

TENTH BRIEFING NOTE ON THE EXTRAORDINARY FLOODS CAUSED BY THE DANA (CUT-OFF LOW) FROM 26 OCTOBER TO 4 NOVEMBER 2024 IN VALENCIA, ANDALUSIA, CATALONIA, CASTILLA-LA MANCHA, THE BALEARIC ISLANDS, ARAGON AND OTHER AREAS AND THE MANAGEMENT OF THE COMPENSATION TO BE ASSUMED BY CONSORCIO DE COMPENSACIÓN DE SEGUROS (CCS) ATTACHED TO THE MINISTRY OF ECONOMY, TRADE AND BUSINESS

In relation to the serious situation caused by the DANA (cut-off low pressure system) that has produced **from 26 October to 4 November 2024** extensive damage due to flooding and windstorms in large areas of the east and south of the Iberian Peninsula and the Balearic Islands, particularly the tragic floods in Valencia and Albacete on 29 October, Consorcio de Compensación de Seguros (CCS) reports the following:

1. As of 8 A.m. on 15 January 2025 CCS has filed 235,933 claims.

By **type of exposure**, the breakdown of claims received is as follows:

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|---|-----------------|
| • Residential properties: | 76,936 claims. |
| • Motor vehicles: | 138,712 claims. |
| • Shops, warehouses and other single risks: | 14,448 claims. |
| • Offices: | 1,013 claims. |
| • Industrial risks: | 4,754 claims. |
| • Infrastructure: | 70 claims. |

225,247 of these claims are located in the province of Valencia (95.5 % of the total).

2. A total of **231,485 files** have been assigned to CCS' loss adjusters and to those from the insurance companies collaborating in the handling of this loss event by virtue of the memorandum signed on 13 November between the Ministry of Economy, Trade and Business and the Spanish Association of Insurers and Reinsurers (Unespa), and the Special Operating Procedure between the CCS and Unespa for the **collaboration of insurance companies in the management and assessment of damage** to vehicles, residential properties, shops and offices.

3. CCS handles an **insurance solution**, and as such there are some indispensable prerequisites that have to be fulfilled before the payment is made, as are the adjustment of the loss, the report that the loss adjusters have to write assessing the loss, the verification of the general and specific conditions underwritten by the insured and the payment of the corresponding extraordinary risk surcharge, as well as the verification about the ownership of the damaged property and the bank account naming. Indemnifications to every insured vary depending on the particular insurance policy underwritten.

In the event that the damage processing is commissioned to an insurance company, the insured must contact their insurance company to find out the status of their file.

4. Once the assessment of damage has been received, after the opportune verifications and the file being complete, **CCS will proceed to make the payment of the compensation to the insured.**
5. **As of 8 a.m. on 15 January 2025 CCS has paid 81,399 claims, for a cumulative amount of € 1,049,995,604, broken down by type of exposure as follows:**

• Residential properties:	21,520 payouts for €314,140,656
• Motor vehicles:	55,648 payouts for €482,477,891
• Shops, warehouses and other single risks:	3,200 payouts for €124,434,598
• Offices:	268 payouts for €6,031,865
• Industrial risks:	739 payouts for €119,374,818
• Infrastructure	4 payouts for €3,535,777

These figures include the payment by the CCS of all the requests sent by the insurance companies derived from the special operating procedure between the CCS and the insurance companies for the **collaboration of the insurance companies in the management and assessment of damage** caused to vehicles, homes, shops and offices, of those files that have been sent complete by the insurance companies to the CCS.

Breakdown by municipalities of claims filed and payments made appear in Annex for those municipalities with more than 100 claims filed.

6. CCS will continue to update these briefing notes as the management of the loss event advances.

Madrid, 15 January 2025

ANNEX: Breakdown of claims filed and payments made for municipalities with more than 100 claims filed.

(As of 8 a.m. on 15 Jan 2025)

MUNICIPALITY	PROVINCE	CLAIMS	PAYMENTS	INDEMNIFIED LOSS
PAIORTA	VALENCIA	22,830	8,320	112,979,088.61
CATARROJA	VALENCIA	21,541	8,103	109,175,578.56
ALFAFAR	VALENCIA	14,731	5,408	77,774,800.22
ALGEMESÍ	VALENCIA	19,343	7,015	75,600,058.82
ALDAIA	VALENCIA	17,169	6,491	65,584,498.47
RIBA-ROJA DE TÚRIA	VALENCIA	8,284	2,393	59,850,178.12
SEDAVÍ	VALENCIA	9,652	4,009	56,347,210.59
MASSANASSA	VALENCIA	9,625	3,583	53,660,575.15
ALBAL	VALENCIA	6,913	2,759	53,528,431.77
VALÈNCIA	VALENCIA	12,232	4,385	48,922,189.18
PICANYA	VALENCIA	9,040	3,385	43,778,922.17
BENETÚSSER	VALENCIA	9,775	3,768	41,302,150.84
ALAUQUÀS	VALENCIA	7,514	3,092	29,010,980.44
L'ALCÚDIA	VALENCIA	6,098	2,462	25,220,220.56
TORRENT	VALENCIA	3,701	972	22,785,494.30
QUART DE POBLET	VALENCIA	2,216	497	22,185,829.33
CHIVA	VALENCIA	5,992	1,700	19,945,184.21
BENIPARRELL	VALENCIA	3,265	891	17,506,202.41
GUADASSUAR	VALENCIA	3,201	1,328	13,728,920.92
UTIEL	VALENCIA	2,155	898	11,360,540.14
CHESTE	VALENCIA	1,839	374	7,534,869.38
MONTSERRAT	VALENCIA	2,990	809	6,954,151.91
XIRIVELLA	VALENCIA	2,894	751	5,126,115.90

GODELLETA	VALENCIA	1,426	359	4,378,467.78
TURÍS	VALENCIA	1,657	494	4,228,213.72
ALZIRA	VALENCIA	1,358	378	3,666,614.13
RIOLA	VALENCIA	675	280	2,899,389.74
PEDRALBA	VALENCIA	619	234	2,869,009.34
BUÑOL	VALENCIA	508	121	2,845,476.97
VILAMARXANT	VALENCIA	875	286	2,448,202.91
CATADAU	VALENCIA	802	234	1,994,285.18
MIRA	CUENCA	383	211	1,917,696.63
REQUENA	VALENCIA	1,079	243	1,831,743.40
PICASSENT	VALENCIA	655	174	1,782,532.84
MONTROI/MONTROY	VALENCIA	866	229	1,667,601.50
SILLA	VALENCIA	440	125	1,582,819.19
ALGINET	VALENCIA	1,502	309	1,279,518.20
CULLERA	VALENCIA	289	99	1,270,165.54
LLOMBAI	VALENCIA	610	192	1,107,985.91
BENICULL DE XÚQUER	VALENCIA	167	64	1,100,681.99
LORIGUILLA	VALENCIA	373	95	1,058,243.73
CARLET	VALENCIA	857	188	1,057,670.05
LLOCNOU DE LA CORONA	VALENCIA	121	48	1,016,100.76
MANACOR	ILLES BALEARS	228	116	1,004,392.65
PATERNA	VALENCIA	302	87	934,425.99
POLINYÀ DE XÚQUER	VALENCIA	253	81	913,802.37
JEREZ DE LA FRONTERA	CÁDIZ	860	197	901,894.95
ALBERIC	VALENCIA	453	146	865,143.16
SIETE AGUAS	VALENCIA	157	37	817,335.63
MANISES	VALENCIA	295	58	742,545.67
CORBERA	VALENCIA	137	43	674,427.74
TARRAGONA	TARRAGONA	589	76	656,443.82
LETUR	ALBACETE	112	26	556,592.49
REAL	VALENCIA	277	75	503,867.14
ÁLORA	MÁLAGA	204	48	487,748.42
MISLATA	VALENCIA	218	70	430,765.61
LLÍRIA	VALENCIA	200	59	429,149.98
CARCAIXENT	VALENCIA	235	58	406,666.34
BENIFAIÓ	VALENCIA	186	46	386,235.10
CÁRTAMA	MÁLAGA	146	37	380,422.06
MÁLAGA	MÁLAGA	310	66	332,704.41

ALCÀSSER	VALENCIA	119	32	288,937.41
RAFELGUARAF	VALENCIA	141	62	252,358.56
ALBORACHE	VALENCIA	134	37	247,986.29
BENALMÁDENA	MÁLAGA	188	49	240,714.18
SUECA	VALENCIA	142	28	223,357.49
SOT DE CHERA	VALENCIA	136	32	209,018.83
BENAGUASIL	VALENCIA	152	32	196,753.28
LA POBLA LLARGA	VALENCIA	152	51	190,470.11
OLIVA	VALENCIA	110	27	157,941.86
CASTELLÓ	VALENCIA	130	51	141,950.99
LA POBLA DE VALLBONA	VALENCIA	138	27	141,187.09
MAZARRÓN	MURCIA	152	35	138,405.88
GAVÀ	BARCELONA	196	14	130,500.86
ALFARB	VALENCIA	174	30	124,478.19
EL EJIDO	ALMERÍA	957	45	117,692.17
EL PUERTO DE SANTA MARÍA	CÁDIZ	211	26	115,266.18
CASTELLDEFELS	BARCELONA	306	18	110,851.98
ALCALÀ DE XIVERT	CASTELLÓN	118	15	78,676.31
EL PRAT DE LLOBREGAT	BARCELONA	158	17	66,129.52
CASTELLÓ DE LA PLANA	CASTELLÓN	101	8	48,192.48
ALJARAQUE	HUELVA	104	18	43,245.16
EL CATLLAR	TARRAGONA	123	7	30,050.47
VILADECANS	BARCELONA	117	4	25,973.14