

# Línea Directa Aseguradora in 2022

## About us

Línea Directa Aseguradora is a leading company in **direct insurance** in Spain. The Company operates in the Motor, Home and Health business lines.

Since its inception in 1994, the company has shaken up the Spanish non-life insurance sector with a **direct business model**.

This business model, based on underwriting **excellence, technology, innovation and digital channels**, has allowed the Company to establish itself as a unique success story in the insurance sector.

## Business model



### DIRECT

Centralised operations without offices.  
Efficient and direct.



### COMPETITIVE PRICES

The best coverage at the best price by transferring the efficiency of the operation to the client.



### INNOVATIVE

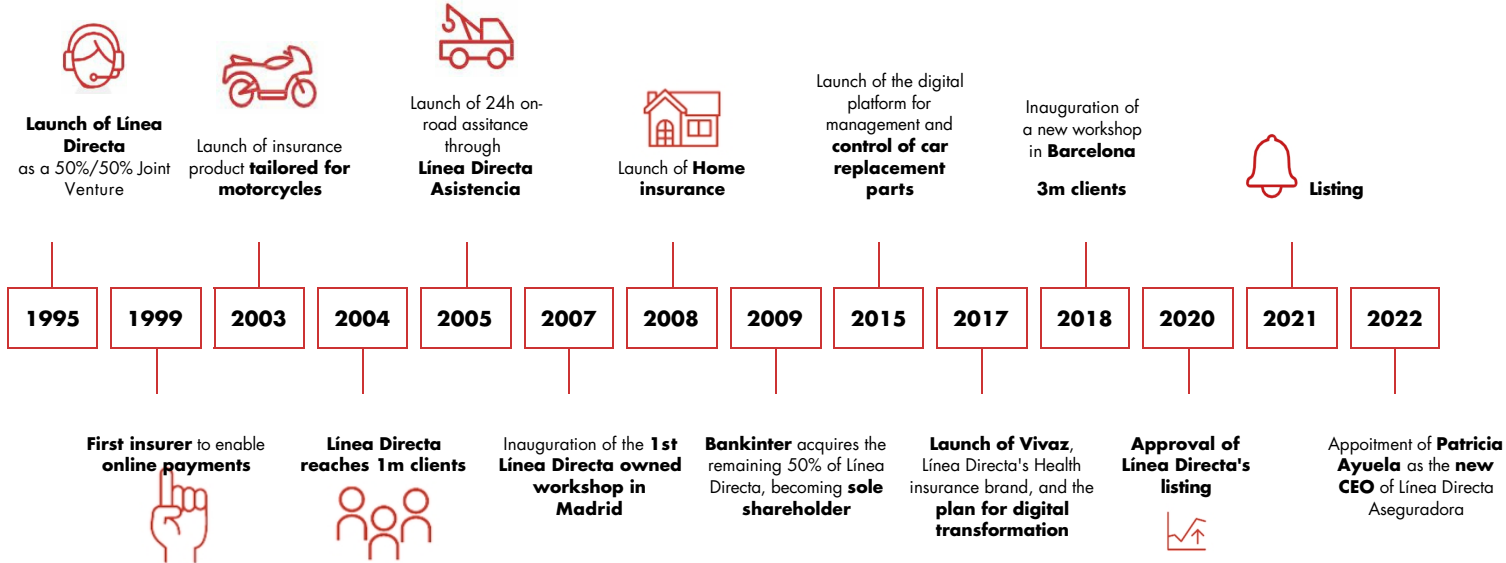
The group has launched pioneering products such as the Póliza Respira and Llámalo X and has democratized others such as fully comprehensive insurance with excess.



### DIGITAL BENCHMARK

First insurer in Spain to sell online.  
85% of customers are already digital.

## History



## Our brands



# linea directa

Línea Directa is the brand under which the company distributes insurance products in respect to cars, motorcycles, company car fleets, as well as Home insurance products. Thanks to its powerful advertising and its communication strategy, based on visibility, reputation and sustainability, Línea Directa is one of the most recognisable brands among consumers.

Brands designed for specific segments



In 2012, Línea Directa created Penélope Seguros, a brand designed especially by female drivers.



Aprecio is the Company's brand specialising in insurance for motorcycles, mopeds and scooters.

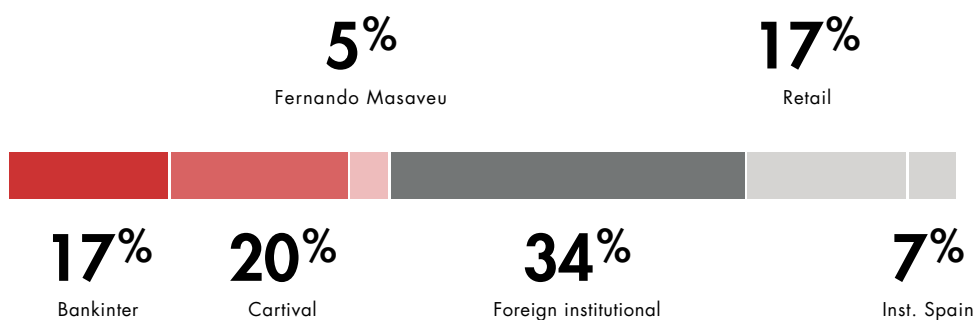


Launched in 2017, Vivaz is the Company's Health insurance brand, and it is the first brand in the sector that rewards customers for maintaining a more active and healthier lifestyle.

## The share

LDA			2024/8/30
Currency	EUR	Volume	1,734,445
Previous Close	1.10	Market	Madrid
Change (%)	4.15	Number of shares	1,088,416,840
Market Cap (EUR)	1.20 bn	List	Continuous Market

## Shareholder Structure\*



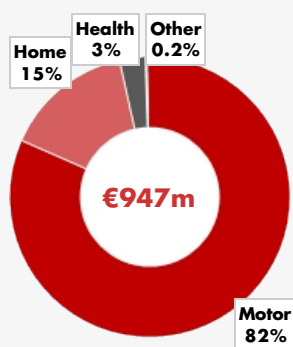
## Shareholders and custodians

**52**  
Thousand  
**Shares**  
**1,088**  
Million

(\* Updated as of 31/12/2022)

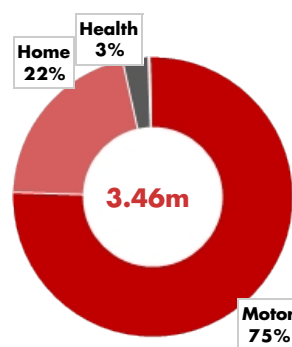
946.7M€

Gross written premiums



3.46M

Clients



Thousand euro	2022
Motor	772,787
Home	143,713
Health	29,082
Other	1,097
<b>Total</b>	<b>946,679</b>

Thousand clients	2022
Motor	2,597
Home	752
Health	110
Other	4
<b>Total</b>	<b>3,463</b>

53.6M€

Dividends

4.8%

Dividend yield

75.7%

Loss ratio

59.5M€

Net income

17.8%

RoAE

20.6%

Expense ratio

90%

Payout

188%

Solvency II ratio

96.3%

Combined ratio



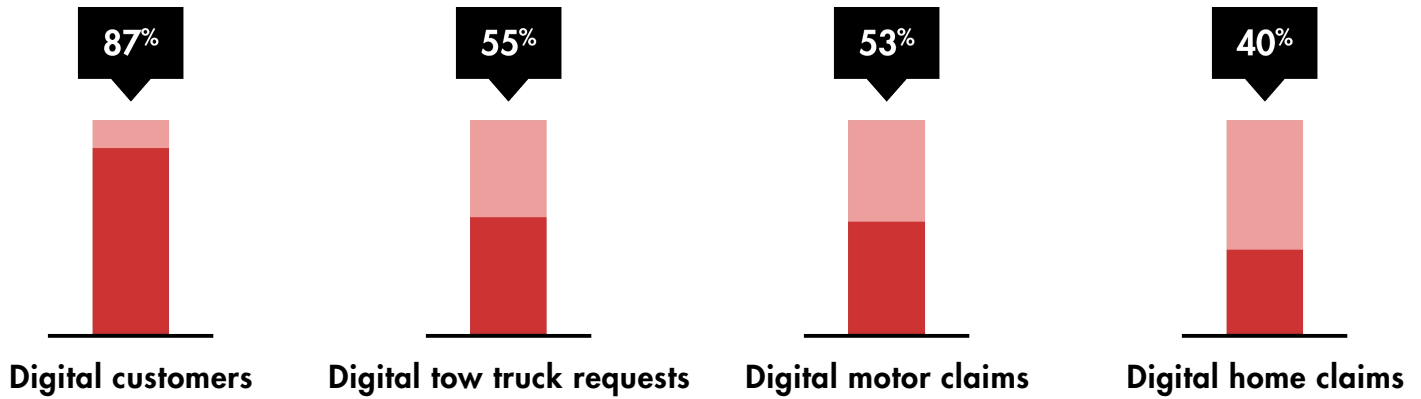
2,500



97.2%



Digitalisation



Our purpose is to innovate, protect and bring together

#LineaDirectaDNA We are... AGILE

DIFFERENT

WE CARE FOR PEOPLE

Our corporate strategy is guided by the 2020-2022 Sustainability Plan: "We take care of what matters"

Environmental impact

**0.9** grams of CO2 per premium euro  
(carbon footprint)

**31,355** metric tons of CO2 avoided  
thanks to electric and non-plug-in hybrid vehicles

Social action



The Linea Directa Foundation, a national benchmark in the promotion of road safety.

ESG Dimensions

What do we take care of?

Environmental Axis

Social Axis

Good Governance Axis

BUSINESS

Responsible supply chain

Products committed to society

Innovation and responsibility in the business

ORGANISATION

Climate change

Healthy and Responsible company Commitment

Corporate governance  
Occupational health and safety

SOCIETY

Environmental impact

Road safety  
Positive contribution to society

Alliances  
Transparency in business

## We are committed to the UN SDGs



## Indices and rankings



Línea Directa Aseguradora is adhered to the UN Global Compact and is a signatory of the Women's Empowerment Principles (WEPs), an initiative promoted by UN Women and the UN Global Compact.



PERCENTILE  
**87%**

In 2022, first assessment for the Dow Jones Sustainability Index



Ranking 43rd in Merco 2022



Company adhered to the Diversity Charter and its commitments to equality, inclusion, cultural diversity, a work environment free from prejudice and non-discrimination



EFR Certificate, of "Family-Responsible Company", with the B+ rating

## Board of Directors

	Executive	Proprietary	Independent	Date of appointment / Last re-election	End of office term
<b>Alfonso Botín-Sanz de Sautuola</b> President		●		April 15th 2021	April 15th 2025
<b>Patricia Ayuela</b> Chief Executive Officer	●			February 17th 2022	February 17th 2026
<b>Fernando Masaveu</b> Director		●		April 15th 2021	April 15th 2025
<b>Elena Otero-Novas</b> Director			●	April 15th 2021	April 15th 2025
<b>Rita Estévez</b> Director			●	April 15th 2021	April 15th 2025
<b>John de Zulueta</b> Director			●	April 15th 2021	April 15th 2025
<b>Ana María Plaza</b> Director			●	March 18th 2021	March 18th 2025
<b>Pablo Gonzalez-Schwitters</b> Secretary, non Director				February 7th 2008	n.a