

*Coinciding with the 30th anniversary, it launches its Business Multi-risk Insurance*

## LÍNEA DIRECTA ENTERS THE COMMERCIAL MULTI-RISK SECTOR TO BOOST ITS GROWTH AMONG FREELANCERS AND SMES

- Línea Directa Aseguradora begins its journey in the commercial sector with the launch of its new Business Multi-risk Insurance for establishments, premises, and offices of freelancers and SMEs, aiming to boost its growth in companies.
- The company, which already marketed insurance for professional vehicles and health for freelancers and groups, thus expands its product offering for professionals and companies, building a comprehensive general insurance proposal for this segment.
- The company transfers all the advantages of its 100% direct model to the business field through a policy that includes a wide range of coverages, specialized and differential management, and efficient service, all at a very competitive price.
- The average rate for Línea Directa's Commercial Multi-risk is €420, 25% more competitive than the average new market premium.
- Línea Directa's Business Multi-risk contains all the coverages that businesses demand, including a very comprehensive and robust range of civil liability. Additionally, it includes other highly demanded coverages that are above the market standard, such as loss of profits (up to €27,000), on-site assistance and emergencies, complementary legal assistance, and a handyman service.
- In terms of policy and claims management, Línea Directa offers a service that combines personal and individualized attention with an agile and simple digital service, including the first digital closure quote calculator.

**Madrid, 3 March 2025.-** [Línea Directa Aseguradora](#), one of the leading insurance companies for individuals in Spain, strengthens **its commitment to freelancers and companies**. **Coinciding with its 30th anniversary in 2025**, the entity, which already offers products for professional vehicles and health for freelancers and groups, now enters the **commercial sector** with the launch of its **Business Multi-risk Insurance**, a comprehensive and competitive insurance for the establishments and premises of these professionals.

The launch of this insurance, which broadly covers the insurance needs of all types of premises, such as offices, supermarkets, healthcare establishments (pharmacies, clinics, veterinary clinics), textile commerce, and hospitality, allows Línea Directa to

**expand its product offering for freelancers and small and medium-sized enterprises** and provide a comprehensive general insurance proposal.

Línea Directa, which currently has a customer base of more than **200,000 freelancers and SMEs**, seeks to boost its growth in this segment and take another step in its consolidation as a large insurance group.

The Spanish business fabric is made up of 3.3 million freelancers, micro-SMEs, and SMEs, representing 96% of the business fabric. These companies have 2.9 million commercial premises, more than 5 million vehicles for professional use, and account for 30% of the health insurance market in Spain. It is worth noting that insurance for commerce, professional vehicles, and health are three of the market segments with the highest penetration among Spanish companies.

Línea Directa, **the first 100% direct insurer to operate in Commercial Multi-risk**, enters this sector by transferring the advantages of its business model from the individual to the business field. This translates into a commercial offer focused on **always providing broad and comprehensive coverage and high-quality service at the best price**.

The company thus offers a differential value proposition that meets the main demands of freelancers and SMEs: **peace of mind and reliability** from the insurance and service perspective; **ease and agility** in insurance management; and **a competitive price**, meaning not paying more for the same service.

### **Broad coverage above market standards**

Línea Directa's new Business Multi-risk Insurance contains coverage that comprehensively covers the risks faced by businesses. Specifically, it includes coverage for major claims, such as **water damage, fire, explosion and smoke, atmospheric phenomena, breakages, theft and vandalism, and electrical damage**.

Additionally, it includes **a broad and robust range of civil liability guarantees** (property, locative, employer, water damage, operational, public establishment, product, and outdoor work), IT and technological assistance, and coverage above market standards such as **power restoration, on-site assistance and emergencies, complementary legal assistance, loss of profits up to €27,000, and a handyman service for establishments**.

Customers can also **configure and personalize** Línea Directa's Business Multi-risk policy, adapting it **to the specific needs of their activity and establishment**.

### **Personalized attention and digital service**

From a service perspective, Línea Directa's new Business Multi-risk Insurance offers freelancers and SMEs personalized and individualized attention, always **assigning the same manager to each of them**, as well as **an agile and simple digital self-service** that meets the current needs of professionals and companies. In this regard, the company will provide these customers with the first quote calculator for freelancers and SMEs on the market that allows digital closure in insurance contracting.

Regarding claims management, the company also has specialized teams for processing and resolution, thus offering differential quality.

### **Quality-price ratio**

Thanks to the efficiency of its direct business model, the entity launches its new business insurance with very competitive prices. The company's **average premium** for this product is €420, **25% better than the average new market premium** (€560), according to the latest available data from ICEA.

For example, for a 200-square-meter study academy located in Barcelona, the cost of insurance with Línea Directa is €313.2, between 20% and 57% lower than other comparable market offers. In the case of a 100-square-meter bar in Valencia, Línea Directa's price (€683.4) is between 21% and 38% better.

In the words of **Patricia Ayuela, CEO of Línea Directa Aseguradora**, "the launch of the new Business Multi-risk Insurance represents a strategic commitment by the company in its goal of becoming a large multi-branch and multi-product insurance group. And it is another step to consolidate us as the reference insurer not only for individuals but also for companies in Spain. To this end, we have created an excellent product built from the customer's perspective and needs, **transferring to the insured the advantages of the direct model**, such as differential service and competitive price."

### **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 freelancers, home, health, pets, and business multi-risk. Línea Directa is among the 100 Spanish companies with the best reputation, according to the MERCO Empresas ranking.

For **more información**: <https://www.lineadirectaaseguradora.com/>

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