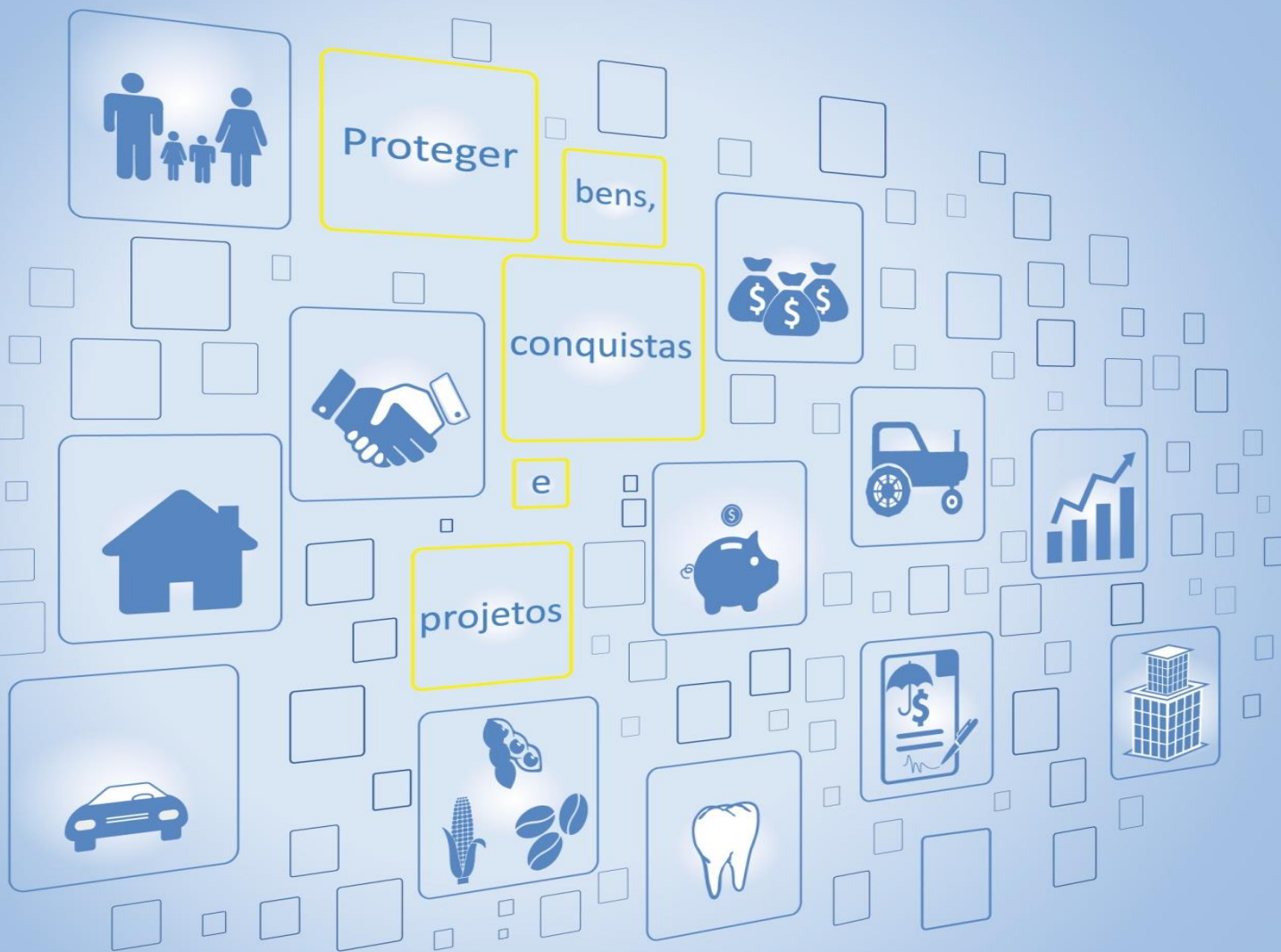
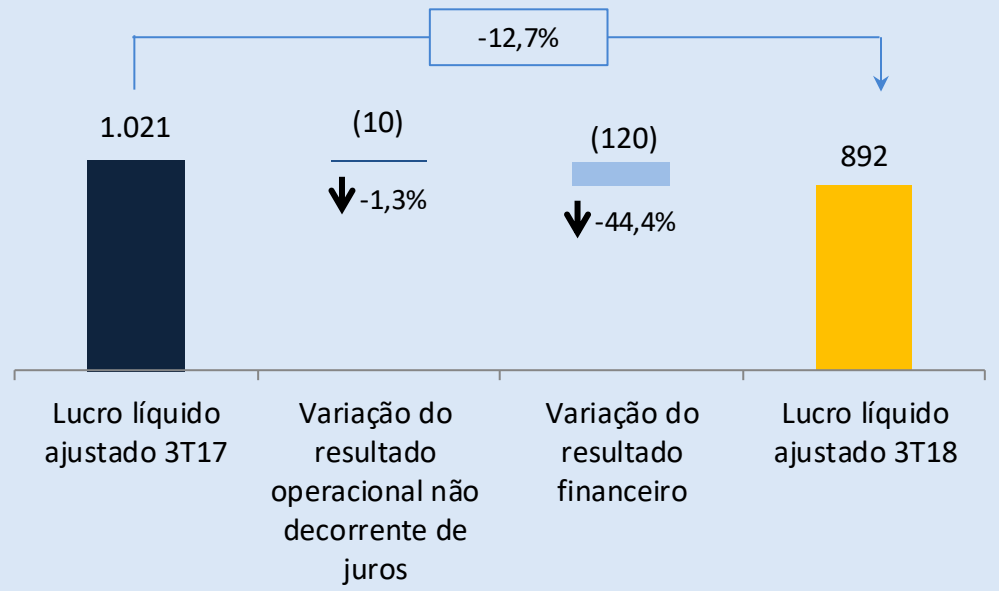
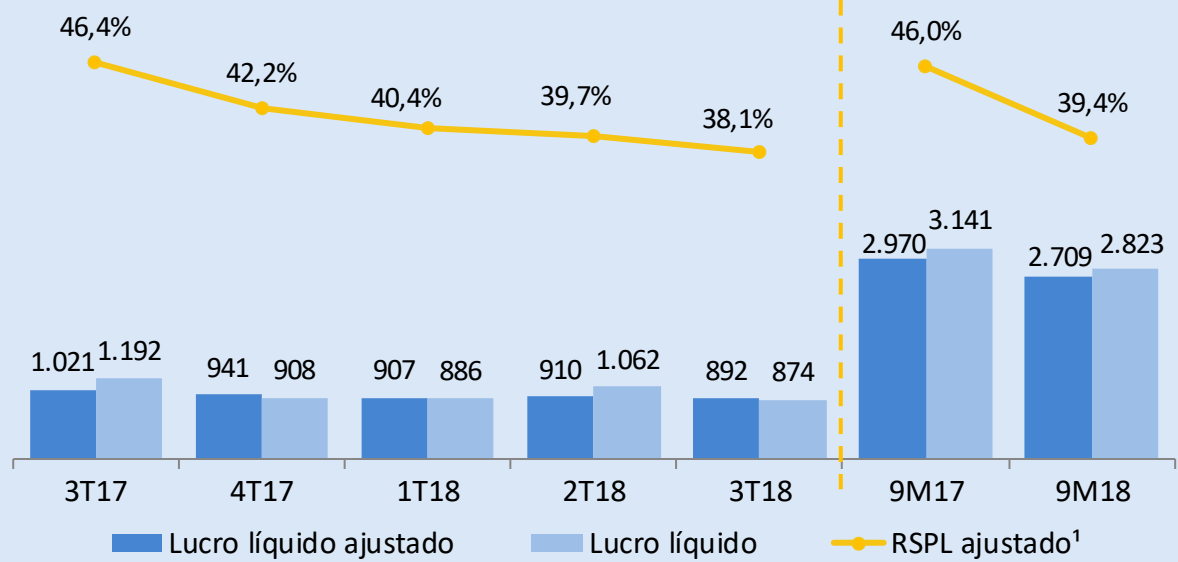


3T18



Teleconferência
dos Resultados
06/11/2018

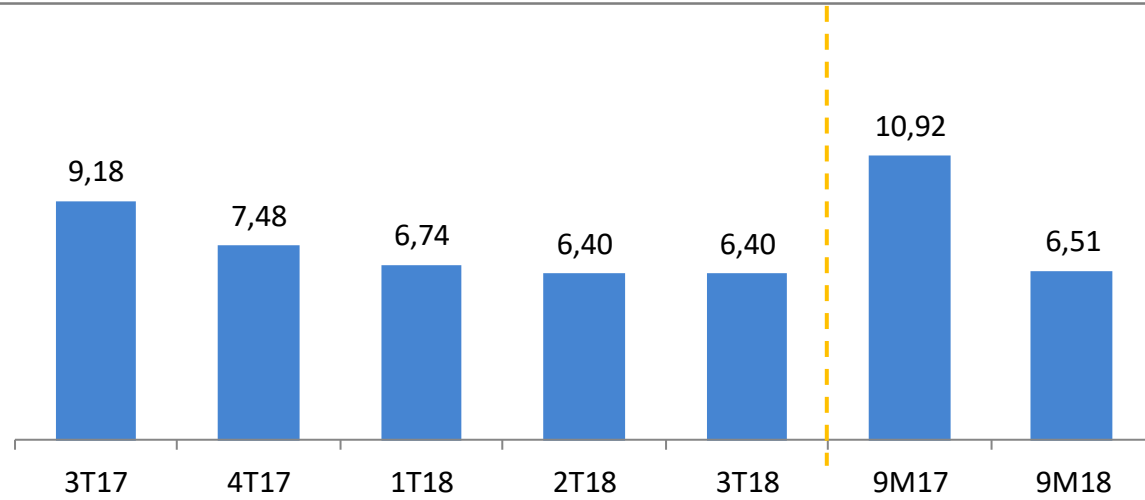
LUCRO LÍQUIDO (R\$ milhões)



- ✓ Lucro líquido ajustado de R\$892 milhões e RSPL de 38,1%
- ✓ Incremento de 13,5% no volume de prêmios na SH1, com destaque para o crescimento nas emissões dos seguros rural (+26,6%) e prestamista (+24,3%)
- ✓ Melhora do índice combinado na SH2, impulsionada pela redução da sinistralidade e do índice de despesas gerais e administrativas
- ✓ Crescimento de 11,3% do resultado operacional não decorrente de juros na Brasilprev, com incremento das receitas com taxa de gestão e melhora do índice de eficiência
- ✓ Expansão de 9,8% no saldo de reservas de previdência, atingindo R\$248 bilhões

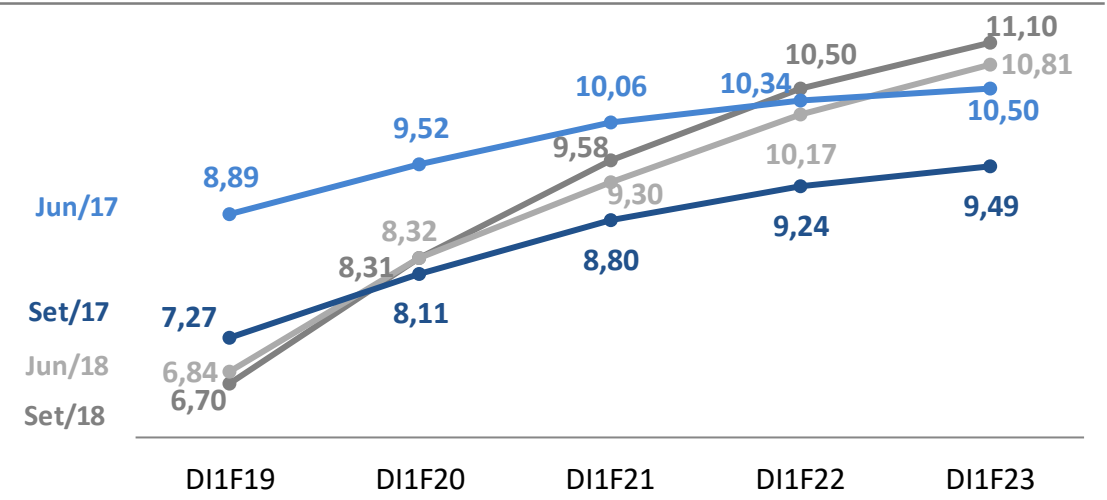
1 – Considera o PL ajustado, deduzido o valor a ser distribuído a título de dividendos assumindo payout de 80%.

TAXA MÉDIA SELIC ANUALIZADA (%)



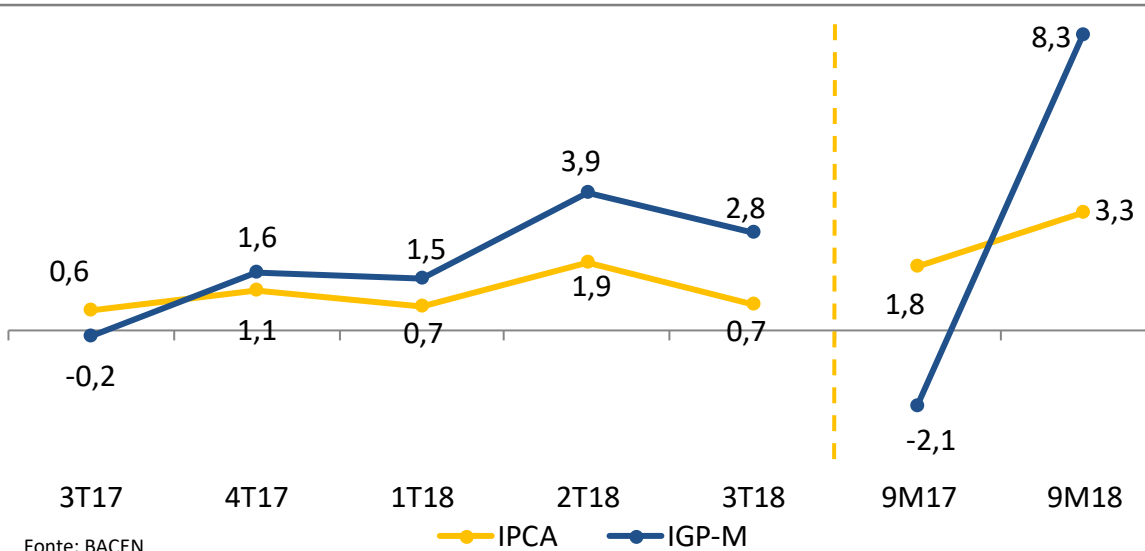
Fonte: BACEN

CURVA DE JUROS FUTUROS (%)



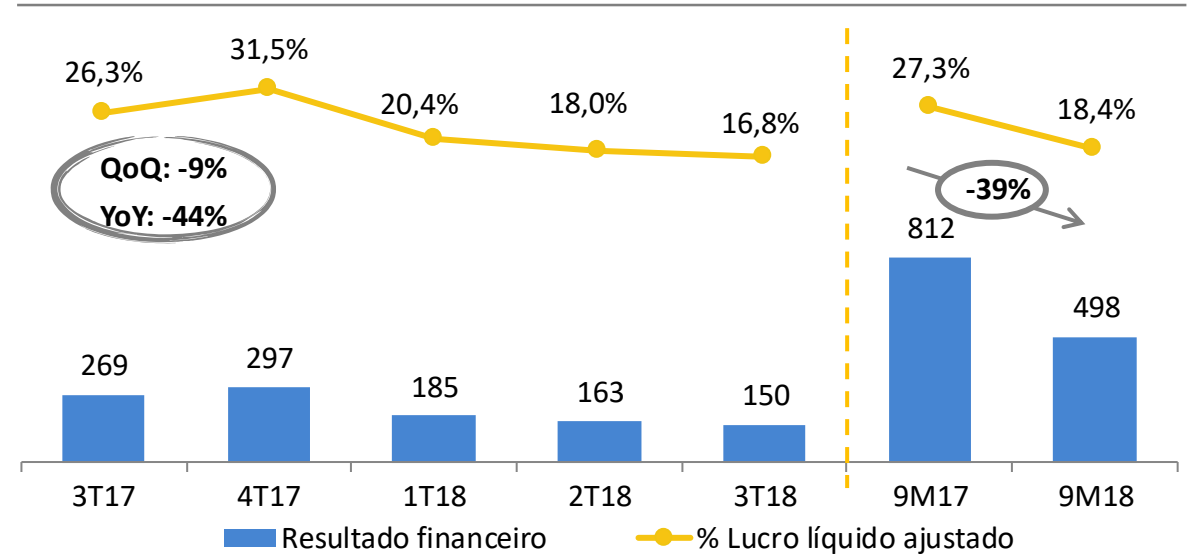
Fonte: ValorPro

ÍNDICES DE INFLAÇÃO (%)

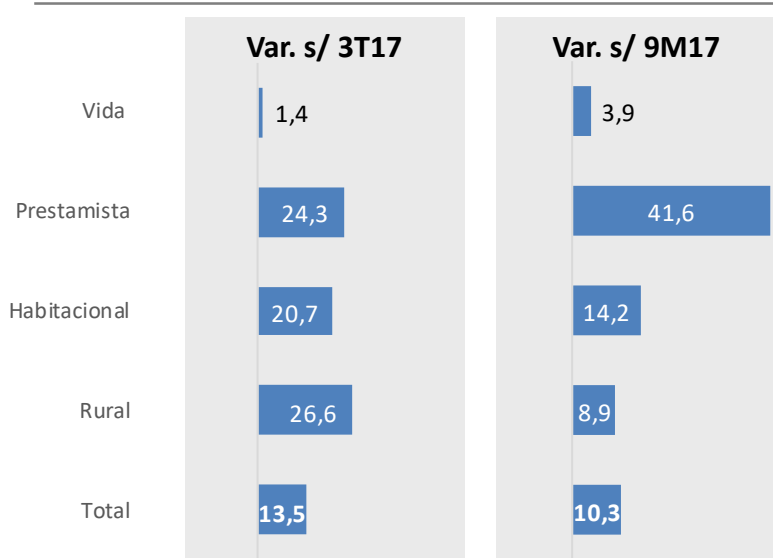


Fonte: BACEN

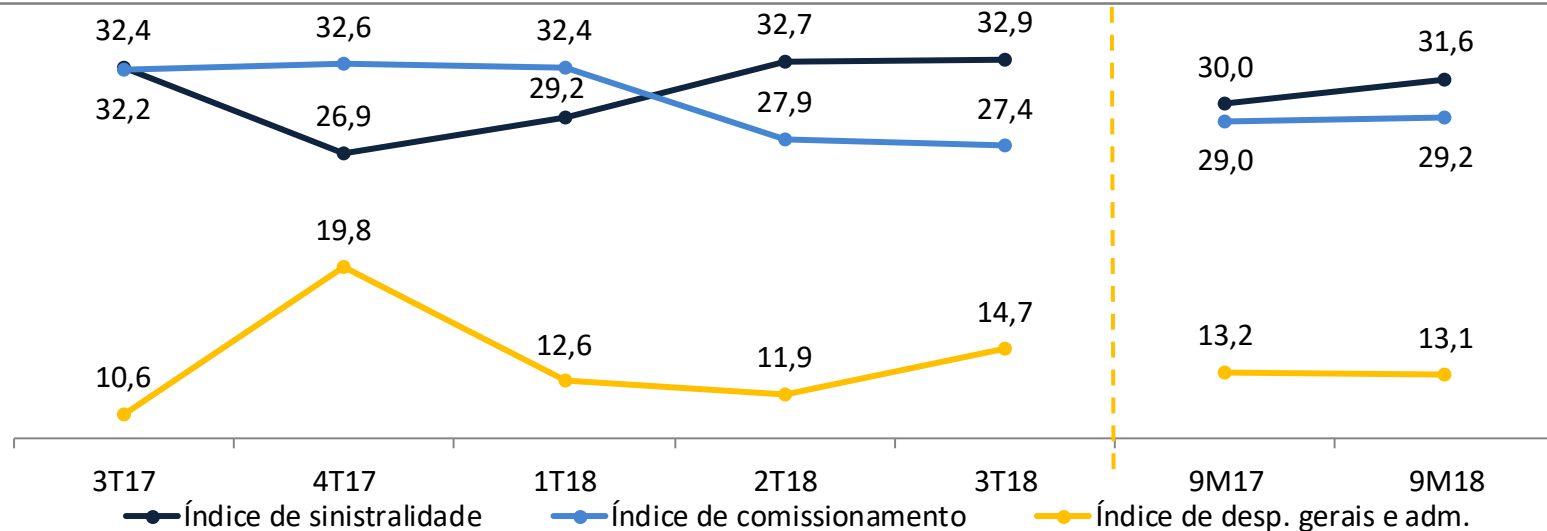
RESULTADO FINANCEIRO (R\$ milhões)



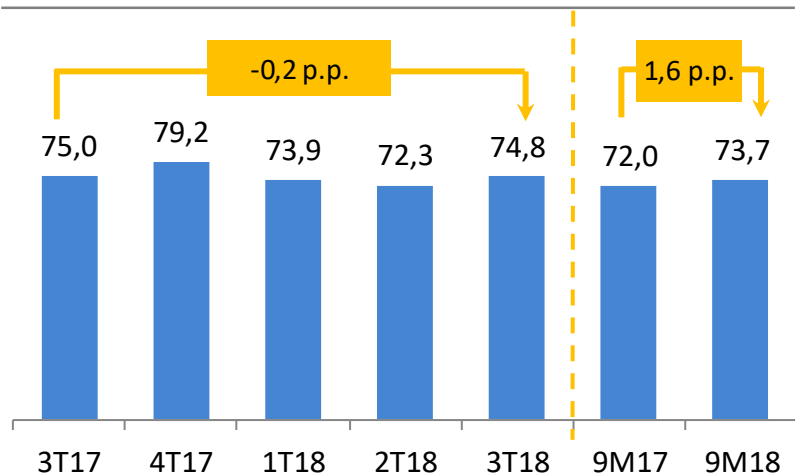
PRÊMIOS EMITIDOS (%)



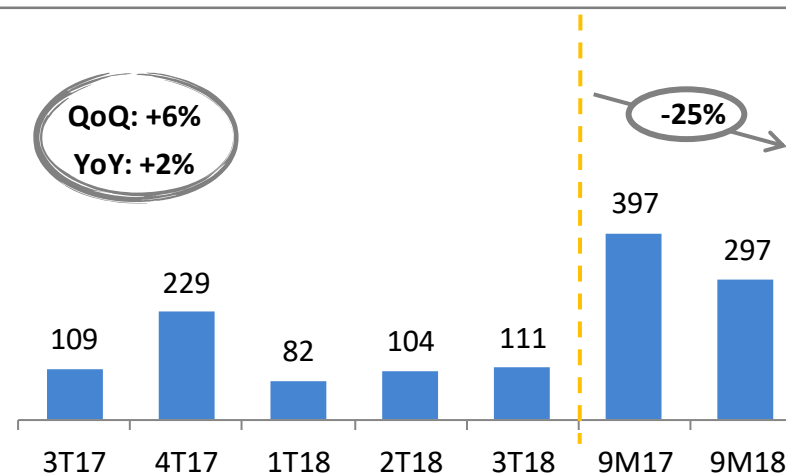
INDICADORES DE DESEMPENHO (%)



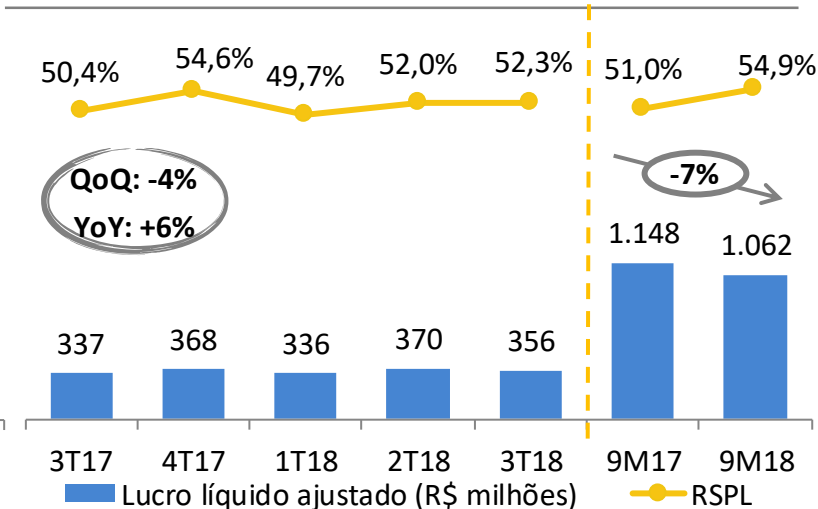
ÍNDICE COMBINADO (%)



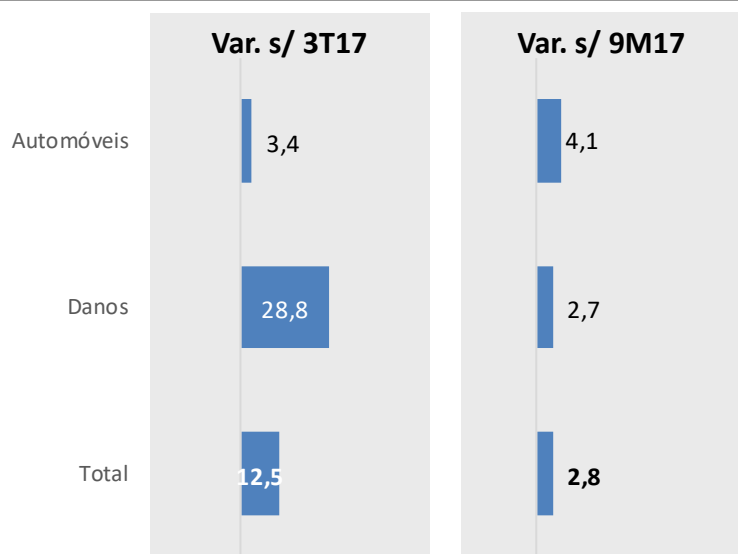
RESULTADO FINANCEIRO (R\$ milhões)



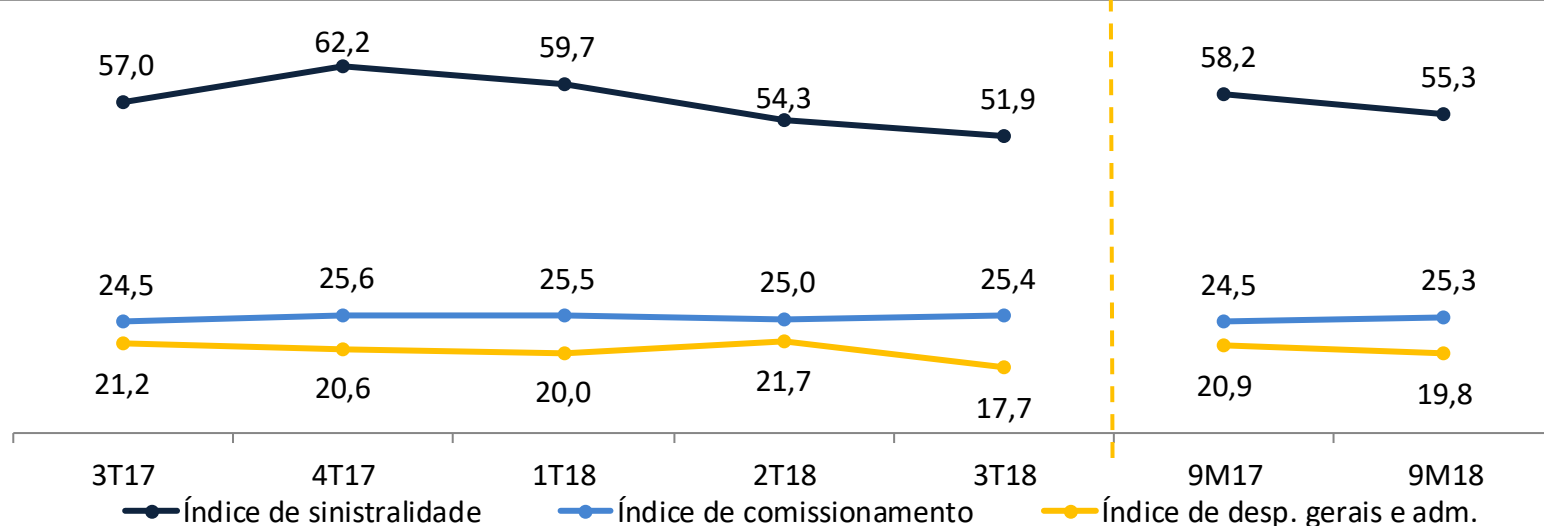
LUCRO E RENTABILIDADE



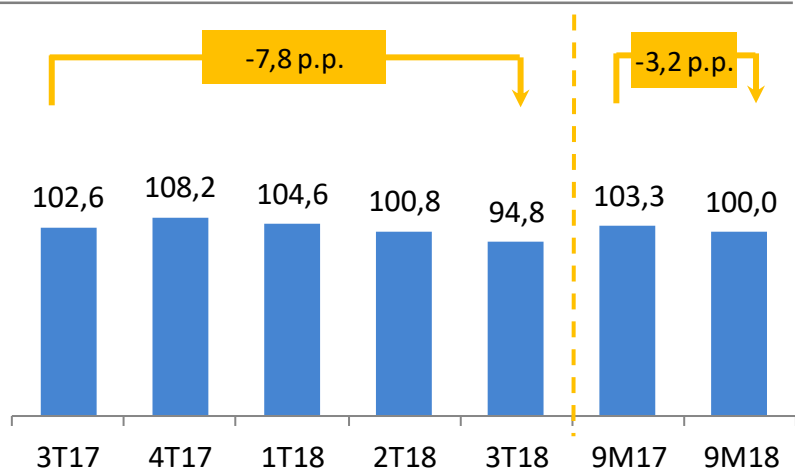
PRÊMIOS EMITIDOS (%)



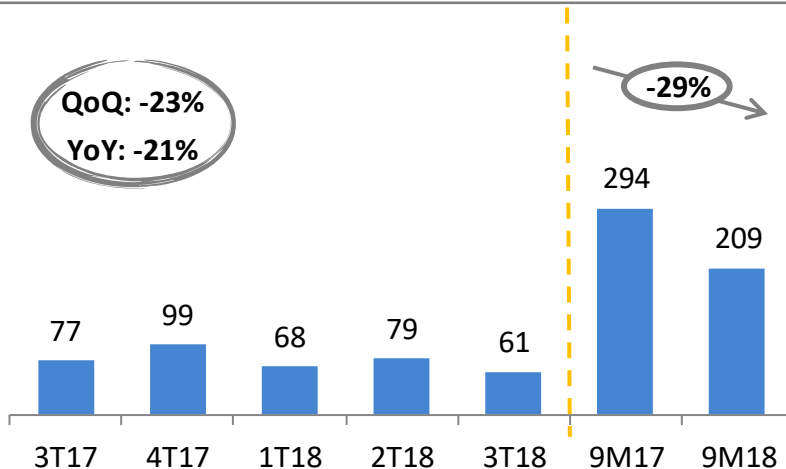
INDICADORES DE DESEMPENHO (%)



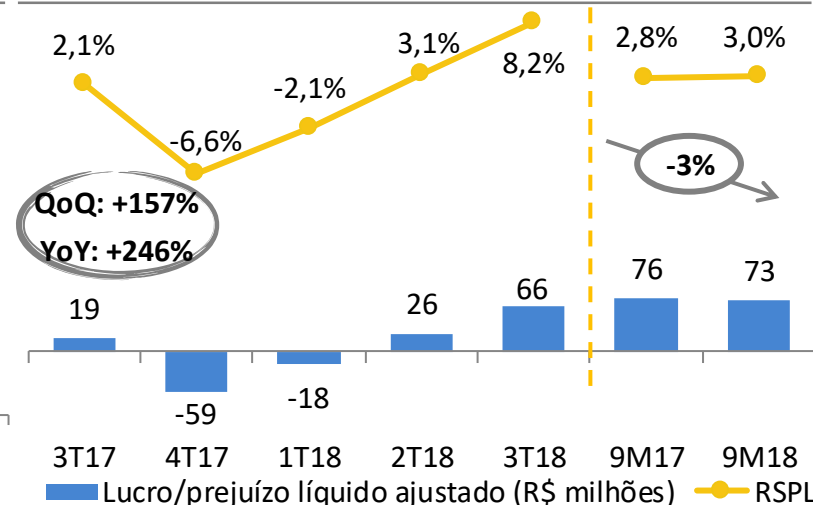
ÍNDICE COMBINADO (%)



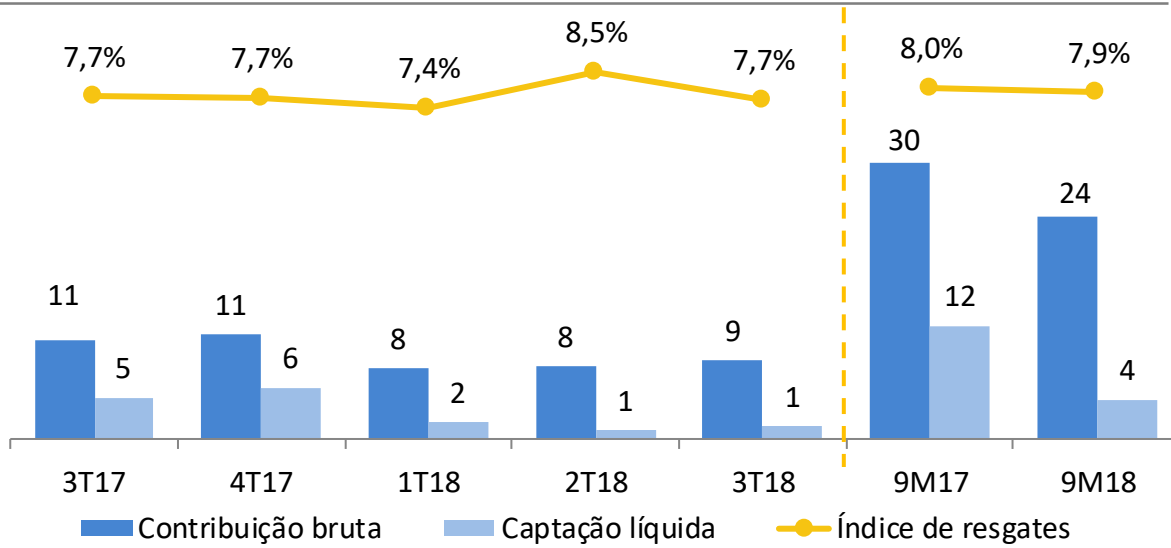
RESULTADO FINANCEIRO (R\$ milhões)



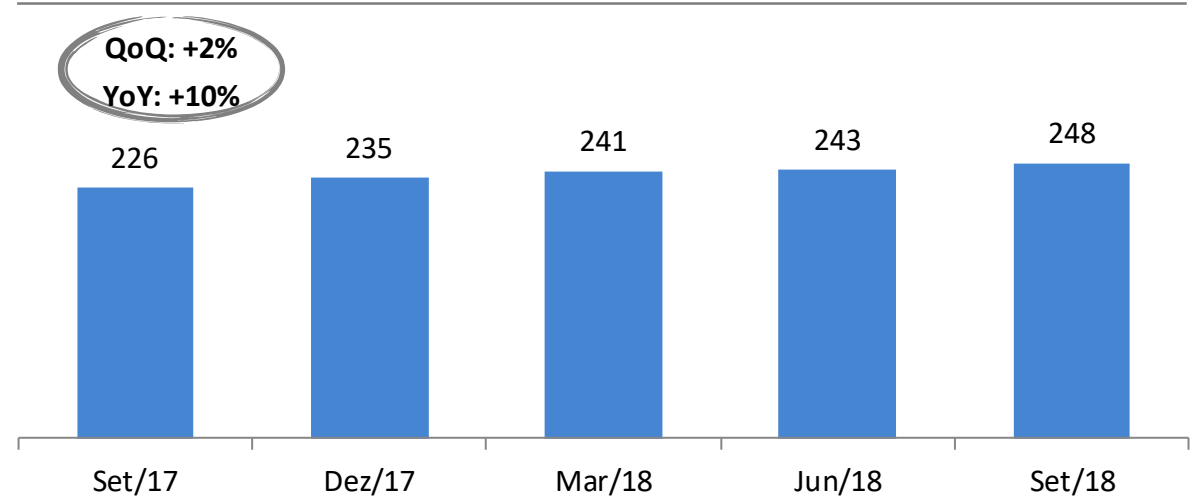
LUCRO E RENTABILIDADE



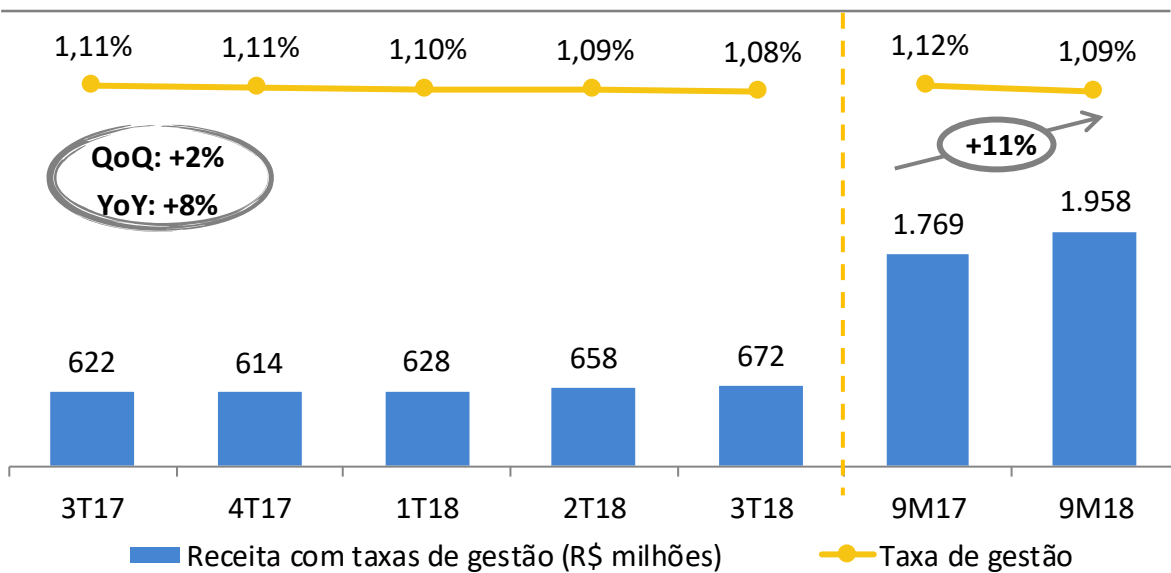
CAPTAÇÃO (R\$ bilhões)



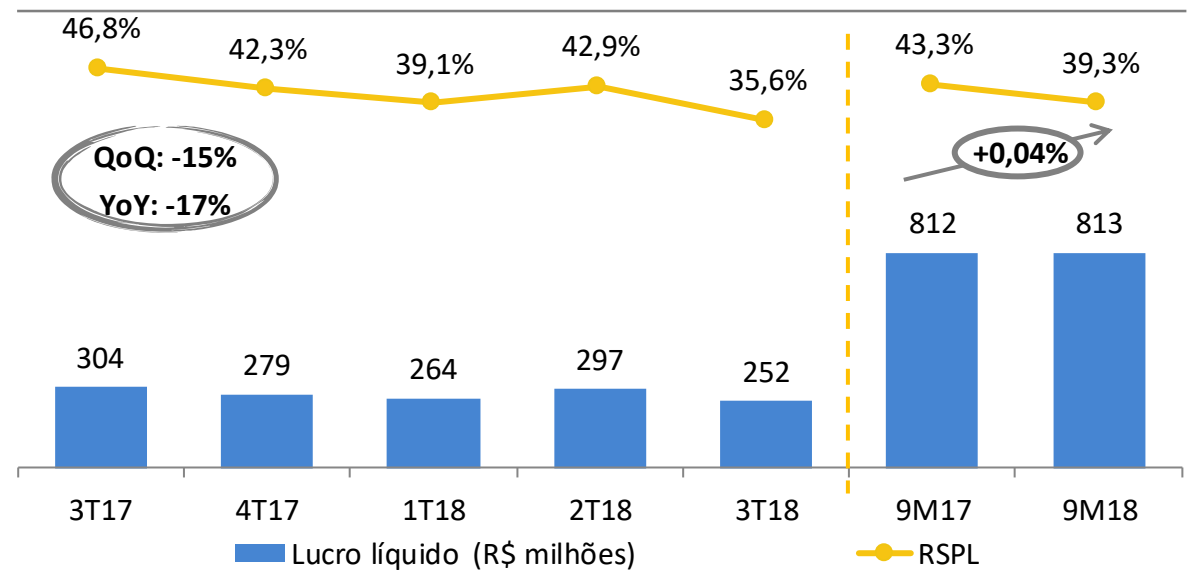
RESERVAS (R\$ bilhões)



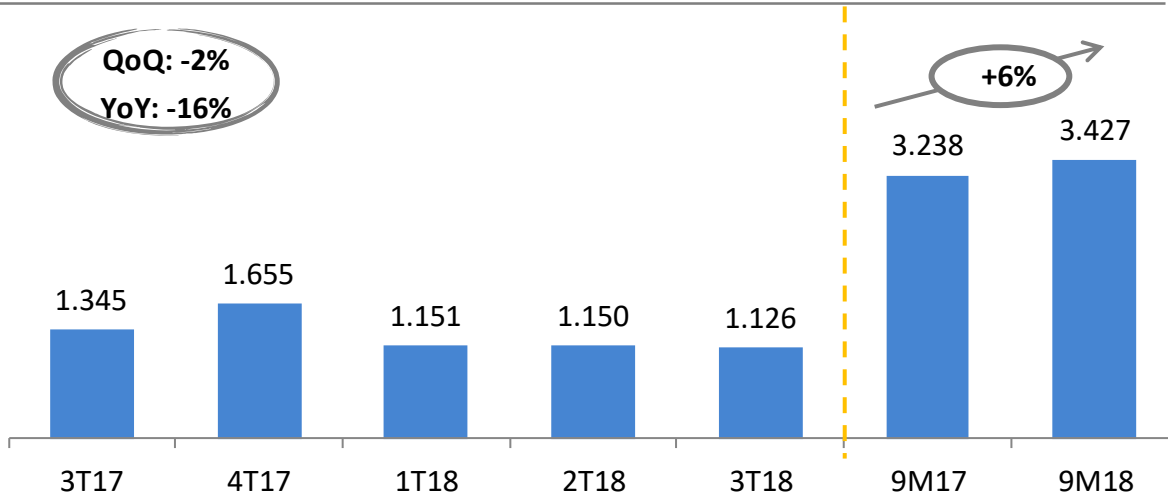
TAXA DE GESTÃO



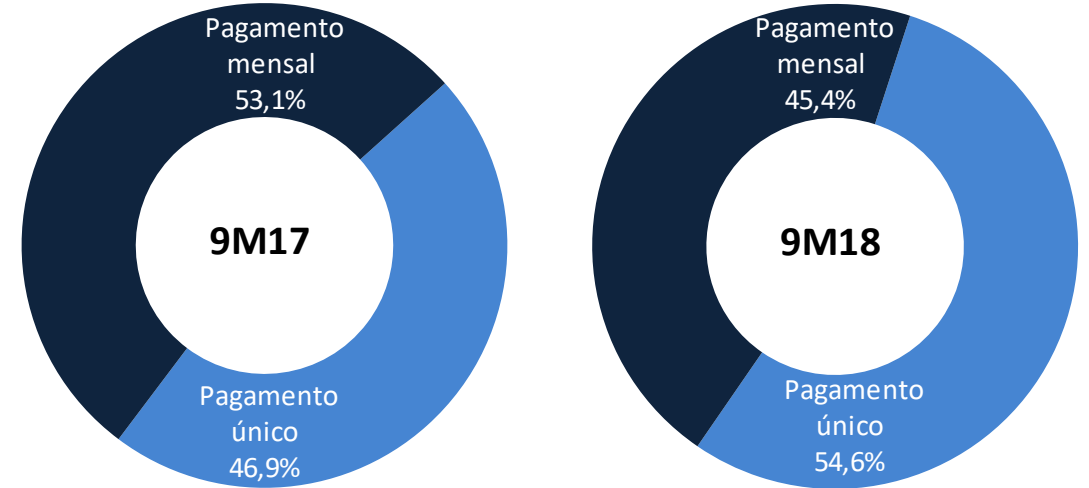
LUCRO E RENTABILIDADE



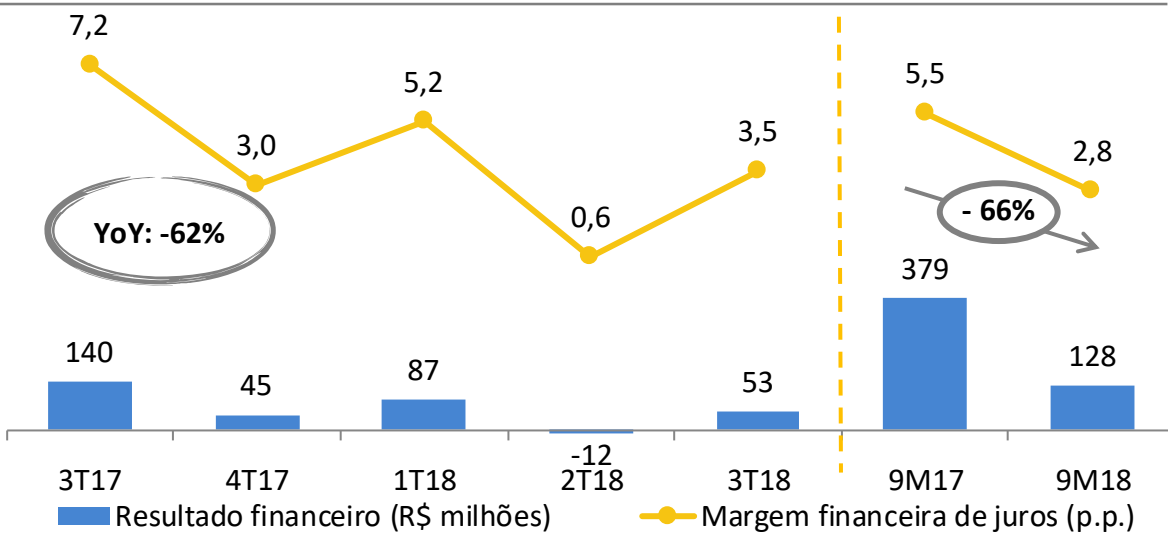
ARRECADAÇÃO (R\$ milhões)



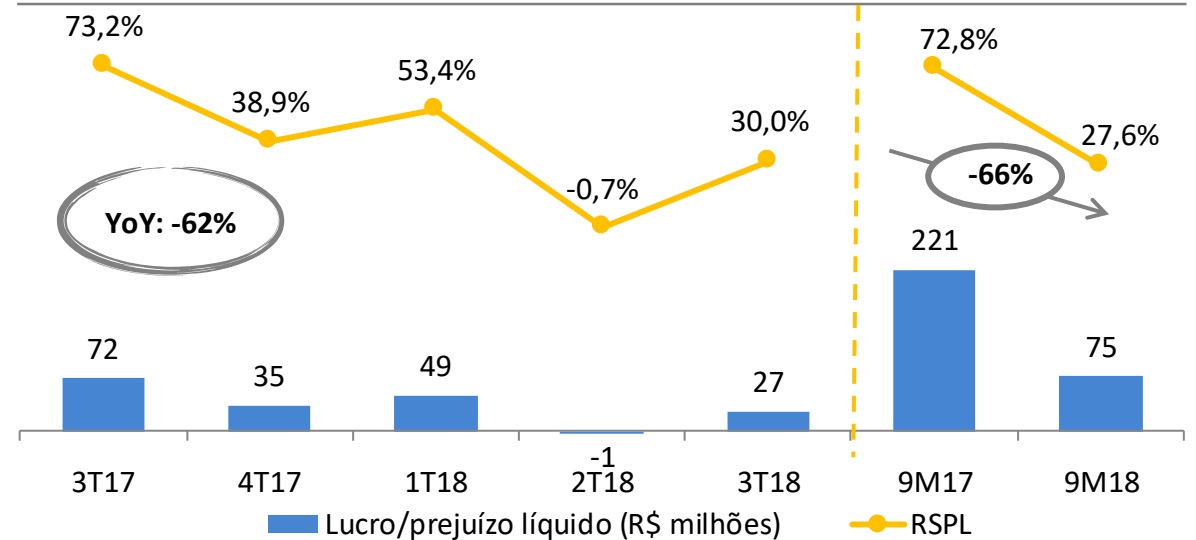
COMPOSIÇÃO DA ARRECADAÇÃO



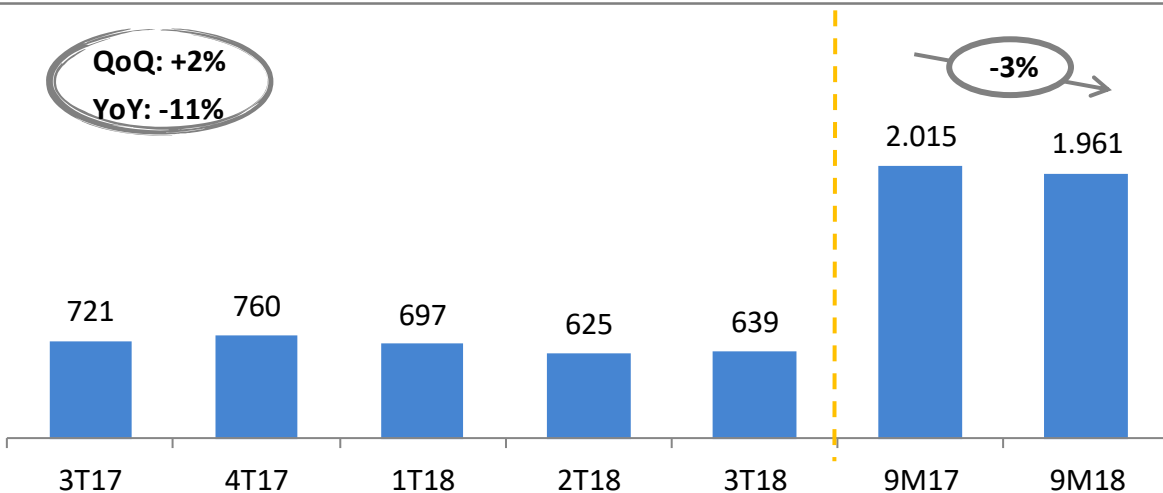
RESULTADO FINANCEIRO



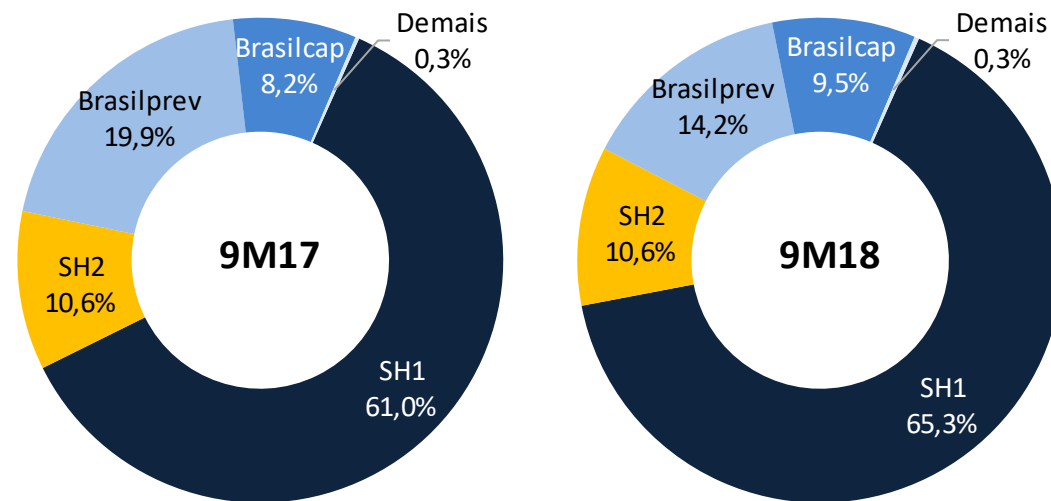
LUCRO LÍQUIDO



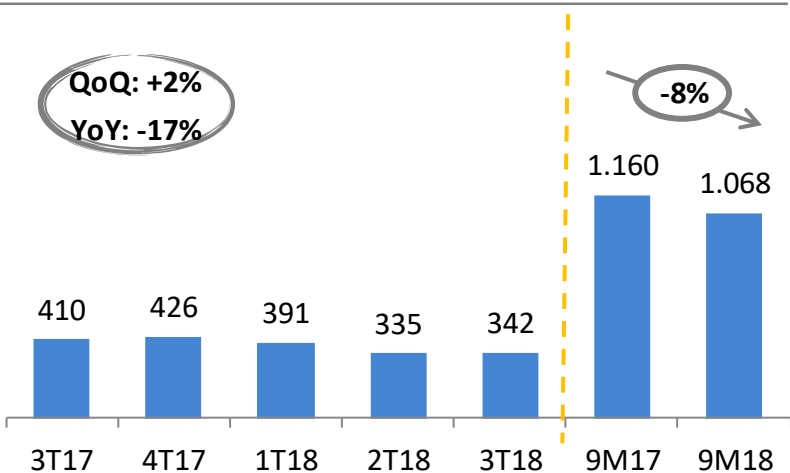
RECEITA DE CORRETAGEM (R\$ milhões)



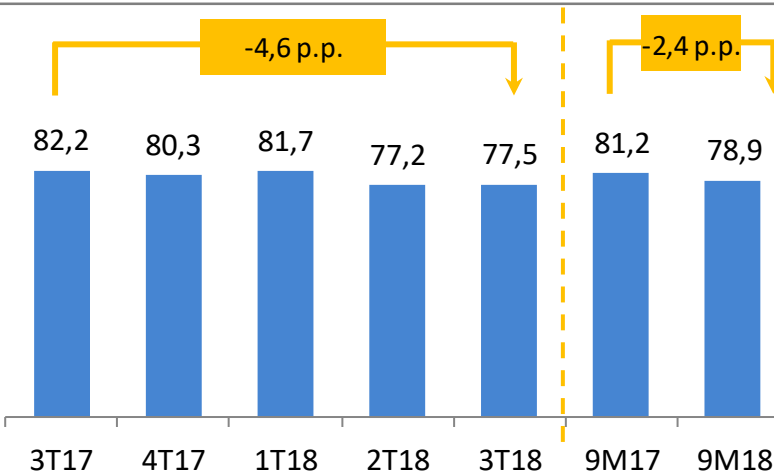
COMPOSIÇÃO DA RECEITA



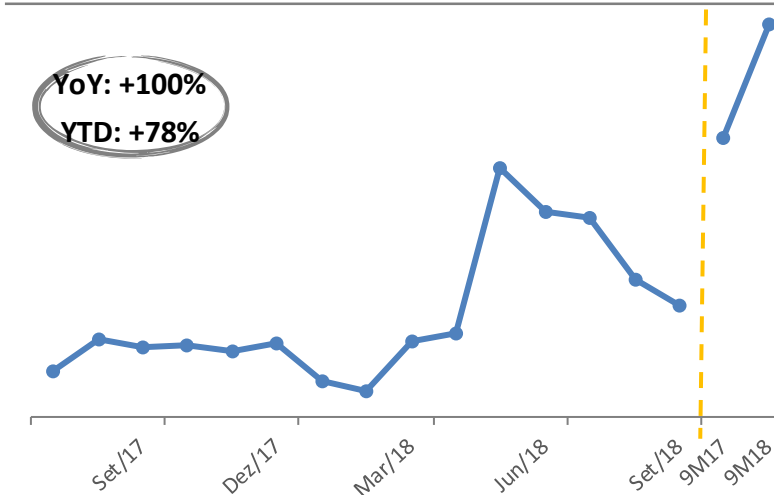
LUCRO LÍQUIDO (R\$ milhões)



MARGEM OPERACIONAL (%)



QUANTIDADE DE PRODUTOS VENDIDOS



Indicador	Estimativas 2018	9M18
Variação do lucro líquido ajustado	-6,0% a -4,0%	-8,8%

Contatos

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