

NINETEENTH 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 23 May 2025 CCS has filed 247,881 claims**, of which 8,527 have been received since 1 February 2025.

236,524 of these claims (95.4 % of the total) are located in the province of Valencia.

2. Of the 247,881 total claims, 3,995 are for business interruption and 257 for personal injury. The remaining 243,629 claims are for property damage, broken down by type of exposure as follows:

- Residential properties: 79,195 claims.
- Motor vehicles: 143,928 claims.
- Shops, warehouses and other risks: 14,757 claims.
- Offices: 991 claims.
- Industrial risks: 4,681 claims.
- Infrastructure: 77 claims.

3. Of the **247,624 claims for property damage and business interruption, 31,119 have been rejected due to duplication or lack of coverage. As of this date and time, 198,638 claims have been paid, for a cumulative amount of €3,000,435,079**, broken down by type of exposure as follows:

- Residential properties: 57,825 payouts for €928,897,679
- Motor vehicles: 125,808 payouts for €1,111,090,940
- Shops, warehouses and other risks: 11,043 payouts for €539,664,876
- Offices: 731 payouts for €25,676,233
- Industrial risks: 3,205 payouts for €386,690,063
- Infrastructure: 26 payouts for €8,415,287

There are currently **5,975 claims** that have been managed but whose processing is pending due to reasons beyond the control of CCS (vehicle in repair shop or information pending to be sent by policyholders, etc.). Among these, there are 2,150 vehicles in repair.

In other words, 235,732 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), **95.2% of the claims for property damage and business interruption received**, leaving **11,892 claims** currently at different stages of damage assessment process by loss adjusters.

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

- | | |
|--------------------------------------|-------|
| • Residential properties: | 93.8% |
| • Motor vehicles: | 97.8% |
| • Shops, warehouses and other risks: | 86.2% |
| • Offices: | 87.4% |
| • Industrial risks: | 76.8% |
| • Infrastructure: | 50.6% |

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, 23 May 2025

ANNEX: Breakdown of claims filed and payments made for municipalities with more than 100 claims filed.
(As of 8 a.m. on 23 May 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	23,759	6,986	15,165	1,210	97	299	2	22,990	324,915,293
CATARROJA	VALENCIA	22,372	7,299	13,120	1,433	120	399	1	21,442	279,496,230
ALGEMESÍ	VALENCIA	20,181	6,293	12,212	1,320	110	245	1	19,361	221,350,796
ALDAIA	VALENCIA	17,755	4,738	11,432	1,221	93	270	1	17,034	206,355,387
ALFAFAR	VALENCIA	15,297	4,101	10,025	1,022	39	109	1	14,654	226,108,293
VALÈNCIA	VALENCIA	13,036	2,572	9,550	706	25	180	3	12,418	149,104,203
BENETÚSSER	VALENCIA	10,169	2,775	6,534	725	74	61		9,760	117,281,778
MASSANASSA	VALENCIA	10,068	2,378	6,802	631	37	220		9,575	157,790,772
SEDAVÍ	VALENCIA	9,924	2,059	7,140	569	34	120	2	9,556	141,083,497
PICANYA	VALENCIA	9,408	3,125	5,669	453	25	136		8,999	130,667,098
RIBA-ROJA DE TÚRIA	VALENCIA	8,680	583	6,789	670	17	621		8,193	206,260,157
ALAQUÀS	VALENCIA	7,436	1,434	5,489	427	35	50	1	7,231	60,425,035
ALBAL	VALENCIA	7,155	1,975	4,465	480	50	184	1	6,841	107,880,448
L'ALCÚDIA	VALENCIA	6,476	2,246	3,610	416	37	166	1	6,264	56,636,518
CHIVA	VALENCIA	6,394	3,740	2,204	279	18	153		6,035	68,722,819
TORRENT	VALENCIA	3,922	1,547	2,132	139	8	92	4	3,671	88,618,431
BENIPARRELL	VALENCIA	3,440	517	2,177	390	7	349		3,219	68,360,214
GUADASSUAR	VALENCIA	3,374	1,506	1,690	108	8	62		3,269	30,106,308
MONTSERRAT	VALENCIA	3,231	2,444	641	97	2	44	3	3,013	19,564,768
XIRIVELLA	VALENCIA	3,123	1,125	1,488	375	35	99	1	2,934	19,586,071
QUART DE POBLET	VALENCIA	2,386	306	1,599	283	12	186		2,230	65,086,151
UTIEL	VALENCIA	2,277	1,027	1,009	176	4	60	1	2,170	27,574,651
CHESTE	VALENCIA	2,143	729	1,178	165	5	65	1	1,968	19,327,528
TURÍS	VALENCIA	1,786	1,434	271	51	2	26	2	1,663	11,498,059
ALGINET	VALENCIA	1,607	875	572	102	5	52	1	1,508	3,870,394
GODELLETA	VALENCIA	1,518	1,197	273	29		18	1	1,416	11,451,893
ALZIRA	VALENCIA	1,430	650	523	184	5	68		1,337	11,106,750
REQUENA	VALENCIA	1,169	671	308	131	10	49		1,091	5,158,483
EL EJIDO	ALMERÍA	986	112	747	68	3	56		963	434,836
MONTROI/ MONTROY	VALENCIA	935	770	136	22		7		837	5,534,791
VILAMARXANT	VALENCIA	929	729	147	30	1	21	1	877	5,646,960
JEREZ DE LA FRONTERA	CÁDIZ	911	441	308	133	11	17	1	845	3,139,297
CARLET	VALENCIA	910	462	298	91	2	57		848	3,952,131
CATADAU	VALENCIA	861	457	332	47	5	20		805	5,266,875
RIOLA	VALENCIA	699	394	272	19	5	9		680	5,765,497
PICASSENT	VALENCIA	678	349	286	18	2	23		629	4,521,766
LLOMBAI	VALENCIA	657	354	234	48	2	19		608	2,712,900
PEDRALBA	VALENCIA	654	313	290	37	5	9		630	7,066,525
TARRAGONA	TARRAGONA	627	377	181	55	6	4	4	551	5,386,460
BUÑOL	VALENCIA	556	289	196	37	6	26	2	510	4,866,386
ALBERIC	VALENCIA	483	342	95	30		16		458	1,920,734
SILLA	VALENCIA	472	14	371	61		24	2	439	9,083,424
MIRA	CUENCA	399	164	211	19		5		395	4,836,584

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	397	131	242	17		6	1	374	2,853,251
PATERNA	VALENCIA	331	65	226	23	3	12	2	294	2,481,178
MÁLAGA	MÁLAGA	326	149	97	66	2	10	2	279	1,311,430
CASTELLDEFELS	BARCELONA	325	197	81	42	3	2		279	1,233,455
CULLERA	VALENCIA	310	148	135	21		5	1	291	2,342,586
MANISES	VALENCIA	309	63	219	21	1	5		295	2,473,098
REAL	VALENCIA	309	247	40	17		5		290	1,175,654
POLINYÀ DE XÚQUER	VALENCIA	262	184	46	23		9		242	2,187,988
CARCAIXENT	VALENCIA	252	120	84	31	1	15	1	232	986,247
MANACOR	ILLES BALEARS	243	105	99	33	1	5		231	1,613,258
MISLATA	VALENCIA	226	30	175	15	1	5		218	1,162,313
EL PUERTO DE SANTA MARÍA	CÁDIZ	219	129	40	45	3	1	1	192	518,664
GAVÀ	BARCELONA	216	122	60	27	1	6		188	1,058,803
ÁLORA	MÁLAGA	213	123	77	8		4	1	183	1,523,066
LLÍRIA	VALENCIA	207	137	53	13		3	1	191	837,632
BENALMÁDENA	MÁLAGA	204	142	27	33	2			193	726,200
BENIFAÍÓ	VALENCIA	203	67	106	11		19		188	988,152
ALFARB	VALENCIA	188	128	38	12		10		171	697,363
SIETE AGUAS	VALENCIA	175	145	17	11		2		155	1,418,952
BENICULL DE XÚQUER	VALENCIA	172	116	51	2		3		168	2,592,138
EL PRAT DE LLOBREGAT	BARCELONA	171	51	73	40	4	3		132	423,191
MAZARRÓN	MURCIA	167	148	7	10		2		160	434,428
BENAGUASIL	VALENCIA	162	102	44	8	2	6		150	535,307
LA POBLA LLARGA	VALENCIA	157	127	20	7	1	2		148	419,519
CÁRTAMA	MÁLAGA	154	89	50	9		6		146	1,416,280
RAFELGUARAF	VALENCIA	150	122	16	8	1	3		145	428,110
SOT DE CHERA	VALENCIA	148	79	62	6		1		135	1,038,854
ALBORACHE	VALENCIA	146	114	20	8	1	3		130	803,136
CORBERA	VALENCIA	146	64	49	16	3	14		138	1,783,107
SUECA	VALENCIA	146	67	56	15		7	1	129	770,237
CASTELLÓ	VALENCIA	141	109	19	13				127	300,271
LA POBLA DE VALLBONA	VALENCIA	139	60	72	5		2		135	564,162
EL CATLLAR	TARRAGONA	134	118	12	2		1	1	115	694,291
ALCALÀ DE XIVERT	CASTELLÓN	125	93	21	7		4		109	693,664
LLOCNOU DE LA CORONA	VALENCIA	125	53	60	11		1		118	2,283,885
OLIVA	VALENCIA	124	103	15	4	2			113	381,269
ALCÀSSER	VALENCIA	123	12	102	5		4		117	702,595
VILADECANS	BARCELONA	122	46	36	37	1	2		93	1,262,896
LETUR	ALBACETE	117	62	36	14	4	1		116	1,722,125
SALOU	TARRAGONA	110	77	19	12	1	1		98	274,593
ALJARAQUE	HUELVA	108	95	8	5				107	492,523
CASTELLÓ DE LA PLANA	CASTELLÓN	104	33	52	12		7		99	415,181
ORPESA/ORO-PESA DEL MAR	CASTELLÓN	101	87	7	5	2			88	194,929
MANUEL	VALENCIA	101	67	18	11		5		96	328,311