

TWENTY-SECOND 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 July 2025 CCS has filed 249,300 claims**, of which 2,445 have been received since 30 April 2025.

238,014 of these claims (95.4 % of the total) are located in the province of Valencia.

2. Of the 249,456 total claims, 4,289 are for business interruption and 265 for personal injury. The remaining 244,902 claims are for property damage.
3. Of the **249,191 claims for property damage and business interruption, 33,137 have been rejected due to duplication or lack of coverage. As of this date and time, 205,639 claims have been paid, for a cumulative amount of €3,447,064,422**, broken down by type of exposure as follows:

• Residential properties:	60,134 payouts for	€1,013,268,360
• Motor vehicles:	129,210 payouts for	€1,163,325,528
• Shops, warehouses and other risks:	11,911 payouts for	€669,417,611
• Offices:	779 payouts for	€30,007,953
• Industrial risks:	3,577 payouts for	€562,226,483
• Infrastructure:	28 payouts for	€8,818,487

In other words, 241,793 claims for property damage and business interruption have been managed¹, 97.0% of the claims for property damage and business interruption received, leaving 7,398 claims currently at different stages of damage assessment process by loss adjusters, and taking into account that

¹ Claims that have been paid in full or in part, those that have been rejected, and those whose final processing is on hold, pending for reasons beyond the control of CCS, are counted as managed claims.

2,445 of the total number of claims received have been received in the last three months.

The following table details the management by type of exposure in property damage and business interruption: claims received, completed, with payments on account, and pending by type of exposure. The percentages refer to the total number of claims received in each type of exposure.

Type of exposure	Claims received	Claims completed	Claims with payments on account	Claims pending
Residential properties	81,730	78,007 95.4%	1,045 1.3%	2,678 3.3%
Motor vehicles	144,602	141,237 97.7%	1,061 0.7%	2,304 1.6%
Shops, warehouses, etc.	16,441	13,750 83.6%	1,211 7.4%	1,480 9.0%
Offices	1,058	865 81.8%	103 9.7%	90 8.5%
Industrial risks	5,286	3,526 66.7%	945 17.9%	815 15.4%
Infrastructure	74	35 47.3%	8 10.8%	31 41.9%
TOTAL	249,191	237,420 95.3%	4,373 1.8%	7,398 3.0%
TOTAL BUSINESS-RELATED	22,859	18,176 79.5%	2,267 9.9%	2,416 10.6%

In summary, 97.0% (95.3% + 1.8%) of claims received for all type of exposure have been managed, with the following breakdown by type of exposure:

- Residential properties: 96.7%
- Motor vehicles: 98.4%
- Shops, warehouses and other risks: 91.5%
- Offices: 90.9%
- Industrial risks: 84.6%
- Infrastructure: 58.1%

Of the 3.0% of claims pending, 20.2% are claims submitted within the last 90 days.

These figures include the payment by CCS of all the claims submitted by the insurance companies arising from the special operating procedure between 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.

The Annex below details the payments per municipality for those municipalities with more than 100 compensation claims.

4. CCS currently estimates the **total cost of this event to be around 4.8 billion euros**.
5. CCS will continue to update these briefing notes as the management of the loss event advances.

Madrid, 30 July 2025

ANNEX: Number of claims received, managed, and payments made, in municipalities with more than 100 compensation claims.
(As of 8 a.m. on 30 July 2025)

MUNICIPALITY	PROVINCE	Claims received	Claims managed	BREAKDOWN OF CLAIMS RECEIVED BY KIND OF EXPOSURE										Infrastructure		AMOUNT PAID
				Residential properties		Motor vehicles		Shops, warehouses and other risks		Offices		Industries				
				Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	
PAIPORTA	VALENCIA	23,870	23,368	7,044	6,857	15,196	15,038	1,226	1,129	96	90	306	252	2	2	359,848,055
CATARROJA	VALENCIA	22,446	21,942	7,342	7,137	13,138	13,005	1,449	1,344	116	110	400	345	1	1	309,910,537
ALGEMESÍ	VALENCIA	20,262	19,784	6,326	6,163	12,238	12,095	1,339	1,233	114	101	244	191	1	1	240,476,535
ALDAIA	VALENCIA	17,833	17,338	4,773	4,622	11,456	11,338	1,240	1,065	96	84	267	228	1	1	234,125,710
ALFAFAR	VALENCIA	15,373	15,035	4,140	4,022	10,044	9,948	1,038	938	41	34	109	93	1	0	249,203,369
VALÈNCIA	VALENCIA	13,139	12,762	2,581	2,506	9,635	9,447	713	633	26	21	181	153	3	2	176,509,790
BENETÚSSER	VALENCIA	10,239	10,022	2,802	2,703	6,555	6,494	746	700	75	70	61	55			125,792,749
MASSANASSA	VALENCIA	10,107	9,814	2,389	2,315	6,822	6,701	640	581	36	25	220	192			201,051,597
SEDAVÍ	VALENCIA	9,961	9,754	2,075	2,006	7,148	7,082	581	527	33	33	122	105	2	1	158,489,998
PICANYA	VALENCIA	9,472	9,248	3,164	3,084	5,682	5,610	463	422	26	24	137	108			147,100,454
RIBA-ROJA DE TÚRIA	VALENCIA	8,800	8,410	581	558	6,874	6,730	689	567	17	15	639	540			260,647,537
ALAUQUÀS	VALENCIA	7,462	7,314	1,446	1,398	5,499	5,430	431	411	35	34	50	40	1	1	62,808,860
ALBAL	VALENCIA	7,202	6,982	1,989	1,940	4,492	4,403	489	445	50	46	181	147	1	1	117,633,189
L'ALCÚDIA	VALENCIA	6,500	6,384	2,252	2,229	3,625	3,562	417	401	38	36	167	155	1	1	62,333,011
CHIVA	VALENCIA	6,439	6,198	3,768	3,633	2,215	2,154	286	261	18	18	152	132			78,607,110
TORRENT	VALENCIA	3,983	3,790	1,563	1,497	2,173	2,079	142	126	8	6	93	81	4	1	134,757,319
BENIPARRELL	VALENCIA	3,462	3,303	518	501	2,189	2,154	396	335	7	7	352	306			92,061,962
GUADASSUAR	VALENCIA	3,396	3,327	1,514	1,486	1,701	1,675	111	103	8	8	62	55			31,599,219
MONTSERRAT	VALENCIA	3,262	3,110	2,467	2,369	646	615	99	88	2	2	45	34	3	2	20,457,670
XIRIVELLA	VALENCIA	3,167	3,027	1,134	1,098	1,507	1,465	390	362	36	34	99	67	1	1	20,939,650
QUART DE POBLET	VALENCIA	2,432	2,303	310	297	1,634	1,565	288	262	12	12	188	167			79,563,165
UTIEL	VALENCIA	2,289	2,238	1,033	1,011	1,013	994	176	171	4	4	62	57	1	1	29,443,349
CHESTE	VALENCIA	2,163	2,057	734	702	1,188	1,150	167	146	5	5	68	53	1	1	21,929,664
TURÍS	VALENCIA	1,797	1,724	1,445	1,388	272	259	52	52	1	1	25	22	2	2	12,213,629
ALGINET	VALENCIA	1,614	1,539	880	851	572	539	102	97	5	4	54	48	1	0	4,063,695
GODELLETA	VALENCIA	1,526	1,477	1,203	1,164	275	268	29	29			18	15	1	1	12,506,494
ALZIRA	VALENCIA	1,438	1,379	652	626	526	516	186	175	5	5	69	57			11,772,586
REQUENA	VALENCIA	1,179	1,131	676	648	310	303	131	125	11	10	51	45			6,122,349
EL EJIDO	ALMERÍA	987	982	112	111	748	745	68	67	3	3	56	56			481,252
MONTROI/ MONTROY	VALENCIA	942	889	774	732	139	130	22	20			7	7			7,204,134
VILAMARXANT	VALENCIA	937	912	736	719	148	144	31	28	1	1	20	19	1	1	5,821,046
CARLET	VALENCIA	919	871	466	444	302	289	91	88	3	2	57	48			4,885,522
JEREZ DE LA FRONTERA	CÁDIZ	911	891	440	433	308	305	134	124	11	11	18	18			3,716,254
CATADAU	VALENCIA	865	827	460	438	334	326	48	44	5	5	18	14			5,664,742
RIOLA	VALENCIA	705	691	398	389	273	269	20	20	5	5	9	8			5,882,403

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				Residential properties		Motor vehicles		Shops, warehouses and other risks		Offices		Industries		Infrastructure		
				Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	
PICASSENT	VALENCIA	687	654	352	337	289	277	20	18	2	2	24	20			4,943,851
LLOMBAI	VALENCIA	662	631	357	338	236	228	48	47	2	2	19	16			2,821,802
PEDRALBA	VALENCIA	658	639	314	301	291	286	39	38	5	5	9	9			7,510,856
TARRAGONA	TARRAGONA	628	585	378	354	181	177	55	45	6	6	4	2	4	1	6,055,881
BUÑOL	VALENCIA	563	524	290	275	199	191	39	32	6	5	27	20	2	1	5,680,007
ALBERIC	VALENCIA	487	472	344	334	95	94	32	31			16	13			2,023,337
SILLA	VALENCIA	477	449	14	12	373	365	63	48			25	22	2	2	9,918,947
MIRA	CUENCA	400	399	165	165	211	210	19	19			5	5			5,064,870
LORIGUILLA	VALENCIA	399	385	131	126	244	237	17	16			6	5	1	1	2,918,850
PATERNA	VALENCIA	333	303	65	52	227	218	24	17	3	3	12	12	2	1	2,848,654
MÁLAGA	MÁLAGA	330	299	152	139	98	96	68	59	2	2	9	3	1	0	1,407,243
CASTELLDEFELS	BARCELONA	325	303	197	183	81	75	42	41	3	3	2	1			1,440,852
CULLERA	VALENCIA	314	305	147	144	140	135	21	21			5	5	1	0	2,376,376
MANISES	VALENCIA	314	300	64	60	221	217	22	18	1	1	6	4			3,051,965
REAL	VALENCIA	312	295	249	238	41	39	17	14			5	4			1,281,421
POLINYÀ DE XÚQUER	VALENCIA	264	250	185	176	47	46	23	19			9	9			2,376,317
CARCAIXENT	VALENCIA	252	238	120	114	85	82	32	29	1	0	14	13			1,016,112
MANACOR	ILLES BALEARS	244	243	106	105	99	99	33	33	1	1	5	5			3,173,345
MISLATA	VALENCIA	226	219	30	27	175	173	15	13	1	1	5	5			1,169,090
EL PUERTO DE SANTA MARÍA	CÁDIZ	222	214	129	125	40	40	46	44	4	4	2	1	1	0	569,508
GAVÀ	BARCELONA	220	198	125	112	60	56	28	24	1	1	6	5			1,132,786
ÁLORA	MÁLAGA	215	198	124	113	77	75	9	7			4	3	1	0	1,769,157
LLÍRIA	VALENCIA	208	197	138	132	53	51	13	12			3	2	1	0	852,743
BENIFAÍO	VALENCIA	206	195	66	63	109	104	12	12			19	16			1,408,744
BENALMÁDENA	MÁLAGA	205	202	143	142	27	27	33	31	2	2					786,469
ALFARB	VALENCIA	191	177	130	123	39	38	12	11			10	5			726,220
SIETE AGUAS	VALENCIA	176	164	145	136	18	16	11	10			2	2			1,421,558
BENICULL DE XÚQUER	VALENCIA	172	172	116	116	51	51	2	2			3	3			2,678,512
EL PRAT DE LLOBREGAT	BARCELONA	171	144	51	48	73	53	40	37	4	3	3	3			430,103
MAZARRÓN	MURCIA	168	168	149	149	7	7	10	10			2	2			475,709
BENAGUASIL	VALENCIA	162	151	101	94	44	42	9	8	2	1	6	6			589,753
LA POBLA LLARGA	VALENCIA	157	152	127	124	20	19	7	6	1	1	2	2			419,519
CÁRTAMA	MÁLAGA	155	149	89	87	50	49	10	9			6	4			1,504,602
RAFELGUARAF	VALENCIA	150	144	122	116	16	16	8	8	1	1	3	3			428,427
CORBERA	VALENCIA	148	144	66	65	49	48	16	16	3	3	14	12			1,982,338
SUECA	VALENCIA	148	134	69	62	56	53	15	11			7	7	1	1	810,577

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				Residential properties		Motor vehicles		Shops, warehouses and other risks		Offices		Industries		Infrastructure		
				Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	
SOT DE CHERA	VALENCIA	147	138	78	76	62	59	6	3			1	0			1,047,187
ALBORACHE	VALENCIA	146	138	115	108	19	19	8	8	1	1	3	2			954,948
CASTELLÓ	VALENCIA	141	134	109	106	19	17	13	11							303,032
LA POBLA DE VALLBONA	VALENCIA	140	139	61	60	72	72	5	5			2	2			565,618
EL CATLLAR	TARRAGONA	135	123	119	108	12	12	2	1			1	1	1	1	760,488
VILADECANS	BARCELONA	132	114	44	43	46	33	38	34	1	1	3	3			1,722,884
OLIVA	VALENCIA	130	117	109	98	15	14	4	3	2	2					391,893
ALCALÀ DE XIVERT	CASTELLÓN	126	118	94	87	21	21	7	7			4	3			786,766
ALCÀSSER	VALENCIA	126	120	12	11	105	101	5	5			4	3			750,935
LLOCNOU DE LA CORONA	VALENCIA	126	122	54	51	60	60	11	10			1	1			2,329,708
LETUR	ALBACETE	118	117	62	62	37	36	14	14	4	4	1	1			1,722,125
SALOU	TARRAGONA	112	104	78	72	19	19	13	11	1	1	1	1			283,768
ALJARAQUE	HUELVA	108	108	95	95	8	8	5	5							499,335
CASTELLÓ DE LA PLANA	CASTELLÓN	105	102	33	32	53	52	12	12			7	6			453,645
MANUEL	VALENCIA	102	98	68	65	18	17	11	11			5	5			346,076
ORPESA/ORO- PESA DEL MAR	CASTELLÓN	102	96	88	83	7	7	5	4	2	2					245,263