

TWENTY-FIRST 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 3 July 2025 CCS has filed 248,987 claims**, of which 3,553 have been received since 1 April 2025.

237,577 of these claims (95.4 % of the total) are located in the province of Valencia.

2. Of the 248,987 total claims, 4,221 are for business interruption and 264 for personal injury. The remaining 244,502 claims are for property damage.
3. Of the **248,723 claims for property damage and business interruption, 32,561 have been rejected due to duplication or lack of coverage. As of this date and time, 203,623 claims have been paid, for a cumulative amount of €3,311,303,572**, broken down by type of exposure as follows:

• Residential properties:	59,471 payouts for	€991,030,287
• Motor vehicles:	128,247 payouts for	€1,146,092,276
• Shops, warehouses and other risks:	11,658 payouts for	€627,777,422
• Offices:	759 payouts for	€28,575,834
• Industrial risks:	3,461 payouts for	€509,059,266
• Infrastructure:	27 payouts for	€8,768,487

In other words, 239,868 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), **96.4% of the claims for property damage and business interruption received**, leaving 8,855 claims currently at different stages of damage assessment process by loss adjusters, and taking into account that 3,553 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	81,562	76,883 94,3%	1,240 1,5%	3,439 4,2%
Motor vehicles	144,398	140,561 97,3%	1,183 0,8%	2,654 1,8%
Shops, etc.	16,357	13,329 81,5%	1,351 8,3%	1,677 10,3%
Offices	1,054	844 80,1%	104 9,9%	106 10,1%
Industrial risks	5,278	3,325 63,0%	1,007 19,1%	946 17,9%
Infrastructure	74	34 45,9%	7 9,5%	33 44,6%
TOTAL	248,723	234,976 94,5%	4,892 1,9%	8,855 3,6%
TOTAL BUSINESS-RELATED	22,689	17,498 77,1%	2,462 10,9%	2,729 12,0%

In summary, 96.4% of claims received for all type of exposure have been managed, with the following breakdown by type of exposure:

- Residential properties: 95.8%
- Motor vehicles: 98.2%
- Shops, warehouses and other risks: 89.7%
- Offices: 89.9%
- Industrial risks: 82.1%
- Infrastructure: 55.4%

Of the 3.6% of claims pending, 20.4% 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 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, 4 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 3 July 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			
PAIPORTA	VALENCIA	23,834	23,250	7,027	6,793	15,184	15,006	1,222	1,114	96	89	303	246	2	2	350,436,213		
CATARROJA	VALENCIA	22,420	21,779	7,327	7,039	13,129	12,983	1,447	1,317	116	109	400	330	1	1	301,981,619		
ALGEMESÍ	VALENCIA	20,244	19,664	6,315	6,102	12,232	12,063	1,338	1,215	112	96	246	187	1	1	234,790,858		
ALDAIA	VALENCIA	17,809	17,245	4,762	4,590	11,449	11,318	1,235	1,045	94	82	268	209	1	1	226,428,201		
ALFAFAR	VALENCIA	15,346	14,939	4,128	3,982	10,034	9,927	1,035	913	41	31	107	86	1	0	240,656,744		
VALÈNCIA	VALENCIA	13,129	12,614	2,583	2,468	9,626	9,359	709	621	26	20	182	145	3	1	162,975,169		
BENETÚSSER	VALENCIA	10,225	9,939	2,798	2,667	6,553	6,465	739	685	75	68	60	54			123,520,518		
MASSANASSA	VALENCIA	10,095	9,755	2,384	2,286	6,817	6,685	638	571	37	25	219	188			181,146,057		
SEDAVÍ	VALENCIA	9,953	9,696	2,070	1,975	7,145	7,068	580	515	33	33	123	104	2	1	155,445,858		
PICANYA	VALENCIA	9,451	9,186	3,153	3,045	5,674	5,596	461	415	26	23	137	107			143,133,519		
RIBA-ROJA DE TÚRIA	VALENCIA	8,738	8,344	581	550	6,823	6,700	681	555	17	14	636	525			245,103,123		
ALAUJAS	VALENCIA	7,453	7,291	1,442	1,385	5,497	5,424	429	407	34	34	50	40	1	1	62,437,402		
ALBAL	VALENCIA	7,184	6,932	1,985	1,915	4,477	4,388	489	438	50	46	182	144	1	1	115,008,560		
L'ALCÚDIA	VALENCIA	6,495	6,342	2,251	2,213	3,621	3,542	417	397	38	36	167	153	1	1	61,338,843		
CHIVA	VALENCIA	6,433	6,145	3,764	3,597	2,215	2,144	283	257	18	18	153	129			74,836,925		
TORRENT	VALENCIA	3,970	3,745	1,558	1,469	2,165	2,067	141	123	8	6	94	79	4	1	132,209,700		
BENIPARRELL	VALENCIA	3,456	3,275	517	497	2,185	2,147	395	324	7	7	352	300			83,275,099		
GUADASSUAR	VALENCIA	3,391	3,303	1,512	1,481	1,699	1,662	110	99	8	8	62	53			31,057,238		
MONTSERRAT	VALENCIA	3,255	3,072	2,462	2,341	645	610	98	87	2	2	45	30	3	2	20,300,979		
XIRIVELLA	VALENCIA	3,145	2,998	1,130	1,089	1,503	1,448	376	360	36	34	99	66	1	1	20,466,485		
QUART DE POBLET	VALENCIA	2,420	2,266	310	291	1,629	1,541	283	259	12	12	186	163			71,543,287		
UTIEL	VALENCIA	2,285	2,213	1,032	1,000	1,010	986	177	168	4	4	61	54	1	1	28,700,729		
CHESTE	VALENCIA	2,162	2,038	733	695	1,188	1,144	167	142	5	5	68	51	1	1	20,379,374		
TURÍS	VALENCIA	1,794	1,701	1,443	1,367	271	260	52	51	1	1	25	21	2	1	12,069,881		
ALGINET	VALENCIA	1,611	1,529	879	847	570	535	102	96	5	4	54	47	1	0	4,003,169		
GODELLETA	VALENCIA	1,524	1,456	1,202	1,152	274	264	29	26			18	13	1	1	11,945,313		
ALZIRA	VALENCIA	1,436	1,364	652	618	526	514	185	172	5	5	68	55			11,353,038		
REQUENA	VALENCIA	1,176	1,121	674	642	310	301	131	124	11	10	50	44			5,839,370		
EL EJIDO	ALMERÍA	987	979	112	111	748	742	68	67	3	3	56	56			480,021		
MONTROI/ MONTROY	VALENCIA	941	872	773	719	139	127	22	19			7	7			6,981,616		
VILAMARXANT	VALENCIA	936	901	735	710	148	143	31	27	1	1	20	19	1	1	5,754,166		
CARLET	VALENCIA	915	862	464	439	300	285	91	88	3	2	57	48			4,734,714		
JEREZ DE LA FRONTERA	CÁDIZ	911	879	440	426	308	306	134	118	11	11	18	18			3,591,331		
CATADAU	VALENCIA	863	815	458	432	334	323	47	42	5	5	19	13			5,489,425		
RIOLA	VALENCIA	703	687	396	386	273	269	20	19	5	5	9	8			5,825,928		

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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	685	647	352	332	288	277	19	17	2	2	24	19			4,754,108
LLOMBAI	VALENCIA	660	619	355	332	236	222	48	46	2	2	19	17			2,787,659
PEDRALBA	VALENCIA	657	636	315	301	290	285	38	36	5	5	9	9			7,357,756
TARRAGONA	TARRAGONA	629	570	379	339	181	175	55	47	6	6	4	2	4	1	5,875,351
BUÑOL	VALENCIA	561	520	290	274	198	191	38	31	6	4	27	19	2	1	5,023,750
ALBERIC	VALENCIA	486	461	344	325	95	94	31	30			16	12			1,970,854
SILLA	VALENCIA	477	442	14	12	373	360	63	46			25	22	2	2	9,569,401
MIRA	CUENCA	400	399	165	165	211	210	19	19			5	5			5,057,894
LORIGUILLA	VALENCIA	399	380	131	123	244	235	17	16			6	5	1	1	2,859,397
PATERNA	VALENCIA	331	301	65	50	226	218	23	17	3	3	12	12	2	1	2,571,936
MÁLAGA	MÁLAGA	329	297	151	138	98	95	68	59	2	2	9	3	1	0	1,404,234
CASTELLDEFELS	BARCELONA	325	294	197	179	81	70	42	41	3	3	2	1			1,381,620
CULLERA	VALENCIA	312	301	148	143	137	133	21	21			5	4	1	0	2,371,216
MANISES	VALENCIA	311	299	63	60	220	216	22	18	1	1	5	4			3,033,643
REAL	VALENCIA	309	294	247	238	40	38	17	14			5	4			1,269,405
POLINYÀ DE XÚQUER	VALENCIA	264	246	185	176	47	46	23	15			9	9			2,323,758
CARCAIXENT	VALENCIA	252	235	120	113	85	81	31	28	1	0	15	13			1,015,435
MANACOR	ILLES BALEARS	243	240	105	104	99	98	33	32	1	1	5	5			1,859,916
MISLATA	VALENCIA	226	219	30	27	175	173	15	13	1	1	5	5			1,169,090
EL PUERTO DE SANTA MARÍA	CÁDIZ	219	207	128	120	40	40	45	43	4	3	1	1	1	0	564,737
GAVÀ	BARCELONA	216	193	122	111	60	54	27	22	1	1	6	5			1,113,223
ÁLORA	MÁLAGA	214	196	124	112	77	74	8	7			4	3	1	0	1,715,617
LLÍRIA	VALENCIA	208	195	138	132	53	51	13	10			3	2	1	0	837,828
BENIFAÍO	VALENCIA	206	193	66	61	109	104	12	12			19	16			1,326,430
BENALMÁDENA	MÁLAGA	205	199	143	139	27	27	33	31	2	2					743,183
ALFARB	VALENCIA	191	176	130	122	39	38	12	11			10	5			709,303
SIETE AGUAS	VALENCIA	174	159	144	132	17	16	11	9			2	2			1,419,251
BENICULL DE XÚQUER	VALENCIA	172	171	116	115	51	51	2	2			3	3			2,664,673
EL PRAT DE LLOBREGAT	BARCELONA	171	143	51	47	73	53	40	37	4	3	3	3			429,237
MAZARRÓN	MURCIA	168	168	149	149	7	7	10	10			2	2			460,089
BENAGUASIL	VALENCIA	162	150	102	93	44	42	8	8	2	1	6	6			589,753
LA POBLA LLARGA	VALENCIA	157	151	127	123	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	147	140	65	64	49	47	16	16	3	3	14	10			1,836,216
SOT DE CHERA	VALENCIA	147	136	78	75	62	58	6	3			1	0			1,038,854

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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	
SUECA	VALENCIA	147	134	68	62	56	53	15	11			7	7	1	1	810,577
ALBORACHE	VALENCIA	145	131	114	102	19	18	8	8	1	1	3	2			943,457
CASTELLÓ	VALENCIA	141	128	109	100	19	17	13	11							301,772
LA POBLA DE VALLBONA	VALENCIA	139	137	60	60	72	70	5	5			2	2			564,162
EL CATLLAR	TARRAGONA	135	121	119	106	12	12	2	1			1	1	1	1	756,381
OLIVA	VALENCIA	127	113	106	95	15	13	4	3	2	2					381,269
VILADECANS	BARCELONA	127	103	44	38	41	30	38	31	1	1	3	3			1,496,574
LLOCNOU DE LA CORONA	VALENCIA	126	122	54	51	60	60	11	10			1	1			2,329,290
ALCALÀ DE XIVERT	CASTELLÓN	125	114	93	83	21	21	7	7			4	3			720,154
ALCÀSSER	VALENCIA	123	120	12	11	102	101	5	5			4	3			750,935
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							498,299
CASTELLÓ DE LA PLANA	CASTELLÓN	105	101	33	32	53	51	12	12			7	6			448,227
MANUEL	VALENCIA	102	98	68	65	18	17	11	11			5	5			350,923
ORPESA/ORO- PESA DEL MAR	CASTELLÓN	102	93	88	80	7	7	5	4	2	2					245,263