

TWENTY-FOURTH 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

Today marks one year since the most devastating flood in our recent history, the most complex that Consorcio de Compensación de Seguros (CCS) has had to manage in its 70-year history.

This public insurance entity, attached to the Ministry of Economy, Trade and Business through the Directorate General of Insurance and Pension Funds, has among its essential functions the compensation of flood damage suffered by insured persons and property. **On this anniversary, CCS expresses its solidarity and remembrance to the deceased, their families, and all those affected.** Throughout this year, we have worked tirelessly to speed up the return to normality. To date, we have processed 98% of the more than 250,000 claims received and paid out €3.8 billion to the policyholders affected.

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 2024, Consorcio de Compensación de Seguros (CCS) reports the following:

1. **As of 8 a.m. on 29 October 2025, CCS has filed 250,702 claims**, of which 1,240 have been received since 31 July 2025.

239,196 of these claims (95.4 % of the total) are located in the province of Valencia.

2. Of the 250,702 total claims, 4,464 are for business interruption and 270 for personal injury. The remaining 245,968 claims are for property damage.
3. Of the **250,432 claims for property damage and business interruption, 34,250 have been rejected due to duplication or lack of coverage. As of this date and time, 209,303 claims have been paid, for a cumulative amount of €3,839,551,108** broken down by type of exposure as follows:

• Residential properties:	61,284 payouts for	€1,062,084,064
• Motor vehicles:	131,018 payouts for	€1,183,935,952
• Shops, warehouses and other risks:	12,402 payouts for	€837,815,490

- Offices: 800 payouts for €36,249,503
- Industrial risks: 3,764 payouts for €701,005,887
- Infrastructure: 35 payouts for €18,460,112

245,461 claims for property damage and business interruption have been managed¹. 98.0% of the claims for property damage and business interruption received. Currently, 4,971 claims remain at different stages of the damage assessment process by loss adjusters, including those that present the greatest difficulty, such as those related to industry. Compensation claims continue to be received: 1,240 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	82,338	79,571 96.6%	1,047 1.3%	1,720 2.1%
Motor vehicles	145,040	142,345 98.1%	1,103 0.8%	1,592 1.1%
Shops, warehouses, etc.	16,617	14,679 88.3 %	947 5.7 %	991 6.0%
Offices	1,066	942 88.4%	64 6.0%	60 5.6%
Industrial risks	5,297	3,984 75.2%	724 13.7%	589 11.1%
Infrastructure	74	48 64.9%	7 9.5%	19 25.7%
TOTAL	250,432	241,569 96.5%	3,892 1.5%	4,971 2.0%
TOTAL BUSINESS-RELATED	23,054	19,653 85.2 %	1,742 7.6%	1,659 7.2%

In summary, 98.0% (96.5% of claims completed + 1.5% with payments on account) of claims received for all type of exposure have been managed, with the following breakdown by type of exposure:

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.

- Residential properties: 97.9%
- Motor vehicles: 98.9%
- Shops, warehouses and other risks: 94.0%
- Offices: 94.4%
- Industrial risks: 88.9%
- Infrastructure: 74.3%

Of the claims pending, 18.0% 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, 29 October 2025

**ANNEX: Number of claims received, managed, and payments made, in municipalities with more than 100 compensation claims.
(As of 8 a.m. on 29 October 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	
PAIORTA	VALENCIA	23,968	23,670	7,107	6,995	15,222	15,123	1,235	1,177	97	94	305	279	2	2	391,039,348
CATARROJA	VALENCIA	22,566	22,246	7,419	7,284	13,167	13,076	1,461	1,398	116	114	402	373	1	1	335,402,217
ALGEMESÍ	VALENCIA	20,360	20,068	6,373	6,276	12,272	12,180	1,354	1,297	114	107	246	207	1	1	266,508,750
ALDAIA	VALENCIA	17,917	17,549	4,805	4,710	11,477	11,388	1,267	1,123	95	86	272	241	1	1	256,120,310
ALFAFAR	VALENCIA	15,443	15,214	4,171	4,092	10,072	10,002	1,048	986	41	34	110	99	1	1	287,745,104
VALÈNCIA	VALENCIA	13,175	12,920	2,598	2,545	9,652	9,533	714	662	26	23	182	155	3	2	209,434,662
BENETÚSSER	VALENCIA	10,289	10,144	2,828	2,763	6,566	6,526	759	726	75	70	61	59			132,391,997
MASSANASSA	VALENCIA	10,153	9,960	2,408	2,367	6,836	6,745	648	610	37	32	224	206			226,067,694
SEDAVI	VALENCIA	9,996	9,864	2,089	2,048	7,161	7,118	590	554	33	33	121	109	2	2	172,319,124
PICANYA	VALENCIA	9,524	9,374	3,197	3,156	5,696	5,644	469	438	26	25	136	111			155,040,778
RIBA-ROJA DE TÚRIA	VALENCIA	8,833	8,534	580	569	6,910	6,799	702	607	17	17	624	542			315,886,966
ALAUÀS	VALENCIA	7,479	7,379	1,449	1,419	5,511	5,456	433	424	36	34	49	45	1	1	64,181,910
ALBAL	VALENCIA	7,255	7,078	2,020	1,960	4,506	4,454	492	463	52	46	184	154	1	1	132,557,330
L'ALCÚDIA	VALENCIA	6,518	6,437	2,262	2,245	3,633	3,592	418	406	38	36	166	157	1	1	67,166,616
CHIVA	VALENCIA	6,470	6,298	3,782	3,693	2,227	2,175	290	274	18	18	153	138			86,869,381
TORRENT	VALENCIA	4,005	3,904	1,574	1,535	2,185	2,140	142	134	8	8	92	84	4	3	143,785,934
BENIPARRELL	VALENCIA	3,483	3,383	523	512	2,197	2,179	402	362	7	7	354	323			107,434,444
GUADASSUAR	VALENCIA	3,413	3,372	1,521	1,502	1,710	1,694	112	108	8	8	62	60			32,789,681
MONTSERRAT	VALENCIA	3,281	3,170	2,483	2,414	650	621	99	94	2	2	44	37	3	2	21,031,633
XIRIVELLA	VALENCIA	3,188	3,098	1,139	1,121	1,519	1,496	394	372	36	36	99	72	1	1	24,202,093
QUART DE POBLET	VALENCIA	2,457	2,355	312	303	1,649	1,593	295	271	12	12	189	176			89,935,346
UTIEL	VALENCIA	2,302	2,264	1,040	1,022	1,016	1,003	178	174	4	4	63	60	1	1	30,877,774
CHESTE	VALENCIA	2,185	2,104	740	719	1,199	1,167	172	154	5	5	68	58	1	1	34,590,229
TURÍS	VALENCIA	1,803	1,755	1,450	1,413	274	266	52	52	1	1	24	22	2	1	12,384,236
ALGINET	VALENCIA	1,621	1,568	882	863	575	551	102	99	5	4	56	51	1	0	4,229,698
GODELLETA	VALENCIA	1,539	1,505	1,213	1,188	277	270	30	30			18	16	1	1	13,211,805
ALZIRA	VALENCIA	1,447	1,405	653	636	530	520	188	179	5	5	71	65			13,333,468
REQUENA	VALENCIA	1,193	1,155	681	662	315	308	133	128	11	10	53	47			6,258,287
EL EJIDO	ALMERÍA	988	986	112	112	748	747	68	68	3	3	57	56			488,375
MONTROI/ MONTROY	VALENCIA	953	917	781	752	142	137	23	21			7	7			7,522,480
VILAMARXANT	VALENCIA	942	926	741	731	148	146	31	28	1	1	20	19	1	1	6,018,733
CARLET	VALENCIA	928	888	471	452	304	293	92	89	4	2	57	52			4,923,270
JEREZ DE LA FRONTERA	CÁDIZ	914	907	441	438	310	308	134	132	11	11	18	18			3,946,727
CATADAU	VALENCIA	866	840	462	448	333	327	48	46	5	5	18	14			5,735,251
RIOLA	VALENCIA	706	696	399	392	273	271	20	20	5	5	9	8			5,973,730

Municipality	Province	Claims received	Claims managed	Breakdown of Claims Received by Kind of Exposure												
				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	695	666	355	342	294	281	20	19	2	2	24	22			5,007,138
Llobmà	Valencia	665	646	360	350	236	231	48	47	2	2	19	16			2,882,388
Pedralba	Valencia	658	648	314	308	291	288	39	38	5	5	9	9			8,074,304
Tarragona	Tarragona	635	607	380	363	182	181	58	52	6	6	5	2	4	3	7,544,588
Buñol	Valencia	564	544	290	283	200	197	39	36	6	6	27	21	2	1	7,349,156
Alberic	Valencia	488	481	344	341	96	94	32	32			16	14			2,216,525
Silla	Valencia	475	456	12	12	373	369	63	50			25	23	2	2	14,883,022
Loriguilla	Valencia	402	392	133	130	245	239	17	17			6	5	1	1	2,961,637
Mira	Cuenca	402	402	167	167	211	211	19	19			5	5			5,257,841
Paterna	Valencia	332	307	65	55	227	219	24	18	3	3	11	11	2	1	3,624,355
Málaga	Málaga	330	314	153	146	98	97	67	64	2	2	9	4	1	1	1,965,544
Castelldefels	Barcelona	325	312	197	188	81	78	42	41	3	3	2	2			1,476,126
Cullera	Valencia	315	308	148	143	140	139	21	21			5	5	1	0	2,455,284
Manises	Valencia	314	306	64	62	221	216	22	22	1	1	6	5			3,337,970
Real	Valencia	314	299	250	242	41	39	18	14			5	4			1,303,544
Polinyà de Xúquer	Valencia	268	260	187	183	49	46	23	22			9	9			2,500,366
Carcaixent	Valencia	256	245	122	117	86	84	33	30	1	1	14	13			1,046,306
Manacor	Illes Balears	245	245	106	106	99	99	34	34	1	1	5	5			3,216,866
El Puerto de Santa María	Cádiz	226	220	132	129	40	40	46	45	5	5	2	1	1	0	593,401
Mislata	Valencia	226	223	30	29	175	173	15	15	1	1	5	5			1,319,012
Gavà	Barcelona	221	213	125	120	60	59	29	28	1	1	6	5			1,275,513
Álora	Málaga	215	210	124	123	77	76	9	7			4	4	1	0	1,881,448
Llíria	Valencia	209	203	138	135	54	52	13	13			3	2	1	1	868,133
Benalmádena	Málaga	206	206	144	144	27	27	33	33	2	2					802,101
Benifaió	Valencia	206	200	67	66	109	107	12	12			18	15			3,265,281
Alfarb	Valencia	194	185	132	127	40	39	12	12			10	7			1,324,442
Siete Aguas	Valencia	177	170	146	141	17	17	11	10	1	0	2	2			1,425,543
Benicull de Xúquer	Valencia	176	174	120	118	51	51	2	2			3	3			2,742,436
El Prat de Llobregat	Barcelona	172	155	52	49	73	61	40	38	4	4	3	3			461,199
Mazarrón	Murcia	168	167	149	148	7	7	10	10			2	2			475,709
Benaguasil	Valencia	162	156	101	96	44	43	9	9	2	2	6	6			596,646
La Pobla Llarga	Valencia	158	156	128	127	20	19	7	7	1	1	2	2			437,832
Cártama	Málaga	157	152	91	89	50	50	10	9			6	4			1,509,567
Rafelguaraf	Valencia	150	146	122	118	16	16	8	8	1	1	3	3			439,863
Sueca	Valencia	150	141	71	67	56	53	15	13			7	7	1	1	833,671
Alborache	Valencia	148	142	117	111	19	19	8	8	1	1	3	3			1,196,389

MUNICIPALITY	PROVINCE	Claims received	Claims managed	BREAKDOWN OF CLAIMS RECEIVED BY KIND OF EXPOSURE												
				Residential properties		Motor vehicles		Shops, warehouses and other risks		Offices		Industries		Infrastructure		
				Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	
CORBERA	VALENCIA	148	146	66	66	49	48	16	16	3	3	14	13			2,036,475
SOT DE CHERA	VALENCIA	147	140	78	77	62	59	6	4			1	0			1,433,754
CASTELLÓ	VALENCIA	143	137	110	108	20	18	13	11							310,390
LA POBLA DE VALLBONA	VALENCIA	141	141	62	62	72	72	5	5			2	2			565,618
EL CATLLAR	TARRAGONA	135	127	119	112	12	12	2	1			1	1	1	1	776,232
OLIVA	VALENCIA	132	127	112	107	14	14	4	4	2	2					420,115
VILADECANS	BARCELONA	132	127	44	43	46	44	38	36	1	1	3	3			1,828,385
ALCALÀ DE XIVERT	CASTELLÓN	128	121	96	89	21	21	7	7			4	4			831,251
LLOCNOU DE LA CORONA	VALENCIA	126	124	54	53	60	60	11	10			1	1			2,438,188
ALCÀSSER	VALENCIA	125	124	11	11	105	104	5	5			4	4			754,417
LETUR	ALBACETE	118	118	62	62	37	37	14	14	4	4	1	1			1,730,107
SALOU	TARRAGONA	112	108	78	75	19	19	13	12	1	1	1	1			293,645
ALJARAQUE	HUELVA	108	108	95	95	8	8	5	5							499,335
CASTELLÓ DE LA PLANA	CASTELLÓN	106	102	33	32	53	52	12	12			8	6			456,336
MANUEL	VALENCIA	103	100	69	67	18	17	11	11			5	5			363,017
ORPESA/ORO-PESA DEL MAR	CASTELLÓN	103	98	89	85	7	7	5	4	2	2					260,073
CHICLANA DE LA FRONTERA	CÁDIZ	100	99	84	83	9	9	7	7							293,616