Línea Directa Aseguradora, S.A., Compañía de Seguros y Reaseguros (the **"Company"**), pursuant to legislation regulating the securities market, announces the following:

OTHER RELEVANT INFORMATION

Please find attached the press release on the Company's first half 2025 results, which were presented today.

Madrid, 23 July 2025

6M 2025 Resuts

Línea Directa achieved a net profit of €43.8 million in the first half of the year, up 72.2%, driven by strong growth in revenue and customers

- **Línea Directa Aseguradora recorded a net profit of €43.8 million in the first half of 2025, representing a 72.2% increase compared to the same period last year. This strong performance was driven by significant growth in revenue and customer base, as well as an improvement in the underwriting margin.**

- **Business growth continues to accelerate. Written premiums rose by 10.8% year-on-year to €558.2 million, supported by solid performance across all business lines.**

- **The customer portfolio expanded by over 241,000 policyholders, reaching a record of 3.58 million clients (+7.2%).**

- **Revenue from the Motor insurance line, the company's core business, grew by 11.0% year-on-year —2.1 percentage points above the industry average— while the number of policyholders increased by 161,000.**

- **The combined ratio improved by 3.2 percentage points to 92.3%, reflecting lower claims frequency and enhanced operational efficiency.**

- **Return on average equity (RoAE) rose to 23.0%, and the solvency ratio increased to 193.2%.**

Madrid, 23 July 2025. Línea Directa Aseguradora delivered a strong performance in the first half of 2025, showing significant progress in both business growth and profitability. The company reported consistent improvements in revenue, combined ratio, and net profit.

In the first six months of 2025, Línea Directa posted a **net profit** of **€43.8 million**, up 72.2% compared to the same period last year. This result was driven by robust growth in revenue and customer base, as well as a favorable evolution of the underwriting margin.

Written premiums rose by 10.8% to **€558.2 million**, accelerating the company's growth trajectory for another consecutive quarter. This growth rate is 4.5 times higher than the 2.4% increase recorded a year earlier.

Revenue growth was broad-based across all business lines, supported by Línea Directa's strong brand recognition, an increasingly competitive and diversified multi-product offering, enhanced commercial capabilities, and the expansion of digital sales.

As a result, the company's **customer base** grew by 7.2%, reaching a record **3.58 million** policyholders. Over the past twelve months, Línea Directa added more than **241,000 customers**, driven by both new client acquisition and improved retention, while maintaining strict underwriting discipline.

Growth across all business lines

By business line, **Motor** written premiums rose by 11.0% to €447 million—2.1 percentage points above the industry average of 8.9% as of June, according to ICEA data.

This strong performance in Motor was underpinned by portfolio growth, with over 161,000 new policies added, reaching a record 2.63 million policyholders (+6.6%). In the second quarter alone, the company added 62,000 new Motor policies (+24.4% vs. Q1), and premium income rose by 12.9%.

The **Home** insurance line also maintained a positive trend, with written premium up 7.5% to €84.5 million and the portfolio growing by 4.3% to 760,000 policies.

In **Health**, Línea Directa reached 116,000 policyholders and increased premium income by 13.6%, driven by an improved business mix. Comprehensive products such as Full Coverage and Specialist Coverage grew by 13.6% in policyholders and now represent 64% of the Health portfolio (+7.0 p.p.).

Other Products, which include personal mobility insurance, home occupation protection, pet insurance, and multi-risk business insurance, among others, are also continuing to gain traction. Written premiums from these products more than doubled (+103.7%) to €2.1 million, with a total of 77,000 policies.

Solid combined ratio

Profit growth was also supported by a strong improvement in the underwriting margin. The **combined ratio** stood at 92.3% at the end of June, improving by 3.2 percentage points year-on-year. This was driven by higher premium income, lower claims frequency, and cost containment.

The loss ratio improved by 2.3 p.p. to 71.1%, while the expense ratio decreased by 0.9 p.p. to 21.2%, reflecting ongoing cost control and efficiency gains from digitalization.

By business line, the combined ratio in Motor improved by 3.6 p.p. to 92.0%. In Home, despite adverse weather conditions in H1, it remained stable at 88.9% (+0.1 p.p.), while in Health it improved significantly to 133.7% (-8.5 p.p.).

As a result, the **technical insurance result** rose sharply to €38.7 million (+79.5%). **Investments result** also increased by 33.9% to €22.2 million, supported by higher returns from fixed income and equities, as well as the revaluation of investment funds.

High profitability

Línea Directa's strong performance in H1 2025 led to an 11.6 percentage point increase in **return on average equity (RoAE)**, reaching 23.0%. The **solvency ratio** also improved to 193.2%, up from 180.2% at the end of Q1.

Patricia Ayuela, CEO of Línea Directa Aseguradora, stated: "The first-half results confirm the upward trend in our key performance indicators. We are delivering strong growth in revenue and customers, while consistently increasing profitability. Our return on equity ranks among the highest in the insurance sector. These are very positive results that reflect the strength of Línea Directa's business model and the impact of our ongoing transformation, which we are confident will drive further growth and profitability."

Main figures 6M 2025

Figures (million euro)	6M 2025	6M 2024	Var. 25/24
Gross written premiums emitidas	558.2	503.9	+10.8%
Insurance activities income	518.9	486.6	+6.6%
Technical insurance result	38.7	21.6	+79.5%
Investments result	22.2	16.6	+33.9%
Profit before tax	58.1	34.3	+69.6%
Profit after tax	43.8	25.4	+72.2%
Loss ratio	71.1%	73.4%	-2.3 p.p.
Expense ratio	21.2%	22.1%	-0.9 p.p.
Combined ratio	92.3%	95.5%	-3.2 p.p.
Policyholders (million)	3.579	3.338	+7.2%

About Línea Directa Aseguradora

Línea Directa Aseguradora is currently one of the leading car insurance companies in Spain, specializing in the direct sale of insurance for cars, motorcycles, businesses and self-employed individuals, home, health, pets, and multi-risk businesses. Línea Directa is among the 100 Spanish companies with the best reputation, according to the MERCO Empresas ranking.

For more information: https://www.lineadirectaaseguradora.com/

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