DEVELOPMENT OF SUSTAINABLE PRODUCTS.

Línea Directa has detected the **growing demand for sustainable products** by society, so in recent years, it has developed different products and services that respond to this interest. This has a positive impact on the company, not only in terms of reputation and strengthening its values but also in its revenue generation.

Sustainable growth makes it possible to respond to the company's current needs, but it also means thinking in the long term and adapting the business model to the characteristics of the market environment, thus ensuring a balance between economic growth, social well-being, and the environment.

The type of impact on the business would be mainly in the premiums generated by products that respond to new customer needs and priorities. Línea Directa has included a roadmap in its Sustainability Plan 2023-2025 to expand the portfolio of products and services related to sustainability. This road map will be continued in the new Sustainability Plan 2026-2028

Responding to customer needs.

Linea Directa conducts regular reviews to ensure products continue to meet target market needs and that distribution strategies remain suitable. Aligned with the Company's Code of Ethics, customer relationships and transparency are guided by core principles: meeting insureds' needs, continuously improving product and service offerings, ensuring quality, maintaining transparency and accuracy in product information, strictly adhering to regulations and commitments, and embedding sustainability into products

Actions to mitigate the impact

As regards to the business activity, the Group has developed different products and services that respond to the goal of ensuring that its activity and products generate a positive impact on society, the environment, and the company, in each of the company's three business lines: Motor, Home and Health. For this reason, Línea Directa has developed a number of sustainable products, such as:

- **Electric vehicle Policy ,** support drivers who bought electric vehicles, pug-in vehicles and motorbkides.
- **Llámalo X,** addresses consumer uncertainties stemming from restrictions on high-pollution vehicles and the shift toward new mobility and ownership models
- **Personal mobility insurance**, a special insurance policy for personal mobility vehicles loke scooters and electric bikes.
- **Night-time assistance service for young people,** a complimentary night-time transport option for customers under 26 who have consumed alcohol or feel unwell.
- **Illegal home squatting.** safeguards homeowners from the legal and financial fallout of illegal occupation.
- Línea Directa provides **coverage for solar panels** as part of the building structure and offers optional protection against accidental damage, theft, and loss of energy production under its home insurance policies.

Some sustainable products data

By the end of 2025:

- the Group insured over 60,000 private electric and plug-in hybrid vehicles, securing an 8% share of new registrations in this segment.
- Llámalo X boasted a portfolio of 1,639 policies with vehicles included.
- 70% of new Línea Directa Home Insurance subscribers include the illegal home squatting coverage.

The night time assistance service for young people , which is completely free of charge, includes both the driver and their vehicle. This is a unique industry initiative seeks to prevent dangerous situations for a demographic especially vulnerable to traffic accidents.

The illegal home squatting coverage provides up to 10,000 euros in legal assistance and covers legal expenses (including lawyer, solicitor, expert, notary fees, court costs, and other charges) to reclaim the property, alongside financial compensation for refurbishment and related costs.

Sustainable insurance underwriting

Sustainable product offerings accounted for **2.35%** of total premium business volume and reached EUR 26,678 million, reflecting an emerging market that is gaining share of portfolio.