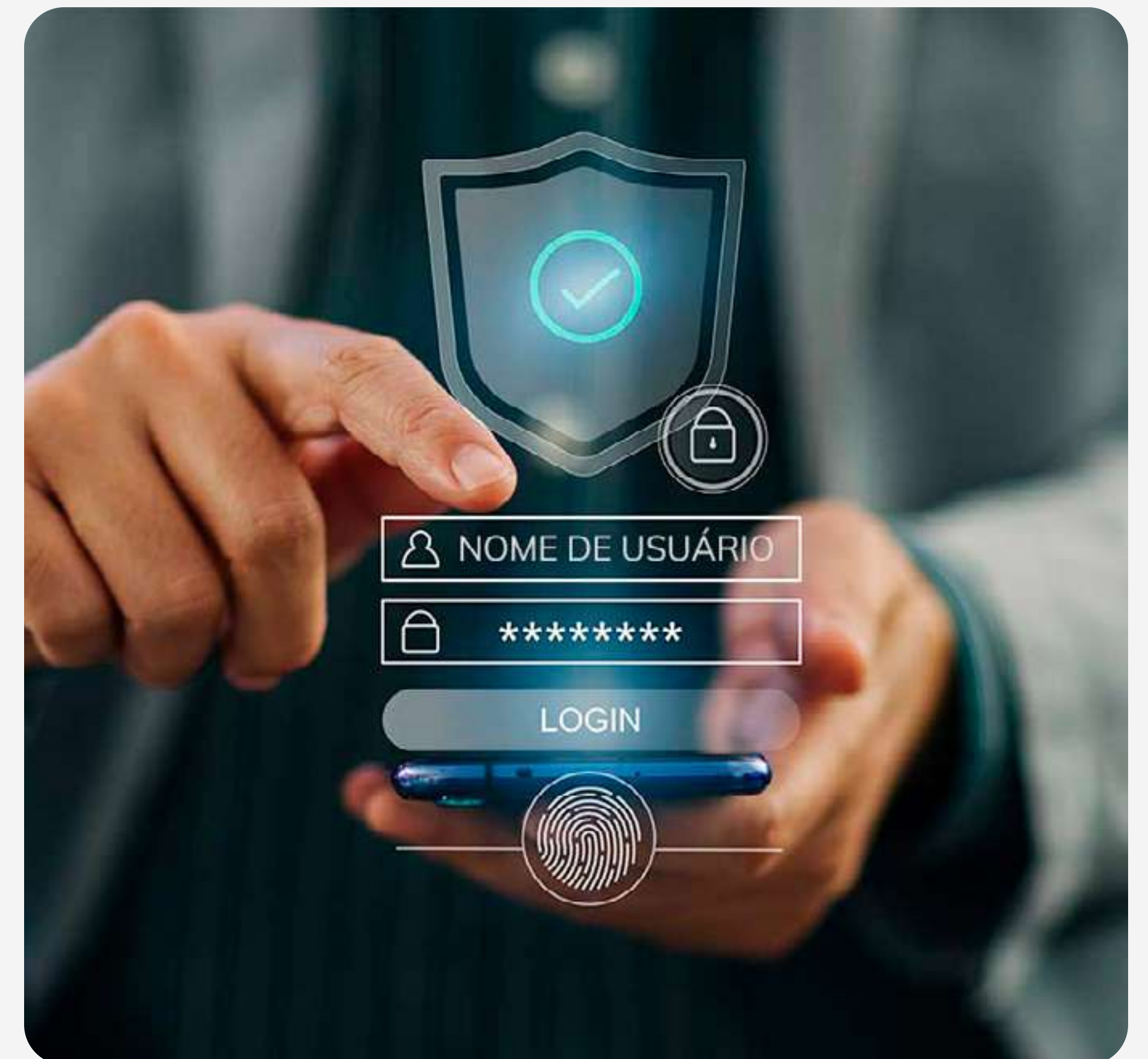
Information Security and Data Privacy

Information security works in conjunction with the **IT team**, promoting a secure and resilient environment. Access control is based on the employee's role and responsibility, undergoing analysis and approval by their leadership. We also maintain monthly incident reports, measuring impacts and risks, promoting corrective actions and continuous improvement.

Following the guidelines of **CNSP Resolution No. 416/2021**, we have implemented a **Cybersecurity Program** that includes policies, procedures, and protection practices. At **Daycoval Seguros**, this directive is rigorously followed through:

- Updated Information Security Policy aligned with **Brazilian General Data Protection Law (LGPD)**;
- Access management based on functional profiles with periodic review;
- Vulnerability control mechanisms and attack simulations (penetration tests);
- Preparation and updating of cyber risk and incident reports;
- Continuous education of employees through internal campaigns and training.

Confidentiality, integrity, and availability of information are at the core of our security efforts, strengthening trust and compliance.



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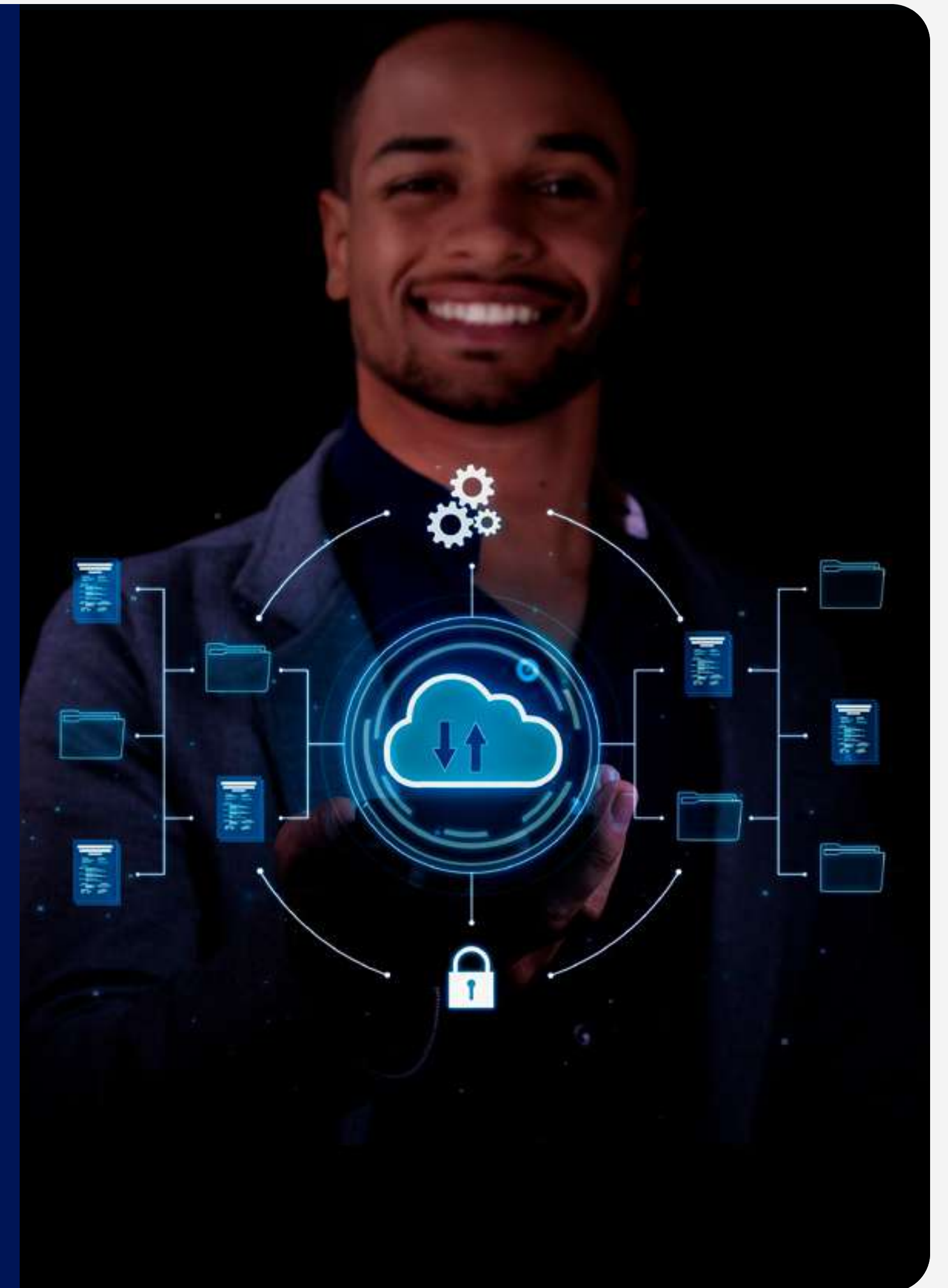
Digital Sustainability and Cloud Infrastructure

The adoption of **Azure** cloud resulted in optimized **resource use**, reducing electronic waste and carbon footprint, reinforcing the company's environmental commitment.

Our infrastructure is based on **cloud computing (Azure)**, promoting energy efficiency and environmental sustainability, in line with **ESG agenda** objectives. This choice reduces the need for physical data centers, minimizes

energy consumption, and eliminates frequent hardware disposal.

The cloud model also strengthens operational resilience, as recommended by **SUSEP Circular No. 637/2021**, which requires service continuity and disaster recovery capability. **Cloud scalability** allows greater agility in responding to market events and new regulatory demands.



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Digital Culture and Training

GRI 404-2

We have a dedicated intranet page to guide employees on opening tickets, as well as training on essential daily tools like Power BI, Power Automate, and Teams, promoting greater autonomy and digital proficiency.

These actions reinforce compliance with **CNSP Resolution No. 416/2021**, which establishes the need for a cybersecurity culture disseminated across all organizational levels.

Continuous training in technology and information security is a priority. We promote internal learning paths focused on tools like Power BI, Microsoft Teams, Power Automate, and safe practices in system use. We also develop educational actions aimed at data protection, fraud prevention, and ethical use of technology.



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Customer Service and Digital Experience



Our service model values customer experience, combining technology and empathy:

Customer Service (SAC):

The telephone service of regulated service providers aimed at resolving consumer demands for information, questions, complaints, suspension, or cancellation of contracts and services. Daycoval Seguros' support for receiving calls is FÁCIL Assist. Service within 1 business day.

From a numerical standpoint, we have:

Incoming Calls	% Answer Rate
1.777	92%

Ombudsman:

It is necessary to first open a protocol through SAC, and if the customer does not receive a response within 24 hours, they can file a complaint with the Ombudsman channel. Access to the Ombudsman is by phone found on the official website. SLA: Service within 1 business day, resolution within 15 days.

Resolved Valid Complaints

05

Final Customer Response Time

05 Days

Days to First Action

02

Cases Resolved Within the Time Limit

100%

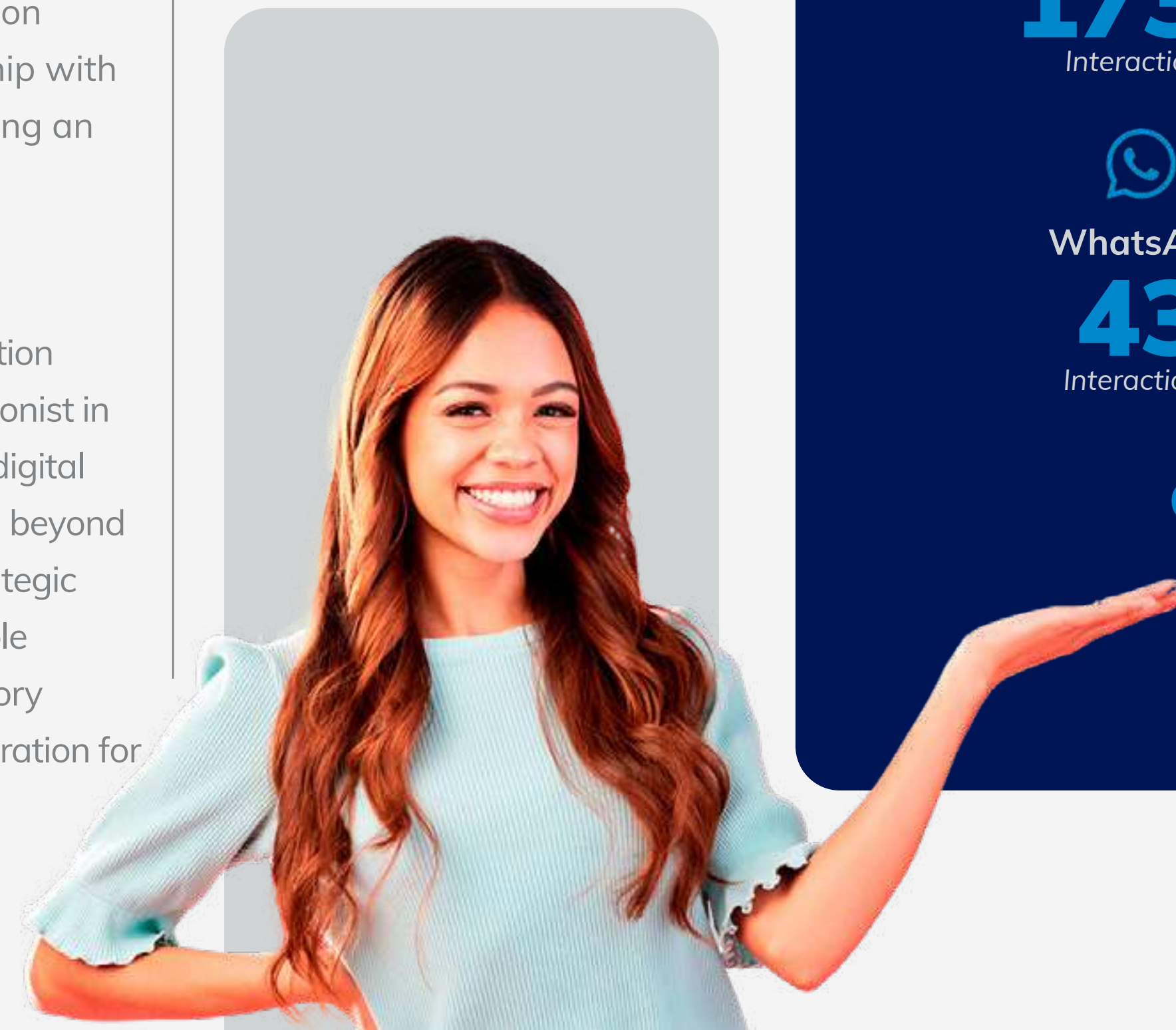
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Digital:

Service is provided via a form on Daycoval Seguros' website. Email is one of the main interaction channels between the company and the customer, and we have Yara, responsible for service on all our social media, focusing on building a closer relationship with the end customer, presenting an attractive, agile, and humanized solution.

Daycoval Seguros' Information Technology area is a protagonist in the company's responsible digital transformation. Its role goes beyond technical support: it is a strategic function aimed at sustainable innovation, rigorous regulatory compliance, and value generation for

all relationship audiences. By aligning with SUSEP requirements, digital governance practices, and sustainability goals, IT consolidates itself as the central axis of a more resilient, ethical business model prepared for future challenges.



SLA:

Service within 5 minutes (social media).



WebSite (Livechat)

1730

Interactions



Instagram

655

Interactions



WhatsApp

43

Interactions



FaceBook Messenger

00

Interactions

Cumulative NPS

93%

07

SUSTAINABILITY STRATEGY AND MATERIALITY MATRIX

GRI 3-1 | 3-2 | 3-3

In this section, you will find:

- Sustainability Governance and Strategy
- Materiality Matrix
- Sustainability Policye
- Sustainability Risk
- Sustainability Goals



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Sustainability Governance and Strategy

From the beginning, Daycoval Seguros has incorporated sustainability initiatives into its operations. Social responsibility has always been a priority, reflected in the care for people inside and outside the company. In 2022, with the aim of advancing the sustainability agenda and meeting sector regulations, Daycoval Seguros formed its first team dedicated to coordinating sustainability projects, integrated into the **Organizational Transformation** structure. Collaboration with key areas such as Human Resources and Facilities was essential to implement sustainable development in an organic and strategic manner.

UN Global Compact Adherence

In 2023, Daycoval Seguros took an important step by becoming a signatory to the **United Nations (UN) Global Compact**, publicly committing to the ten universally accepted principles in the areas of human rights, labor, environment, and anti-corruption, as well as the **17 Sustainable Development Goals (SDGs)** with targets until 2030.

Sustainable Development Goals in Brazil

The Sustainable Development Goals are a global call to action to end poverty, protect the environment and climate, and

ensure that people everywhere can enjoy peace and prosperity. These are the goals to which the **United Nations** is contributing so that we can achieve the **2030 Agenda** in Brazil.



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Principles

Corporate sustainability starts with a company's value system and a principles-based approach to doing business. This means operating in ways that, at a minimum, meet fundamental responsibilities in the areas of **human rights, labour, environment and anti-corruption**. Responsible businesses enact the same values and principles wherever they have a presence and know that good practices in one area do not offset harm in another. By incorporating the **Ten Principles of the UN Global Compact** into *strategies, policies and procedures*, and establishing a **culture of integrity**, companies are not only upholding their basic responsibilities to people and planet, but also setting the stage for long-term success.

The **Ten Principles of the United Nations Global Compact** are derived from: the **Universal Declaration of Human Rights**, the **International Labour Organization's Declaration on Fundamental Principles and Rights at Work**, the **Rio Declaration on Environment and Development**, and the **United Nations Convention Against Corruption**.

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Human Rights

1. Businesses should support and respect the protection of internationally proclaimed human rights.

2. Make sure that they are not complicit in human rights abuses.

Labour

3. Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.

4. The elimination of all forms of forced and compulsory labour.

5. The effective abolition of child labour.

6. The elimination of discrimination in respect of employment and occupation.

Environment

7. Businesses should support a precautionary approach to environmental challenges.

8. Undertake initiatives to promote greater environmental responsibility.

9. Encourage the development and diffusion of environmentally friendly technologies.

Anti-Corruption

10. Businesses should work against corruption in all its forms, including extortion and bribery.

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ESG Pillars

(Environmental, Social, and Governance)

The **ESG pillars** guided the creation of projects for **Environmental Management, Climate Change, Volunteering, Private Social Investment, and Diversity, Equity, and Inclusion**. Additionally, sustainability governance was strengthened with the development of the **Materiality Matrix, Sustainability Risk Assessment**, and the creation and publication of the **Sustainability Policy in 2024**.

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Materiality Matrix

GRI 3-3

In 2023, Daycoval Seguros began constructing its **materiality matrix**, a crucial step to consolidate its **sustainability strategy**.

The **materiality matrix** is an essential tool for identifying and prioritizing the most relevant topics for the company and its **stakeholders**, ensuring that sustainability actions are aligned with the expectations and needs of all involved.

The construction process involved consulting **stakeholders** and **shareholders**, benchmarking with peers, and consulting standards, associations, and sustainability indices present in the market.



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Steps

1. Identification of Stakeholders:

The first step was to identify the company's main stakeholders, including customers, employees, investors, suppliers, the local community, regulatory bodies, and other relevant groups.

2. Information Collection:

Next, surveys and consultations were conducted with stakeholders to gather information about their expectations and concerns regarding sustainability. This included interviews, questionnaires, and workshops.

3. Context Analysis:

The company analyzed the external context, including market trends, regulations, and sustainability practices adopted by other companies in the sector. This analysis helped identify emerging themes and best practices.

4. Identification of Relevant Themes:

Based on the collected information, the most relevant themes for **Daycoval Seguros** and its stakeholders were identified. These themes were grouped into categories to facilitate analysis.

5. Prioritization of Themes:

The identified themes were prioritized based on their importance to stakeholders and their impact on the company's business. This prioritization was carried out through a materiality matrix, which visualizes the relevance of each theme.

6. Matrix Validation:

The materiality matrix was validated internally by the company's senior management and externally through additional consultations with stakeholders. This step ensured that the matrix accurately reflected the company's and its stakeholders' priorities.

7. Communication and Implementation:

The materiality matrix was communicated to all employees and stakeholders of **Daycoval Seguros**. The company also developed an action plan to address the priority themes identified in the matrix.

8. The construction of the materiality matrix allowed

Daycoval Seguros to align its sustainability actions with the expectations of its stakeholders, reinforcing its commitment to socio-environmental responsibility and long-term value creation.

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The final themes identified in Daycoval Seguros' materiality matrix were:

- Innovation and Technology
- Quality in Customer Relationships
- New Business
- Ethics and Conduct
- Employee Development
- Social, Environmental, and Climate Risks
- Relationship with Public Authorities and Regulatory Bodies
- Diversity, Equity, and Inclusion

Priority for the Stakeholders



Priority for the Company

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Sustainability Policy

The **Sustainability Policy** aims to formalize the company's commitment to the **sustainable development of society** and its business, defining the priorities of action that must be followed by the organization's people, the expected effects, and the management of **ESG** issues in the **company**.

The definition of sustainability priorities and objectives in this **policy** is done through a complex process that involves systematic consultation with its stakeholders, including shareholders, investors, customers, partners, and employees, understanding the evolution of socio-environmental issues in sustainability forums, and considering the business strategy. Our **Sustainability Policy**

applies to all stakeholders.

When we talk about commitment, it is the responsibility of all **Daycoval Seguros** employees, customers, and suppliers:

- *Respect and protection of fundamental rights and guarantees and common interests;*
- *Preservation of the environment and its repair, or, when possible, restoration;*
- *Reduction of impacts caused by frequent and severe weather events or long-term environmental changes;*
- *Transition to a low-carbon economy;*
- *Promotion of a more resilient and inclusive society.*

To confirm its commitment to generating positive impact for people and the planet, **Daycoval Seguros** has set goals aligned with its business strategy and the **2030 Agenda**, focusing on **Diversity, Equity, and Inclusion**, Business, and good **Governance practices**.

These commitments are directly related to the themes raised in the company's **Materiality Matrix**. In addition to commitments, the company has good practices related to **Diversity, Equity, and Inclusion** (reference *DE&I Policy*), **responsible investments** (reference *Investment Policy*), and **sustainability risk management**.

**Access the policy
by clicking here.**



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Sustainability Risk

After the creation of the **Materiality Matrix**, we began identifying the **Sustainability Risks** in our operations, whether internal or connected to the business.

1. Planning

- Meeting with the head of Organizational Transformation and ESG to define tasks, schedules, approaches, and deadlines
- Definition of the governance structure of the project.

2. Data and Document Analysis

- Reading and understanding relevant documents such as: policies, procedures, guidelines, reports related to sustainability issues at **Daycoval Seguros**.

3. Clarifications and Understanding Confirmations

- Meetings with key people from the **Company** to clarify policies, procedures, effects on processes related to sustainability risks.

4. Identification and Risk Assessment

- Identification, evaluation, registration of potential sustainability risks that may affect the **Company**. Analysis of controls implemented by **Daycoval Seguros** for identified sustainability risks.

5. Conclusion and Presentation

- Delivery of documents containing:**
- Risk Matrix and sustainability controls.
 - Executive Summary of the project with the main findings and identified improvement opportunities.

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The methodology used was risk assessment x control by area and theme and the classification of inherent and residual risk, evaluating probability versus impact. A total of 34 risks were identified, distributed among responsible areas such as **Finance, Legal, Human Resources, ESG, Underwriting, Marketing, Compliance, Risk Management, Purchasing,** among others.

To include the **sustainability risks** identified in **Daycoval Seguros' Risk Matrix**, an action plan was created, taking into account the prioritization of risks classified as high. This action plan is ongoing, and further details can be analyzed in the annex of this report with standard tables for sustainability risks, in compliance with *art. 15, item II, of SUSEP Circular No. 666, of 2022.*



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Sustainability Goals

At Daycoval Seguros, we dream of a future where every decision strengthens our commitment to sustainability. Therefore, we have implemented goals related to ESG themes.

Business

- Inclusion of assistance focused on the environmental agenda by 2025;
- Our team is committed to technology and digital products to continuously improve our customers' experience.

People

- To enhance our people management indicators in order to foster opportunities and professional development, aiming to increase the representation of women and Black individuals in mid- and senior-level leadership positions in the coming years.

Governance

- We ensure that our partners comply with Daycoval Seguros' best practices;
- We conduct analyses focused on socio-environmental risks;
- We are concerned about climate change and adopt circular economy practices within our operation.



08 OUR PEOPLE

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In this section, you will find:

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- Benefits
- Well-Being



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Our Values, Purpose, and Culture

Our Values, Purpose, and Culture
 At **Daycoval Seguros**, our strategy is to drive the country's long-term development through our solutions, empowering companies in **Brazil** to thrive securely and become leaders in the evolution of the insurance market. We develop robust solutions through a culture of innovation, focused on appreciation, welcoming, and constant growth of people, companies, and markets.

A purpose mobilizes people uniquely. We believe that to thrive as an organization, we must instill our guidelines in everything we do.

Internally, we promote professional protagonism and the pursuit of sustainable results, ensuring psychological safety and

balance between personal and professional life. Our focus is to provide an excellent work **environment with a 360° view** for our employees, so they feel proud to work and are recognized by the team, generating commitment to excellence in performance and company results.

To reinforce this culture, **Daycoval Seguros** also promotes a conducive environment for development through campaigns like "**Recognize Who Drives,**" encouraging a culture of recognition and feedback among all employees, using people management tools. Additionally, to collect information about employees' journeys and measure the level of engagement and adherence to the culture,

Daycoval Seguros annually conducts a **climate survey** (GPTW). The survey addresses topics such as leadership, growth opportunities, processes, communication, and company actions, and whether it is an excellent place to work. The results are shared with everyone in the organization, with feedback by areas, aiming to map improvement points for the development of action plans.

This integrated approach focused on valuing people and transparency is fundamental to consolidating a solid and sustainable corporate culture. Furthermore, the company adjusts its practices based on lessons learned to continuously improve its sustainability performance.

Finally, **Daycoval Seguros** offers a listening channel where people can report observed misconduct anonymously or nominally. Reports are analyzed by the partner company **Contato Seguro** and forwarded to the responsible **Commission**, ensuring confidentiality and impartiality. The channel also serves to clarify doubts about conduct and alerts related to the **Code of Ethical Conduct**. The company values ethics and transparency, condemning corruption practices in its relations with public authorities, and all institutional actions must follow current legislation.

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Profile

Employees by employment type and gender

2024			
	Full-time	Part-time	Total
Men	82	0	82
Women	66	0	60
Total	148	0	148

Employees by Gender and Region

GRI 2-7

2024			
	Full-time	Women	Men
Southwest	145	79	66
South	2	2	0
Northwest	1	1	0
Total	148	82	66



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Education

GRI 2-7

2024		
	HC	%HC
Complete Higher Education	64	48,8%
Incomplete Higher Education	14	10,69%
Complete High School	6	4,58%
MBA	15	11,45%
Complete Master's Degree	1	0,76%
Postgraduate	31	23,66%
Total	131	100%

Number of Workers Who Are Not Employees but Provide Services to the Company

GRI 2-8

2024			
	Full-time	Part-time	Total
Young Apprentice	3	0	3
Outsourced - Service Providers	11	0	11
Total	14	0	14



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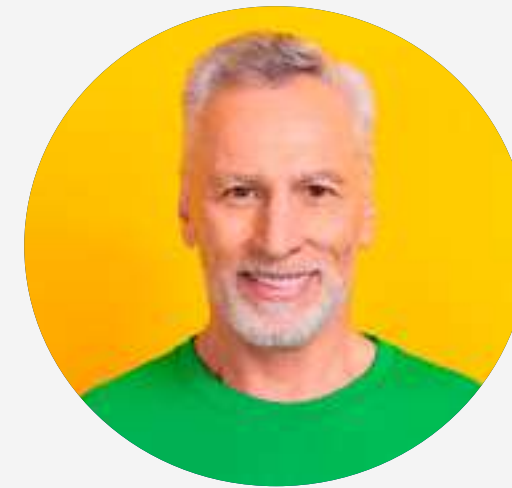
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Generations



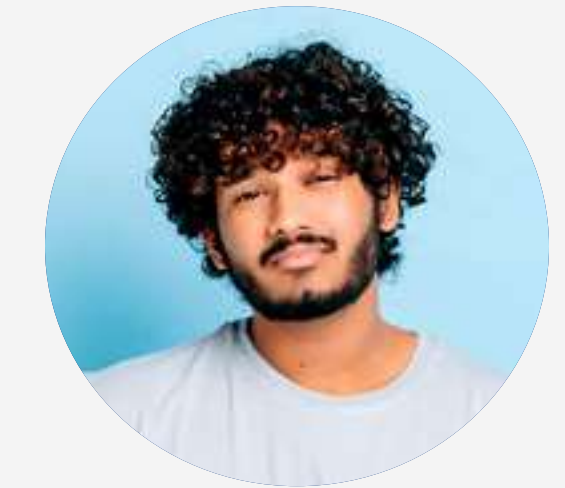
Baby Boomers



Generation X



Generation Y



Generation Z

HC				
1	20	81	46	
%				
1%	14%	55%	31%	
Total (HC)				
148				

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Ethnicities



Yellow



White



Black

HC		
4	104	40
%		
3%	70%	27%
Total (HC)		
148		

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Representativeness

13%
LGBTQIAPN+

95%
of employees say they are treated with respect and dignity at **Daycoval Seguros.**



98%

of people say that **Daycoval Seguros** is an inclusive environment for people with disabilities.



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People Development

The growth and development of **Daycoval Seguros** are intrinsically linked to the level of expertise, innovation, and productivity of our employees. We believe that investing in the professional development of our team not only elevates the quality of work but also contributes to employee satisfaction and engagement.

Together, we are committed to disseminating the culture of **Lifelong Learning**, promoting the continuous development of our talents and the realization of our maximum potential. In this context, **Daycoval Seguros** has several development initiatives / programs aimed at enhancing individual and collective skills, aligning them with the organization's strategies and goals.

- **Attraction and Selection Policy:** **Daycoval Seguros** aims to be a transformative and innovative agent in the market, always prioritizing the attraction and hiring of people who seek to work in environments of innovation, accelerated **growth, ethics, diversity, inclusion, and learning and development** opportunities. To achieve this, **Daycoval Seguros** uses the **Competency Management** methodology to ensure the efficiency and effectiveness of the attraction process. The process aims to form teams composed of diverse individuals, including different ethnicities, sexual orientations, genders, and creeds, as diversity is an essential and non-negotiable pillar of the insurer's

organizational culture. The goal of this policy is to ensure a transparent, integral, and excellent attraction process that allows the identification of candidates aligned with **Daycoval Seguros'** purpose and culture.

- **Welcome Program:** The journey with **Daycoval Seguros** begins from the first contact in the selection process, where candidates are introduced to the organizational culture and company values. After hiring, the integration process begins, which is welcoming and well-structured. This integration process is fundamental to ensure that the new employee feels welcomed and prepared for their responsibilities.

Quadro

Atração de pessoas diversas

% de Mulheres
57,14%

% de Pessoas Negras
30,36%

% + de 50 Anos
3,57%

% de PCDs
1,79%

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- **On the first day of work**, usually at the office, the new employee receives a welcome kit (*backpack, notebook, pen*) and participates in the integration with the technology area to learn about the work tools. Then, they participate in a detailed presentation of the organizational culture, values, and company goals, as well as a tour to get to know the workplace.

- **Durante sua jornada**, a pessoa colaboradora terá acesso à nossa **Universidade Corporativa**, repleta de conteúdos focados em seu desenvolvimento contínuo, assim como conteúdos obrigatórios com as normas e regras da empresa.

- **90-Day Experience Evaluation Policy:** The **Daycoval Seguros** journey encompasses the overall experience of the employee in our organization, from the moment of

admission, the probation period, to their daily development. We understand that this journey is a construction, and in this policy, we address one of the initiatives of this journey, the 90-day experience evaluation. The goal of this policy is to establish guidelines for evaluating employees' experience in the first **90 days** after admission. The evaluation aims to identify improvement opportunities, as well as recognize good practices and achievements.

- **Develop Program:** aims to encourage and invest in the professional development of all employees. It offers clear and structured guidelines for the conception, implementation, and evaluation of training and development, aiming to enhance individual and collective skills, aligning them with the organization's strategies and

goals. Through this process, we seek to create an environment conducive to continuous learning, encouraging creativity, innovation, and personal and professional growth.

- **Forward Program:** aims to encourage and invest in personal and professional development regarding the acquisition, maintenance, or improvement of languages, specifically English or Spanish, for employees, reconciling the incentive with the organization's needs. The pursuit of language improvement is necessary to achieve greater reach and sustain international growth.

The Forward Language Program is segmented into two types of programs to meet different target audiences and needs:

- **1. Intensive program for executives and ;**
- **2. Program for employees with specific needs.**

- **Potencializa Program:** aims to encourage and invest in professional development regarding specialization in deeper knowledge and skills in a specific field and applicable in their areas of expertise, reconciling the incentive with the organization's needs. In this program, the organization offers partial subsidies for specialization courses, such as **Lato Sensu Postgraduate Courses**, according to established eligibility and maintenance rules.

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- **Corporate University:** Daycoval Seguros' Corporate University is fully customized for our reality, a virtual platform of learning solutions aimed at promoting a culture of continuous learning, where people feel encouraged to seek knowledge and develop throughout their careers.

The content is formed by two models: shelf content, produced by the platform provider, and original content, created by employees.

Any employee has the autonomy to create content relevant to the learning culture or that drives continuous improvement of processes or organizational efficiency. This is an excellent practice to ensure the dissemination of Daycoval Seguros' intellectual

capital and guarantee our sustainability.

- **Mandatory Training:** Mandatory training, also known as normative training, is required by law for the execution of certain activities, aiming to regularize and mitigate risks for the company's operation and must be carried out upon employee entry. Generally, they have a determined validity and must be renewed, that is, carried out again after a determined period, which can vary from 1 to 2 years, depending on the topic.

- **Lidera Program:** is the development program for Daycoval Seguros' managers, aiming to develop leadership skills, promoting authenticity, effective communication, and assertive decision-making, to empower managers to inspire

teams, drive innovation, and achieve exceptional results.



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Average hours of training per year, per employee.

GRI 404-1

Collaborators	Women	Men
Number of People 148	Number of People 82	Number of People 66
Total Hours 1.331	Total Hours 777	Total Hours 554
Average Hours 8,99	Average Hours 9,48	Average Hours 8,89



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Performance

Daycoval Seguros reaffirms its commitment to the development of its employees, promoting a work environment that values innovation, welcoming, and constant growth. The company believes that by providing an excellent work environment and encouraging professional protagonism, people will feel motivated and committed to excellence in performance and company results.

We believe that performance plays a fundamental role in achieving our goals and the continuous success of our organization. However, this process is only effective when carried out with respect, a human touch, and commitment. High performance is the ability to perform work with

agility, quality, and efficiency, and it is essential for us to achieve our goals and ensure the continuous success of **Daycoval Seguros**.

With this approach, in addition to promoting a positive and welcoming work environment, **Daycoval Seguros** also encourages people to constantly seek excellence, ensuring that everyone is aligned with the company's values and goals.

All employees joining by September participate in the **Performance Evaluation Program**, Performa, which aims to evaluate performance and drive continuous development. This well-structured process ensures business continuity by placing prepared people in the right

positions at the right time through the Talent **Succession Process**. Thus, we value our talents, who are the key to our success, and ensure the sustainability of our business.

Performa Program

The **Performa Program**, a performance evaluation program, takes place annually and provides a **360°** and individual view of each employee. This is an extremely relevant process for controlling, developing, and monitoring performance, and it is through this process that we can measure the effectiveness of development actions carried out during the cycle. Development actions may include participation in projects (*on-the-job learning*), mentoring

with leaders, and formal training (*IDPs*).

The Organizational Transformation area (*Human Resources team*) encourages employees to take this initiative and collaborate in creating knowledge sharing.



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360° Performance Evaluation Methodology

Performance evaluation at Daycoval Seguros is based on the 360° methodology, which provides a comprehensive view of the employee's performance.

The types of evaluation include:

- Self-assessment
- Leader assessment
- Subordinate assessment
- Peer assessment
(automatically assigned)
- Internal customer assessment
(indicated by the employee and validated by direct management)

Performance Pillars

To identify the performance of our employees, we evaluate compliance with three equally

important and relevant pillars for defining each employee's final performance:

1. Goals Goals are established based on **strategic objectives** and can be **quantitative** or **qualitative**. They serve as reference points that help people focus on priority areas, track their progress, and evaluate their performance against established expectations. We use the **SMART methodology** (*Specific, Measurable, Achievable, Relevant, Time-bound*), and the results of these goals make up the performance evaluation.

2. Competencies Competencies are the set of skills, knowledge, behaviors, and attitudes that an employee possesses and can apply in different contexts, both personal and professional. They represent the ability to perform tasks, solve

problems, interact with others, and achieve specific goals effectively.

These skills can range from specific technical skills to interpersonal skills such as communication, leadership, teamwork, and adaptability.

3. Core Responsibilities + Ethical Behavior Core responsibilities are the fundamental and essential responsibilities described in the job description, necessary to achieve the specific objectives of each role. Ethical behavior involves a proactive stance to ensure compliance with laws, regulations, policies, and internal standards, as well as relevant ethical standards. For the final index, we will have a percentage achieved, which can be adjusted during calibration.

Individual vs. Relative Evaluation

- **Individual Evaluation:** Assesses how well an employee meets or exceeds expectations in terms of quality, productivity, competence, and effectiveness in performing their duties, regardless of colleagues' performance.
- **Relative Evaluation:** Assesses an employee's performance in relation to colleagues' performance or a reference group, considering how they compare to others in the organization or team.

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Calibration

Calibration meetings are held by managers to evaluate leadership and employees collectively. The goal is to eliminate possible subjectivities and ensure that everyone is evaluated with the same criteria, reducing biases.

PDI

The **IDP** (*Individual Development Plan*) is an action plan with a clear objective to be achieved, aiming to improve and build skills and behaviors in a person. An **Individual Development Plan** is a tool used in people management to work on individual growth in the professional and personal spheres.



People Evaluated in the Performa Program:

GRI 404-3

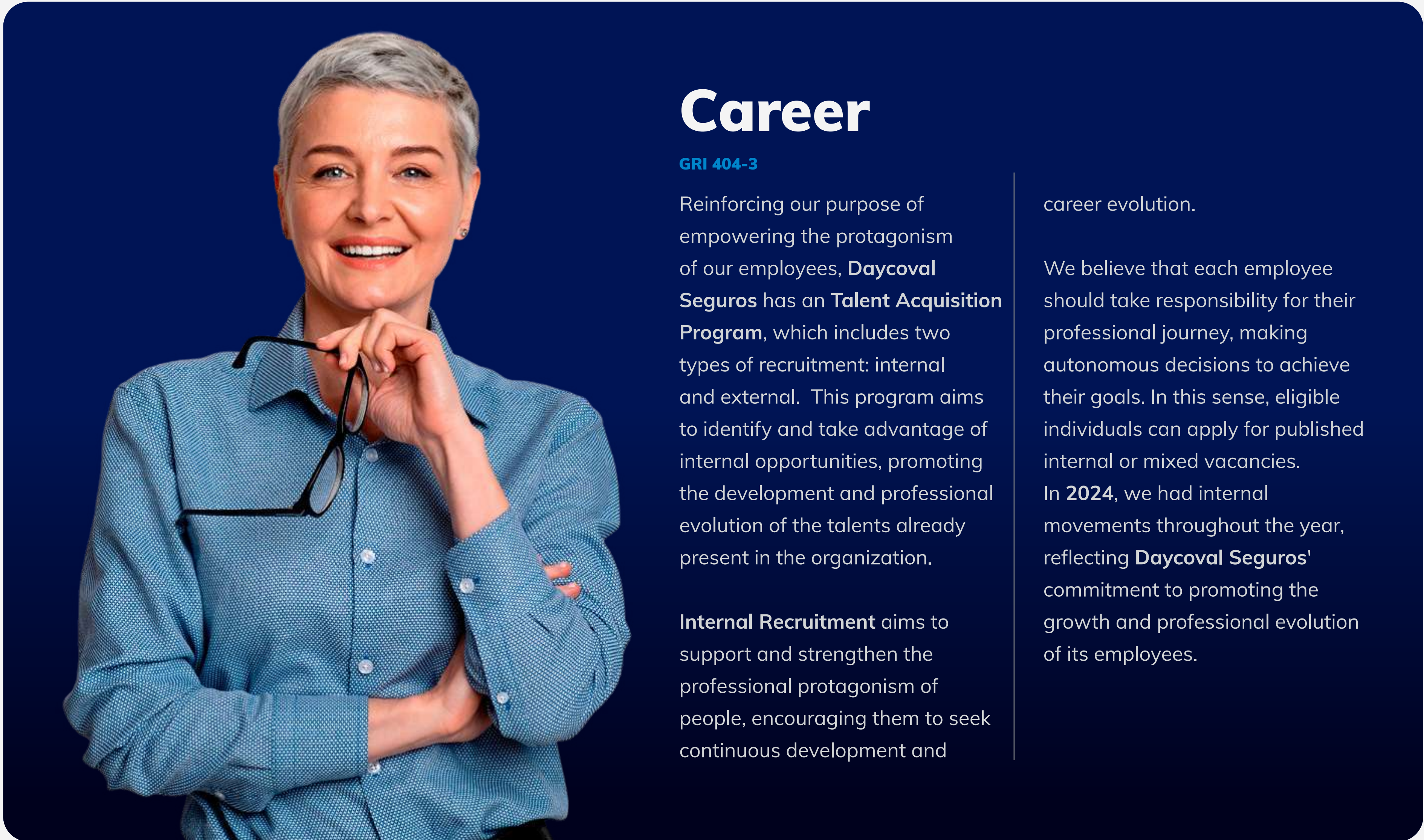
FEMALE	68	56,67%
Vice-president	1	0,83%
Director	1	0,83%
Superintendents	1	0,83%
Managers	8	6,67%
Coordinators	2	1,67%
Individual Employee	55	45,83%
MASCULINO	52	43,33%
Directors	6	5,00%
Superintendents	2	1,67%
Managers	8	6,67%
Coordenadores	2	1,67%
Especialists	2	1,67%
Individual Employee	32	26,67%

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Career

GRI 404-3

Reinforcing our purpose of empowering the protagonism of our employees, **Daycoval Seguros** has an **Talent Acquisition Program**, which includes two types of recruitment: internal and external. This program aims to identify and take advantage of internal opportunities, promoting the development and professional evolution of the talents already present in the organization.

Internal Recruitment aims to support and strengthen the professional protagonism of people, encouraging them to seek continuous development and

career evolution.

We believe that each employee should take responsibility for their professional journey, making autonomous decisions to achieve their goals. In this sense, eligible individuals can apply for published internal or mixed vacancies. In **2024**, we had internal movements throughout the year, reflecting **Daycoval Seguros'** commitment to promoting the growth and professional evolution of its employees.

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Compensation

GRI 2-19 | 2-20

At **Daycoval Seguros**, salary administration is done through salary groups, called grades, defined by a points methodology. This methodology considers the level of knowledge, the complexity of activities, and the responsibilities of tasks.

Our **Organizational Transformation** structure includes a compensation policy that addresses essential aspects of employability, such as position, hiring salary, market positioning, and key partnerships. The board is committed to employability, diversity, and fairness in employment.

Salaries are defined by the **Organizational Transformation Area**, according to the

corresponding salary group. Differentiated strategies may be adopted for some positions, considering internal and external factors, with the approval of the Board.

The **Compensation Policy** reflects the company's economic performance. All salary movements must be budgeted and approved, as well as other expenses, revenues, and investments. Termination payments follow the **Brazilian Labor Code** regime.

The **Organizational Transformation Board** is responsible for determining salaries, following the current salary table and the personnel budget approved by the presidency. A compensation committee supports decisions,

with the assistance of compensation consultancies to align our practices with the market.



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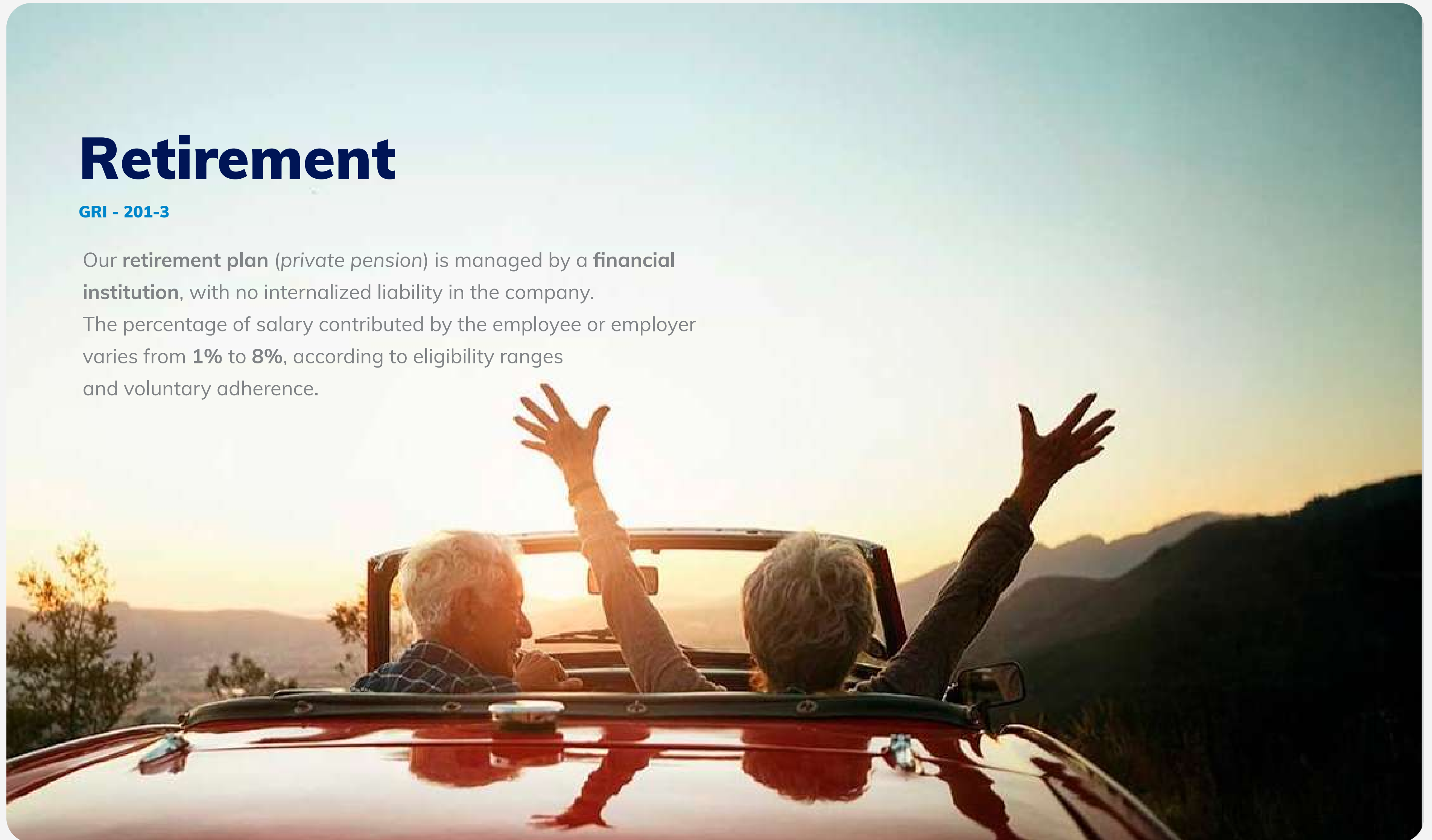
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Retirement

GRI - 201-3

Our retirement plan (private pension) is managed by a financial institution, with no internalized liability in the company.

The percentage of salary contributed by the employee or employer varies from 1% to 8%, according to eligibility ranges and voluntary adherence.



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Hiring and Turnover



Total number and rate of new employee hires during the reporting period, broken down by gender

GRI 401-1

2024	
	Contratações
FEMALE	32
MALE	24
Total	56

Total number and turnover rate of employees during the reporting period, broken down by gender.

2024		
	Terminated	Turnover
FEMALE	45	4%
MALE	33	3%
Total		4%

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Benefits

GRI 401-2

Daycoval Seguros offers an extremely comprehensive benefits package, aiming to build trust and security:

- Medical insurance,
- Dental insurance,
- Life insurance,
- Maternity/paternity leave,
- Private pension,
- Advance payment of the 13th salary in May,
- Daycare/Babysitting assistance,
- Psychological assistance,
- Periodic medical exams,
- Gym memberships,
- Birthday day off with movie tickets.

2024

Total number of employees who took maternity / paternity leave.

GRI 401-3

FEMALE	2
MALE	3
Total	5

Total number of employees who returned after maternity / paternity leave.

FEMALE	2
MALE	3
Total	5

Return rates of employees who took maternity / paternity leave.

FEMALE	100%
MALE	33%
Total	60%

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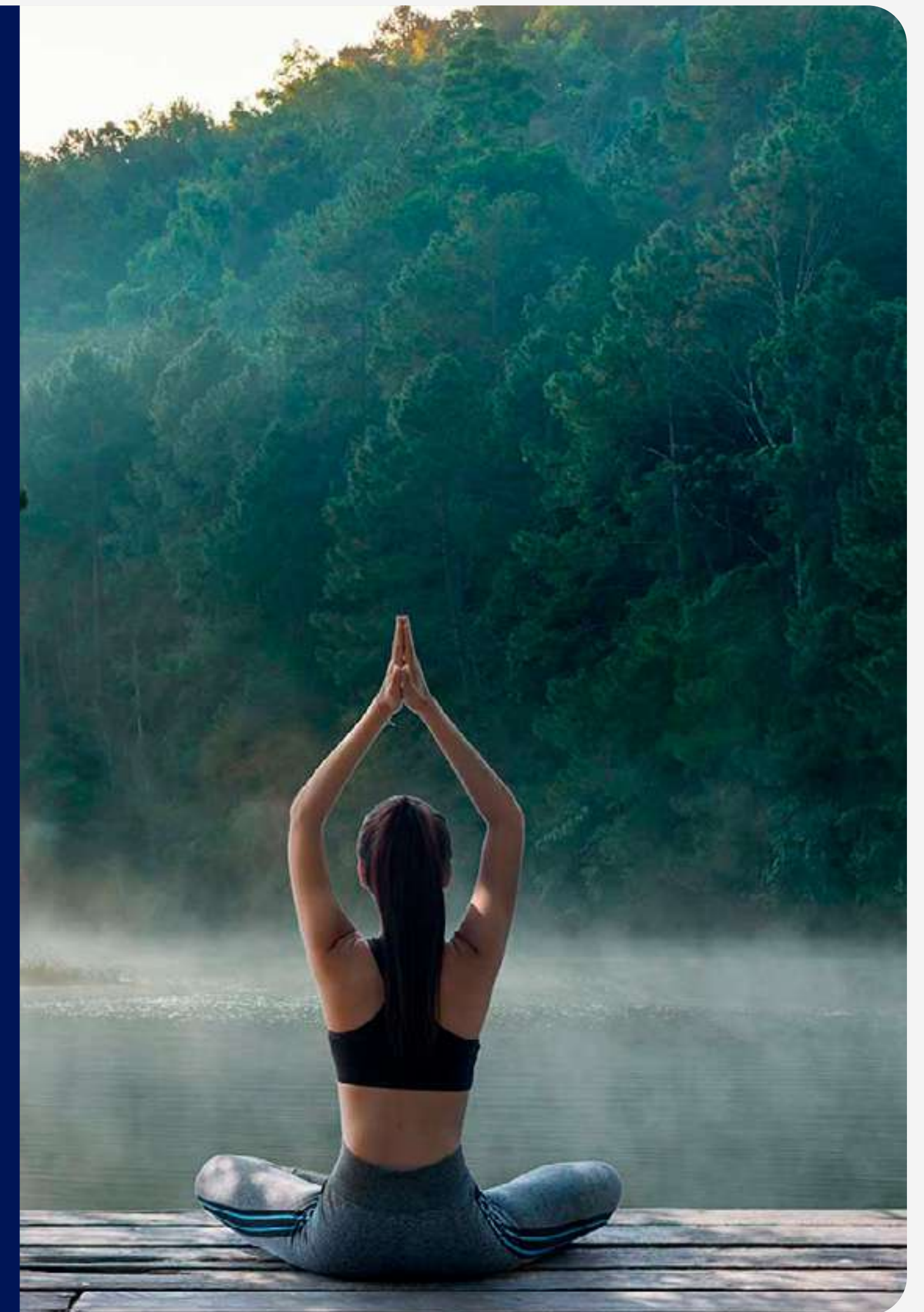
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Well-Being

Daycoval Seguros promotes the **Healthy Life Program**, an internal initiative aimed at encouraging healthy habits among employees. The program includes campaigns and lectures on health, in addition to a special feature: sponsorship for the **Circuito das Estações** race, allowing employees to participate at no cost, as long as they have the desire to run.

Furthermore, the company offers other actions to strengthen well-being in the workplace:

- **Healthy Eating:** We offer fruits and breakfast on in-person days.
- **Annual vaccination campaigns:** initiatives to ensure the preventive health of employees.
- **Rest area:** A space for employees to have a moment of pause and privacy, called Aconchego e Imaginação.



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Diversity and Equality of Opportunities

GRI 405

We live in a **heterogeneous** society. This means **we are different people**, with divergent worldviews and experiences. **Daycoval Seguros**, inserted in this context, is committed to **promoting diversity** in the workplace, in order to represent real society.



Therefore, we rely on the engagement of the **Daycoval Seguros** team to make our professional environment a **welcoming and inclusive space**.

As an organization, our challenge is to provide an environment that, in addition to being diverse, is fair and equal, and for this, the promotion of an inclusive environment supported by laws and human rights becomes a duty. With this in mind, we created the **Diversity, Equity, and Inclusion** segment.

The segment aims to make us a more **inclusive, innovative, disruptive, and sustainable organization**, engaging in important societal issues and contributing to its development.



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Structure

- **Governance:** Adjustment of internal norms, policies, processes, and space, aiming to establish a culture focused on **diversity, equity, and inclusion** within **Daycoval Seguros**.
- **Training:** Conducting training for employees divided by their hierarchical levels and complexity.
- **Partnerships:** Establishing partnerships with different initiatives, so that it is possible to promote the theme outside the organization.
- **Awareness:** Conducting lectures and awareness actions to raise employee awareness.
- **Affinity Groups:** Groups formed by company employees, with the aim of being protagonists of

diversity, equity, and inclusion.

Responsible for bringing to discussion topics that are latent, real needs of the target audience, and viable implementation proposals, especially those that help us achieve our goals.

- All this for a greater purpose, to make a difference within **Daycoval Seguros**. For a responsible and sustainable view, we are divided into **5 affinity groups** within the company:
- **Acessibiliza:** representative group of people with disabilities.
- **Empodera Elas:** representative group of women.
- **Generations:** representative group of intergenerational collaboration.
- **Pride:** representative group of **LGBTQIAPN+** people.
- **Roots:** representative group of black, brown, indigenous, and

yellow people

Initiatives Carried Out:

- Diversity, equity, and inclusion census
- Affinity groups as internal development
- Review of the dress code manual
- Affirmative job openings
- Intranet page for material sharing
- Group on the corporate social network for sharing announcements
Lecture on unconscious bias Course at the corporate university on Diversity, Equity, and Inclusion, Brazilian Sign Language (Libras), and Unconscious Biases.

- Materials, guides, and glossaries on Diversity, Equity, and Inclusion.
- Communication schedule with key commemorative dates



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Results - Census of belonging and recognition.

Here at **Daycoval Seguros** I can be who I am, without fears in any environment.

Yes

94%

My direct leadership here at **Daycoval Seguros** is inclusive.

Yes

98%

Here at **Daycoval Seguros**, I receive treatment with respect and dignity.

Average Rating

95%

Daycoval Seguros has practices of diversity, equity, and inclusion.

Average Rating

4.38



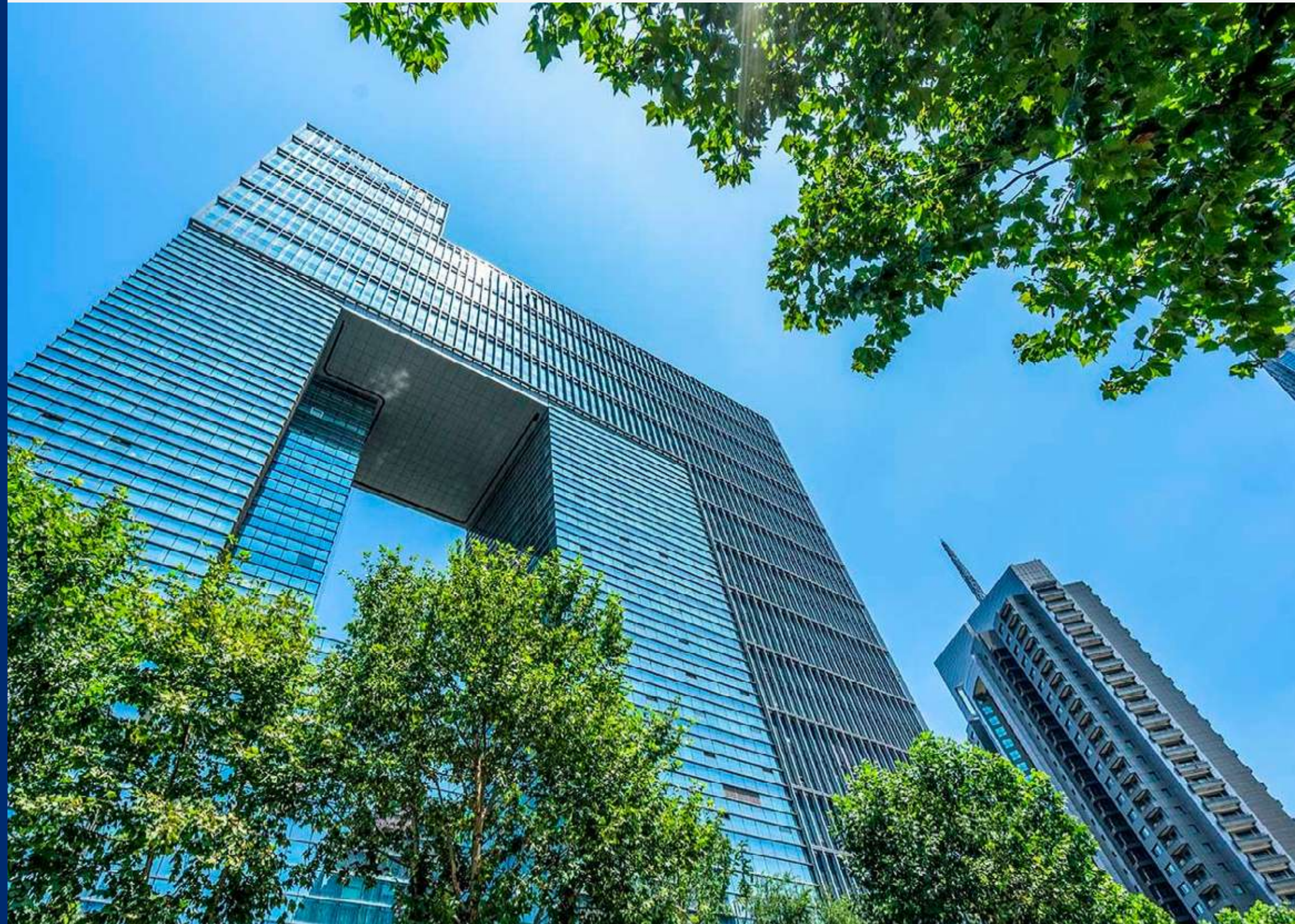
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CLIMATE CHANGE AND ENVIRONMENTAL MANAGEMENT

GRI 305 | 302 | 306

In this section, you will find:

- Climate Change
- Energy Management
- Waste Management



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Climate Change

GRI 305

Administrative operations, often recognized as office activities, play a significant role in sustainability. Although they do not involve heavy industrial processes, they contribute to various environmental impacts that need to be managed responsibly.

Climate change is one of the greatest global challenges, and office activities are not exempt from contributing to this problem.

The use of **electricity**, air conditioning, fleet supply, transportation in the supply chain, and waste generation result in **greenhouse gas (GHG)** emissions.

In 2024, advancing the sustainability agenda, **Daycoval Seguros** conducted its first

Greenhouse Gas Emissions Inventory based on the **GHG Protocol Brazil** and **ABNT NBR ISO 14064** methodology.

Analysis of GHG Emission Variations: Comparison 2023 vs 2024

For the calculation of 2024 emissions, **Daycoval Seguros** decided to internalize the inventory preparation to conduct a thorough analysis of office processes, emission sources, data, and evidence. As a result, we had a reduction in **Scope 3** emissions in the **Transport & Distribution (Downstream)** category by verifying information in partner carrier documents.

In **Scope 1**, we had a reduction in the amount of fuel used by the fleet due to fewer beneficiaries of the subsidy.

In **Scope 2**, despite the reduction in consumption, the Grid emission factor was higher in 2024 compared to 2023.

Greenhouse Gas Emissions			
	2023	2024	Change
Scope 1 (tCO _{2e})	28,94	13,63	-53%
Scope 2 (tCO _{2e})	1,98	3,06	55%
Scope 3 (tCO _{2e})	373,97	159,97	-57%
Total (tCO_{2e})	404,89	176,67	-56%

Emission intensity			
	2023	2024	%
Issuance / Revenue	0,0000017	0,0000006	-67%

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Environmental Management

The responsible use of natural resources is applied in our daily operations. Indicators such as electricity consumption, water usage, and waste generation are measured and analyzed.

Our management process consists of data collection, inclusion in a panel, and evaluation of environmental performance in quarterly and annual demonstrations.

With this performance evaluation, we seek process improvement, whether through environmental education reinforcement or structural solutions.



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Energy Management

GRI 302

In our office, we have **LED lights** installed throughout the structure, which brings us an **80%** savings compared to conventional lights.

Comparison			
	2023	2024	%
Energy Consumption kWh	51.288	55.471	8%

Comparing consumption between **2023** and **2024**, we observed an **8%** increase. This growth is due to the change in the work schedule, with the addition of an extra day of in-person work. Additionally, a significant externality was the fact that temperatures in **2024** were above expected, resulting in greater use of air conditioning.

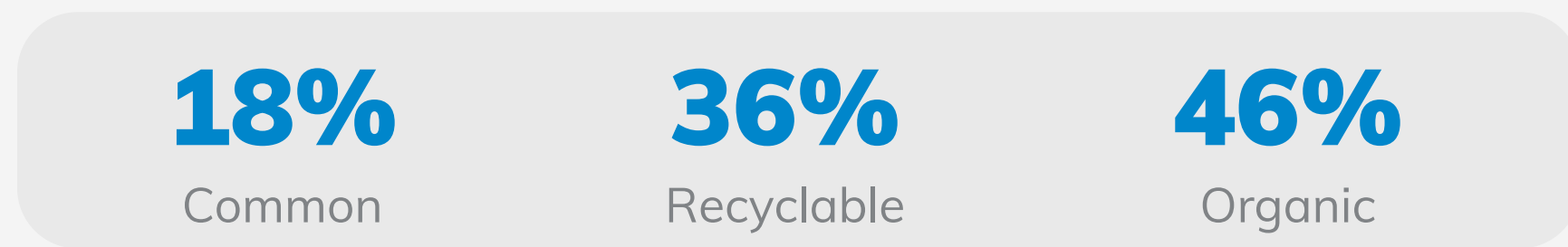
Intensidade Energética			
	2023	2024	%
Consumption / number of contributors	298	375	26%

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Waste Management

GRI 306

Our office is Zero Landfill! We pride ourselves on ensuring that **100%** of the waste generated is properly disposed of, with no waste sent to landfills. The company promotes waste circularity, fostering a sustainable and responsible cycle. We generate waste classified into **three main categories**: recyclable, organic, and common.

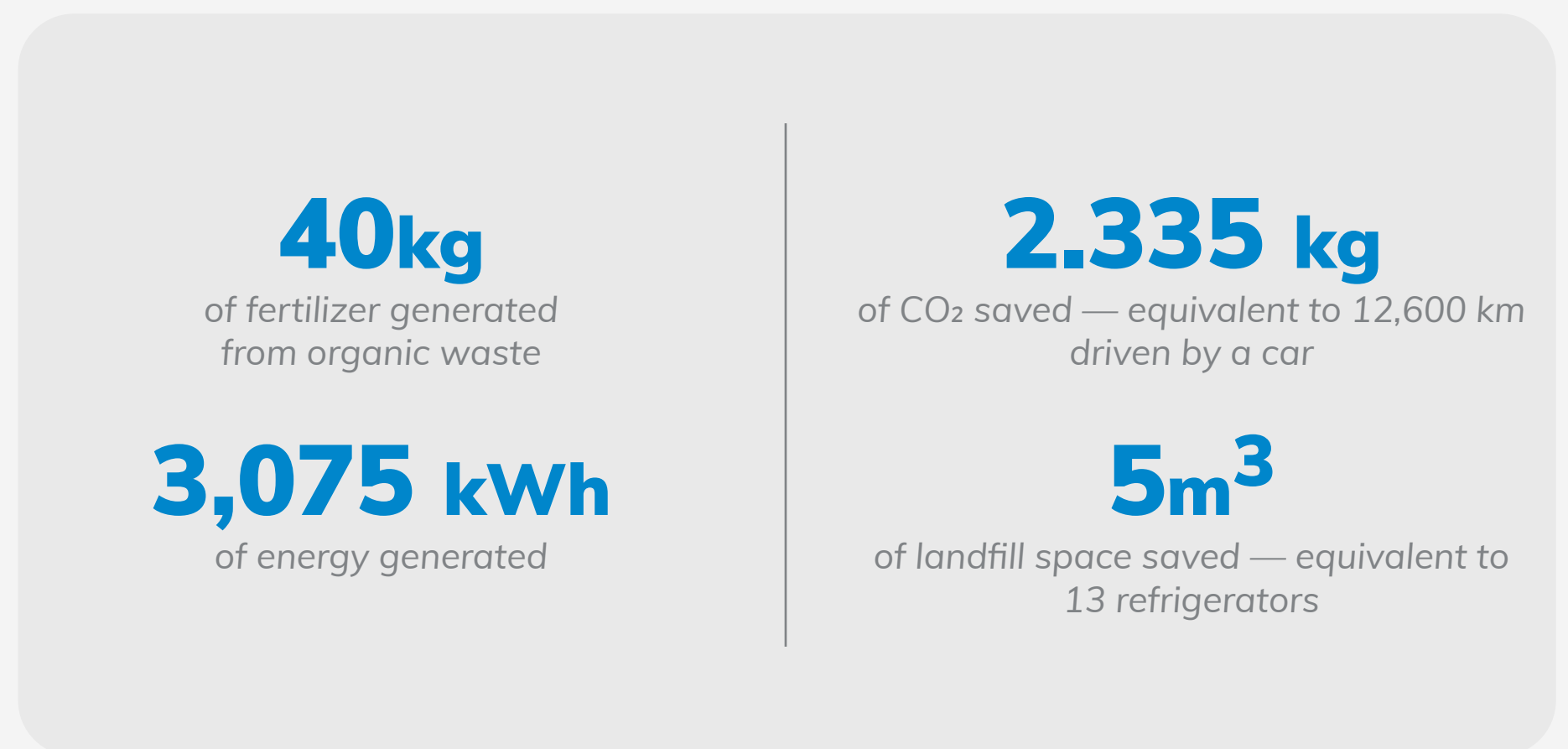


Recyclable Waste: The company promotes the separation and proper disposal of recyclable materials such as paper, plastic, glass, and metals. These wastes are sent to **recycling cooperatives**, contributing to the reduction of soil and water contamination and encouraging the circular economy.

Common Waste: Common waste, which cannot be recycled, is co-processed, transforming into energy. To date, we have generated **7,414 kWh** of energy fuel, **12%** of our consumed energy. We adopt reduction and reuse practices whenever possible, ensuring these materials are used sustainably and efficiently.

Organic Waste: Organic waste, such as food scraps, is composted, transforming into fertilizer. This practice not only reduces the amount of waste sent to landfills but also generates organic compost that can be used to fertilize gardens and green areas.

Comparison			
	2023	2024	%
Recyclables (tons)	1.597	1.063	-33%
Organic (tons)	1.655	1.360	-18%
General Waste (tons)	1.412	548	-61%



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Plastic Cups

Aiming to reduce the amount of plastic waste generated daily, contribute to **reducing environmental impact**, and promote a culture of **ecological responsibility** among employees.

Comparison			
	2023	2024	%
Plastic Cups	7.100	6.000	-15%
Paper Cup	9.600	10.450	-9%

In **2024**, we took another step towards sustainability by eliminating the use of plastic cups and disposable paper in our office. Instead, we adopted more durable utensils, such as glass cups and reusable mugs, demonstrating our commitment to **environmental preservation**. This initiative aims to reduce the amount of plastic waste generated daily, contributing to **reducing environmental impact** and promoting a **culture of ecological responsibility** among employees. The change reflects our concern for the environment and our dedication to implementing sustainable practices.

Ação de Sustentabilidade Copos de Água e Café

Impulsionando o nosso negócio

Como uma boa prática de sustentabilidade, informamos que, a partir de **21/11** (quinta-feira), os copos descartáveis de água e café não estarão mais disponíveis em nossas áreas de convivência.

O objetivo desta medida em prol da sustentabilidade busca reduzir resíduos em nosso ambiente de trabalho.

Solicitamos que tragam seus copos, canecas BMG Seguros e/ou garrafinha de água para consumo no escritório.

A partir da mesma data, também será autorizado o uso das xícaras de porcelana disponíveis na copa.

Agradecemos a compreensão e o compromisso com essa causa.

#BoraImpulsionarASustentabilidade

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Paper Cup



The rational use of printer paper in an office is essential to promote sustainability and reduce the environmental impact of administrative operations. Paper production involves the consumption of natural resources such as water and wood, as well as energy and chemicals. Therefore, reducing paper consumption directly contributes to

forest preservation, water savings, and the reduction of greenhouse gas emissions associated with paper manufacturing and transportation.

Adopting rational paper use practices can also generate significant savings for the company. Unnecessary document printing increases operational

costs, including paper, ink, and printer maintenance. By encouraging document digitization and the use of electronic tools for information sharing and storage, it is possible to reduce these costs and increase operational efficiency.

Today we have initiatives for paper use management:

- Programming computers for black and white printing
- Programming computers for double-sided printing
- Installing fingerprint readers to control printing

Comparison			
	2023	2024	%
Paper Consumption	15.274	11.765	-23%

The management of **natural resources** is an integral part of our sustainability policy, which aims to promote **responsible environmental** practices and contribute to a more sustainable future. The company continues to seek new ways to improve its processes and reduce its environmental impact, aligning with **ESG (environmental, social, and governance)** principles.

10 COMMUNITY ENGAGEMENT

GRI 203 | 413 | 413-1

In this section, you will find:

- Private Social Investment
- Daycoval Seguros Solidarity Program



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Private Social Investment

Social responsibility is a commitment that transcends the business realm and extends to the community, promoting well-being and social development.

Companies and organizations that adopt social responsibility practices contribute significantly to building a more just and equal society.

In our **DNA**, we have the commitment to foster the country's evolution through people.

Therefore, over the years, we have established specific partnerships with institutions that carry out

social work.

Officially, we are supporters of two non-profit institutions, our long-time partners, which we support in various actions and that perform exemplary work for society: **Celeiro Vó Tunica** and **Cacau** (Center for Support to Children with Urological Anomalies).



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An efficient and structured program for transforming the future of young people in vulnerable situations. From housing to education, job opportunities, and care, **Celeiro Vó Tunica** welcomes with love and personalized attention, catalyzing the natural potential of each young person in building their new world.

Link to Celeiro:
<https://celeirovotunica.org.br/>

Through direct private social investment, we have been able to contribute with:

STUDY AND WORK

72 hours of mentoring

1354 hours of courses / lectures

439 hours of general classes

29 vocational training sessions

HEALTH AND WELL-BEING

297 hours of psychological care

49 psychiatric consultations

54 general medical consultations and exams

23 dental consultations

2 speech therapy consultations

AFFECTION AND BOUNDARIES

58 general actions



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Cacau (Center for Support to Children with Urological Anomalies)

Through a **non-profit, private, and philanthropic civil association**, we provide free care to underprivileged children and adolescents with diseases of the genitourinary system: kidneys, urinary excretory tracts (ureters, bladder, and urethra), and genital organs.

Often, these diseases have a very high degree of complexity, which can lead to some routine changes for the patient, requiring continuous multidisciplinary follow-up.

Link to Cacau
<https://cacau.org.br/>

Through direct private social investment, we have been able to contribute with:

39 Pediatric Urology Consultations (CACAU)

1.597 Pediatric Urology Consultations (SUS)

96 Physical Therapy Consultations (CACAU)

112 Physical Therapy Consultations

13 Psychology Consultations

174 Ultrasound Exams (SUS)

10 Urodynamic Exams (CACAU)

27 Urodynamic Exams (SUS)

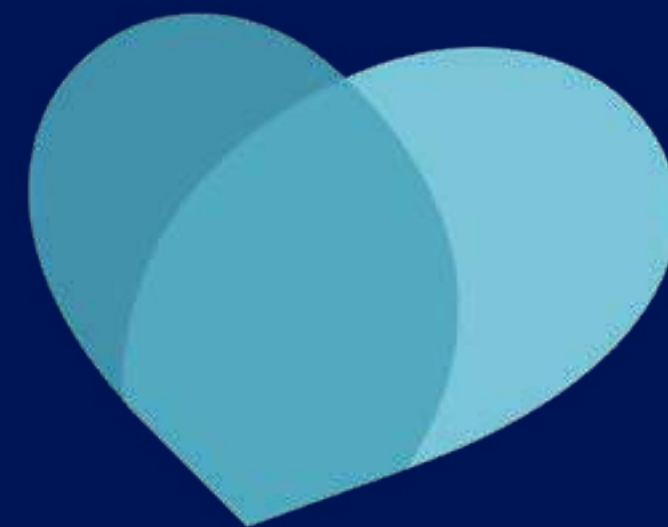
416 Overnight Stays at the Support House

1.248 Meals Provided

Through our partnerships with **Celeiro Vó Tunica** and **Cacau**, we reaffirm our commitment to social responsibility and the construction of a better future. These institutions are inspiring examples of how collective well-being can catalyze significant and lasting changes in society.



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Daycoval | Seguros

SOLIDÁRIO

Our Pillar of Volunteering and Donations

Over the years, Daycoval Seguros has always cared about its community and encouraged the participation of its employees in **Social Responsibility** actions.

Some of our fundraising and volunteering campaigns include:

- Hunger Can't Wait
- Every Drop Counts
- Inclusive Easter with Downlândia
- Plastic Cap Collection Campaign
- Winter Clothing Campaign
- Hygiene Campaign
- Summer Bazaar
- Christmas Campaign

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APPENDIX

In this section, you will find:

- Table GVR – Governance of Sustainability Risks
- Table EST – Strategies Associated with Sustainability Risks
- Table GER – Sustainability Risk Management Processes



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Table GVR – Governance of Sustainability Risks

Table GVR	Governance of Sustainability Risks
Objective:	Description of the governance of sustainability risk management.
Content:	Qualitative information.
Frequency:	Annual.
	The role of the board of directors, executive board, director responsible for internal controls, and risk committee in the governance process of sustainability risks must be described, as provided in Circular Susep No. 666, dated June 27, 2022, and Resolution CNSP 416, dated July 20, 2021.

Details:

(a) Description of how the board of directors, executive board, director responsible for internal controls, and risk committee act to supervise sustainability risks.

Role of the Board of Directors and Executive Board:

Supervision of sustainability risks, approval of policies and budget for sustainability.

Organizational Transformation Directorate:

Creation of the Materiality Matrix, identification of sustainability risks, monitoring of action plans and compliance with risk mitigation processes.

Internal Controls Directorate

Monitoring of corporate risks, alignment with best market practices and current regulations.

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(b) Description of the role of the board of directors, executive board, director responsible for internal controls, and risk committee in the management of sustainability risks.

Executive Board CEO:

Approval and updating of the statement of values or mission, strategies, policies, and objectives related to sustainable development, ensuring that sustainable practices are incorporated into strategic decisions. Organizational Transformation Directorate (Sustainability) and Internal Controls

Directorate:

Esponsible for defining the company's strategic direction, ensuring compliance with regulations, and promoting business efficiency and sustainability. It is the responsibility of the Organizational Transformation area, together with the Risk Management area, to identify, point out, measure, and continuously monitor the company's sustainability risks involving material topics. It is the responsibility of the Organizational Transformation Directorate to monitor and approve all decisions related to ESG within the company, just as the Risk Directorate must monitor all decisions related to Risks within the company.

(c) Description of the instances at the strategic, tactical, and operational levels and their responsibilities in supporting the board of directors, executive board, director responsible for internal controls, and risk committee in the management and supervision of sustainability risks.

Strategic: CEO - define the overall direction of the company in the long term;

Tactical:

Organizational Transformation Directorates (Sustainability) - establish specific actions to achieve medium-term goals; Risk and Internal Controls Manager - monitor and supervise risks and report to Senior Management.

Operational

Internal teams - establish specific actions to achieve medium- and short-term goals.

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Table EST – Strategies Associated with Sustainability Risks

Table EST	Strategies Associated with Sustainability Risks
Objective:	Identification and description of the real and potential impacts of sustainability risks on the institution's business, strategies, and risk management.
Conteúdo	Qualitative information.
Frequency:	Annual
	Aspects of sustainability risks with potential impacts on business, strategies, and risk management must be described, as provided in Circular No. 666, dated June 27, 2022.
Details:	
(a) Description of sustainability risks with the potential to generate significant losses in the short, medium, and long term. Divide into (a.1) for climate risk events and (a.2) for other sustainability risks or divide into (a.1) for climate risk events, (a.2) for environmental risk events, and (a.3) for social risk events. Indicate the temporal criteria adopted to define the different time horizons (short, medium, and long term).	<p>A.1) Climate Risks: Negative impacts on operations and business due to physical and transition risks.</p> <p>A.2) Others Risks</p> <p>Environmental Risks: Losses due to pollution events, excessive use of resources, and risk concentration in disaster areas.</p> <p>Social Risks: Losses due to events of slave labor, child labor, discrimination, and lack of diversity, equity, and inclusion.</p> <p>Governance Risks: Losses due to accusations of "Greenwashing" or "Socialwashing," ESG goals and practices, and loss of business opportunities.</p>

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(b) Description of the methodology used to assess the possibility of losses generated by sustainability risks.

The methodology used is the same as that already applied to other risks managed by the company's GRC area. The risk is assessed by grading, crossing the probability of something happening over a short-term horizon (1 to 2 years), medium-term (2 to 5 years), and long-term (5 to 10 years) versus the financial, regulatory, and reputational impact. The risk can be inherently real or potential, and after the implementation of controls, if it persists, it is classified as residual risk.

(c) Description of how the impacts of the risks mentioned in item (a) are considered in the institution's business and strategies, detailing the time horizon considered and the criteria adopted in the prioritization of the evaluated risks.

Given the nature of the business, we understand that an insurance company will always be susceptible to risks. Once a risk is identified, whether it is sustainability-related or not, we assess its probability and impact to define the action, in compliance with legislation. Risk management in the company must be strategic, in order to protect our operations and financial results, as well as ensure economic sustainability and the generation of shared business value. The time horizons are those applied to measure probability/exposure, and the prioritization for action is for high-level risks.

(d) Description of the resilience of the organization's strategy, considering its ability to adapt to changes in climate patterns and the transition to a low-carbon economy.

It is increasingly necessary to adapt to climate change and transition risks to remain competitive in the market. With this in mind, our strategic decisions will take into account the scenarios/data from the sustainability risk management process and its controls.

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Table GER – Sustainability Risk Management Processes

Table GER	Sustainability Risk Management Processes
Objective:	Identification and description of the real and potential impacts of sustainability risks on the institution's business, strategies, and risk management.
Content:	Qualitative information.
Frequency:	Annual
	The processes for identifying, evaluating, classifying, measuring, treating, monitoring, and reporting sustainability risks must be described, as provided in Circular No. 666, dated June 27, 2022, and Resolution CNSP No. 416, dated July 20, 2021.
Details	
(a) Description of the processes used for identifying, evaluating, classifying, and measuring sustainability risks.	<p>Identification: Reading reports and documents, interviews with key personnel to confirm information and mitigation actions.</p> <p>Evaluation: Qualitative methods, depending on the risk and data availability</p> <p>Classification: Classification of inherent risks as High, Medium, and Low..</p> <p>Mensuração: Impact x probability</p>

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

Treatment: Implementation of controls to mitigate or eliminate risks.

Monitoring: Tracking the behavior of risks x control.

Reporting: Periodic presentation of key indicators related to adherence tests.

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

Limits for risks and business restrictions will be established, considering sustainability. Detailed information about losses will be recorded.

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

They are integrated into the management of underwriting, credit, market, liquidity, and operational risks at the time of assessing the impact of the risk arising from a climate or socio-environmental theme.

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GRI Content Summary

GRI STANDARD / OTHER SOURCE	CONTENT	LOCATION	OMISSION			
			OMITTED REQUIREMENTS	REASON	EXPLANATION	SDGs
General Contents						
GRI 2: General Disclosures	2-1 Organization details	Págs. 04 e 06				
	2-2 Entities included in the organization's sustainability report	Pág. 04				
	2-3 Reporting period, frequency and point of contact	Pág. 04				
	2-4 Restatements of information	N/A				
	2-5 External verification	Pág. 04				
	2-6 Activities, value chain and other business relationships	Págs. 08, 13				
	2-7 Employees	Págs. 68 e 69				8, 10
	2-8 Workers who are not employees	Pág. 69				8
	2-9 Governance structure and its composition	Pág. 36				5, 16
	2-10 Nomination and selection for the highest governance body	Pág. 36				5, 16
	2-11 Chair of the highest governance body	Pág. 37				16
	2-12 Role of the highest governance body in overseeing the management of impacts	Pág. 37				16

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General Contents						
GRI 2: General Disclosures 2021	2-13 Delegation of responsibility for managing impacts	Págs. 39				16
	2-14 Role of the highest governance body in sustainability reporting	Pág. 37				16
	2-15 Conflicts of interest	Pág. 42				16
	2-16 Communication of critical concerns	Pág. 39				16
	2-17 Collective knowledge of the highest governance body	Pág. 37				16
	2-18 Evaluation of the performance of the highest governance body	Pág. 79				16
	2-19 Remuneration policies	Pág. 81				5, 8, 10
	2-20 Process for determining remuneration	Pág. 81				5, 8, 10
	2-21 Ratio of annual total compensation	Salary ratio between the highest-paid individual and the median of the company, absolute number and not percentage (20.28).				5, 8, 10
	2-22 Statement on sustainable development strategy	Pág. 59				
	2-23 Policy commitments	Pág. 42				16
	2-24 Embedding policy commitments	Pág. 42				
	2-25 Processes to remediate negative impacts	Pág. 41				

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General Contents						
GRI 2: General Disclosures 2021	2-26 Mechanisms for advice and concerns about ethics	Pág. 42				
	2-27 Compliance with laws and regulations	Pág. 42				
	2-28 Membership of associations	Pág. 43				
	2-29 Approach to stakeholder engagement	Pág. 44				
	2-302-30 Collective bargaining agreements	100%, all our employees are covered by the Collective Labor Agreement (CCT) of the Insurance Workers of São Paulo.				8
Material Topics						
GRI 3: Material Topics 2021	3-1 Process for defining material topics	Pág. 59				
	3-2 List of material topics	Pág. 60				
Quality in Customer Relationships						
GRI 3: Material Topics 2021	3-3 Management of material topics	Págs. 54 e 59				
GRI 418: Customer Privacy 2016	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	Pág. 44				8
Ethics and Conduct						
GRI 3: Material Topics 2021	3-3 Management of material topics	Págs. 42, 54 e 59				

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Ethics and Conduct						
GRI 201: Economic Performance 2016	201-1 Direct economic value generated and distributed	Págs. 33 e 34				8, 9
	201-2 Financial implications and other risks and opportunities due to climate change	Pág. 41				13
	201-3 Defined benefit plan obligations and other retirement plans	Págs. 66 e 82,				
GRI 205: Combate à Corrupção 2016	205-1 Operations assessed for risks related to corruption	Págs. 41 e 42				16
	205-2 Communication and training about anti-corruption policies and procedures	Págs. 40, 41 e 42				16
	205-3 Confirmed incidents of corruption and actions taken	None, none have been identified so far.				16
GRI 206: Anti-competitive Behavior 2016	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practice	None, none have been identified so far.				
GRI 207: Tax 2019	207-2 Governance, control, and risk management of tax	Pág. 34				1, 10, 7
GRI 308: Supplier Environmental Assessment 2016	308-1 New suppliers that were screened using environmental criteria	Pág. 44				8, 16
	308-2 Negative environmental impacts in the supply chain and actions taken	Pág. 44				8, 16
GRI 406: Non-discrimination 2016	406-1 Incidents of discrimination and corrective actions taken	Pág. 42				5, 8

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Ethics and Conduct					
GRI 408: Child Labor 2016	408-1 Operations and suppliers at significant risk for incidents of child labor	Pág. 35			5, 8, 16
GRI 409: Forced or Compulsory Labor 2016	409-1 Operations and suppliers at significant risk for incidents of forced or compulsory labor	Pág. 42			5, 8
GRI 414: Supplier Social Assessment 2016	414-1 New suppliers that were screened using social criteria	Pág. 44			5, 8, 16
	414-2 Negative social impacts in the supply chain and actions taken	Pág. 44			5, 8, 16
GRI 415: Public Policy 2016	415-1 Political contributions	Págs. 35, 43			
Diversity, Equity, and Inclusion					
GRI 3: Material Topics 2021	3-3 Management of material topics	Págs. 42, 54 e 59			
GRI 405: Diversity and Equal Opportunity 2016	405-1 Diversity of governance bodies and employees	Pág. 86			
	405-2 Ratio of basic salary and remuneration of women to men	Pág. 37			
New Business					
GRI 3: Material Topics 2021	3-3 Management of material topics	Págs. 42, 54 e 59			
Innovation and Technology					
GRI 3: Material Topics 2021	3-3 Management of material topics	Págs. 42, 54 e 59			
Social, Environmental, and Climate Risks					
GRI 3: Material Topics 2021	3-3 Management of material topics	Págs. 42, 54 e 59			
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Págs. 89 e 92			7, 8, 12, 13

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Social, Environmental, and Climate Risks					
GRI 302: Energy 2016	302-1 Energy consumption within the organization	Pág. 92			7, 8, 12, 13
	302-2 Energy consumption outside of the organization	Pág. 92			7, 8, 12, 13
	302-3 Energy intensity	Pág. 92			7, 8, 12, 13
	302-4 Reduction of energy consumption	Pág. 92			7, 8, 12, 13
	302-5 Reductions in energy requirements of products and services	Pág. 92			7, 8, 12, 13
GRI 305: Emissions 2016	305-1 Direct (Scope 1) GHG emissions	Pág. 90			3, 12, 13,
	305-2 Energy indirect (Scope 2) GHG emissions	Pág. 90			3, 12, 13, 14, 15
	305-3 Other indirect (Scope 3) GHG emissions	Pág. 90			3, 12, 13, 14, 15
	GHG emissions intensity	Pág. 90			13, 14, 15
	Reduction of GHG emissions	Pág. 90			13, 14, 15
GRI 306: Waste 2020	306-1 Waste generation and significant waste-related impacts	Págs. 93, 94 e 95			3, 6, 8, 11, 12
	306-2 Management of significant waste-related impacts	Págs. 93, 94 e 95			3, 6, 8, 11, 12
	306-3 Waste generated	Págs. 93, 94 e 95			3, 6, 8, 11, 12

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Social, Environmental, and Climate Risks						
GRI 306: Waste 2020	306-2 Management of significant waste-related impacts	Págs. 93, 94 e 95				3, 6, 8, 11, 12
Relationship with public authorities and regulatory bodies						
GRI 3: Material Topics 2021	3-3 Management of material topics	Pág. 43				
Development of employees						
GRI 3: Material Topics 2021	3-3 Management of material topics	Págs. 73, 74, 75 e 76				
GRI 401: Employment 2016	401-1 New employee hires and employee turnover	Pág. 83				4, 5, 8, 10
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	Pág. 84				3, 5, 8
	401-3 Parental leave	Pág. 84				5, 8
GRI 402: Labor/Management Relations 2016	402-1 Minimum notice periods regarding operational changes	O prazo mínimo de aviso, em semanas, são de 2 a 4 semanas. Para informar os empregados e outros stakeholders sobre essas mudanças, utilizamos nosso canal digital, e-mail.				8
GRI 404: Training and Education 2016	404-1 Average hours of training per year per employee	Pág. 76				4, 5, 8, 10

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GRI STANDARD / OTHER SOURCE	CONTENT	LOCATION	OMISSION			
			OMITTED REQUIREMENTS	REASON	EXPLANATION	SDGs
Social, Environmental, and Climate Risks						
GRI 404: Training and Education 2016	404-2 Programs for upgrading employee skills and transition assistance programs	Págs. 51, 66 e 73				8
	404-3 Percentage of employees receiving regular performance and career development reviews	Págs. 66, 79 e 80				5, 8, 10
Non-material indicators						
Relationship with the Community						
GRI 203: Indirect Economic Impacts 2016	203-1 Infrastructure investments and services supported	Págs. 97, 98 e 99				5, 9, 11

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Credits

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Organizational Transformation Directorate, Sustainability Team.

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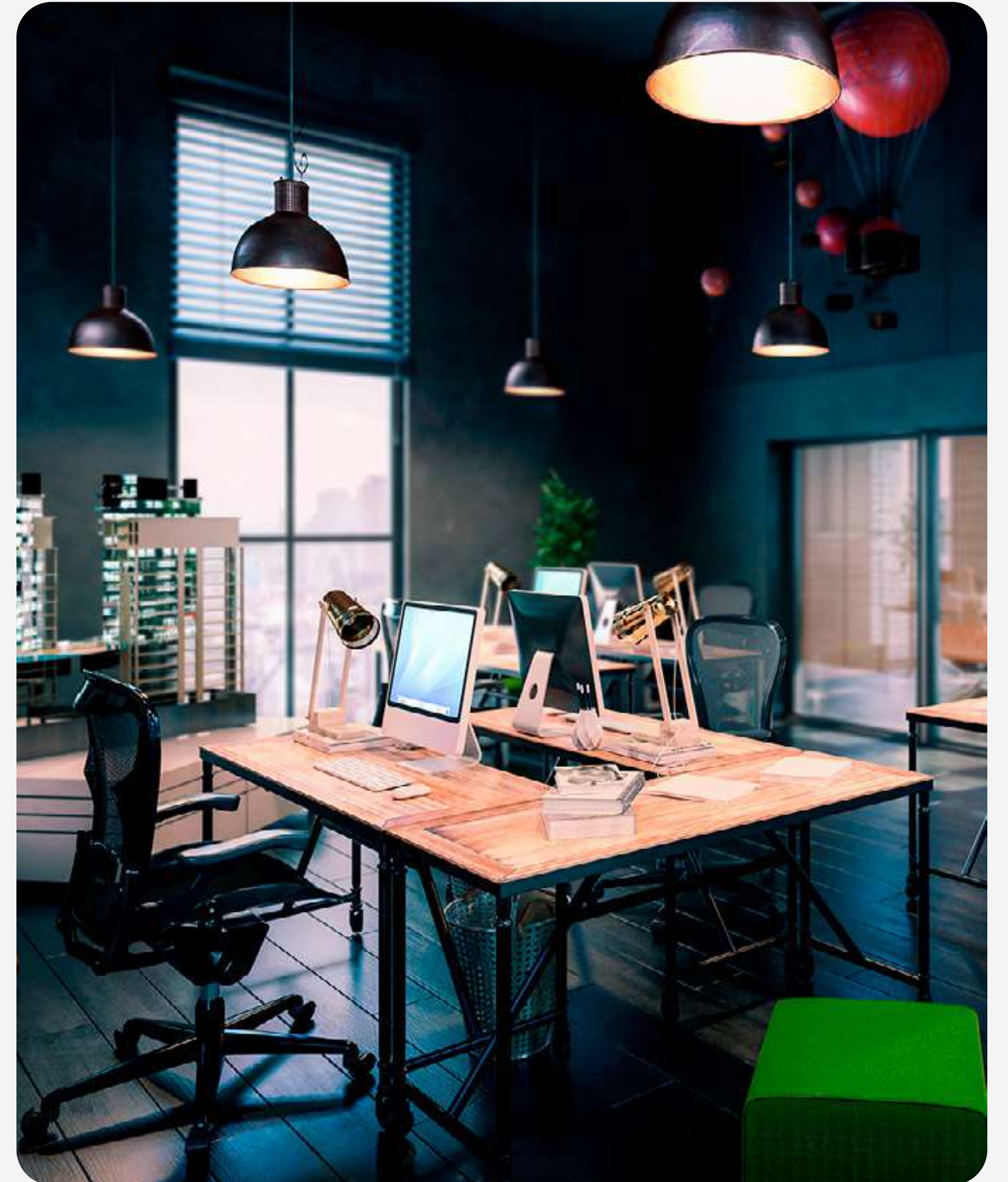
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