

TWENTIETH 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 16 June 2025 CCS has filed 248,574 claims**, of which 4,335 have been received since 15 March 2025.

237,186 of these claims (95.5 % of the total) are located in the province of Valencia.

2. Of the 248,574 total claims, 4,139 are for business interruption and 261 for personal injury. The remaining 244,174 claims are for property damage.
3. Of the **248.313 claims for property damage and business interruption, 32,202 have been rejected due to duplication or lack of coverage. As of this date and time, 202,212 claims have been paid, for a cumulative amount of €3,162,505,634**, broken down by type of exposure as follows:

• Residential properties:	58,957 payouts for	€963,689,020
• Motor vehicles:	127,614 payouts for	€1,136,133,727
• Shops, warehouses and other risks:	11,481 payouts for	€592,602,168
• Offices:	747 payouts for	€26,749,542
• Industrial risks:	3,387 payouts for	€434,915,979
• Infrastructure:	26 payouts for	€8,415,287

In other words, 238,663 claims for property damage and business interruption have been managed (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), **96.1% of the claims for property damage and business interruption received**, leaving 9,650 claims currently at different stages of damage assessment process by loss adjusters, and taking into account that 4,335 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, rejected, completed, with payments on account, with management on hold, 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 rejected	Claims completed	Claims with payments on account	Claims on hold	Claims pending
Residential properties	81,407	18,438 (22.6 %)	57,562 (70.7 %)	1,395 (1.7 %)	130 (0.2%)	3,882 (4.8 %)
Motor vehicle	144,196	9,905 (6.9 %)	126,129 (87.5 %)	1,485 (1.0 %)	3,954 (2.7%)	2,723 (1.9 %)
Shops, warehouses...	16,305	2,862 (17.6 %)	9,905 (61.2 %)	1,509 (9.3 %)	105 (0.6 %)	1,857 (11.4 %)
Offices	1,055	187 (17.7 %)	638 (60.5 %)	109 (10.3 %)	5 (0.5 %)	116 (11.0 %)
Industrial risks	5,275	796 (15.1 %)	2,297 (43.5 %)	1,090 (20.7 %)	55 (1.0 %)	1,037 (19.7 %)
Infrastructure	75	14 (18.7 %)	18 (24.0 %)	8 (10.7 %)	0 (0.0 %)	35 (46.7 %)
TOTAL	248,313	32,202 (13.0 %)	196,616 (79.2 %)	5,596 (2.3 %)	4,249 (1.7 %)	9,650 (3.9 %)
TOTAL COMPANIES	22,710	3,859 (17.0 %)	12,925 (56.7 %)	2,716 (12.0 %)	165 (0.7 %)	3,045 (13.4 %)

There are currently **4,249 claims on hold** that have been managed but whose final processing is pending for reasons beyond the control of CCS:

- 1,582 repairable vehicles are in the repair shop or awaiting service.
- 1,214 claims are awaiting bank details for payment.
- 866 vehicles have not been located.
- 309 policyholders have not been located.
- 267 claims for various risks.
- 11 claims are pending rejection process.

In summary, by type of exposure, the following percentages of claims received have been managed:

- Residential properties: 95.2%
- Motor vehicles: 98.1%
- Shops, warehouses and other risks: 88.6%
- Offices: 89.0%
- Industrial risks: 80.3%
- Infrastructure: 53.3%

These figures include the payment by 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.

The Annex 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 4.5 billion euros**.
5. CCS will continue to update these briefing notes as the management of the loss event advances.

Madrid, 17 June 2025

ANNEX: Number of claims received, managed, and payments made, in municipalities with more than 100 compensation claims.
(As of 8 a.m. on 16 June 2025)

MUNICIPALITY	PROVINCE	Claims received	Claims managed	BREAKDOWN OF CLAIMS RECEIVED BY TYPE 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	23,805	23,181	7,009	6,749	15,174	15,002	1,220	1,098	98	89	302	241	2	2	340,324,873
CATARROJA	VALENCIA	22,400	21,685	7,315	6,994	13,121	12,959	1,444	1,301	118	108	401	322	1	1	290,739,495
ALGEMESÍ	VALENCIA	20,220	19,567	6,308	6,058	12,218	12,032	1,337	1,199	111	95	245	182	1	1	229,288,947
ALDAIA	VALENCIA	17,785	17,182	4,746	4,572	11,444	11,308	1,231	1,014	94	82	269	205	1	1	220,841,250
ALFAFAR	VALENCIA	15,330	14,829	4,122	3,908	10,027	9,911	1,031	899	40	29	109	82	1	0	235,416,678
VALÈNCIA	VALENCIA	13,119	12,568	2,579	2,458	9,623	9,338	709	612	26	20	179	139	3	1	154,672,664
BENETÚSSER	VALENCIA	10,205	9,899	2,793	2,644	6,544	6,461	732	674	75	68	61	52			121,031,013
MASSANASSA	VALENCIA	10,083	9,674	2,381	2,246	6,815	6,667	630	558	37	23	220	180			170,370,959
SEDAVÍ	VALENCIA	9,944	9,656	2,067	1,955	7,143	7,059	578	507	34	31	120	103	2	1	151,004,522
PICANYA	VALENCIA	9,428	9,127	3,140	3,006	5,668	5,588	458	404	26	23	136	106			139,062,843
RIBA-ROJA DE TÚRIA	VALENCIA	8,718	8,300	581	547	6,806	6,686	677	538	17	14	637	515			232,230,419
ALAQUÀS	VALENCIA	7,448	7,282	1,440	1,378	5,495	5,423	428	407	34	34	50	39	1	1	61,466,962
ALBAL	VALENCIA	7,174	6,907	1,984	1,908	4,471	4,382	485	433	50	46	183	137	1	1	110,963,308
L'ALCÚDIA	VALENCIA	6,487	6,323	2,248	2,211	3,616	3,530	417	393	38	36	167	152	1	1	60,750,133
CHIVA	VALENCIA	6,418	6,106	3,754	3,573	2,211	2,132	282	256	18	18	153	127			71,606,175
TORRENT	VALENCIA	3,940	3,727	1,556	1,458	2,139	2,064	141	121	8	6	92	77	4	1	90,773,749
BENIPARRELL	VALENCIA	3,449	3,264	517	496	2,181	2,146	392	319	7	7	352	296			74,672,772
GUADASSUAR	VALENCIA	3,381	3,295	1,510	1,474	1,694	1,662	108	99	8	8	61	52			30,759,129
MONTSERRAT	VALENCIA	3,247	3,058	2,457	2,330	643	607	97	87	2	2	45	30	3	2	20,073,362
XIRIVELLA	VALENCIA	3,137	2,980	1,128	1,083	1,498	1,444	376	353	35	34	99	65	1	1	20,283,013
QUART DE POBLET	VALENCIA	2,397	2,258	309	292	1,607	1,540	283	251	12	12	186	163			69,937,698
UTIEL	VALENCIA	2,284	2,201	1,031	996	1,010	985	177	164	4	4	61	51	1	1	28,322,104
CHESTE	VALENCIA	2,157	2,031	732	693	1,184	1,140	167	142	5	5	68	50	1	1	20,444,490
TURÍS	VALENCIA	1,792	1,694	1,441	1,360	271	260	51	51	2	1	25	21	2	1	11,869,747
ALGINET	VALENCIA	1,611	1,523	879	844	571	533	102	96	5	4	53	46	1	0	3,935,663

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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	
GODELLETA	VALENCIA	1,521	1,451	1,199	1,148	274	264	29	26			18	12	1	1	11,811,913
ALZIRA	VALENCIA	1,437	1,362	651	616	527	515	185	170	5	5	69	56			11,479,220
REQUENA	VALENCIA	1,173	1,114	672	638	310	300	131	124	10	9	50	43			5,556,426
EL EJIDO	ALMERÍA	986	973	112	112	747	738	68	66	3	3	56	54			461,354
MONTROI/ MONTROY	VALENCIA	937	863	770	710	138	127	22	19			7	7			5,909,860
VILAMARXANT	VALENCIA	934	893	734	704	147	141	31	27	1	1	20	19	1	1	5,726,029
CARLET	VALENCIA	912	858	462	435	299	286	91	88	2	2	58	47			4,220,259
JEREZ DE LA FRONTERA	CÁDIZ	911	874	441	423	308	307	133	117	11	11	18	16			3,494,597
CATADAU	VALENCIA	864	812	458	431	334	321	47	42	5	5	20	13			5,373,014
RIOLA	VALENCIA	701	681	396	383	272	267	19	19	5	5	9	7			5,810,139
PICASSENT	VALENCIA	683	643	352	332	286	273	19	17	2	2	24	19			4,700,001
LLOMBAI	VALENCIA	660	616	355	332	236	219	48	46	2	2	19	17			2,747,020
PEDRALBA	VALENCIA	656	633	314	300	290	284	38	36	5	5	9	8			7,171,508
TARRAGONA	TARRAGONA	629	563	379	332	181	175	55	47	6	6	4	2	4	1	5,574,910
BUÑOL	VALENCIA	559	517	289	273	198	190	37	30	6	5	27	18	2	1	4,961,296
ALBERIC	VALENCIA	486	462	344	327	95	94	31	29			16	12			1,958,735
SILLA	VALENCIA	475	440	14	12	371	360	63	44			25	22	2	2	9,332,959
MIRA	CUENCA	399	398	164	164	211	210	19	19			5	5			4,935,873
LORIGUILLA	VALENCIA	398	378	131	122	243	234	17	16			6	5	1	1	2,853,956
PATERNA	VALENCIA	331	300	65	50	226	217	23	17	3	3	12	12	2	1	2,569,374
MÁLAGA	MÁLAGA	330	293	150	137	98	94	69	57	2	2	9	3	2	0	1,374,919
CASTELLDEFELS	BARCELONA	325	290	197	178	81	67	42	41	3	3	2	1			1,379,932
CULLERA	VALENCIA	312	298	148	142	137	131	21	21			5	4	1	0	2,351,654
MANISES	VALENCIA	310	300	63	60	220	216	21	19	1	1	5	4			3,027,938
REAL	VALENCIA	309	293	247	237	40	38	17	14			5	4			1,231,973
POLINYÀ DE XÚQUER	VALENCIA	263	245	185	175	46	46	23	15			9	9			2,326,292
CARCAIXENT	VALENCIA	252	234	120	113	85	81	31	27	1	0	15	13			1,015,435
MANACOR	ILLES BALEARS	243	238	105	104	99	96	33	32	1	1	5	5			1,692,556

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				Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	Received	Managed	
MISLATA	VALENCIA	226	219	30	27	175	173	15	13	1	1	5	5			1,168,743
EL PUERTO DE SANTA MARÍA	CÁDIZ	219	200	128	116	40	40	45	40	4	3	1	1	1	0	554,512
GAVÀ	BARCELONA	216	191	122	110	60	53	27	22	1	1	6	5			1,105,751
ÁLORA	MÁLAGA	213	192	123	109	77	73	8	7			4	3	1	0	1,658,766
LLÍRIA	VALENCIA	208	193	138	130	53	51	13	10			3	2	1	0	837,828
BENALMÁDENA	MÁLAGA	205	197	143	139	27	26	33	30	2	2					732,282
BENIFAÍÓ	VALENCIA	204	193	66	61	107	104	12	12			19	16			1,325,440
ALFARB	VALENCIA	190	174	130	121	38	38	12	10			10	5			699,315
SIETE AGUAS	VALENCIA	174	158	144	131	17	16	11	9			2	2			1,418,952
BENICULL DE XÚQUER	VALENCIA	172	170	116	115	51	50	2	2			3	3			2,662,190
EL PRAT DE LLOBREGAT	BARCELONA	171	141	51	46	73	52	40	37	4	3	3	3			428,831
MAZARRÓN	MURCIA	168	167	149	149	7	7	10	9			2	2			458,129
BENAGUASIL	VALENCIA	162	150	102	93	44	42	8	8	2	1	6	6			572,805
LA POBLA LLARGA	VALENCIA	157	151	127	123	20	19	7	6	1	1	2	2			419,519
CÁRTAMA	MÁLAGA	155	145	89	83	50	49	10	9			6	4			1,416,280
RAFELGUARAF	VALENCIA	150	144	122	116	16	16	8	8	1	1	3	3			428,110
SOT DE CHERA	VALENCIA	147	136	78	75	62	58	6	3			1	0			1,038,854
SUECA	VALENCIA	147	133	68	61	56	53	15	11			7	7	1	1	804,063
CORBERA	VALENCIA	146	140	64	64	49	47	16	16	3	3	14	10			1,832,976
ALBORACHE	VALENCIA	145	131	114	103	19	18	8	8	1	1	3	1			803,957
CASTELLÓ	VALENCIA	141	128	109	100	19	17	13	11							301,730
LA POBLA DE VALLBONA	VALENCIA	139	137	60	60	72	70	5	5			2	2			564,162
EL CATLLAR	TARRAGONA	135	118	119	103	12	12	2	1			1	1	1	1	738,814
LLOCNOU DE LA CORONA	VALENCIA	126	122	54	51	60	60	11	10			1	1			2,329,290
ALCALÀ DE XIVERT	CASTELLÓN	125	111	93	80	21	21	7	7			4	3			715,720
OLIVA	VALENCIA	125	114	104	96	15	13	4	3	2	2					381,269

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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	
ALCÀSSER	VALENCIA	123	118	12	10	102	100	5	5			4	3			714,612
VILADECANS	BARCELONA	122	98	44	36	36	30	38	29	1	1	3	2			1,303,103
LETUR	ALBACETE	117	117	62	62	36	36	14	14	4	4	1	1			1,722,125
SALOU	TARRAGONA	111	101	77	71	19	18	13	11	1	0	1	1			278,647
ALJARAQUE	HUELVA	108	108	95	95	8	8	5	5							498,299
CASTELLÓ DE LA PLANA	CASTELLÓN	104	100	33	32	52	51	12	11			7	6			448,227
MANUEL	VALENCIA	102	96	68	63	18	17	11	11			5	5			343,999
ORPESA/OROPE SA DEL MAR	CASTELLÓN	102	92	88	79	7	7	5	4	2	2					242,042