

TWENTY--THIRD 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 18 September 2025, CCS has filed 249,984 claims**, of which 1,960 have been received since 31 May 2025.

238,516 of these claims (95.4 % of the total) are located in the province of Valencia.

2. Of the 249,984 total claims, 4,368 are for business interruption and 266 for personal injury. The remaining 245,350 claims are for property damage.
3. Of the **249,718 claims for property damage and business interruption, 33,569 have been rejected due to duplication or lack of coverage. As of this date and time, 207,558 claims have been paid, for a cumulative amount of €3,644,520,196**, broken down by type of exposure as follows:

• Residential properties:	60,733 payouts for	€1,041,236,595
• Motor vehicles:	130,159 payouts for	€1,175,504,041
• Shops, warehouses and other risks:	12,163 payouts for	€753,638,882
• Offices:	785 payouts for	€33,687,309
• Industrial risks:	3,685 payouts for	€626,150,115
• Infrastructure:	33 payouts for	€14,303,254

In other words, 243,560 claims for property damage and business interruption have been managed¹, 97.5% of the claims for property damage and business interruption received, leaving 6,158 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.

1,960 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	82.000	78.807 96,1 %	935 1,1 %	2.258 2,8 %
Motor vehicles	144.784	142.010 98,1 %	897 0,6 %	1.877 1,3 %
Shops, warehouses, etc.	16.527	14.226 86,1 %	1.063 6,4 %	1.238 7,5 %
Offices	1.064	898 84,4 %	83 7,8 %	83 7,8 %
Industrial risks	5.269	3.765 71,5 %	823 15,6 %	681 12,9 %
Infrastructure	74	42 56,8 %	11 14,9 %	21 28,4 %
TOTAL	249.718	239.748 96,0 %	3.812 1,5 %	6.158 2,5 %
TOTAL BUSINESS-RELATED	22.934	18.931 82,5 %	1.980 8,6 %	2.023 8,8 %

In summary, 97.5% (96.0% + 1.5%) of claims received for all type of exposure have been managed, with the following breakdown by type of exposure:

- Residential properties: 97.2%
- Motor vehicles: 98.7%
- Shops, warehouses and other risks: 92.5%
- Offices: 92.2%
- Industrial risks: 87.1%
- Infrastructure: 71.6%

Of the 2.5% of claims pending, 17.9% 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, 18 September 2025

**ANNEX: Number of claims received, managed, and payments made, in municipalities with more than 100 compensation claims.
(As of 8 a.m. on 18 September 2025)**

MUNICIPALITY	PROVINCE	Claims received	Claims managed	BREAKDOWN OF CLAIMS RECEIVED BY KIND OF EXPOSURE												AMOUNT PAID
				Residential properties		Motor vehicles		Shops, warehouses and other risks		Offices		Industries		Infrastructure		
				Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	
PAIPORTA	VALENCIA	23.921	23.524	7.078	6.917	15.208	15.093	1.233	1.153	96	92	304	267	2	2	378.518.487
CATARROJA	VALENCIA	22.507	22.104	7.382	7.215	13.154	13.052	1.454	1.368	116	110	400	358	1	1	322.701.617
ALGEMESÍ	VALENCIA	20.313	19.919	6.348	6.207	12.256	12.140	1.347	1.268	115	104	246	199	1	1	253.364.714
ALDAIA	VALENCIA	17.873	17.437	4.790	4.658	11.465	11.366	1.252	1.089	96	86	269	237	1	1	244.464.157
ALFAFAR	VALENCIA	15.402	15.119	4.154	4.055	10.056	9.973	1.040	962	41	33	110	95	1	1	266.624.341
VALÈNCIA	VALENCIA	13.153	12.841	2.591	2.525	9.642	9.492	713	649	26	21	178	152	3	2	184.617.482
BENETÚSSER	VALENCIA	10.264	10.074	2.816	2.723	6.559	6.513	753	710	75	70	61	58			128.105.319
MASSANASSA	VALENCIA	10.129	9.887	2.400	2.344	6.828	6.722	644	598	37	26	220	197			207.936.253
SEDAVÍ	VALENCIA	9.980	9.825	2.083	2.030	7.153	7.110	588	543	33	33	121	107	2	2	166.288.620
PICANYA	VALENCIA	9.500	9.311	3.181	3.121	5.688	5.628	469	429	26	25	136	108			151.808.503
RIBA-ROJA DE TÚRIA	VALENCIA	8.799	8.452	582	559	6.880	6.751	695	588	17	16	625	538			292.374.616
ALAQUÀS	VALENCIA	7.466	7.338	1.447	1.403	5.501	5.441	432	418	36	34	49	41	1	1	63.352.197
ALBAL	VALENCIA	7.217	7.047	1.991	1.955	4.498	4.437	494	458	51	46	182	150	1	1	129.268.956
L'ALCÚDIA	VALENCIA	6.508	6.410	2.255	2.235	3.630	3.576	417	403	38	37	167	158	1	1	65.627.928
CHIVA	VALENCIA	6.452	6.231	3.775	3.648	2.220	2.162	287	267	18	18	152	136			80.974.200
TORRENT	VALENCIA	3.992	3.858	1.567	1.517	2.177	2.119	142	130	8	6	94	83	4	3	138.515.799
BENIPARRELL	VALENCIA	3.468	3.349	519	505	2.191	2.168	397	350	7	7	354	319			105.357.496
GUADASSUAR	VALENCIA	3.403	3.343	1.519	1.492	1.703	1.680	111	106	8	8	62	57			32.096.335
MONTSERRAT	VALENCIA	3.268	3.131	2.472	2.384	648	618	99	90	2	2	44	35	3	2	20.827.549
XIRIVELLA	VALENCIA	3.176	3.063	1.134	1.110	1.515	1.482	391	366	36	34	99	70	1	1	22.722.447
QUART DE POBLET	VALENCIA	2.446	2.331	312	299	1.644	1.581	291	268	12	12	187	171			83.537.924
UTIEL	VALENCIA	2.293	2.248	1.035	1.015	1.013	999	177	170	4	4	63	59	1	1	30.285.488
CHESTE	VALENCIA	2.171	2.077	735	708	1.193	1.158	170	151	5	5	67	54	1	1	32.361.229
TURÍS	VALENCIA	1.801	1.736	1.447	1.396	274	264	52	52	1	1	25	22	2	1	12.342.121
ALGINET	VALENCIA	1.618	1.546	881	851	575	541	102	99	5	4	54	51	1	0	4.165.675
GODELLETA	VALENCIA	1.529	1.490	1.206	1.175	275	269	29	29			18	16	1	1	13.083.230
ALZIRA	VALENCIA	1.438	1.389	652	629	526	517	186	177	5	5	69	61			12.810.960
REQUENA	VALENCIA	1.185	1.142	679	657	311	304	133	126	11	10	51	45			6.163.315
EL EJIDO	ALMERÍA	987	986	112	112	748	747	68	68	3	3	56	56			487.301
MONTROI/ MONTROY	VALENCIA	945	903	775	744	140	132	23	20			7	7			7.410.518
VILAMARXANT	VALENCIA	940	919	739	725	148	145	31	28	1	1	20	19	1	1	5.958.807
CARLET	VALENCIA	923	875	467	445	303	291	93	88	3	2	57	49			4.895.664
JEREZ DE LA FRONTERA	CÁDIZ	912	899	440	436	309	307	134	127	11	11	18	18			3.913.906
CATADAU	VALENCIA	864	833	460	443	333	326	48	45	5	5	18	14			5.706.880
RIOLA	VALENCIA	705	692	398	389	273	270	20	20	5	5	9	8			5.922.272

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				Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	
PICASSENT	VALENCIA	691	661	352	343	293	278	20	18	2	2	24	20			4.971.339
LLOMBAI	VALENCIA	666	638	360	343	237	230	48	47	2	2	19	16			2.865.606
PEDRALBA	VALENCIA	658	643	314	304	291	287	39	38	5	5	9	9			8.065.451
TARRAGONA	TARRAGONA	631	592	379	355	182	178	56	48	6	6	4	2	4	3	6.133.106
BUÑOL	VALENCIA	564	532	290	279	200	192	39	34	6	5	27	21	2	1	7.327.782
ALBERIC	VALENCIA	488	477	344	337	96	94	32	32			16	14			2.167.718
SILLA	VALENCIA	476	454	13	12	373	367	63	50			25	23	2	2	10.742.834
MIRA	CUENCA	402	400	167	166	211	210	19	19			5	5			5.252.345
LORIGUILLA	VALENCIA	400	386	131	127	245	236	17	17			6	5	1	1	2.960.134
PATERNA	VALENCIA	332	302	65	52	227	218	24	17	3	3	11	11	2	1	2.750.033
MÁLAGA	MÁLAGA	328	309	152	146	98	97	66	61	2	2	9	3	1	0	1.488.945
CASTELLDEFELS	BARCELONA	325	312	197	188	81	78	42	41	3	3	2	2			1.470.840
CULLERA	VALENCIA	314	308	147	143	140	139	21	21			5	5	1	0	2.454.678
MANISES	VALENCIA	313	303	64	60	220	217	22	21	1	1	6	4			3.315.276
REAL	VALENCIA	312	297	249	239	41	40	17	14			5	4			1.287.016
POLINYÀ DE XÚQUER	VALENCIA	265	251	187	177	46	45	23	20			9	9			2.415.134
CARCAIXENT	VALENCIA	254	243	121	116	85	83	33	30	1	1	14	13			1.033.774
MANACOR	ILLES BALEARS	245	242	106	106	99	96	34	34	1	1	5	5			3.173.345
MISLATA	VALENCIA	226	220	30	27	175	173	15	14	1	1	5	5			1.175.668
EL PUERTO DE SANTA MARÍA	CÁDIZ	225	217	131	126	40	40	46	45	5	5	2	1	1	0	592.279
GAVÀ	BARCELONA	220	205	125	116	60	57	28	26	1	1	6	5			1.168.306
ÁLORA	MÁLAGA	215	205	124	119	77	76	9	7			4	3	1	0	1.853.760
LLÍRIA	VALENCIA	208	200	138	134	53	51	13	12			3	2	1	1	857.783
BENALMÁDENA	MÁLAGA	206	203	144	143	27	27	33	31	2	2					798.430
BENIFAÍÓ	VALENCIA	205	199	66	65	109	107	12	12			18	15			1.503.968
ALFARB	VALENCIA	193	180	131	124	40	39	12	12			10	5			945.716
SIETE AGUAS	VALENCIA	175	167	145	139	17	16	11	10			2	2			1.422.203
BENICULL DE XÚQUER	VALENCIA	174	172	118	116	51	51	2	2			3	3			2.728.223
EL PRAT DE LLOBREGAT	BARCELONA	172	151	52	49	73	57	40	38	4	4	3	3			460.218
MAZARRÓN	MURCIA	168	168	149	149	7	7	10	10			2	2			475.709
BENAGUASIL	VALENCIA	162	151	101	94	44	43	9	7	2	1	6	6			592.840
LA POBLA LLARGA	VALENCIA	157	155	127	127	20	19	7	6	1	1	2	2			420.635
CÁRTAMA	MÁLAGA	155	151	89	87	50	50	10	10			6	4			1.509.567
RAFELGUARAF	VALENCIA	150	145	122	117	16	16	8	8	1	1	3	3			439.863
SUECA	VALENCIA	149	135	70	62	56	53	15	12			7	7	1	1	813.670
CORBERA	VALENCIA	148	145	66	65	49	48	16	16	3	3	14	13			2.010.423

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				Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	
ALBORACHE	VALENCIA	147	139	116	108	19	19	8	8	1	1	3	3			1.190.167
SOT DE CHERA	VALENCIA	146	138	78	76	62	59	5	3			1	0			1.108.064
CASTELLÓ	VALENCIA	141	135	109	107	19	17	13	11							308.159
LA POBLA DE VALLBONA	VALENCIA	141	139	62	60	72	72	5	5			2	2			565.618
EL CATLLAR	TARRAGONA	135	125	119	110	12	12	2	1			1	1	1	1	773.460
VILADECANS	BARCELONA	132	123	44	43	46	42	38	34	1	1	3	3			1.803.927
OLIVA	VALENCIA	130	123	109	104	15	14	4	3	2	2					409.080
ALCALÀ DE XIVERT	CASTELLÓN	128	119	96	87	21	21	7	7			4	4			823.751
LLOCNOU DE LA CORONA	VALENCIA	126	124	54	53	60	60	11	10			1	1			2.433.188
ALCÀSSER	VALENCIA	125	123	11	11	105	103	5	5			4	4			752.317
LETUR	ALBACETE	118	118	62	62	37	37	14	14	4	4	1	1			1.723.673
SALOU	TARRAGONA	112	106	78	75	19	19	13	10	1	1	1	1			285.893
ALJARAQUE	HUELVA	108	108	95	95	8	8	5	5							499.335
CASTELLÓ DE LA PLANA	CASTELLÓN	105	103	33	32	53	53	12	12			7	6			456.336
MANUEL	VALENCIA	103	99	69	66	18	17	11	11			5	5			350.923
ORPESA/ORO-PESA DEL MAR	CASTELLÓN	103	97	89	84	7	7	5	4	2	2					246.113
CHICLANA DE LA FRONTERA	CÁDIZ	100	99	84	83	9	9	7	7							271.265