

## **80% OF LÍNEA DIRECTA CUSTOMERS ALREADY ENGAGE WITH THE COMPANY DIGITALLY**

- **Under the slogan "More digital, more useful", Línea Directa unveils the main digital customer figures since the launch of its ambitious Digital Transformation Plan (presented a year and a half ago).**
- **The first goal of its Digital Transformation Plan was for at least half of its customers to engage with the company digitally by the end of 2020. Línea Directa has successfully exceeded the target at around 80%.**
- **Since the implementation of its Digital Transformation Plan, 50% of the motor insurance claims and 30% of the home insurance claims have been filed from the Línea Directa app and website.**
- **Also new is the ability to request a tow truck from the app: almost 50% of requests have been made digitally, up by 23% on 2019.**
- **In 2021, Línea Directa seeks to consolidate its position as the most digital company in the sector and aims to increase the percentage of digital customers to 85% by the end of the year.**

**Madrid, 26 May 2021** – Línea Directa was the first insurer to sell insurance over the phone more than 25 years ago; then, in 1999, it did the same online. Since 2019, it has begun its third revolution after the launch of its ambitious strategic **Digital Transformation** Plan. Since then, the company is putting all the technology and digitalisation at the fingertips of its customers, to make their lives easier.

The first objective of the Digital Transformation Plan, presented under the slogan "**More digital, more useful**", was to have at least half of the portfolio interacting digitally. This target has been fully achieved since **80% of Línea Directa customers already engaged with the company digitally** at the end of the last financial year.

Línea Directa continuously analyses the "customer journey" to identify the moments when digital interaction is demanded by the user with a view to offering a unique digital experience in the market, ranging from the taking-



out process to the digital documentation to all the necessary procedures until the insurance is renewed.

### **Digitalisation when an accident happens**

When a customer has an accident or incident, their priority is to be able to fix it as soon as possible. Línea Directa offers all communication channels for users to choose how they want to handle the situation. More and more customers are using digital devices to, for example, file a claim or order a tow truck digitally.

**In 2020, 50% of motor insurance claims and 30% of home insurance claims were filed from the app and website.** This means that many customers are already using digital channels for this purpose in motor and home insurance.

Another innovation added since the Digital Transformation Plan was first rolled out is requesting a tow truck from the app. Specifically, **50% of customers requested a tow truck from the app and the website in 2020.** In other words, half of the insured parties can use their devices to find out how long the tow truck will take and to track its location is at all times, thanks to the service's geolocation feature.

In addition, instant messaging applications like WhatsApp are becoming more and more common to solve claims. **Last year, more than 100,000 motor claims were managed by WhatsApp; and this channel was also launched for home insurance claims resolution.**

### **Appraisal of damages: photo and video adjustment**

Línea Directa is implementing improvements through Artificial Intelligence to expedite repairs, in motor and home insurance.

In car insurance, customers can use WhatsApp to send photos of the damage caused to their vehicle easily to Línea Directa. Specifically, in 2020, **customers sent more than 300,000 photos to Línea Directa for the company to assess vehicle damage** without having to wait or spend idle time at garages.

For home damage assessment, Línea Directa has also been performing video adjustments in property claims. In fact, **in 2020, almost 14,000 video adjustments** assessed the damage to ceramic hobs (one of the most common accidents in Spanish households), quickly and easily.

### **The challenges for 2021 in Digital Transformation**

Since the implementation of its Digital Transformation Plan, Línea Directa has remained true to its decision to leverage useful, simple technology that brings digital value to the customer. The company continues to implement innovations, through Artificial Intelligence, Virtual Assistants, IoT and Big



Data, always with the aim of promoting maximum usefulness, flexibility and omnichannel use in its relationship with its insured and of making their lives much simpler and easier.

According to **Patricia Ayuela, head of Motor and Digital Transformation at Línea Directa Aseguradora**, "digitalisation allows us to provide that agility and simplicity that customers demand, to adapt to their daily habits and allow them to engage with us via any channel and at any time. All this without losing sight of the phone, where we bring all the high-value experience and customer service at the moment of truth.

In 2021, Línea Directa seeks to **consolidate its position as the most digital company in the sector**, and aims to have more than 85% of its portfolio digital by the end of the year. To continue to consolidate, the company will keep optimising and developing digital processes throughout the year and will include new digitalisation developments.

### **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 digitisation and rewards for its insured.

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