

2. Delays in processing and repairing damage
3. Policy exclusions
4. Policy cancellation, in relation to processing and reimbursement of unearned premiums

Of the total complaints and claims received in 2023, 82.06% (82.10% in 2022) have been considered upheld and 39.86% admissible (38.13% in 2022).

Also, in 2023, 488 cases were concluded before the Customer Ombudsman (428 files in the 2022 financial year), 56.15% of which were unfavourable to the claimant and referred to the usual issues, mainly:

- Application/interpretation of insurance cover and
- Valuation/compensation of claims.

The percentage of decisions issued against the policyholders' interests was higher than in the previous year, as in 2023 214 of the 488 decisions issued were favourable to the policyholder, while in 2022 they were 287 of the 428, with percentages of 43.85% and 67.05% and revealing a percentage difference between years of 23.20%.

In his report, the Consumer Ombudsman calls for prompter handling of claims so that, between LINEA DIRECTA and the Consumer Ombudsman, they can be resolved ahead of the deadlines prescribed by applicable law and regulations on consumer affairs, pursuant to Royal Legislative Decree 1/2007, of 16 November. It also suggests that the general terms and conditions of the policies, containing their delimitation of risks, exclusions and limitation of liability clauses, should be signed at the same time as the special terms and conditions, whether the product is arranged remotely or via traditional channels.

#### i) Average supplier payment period

The following table provides the information required under Final Provision Two of Law 31/2014, of 3 December.

	<b>2023</b>	<b>2022</b>
	Days	Days
Average payment period to suppliers*	20.80	18.55
Ratio of transactions paid*	20.81	18.51
Ratio of transactions outstanding*	20.60	20.24
	Amount	Amount
	(in thousand euro)	(in thousand euro)
Total payments made	340,996	334,881
Total outstanding payments	13,891	7,859

(\* ) When a figure is shown in brackets, it means that the amount is negative, representing either a faster average payment in relation to the maximum payment period prescribed by law, or otherwise that the outstanding transactions are, on average, at a point in time prior to reaching that maximum period.

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	<b>2023</b>
	Days
Invoices paid within the legal limit	102,744
Percentage of total invoices	85.86%
Total invoices	119,660
	Amount (in thousand euro)
Monetary volume within legal limit	314,136
Percentage of total monetary value of payments to suppliers	88.52%
Total monetary value of invoices	354,888

The data shown in the above tables on the average payment period to suppliers relate to trade payables on debts with suppliers of goods and services, excluding payments of claims in 2023 and 2022.

The term "average payment period to suppliers" means the time taken in paying, or the delay in paying, trade payables. This "average payment period to suppliers" is calculated as a ratio where the numerator is the sum of the ratio of transactions paid divided by the total amount of payments made plus the ratio of transactions outstanding divided by the total amount of payments outstanding, while the denominator is the total amount of payments made divided by the amount of payments outstanding.

The ratio of transactions paid is calculated as a ratio where the numerator is the sum of the products corresponding to the amounts paid divided by the number of days of payment (difference between the calendar days running from the end of the maximum legal payment period through to effective payment of the transaction), while denominator is the total amount of payments made.

Meanwhile, the ratio of transactions pending payment is a ratio where the numerator is the sum of the products corresponding to the amounts pending payment, divided by the number of days pending payment (difference between the calendar days running from the end of the maximum legal payment period through to the close date of the consolidated financial statements), and the denominator is the total amount of payments pending.

In September 2022, Law 18/2022 amended Additional Provision Three, on the duty to disclose information contained in Law 15/2010, which in turn amended Law 3/2004, on measures to combat late payment in commercial transactions. This amendment states that listed companies must publish on their website, in addition to the average payment period, the monetary volume and the number of invoices paid in a period shorter than the legal maximum period, as well as the ratio of those invoices to the total number of invoices and the total monetary amount of payments made to suppliers.