

ANNEX SULAMÉRICA



SulAmérica

SulAmérica is a 128-year-old insurance company dedicated to offering comprehensive health care to its more than 7 million customers through health, dental, life, pension and investment products and services. It is an integrated management company whose mission is to improve people's lives by keeping their health in balance, considering the physical, emotional and financial aspects. Support and safety are provided for all stages and decisions. To this end, it has more than 4,000 engaged and committed employees and a distribution network of more than 37,000 independent insurance agents throughout Brazil. SulAmérica Investimentos reached the mark of R\$63 billion in assets under management, reaching more than 200,000 shareholders and R\$18 billion in private credit assets.

In December 2022, a business combination with Rede D'Or was approved; however, SulAmérica has maintained its operational autonomy. Below, some relevant information about sustainability management at the Company is listed. When preparing this annex, Rede D'Or chose to present SulAmérica's sustainability indicators separately, on a voluntary, managerial, and unaudited basis.



SulAmérica seeks to integrate sustainability into its business strategy. To this end, it has conducted a materiality survey to identify priority issues to be worked on in this agenda. Materiality was revised due to the business combination with Rede D'Or, and the topics identified to be addressed in the next reporting cycles are:

- Quality service
- Shared Value Management
- People Development
- Innovation and Digital Transformation
- Governance, Risk and Compliance
- Responsible Value Chain
- Fraud
- Climate Change
- Responsible Investment

The implementation of this agenda relies on the development of policies and standards, as well as ensuring that they are applied to the company's various processes. SulAmérica has the following policies that directly address related issues: a) Sustainability Policy — which deals with the general principles that must be adopted by everyone in the company; b) Social and Environmental Risk Policy — which addresses the incorporation of sustainability risk management into risk management processes; c) Code of Conduct — which presents the basic principles on the conduct expected of our employees; d) Environmental Policy — with general guidelines on how the issue should be managed in the company; e) Human Rights, Inclusion and Diversity Policy — which addresses people's fundamental rights; f) Responsible Investment Policy — which deals with the integration of sustainability aspects into asset management; g) Social, Environmental and Climate Risk Policy — which addresses the management of these risks at SulAmérica Investimentos.

SulAmérica has also joined market movements that take on important commitments on issues associated with sustainability, namely the Principles for Sustainable Insurance (PSI) and the Principles for Responsible Investment (PRI), both launched by the United Nations Environment Programme Finance Initiative (UNEP-FI). In January 2024, we reinforced our commitment to the PSI by becoming a signatory to the Bogotá Declaration, which was launched to promote sustainability practices in the sector; increase resilience to climate risks; expand collaboration between industry, regulators and policymakers; raise awareness and provide training on sustainability in the insurance sector.

We also joined the Global Compact and Brazilian movements *Mente em Foco* (Mind in Focus) and *Elas Lideram* (Women Lead). SulAmérica's website also features other public commitments taken on by the company.

In a challenging year for the supplementary healthcare sector, the insurance company focused on reducing administrative expenses and gaining synergies from the integration of its businesses, seeking greater efficiency while maintaining its essence. SulAmérica's financial statements, as of 2023, have already been incorporated into Rede D'Or's balance sheet.

Financial Highlights



1. Net revenue of **BRL 27.0 BILLION** in 2023, reflecting price adjustments in the portfolios and a stable client base.



2. Administrative expenses as a percentage of revenue dropped to **4.8%** in 2023, from over **7%** in 2022.



3. Adjusted EBITDA of **BRL 993.4 MILLION** in 2023

SulAmérica ended the year with a positive balance, related to the growth in the number of beneficiaries, adding close to 40,000 new lives. This result arises from several strategies adopted, ranging from the fight against fraud to the launch of products, including the intelligent network of hospitals and laboratories with national or regional coverage at competitive prices. The investments in cross-sell initiatives and customer activation, which standardized, automated and tailored approaches and communication, greatly contributed to these results.

In addition to a continuous campaign and offer routine, several multidisciplinary projects were implemented, focused on improving data visualization, such as linking customers with agents, and a business platform for agents to work on commercial opportunities.

Fighting Fraud

SulAmérica, like the entire sector, has seen a substantial growth in fraud against healthcare plans. For this reason, in 2023, the company sought to raise awareness among beneficiaries, service providers, client companies and brokers about the correct use of the benefit, which is essential to maintaining the sustainability of supplementary healthcare. In addition to joining the campaigns promoted by the Brazilian Association of Healthcare Plans (Abramge, in Portuguese) and the Brazilian Federation for Private Health Insurance and Plans (FenaSaúde, in Portuguese), SulAmérica invested in technological resources to map abuses and signs of fraud in the use of the plan. The company also adopted a new approach in its communications and developed a targeted communication plan.

Studies show that cost of claims for people impacted by the communication reduced by almost 30%. Given its success, the project will continue and be expanded to other operations. SulAmérica will invest in technology to improve its algorithm to have a timelier response. The company also expects to make progress in mapping advertisers for a daily routine of solutions, and advanced measurement tools will be implemented in order to guarantee efficient results.

Another important step was to control the parameters of claims, thus curbing fraud, reviewing the operational strategy and investing in technology in the beneficiary relationship interface. In the fourth quarter of 2023, SulAmérica recorded claims ratio of 85.1%, which represents a drop of 1.0 percentage point compared to the previous quarter, and 7.4 percentage points below the same period in 2022.



Relationship with stakeholders

Beneficiaries

SulAmérica improved service and relationships with its beneficiaries by reinforcing the purpose of improving people's lives, ensuring access to quality healthcare and delivering the best clinical outcome. The application, one of the main points of contact between beneficiaries and the company, continued to receive investment so that the user experience was increasingly fluid.

Another highlight of 2023 was digital services, which offer an easy and agile access to healthcare, including scheduling medical appointments; online consultations in various specialties, receiving medication prescriptions, exam requests and medical certificates; reimbursement via app and using biometrics to guarantee security.

In addition, we also promote the use of LabIn, a home laboratory service, offering convenience and agility in serving the beneficiary. In order to maintain its main advantage, which is high-quality care services, the insurer has sought, among other initiatives, to work on lines of care, with a team of physicians and specialists to monitor the patient's entire health journey. Likewise, it has improved initiatives aimed at disease prevention, by offering periodic examinations and raising awareness among corporate customers.

Customers/Companies

During 2023, SulAmérica continued with the strategy of delivering value to its Health and Dental customers. We review contracts with the implementation or increase of co-participation, review reimbursement multiples and reinforce actions to combat fraud. This allowed for better readjustment negotiations with business clients, focusing on positive results for everyone.

The dental plan was also a reinforcement action for healthcare beneficiaries of companies in the SME+, Corporate and Administrative segments, expanding the benefits offered to these customers.

Actions were carried out with the aim of strengthening relationships and giving visibility to the strategic paths adopted by the Company. Communication actions, events, sponsorships and structured partnerships since the implementation of contracts.

Agents

Our network of more than 37 thousand brokers was a central part of the actions that always seek to strengthen our relationship. SulAmérica recognized the unique characteristics of each region with specific actions and the launch of regionalized products. One of the most important launches of the year was the new portfolio of dental services, remodeled and aimed at reaching more beneficiaries.

This year, we promoted the "Onda Laranja" (Oragne Wave) event, the color symbol of SulAmérica, developed in 20 states, in which we strengthened the relationship with more than 6 thousand brokers, making it possible to reinforce the insurer's differences and bring sellers closer together. With this, expand sustainable growth.

Physicians

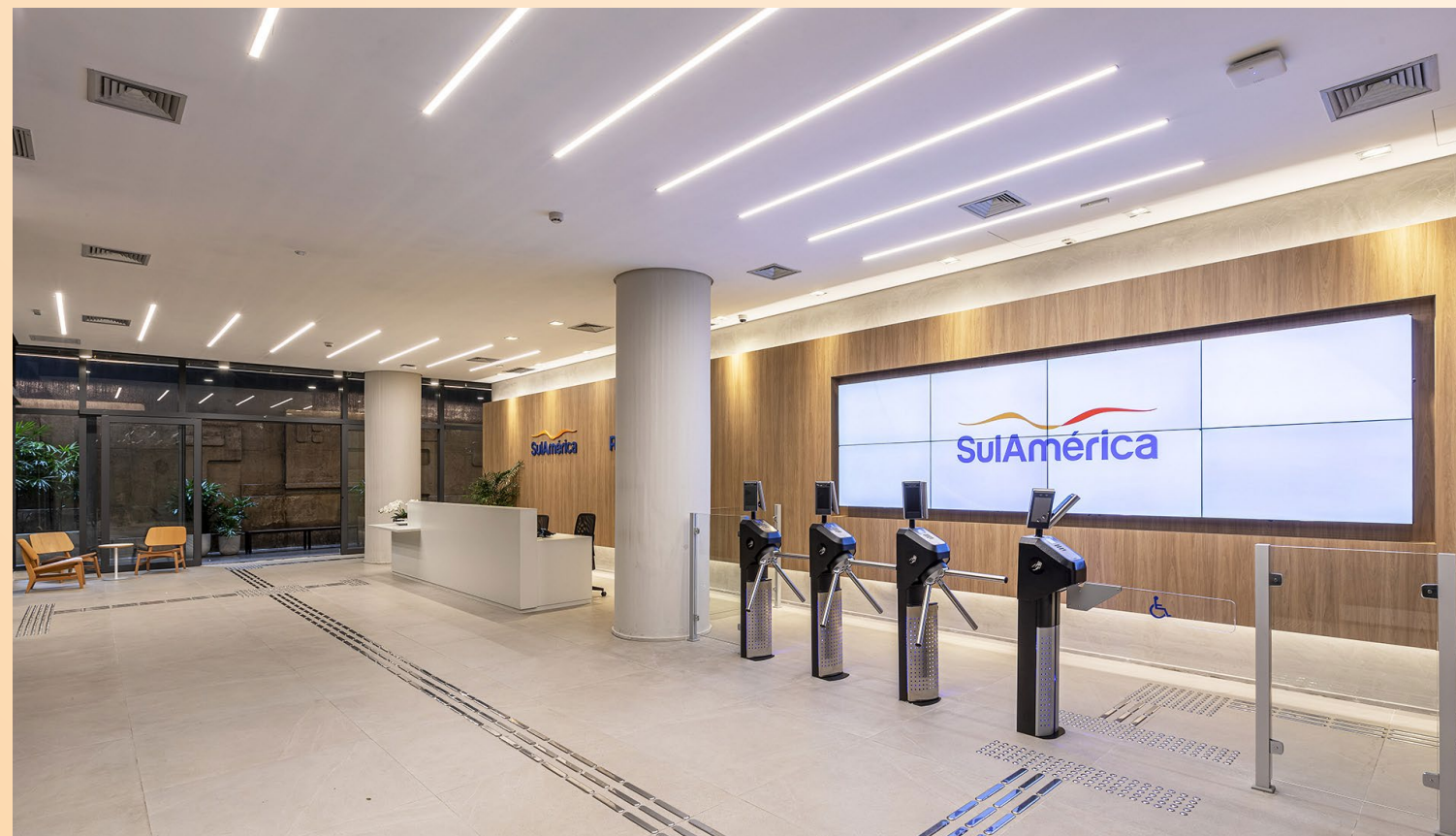
Structuring a robust event agenda and having a frequent and consistent communication network is key to strengthening the partnership with SulAmérica's more than 10,000 service providers, including physicians, hospitals, clinics and laboratories. In 2023, SulAmérica invested heavily in expanding the accredited network in some regions, especially Minas Gerais. More than 450 new service providers were included in the network, as well as thousands of specialties for service, reaffirming the company's commitment to expanding access to healthcare and strengthening its presence in the region.

New Products

One of the solutions adopted to contribute to business sustainability, both for the operator and its client companies, was to invest in the sale of products with co participation, offering a more affordable price to end users and raising awareness among beneficiaries about the best way to use the health insurance (avoiding wastage and reporting fraud).

Aimed at pursuing profitability, new regional products were launched to offer a range of alternatives that meet the characteristics and demands of each Brazilian region.

This business strategy combined with customer relationship, has resulted in an increase of 8.7% in the number of beneficiaries in the period from 2021 to 2023, which represents more than 4.9 million beneficiaries of health and dental insurance.



Social Projects

In 2023, SulAmérica sponsored three projects by using the Culture and Sports Laws. Focused on broadening access to culture and leisure, the company continued its partnership with the Ouro Preto Orchestra, promoting an open concert for 15,000 people, at Villa Lobos Park, in São Paulo (SP), with the special participation of singer Diogo Nogueira. Together with the orchestra, the company also sponsored the Ouro Preto Orchestra Academy, which is responsible for accelerating the careers of 17 young musicians. As regards sports, to encourage people to exercise, we promoted another edition of the Move project, a free arena for 2,000 people in Villa Lobos Park, with street running and walking, dance classes, Pilates, activities for children and consultations with a nutritionist.

Products launched in 2023

- New Dental Portfolio
- Direto Aracaju
- Direto Nacional SP
- Direto Nacional RJ
- Direto Nacional Fortaleza
- Direto Nacional Salvador
- Direto Nacional BH
- Direto Recife
- Especial Mais SP Capital
- Especial Mais SP Interior 1 (Campinas)
- Especial Mais SP Interior 3 (Ribeirão)
- Especial Salvador
- Especial Mais Interior 2
- Especial Mais Direto Aracaju

SulAmérica Investimentos

In 2023, SulAmérica Investimentos reaffirmed its commitment to the ongoing pursuit of excellence in asset management and fiduciary principles.

The company stood out among the country's leading independent asset managers and was recognized as the Best Investment Grade Fixed Income Pension Manager by the Valor / FGV ranking and the Best Fixed Income Asset in the Guia de Fundos FGV (FGV Fund Guide), in the group of specialist managers. It has reached BRL 63 billion in assets under management and administration, more than 200,000 shareholders and R\$18 billion in private credit assets.

For the 14th consecutive year, Standard & Poor's rated SulAmérica Investimentos with the highest score in its evaluation of investment fund managers. The confirmation of the top rating "AMP-1 — Very Strong" reflects the business' good profile and financial structure; disciplined investment processes, aligned with best management practices; diversified product portfolio; company strategy; and good fiduciary principles, as well as the team's expertise.

Repeating such an achievement shows the company's ongoing concern with improving processes, strict risk control and transparency in customer relationship.

Risk Management at SulAmérica

SulAmérica's risk management program is structured under the concept of direct activity lines in Risk Management, according to international best practices. It is known as the Three-Line Model.

Everyone must comply with the policies, and sustainability experts are the second line of defense. These second-line roles are assigned to experts who provide complementary knowledge, support, monitoring and questions for those with first-line roles. They can focus on specific risk management objectives, such as compliance with laws, regulations and acceptable ethical behavior; internal control; information and technology security; sustainability; and quality assessment. Alternatively, second-line roles can cover broader responsibility for risk management, such as Enterprise Risk Management (ERM).

ESG risks are present in the second line of direct activities in risk management. The Compliance, Conduct Risks and Sustainability Superintendency is responsible for dealing with regulatory issues, supporting managers and training teams. This superintendency reports directly to the Risk, Actuarial and Compliance Office.

SulAmérica also has a Product Assessment and Review Process (PARP), which consists of independent assessments of the financial viability of the products marketed by the business units. The established PARP includes receiving opinions from several departments, as defined in the PARP's Standard Procedures; therefore, these departments operate as a second line in the technical, risk and commercial assessment of products. The Compliance, Conduct Risks and Sustainability Superintendency participates in the PARP focusing on sustainability.

The identification of ESG risks in (a) operational risks of SulAmérica's processes takes place with the participation of sustainability consultants in the risk review and control process according to the rotation of emphasis; (b) underwriting risks includes a risk materiality definition stage to identify risks; (c) market risks follows the process of integrating ESG into the investment process in accordance with the Responsible Investment Policy; (d) credit risks includes the assessment of counterparties; (e) liquidity risks did not identify any material sustainability risks.

According to the Corporate Risk Management Policy, ESG risks are quantified by the Business Continuity and Risk Management Superintendency.

Responses to risks are selected from the following options: avoid, transfer, partially or fully mitigate or accept the risk. The risk mitigation action plans may consider the creation of additional internal controls, changes to defined policies and limits, projects to reduce exposure to risks and actions to improve results and indicators, among others.

The Business Continuity and Risk Management Superintendency must efficiently and timely inform all lines about the results of the risk identification, quantification and response processes, including risk and capital management indicators.

SulAmérica follows the guidelines listed in the Responsible Investment Policy for managing sustainability risks in investments. This policy provides for the integration of ESG analysis into the asset risk assessment process. All equity and private credit

assets are subject to these guidelines. The project integrates ESG analysis into investment decision-making using a proprietary materiality matrix (to assess the risks of each sector), specialized consultancy (to provide a third-party rating of the investees), training of analysts and asset managers (responsible for presenting investment cases), ESG committee (where cases are presented for investment discussions from a sustainability perspective) and engagement with investees (where they seek to engage investees on priority issues for the company). This process came in second place in the Antônio Carlos de Almeida Braga Award for Innovation in Insurance, Open Pension Funds, Private Healthcare and Savings Bonds, promoted by CNseg.



Key Performance Indicator (KPIs)

Below, we present selected indicators of the organization, including Paraná Clínicas. For information on the company, refer to Rede D'Or's Sustainability Report.

<p>SULA 60 [GRI 205-1]</p>	<p>Total number and percentage of operations assessed for risks related to corruption and significant risks identified</p>	<p>SulAmérica, aiming to prevent and fight illegal acts, such as corruption, money laundering and fraud, devotes its efforts to building a culture of solid integrity through internal communication and training, as well as through evaluating controls, establishing adequate governance and reporting to the competent bodies.</p> <p>In addition to the Code of Ethical Conduct and the Anti-Corruption Policy, SulAmérica also has a Policy for the Prevention of Money Laundering and Terrorist Financing, a Policy for Relationship with Public Agents, a Policy for Participating in Public Biddings and Execution of Contracts with the Public Agents and an Anti-Fraud Policy, whose guidelines are complied with to prevent and fight against illegal acts.</p> <p>To effectively disseminate concepts related to fighting against and preventing illegal acts, SulAmérica carries out training and offers mandatory interactive e-learning sessions to all employees. It also provides training specifically designed for areas most susceptible to the risk of money laundering.</p> <p>SulAmérica has processes in place to identify, analyze, measure and mitigate the risk of using products and services in this practice, in addition to adopting prevention and mitigation measures proportional to the risks identified in its business units. Actions to prevent and fight against money laundering and corruption crimes are monitored by the compliance department.</p> <p>Also, in accordance with the best practices for fighting illegal acts, the UN sanctions lists are cross-referenced with the registration database on a daily basis. In 2023, this monitoring found no records related to SulAmérica's customers and agents.</p> <p>In 2023, 2,759 compliance due diligence procedures were carried out related to suppliers, service providers, employees, partners and customers to mitigate risks related to illegal acts. In relation to the Council for Financial Activities Control (COAF or Conselho de Controle de Atividades Financeiras, in Portuguese), 34 reports were made of operations with suspicious signs of money laundering, 27 of which were related to the healthcare business, 4 to private pension, 2 to life insurance and 1 to investments.</p> <p>In relation to acts of corruption, there were no confirmed cases filed against SulAmérica or any of its employees in 2023.</p> <p>SulAmérica was on the forefront of actions against fraud in 2023, with the launch of institutional fraud prevention campaigns for the internal and external public, raising awareness in society about good practices and the conscious use of insurance, in addition to participating in forums with market institutions to outline strategies and actions to fight this crime. In the second half of 2023, representatives from SulAmérica met with Fenasaúde and COAF to discuss such matter, present the identified cases, as well as exchange information to improve the information shared.</p> <p>As a result of this work, 112 crime notifications were presented, 45 lawsuits filed, 25 injunctions granted (service providers), 1,985 NIPS inactivated and 15 complaints to professional bodies (physicians and lawyers) were made in 2023.</p>
<p>SULA 84 [GRI 418-1]</p>	<p>Substantiated complaints concerning breaches of customer privacy and loss of customer data</p>	<p>SulAmérica regularly reviews its information security strategy. This includes policies and procedures for employees with access to critical information, such as access control and management, as well as campaigns, newsletters, lectures and training sessions aimed at raising awareness about the best information security practices.</p> <p>There is continuous monitoring in addition to preventive and predictive systemic updates. The hardware and software solutions employed are reviewed according to best security practices.</p> <p>Regarding the protection of personal data, SulAmérica has a Privacy Governance Program to guarantee the privacy of data subjects and keep adherence to implemented policies and standards.</p> <p>It also has a multidisciplinary team focused on executing and meeting user rights, monitoring related processes, managing personal data flows, evaluating suppliers in relation to their compliance with regulations, incident management and risk monitoring.</p> <p>For greater engagement to the topic, SulAmérica carried out several actions focused on Privacy:</p> <ol style="list-style-type: none"> 1) Engagement of the staff through cultural initiatives and training sessions in the departments, including during employee onboarding, in addition to the mandatory trainings available on the training platform; 2) Periodic meetings with the executive body to monitor the topic; 4) Continuity of the Privacy Program, including the controls provided for by Law; 5) Monitoring and adapting technological developments to ensure adherence to privacy policies and regulations; 6) Complying with the guidelines of the National Data Protection Authority (ANPD, in Portuguese) and other regulatory bodies such as the National Supplementary Health Agency and the Private Insurance Superintendency (ANS and Susep, in Portuguese, respectively). <p>In the last 3 years, we recorded on case in one of SulAmérica's business lines.</p>
<p>SULA 88 [GRI 401-3]</p>	<p>Return to work and retention rates of employees who took parental leave, by gender.</p>	<p>In 2022, 144 female employees went on maternity leave and 25 left the Company within 90 days. Of the 119 who returned (considering the 90-day period after the leave), 85 remained with the Company 12 months after their return. The return rate was 82.63% and the retention rate (after 12 months) was 71.42%. In 2023, 50 employees went on maternity leave. As regards paternity leave, 50 employees were benefited in 2022. All returned after the period and 34 remained with the Company after 12 months. The return rate was 100% and the retention rate was 68.00%. In 2023, 37 employees went on paternity leave.</p>

<p>SULA 90 [GRI 404-1]</p>	<p>Average hours of training per year per employee, by gender and employment category</p>	<p>SulAmérica invested BRL 898 thousand in its training programs carried out in 2023. The main programs are:</p> <p>Corporate Development: carried out through actions and content available through live actions (in-person or online) or through our online platform (SulaAprende) for all SulAmérica employees. The topics covered involve behavioral and technical skills that are relevant to SulAmérica's employees and business. In 2023, actions on this front focused on the SulaAprende online platform.</p> <p>Leadership Development: Development initiatives and content available exclusively to SulAmérica leaders (coordinators/supervisors, managers and superintendents). On this front, we address topics linked to leadership at SulAmérica and to the company's business. Content can be made available live (in person or online) or through our SulaAprende platform.</p> <p>Inclusion and Diversity: Initiatives and content available for SulAmérica employees and leaders focused on diversity and inclusion, based on the main pillars of people with disabilities, gender equality, generations, LGBTI+, and race and ethnicity. The content is available live (in person or online) or through our SulaAprende platform. In 2023, in this front, we carried out development actions for the recruitment and selection team, made online content available through SulaAprende and held remote meetings with the Customer Relationship and Audit departments.</p> <p>Regulatory Learning Trail: Content available on the SulaAprende online platform covering the topics of governance, risks, compliance, anti-corruption initiatives, money laundering prevention, business continuity management, privacy and information security. The Regulatory Learning Trail courses are mandatory for all our employees and their scope is reported in indicator 91a.</p>
<p>SULA 91a [GRI 2-23]</p>	<p>Training policies on human rights and relevant aspects related to human rights for the operations</p>	<p>Sul América offers its employees several e-learning courses that include mandatory courses on the following topics: GRC (Governance, Risk Management and Compliance), Ethical Conduct, Prevention and the Fight Against Fraud, Anti-Corruption Actions, Prevention of Money Laundering, Ethical Conduct, Business Continuity Management, Privacy and Cybersecurity. In 2023, 79% of employees completed 100% of the courses mentioned. The courses are available to all employees on the training platform, and are periodically monitored by the completion indicator. Total mandatory training hours was 5,137. In 2023, SulAmérica recorded 9,381 participations, among employees and outsourced workers, in the live broadcasts through which GRC, in its various aspects, was addressed, in addition to 5,175 participations in other related trainings on the same topic.</p>
<p>SULA 92 [GRI 406-1]</p>	<p>Incidents of discrimination.</p>	<p>SulAmérica has Policies and Standards to fight discrimination. The Code of Ethics and the Human Rights, Diversity and Inclusion Policy address the topic. A Whistleblowing Channel is available for everyone. Incidents reported to the Whistleblowing Channel are investigated according to the information provided by the complainant. Analyzes are made based on documents and interviews. If substantiated, the case is submitted to a higher instance for resolution, in accordance with the governance established by SulAmérica. Finally, in order to remediate the infraction and to prevent new cases, disciplinary and/or educational measures are implemented. In 2023, no cases of discrimination were recorded.</p>
<p>SULA 101 [GRI 403-4]</p>	<p>Employee participation in formal occupational health and safety committees, comprising employees of different hierarchical levels.</p>	<p>To discuss and advance the health and safety of employees, we have Internal Committees for Accident and Harassment Prevention (CIPA, in Portuguese), which are made up of members invited by the Company and members elected by employees. We currently have committees representing SulAmérica's business lines. There are 44 employee representatives on SulAmérica's committees and 16 representatives on Paraná Clínicas' committees. In addition to the training offered within the scope of CIPA, where representatives receive information on health and safety, employees received training on ergonomics and safety for employees working from home. Also, the corporate security platform makes available fire prevention, first aid, Jovem Mais Seguro (Safer Young People) and Criança Mais Segura (Safer Children) trainings. Throughout 2023, within the company's comprehensive health strategy, support was offered to employees by a multidisciplinary team with occupational physicians, nurses and massage therapists through the Bem + Estar (Greater Wellbeing) Program. We work in the areas of mental and emotional health, autism spectrum disorders, healthy pregnancy, physical activity, tele psychology and orthopedics in our units in Brazil.</p>
<p>SULA 105 [GRI 401-2]</p>	<p>Benefits which are standard for full-time employees but are not provided to temporary or part-time employees, by significant locations of operation.</p>	<p>The benefits offered by SulAmérica are available in the "Faça parte do time" (Join Us) section on the company's institutional website. They include meal vouchers, food vouchers, transport vouchers, daycare allowance/babysitting allowance, private pension plan and personal insurance, health and dental insurance, supplementary benefits in case of sickness/accidents and access to payroll- deductible loan. For 4-hour and temporary positions, only meal vouchers and transportation vouchers are granted. We also have benefits related to employee health through the Bem+Estar Program, which has several preventive health initiatives. We also have a breastfeeding room at the Alameda Santos unit, and we joined the Empresa Cidadã program, with the possibility of extending maternity leave from 120 days to 180 days and paternity leave for 20 days. With this, we mean to strengthen and encourage the loving and affectionate bonds between fathers and mothers and newly-arrived children. SulAmérica also has the Saúde Ativa (Active Health) Program, which provides a set of initiatives focused on health prevention and promotion according to individual needs. Food vouchers and meal vouchers are offered to Paraná Clínicas' employees (for locations where there is no cafeteria). These benefits are not offered to temporary employees.</p>

SULA 160	Results of customer satisfaction surveys.	<p>To measure the quality of our products, services and relationship channels, evaluate our progress over time and improve our processes, we carry out several quality and satisfaction surveys with our strategic stakeholders. To achieve this, we primarily use the Net Promoter Score (NPS) methodology, which measures the degree of customer satisfaction and loyalty.</p> <p>In Paraná Clínicas, two types of surveys were carried out in 2023. The result of the satisfaction survey according to the methodology proposed by ANS seeks to assess the satisfaction level with the health insure contracted throughout 2022, as well as convenience in accessing the service network, communication channels and performance of the insurance carrier in health programs. The results of this survey can be accessed on: https://www.paranaclinicas.com.br/noticias/pesquisa-de-satisfacao-de-beneficiarios-2023/</p> <p>An NPS survey was also conducted to be answered spontaneously during customer care carried out in our own units. A QR code to access the questionnaire was released, and we placed a totem device in one of the service units as a pilot project. On the Customer Service channel, Paraná Clínicas received 8,032 requests.</p>
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SulAmérica	2023	2022
Ombudsman's Office	15,068	9,641
ANS	30,654	17,609
Department for Consumer Protection and Defense (Procon)	3,183	1,683
Other channels	3,013	2,233

The increase in reports was mainly due to changes to the company's claims management model.

SULA 85 [GRI 2-7] - Total number of employees by employment category, gender and region

SulAmérica 2023	MIDWEST		NORTHEAST		NORTH		SOUTHEAST		SOUTH		TOTAL	
	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men
Administrative staff	0	1	6	1	0	0	222	79	85	9	313	90
Specialists	24	3	49	18	13	1	1,605	974	159	31	1,850	1,027
Leaders	5	2	8	4	1	0	252	186	27	4	293	196
Executive leaders	0	0	0	0	0	0	9	12	0	0	9	12
Operational	1	0	0	3	1	0	525	99	40	6	567	108
Overall total	30	6	63	26	15	1	2,613	1,350	311	50	3,032	1,433

SulAmérica 2023	MIDWEST		NORTHEAST		NORTH		SOUTHEAST		SOUTH		TOTAL	
	F	M	F	M	F	M	F	M	F	M	F	M
Full-time employees	30	6	63	26	15	1	2,609	1,347	310	50	3,027	1,430
Part-time employees	0	0	0	0	0	0	4	3	1	0	5	3
Overall total	30	6	63	26	15	1	2,613	1,350	311	50	3,032	1,433

SULA 89 [GRI 405-1] - Breakdown of employees by employment category, age group and other diversity indicators.

SulAmérica 2023	Administrative staff	Specialists	Leaders	Executive leaders	Operational	Overall total
Yellow	3	13	4	1	0	21
White	220	1,749	379	18	316	2,682
Not informed	17	102	3	0	45	167
Black	23	146	10	0	61	240
Brown	140	867	93	2	253	1,355
Overall total	403	2,877	489	21	675	4,465

SulAmérica 2023	Administrative staff	Specialists	Leaders	Executive leaders	Operational	Overall total
Up to 25 years old	52	211	0	0	79	342
From 26 to 35 years old	131	1,021	91	1	204	1,448
From 36 to 45 years old	135	1,094	233	9	242	1,713
From 46 to 55 years old	72	442	132	8	121	775
From 56 to 65 years old	13	102	31	3	26	175
Over 65 years old	0	7	2	0	3	12
Total Geral	403	2,877	489	21	675	4,465

SULA 90 [GRI 404-1] - Average hours of training per year per employee, by gender and employment category

SulAmérica 2023	Women	Men	Total
Administrative staff	5.8	5.4	5.7
Specialists	4.7	3.3	4.2
Leaders	3.5	3.4	3.4
Executive leaders	0.0	3.1	1.8
Operational	125.4	137.0	127.2
Interns	6.7	4.7	5.9
Total	27.3	12.7	22.4

*Does not include Paraná Clínicas

SULA 98 [GRI 405-2] - Ratio of basic salary and compensation of women to men, by employment category and main operating units.

SulAmérica		Paraná Clínicas	
2023	Razão	2023	Razão
Leaders	-18.98%	Leaders	-2.96%
Specialists	-19.67%	Specialists	-23.24%
Administrative staff	3.22%	Administrative staff	-10.00%
Operational	0.93%	Operational	7.50%
Overall total	-23.2%	Overall total	-24.4%

SULA 99 [GRI 404-3] - Percentage of employees receiving regular performance and career development reviews, by gender and employee category

Every year, we assess our employees' performance according to their achievement of targets and development of skills and competencies.

Among the sales teams, 100% of employees are evaluated by the Extraordinary Sales Remuneration (ReX, in Portuguese) program, which grants bonuses linked to exceeding sales targets. Their performance is assessed quarterly and Bonus is paid every six months.

Other employees are evaluated within the performance assessment program in relation to targets and their development of skills and competencies. In 2023, no variable compensation was paid to employees.

Sales team			
SulAmérica 2023	Women	Men	Ratio
Leaders	88%	94%	91%
Specialists	88%	92%	89%
Overall total	88%	93%	89%



SULA 102 [GRI 403-9 e GRI 403-10] - Work-related injuries, lost days and absenteeism rate.

SulAmérica 2023	Absenteeism rate	Lost-day rate	Injury rate
North	0.02	0.09	0.00
Northeast	0.06	0.07	0.00
Midwest	0.03	0.08	0.00
South	0.00	0.01	0.00
Southeast	0.14	0.15	0.13
Overall total	0.12	0.13	0.11

(1) The absenteeism rate considers sick leave hours / scheduled hours x 100.
 (2) The injury rate is given by (number of accidents x 1,000,000) / hours worked, not including commuting accidents.
 (3) The lost-days rate is calculated by the working days lost due to accidents, from the first day of absence until the day before employee's return x 100/hours worked).

SulAmérica 2023	Absenteeism rate	Lost-day rate	Injury rate
Women	0.16	0.16	0.00
Men	0.05	0.06	0.35
Total Geral	0.12	0.13	0.11

(1) The absenteeism rate considers sick leave hours / scheduled hours x 100.
 (2) The injury rate is given by (number of accidents x 1,000,000) / hours worked, not including commuting accidents.
 (3) The lost-days rate is calculated by the working days lost due to accidents, from the first day of absence until the day before employee's return x 100/hours worked).

SulAmérica	2023
Number of accidents	2
RSI	0
Work-related fatalities	0

(1) RSI is the acronym for Repetitive Strain Injury
 (2) No high-consequence work-related accident was recorded.
 (3) Does not include outsourced workers.

GRI 305-1 e 305-2

SulAmérica 2023 ¹	Scope 1	Scope 2	Scope 3
Totals in tons of CO ₂ equivalent	77.26	170.02	143.64

¹ For more details, consult the emissions inventory assurance letter contained in Rede D'Or's 2023 Sustainability Report.

[GRI 302] - Energia

SulAmérica	2023		2022		2021	
Energy consumption within the organization [GRI 302-1]	MWh	GJ	MWh	GJ	MWh	GJ
Non-renewable sources	396.67	1,428.03	515.81	1,570.33	476.38	1,714.98
Renewable sources	1,586.70	5,712.14	6,281.32	1,586.70	1,905.54	6,859.92
Total	1,983.37	7,140.17	7,851.65	1,983.37	2,381.92	8,574.90
GJ/ No. of Lives [GRI 302-3]	0.0003	0.0012	0.0005	0.0016	0.0005	0.0019
GJ/ No. employees [GRI 302-3]	0.4442	1.5991	0.5554	1.6907	0.5704	2.0534

SulAmérica	Energy consumption outside the organization		
Consumption of non-renewable upstream fuel for transportation (GJ) [GRI 302-2]	2023	2022	2021
Diesel	-	-	-
Gasoline	2,231.00	3,918.05	1,458.00
Ethanol	215.28	601.50	306.00
Compressed Natural Gas (CNG)	-	-	-
Total	2,446.28	4,519.55	1,764.00
Intensity (GJ/ No. of lives) [GRI 302-3]	0.0004	0.0009	0.0004
Intensity (GJ/ No. of employees) [GRI 302-3]	0.5479	0.9732	0.4224

Paraná Clínicas	Energy consumption outside the organization
Consumption of non-renewable upstream fuel for transportation (GJ) [GRI 302-2]	2023
Diesel	80.48
Gasoline	28.26
Total	108.74

[GRI 303] - Water withdrawal, consumption and discharge by source

SulAmérica			2023		2022		2021	
m ³ ML			m ³	ML	m ³	ML		
Water withdrawal [GRI 303-3]	Third-party water (freshwater)	Utility Company	6,615	6,615	2,211		4,048	
	Reuse water	Reuse			3,463		2,896	
	Total water withdrawal		6,615	6.615	5,674	-	6,944	-
Total water discharge [GRI 303-4]	Third-party water (freshwater)	Utility Company	5,292	5.290	4,539		4,539	
	Total water discharge		5,292	5,290	4,539	-	4,539	-
Total water consumption [GRI 303-5]			6,615	6.615	5,674	5.674	6,944	6.944
Consumption rate (m3/pt./day)			0.0011	0.000	0.0011	0.000	0.0015	0.000
Consumption rate (m3/# employees)			1.4815	0.0015	1.2218	0.0012	1.6628	0.0017

Paraná Clínicas			2023	
m ³ ML			m ³	ML
Water withdrawal [GRI 303-3]	Third-party water (freshwater)	Utility Company	9,575	9.575
	Total water withdrawal		9,575	9,575
Total water discharge [GRI 303-4]	Third-party water (freshwater)	Utility Company	7,673	7.673
	Total water discharge		7,673	7,673
Total water consumption [GRI 303-5]			9,575	9.575

[GRI 306-3, GRI 306-5] - Waste generated by final disposal

SulAmérica					
Non-hazardous waste (t) ¹					
Classification	Final disposal method	Waste	2023	2022	2021
Group D	Landfill	Common waste	15.99	11.93	7.20
	Composting	Organic	4.96	11.63	13.43
	Reciclagem	Recicláveis	-		
Total			20.94	23.56	20.63

As of 2023, only data from the São Paulo headquarters is reported. The other units are managed as condominiums and no individualized waste generation measurement has been implemented in these units.

Paraná Clínicas			
Hazardous waste (t)			
Classification	Final disposal method	Waste	2023
Group A	Autoclaving	Infectious waste	11.29
	Incineration (mass burn)		2.00
Group B	Incineration (mass burn)	Chemicals	0.84
Group E	Autoclaving	Sharps	1.05
	Incineration (mass burn)		-
Total			15.18

Paraná Clínicas			
Non-hazardous waste (t)			
Classification	Final disposal method	Waste	2023
Group D	Composting	Organic	19.46
	Recycling	Recyclable	22.09
Total			41.55

Waste sent to landfill was not measured, as it is collected, transported and disposed of by the municipality without issuing a Waste Transportation Manifest (MTR, in Portuguese).