



línea directa

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 third quarter 2026 results, which were presented today.

Madrid, 28 October 2026

9M 2026 Results

Línea Directa posts a €80.4 million profit in the first nine months of the year, up 34.8%, driven by strong business growth and insurance margins

- Gross written premiums revenue increased by 8.9% year-on-year to €919 million, supported by growth across all business lines.
- The customer base exceeded 3.9 million (+6.9%), with more than 253,000 additional policyholders compared to the third quarter of the previous year, reaching an all-time high.
- The company maintains a strong financial position, with return on average equity (RoAE) standing at 25.6% and the solvency ratio at 191.5%.

Madrid, 28 October 2026. [Línea Directa Aseguradora](#) closed the first nine months of 2026 with a solid performance, driven by business growth across all its lines and excellence in technical management.

The company closed the third quarter of the year with a **net profit of €80.4 million, up 34.8%** compared with the same period of the previous year, supported by strong growth across all its business lines and an improvement in the combined ratio.

In the first nine months of 2026, the company's **gross written premiums** reached **€919.0 million**, representing an 8.9% year-on-year increase, above the growth of the Non-Life insurance market (5.6%). This revenue growth was underpinned by a strong increase in the customer base, with **more than 253,000 customers added** by the end of September, bringing the total to **3.9 million customers (+6.9%)**.

By business line, the **Motor** business maintained strong commercial momentum and once again outperformed the market. Gross written premiums increased by 9.5% to €750 million, compared with 6.1% for the market, while the customer base reached 2.89 million policyholders, up 7.9% compared with 2025.

Línea Directa's **Home** business generated premium income of €128.9 million (+2.6%), while its customer base exceeded 796,000 (+3.5%). In **Health**, the number of policyholders rose to 131,000 (+10.9%), while gross written premiums increased to €35.6 million, representing growth of 17.0%.

Other Products, which include personal mobility, home squatting protection, pet and multi-risk business insurance, among others, generated €4.5 million in gross written premiums (+50.4%) and reached 86,000 policies (+2.0%).

Excellent technical performance

Against a backdrop of cost pressures, the company's **combined ratio** improved thanks to differentiated underwriting and increasing efficiency in cost control. As a result, the combined ratio fell to **91.3% (-2.1 p.p.)**, driven by a notable decline in both the loss ratio (-1.0 p.p.) and the expense ratio (-1.1 p.p.), which stood at 71.3% and 20.0%, respectively.

The company's strong technical performance, together with its commercial momentum during the first nine months of the year, led to a 45.6% increase in the **technical result from insurance activities**, which reached €74.3 million. Meanwhile, the company's **financial result** stood at €34.5 million, 7.7% higher than in the first nine months of 2025.

In addition, the company maintained a strong financial profile, achieving an average **return on equity (RoAE)** of 25.6% (+3.3 p.p.) and a **solvency ratio** of 191.5% (+2.5 p.p.).

In the words of **Patricia Ayuela, CEO of Línea Directa Aseguradora**: "The results for the first nine months of the year reflect the strength and consistency of our strategy and business model. We are delivering strong customer growth, increasing revenues above the market and achieving exceptional levels of profitability. All of this puts us in a strong position as we approach the end of the year and enables us to continue making progress towards the strategic objectives we set at the beginning of the year."

Main figures 9M 2026

Main figures (million euro)	9M 2026	9M 2025	Var. 26/25
Gross written premiums	919.0	843.8	+8.9%
Insurance activities income	879.8	794.0	+10.8%
Insurance operating result	74.3	51.0	+45.6%
Investment result	34.5	32.0	+7.7%
Profit before tax	104.0	79.3	+31.2%
Profit after tax	80.4	59.7	+34.8%
Loss ratio	71.3%	72.3%	-1.0 p.p.
Expense ratio	20.0%	21.1%	-1.1 p.p.
Combined ratio	91.3%	93.4%	-2.1 p.p.
Policyholders (million)	3.905	3.652	+6.9%

About Línea Directa Aseguradora

Línea Directa Aseguradora is Spain's leading direct insurer for personal lines, serving individuals, self-employed professionals and SMEs. Its business model is based on direct customer relationships across motor, motorcycle, commercial vehicle, home, health, pet and commercial insurance products. The Company's mission is to make customers' lives easier through a clear, simple, innovative and digital insurance proposition, combining high-quality service with competitive pricing. Línea Directa is ranked among the 100 most reputable companies in Spain according to the MERCO Empresas ranking.

More information: <https://www.lineadirectaaseguradora.com/>

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