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Suramericana

4th Largest Insurance Group of Latin American origin

Disclaimer

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For better illustration and decision-making, the figures are administrative and not accounting, so they may differ from those presented by official entities. Grupo de Inversiones Suramericana assumes no obligation to update or correct the information contained in this presentation.

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01

Overview

Of Suramericana
and its businesses

We are a leading multichannel, multi-segment and multi-region company in the Latin American market

80% of our investments are in the **Top 3.**

#4 Insurance Group of Latin American origin.

Diversified revenue model:

16% Mandatory

84% Voluntary

+20 Million
clients

+14 thousand
Agents, and Brokers

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Written premiums
$19.4 tn

Equity
$6.1 tn

Net Income
$756 bn

+19 mil
Employees

+26,000
Suppliers

Shareholders

GRUPO sura

Munich RE

Figures 2024
Premiums without EPS and service providers

Insurance platform, services and new business models

36%
Companies

22%
Life

21%
Health

21%
Car

Investment Portfolio

7
Latin American countries

+SURA Re
- Reinsurance
- Capital
- Innovation

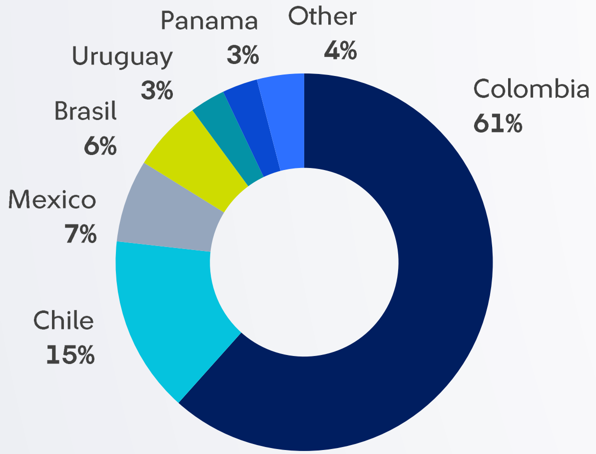
Service provider companies
- Experience
- Risk Management
- Efficiency
- Distribution

New bussiness models
- Expanding borders
- Market Creation for insurance

HUMAN TALENT + TECHNOLOGY + CHANNELS

We build a diversified business footprint with high potential

WRITTEN PREMIUMS DISTRIBUTION



Enhance strengths

- Colombia
- Uruguay
- Republica Dominicana
- Panama

Accelerate growth

- Chile
- Mexico
- Brasil

Mapfre Ranking 2023 – SURA 2024 Market Positions in each country

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7 Latin American countries

#1 Insurance Company
In Colombia with leadership positions in Chile, Panama, Uruguay and the Dominican Republic

02

Core Capabilities

Human talent at SURA: Purpose Enabler and Future in Action

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RECOGNIZE

- Risks and opportunities
- Trends
- Environment

CREATE VALUE

- Shareholder
- Human Talent
- Society

EMPOWER

- Policies and risk appetites
- Enables business development in the territory

CONNECT

Grupo Cibest
sura ASSET MANAGEMENT
Protección
SURA Tech
DiDi
Uber
RIPLEY
LONGEVO
Orbika
falabella
La Araucana más cerca
Relevant
escala
abcdin
equatorial ENERGIA
Microsoft
Salva Health

And a technology that generates efficiency, integrates digital ecosystems, transforms processes and improves the customer experience

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SURATECH: Digital Business & Digital Product Developer
Digital Business Agency

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Development of new markets through the use and exploitation of technology

CAGR **33%** in written premiums (vs 2022)

52% Retention rate (vs 39% in 2022)

5 digital products developed

- Car
- Motorcycles
- Rent
- Health
- Travel

Channel digitalization
Advisors

Full implementation in Colombia, Mexico, and Chile by 2026

+10
New digital products

Digitalization
Bancassurance and Affinity

Premiums
COP 40 bn in 2024

7.6x
Growth in premiums in 2028

03

Results and opportunities

We integrated and consolidated to become a larger, more efficient, and more profitable company

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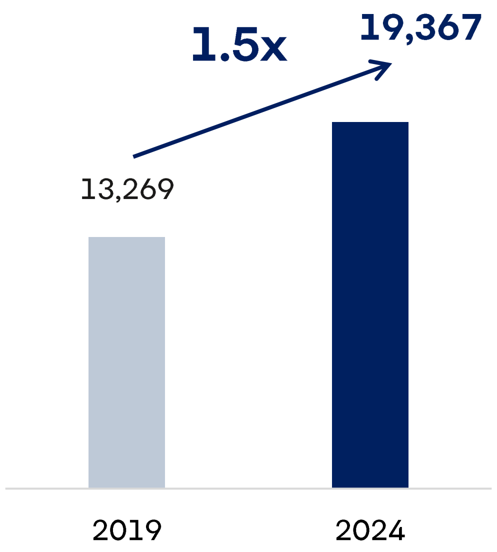
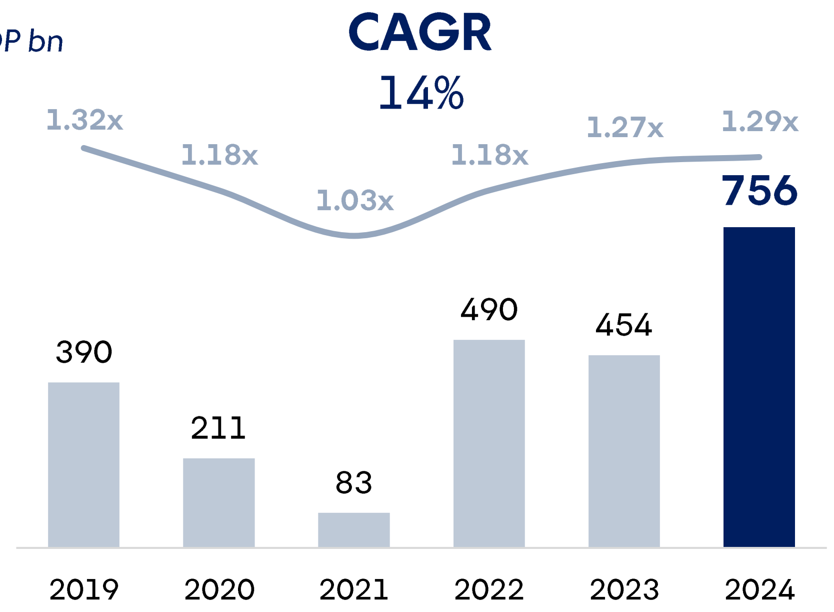
WRITTEN PREMIUMS

COP bn



NET INCOME

COP bn



Efficiency
15.2%
(-3.2% vs 2019)

ROE
13.1%
(+3.8% vs 2019)

ROTE
16.1%
(+4.4% vs 2019)

Solvency
1.41x
Regulatory average.
2019- 2024

Portfolio
20tn
(+1.5x vs 2019)

Figures in COP billions excluding EPS SURA. ROE and ROTE as of Dec/24. Internal solvency 2019-2024

We are moving towards a more efficient and profitable model in the property and casualty segment

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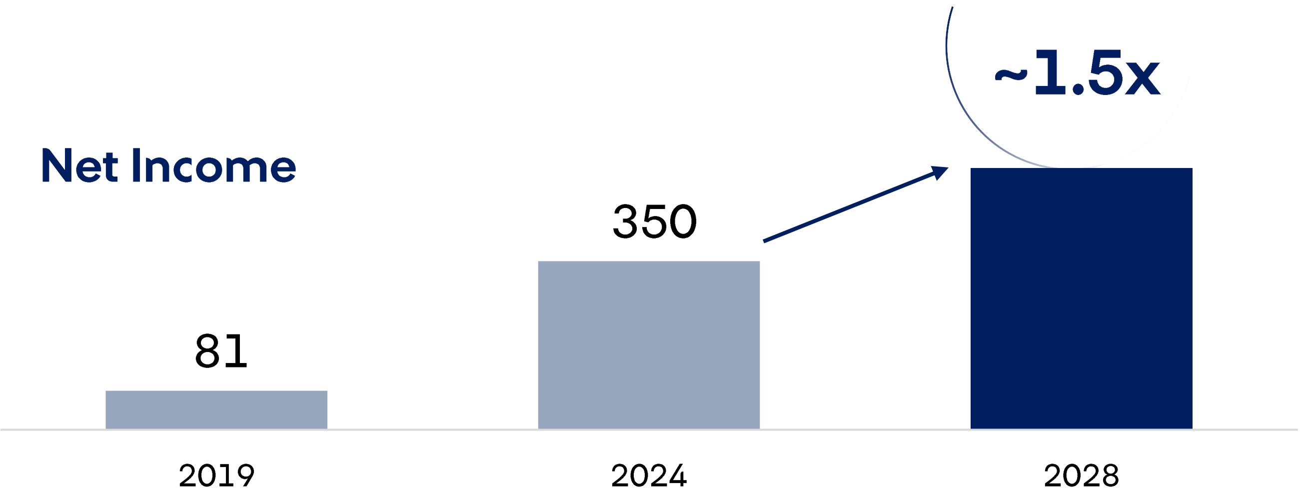
Written Premiums

2019	CAGR	2024		2028
7 tn	9%	11 tn	→	1.4x

Combined Ratio

2019	2024		2028
105%	102%	→	<98%

Net Income



Figures in COP billions

- **1.6** million vehicles
- **+500** thousand insured companies
- **+1** million insured households

Distribution:

- Suratech

Technical management:

- Risk management models
- Subocol

Efficiency:

- Conexxion
- SURA Re

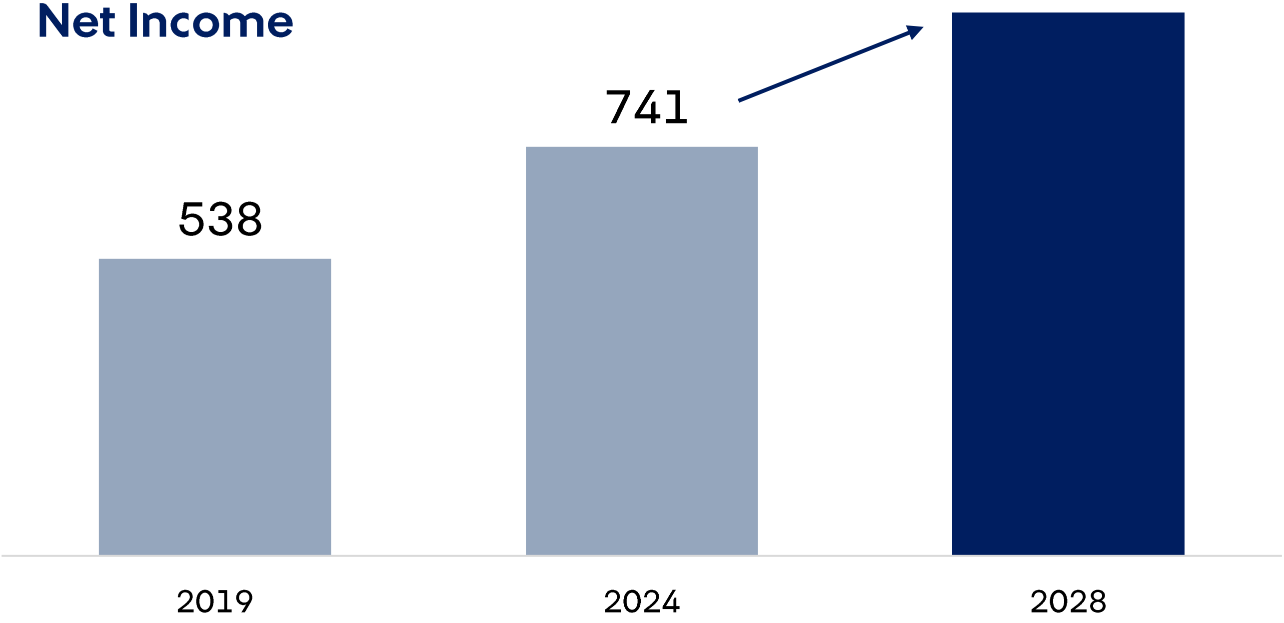
Strengthening our leadership in Health & Life with regional expansion and accelerated growth

Written Premiums

2019 5.9 tn — **CAGR** 11% — **2024** 8.7 tn → **2028** **1.5x**

Net Income

~1.3x



Figures in COP billions

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- **+8.9** million of people insured in life
- **+1** million insured in voluntary health
- **+5** million of insured people in compulsory health care

Mid-market healthcare in Latin America

Life with Savings(SURA AM)

Channel specialization

Portfolio:

- **Animal health– Bivett**
- **Digital Health Product– Suratech**

Ambitions 2028

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Written Premiums	Efficiency	ROE	ROTE
COP >28 trillions	<98% Combined Ratio	~15%	~17%
1.4x			

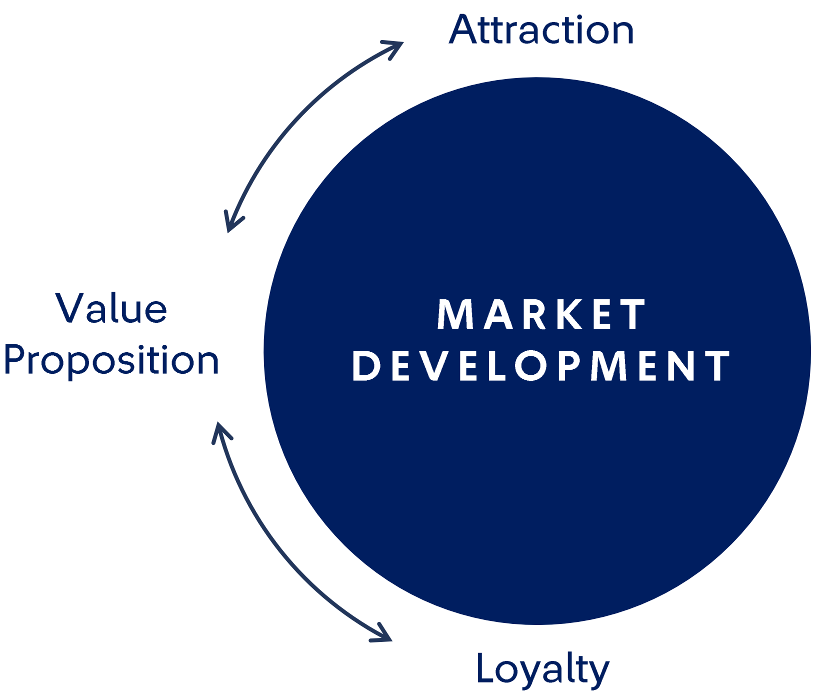
We are a powerful, resilient platform capable of generating sustained growth and profitability

Distribution Models

Customer Experience

Risk Management Models

Connectivity



2x in revenue and profits over the last 10 years (organic growth)