Línea Directa Aseguradora, S.A., Compañía de Seguros y Reaseguros (the **"Company"**), in accordance with the provisions of securities market legislation, hereby discloses the following:

OTHER RELEVANT INFORMATION

The Company attaches a press release on the results obtained by the Company in the first half of 2026, published today.

Madrid, 27 July 2026

Press Release

H1 2026 Results

Línea Directa reports a 19% increase in first-half earnings to €52.1 million, driven by growth across all business lines and an improved combined ratio

- **Gross written premiums rose 9.2% year-on-year to €609.3 million, supported by growth in the number of policyholders across all business segments.**
- **The customer portfolio reached 3.86 million policyholders (+7.8%), following the addition of nearly 278,000 new customers over the last twelve months.**
- **Greater scale, improved efficiency through digitalisation and strong underwriting discipline reduced the combined ratio to 91.1% (-1.2 p.p.).**
- **The Company maintained a solid financial position, with a RoAE of 23.3% and a solvency ratio of 196.3%.**

Madrid, 27 July 2026. Línea Directa Aseguradora closed the first half of 2026 with solid and growing results, demonstrating an outstanding combination of business growth, profitability and solvency.

The Company recorded a **net profit of €52.1 million** in the first six months of the year, representing a **19% increase** compared with the same period of 2025. This positive performance was underpinned by growth across all business lines (Motor, Home, Health and Other Products), together with an improvement in the combined ratio, supported by contained claims frequency and continued gains in operational efficiency.

Gross written premiums reached **€609.3 million**, up **9.2%** year-on-year and ahead of the overall growth of the Spanish Non-Life insurance market, which expanded by 5.5% during the same period according to ICEA data. This increase in revenue reflects the Company's strong commercial performance and continued growth in its customer base.

The portfolio reached **3.86 million policyholders**, an increase of **7.8%** compared with a year earlier, after adding nearly **278,000 new customers** over the last twelve months.

Improvement in technical profitability

Alongside business growth, Línea Directa's first-half results were also driven by a significant improvement in technical profitability.

The **combined ratio** improved to **91.1%**, representing a **1.2 percentage point improvement** in underwriting profitability compared with the same period last year.

This performance was supported, firstly, by a reduction in the **loss ratio** to **70.9%** (-0.2 p.p.). Despite continued pressure on claims costs, the Company's underwriting rigour, technical discipline and claims management capabilities enabled it to keep this ratio under control.

Secondly, the **expense ratio** improved by **1 percentage point** to **20.2%**, remaining among the lowest in the sector. This reflects the Company's high level of efficiency, supported by ongoing digitalisation of operations and the benefits derived from increased scale.

As a result, the **technical result from insurance operations** increased by **28.4%** to **€49.7 million**. Meanwhile, the **investment result** amounted to **€21.8 million**, broadly in line with the level recorded a year earlier.

Return on Average Equity (RoAE) reached **23.3%**, while the Group maintained a strong financial position, with a **solvency ratio of 196.3%**.

According to **Patricia Ayuela, Chief Executive Officer of Línea Directa Aseguradora**:

"The results achieved in the first half confirm the strength of our business model and the effectiveness of the strategy we have pursued. They already reflect the benefits of the strategic capabilities we are building to support future growth. We continue to deliver strong business growth across all our lines of activity, further improve technical profitability with efficiency levels among the best in the industry, and maintain excellent profitability and solvency ratios. We remain fully committed to providing an increasingly transparent and agile service while further enhancing efficiency, enabling us to pass these benefits on to our customers through more competitive pricing."

Main Figures H1 2026

Main Figures (million euro)	H1 2026	H1 2025	Change 26/25
Gross written premiums	609.3	558.2	+9.2%
Insurance activities income	577.1	518.9	+11.2%
Insurance operating result	49.7	38.7	+28.4%
Investment result	21.8	22.2	-1.8%
Profit before tax	68.3	58.1	+17.5%
Profit after tax	52.1	43.8	+19.0%
Loss ratio	70.9%	71.1%	-0.2 p.p.
Expense ratio	20.2%	21.2%	-1.0 p.p.
Combined ratio	91.1%	92.3%	-1.2 p.p.
Policyholders (million)	3.857	3.579	+7.8%

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.

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

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