

FIFTEENTH 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 10 March 2025 CCS has filed 243,388 claims.

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

- Residential properties: 79,686 claims.
- Motor vehicles: 142,045 claims.
- Shops, warehouses and other single risks: 15,598 claims.
- Offices: 1,070 claims.
- Industrial risks: 4,913 claims.
- Infrastructure: 76 claims.

232,252 of these claims are located in the province of Valencia (95.4 % of the total).

The stated number of claims submitted represents the total number of claims received. The number of applications submitted net of duplicate or ineligible claims is 228,806.

We would like to point out to anyone who has submitted a claim that it is not necessary to submit it again for the same damaged property.

2. 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, the bank account naming, and thus make the payment to the damaged property's owner. Compensations 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.

3. Once the assessment of damage has been received, and the file being complete, CCS will proceed to make the payment of the compensation to the insured.
4. **As of 8 a.m. on 10 March 2025 CCS has paid 169,635 claims, for a cumulative amount of € 2,310,364,253**, broken down by type of exposure as follows:

• Residential properties:	48,423 payouts for €711,234,860
• Motor vehicles:	109,777 payouts for €949,398,015
• Shops, warehouses and other single risks:	8,442 payouts for €373,441,743
• Offices:	604 payouts for €19,918,017
• Industrial risks:	2,375 payouts for €250,197,772
• Infrastructure:	14 payouts for €6,173,845

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.

5. Today, **79.2% of the claims eligible for compensation have been paid**. By risk class, 78.0% of the claims for housing and homeowners' associations; 81.2% of the claims for motor vehicles; 71.5% of the claims for shops, warehouses and other simple risks; 71.6% of the claims for offices; 68.1% of the claims for industrial risks, and 30.3% of the claims for civil works have been paid.

6. The CCS currently estimates the **total cost of this event to be around 4.5 billion euros**.
7. CCS will continue to update these briefing notes as the management of the loss event advances.

Madrid, 10 March 2025

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

(As of 8 a.m. on 10 March 2025)

MUNICIPALITY	PROVINCE	CLAIMS	INDEMNIFIED LOSS (€)
PAIORTA	VALENCIA	23.399	257.618.317
CATARROJA	VALENCIA	22.076	223.097.926
ALGEMESÍ	VALENCIA	19.894	178.284.202
ALDAIA	VALENCIA	17.527	162.311.748
ALFAFAR	VALENCIA	15.077	171.760.129
VALÈNCIA	VALENCIA	12.798	117.470.851
BENETÚSSER	VALENCIA	10.033	88.769.391
MASSANASSA	VALENCIA	9.849	118.501.211
SEDAVÍ	VALENCIA	9.815	112.779.714
PICANYA	VALENCIA	9.257	101.013.207
RIBA-ROJA DE TÚRIA	VALENCIA	8.535	159.910.420
ALQUÀS	VALENCIA	7.360	53.414.190
ALBAL	VALENCIA	7.069	87.073.393
L'ALCÚDIA	VALENCIA	6.361	45.992.926
CHIVA	VALENCIA	6.250	45.700.625
TORRENT	VALENCIA	3.827	40.586.139
BENIPARRELL	VALENCIA	3.389	49.064.224
GUADASSUAR	VALENCIA	3.326	26.395.435
MONTERRAT	VALENCIA	3.158	16.191.277
XIRIVELLA	VALENCIA	3.045	14.609.611
QUART DE POBLET	VALENCIA	2.348	47.037.258
UTIEL	VALENCIA	2.244	23.610.480
CHESTE	VALENCIA	1.958	12.140.757
TURÍS	VALENCIA	1.745	8.191.566

ALGINET	VALENCIA	1.583	2.858.288
GODELLETA	VALENCIA	1.481	9.238.195
ALZIRA	VALENCIA	1.403	8.362.183
REQUENA	VALENCIA	1.128	4.054.192
EL EJIDO	ALMERÍA	975	332.223
MONTROI/MONTROY	VALENCIA	917	4.298.143
VILAMARXANT	VALENCIA	908	4.779.106
JEREZ DE LA FRONTERA	CÁDIZ	895	2.509.762
CARLET	VALENCIA	892	2.490.580
CATADAU	VALENCIA	845	4.705.003
RIOLA	VALENCIA	682	5.120.677
PICASSENT	VALENCIA	677	3.531.040
LLOMBAI	VALENCIA	645	2.234.157
PEDRALBA	VALENCIA	642	5.827.321
TARRAGONA	TARRAGONA	621	3.124.466
BUÑOL	VALENCIA	544	3.974.267
ALBERIC	VALENCIA	477	1.589.956
SILLA	VALENCIA	458	5.752.206
MIRA	CUENCA	392	3.881.710
LORIGUILLA	VALENCIA	390	2.253.000
PATERNA	VALENCIA	326	1.747.859
CASTELLDEFELS	BARCELONA	321	666.759
MÁLAGA	MÁLAGA	317	848.525
CULLERA	VALENCIA	304	2.133.763
REAL	VALENCIA	303	910.905
MANISES	VALENCIA	301	2.113.098
POLINYÀ DE XÚQUER	VALENCIA	259	1.880.000
CARCAIXENT	VALENCIA	242	840.021
MANACOR	ILLES BALEARS	238	1.462.909
MISLATA	VALENCIA	225	860.559
EL PUERTO DE SANTA MARÍA	CÁDIZ	216	359.750
ÁLORA	MÁLAGA	210	983.421
GAVÀ	BARCELONA	210	660.453
LLÍRIA	VALENCIA	204	762.671
BENALMÁDENA	MÁLAGA	199	586.189
BENIFAÍÓ	VALENCIA	196	800.777
ALFARB	VALENCIA	185	436.183
BENICULL DE XÚQUER	VALENCIA	173	2.277.597

EL PRAT DE LLOBREGAT	BARCELONA	171	288.745
SIETE AGUAS	VALENCIA	165	1.107.291
BENAGUASIL	VALENCIA	160	379.526
MAZARRÓN	MURCIA	158	373.654
LA POBLA LLARGA	VALENCIA	152	395.911
CÁRTAMA	MÁLAGA	150	751.787
SUECA	VALENCIA	149	529.137
RAFELGUARAF	VALENCIA	148	367.107
SOT DE CHERA	VALENCIA	147	584.460
CORBERA	VALENCIA	145	1.523.530
ALBORACHE	VALENCIA	141	695.009
LA POBLA DE VALLBONA	VALENCIA	138	491.724
CASTELLÓ	VALENCIA	137	287.726
EL CATLLAR	TARRAGONA	132	460.894
OLIVA	VALENCIA	123	310.127
ALCALÀ DE XIVERT	VALENCIA	122	363.349
LLOCNOU DE LA CORONA	VALENCIA	122	1.969.983
VILADECANS	BARCELONA	120	1.056.245
ALCÀSSER	VALENCIA	120	579.460
LETUR	ALBACETE	114	1.478.700
SALOU	TARRAGONA	110	112.925
ALJARAQUE	HUELVA	108	326.224
CASTELLÓ DE LA PLANA	CASTELLÓN	104	322.042
MANUEL	VALENCIA	100	282.166