



CORPORATE
PRESENTATION

MADE BY THOSE WHO UNDERSTAND THE MOST

We are the insurance company that best understands and deals with the Brazilian market. We deliver security in its broadest sense, with personalized, high-quality service.

MORE THAN A INSURANCE COMPANY

Founded in 2010, Austral Seguradora has always valued agility, operational efficiency and innovation when establishing itself in the Brazilian insurance market.





OUR EXPERTS TEAM

We have an agile and dynamic team of experts, who work side by side with our clients to deliver solid, high-quality results.



 **CARLOS
FREDERICO**
CEO



 **RODRIGO
CAMPOS**
Underwriting Director



 **RAFAEL
GAMA**
Commercial Director



 **ANDRÉ
CALDEIRA**
CFO



 **CLAUDIA
NOVELLO**
Technical Director



 **DANIELLA
MATOS**
Chief Legal
and Risk Officer



BOARD MEMBERS



**in BRUNO
ZAREMBA**

Board Chair
VINCI PARTNERS



**in GABRIEL
FELZENSZWALB**

Vici President
VINCI PARTNERS



**in VINICIUS
ALBERNAZ**

VINCI PARTNERS



**in MARGO
BLACK**

Independent Member



**in LAURA
GÉ**

Independent Member



**in MICHEL
CUKIERMAN**

VINCI PARTNERS



**in RODOLFO
RIECHERT**

Genial Investimentos

KNOWLEDGE DRIVES OUR RESULTS

Our expertise leads to better results. That's why we're constantly pursuing excellence. Our numbers reflect a deep understanding of the Brazilian market.



4^o
PLACE IN THE
RANKING
SURETY INSURANCE²



**MARKET
LEADER
IN ENERGY
RISKS**

2019 . 2020 . 2021
. 2022 . 2023 . 2024

**R\$1,2
BILLION
OF WRITTEN
PREMIUM¹**

**R\$43,4
MILLIONS
OF NET
PROFIT¹**

¹DRE December 2024 ²Data from December 2024



OUR KNOWLEDGE IS WHAT DRIVES OUR SUCCESS

59,7%
COMBINED RATIO

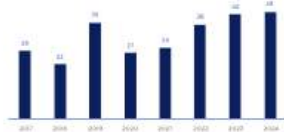
16,7%
ROAE

	2024	2023	2022	2021	2020
<i>WRITTEN PREMIUM</i>	1.161,8	1.433,5	1.231,4	1.102,4	1.046,9
<i>SUBSCRIPTION RESULT</i>	93,9	88,9	88,2	79,9	56,1
<i>OPERATIONAL RESULT</i>	26,6	28,3	32,4	34,9	21,2
<i>FINANCIAL RESULT</i>	33,4	33,2	30,8	11,4	22,4
<i>NET PROFIT</i>	43,4	42,4	38,5	27,7	26,3

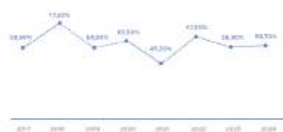


OUR RESULTS ARE DUE TO OUR KNOWLEDGE

NET PROFIT



COMBINED RATIO



WRITTEN PREMIUM 2024 BY LOSS



Group Equity 749,150 M€ total

ROAE





OUR PRODUCTS PORTFOLIO

With complete confidence in the knowledge obtained over the years, we offer high quality solutions, establishing a true partnership relationship with our customers.



ENERGY



SURETY



D&O



E&O



GL



ENERGY

Coverage for assets, equipment and civil liability. Protection of risks linked to prospecting, exploration, drilling, decommissioning and oil and gas

R\$840 MILLIONS AUSTRAL 2024

**44,8%
MARKET
SHARE**

**R\$1,9 BI
IN WRITTEN
PREMIUMS**



***ENERGY* COVERAGES**

- PHYSICAL DAMAGE (PD)
- OPERATOR'S EXTRA EXPENSES (OEE)
- OFFSHORE CONSTRUCTION ALL RISKS
- THIRD PARTY LIABILITY (TPL)
- FINANCIAL LOSS DUE TO LOSS OF PRODUCTION
- DECOMMISSIONING



SURETY

Security in fulfilling contractual obligations assumed by the borrower. Protection for the insured in public or private contracts, including administrative and judicial proceedings.

R\$288 MILLIONS AUSTRAL 2024

**5,7%
MARKET
SHARE**

**R\$5,1 BI
IN WRITTEN
PREMIUMS**



SURETY COVERAGES

- JUDICIAL BOND
- TAX JUDICIAL BOND
- LABOR JUDICIAL BOND
- APPEAL JUDICIAL BOND
- CIVIL JUDICIAL BOND
- PERFORMANCE BOND
- CONCESSION BOND
- ANP BONDS (PEM, DECOMMISSIONING BOND)
- ADVANCE PAYMENT BOND
- PAYMENT RETENTION BOND
- BIDDER (BID BOND)
- COMPLETION BOND
- ADMINISTRATIVE BOND
- CUSTOMS BOND
- ENERGY PAYMENT BOND

FINANCIAL LINES AND GENERAL LIABILITY

D&O: Protection of the personal assets of the company's administrators and directors. Insurance resulting from actions or deliberations taken as leaders and decision makers.

E&O: Protection in legal actions to repair damages caused to third parties due to errors made in the provision of professional services.

GENERAL LIABILITY: Protection of the Insured's assets against losses that may occur incorrectly in the function of their Civil Liability.

R\$35MILLION
IN WRITTEN PREMIUM





FINANCIAL LINES AND GENERAL LIABILITY COVERAGES

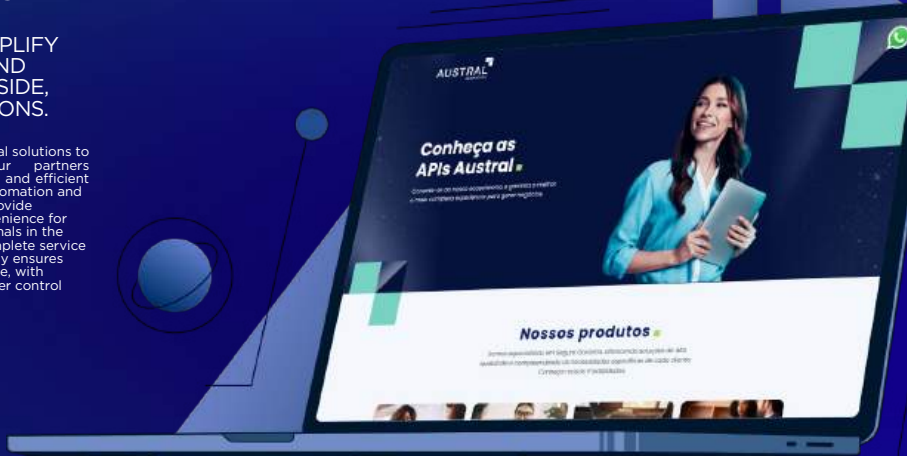
- LEGAL REPRESENTATION EXPENSES
- THIRD PARTIES PROPERTY DAMAGE OR BODILY INJURY
- MORAL DAMAGE
- NEGLIGENT ACTS, ERRORS OR OMISSIONS

According to the specific terms of the product

NO BARRIERS.

WE WANT TO SIMPLIFY
INTERACTIONS AND
CREATE, SIDE BY SIDE,
THE BEST SOLUTIONS.

We develop innovative digital solutions to seamlessly integrate our partners' systems in an agile, secure, and efficient manner. With a focus on automation and process optimization, we provide greater efficiency and convenience for brokers and other professionals in the sector. From quoting to complete service management, our technology ensures an intuitive digital experience, with real-time tracking and greater control at every stage.



IN 2024

7.500
NEW BUSINESS

WERE GENERATED THROUGH OUR APIS,
DRIVING TANGIBLE RESULTS
FOR OUR PARTNERS.



DEVHUB AUSTRAL



**OVER 15,000
POLICIES**
PROCESSED
DIGITALLY



FAST AND SEAMLESS
ONBOARDING



MARKET-LEADING
FEATURES



USER-CENTRIC
NAVIGATION
EXPERIENCE
WITH UX DESIGN



**TEAM FULLY
DEDICATED**
TO CONTINUOUS
INNOVATION



STABLE APIS WITH
HIGH PERFORMANCE
AND SCALABILITY



TRANSPARENCY

For us, integrity is a premise.

The insurance and reinsurance market has a relevant social function, with a prominent role in the economy and an important impact on Brazilian society.

CORPORATE, SOCIAL AND ENVIRONMENTAL GOVERNANCE

Despite the low environmental impact that our business causes, we have adopted a Socio-Environmental Policy, which aims to ensure that we do not support activities that are not in line with our socio-environmental and reputational principles.

OUR VALUES ARE NON-NEGOTIABLE.

WE HAVE COME THIS FAR
FOLLOWING PRINCIPLES
AND PROCESSES WITH
RESPONSIBILITY AND HIGH
ETHICAL STANDARDS.

- NON-NEGOTIABLE PRINCIPLES
- TRUE PARTNERSHIP
- DYNAMISM IN PRACTICE
- EXPERIENCE WITH FLEXIBILITY

WE CONSIDER
DIFFERENT
GROUPS

WE GENERATE
POSITIVE
IMPACT

WE BELIEVE
THAT EVERY
ACTION COUNTS



CORPORATE, SOCIAL, AND ENVIRONMENTAL GOVERNANCE

MORE THAN 37,000
LIVES IMPACTED

THROUGH SUPPORT
FOR OUR PROJECTS



ASM do Brasil



Pequeno
Cotelengo



Mão Amiga



Pequeno Príncipe



Clube da Leitura



Instituto Reação



BR Click



Rede Cruzada



Roda de Palhaço



Acesa Capuava



Tomates Verdes
Fritos



Associação
Menina Olímpica



Instituto
Apontar



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