



In the future, claims will be managed like this

LÍNEA DIRECTA WILL INDEMNIFY CAR ACCIDENTS IN REAL TIME AND WITHOUT HUMAN INTERVENTION

- **Thanks to its use of Artificial Intelligence (AI), the company will become the first insurer to assess and indemnify in real time damages incurred in minor claims. Minor claims account for 70% of all claims.**
- **The big winners will be the customers, who will have access to an option beyond traditional repair, where they can be indemnified in a matter of seconds. This means customers who choose the new system will save enormous amounts of time. In more traditional systems, minor claims can take up to two weeks to be resolved.**
- **The customer will be able to carry out the operation simply and quickly, in real time, and at any time of day, via any of the available digital channels, such as the web, the Línea Directa's App, or WhatsApp.**
- **In order to qualify for this option, the damage resulting from the claim must in no way affect the safety of the vehicle. Through this AI-powered service, by 2022 the company expects to handle, without human intervention, 30% of the claims processed today.**
- **The innovation is a step further in the company's Digital Transformation Plan, committed to greater agility and simplicity in its interactions with its digital customers, who today account for 80% of total customers.**

Madrid, 8 June 2021.- Línea Directa Aseguradora, the sector's leading digital insurer, launches what will be the future's system of indemnifying claims using Artificial Intelligence (AI). The company is about to become the first insurer in the sector to launch **a system to assess and indemnify minor claims in real time without human intervention**. Minor claims account for 70% of all claims.

With this new option, where the indemnification is transferred in a matter of seconds, **customers are the big winners**.

The service aims to save customers time through the use of new technologies. On average, more traditional systems can take up to two weeks to resolve minor claims.



The fact that Línea Directa's new system is carried out in real time makes it a fully disruptive service. The customer may carry out the operation quickly and simply **by sending photographs of the damages via digital channels**, such as the Línea Directa's website or App, or via WhatsApp, in real time and **at any time of day**.

The only condition to qualify for this option is that the damage resulting from the claim must in no way affect the safety of the vehicle.

José Antonio Egido, director of services and benefits at Línea Directa Aseguradora, says "digitalisation allows us to provide new services for our customers. When they need it the most, customers can now resolve their claims quickly and simply. It is technologies like this AI-powered software that will launch us into the future of claim assessment and indemnification."

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About Línea Directa Aseguradora

Línea Directa Aseguradora is the 5th largest insurer of cars in Spain, specialising in direct sales of insurance for cars, motorbikes, companies, the self-employed, and homes. Línea Directa Aseguradora is among the 100 Spanish companies with the best reputations, according to the MERCOS Companies ranking. It also offers health insurance, through a new brand built on digitalisation and rewards for policyholders.

For more information, contact:

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