

EIGHTEENTH 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 30 April 2025 CCS has filed 247,011 claims**, of which 7,509 have been received since 1 February 2025.

235,686 of these claims (95.4 % of the total) are located in the province of Valencia.

2. Of the 247,011 total claims, 3,813 are for business interruption and 255 for personal injury. The remaining 242,943 claims are for property damage, broken down by type of exposure as follows:

- Residential properties: 78,957 claims.
- Motor vehicles: 143,577 claims.
- Shops, warehouses and other risks: 14,663 claims.
- Offices: 992 claims.
- Industrial risks: 4,677 claims.
- Infrastructure: 77 claims.

3. Of the **246,756 claims for property damage and business interruption, 28,856 have been rejected due to duplication or lack of coverage, As of this date and time, 194,136 claims have been paid, for a cumulative amount of €2,798,019,222**, broken down by type of exposure as follows:

- Residential properties: 56,400 payouts for €882,578,738
- Motor vehicles: 123,436 payouts for €1,085,143,013
- Shops, warehouses and other risks: 10,557 payouts for €493,397,603
- Offices: 701 payouts for €23,384,841
- Industrial risks: 3,017 payouts for €305,144,641
- Infrastructure: 25 payouts for €8,370,386

There are currently 8,835 claims that have been managed but whose processing is pending due to reasons beyond the control of CCS (vehicle in repair shop, vehicle or policyholder information pending, etc.). Among these, there are 2,660 vehicles in repair.

In other words, 231,827 claims for property damage and business interruption have been managed (including both paid and rejected claims, as well as claims pending processing for reasons beyond the control of CCS) that is, **94% of the claims for property damage and business interruption received**, leaving 14,929 claims currently at different stages of damage assessment process by loss adjusters.

By type of exposure, the following percentages of claims received have been processed:

- Residential properties: 92.0%
- Motor vehicles: 97.1%
- Shops, warehouses and other risks: 83.6%
- Offices: 85.2%
- Industrial risks: 73.3%
- Infrastructure: 49.4%

These figures include the payment by the CCS of all the claims submitted by the insurance companies arising 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.

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

Madrid, 30 April 2025

ANNEX: Breakdown of claims filed and payments made for municipalities with more than 100 claims filed.
(As of 8 a.m. on 30 April 2025)

MUNICIPALITY	PROVINCE	TOTAL CLAIMS	BREAKDOWN OF RECEIVED CLAIMS BY TYPE OF EXPOSURE						PROCESSED CLAIMS	AMOUNT PAID
			Residential properties	Motor vehicles	Shops, warehouses and other risks	Offices	Industries	Infra-structure		
PAIPORTA	VALENCIA	23,695	6,949	15,150	1,205	97	292	2	22,712	306,515,289
CATARROJA	VALENCIA	22,315	7,283	13,091	1,424	119	397	1	21,117	267,994,369
ALGEMESÍ	VALENCIA	20,114	6,264	12,187	1,313	108	241	1	19,036	211,922,979
ALDAIA	VALENCIA	17,716	4,731	11,416	1,209	92	267	1	16,830	197,756,671
ALFAFAR	VALENCIA	15,224	4,081	10,018	979	39	106	1	14,438	215,561,311
VALÈNCIA	VALENCIA	12,979	2,561	9,511	701	25	178	3	12,263	142,062,122
BENETÚSSER	VALENCIA	10,140	2,758	6,530	716	73	63		9,594	109,543,032
MASSANASSA	VALENCIA	10,047	2,370	6,797	625	37	218		9,445	146,854,448
SEDAVÍ	VALENCIA	9,892	2,047	7,126	563	34	120	2	9,427	134,846,519
PICANYA	VALENCIA	9,382	3,108	5,661	453	25	135		8,872	122,664,858
RIBA-ROJA DE TÚRIA	VALENCIA	8,647	582	6,761	657	16	631		8,074	191,919,527
ALAQUÀS	VALENCIA	7,424	1,429	5,484	424	35	51	1	7,163	58,728,452
ALBAL	VALENCIA	7,138	1,969	4,460	475	50	183	1	6,722	101,592,211
L'ALCÚDIA	VALENCIA	6,461	2,242	3,600	415	38	165	1	6,203	55,092,431
CHIVA	VALENCIA	6,364	3,717	2,201	276	18	152		5,897	63,278,582
TORRENT	VALENCIA	3,901	1,538	2,122	138	8	91	4	3,604	50,354,639
BENIPARRELL	VALENCIA	3,419	516	2,167	382	8	346		3,166	62,415,936
GUADASSUAR	VALENCIA	3,372	1,505	1,689	108	9	61		3,230	29,602,651
MONTSERRAT	VALENCIA	3,220	2,436	638	98	2	43	3	2,933	19,097,618
XIRIVELLA	VALENCIA	3,108	1,121	1,479	374	35	98	1	2,856	19,070,018
QUART DE POBLET	VALENCIA	2,380	305	1,597	282	12	184		2,195	54,718,386
UTIEL	VALENCIA	2,269	1,022	1,007	174	4	61	1	2,121	26,437,967
CHESTE	VALENCIA	2,085	728	1,126	163	5	62	1	1,924	14,761,657
TURÍS	VALENCIA	1,780	1,430	269	51	2	26	2	1,619	9,915,104
ALGINET	VALENCIA	1,608	874	573	102	5	53	1	1,475	3,629,951
GODELLETA	VALENCIA	1,512	1,193	271	29		18	1	1,387	10,937,679
ALZIRA	VALENCIA	1,422	646	523	182	5	66		1,308	10,084,438
REQUENA	VALENCIA	1,161	666	306	130	10	49		1,071	4,957,997
EL EJIDO	ALMERÍA	985	112	747	67	3	56		950	393,871
MONTROI/ MONTROY	VALENCIA	927	763	135	22		7		820	5,391,639
VILAMARXANT	VALENCIA	925	725	147	30	1	21	1	862	5,512,991
JEREZ DE LA FRONTERA	CÁDIZ	909	440	308	132	11	17	1	804	3,058,131
CARLET	VALENCIA	907	462	296	90	2	57		826	3,758,960
CATADAU	VALENCIA	859	456	332	46	5	20		794	5,208,182
RIOLA	VALENCIA	698	393	272	19	5	9		672	5,693,485
PICASSENT	VALENCIA	675	348	285	18	2	22		618	4,297,823
LLOMBAI	VALENCIA	655	353	233	47	2	20		598	2,646,584
PEDRALBA	VALENCIA	652	312	290	36	5	9		627	6,768,655
TARRAGONA	TARRAGONA	625	378	178	55	6	4	4	511	4,792,195
BUÑOL	VALENCIA	552	287	195	37	6	25	2	500	4,343,350
ALBERIC	VALENCIA	483	342	95	30		16		450	1,866,278
SILLA	VALENCIA	471	14	370	61		24	2	435	8,713,024
MIRA	CUENCA	399	164	211	19		5		392	4,612,973

MUNICIPALITY	PROVINCE	TOTAL CLAIMS	BREAKDOWN OF RECEIVED CLAIMS BY TYPE OF EXPOSURE						PROCESSED CLAIMS	AMOUNT PAID
			Residential properties	Motor vehicles	Shops, warehouses and other risks	Offices	Industries	Infra-structure		
LORIGUILLA	VALENCIA	395	130	241	17		6	1	371	2,782,044
PATERNA	VALENCIA	331	65	226	23	3	12	2	290	2,457,172
MÁLAGA	MÁLAGA	325	148	96	65	2	12	2	266	1,213,620
CASTELLDEFELS	BARCELONA	324	196	81	42	3	2		269	1,194,111
REAL	VALENCIA	310	247	41	17		5		285	1,169,675
CULLERA	VALENCIA	309	147	135	21		5	1	289	2,325,564
MANISES	VALENCIA	307	63	219	19	1	5		292	2,436,607
POLINYÀ DE XÚQUER	VALENCIA	262	184	46	23		9		242	2,162,835
CARCAIXENT	VALENCIA	248	118	82	31	1	15	1	224	957,153
MANACOR	ILLES BALEARS	243	105	99	33	1	5		230	1,602,582
MISLATA	VALENCIA	226	30	175	15	1	5		213	1,128,997
EL PUERTO DE SANTA MARÍA	CÁDIZ	219	129	40	45	3	1	1	176	487,680
GAVÀ	BARCELONA	213	119	60	27	1	6		173	1,009,050
ÁLORA	MÁLAGA	212	122	77	8		4	1	164	1,272,999
LLIRIA	VALENCIA	207	137	53	13		3	1	186	825,857
BENALMÁDENA	MÁLAGA	204	142	27	33	2			187	700,043
BENIFAÍÓ	VALENCIA	203	67	106	11		19		187	967,586
ALFARB	VALENCIA	187	127	38	12		10		167	691,013
BENICULL DE XÚQUER	VALENCIA	172	116	51	2		3		166	2,590,328
EL PRAT DE LLOBREGAT	BARCELONA	171	51	72	41	4	3		130	407,963
SIETE AGUAS	VALENCIA	169	139	17	11		2		152	1,288,975
MAZARRÓN	MURCIA	166	148	7	9		2		157	423,780
BENAGUASIL	VALENCIA	160	101	43	8	2	6		147	521,094
LA POBLA LLARGA	VALENCIA	156	126	20	7	1	2		148	418,521
CÁRTAMA	MÁLAGA	155	89	50	10		6		136	1,225,837
RAFELGUARAF	VALENCIA	150	122	16	8	1	3		144	428,110
SOT DE CHERA	VALENCIA	147	79	62	5		1		132	879,867
SUECA	VALENCIA	146	67	56	15		7	1	128	651,910
CORBERA	VALENCIA	145	63	49	16	3	14		135	1,680,150
ALBORACHE	VALENCIA	144	112	20	8	1	3		130	797,636
CASTELLÓ	VALENCIA	141	110	19	12				125	300,271
LA POBLA DE VALLBONA	VALENCIA	139	60	72	5		2		133	548,111
EL CATLLAR	TARRAGONA	133	117	12	2		1	1	106	656,128
OLIVA	VALENCIA	125	103	16	4	2			106	379,167
LLOCNOU DE LA CORONA	VALENCIA	124	52	60	11		1		114	2,225,912
ALCALÀ DE XIVERT	CASTELLÓN	123	92	21	6		4		107	678,722
ALCÀSSER	VALENCIA	122	12	101	5		4		115	694,257
VILADECANS	BARCELONA	121	46	35	37	1	2		83	1,205,834
LETUR	ALBACETE	117	62	36	14	4	1		115	1,722,125
SALOU	TARRAGONA	110	77	19	12	1	1		92	223,418
ALJARAQUE	HUELVA	108	95	8	4		1		104	461,780
CASTELLÓ DE LA PLANA	CASTELLÓN	105	33	53	12		7		98	396,651
MANUEL	VALENCIA	101	67	18	10		6		96	312,475