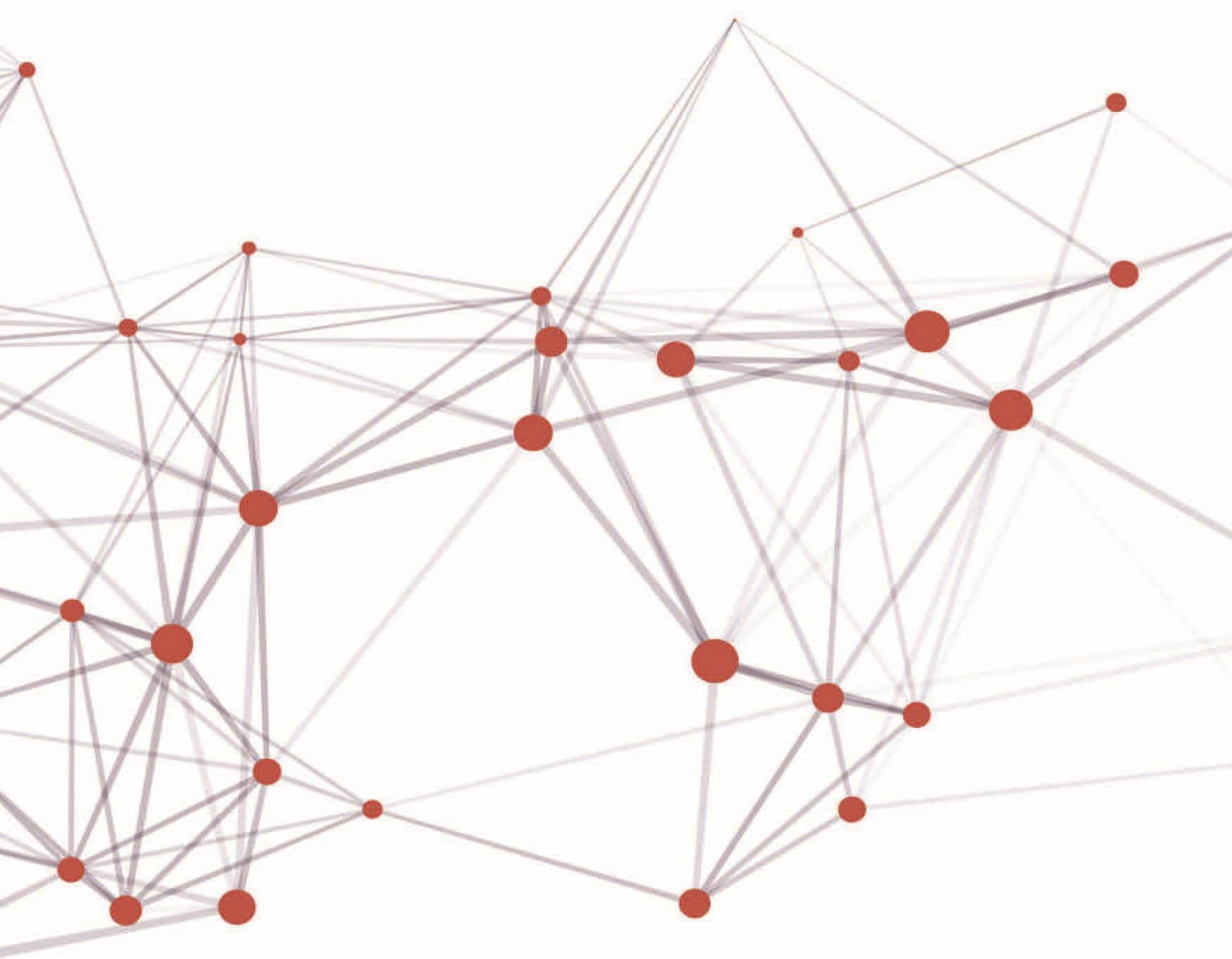




STATISTICS

EXTRAORDINARY RISKS

DATA SERIES FOR 1971-2023



CONSORCIO DE
COMPENSACION
• DE SEGUROS •

STATISTICS EXTRAORDINARY RISKS

DATA SERIES FOR 1971-2023

Catalogue of Publications of the General Administration of the State
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COMPENSACION

• DE SEGUROS •

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Official Publication Identification Number [NIPPO]: 221-24-048-6
Legal Deposit: M-23915-2016

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INTRODUCTION

The Consorcio de Compensación de Seguros (CCS) is a state-owned enterprise whose legal status is defined by Spanish Royal Legislative Decree 7/2004, of 29 October, enacting the Consolidated Text of the Legal Status of the Consorcio de Compensación de Seguros.

One of its functions is paying compensations for loss of insured risks in Spain produced by extraordinary risk events that occurring in the country and for personal injury caused by extraordinary events occurring outside Spain for policy holders whose usual residence is in Spain.

Extraordinary events are currently defined by law as:

- a) The following natural phenomena: earthquake and tsunamis, extraordinary flood, volcanic eruption, windstorm and falling space objects and meteorite impacts
- b) Events caused by violence resulting from terrorist attack, rebellion, riots and civil unrest.
- c) Acts or actions taken by the armed forces or law enforcement agencies in peacetime.

The Consorcio de Compensación de Seguros will indemnify for loss caused by these events in the following circumstances:

- The property or persons that suffer the loss have to be covered by an insurance policy of a line of insurance that includes a compulsory surcharge payable to the Consorcio.

These lines are currently: life, accident, motor vehicles, railway vehicles, fire and natural disasters, other forms of property damage, miscellaneous pecuniary loss, motor vehicle third-party liability, combined modalities of these lines, or supplementary covers taken out, for these lines.

For the life insurance line, the policy has to be solely or principally for death in the terms defined in the Implementing Regulations for Extraordinary Risk Insurance enacted by Spanish Royal Decree 300/2004 of 20 February 2004.

For the miscellaneous pecuniary loss line, the regular policy must also include covers for fire, explosion, theft, weather events and machinery breakdown.

- The surcharge must have been paid.
- The extraordinary risk is not covered under the regular insurance policy, or if it is, the insurer is unable to meet its obligations because it has been declared insolvent by a court, because it has been ordered into administrative winding up due to insolvency or because it has been taken over by the Consorcio de Compensación de Seguros.

The events included in "extraordinary risks" coverage are obviously phenomena and events that are completely atypical in both the frequency and the intensity of their occurrence. This makes their impact extremely variable, and there is a high likelihood that the resulting damages will occur in clusters both in time and in space.

These attributes call for comprehensive coverage by compensation schemes that extend into multiple areas: in time, in geographical regions and in different degrees of risk exposure of the insured objects (class of risk). The statistics presented here must be viewed from this perspective, especially loss, because the extremely long theoretical cycles and return periods for certain risks covered (earthquake in particular) make the available historical series clearly insufficient.

All monetary values are expressed in **current euros as of 31 December 2023**. Compensations paid out are updated based on the general CPIs (Consumer Price Index):

YEAR	% ANNUAL CHANGE CONSUMER PRICE INDEX	COEFFICIENT OF ACCUMULATED VARIATION AT 12/31/2023
1971	9.6	22.088930
1972	7.3	20.586141
1973	14.2	18.026394
1974	17.9	15.289562
1975	14.1	13.400142
1976	19.8	11.185427
1977	26.4	8.849230
1978	16.5	7.595906
1979	15.6	6.570853
1980	15.2	5.703865
1981	14.4	4.985896
1982	14	4.373593
1983	12.2	3.898033
1984	9	3.576177
1985	8.2	3.305155
1986	8.3	3.051851
1987	4.6	2.917640
1988	5.8	2.757693
1989	6.9	2.579694
1990	6.5	2.422248
1991	5.5	2.295970
1992	5.3	2.180408
1993	4.9	2.078559
1994	4.3	1.992866
1995	4.3	1.910705
1996	3.2	1.851459
1997	2	1.815156

YEAR	% ANNUAL CHANGE CONSUMER PRICE INDEX	COEFFICIENT OF ACCUMULATED VARIATION AT 12/31/2023
1998	1.4	1.790094
1999	2.9	1.739645
2000	4	1.672735
2001	2.7	1.628759
2002	4	1.566114
2003	2.6	1.526427
2004	3.2	1.479096
2005	3.7	1.426322
2006	2.7	1.388824
2007	4.2	1.332844
2008	1.4	1.314442
2009	0.8	1.304010
2010	3	1.266029
2011	2.4	1.236357
2012	2.9	1.201513
2013	0.3	1.197919
2014	-1	1.210019
2015	0	1.210019
2016	1.6	1.190964
2017	1.1	1.178006
2018	1.2	1.164037
2019	0.8	1.154799
2020	-0.5	1.160602
2021	6.5	1.089767
2022	5.7	1.031000
2023	3.1	1.000000

These extraordinary risk statistics are presented in three sections: "Risk exposure", "Loss record" and "Summary and other" (Sections 1, 2 and 3, respectively).

1. RISK EXPOSURE SECTION

This section sets out information on the risks covered by insurers in the period of data series for 1990-2023 under the lines covered by the Consorcio, since the obligation of the Consorcio is to provide protection for the same insured person and property for the sums insured specified in the regular insurance policies for the risks covered by the Consorcio during that period.

The information until 2018 has been drawn up using statistical data sheets containing data on the policies that pay surcharges to the Consorcio issued or renewed in each year reported to the Consorcio by insurers annually. From 2019 the data were collected from the computerised data files submitted monthly by insurers when reporting and settling the Consorcio's surcharges.

The system for declaration (the SIR, put into operation in 2019) allows for the distribution of surcharges according to post code and risk class, based on the data provided by the insurance companies. This information enables the Consorcio to estimate the number of policies and the insured capitals covered by property damage with a maximum granularity at post code level (the PDF version shows the information at provincial level, while the spreadsheet version details the information at postcode level) and by risk class with the situation as of 31st December 2023. Furthermore, a valuation of the insured vehicle fleet in Spain is also included, representing the best estimate of the full exposure to extraordinary risks in damage to property.

The last chapter in this section sets out the surcharges paid in to finance the extraordinary risks coverage. It should be noted that the period considered (1971-2023) was split into two different intervals with regard to application of the rate (tariff): until 31 December 1986, extraordinary risk premiums took the form of a surcharge on the premium for the regular insurance policy; since 1 January 1987, the system used has been, basically, the application of rates on the sums insured. Rates (under the rate system) have varied over the course of this second interval, though the general structure of the system has remained essentially unchanged.

The first tariff was set by the Directorate-General of Insurance's Decision of 28 November 1986 and took effect on 1 January 1987. It was partially amended by the Decision of 31 July 1987.

The second tariff was set by in the Directorate-General of Insurance's Decision of 20 May 1988 and took effect on 1 August 1988.

The third tariff was approved by the Directorate-General of Insurance's Decision of 22 July 1996 and took effect on 1 January 1997. It was designed to bring the system into line with observed market trends, to eliminate certain disparities brought to light by practice and to simplify its use of certain aspects.

The fourth tariff was approved by the Directorate-General of Insurance and Pension Funds' Decision of 28 May 2004 and took effect on 12 June 2004. It implemented the pecuniary loss coverage.

The fifth tariff was approved by the Directorate-General of Insurance and Pension Funds' Decision of 27 November 2006. The most significant change was related to personal injury coverage, with rates for life and accident lines being made equal and lowered appreciably. This tariff was subsequently amended by the Directorate-General of Insurance and Pension Funds' Decision of 12 November 2008, for the dual purposes of lowering the surcharges paid to the Consorcio for extraordinary property risk coverage and of implementing rules that had not been envisaged in the previous decision. It was amended again by the Decision of 31 May 2016, which lowered surcharges for motor vehicles and extended extraordinary risk coverage to motor vehicles that only had compulsory third-party liability insurance.

The sixth tariff is the one currently in force. It was approved by the Directorate-General of Insurance and Pension Funds' Decision of 28 March 2018 and took effect on 1 July 2018. It lowered the surcharges paid to the Consorcio to flatten out growth in the stabilisation reserve over time and to implement and simplify certain rules for applying the tariff.

2. LOSS RECORD SECTION (DATA SERIES FOR 1971-2023)

The loss data correspond to claims handled. Data considered useful for computer processing are gleaned from the case files for claims.

The data collected correspond to claims in which compensation has been paid for loss and/or provisions have been set aside (pending settlement or payment) on the statistical processing date (31 March 2024). Accordingly, loss that had already occurred but had not yet been reported on that date have not been included and will be added to subsequent statistical compilations as claims come in. Claim handling costs, such as payments to adjusters and lawyers and other expenses, have also not been included.

Annual distribution of the data provided has been based on the **year of occurrence of the loss**, irrespective of the year in which reporting or payment takes place.

The basic data items collected in this statistical compilation are the number of claims, compensations paid out, and mean costs. The factors considered are:

- Cause.
- Geographic distribution by province.
- Risk class of the loss.
- Temporal distribution by month.

The causes as defined from 1 January 1987 have been used for the entire data series. The following equivalence scheme has been applied to the causes that had been collected under previous definitions existing before that date:

EQUIVALENCE BETWEEN CAUSES	
Former causes	Current causes
Wave battering Overflow flooding	Flood
Earthquake	Earthquake
Hail Snowfall Rainfall Hurricanes	Windstorm
Civil unrest	Riots Civil unrest Acts or actions by law enforcement and the military
Socio-political causes	Terrorist attack

This table does not give an exact equivalence among causes, but it has been considered appropriate to group the causes according to their current classification in order to ensure the homogeneity in the information.

The available data for the major events in the series, defined as extraordinary events that produce damage indemnifiable by the Consorcio in excess of a given reference value, have also been presented.

The data series for pecuniary loss begins in 2004, the year in which this coverage was included in the extraordinary risk coverage scheme.

The data series for personal injury runs only from 1987 to 2023, there is no adequate breakdown of these loss for the years before that.

3. SUMMARY AND OTHER SECTION

This third section sets out some brief supplementary considerations that might prove useful in interpreting and completing all the data furnished in the preceding sections to obtain an overall picture of the Consorcio de Compensación de Seguros's activities since 1971.

SECTION 1

RISK EXPOSURE, DATA SERIES FOR 1990-2023

I. PROPERTY DAMAGE COVERAGE

The information provided in the following tables, relating to the number of policies and sums insured, refers to those in force on December 31 of each year, in the case of policies of annual duration, or to those issued or renewed during each year, in the case of policies of less than one year

For 2019 and following years the information depicts the situation on 31 December of each year for both annual policies and term policies.

General information for the data series for 1990-2023 is provided together with detailed information for 2023.

The estimate of the capital insured in property damage coverage by province (and in the spreadsheet version, it is also provided by postal code) and by risk class with the situation as of December 31 2023, is provided. Likewise, a valuation of the insured vehicle fleet in Spain is included, as the best estimate of the complete exposure to extraordinary risks, property damage coverage.

Policies that simultaneously cover risks in the property damage coverage, personal injury coverage and/or pecuniary loss coverage categories, have been counted as a separate policy for each category with the respective sums insured for each category. For purposes of counting the number of policies and sums insured, property damage coverage and pecuniary loss coverage policies that cover various class of risk (residential homes and condominiums, offices, commercial properties, industrial and other simple risks, and/or civil works) are classified in the class with the highest sum insured within the total for the policy.

For first risk insurance policies, the policy limit is taken as the sum insured.

Sums insured are in current euros as of 31 December 2023.

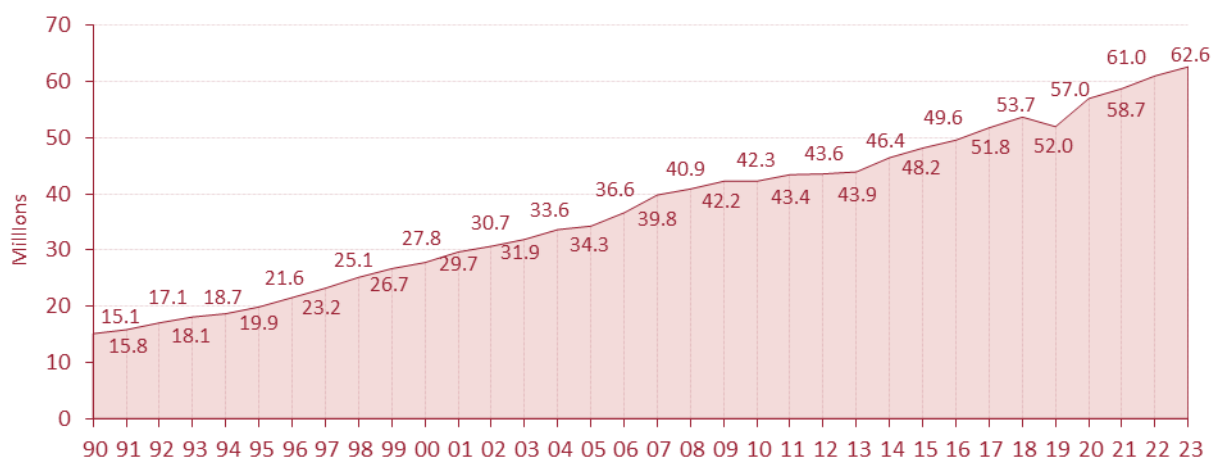
1. NUMBER OF POLICIES BY RISK CLASS IN DATA SERIES FOR 1990-2023

YEAR	Residential homes and condominiums	Offices **	Commercial properties and other simple risks	Industrial risks	Civil works	Motor vehicles	TOTAL
1990	6,341,828	-	1,047,919	543,478	19	7,190,222	15,123,466
1991	7,161,573	-	1,082,498	557,958	30	7,018,532	15,820,591
1992	7,615,629	-	1,008,534	572,762	54	7,862,680	17,059,659
1993	7,786,332	-	936,919	542,540	39	8,830,869	18,096,699
1994	8,468,149	-	982,827	528,423	39	8,708,648	18,688,086
1995	8,997,203	-	1,070,629	522,639	41	9,283,081	19,873,593
1996	9,605,929	-	1,148,653	492,060	35	10,304,550	21,551,227
1997	10,431,161	172,441	1,113,753	423,928	66	11,081,082	23,222,431
1998	11,471,510	205,210	1,187,888	460,030	70	11,816,164	25,140,872
1999	11,869,495	158,802	1,189,346	480,671	85	13,000,404	26,698,803
2000	11,916,111	141,590	1,220,584	564,079	71	13,947,508	27,789,943
2001	13,417,037	178,429	1,194,720	541,242	58	14,331,934	29,663,420
2002	13,458,356	181,137	1,265,753	510,725	84	15,268,298	30,684,353
2003	14,172,479	184,068	1,292,802	513,889	104	15,734,802	31,898,144
2004	14,736,844	191,913	1,338,125	538,373	105	16,835,964	33,641,324
2005	14,673,273	181,724	1,338,556	603,443	112	17,471,105	34,268,213
2006	15,778,844	226,706	1,649,295	600,198	139	18,379,896	36,635,078
2007	17,345,650	248,405	1,450,656	619,795	141	20,141,279	39,805,926
2008	17,884,608	243,081	1,503,762	586,615	101	20,658,170	40,876,337
2009	18,971,770	217,272	1,496,271	448,197	58	21,113,510	42,247,078
2010	19,381,824	211,877	1,451,731	510,194	122	20,704,272	42,260,020
2011	19,730,647	236,179	1,572,889	524,794	113	21,351,757	43,416,379
2012	19,607,256	229,503	1,865,265	515,897	195	21,349,482	43,567,598
2013	19,957,277	198,016	2,020,250	496,788	185	21,242,735	43,915,251
2014	20,624,142	221,081	2,206,777	460,281	219	22,927,449	46,439,949
2015	21,432,582	232,116	2,580,390	456,836	249	23,454,983	48,157,156
2016	21,505,092	245,747	2,366,868	464,572	279	24,996,365	49,578,923
2017	21,991,946	256,136	1,910,489	455,626	224	27,149,783	51,764,204
2018	22,728,386	258,295	1,945,457	438,043	205	28,303,197	53,673,583
2019*	19,628,912	275,397	3,093,766	696,599	139	28,274,846	51,969,659
2020	20,745,910	325,746	3,882,678	874,232	170	31,143,071	56,971,807
2021	21,332,206	329,462	4,715,040	1,061,648	175	31,301,712	58,740,243
2022	21,712,060	326,730	5,792,759	1,304,309	199	31,875,973	61,012,030
2023	22,027,196	319,781	6,518,544	1,467,729	196	32,281,416	62,614,862

* As of 2019 the distribution between the risks "Commercial properties and other simple risks" and "Industrial risks" is made according to the proportion of 2018.

** Not listed as an independent risk class until 1997.

TOTAL POLICIES NUMBER



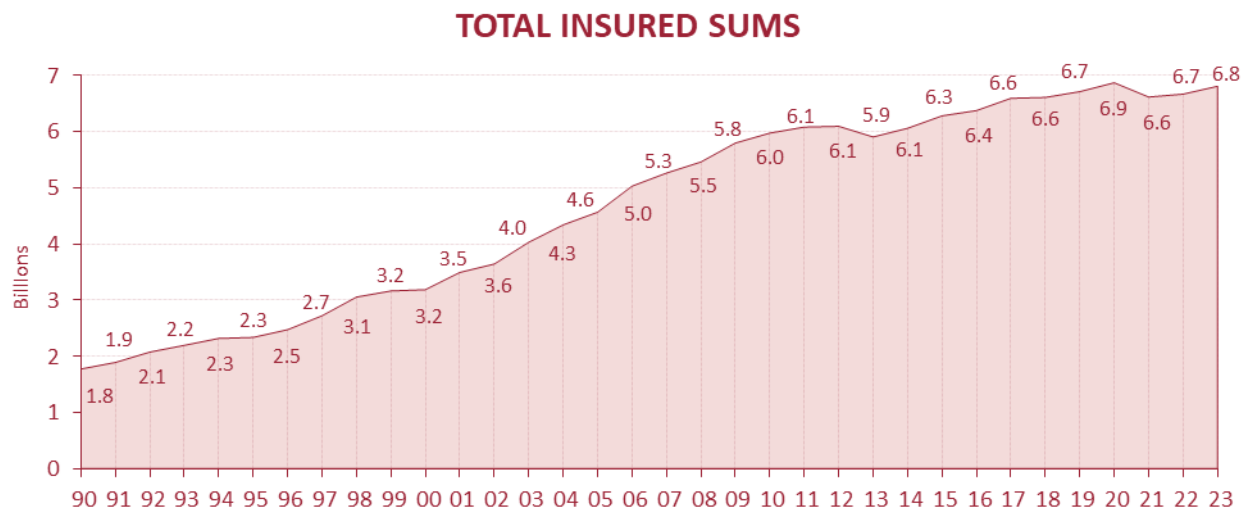
2. SUMS INSURED BY RISK CLASS IN DATA SERIES FOR 1990-2023

Amounts in euro updated at 12/31/2023

YEAR	Residential homes and condominiums	Offices **	Commercial properties and other simple risks	Industrial risks	Civil works	TOTAL
1990	1,095,093,163,092	-	241,080,931,504	437,602,967,911	347,630,608	1,774,124,693,115
1991	1,071,485,596,207	-	243,717,222,398	575,610,047,372	298,473,606	1,891,111,339,583
1992	1,261,313,708,114	-	262,098,400,289	551,030,082,794	837,116,591	2,075,279,307,788
1993	1,364,547,756,836	-	275,517,287,929	554,531,933,028	401,080,692	2,194,998,058,484
1994	1,416,678,747,673	-	296,676,932,765	604,276,275,212	300,308,446	2,317,932,264,095
1995	1,438,595,335,219	-	323,203,986,274	573,322,798,410	1,268,050,293	2,336,390,170,196
1996	1,559,241,157,459	-	350,325,532,000	563,559,533,004	309,778,213	2,473,436,000,676
1997	1,751,705,882,985	69,534,740,215	298,821,398,710	601,218,354,731	1,048,035,074	2,722,328,411,714
1998	2,029,306,516,742	80,517,930,048	331,959,649,214	612,500,787,219	740,627,740	3,055,025,510,963
1999	2,075,845,599,390	84,380,643,804	306,025,939,894	695,711,074,957	985,438,907	3,162,948,696,952
2000	2,121,779,270,621	53,475,729,615	304,830,066,472	704,336,302,380	1,382,832,125	3,185,804,201,212
2001	2,306,792,336,613	56,840,283,986	336,541,062,776	790,265,324,624	2,751,881,857	3,493,190,889,856
2002	2,458,972,962,238	61,766,888,737	354,436,993,855	765,439,088,415	2,609,670,904	3,643,225,604,150
2003	2,668,167,578,410	76,395,232,626	396,102,875,001	886,223,024,907	3,194,394,939	4,030,083,105,882
2004	2,949,216,374,722	86,488,643,497	436,911,621,573	863,985,995,711	2,051,374,944	4,338,654,010,447
2005	3,024,850,359,962	110,156,641,452	493,493,277,212	933,830,668,295	2,266,977,161	4,564,597,924,083
2006	3,417,323,415,488	99,020,061,659	568,982,368,784	939,595,389,982	3,303,587,556	5,028,224,823,469
2007	3,550,070,349,107	93,051,478,266	702,917,174,068	911,365,661,525	3,420,180,012	5,260,824,842,978
2008	3,911,081,323,252	101,512,504,930	602,340,439,543	840,072,570,975	3,675,578,059	5,458,682,416,758
2009	4,138,374,258,328	116,037,987,746	561,741,978,354	976,458,260,444	2,182,169,149	5,794,794,654,021
2010	4,182,550,374,751	105,179,511,064	607,399,254,929	1,072,873,659,569	4,266,467,950	5,972,269,268,263
2011	4,205,932,761,885	102,809,823,148	664,708,212,611	1,102,262,092,661	4,191,594,325	6,079,904,484,631
2012	4,197,133,529,077	95,689,606,292	679,184,238,817	1,113,791,324,794	7,781,254,922	6,093,579,953,902
2013	4,245,432,586,943	106,296,268,678	543,869,995,578	1,001,883,994,588	5,793,216,967	5,903,276,062,754
2014	4,380,688,042,292	113,767,941,068	550,427,353,512	1,004,249,931,130	9,166,258,721	6,058,299,526,723
2015	4,470,023,470,309	109,031,711,352	597,782,194,561	1,090,604,454,647	11,256,129,883	6,278,697,960,752
2016	4,532,830,474,738	96,769,881,680	597,335,062,651	1,135,936,023,556	10,422,930,593	6,373,294,373,218
2017	4,551,131,825,945	126,870,003,167	653,633,341,652	1,254,076,627,286	6,596,632,395	6,592,308,430,445
2018	4,669,574,866,904	120,949,497,657	665,311,930,588	1,142,729,499,761	8,243,607,325	6,606,809,402,234
2019*	4,316,135,202,116	199,566,905,140	804,121,151,847	1,381,146,075,023	8,844,184,599	6,709,813,518,725
2020	4,916,648,137,086	120,141,103,531	670,440,180,621	1,151,537,702,840	10,308,107,450	6,869,075,231,527
2021	4,722,643,248,032	122,428,532,033	647,691,518,216	1,112,464,951,526	9,544,743,170	6,614,772,992,977
2022	4,809,255,743,523	121,160,534,552	631,691,975,142	1,084,984,383,369	19,036,479,934	6,666,129,116,521
2023	4,861,938,859,763	113,309,656,387	666,124,616,116	1,144,125,355,876	19,710,262,094	6,805,208,750,237

* As of 2019 the distribution between the risks "Commercial properties and other simple risks" and "Industrial risks" is made according to the proportion of 2018.

** Not listed as an independent risk class until 1997.



3. MEAN SUMS INSURED BY RISK CLASS IN DATA SERIES FOR 1990-2023

Amounts in euro updated at 12/31/2023

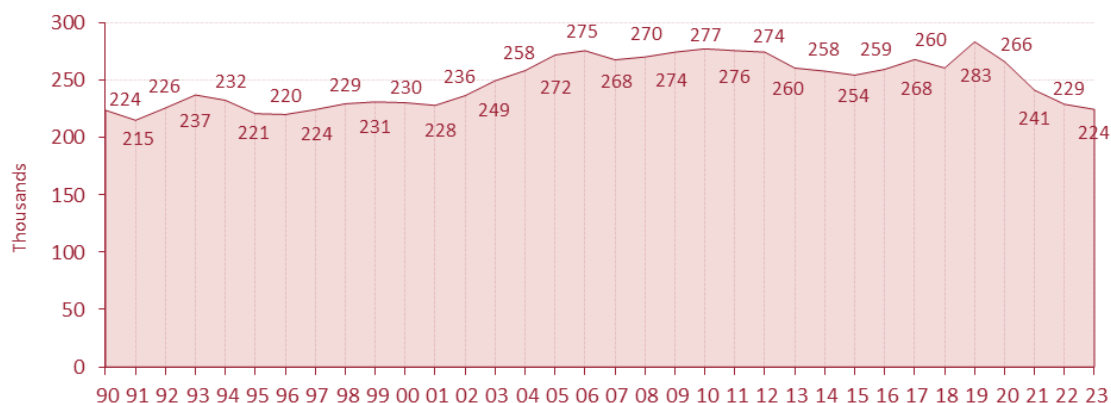
YEAR	Residential homes and condominiums	Offices**	Commercial properties and other simple risks	Industrial risks	Civil works	TOTAL
1990	172,678	-	230,057	805,190	18,296,348	223,632
1991	149,616	-	225,143	1,031,637	9,949,120	214,849
1992	165,622	-	259,881	962,058	15,502,159	225,648
1993	175,249	-	294,067	1,022,103	10,284,120	236,892
1994	167,295	-	301,861	1,143,547	7,700,217	232,271
1995	159,894	-	301,882	1,096,977	30,928,056	220,612
1996	162,321	-	304,988	1,145,307	8,850,806	219,926
1997	167,930	403,238	268,301	1,418,209	15,879,319	224,220
1998	176,900	392,368	279,454	1,331,437	10,580,396	229,275
1999	174,889	531,358	257,306	1,447,375	11,593,399	230,899
2000	178,060	377,680	249,741	1,248,648	19,476,509	230,148
2001	171,930	318,560	281,690	1,460,096	47,446,239	227,844
2002	182,710	340,995	280,021	1,498,730	31,067,511	236,327
2003	188,264	415,038	306,391	1,724,542	30,715,336	249,335
2004	200,125	450,666	326,510	1,604,809	19,536,904	258,171
2005	206,147	606,176	368,676	1,547,504	20,240,868	271,749
2006	216,576	436,777	344,985	1,565,476	23,766,817	275,441
2007	204,666	374,596	484,551	1,470,431	24,256,596	267,527
2008	218,684	417,608	400,556	1,432,068	36,391,862	269,989
2009	218,133	534,068	375,428	2,178,636	37,623,606	274,199
2010	215,798	496,418	418,397	2,102,874	34,971,049	277,062
2011	213,168	435,305	422,603	2,100,371	37,093,755	275,550
2012	214,060	416,943	364,122	2,158,941	39,903,871	274,262
2013	212,726	536,806	269,209	2,016,723	31,314,686	260,371
2014	212,406	514,598	249,426	2,181,819	41,855,063	257,663
2015	208,562	469,729	231,664	2,387,300	45,205,341	254,176
2016	210,779	393,778	252,374	2,445,124	37,358,174	259,261
2017	206,945	495,323	342,129	2,752,426	29,449,252	267,823
2018	205,451	468,261	341,982	2,608,715	40,212,719	260,414
2019*	219,887	724,652	259,917	1,982,700	63,627,227	283,176
2020	236,994	368,818	172,675	1,317,200	60,635,926	265,947
2021***	221,386	371,601	137,367	1,047,866	54,541,390	241,076
2022	221,502	370,828	109,049	831,846	95,660,703	228,793
2023	220,724	354,335	102,189	779,521	100,562,562	224,347

* As of 2019 the distribution between the risks "Commercial properties and other simple risks" and "Industrial risks" is made according to the proportion of 2018.

** Not listed as an independent risk class until 1997.

*** The reduction in the mean cost from 2020 to 2021 is mainly justified by the increase in the number of consumer electronic equipment policies.

TOTAL MEAN INSURED SUMS



**4. NUMBER OF POLICIES, SUMS INSURED
AND MEAN SUMS INSURED BY RISK CLASS IN 2023**

RISK CLASS	Number of policies	%	Sums insured	%	Mean sums insured
Residential homes and condominiums	22.027.196	35,2	4.861.938.859.763	71,4	220.724
Offices	319.781	0,5	113.309.656.387	1,7	354.335
Commercial properties and other simple risks and industrial risks	7.986.273	12,8	1.810.249.971.992	26,6	226.670
Civil works	196	0,0	19.710.262.094	0,3	100.562.562
Motor vehicles	32.281.416	51,5	-	-	-
TOTAL	62.614.862	100	6.805.208.750.237	100	224.347

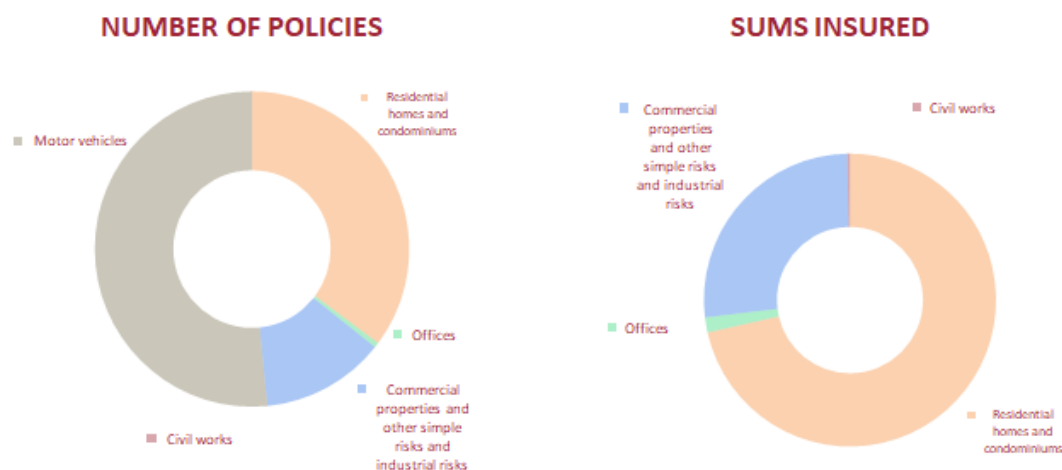


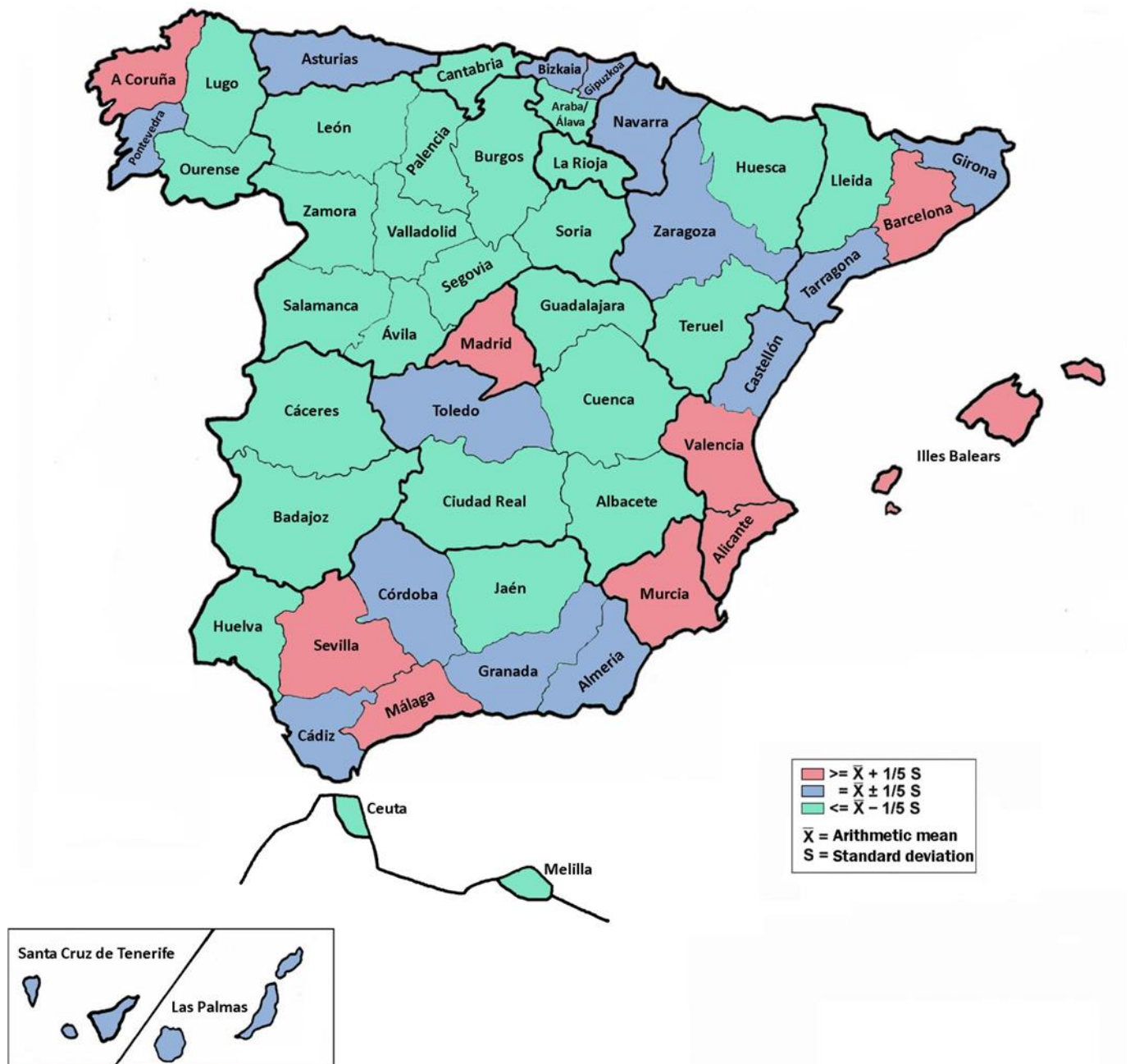
Table 5 below shows the number of policies per province according to risk class in 2023; the total result is greater than that indicated in Table 4 because when a policy has locations in different zip codes it is counted as many times as the number of zip codes it has.

Table 6 below provides an estimate of the insured capital per province according to risk class in 2023; the total result is greater than that contained in Table 4, as it includes a valuation of the insured vehicle fleet in Spain, representing the best estimate of the full exposure to extraordinary risks in damage to property.

5. ESTIMATION OF THE NUMBER OF POLICIES BY RISK CLASS IN 2023

PROVINCE	Number of policies			TOTAL NUMBER OF POLICIES
	Residential homes	Motor vehicles	Other simple risks	
TOTAL	22,085,132	32,384,564	8,343,491	62,813,187
- NOT VALID	15,592	10,471	114,629	140,692
01 ARABA/ÁLAVA	164,459	209,561	65,984	440,004
02 ALBACETE	164,958	310,014	60,069	535,041
03 ALACANT/ALICANTE	1,154,767	1,334,930	334,390	2,824,087
04 ALMERÍA	313,970	493,662	108,206	915,838
05 ÁVILA	111,500	138,372	18,465	268,337
06 BADAJOZ	248,396	525,216	86,961	860,573
07 ILLES BALEARS	508,897	956,433	230,582	1,695,912
08 BARCELONA	2,655,686	3,185,709	1,051,930	6,893,325
09 BURGOS	229,127	273,660	45,548	548,335
10 CÁCERES	175,500	324,076	40,032	539,608
11 CÁDIZ	469,186	769,468	185,018	1,423,672
12 CASTELLÓ/CASTELLÓN	341,736	453,609	101,800	897,145
13 CIUDAD REAL	183,621	387,837	51,670	623,128
14 CÓRDOBA	299,749	551,999	93,180	944,928
15 A CORUÑA	521,443	802,340	212,054	1,535,837
16 CUENCA	92,252	200,001	28,198	320,451
17 GIRONA	440,909	583,720	151,102	1,175,731
18 GRANADA	399,728	658,593	141,320	1,199,641
19 GUADALAJARA	141,260	212,832	34,511	388,603
20 GIPUZKOA	355,463	450,203	133,107	938,773
21 HUELVA	225,676	344,122	71,663	641,461
22 HUESCA	137,421	195,825	36,158	369,404
23 JAÉN	240,106	462,504	77,590	780,200
24 LEÓN	266,322	341,934	70,578	678,834
25 LLEIDA	205,988	341,527	87,021	634,536
26 LA RIOJA	180,640	234,164	55,132	469,936
27 LUGO	167,448	309,142	72,656	549,246
28 MADRID	3,071,673	4,733,006	1,448,905	9,253,584
29 MÁLAGA	792,903	1,154,586	281,345	2,228,834
30 MURCIA	653,511	994,296	214,317	1,862,124
31 NAVARRA	310,732	475,521	114,639	900,892
32 OURENSE	157,987	266,982	34,148	459,117
33 ASTURIAS	548,350	655,296	164,023	1,367,669
34 PALENCIA	90,525	133,214	20,185	243,924
35 LAS PALMAS	374,146	719,453	255,503	1,349,102
36 PONTEVEDRA	410,518	663,361	140,703	1,214,582
37 SALAMANCA	183,308	235,144	53,537	471,989
38 SANTA CRUZ DE TENERIFE	347,550	725,636	198,711	1,271,897
39 CANTABRIA	343,061	407,417	97,012	847,490
40 SEGOVIA	98,448	138,554	20,709	257,711
41 SEVILLA	699,337	1,187,577	306,444	2,193,358
42 SORIA	59,882	81,878	10,965	152,725
43 TARRAGONA	455,225	588,196	141,913	1,185,334
44 TERUEL	70,482	135,491	16,933	222,906
45 TOLEDO	286,203	579,358	113,401	978,962
46 VALÈNCIA/VALENCIA	1,308,594	1,649,905	430,632	3,389,131
47 VALLADOLID	260,668	348,589	79,850	689,107
48 BIZKAIA	545,686	612,790	257,996	1,416,472
49 ZAMORA	96,847	152,247	23,820	272,914
50 ZARAGOZA	475,515	610,304	141,603	1,227,422
51 CEUTA	15,445	35,890	6,078	57,413
52 MELILLA	16,736	37,949	10,565	65,250

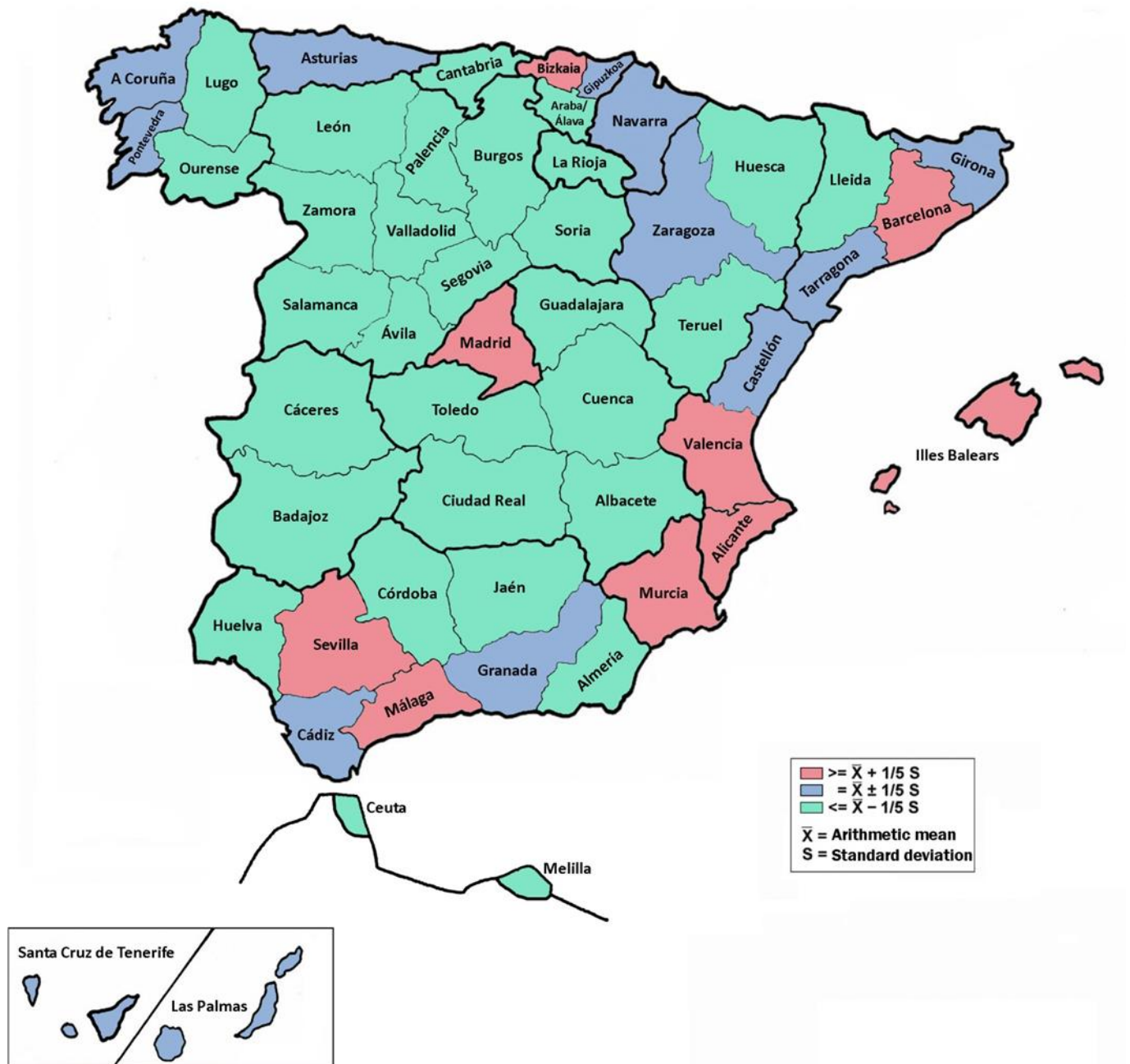
TOTAL ESTIMATED NUMBER OF POLICIES IN 2023



6. ESTIMATION OF SUM INSURANCE BY RISK CLASS IN 2023

PROVINCE	SUMS INSURED			TOTAL SUMS INSURED
	Residential homes	Motor vehicles	Other simple risks	
TOTAL	4,861,938,859,763	111,764,408,668	1,943,269,890,473	6,916,973,158,904
- NOT VALID	7,001,407,961	59,731,487	125,234,838,804	132,176,515,277
01 ARABA/ÁLAVA	40,115,177,533	771,825,188	21,278,745,438	62,165,748,160
02 ALBACETE	35,663,748,078	1,209,106,318	16,869,428,010	53,742,282,407
03 ALACANT/ALICANTE	241,146,654,971	4,133,497,348	52,902,553,423	298,182,705,743
04 ALMERÍA	60,722,916,094	1,851,072,827	18,680,756,859	81,254,745,780
05 ÁVILA	21,107,891,410	510,873,180	3,617,479,812	25,236,244,402
06 BADAJOZ	43,500,302,071	1,944,973,338	16,257,115,865	61,702,391,275
07 ILLES BALEARS	152,447,777,745	2,846,682,710	55,643,427,843	210,937,888,298
08 BARCELONA	637,948,484,826	9,976,312,072	258,042,110,993	905,966,907,891
09 BURGOS	48,853,608,289	1,082,591,959	18,642,631,016	68,578,831,264
10 CÁCERES	30,427,535,019	1,122,711,721	12,731,643,735	44,281,890,474
11 CÁDIZ	92,811,512,928	2,351,400,177	22,728,803,371	117,891,716,475
12 CASTELLÓ/CA	69,058,497,986	1,519,911,695	27,442,936,137	98,021,345,817
13 CIUDAD REAL	35,809,426,973	1,479,572,220	12,585,680,687	49,874,679,880
14 CÓRDOBA	59,000,168,720	1,931,554,704	16,403,185,437	77,334,908,860
15 A CORUÑA	116,722,355,922	3,034,286,762	41,232,827,709	160,989,470,393
16 CUENCA	16,770,771,381	883,360,717	6,807,877,403	24,462,009,501
17 GIRONA	107,833,570,358	1,916,391,328	36,540,431,124	146,290,392,809
18 GRANADA	83,981,271,608	2,139,830,840	19,391,437,978	105,512,540,426
19 GUADALAJARA	28,957,990,823	751,453,280	8,738,950,957	38,448,395,060
20 GIPUZKOA	68,459,752,591	1,471,421,437	40,073,945,611	110,005,119,639
21 HUELVA	39,240,075,788	1,199,716,385	13,197,968,846	53,637,761,019
22 HUESCA	28,323,568,894	810,918,954	12,137,216,772	41,271,704,620
23 JAÉN	46,414,291,811	1,723,469,771	15,739,088,769	63,876,850,351
24 LEÓN	54,725,511,234	1,283,230,037	12,112,441,832	68,121,183,102
25 LLEIDA	51,138,248,884	1,387,969,722	20,422,887,544	72,949,106,150
26 LA RIOJA	40,444,077,523	899,463,556	15,876,787,744	57,220,328,824
27 LUGO	37,524,389,402	1,474,636,188	11,845,637,185	50,844,662,775
28 MADRID	750,401,862,961	16,908,810,933	384,005,085,438	1,151,315,759,331
29 MÁLAGA	201,797,949,869	3,436,389,857	39,677,548,784	244,911,888,510
30 MURCIA	134,547,410,819	3,448,983,926	39,731,971,203	177,728,365,948
31 NAVARRA	71,176,079,454	1,876,731,401	36,124,312,354	109,177,123,209
32 OURENSE	33,334,266,365	1,027,077,184	7,711,569,231	42,072,912,780
33 ASTURIAS	109,297,008,997	2,278,328,072	29,400,245,158	140,975,582,227
34 PALENCIA	18,304,402,696	538,007,245	6,736,528,886	25,578,938,828
35 LAS PALMAS	71,103,899,810	2,357,088,266	33,974,322,606	107,435,310,682
36 PONTEVEDRA	92,341,218,166	2,435,499,048	23,735,361,899	118,512,079,113
37 SALAMANCA	35,899,495,093	868,416,608	10,166,320,963	46,934,232,665
38 SANTA CRUZ DE TENERIFE	73,767,956,818	2,292,916,254	28,256,178,352	104,317,051,424
39 CANTABRIA	68,837,387,822	1,352,117,188	19,533,943,102	89,723,448,112
40 SEGOVIA	19,513,095,730	544,641,860	6,114,140,984	26,171,878,574
41 SEVILLA	137,293,782,185	3,918,718,122	45,991,270,417	187,203,770,724
42 SORIA	11,811,850,046	340,591,225	5,147,408,089	17,299,849,360
43 TARRAGONA	97,904,104,670	2,007,656,813	35,541,521,405	135,453,282,889
44 TERUEL	12,788,569,709	544,895,145	5,623,265,568	18,956,730,422
45 TOLEDO	57,023,635,293	2,075,370,304	21,776,107,729	80,875,113,326
46 VALÈNCIA/VA	274,999,424,923	5,479,718,860	96,371,351,867	376,850,495,650
47 VALLADOLID	55,943,309,645	1,280,071,656	22,763,533,577	79,986,914,878
48 BIZKAIA	109,133,914,052	2,020,746,361	66,369,581,450	177,524,241,863
49 ZAMORA	18,405,377,570	612,084,461	5,112,581,553	24,130,043,583
50 ZARAGOZA	103,321,996,398	2,266,302,911	38,261,378,575	143,849,677,884
51 CEUTA	3,233,676,377	95,725,860	1,095,192,800	4,424,595,037
52 MELILLA	3,606,197,474	109,016,162	870,331,578	4,585,545,214

TOTAL ESTIMATED INSURED SUMS IN 2023



II. PECUNIARY LOSS COVERAGE

The information provided in the following tables, relating to the number of policies and sums insured, refers to those in force on December 31 of each year, in the case of policies of annual duration, or to those issued or renewed during each year, in the case of policies of less than one year

For 2019 and following years the information depicts the situation on 31 December of each year for both annual policies and term policies.

General information for the data series for 2004-2023 is provided together with detailed information for 2023.

Policies that simultaneously cover risks in the property damage coverage, personal injury coverage and/or pecuniary loss coverage categories, have been counted as a separate policy for each category with the respective sums insured for each category. For purposes of counting the number of policies and sums insured, property damage coverage and pecuniary loss coverage policies that cover various class of risk (residential homes and condominiums, offices, commercial properties, industrial and other simple risks, and/or civil works) are classified in the class with the highest sum insured within the total for the policy.

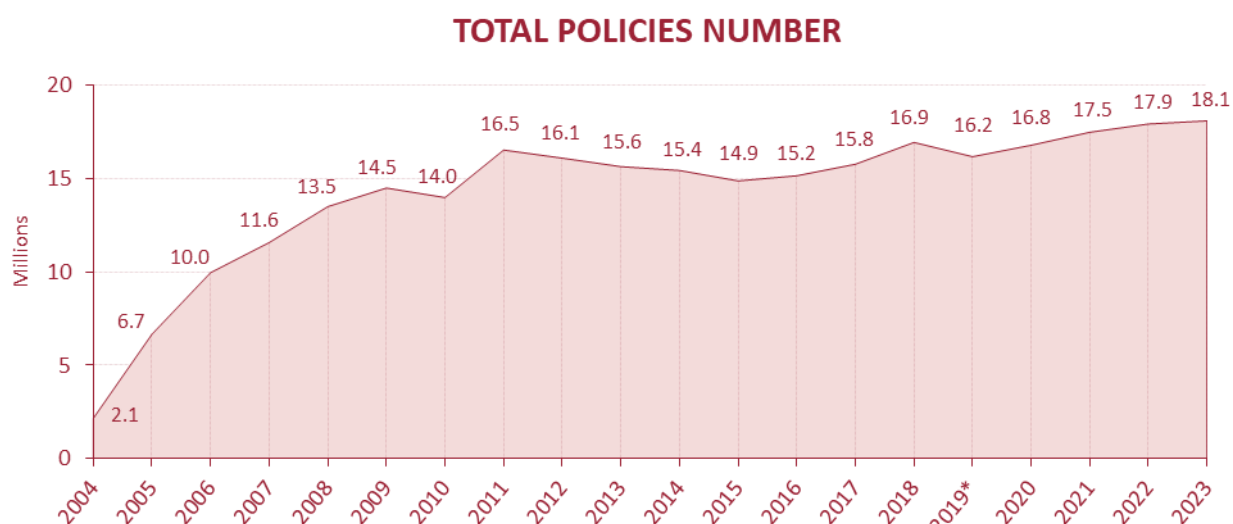
For first risk insurance policies, the policy limit is taken as the sum insured.

Sums insured are in current euros as of 31 December 2023.

1. NUMBER OF POLICIES BY RISK CLASS IN DATA SERIES FOR 2004-2023

YEAR	Residential homes and condominiums	Offices	Commercial properties and other simple risks	Industrial risks and civil works	Motor vehicles	TOTAL
2004	1,810,832	24,149	208,792	99,770	-	2,143,543
2005	4,845,620	190,257	1,360,752	253,799	-	6,650,428
2006	7,903,321	126,148	1,659,784	261,274	-	9,950,527
2007	10,242,795	178,639	910,878	235,771	-	11,568,083
2008	10,829,657	141,807	955,364	263,655	1,302,877	13,493,360
2009	11,826,106	133,038	964,229	256,841	1,312,629	14,492,843
2010	11,431,490	117,896	885,014	240,921	1,306,234	13,981,555
2011	13,891,575	147,390	995,724	239,433	1,255,804	16,529,926
2012	13,671,862	126,333	899,126	244,001	1,155,223	16,096,545
2013	13,361,320	105,792	893,518	220,723	1,057,634	15,638,987
2014	13,621,869	130,495	880,595	180,384	621,782	15,435,125
2015	13,033,032	138,052	926,443	202,382	573,714	14,873,623
2016	13,301,334	151,943	917,684	202,728	576,806	15,150,495
2017	13,954,327	163,037	944,706	178,936	527,637	15,768,643
2018	14,979,727	184,309	1,077,818	187,159	508,685	16,937,698
2019*	14,090,911	196,112	1,146,838	199,144	541,260	16,174,264
2020	14,980,171	170,246	995,579	172,879	469,872	16,788,747
2021	15,645,316	173,123	1,012,405	175,800	477,813	17,484,457
2022	15,857,718	194,943	1,140,003	197,957	538,034	17,928,655
2023	16,004,535	196,775	1,150,719	199,818	543,091	18,094,939

* As of 2019 the distribution between the different risk class is made according to the proportion of 2018.



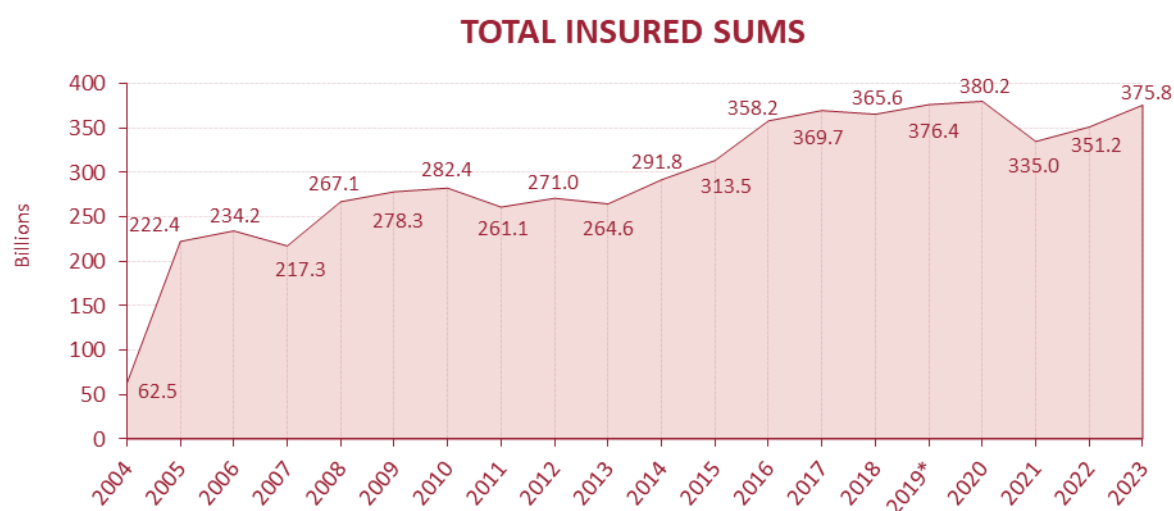
2. SUMS INSURED BY RISK CLASS IN DATA SERIES FOR 2004-2023**

Amounts in euro updated at 12/31/2023

YEAR	Offices	Commercial properties and other simple risks	Industrial risks and civil works	Motor vehicles	TOTAL
2004	888,460,926	20,388,934,522	41,195,443,710	-	62,472,839,159
2005	11,355,486,359	57,688,505,464	153,329,599,522	-	222,373,591,345
2006	13,795,390,236	72,074,654,931	148,372,123,392	-	234,242,168,559
2007	7,760,326,901	97,437,300,968	112,136,160,407	-	217,333,788,276
2008	11,753,856,925	128,193,509,834	126,113,471,338	1,027,533,839	267,088,371,936
2009	14,600,630,862	85,315,215,375	177,267,539,367	1,082,834,544	278,266,220,148
2010	13,230,880,582	80,739,090,850	187,461,850,956	1,009,311,362	282,441,133,750
2011	13,081,389,809	76,580,881,890	169,895,151,240	1,502,692,865	261,060,115,804
2012	10,752,963,852	72,418,944,375	186,655,796,160	1,126,776,402	270,954,480,789
2013	9,136,108,686	68,946,911,970	185,040,290,397	1,520,731,860	264,644,042,913
2014	9,975,204,346	71,139,500,957	209,333,301,381	1,321,512,248	291,769,518,933
2015	10,937,033,054	79,022,555,663	222,587,573,171	979,191,441	313,526,353,329
2016	14,915,446,238	106,985,411,876	235,440,428,046	870,728,327	358,212,014,487
2017	19,055,632,891	109,207,685,110	240,793,995,767	652,296,326	369,709,610,094
2018	18,311,489,445	114,709,489,697	231,964,183,063	598,242,631	365,583,404,836
2019*	18,855,274,625	118,115,947,741	238,852,682,517	616,008,279	376,439,913,162
2020	19,041,581,472	119,283,038,129	241,212,758,995	622,094,987	380,159,473,582
2021	16,777,406,675	105,099,465,769	212,530,905,523	548,123,621	334,955,901,589
2022	17,592,268,091	110,204,038,910	222,853,313,386	574,745,423	351,224,365,809
2023	18,825,378,343	117,928,667,110	238,473,965,825	615,031,557	375,843,042,835

* As of 2019 the distribution between the different risk class is made according to the proportion of 2018.

** The sums insured of "Residential homes and condominiums" is not reflected since in pecuniary loss are not a component of the Consorcio's surcharge which, in this case, is established from the damage capital.



3. MEAN SUMS INSURED BY RISK CLASS IN DATA SERIES FOR 2004-2023 **

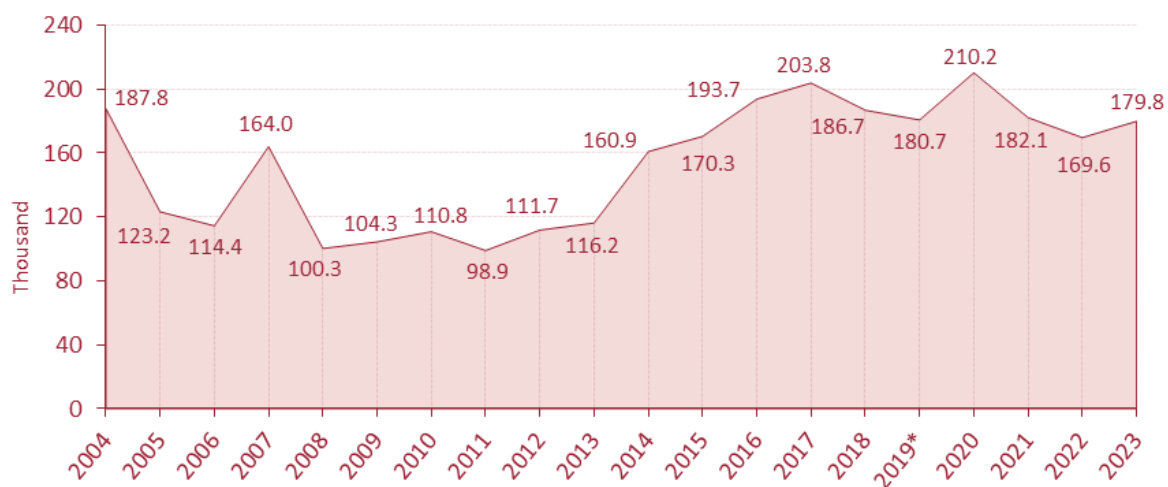
Amounts in euro updated at 12/31/2023

YEAR	Offices	Commercial properties and other simple risks	Industrial risks and civil works	Motor vehicles	TOTAL
2004	36,791	97,652	412,904	-	187,769
2005	59,685	42,395	604,138	-	123,212
2006	109,359	43,424	567,879	-	114,420
2007	43,441	106,971	475,615	-	163,990
2008	82,886	134,183	478,328	789	100,270
2009	109,748	88,480	690,184	825	104,347
2010	112,225	91,229	778,105	773	110,758
2011	88,754	76,910	709,573	1,197	98,948
2012	85,116	80,544	764,980	975	111,748
2013	86,359	77,163	838,337	1,438	116,191
2014	76,441	80,786	1,160,487	2,125	160,909
2015	79,224	85,297	1,099,839	1,707	170,340
2016	98,165	116,582	1,161,361	1,510	193,716
2017	116,879	115,600	1,345,699	1,236	203,774
2018	99,352	106,428	1,239,396	1,176	186,715
2019*	96,146	102,993	1,199,397	1,138	180,689
2020	111,847	119,813	1,395,273	1,324	210,198
2021	96,910	103,812	1,208,934	1,147	182,126
2022	90,243	96,670	1,125,765	1,068	169,597
2023	95,669	102,483	1,193,456	1,132	179,794

* As of 2019 the distribution between the different risk class is made according to the proportion of 2018

** The sums insured of "Residential homes and condominiums" is not reflected since in pecuniary loss are not a component of the Consorcio's surcharge which, in this case, is established from the damage capital

TOTAL MEAN INSURED SUMS



4. NUMBER OF POLICIES, SUMS INSURED AND MEAN SUMS INSURED BY RISK CLASS IN 2023

RISK CLASS	Number of policies	%	Sums insured	%	Mean sums insured
Residential homes and condominiums*	16,004,535	88.4	-	-	-
Other risks	2,090,404	11.6	375,843,042,835	100	179,794
TOTAL	18,094,939	100	375,843,042,835	100	179,794

* The Sums Insured of "Residential homes and condominiums" is not reflected since in pecuniary loss are not a component of the Consorcio's surcharge which, in this case, is established from the damage capital.



III. PERSONAL INJURY COVERAGE

The information provided in the following tables, relating to the number of policies and sums insured, refers to those in force on December 31 of each year, in the case of policies of annual duration, or to those issued or renewed during each year, in the case of policies of less than one year

For 2019 and following years the information depicts the situation on 31 December of each year for both annual policies and term policies.

General information for the data series for 1990-2023 is provided together with detailed information for 2023.

Policies that simultaneously cover risks in the property damage coverage, personal injury coverage and/or pecuniary loss coverage categories, have been counted as a separate policy for each category with the respective sums insured for each category.

For first risk insurance policies, the policy limit is taken as the sum insured.

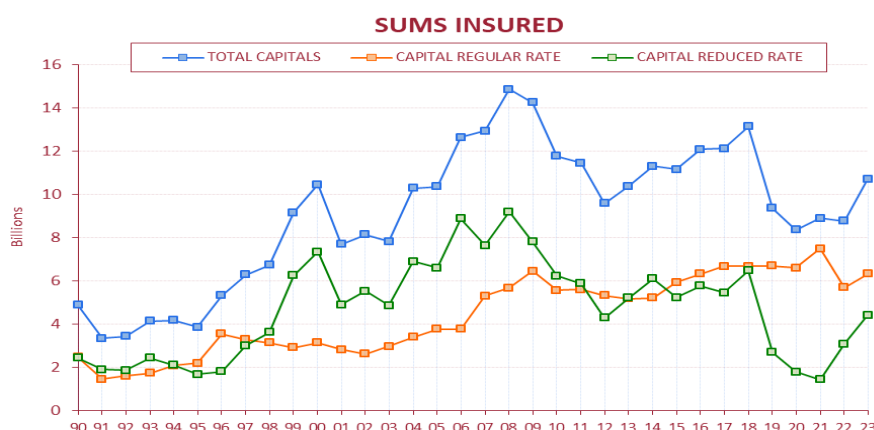
Sums insured are in current euros as of 31 December 2023.

1. NUMBER OF POLICIES, SUMS INSURED AND MEAN SUMS INSURED IN DATA SERIES FOR 1990-2023

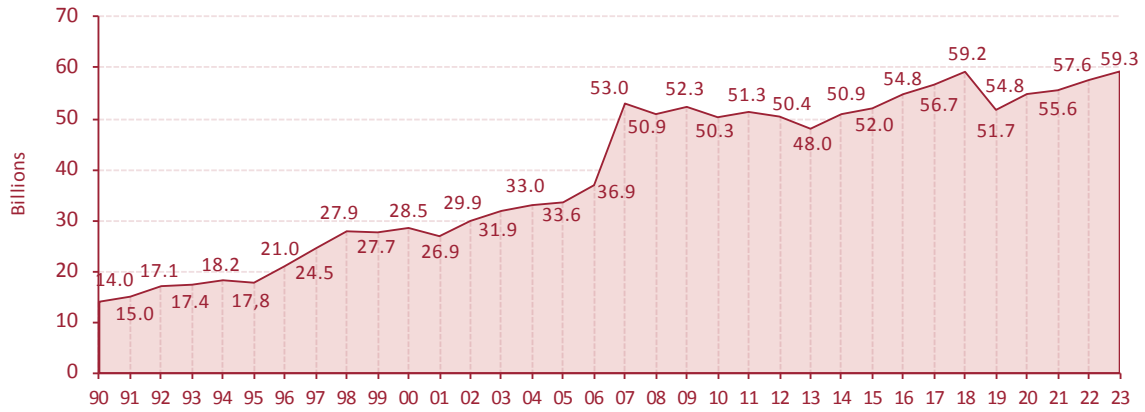
Amounts in euro updated at 12/31/2023

YEAR	Number of policies	Sums insured	Mean sums insured
1990	14,032,063	4,877,265,120,373	347,580
1991	15,021,760	3,328,806,967,153	221,599
1992	17,085,054	3,424,057,494,369	200,412
1993	17,368,600	4,129,871,977,682	237,778
1994	18,242,733	4,162,494,085,384	228,173
1995	17,759,792	3,849,724,428,526	216,766
1996	21,028,045	5,311,439,575,304	252,588
1997	24,505,270	6,272,716,712,396	257,369
1998	27,866,026	6,731,615,063,597	243,078
1999	27,656,077	9,152,524,964,643	333,211
2000	28,523,056	10,458,631,794,782	368,985
2001	26,902,402	7,686,060,665,340	285,921
2002	29,900,897	8,130,514,522,603	272,173
2003	31,866,225	7,812,753,629,751	245,397
2004	33,010,413	10,283,043,605,215	311,776
2005	33,552,601	10,358,259,238,768	308,984
2006	36,922,136	12,643,891,392,102	342,761
2007	52,971,475	12,929,716,819,812	244,255
2008	50,888,548	14,860,375,855,823	292,227
2009	52,310,258	14,250,826,003,098	272,599
2010	50,278,686	11,775,615,935,218	234,327
2011	51,322,621	11,458,415,698,093	223,377
2012	50,404,226	9,582,596,892,598	190,203
2013	48,018,001	10,379,772,143,237	216,279
2014	50,885,171	11,308,518,337,529	222,331
2015	52,021,579	11,148,021,195,869	214,384
2016	54,806,947	12,087,339,747,190	220,629
2017	56,681,502	12,112,739,604,658	213,772
2018	59,211,746	13,141,376,117,199	222,009
2019	51,720,305	9,352,340,098,237	180,825
2020	54,835,095	8,351,661,378,606	152,305
2021	55,583,999	8,895,191,832,646	160,032
2022	57,582,373	8,769,135,186,272	152,289
2023	59,273,291	10,712,136,473,841	180,725

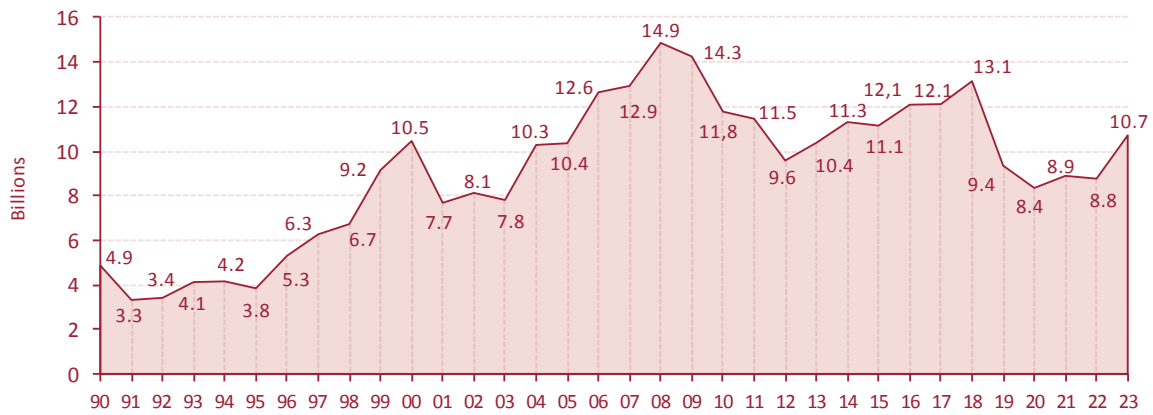
The variations of the average capital in personal injury modality are due to the volatility of the insured capital of the accident insurance policies associated with the payment of travel by credit card, as shown in the graph below. These policies have high capital sums and very low surcharges as they are priced at the reduced rate



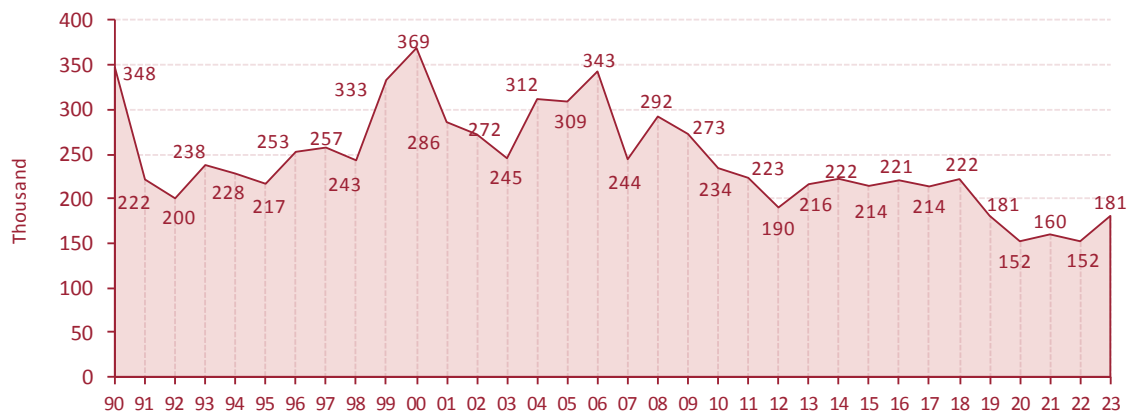
NUMBER OF POLICIES



SUMS INSURED



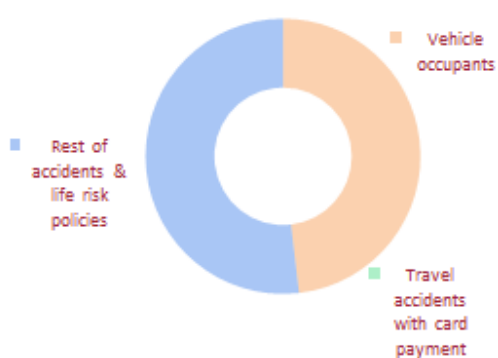
MEAN SUMS INSURED



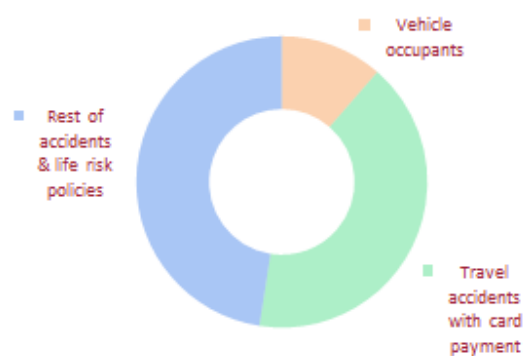
2. NUMBER OF POLICIES, SUMS INSURED AND MEAN SUMS INSURED BY INSURANCE TYPE IN 2023

INSURANCE TYPE	Number of policies	%	Sums insured	%	Mean sums insured
Vehicle occupants	28,534,032	48.1	1,221,156,234,482	11.4	42,796
Travel accidents with card payment	72	0.0	4,399,988,947,832	41.1	61,110,957,609
Rest of accidents & life risk policies	30,739,187	51.9	5,090,991,291,527	47.5	165,619
TOTAL	59,273,291	100	10,712,136,473,841	100	180,725

NUMBER OF POLICIES



SUMS INSURED



IV. SURCHARGES ACCRUED

1. TOTAL SURCHARGES BY YEAR IN DATA SERIES FOR 1971-2023

Amounts in euro updated at 12/31/2023

YEAR	SURCHARGES			TOTAL	SURCHARGES	% Variation
	PROPERTY DAMAGE COVERAGE	PECUNIARY LOSS COVERAGE	PERSONAL INJURY COVERAGE			
1971	100,762,670	-	2,787,900	103,550,570	0.0	
1972	106,774,849	-	2,598,229	109,373,078	5.6	
1973	113,324,484	-	2,600,179	115,924,663	6.0	
1974	117,989,479	-	8,637,859	126,627,338	9.2	
1975	132,724,111	-	9,261,695	141,985,805	12.1	
1976	133,443,158	-	9,747,737	143,190,894	0.8	
1977	130,356,303	-	8,881,886	139,238,189	-2.8	
1978	135,130,851	-	12,052,211	147,183,062	5.7	
1979	146,118,999	-	11,492,062	157,611,061	7.1	
1980	152,584,381	-	11,689,794	164,274,175	4.2	
1981	154,713,634	-	8,989,752	163,703,386	-0.3	
1982	163,182,401	-	10,146,328	173,328,729	5.9	
1983	164,368,402	-	10,659,581	175,027,984	1.0	
1984	170,549,004	-	8,962,689	179,511,692	2.6	
1985	182,235,814	-	26,975,827	209,211,641	16.5	
1986	188,078,803	-	13,261,261	201,340,064	-3.8	
1987	181,754,076	-	9,328,815	191,082,891	-5.1	
1988	190,005,146	-	10,309,072	200,314,218	4.8	
1989	271,061,251	-	13,876,327	284,937,578	42.2	
1990	293,503,945	-	15,038,419	308,542,364	8.3	
1991	317,488,707	-	17,014,237	334,502,944	8.4	
1992	339,485,636	-	19,447,104	358,932,740	7.3	
1993	355,958,177	-	20,200,196	376,158,372	4.8	
1994	367,549,367	-	21,451,459	389,000,825	3.4	
1995	381,311,955	-	22,565,216	403,877,171	3.8	
1996	401,413,099	-	22,566,551	423,979,650	5.0	
1997	441,270,462	-	27,382,355	468,652,816	10.5	
1998	468,863,407	-	27,262,503	496,125,910	5.9	
1999	496,561,840	-	29,034,852	525,596,692	5.9	
2000	534,666,816	-	28,491,167	563,157,984	7.1	
2001	562,386,030	-	30,470,335	592,856,365	5.3	
2002	567,620,314	-	35,053,675	602,673,990	1.7	
2003	626,962,175	-	36,512,962	663,475,137	10.1	
2004	664,237,015	153,685	34,884,610	699,275,311	5.4	
2005	706,859,111	41,334,574	31,311,854	779,505,539	11.5	
2006	754,968,136	52,769,117	34,748,214	842,485,466	8.1	
2007	783,910,987	55,891,246	33,448,093	873,250,326	3.7	
2008	828,278,761	60,246,844	31,512,084	920,037,690	5.4	
2009	782,794,070	54,535,956	30,395,815	867,725,841	-5.7	
2010	752,904,146	52,216,453	30,099,722	835,220,321	-3.7	
2011	759,648,915	55,405,894	28,851,889	843,906,698	1.0	
2012	751,618,985	55,920,909	27,206,648	834,746,542	-1.1	
2013	770,018,715	51,042,216	25,647,542	846,708,473	1.4	
2014	791,824,273	54,985,976	18,802,407	865,612,656	2.2	
2015	809,168,365	57,910,577	21,313,099	888,392,042	2.6	
2016	803,173,294	67,403,985	22,486,427	893,063,706	0.5	
2017	805,608,096	67,836,958	23,966,754	897,411,809	0.5	
2018	793,889,953	61,812,260	22,465,239	878,167,451	-2.1	
2019	757,690,026	56,571,085	17,362,707	831,623,817	-5.3	
2020	760,435,361	57,312,019	17,089,534	834,836,914	0.4	
2021	734,493,188	51,355,733	16,396,365	802,245,286	-3.9	
2022	729,321,344	53,082,915	16,052,003	798,456,261	-0.5	
2023	742,428,602	55,256,043	15,349,343	813,033,988	1.8	
TOTAL	24,373,471,086	1,063,044,444	1,044,140,587	26,480,656,118		

- Source: CCS Annual Reports.

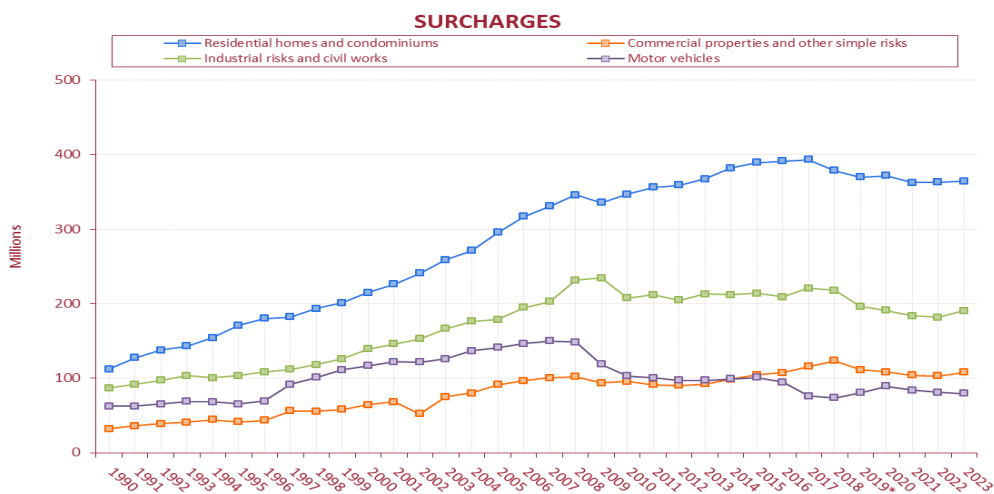
-The collection fee retained by insurers for their collection work is not discounted.

2. SURCHARGES ON PROPERTY DAMAGE COVERAGE POLICIES BY RISK CLASS IN DATA SERIES FOR 1990-2023

Amounts in euro updated at 12/31/2023

YEAR	RISK CLASS				TOTAL PROPERTY DAMAGE COVERAGE
	Residential homes and condominiums	Commercial properties and other simple risks	Industrial risks and civil works	Motor vehicles	
1990	112,067,525	31,882,032	86,925,850	62,628,539	293,503,945
1991	127,268,704	36,236,324	91,694,735	62,288,944	317,488,707
1992	137,794,004	39,143,194	97,025,849	65,522,589	339,485,636
1993	143,137,811	40,825,132	103,287,085	68,708,148	355,958,177
1994	154,388,221	44,340,201	100,478,106	68,342,839	367,549,367
1995	171,059,265	41,363,821	103,466,969	65,421,901	381,311,955
1996	180,243,094	43,508,489	108,604,309	69,057,207	401,413,099
1997	182,109,022	55,921,095	111,558,549	91,681,796	441,270,462
1998	193,645,536	55,794,530	118,151,857	101,271,483	468,863,407
1999	201,111,048	58,101,071	126,124,386	111,225,335	496,561,840
2000	214,936,060	64,160,018	139,013,372	116,557,366	534,666,816
2001	226,079,184	68,048,709	146,220,368	122,037,768	562,386,030
2002	240,784,685	52,377,070	152,656,451	121,802,108	567,620,314
2003	258,935,378	75,235,461	166,771,938	126,019,397	626,962,175
2004	271,348,605	80,119,810	176,123,437	136,645,163	664,237,015
2005	295,632,021	91,311,363	178,877,483	141,038,244	706,859,111
2006	317,086,617	96,635,921	194,781,779	146,463,818	754,968,136
2007	330,915,378	100,396,841	202,753,777	149,844,991	783,910,987
2008	345,824,027	102,117,335	231,761,835	148,575,564	828,278,761
2009	335,805,233	93,818,303	234,634,548	118,535,985	782,794,070
2010	347,032,658	95,462,140	207,549,004	102,860,345	752,904,146
2011	356,335,588	91,036,114	211,903,350	100,373,862	759,648,915
2012	359,273,274	90,180,684	204,840,901	97,324,126	751,618,985
2013	367,626,157	92,304,440	213,068,078	97,020,040	770,018,714
2014	382,145,726	98,353,534	212,197,144	99,127,869	791,824,273
2015	389,322,039	104,695,021	213,951,033	101,200,272	809,168,365
2016	391,398,466	107,615,185	209,311,516	94,848,125	803,173,293
2017	393,300,269	115,618,197	220,811,940	75,877,690	805,608,096
2018	378,736,445	123,587,933	217,795,578	73,769,997	793,889,953
2019*	369,860,314	111,320,912	196,177,749	80,331,050	757,690,026
2020	371,972,827	108,258,176	190,780,375	89,423,983	760,435,361
2021	362,740,945	104,207,770	183,642,456	83,902,017	734,493,188
2022	363,082,819	103,194,007	181,855,930	81,188,587	729,321,344
2023	364,570,210	108,079,664	190,465,787	79,312,941	742,428,602
2023 %	49.1%	14.6%	25.7%	10.7%	100%

* As of 2019 the distribution between the risks "Commercial properties and other simple risks" and "Industrial risks and civil works" is made according to the proportion of 2018.



SECTION 2

LOSS RECORD

I. PROPERTY DAMAGE

The data collected in this section correspond to claims in which compensation has been paid for loss and/or provisions have been set aside (pending settlement or payment) on the statistical processing date (31 March 2024). Accordingly, loss that had already occurred but had not yet been reported on that date have not been included and will be added to subsequent statistical compilations as claims come in. Claim handling costs, such as payments to adjusters and lawyers and other expenses, have also not been included.

Annual distribution of the data provided has been based on the **year of occurrence of the loss**, irrespective of the year in which reporting or payment takes place.

CHAPTER 1. DATA SERIES FOR 1971-2023

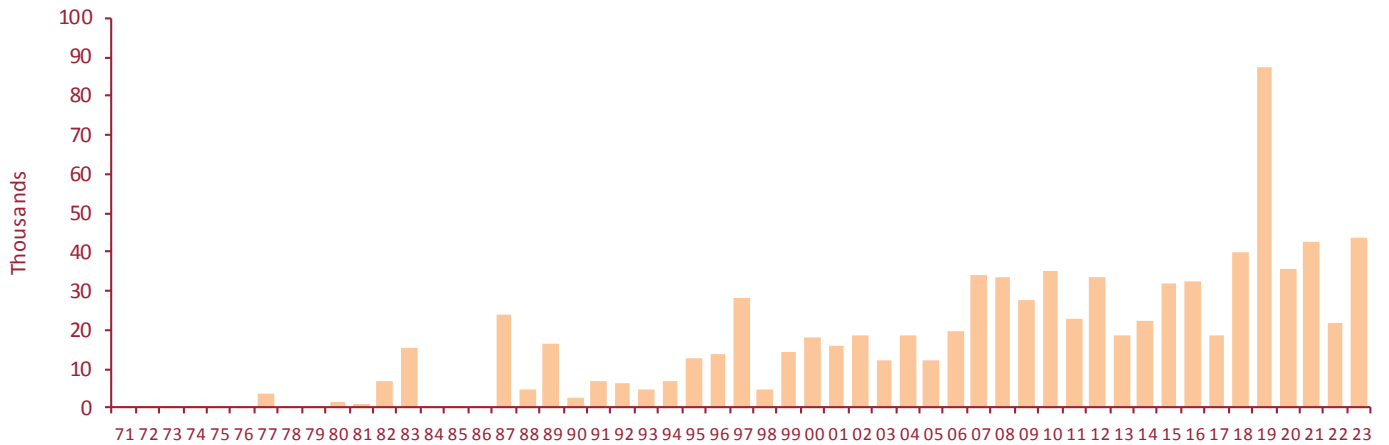
1. NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COST BY CAUSE AND YEAR OF OCCURRENCE OF THE LOSS

A. FLOOD

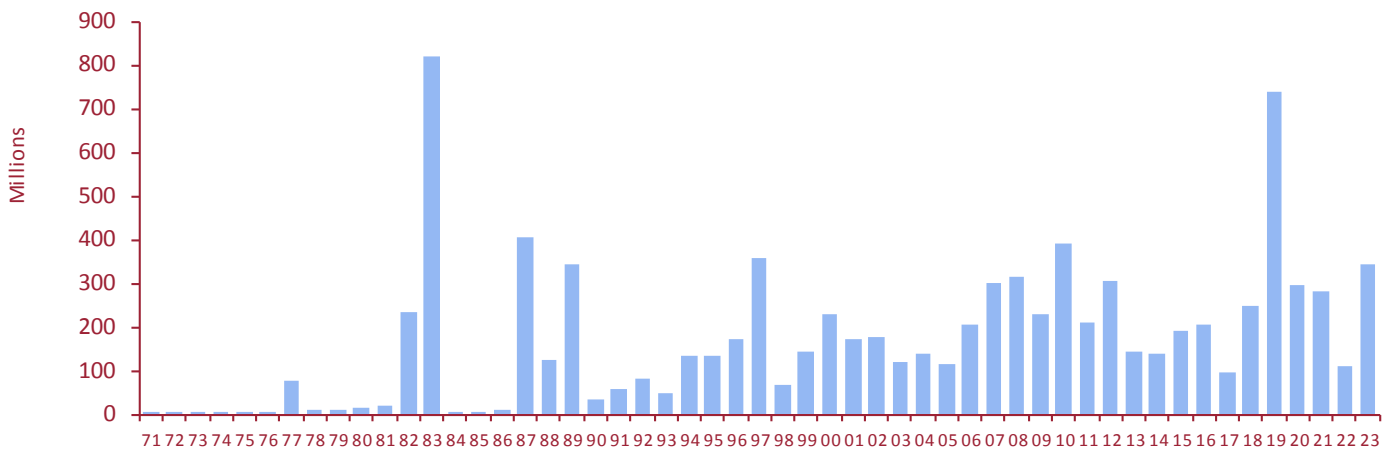
Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1971	31	22,569	728
1972	6	54,439	9,073
1973	4	81,256	20,314
1974	4	45,946	11,487
1975	41	604,829	14,752
1976	96	2,060,470	21,463
1977	3,715	79,119,521	21,297
1978	480	11,125,012	23,177
1979	222	12,737,628	57,377
1980	1,503	17,028,362	11,330
1981	751	18,516,192	24,655
1982	7,106	233,159,472	32,812
1983	15,471	821,181,868	53,079
1984	87	1,297,978	14,919
1985	163	1,238,544	7,598
1986	586	11,633,593	19,853
1987	23,691	406,977,799	17,179
1988	4,756	123,088,993	25,881
1989	16,641	344,262,983	20,688
1990	2,454	36,602,902	14,916
1991	6,895	57,418,154	8,328
1992	6,221	84,344,607	13,558
1993	4,768	47,993,515	10,066
1994	6,867	135,724,698	19,765
1995	12,897	136,411,661	10,577
1996	14,038	174,577,735	12,436
1997	28,205	360,193,159	12,771
1998	4,750	66,352,690	13,969
1999	14,092	142,186,184	10,090
2000	17,967	228,252,795	12,704
2001	15,681	170,933,069	10,901
2002	18,810	177,113,512	9,416
2003	12,313	119,269,896	9,687
2004	18,482	139,439,449	7,545
2005	12,111	117,115,369	9,670
2006	19,670	206,586,859	10,503
2007	33,953	300,522,077	8,851
2008	33,325	314,462,364	9,436
2009	27,870	228,039,853	8,182
2010	34,945	390,573,296	11,177
2011	22,910	209,545,395	9,146
2012	33,735	304,123,214	9,015
2013	18,784	142,956,774	7,611
2014	22,299	138,230,407	6,199
2015	32,155	193,357,029	6,013
2016	32,439	205,766,709	6,343
2017	18,641	96,575,236	5,181
2018	40,057	247,894,555	6,189
2019	87,581	736,965,227	8,415
2020	35,533	298,247,681	8,394
2021	42,623	280,644,850	6,584
2022	21,913	112,814,152	5,148
2023	43,402	342,891,331	7,900
TOTAL	873,740	9,028,363,858	10,333

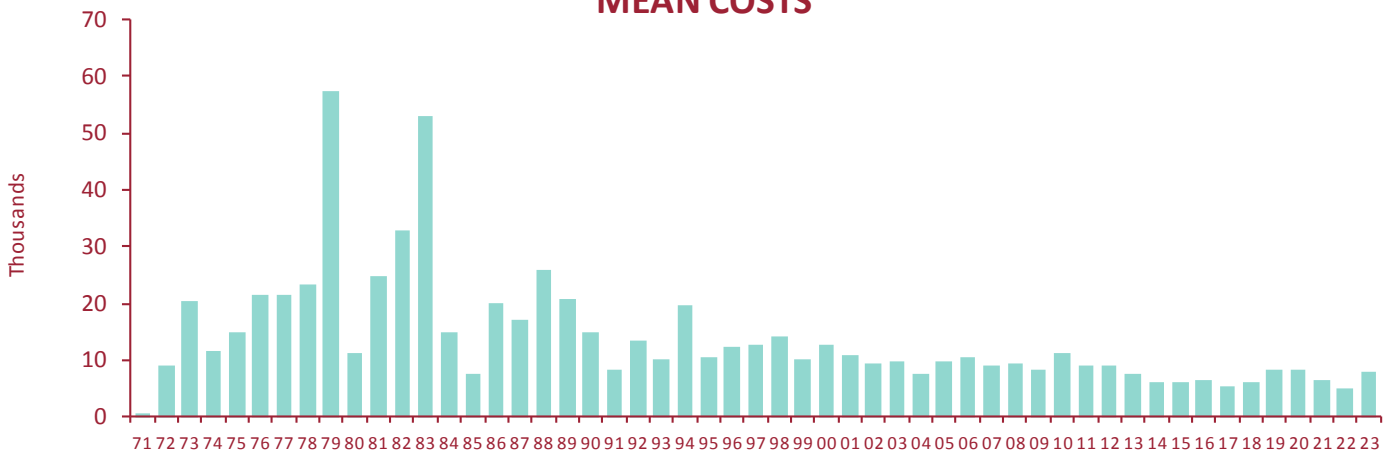
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS

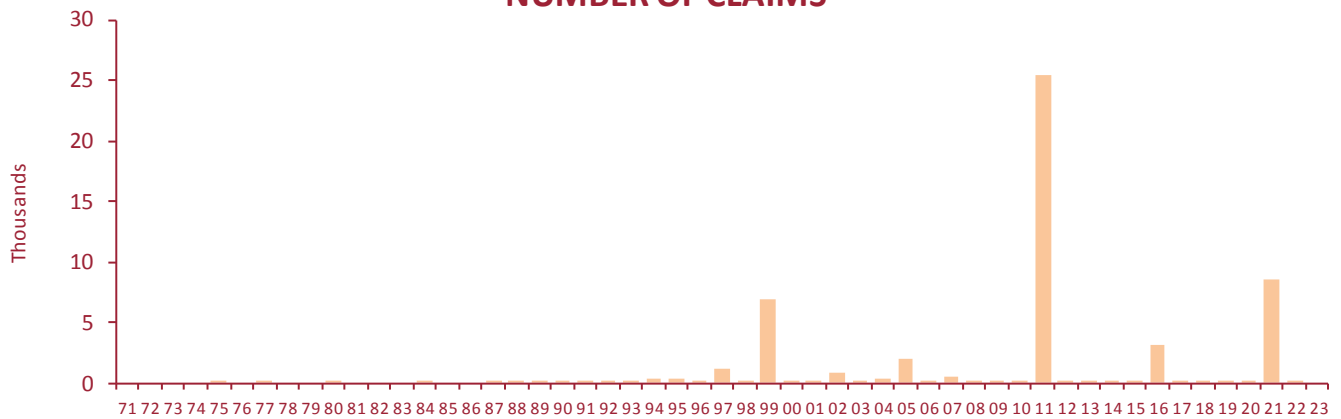


B. EARTHQUAKE

Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	2	161	81
1976	-	-	-
1977	1	3,191	3,191
1978	-	-	-
1979	-	-	-
1980	1	22,625	22,625
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	1	860	860
1985	-	-	-
1986	-	-	-
1987	9	106,615	11,846
1988	2	5,304	2,652
1989	113	675,211	5,975
1990	11	71,334	6,485
1991	141	354,084	2,511
1992	52	111,257	2,140
1993	222	543,794	2,450
1994	409	1,223,217	2,991
1995	407	1,243,428	3,055
1996	236	532,299	2,256
1997	1,146	2,144,735	1,871
1998	99	211,560	2,137
1999	6,929	19,693,149	2,842
2000	10	15,401	1,540
2001	19	28,649	1,508
2002	943	2,106,090	2,233
2003	149	714,445	4,795
2004	487	1,186,500	2,436
2005	1,975	10,323,945	5,227
2006	127	276,122	2,174
2007	581	1,728,960	2,976
2008	317	707,973	2,233
2009	99	183,668	1,855
2010	52	138,788	2,669
2011	25,482	579,996,343	22,761
2012	53	53,558	1,011
2013	14	14,902	1,064
2014	18	29,810	1,656
2015	113	154,722	1,369
2016	3,175	9,092,926	2,864
2017	102	149,845	1,469
2018	7	10,678	1,525
2019	3	7,973	2,658
2020	58	149,077	2,570
2021	8,635	19,102,680	2,212
2022	61	95,879	1,572
2023	-	-	-
TOTAL	52,261	653,211,759	12,499

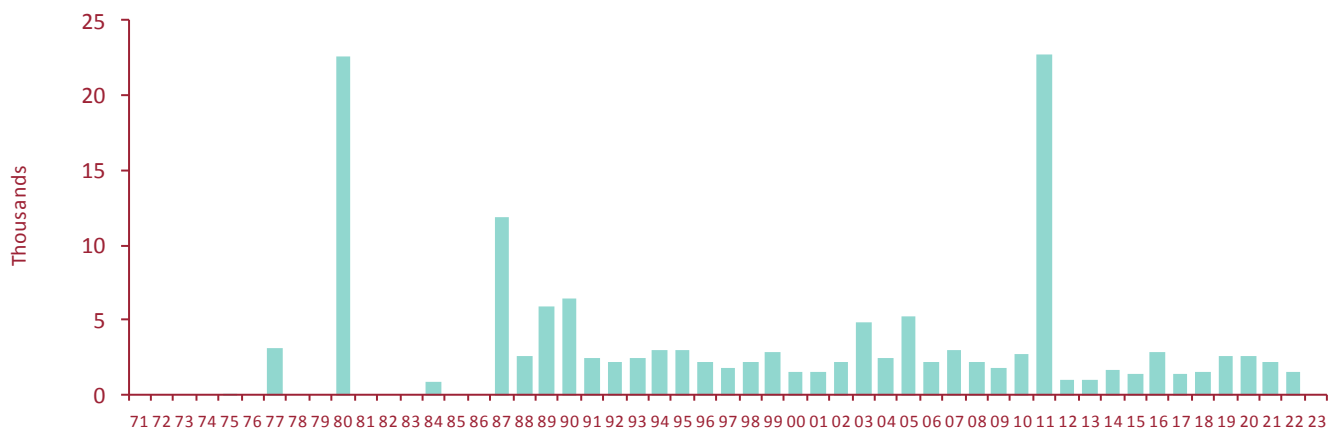
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



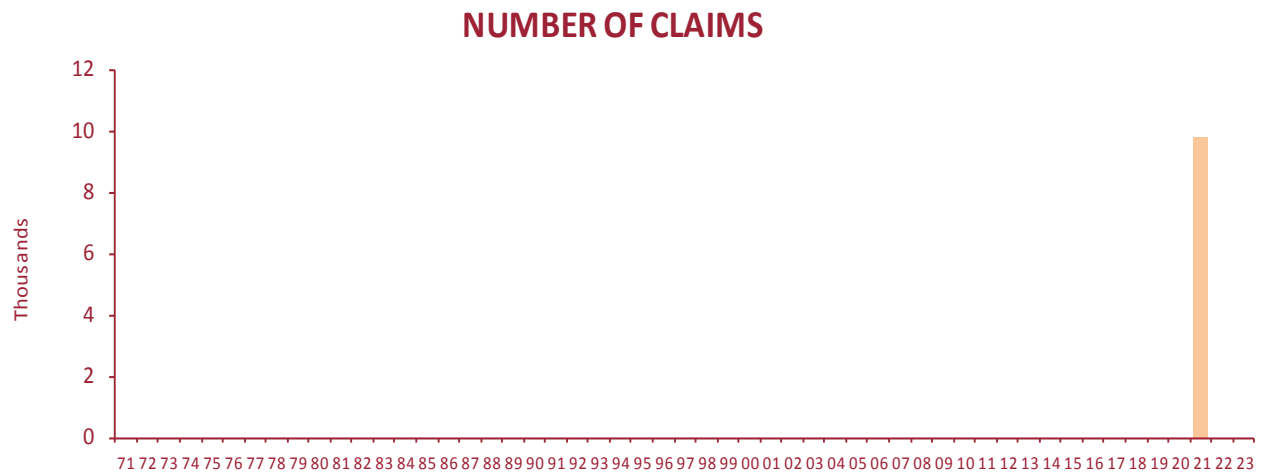
MEAN COSTS



C. VOLCANIC ERUPTION

Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	-	-	-
1978	-	-	-
1979	-	-	-
1980	-	-	-
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	-	-	-
1985	-	-	-
1986	-	-	-
1987	-	-	-
1988	-	-	-
1989	-	-	-
1990	-	-	-
1991	-	-	-
1992	-	-	-
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	-	-	-
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	-	-	-
2002	-	-	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	9,791	254,360,631	25,979
2022	-	-	-
2023	-	-	-
TOTAL	9,791	254,360,631	25,979



D. WINDSTORM*

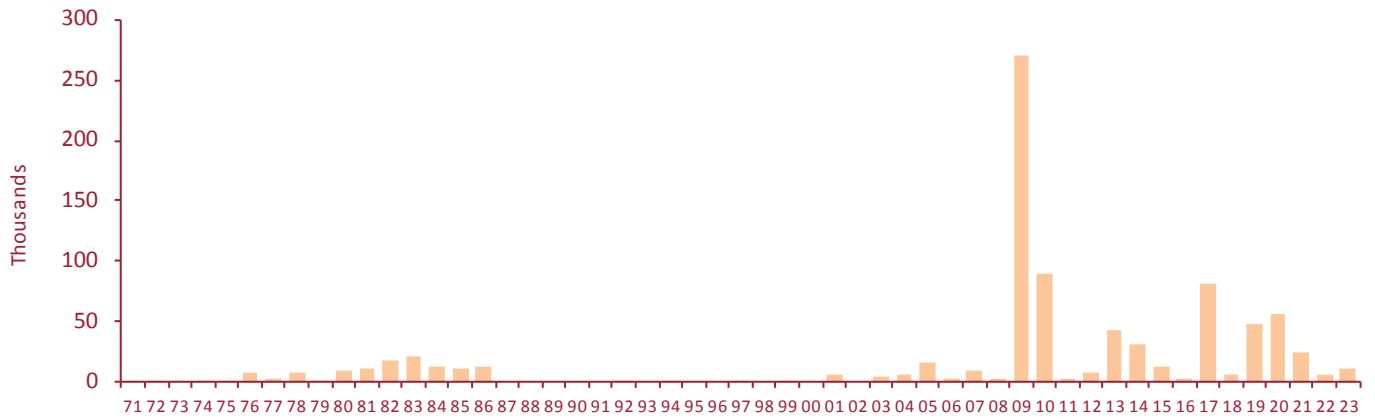
Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	28	909,386	32,478
1972	11	178,164	16,197
1973	12	249,184	20,765
1974	41	301,406	7,351
1975	274	1,505,227	5,494
1976	8,213	18,197,344	2,216
1977	3,091	32,390,164	10,479
1978	8,076	32,957,319	4,081
1979	1,559	24,104,896	15,462
1980	8,898	78,728,878	8,848
1981	10,545	50,377,073	4,777
1982	17,093	170,485,654	9,974
1983	21,452	263,778,956	12,296
1984	13,121	72,476,341	5,524
1985	11,703	32,314,975	2,761
1986	12,501	76,807,098	6,144
1987	-	-	-
1988	-	-	-
1989	-	-	-
1990	-	-	-
1991	-	-	-
1992	904	3,256,735	3,603
1993	-	-	-
1994	1	23,629	23,629
1995	-	-	-
1996	-	-	-
1997	930	3,489,240	3,752
1998	-	-	-
1999	20	2,393,503	119,675
2000	-	-	-
2001	6,891	40,204,475	5,834
2002	-	-	-
2003	3,829	19,891,031	5,195
2004	6,196	23,485,392	3,790
2005	16,024	108,194,892	6,752
2006	3,327	18,537,301	5,572
2007	10,129	68,767,444	6,789
2008	3,302	18,520,426	5,609
2009	270,161	676,122,452	2,503
2010	89,190	158,736,557	1,780
2011	2,793	4,995,845	1,789
2012	7,706	21,738,594	2,821
2013	43,466	67,379,265	1,550
2014	30,779	55,663,513	1,808
2015	13,326	19,443,859	1,459
2016	2,418	2,851,560	1,179
2017	80,982	121,974,000	1,506
2018	6,877	20,908,727	3,040
2019	48,587	76,465,281	1,574
2020	56,712	89,577,777	1,580
2021	24,553	34,185,258	1,392
2022	5,792	10,397,856	1,795
2023**	11,813	29,658,879	2,511
TOTAL	863,326	2,552,625,556	2,957

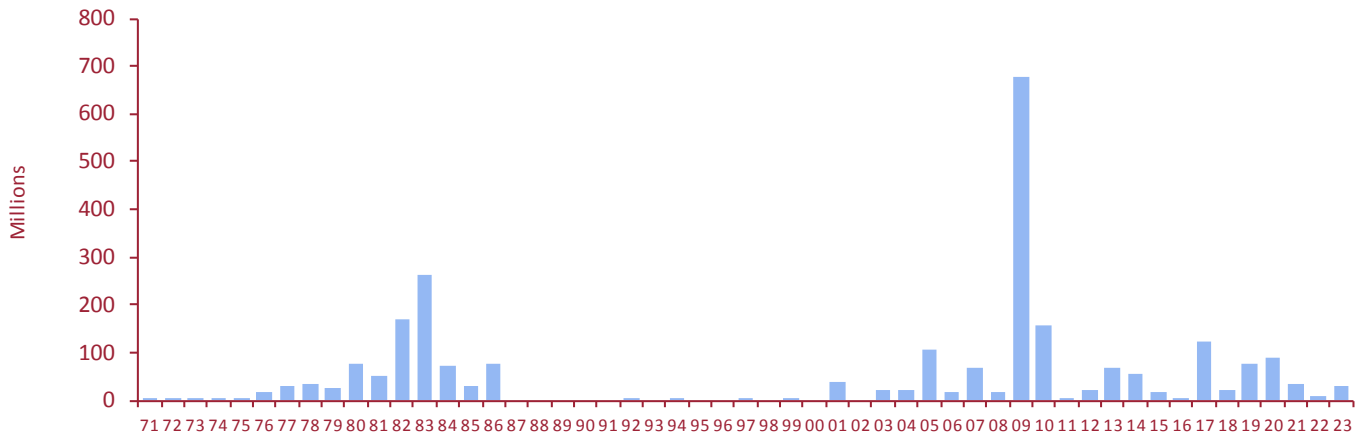
* Under this cause has been included the amounts paid before 1987 for direct damage from rain, hail and snow that have not been covered since that year. Since 25 February 2004, amounts paid for extraordinary winds and tornadoes are also included.

** The expected compensation paid out for this cause and year, once all the files have been declared, amounts to 117 million euros.

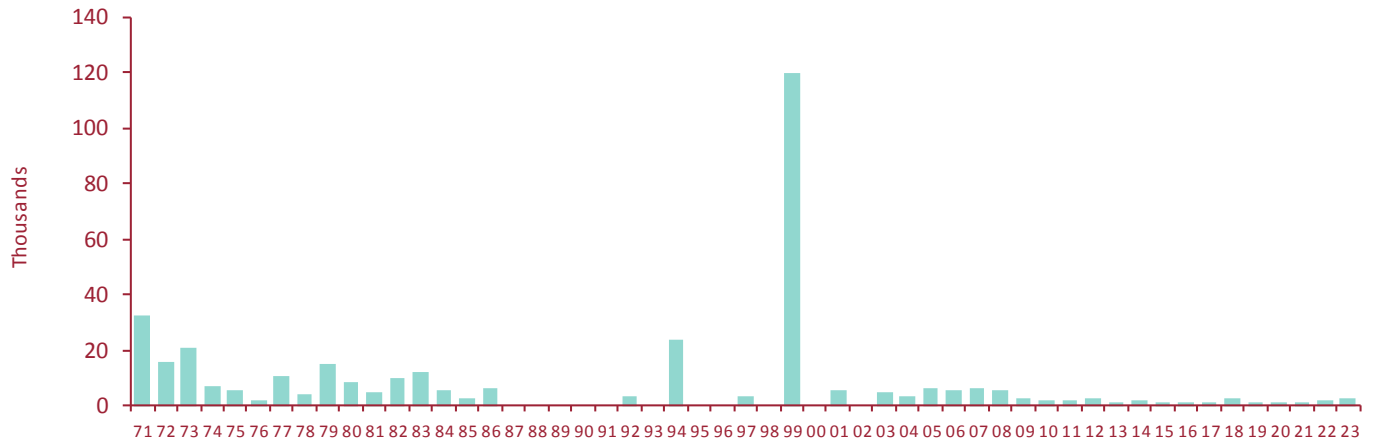
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS

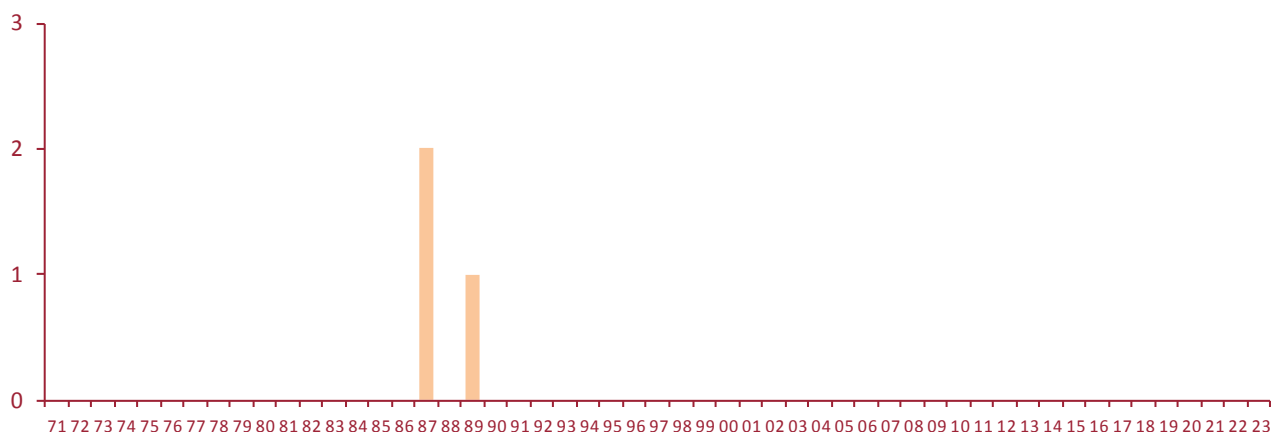


E. FALLING SPACE OBJECTS AND METEORITE IMPACTS

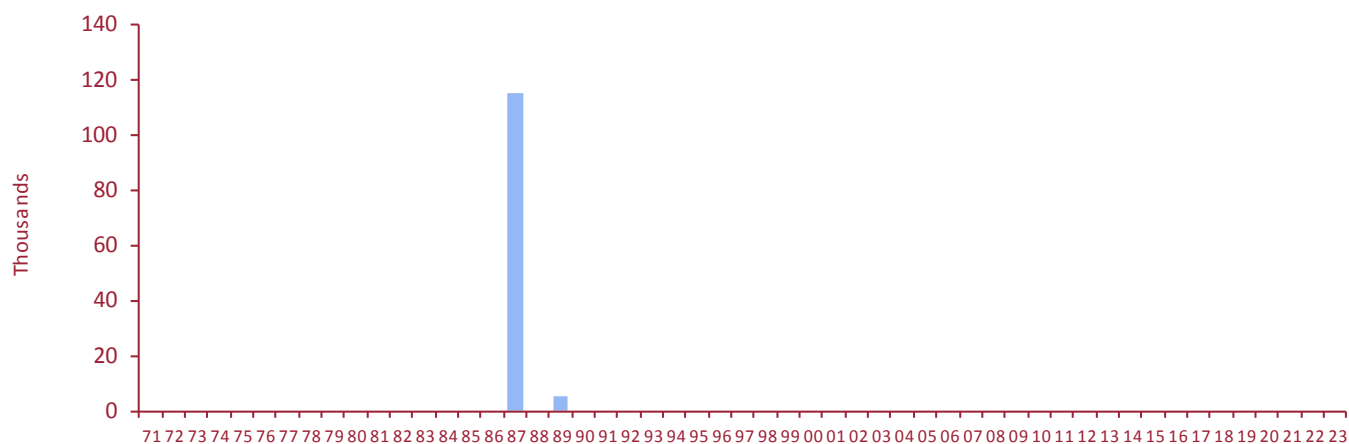
Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	-	-	-
1978	-	-	-
1979	-	-	-
1980	-	-	-
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	-	-	-
1985	-	-	-
1986	-	-	-
1987	2	115,032	57,516
1988	-	-	-
1989	1	5,271	5,271
1990	-	-	-
1991	-	-	-
1992	-	-	-
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	-	-	-
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	-	-	-
2002	-	-	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
TOTAL	3	120,303	40,101

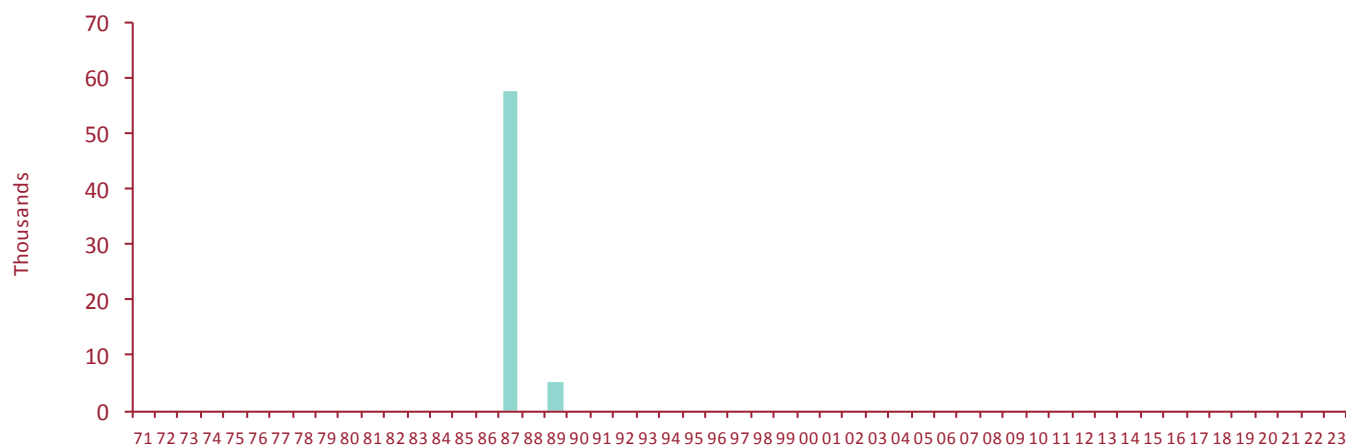
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



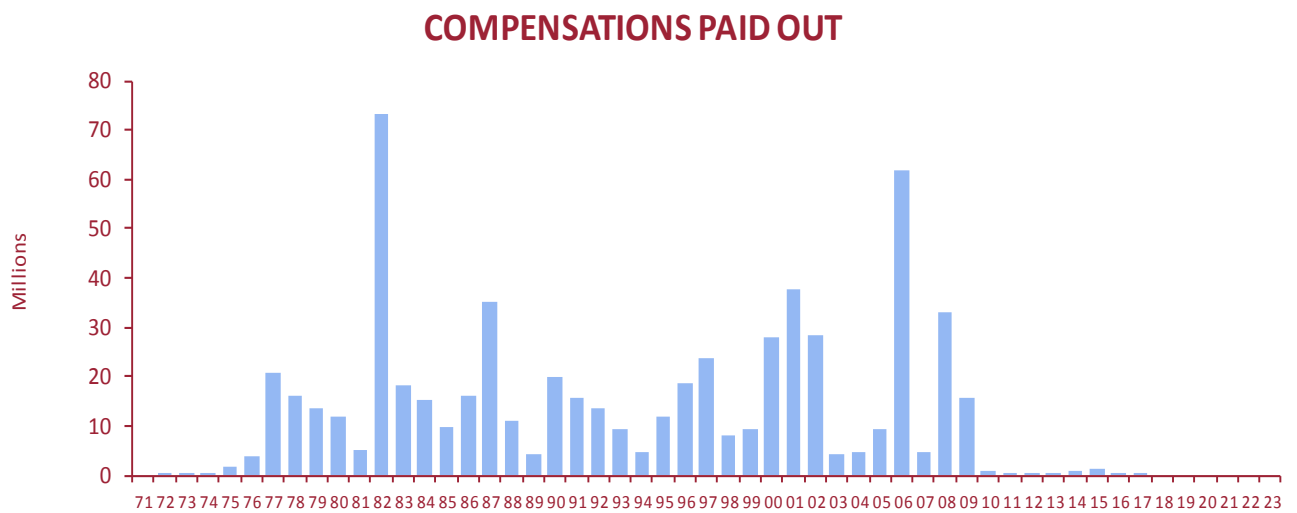
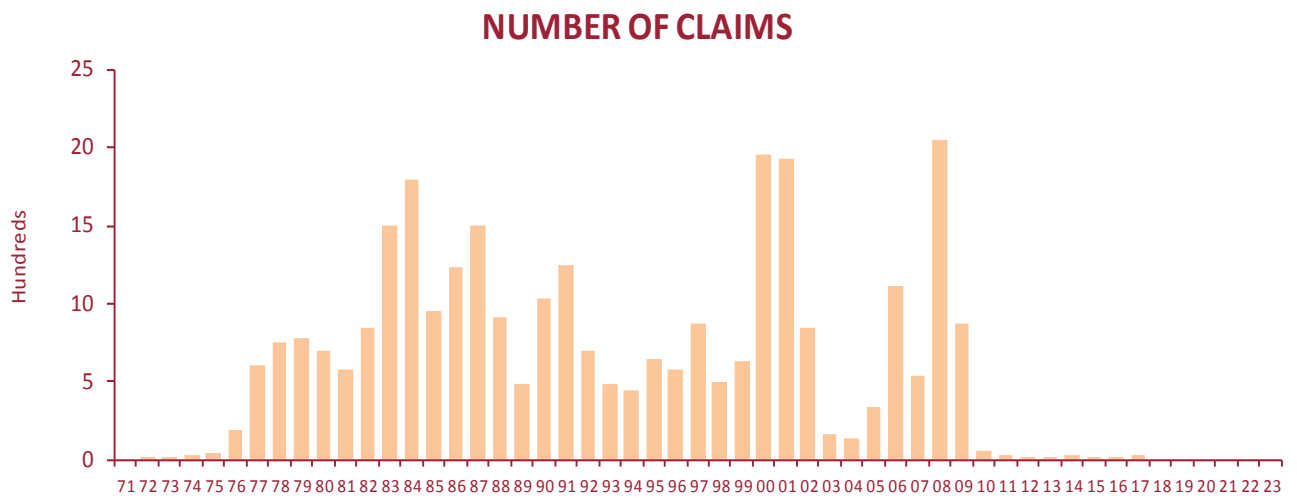
MEAN COSTS



F. TERRORIST ATTACK

Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	-	-	-
1972	5	34,643	6,929
1973	6	273,019	45,503
1974	28	290,379	10,371
1975	43	1,762,943	40,999
1976	193	4,035,563	20,910
1977	607	20,684,689	34,077
1978	754	16,235,789	21,533
1979	783	13,574,060	17,336
1980	704	11,982,553	17,021
1981	576	5,363,586	9,312
1982	840	73,237,302	87,187
1983	1,495	18,062,719	12,082
1984	1,796	15,097,509	8,406
1985	946	9,737,717	10,294
1986	1,233	16,041,357	13,010
1987	1,506	35,213,822	23,382
1988	915	10,998,056	12,020
1989	487	4,494,224	9,228
1990	1,035	20,121,638	19,441
1991	1,249	15,838,282	12,681
1992	699	13,543,519	19,376
1993	484	9,264,857	19,142
1994	441	4,573,543	10,371
1995	647	11,880,325	18,362
1996	585	18,713,223	31,988
1997	868	23,791,560	27,410
1998	500	8,175,543	16,351
1999	630	9,515,794	15,104
2000	1,952	27,872,868	14,279
2001	1,926	37,547,018	19,495
2002	846	28,249,825	33,392
2003	167	4,304,717	25,777
2004	138	4,862,194	35,233
2005	332	9,444,829	28,448
2006	1,114	61,785,495	55,463
2007	540	4,841,310	8,965
2008	2,052	33,024,505	16,094
2009	873	15,752,599	18,044
2010	51	809,680	15,876
2011	25	75,857	3,034
2012	6	62,913	10,486
2013	18	712,902	39,606
2014	30	1,041,322	34,711
2015	7	1,157,986	165,427
2016	9	80,289	8,921
2017	26	355,005	13,654
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
TOTAL	30,167	624,519,530	20,702

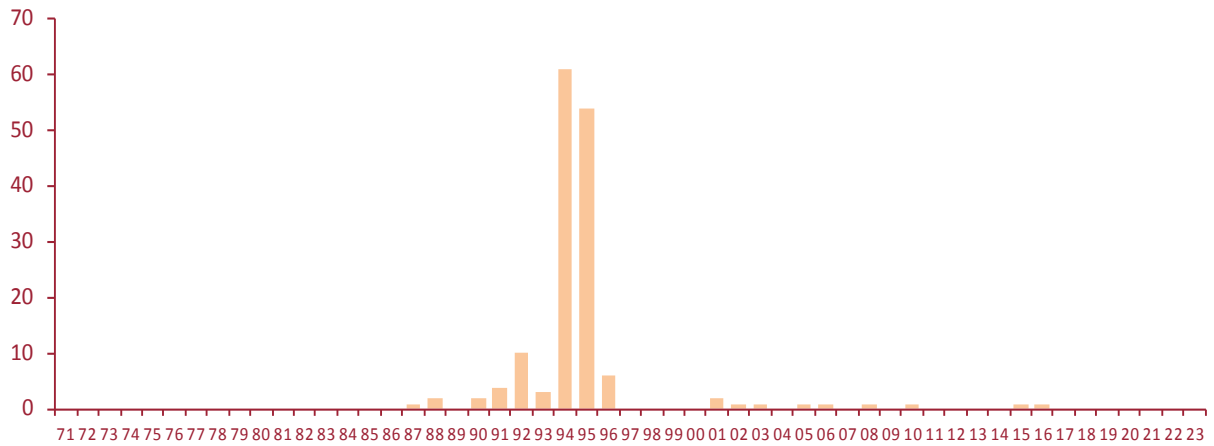


G. RIOTS

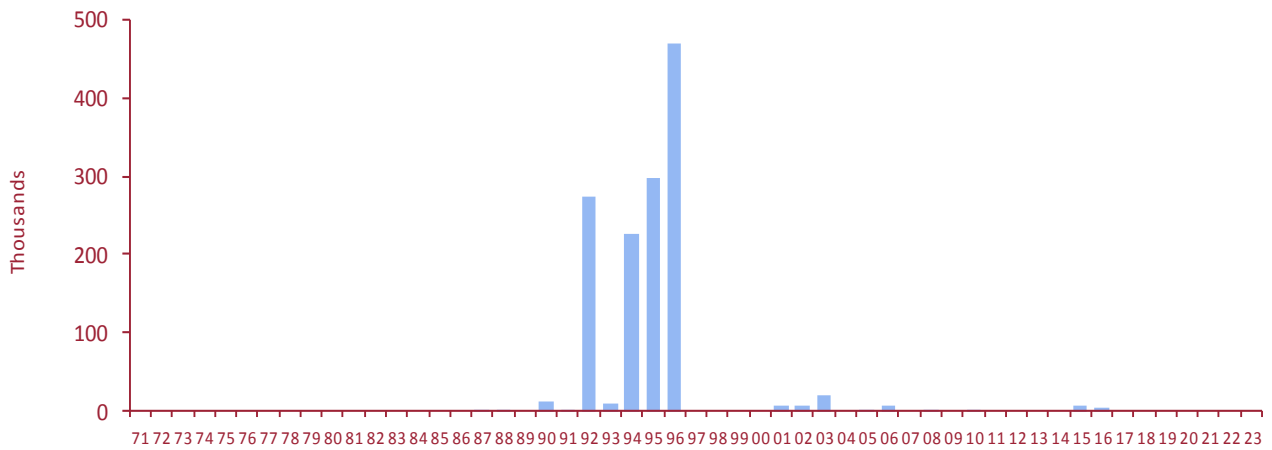
Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	-	-	-
1978	-	-	-
1979	-	-	-
1980	-	-	-
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	-	-	-
1985	-	-	-
1986	-	-	-
1987	1	2,630	2,414
1988	2	2,155	989
1989	-	-	-
1990	2	11,501	5,750
1991	4	2,622	655
1992	10	274,540	27,454
1993	3	8,995	2,998
1994	61	226,364	3,711
1995	54	297,590	5,511
1996	6	470,143	78,357
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	2	6,002	3,001
2002	1	6,581	6,581
2003	1	19,541	19,541
2004	-	-	-
2005	1	3,112	3,112
2006	1	8,098	8,098
2007	-	-	-
2008	1	1,297	1,297
2009	-	-	-
2010	1	329	329
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	1	8,076	8,076
2016	1	3,212	3,212
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
TOTAL	153	1,352,789	8,842

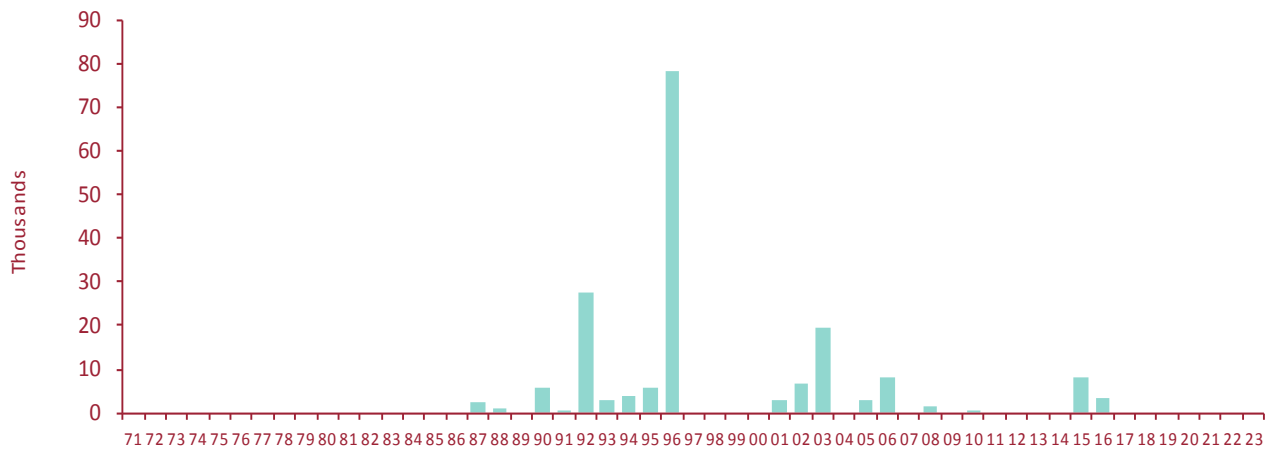
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS

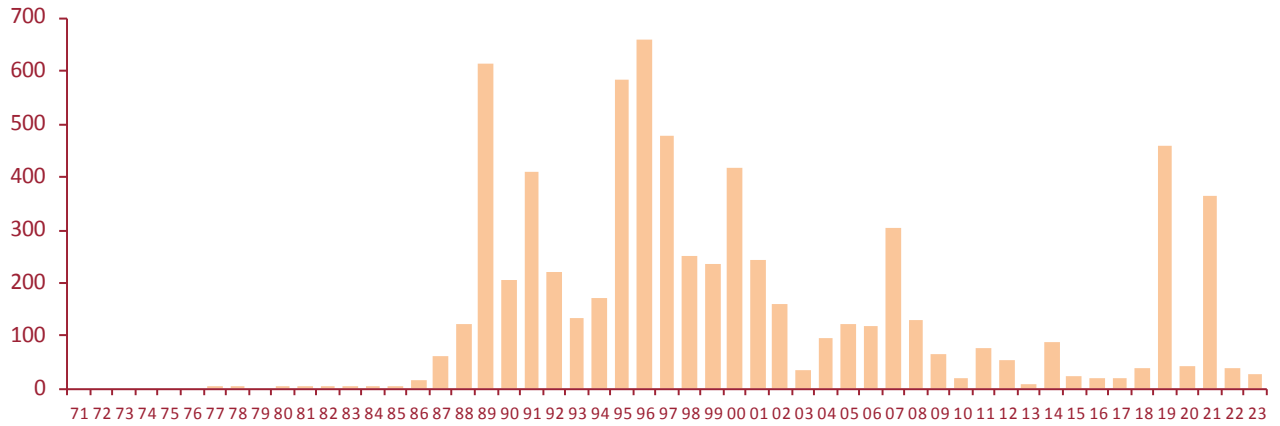


H. CIVIL UNREST

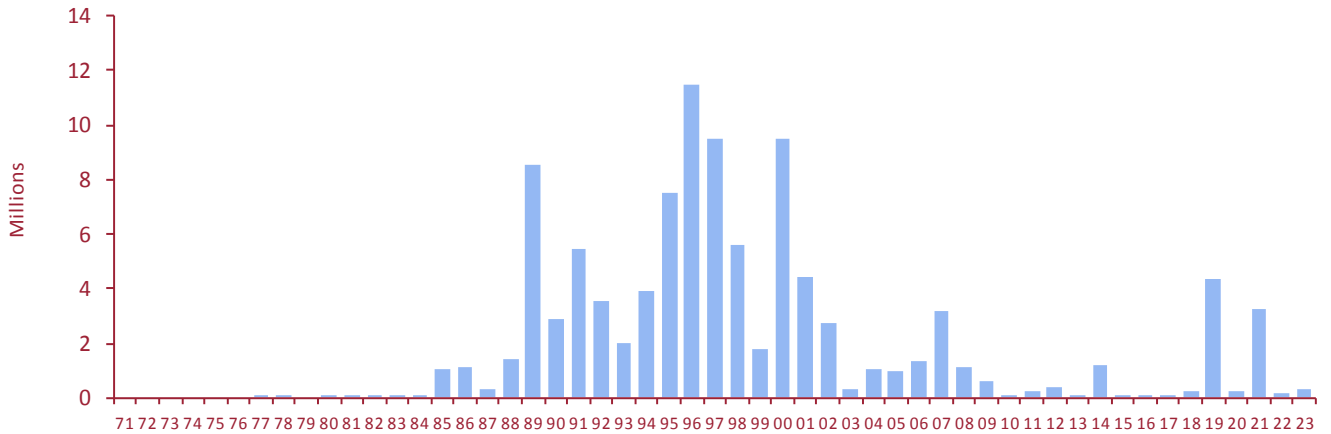
Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	1	1,064	1,064
1978	1	2,739	2,739
1979	-	-	-
1980	1	27,768	27,768
1981	1	50,642	50,642
1982	1	3,680	3,680
1983	1	937	937
1984	4	15,260	3,815
1985	5	1,026,790	205,358
1986	18	1,128,950	62,719
1987	64	348,077	5,439
1988	123	1,376,642	11,192
1989	614	8,562,701	13,946
1990	207	2,880,593	13,916
1991	411	5,457,389	13,278
1992	222	3,531,143	15,906
1993	134	1,977,296	14,756
1994	173	3,875,411	22,401
1995	583	7,522,425	12,903
1996	657	11,444,291	17,419
1997	478	9,470,868	19,814
1998	250	5,574,816	22,299
1999	236	1,798,204	7,620
2000	417	9,492,354	22,763
2001	243	4,403,127	18,120
2002	159	2,720,016	17,107
2003	34	331,976	9,764
2004	97	1,023,284	10,549
2005	122	986,466	8,086
2006	119	1,355,723	11,393
2007	304	3,175,983	10,447
2008	129	1,127,150	8,738
2009	65	617,413	9,499
2010	21	115,068	5,479
2011	78	201,816	2,587
2012	56	377,831	6,747
2013	9	15,239	1,693
2014	90	1,219,193	13,547
2015	25	120,709	4,828
2016	20	104,397	5,220
2017	20	77,857	3,893
2018	41	265,956	6,487
2019	459	4,372,092	9,525
2020	42	238,187	5,671
2021	363	3,285,034	9,050
2022	38	149,466	3,933
2023	29	315,233	10,870
TOTAL	7,165	102,169,260	14,259

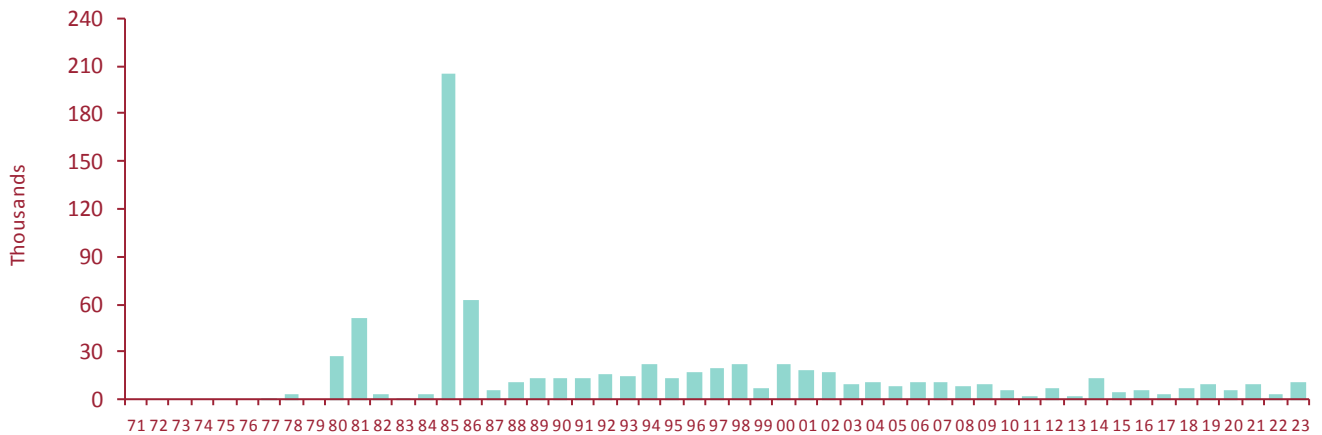
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS

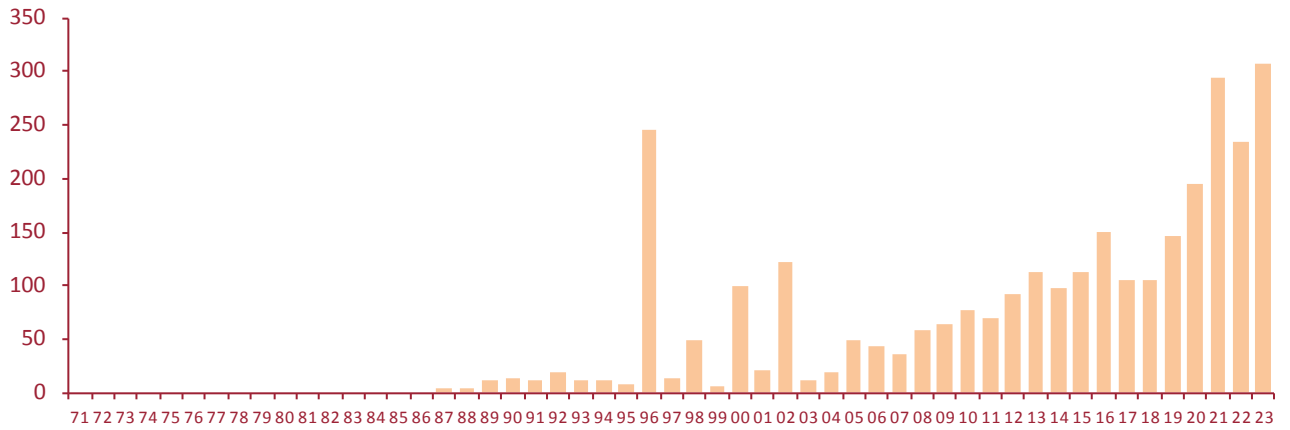


I. ACTS OR ACTION TAKEN BY THE ARMED FORCES OR LAW ENFORCEMENT AGENCIES IN PEACETIME

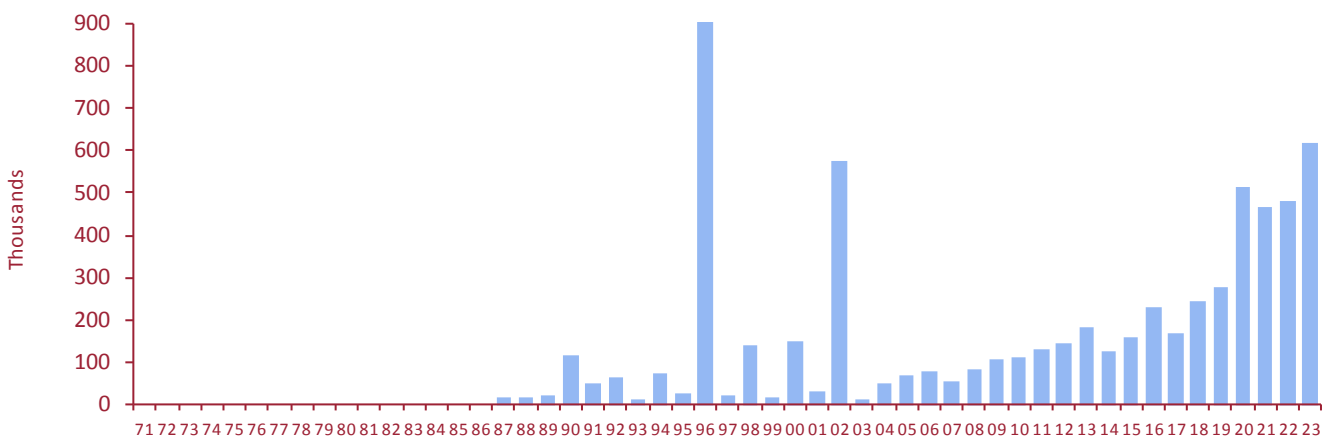
Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	-	-	-
1978	-	-	-
1979	-	-	-
1980	-	-	-
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	-	-	-
1985	-	-	-
1986	-	-	-
1987	5	16,308	3,262
1988	4	15,082	3,771
1989	11	20,000	1,818
1990	13	118,211	9,093
1991	12	52,022	4,335
1992	20	62,640	3,132
1993	12	13,991	1,166
1994	11	75,679	6,880
1995	8	26,767	3,346
1996	246	941,068	3,825
1997	14	24,058	1,718
1998	50	142,088	2,842
1999	6	15,252	2,542
2000	99	149,928	1,514
2001	22	33,581	1,526
2002	123	577,317	4,694
2003	11	13,267	1,206
2004	19	48,095	2,531
2005	49	69,549	1,419
2006	44	76,850	1,747
2007	36	55,994	1,555
2008	58	85,683	1,477
2009	64	105,089	1,642
2010	78	110,816	1,421
2011	70	130,014	1,857
2012	92	146,583	1,593
2013	112	181,017	1,616
2014	98	126,260	1,288
2015	112	159,057	1,420
2016	151	231,313	1,532
2017	105	169,272	1,612
2018	105	242,602	2,310
2019	147	275,201	1,872
2020	195	514,265	2,637
2021	294	465,871	1,585
2022	234	479,421	2,049
2023	307	617,271	2,011
TOTAL	3,037	6,587,484	2,169

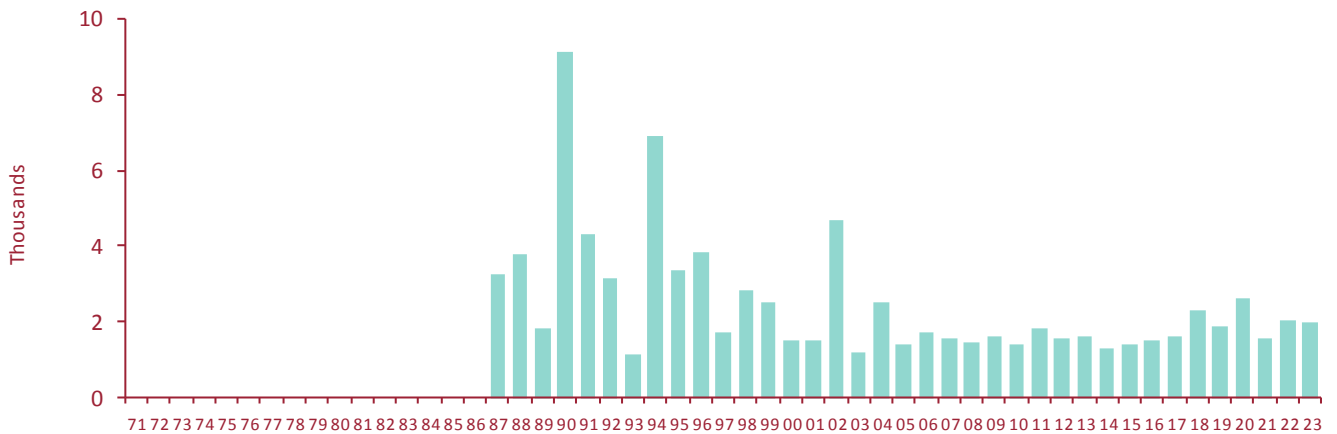
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



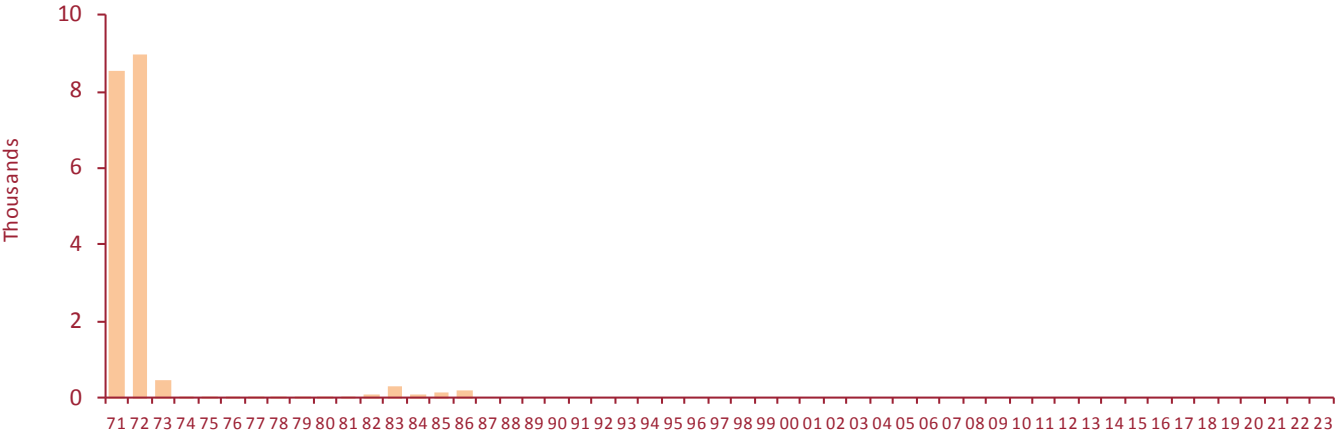
J. MISCELLANEOUS*

Amounts in euro updated at 12/31/2023

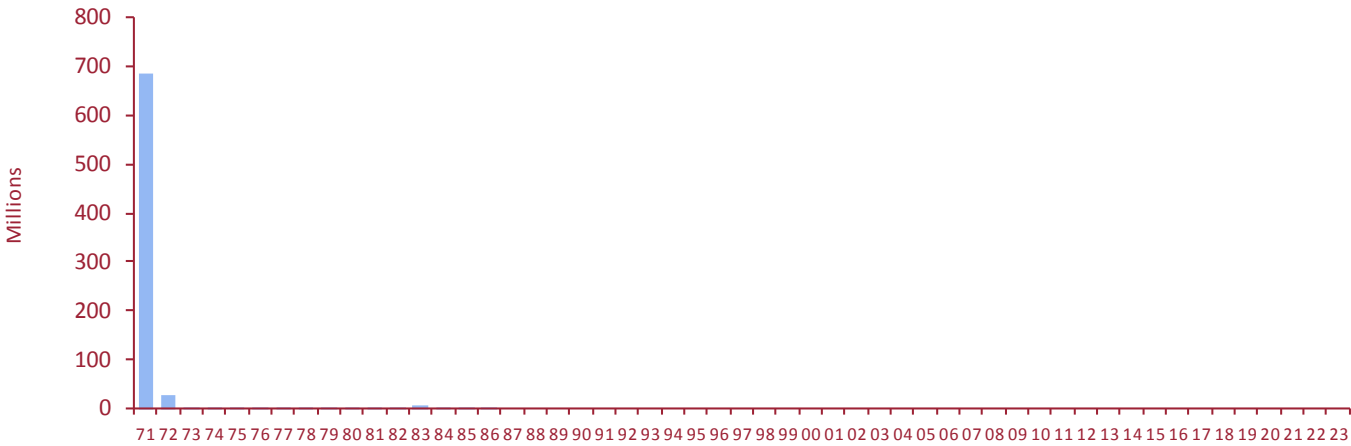
Year	Number of claims	Compensations paid out	Mean cost
1971	8,534	687,028,827	80,505
1972	8,960	27,255,425	3,042
1973	496	2,719,354	5,483
1974	1	919	919
1975	1	322	322
1976	28	26,890	960
1977	4	10,105	2,526
1978	3	2,739	913
1979	2	1,185	592
1980	8	49,707	6,213
1981	52	335,617	6,454
1982	92	319,636	3,474
1983	330	5,475,042	16,591
1984	115	475,001	4,130
1985	136	1,175,375	8,642
1986	184	891,421	4,845
1987	-	-	-
1988	-	-	-
1989	-	-	-
1990	-	-	-
1991	-	-	-
1992	-	-	-
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	-	-	-
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	-	-	-
2002	-	-	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
TOTAL	18,946	725,767,565	38,307

* The cause "MISCELLANEOUS " collects information from accident files in which, for statistical purposes, none of the established causes appears.

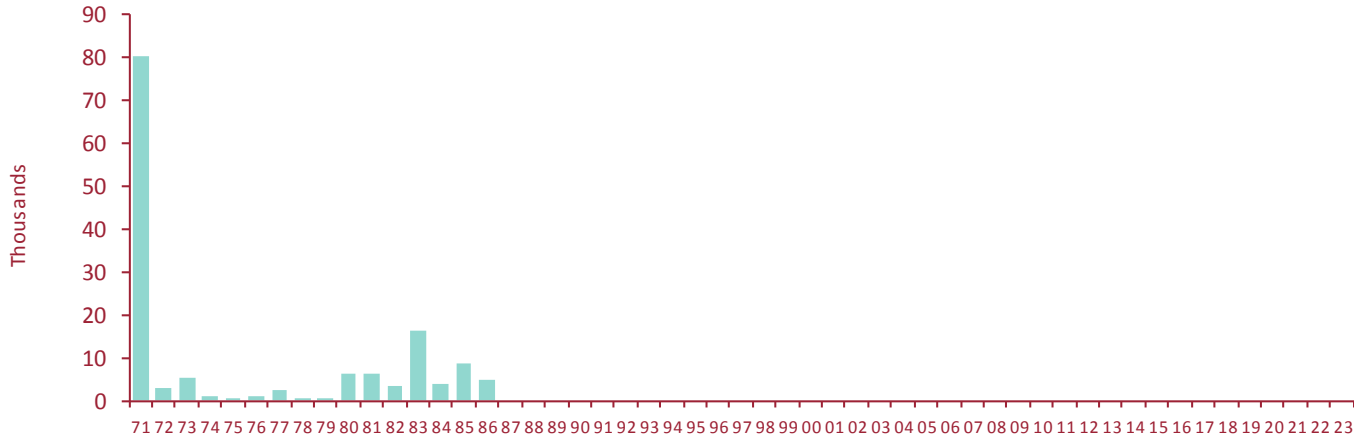
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



K. SUMMARY ALL CAUSES*

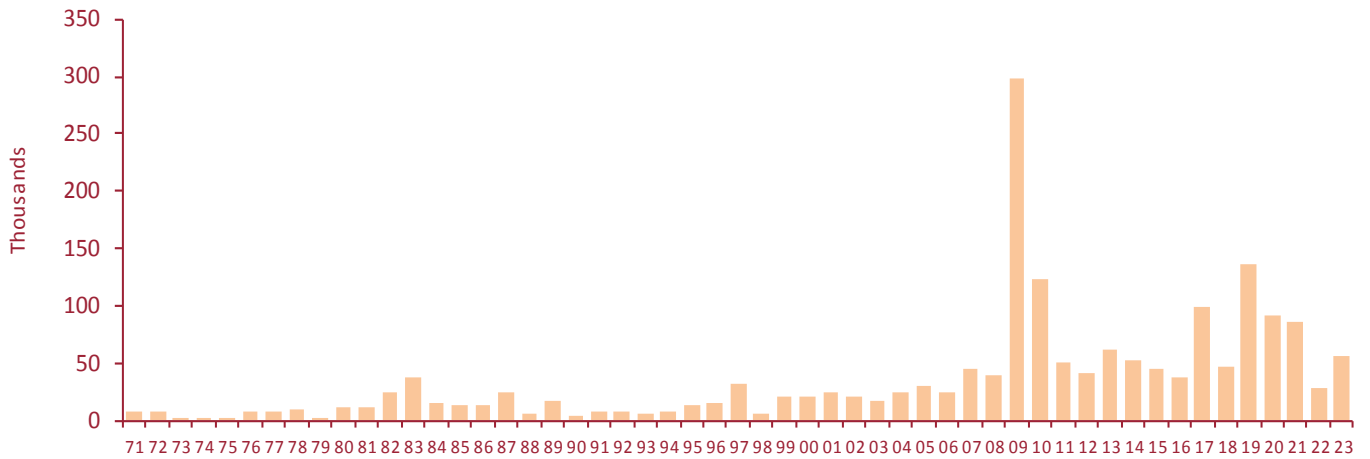
Amounts in euro updated at 12/31/2023

Year	Number of claims	Compensations paid out	Mean cost
1971	8,593	687,960,782	80,061
1972	8,982	27,522,671	3,064
1973	518	3,322,812	6,415
1974	74	638,650	8,630
1975	361	3,873,482	10,730
1976	8,530	24,320,267	2,851
1977	7,419	132,208,735	17,820
1978	9,314	60,323,598	6,477
1979	2,566	50,417,768	19,648
1980	11,115	107,839,894	9,702
1981	11,925	74,643,110	6,259
1982	25,132	477,205,745	18,988
1983	38,749	1,108,499,522	28,607
1984	15,124	89,362,949	5,909
1985	12,953	45,493,401	3,512
1986	14,522	106,502,419	7,334
1987	25,278	442,780,283	17,516
1988	5,802	135,486,232	23,352
1989	17,867	358,020,391	20,038
1990	3,722	59,806,179	16,068
1991	8,712	79,122,553	9,082
1992	8,128	105,124,441	12,934
1993	5,623	59,802,447	10,635
1994	7,963	145,722,541	18,300
1995	14,596	157,382,197	10,783
1996	15,768	206,678,759	13,107
1997	31,641	399,113,620	12,614
1998	5,649	80,456,698	14,243
1999	21,913	175,602,086	8,014
2000	20,445	265,783,346	13,000
2001	24,784	253,155,921	10,214
2002	20,882	210,773,342	10,094
2003	16,504	144,544,873	8,758
2004	25,419	170,044,914	6,690
2005	30,614	246,138,163	8,040
2006	24,402	288,626,448	11,828
2007	45,543	379,091,769	8,324
2008	39,184	367,929,398	9,390
2009	299,132	920,821,074	3,078
2010	124,338	550,484,534	4,427
2011	51,358	794,945,271	15,479
2012	41,648	326,502,693	7,840
2013	62,403	211,260,100	3,385
2014	53,314	196,310,504	3,682
2015	45,739	214,401,439	4,687
2016	38,213	218,130,405	5,708
2017	99,876	219,301,214	2,196
2018	47,087	269,322,519	5,720
2019	136,777	818,085,775	5,981
2020	92,540	388,726,988	4,201
2021	86,259	592,044,323	6,864
2022	28,038	123,936,773	4,420
2023**	55,551	373,482,713	6,723
TOTAL	1,858,589	13,949,078,733	7,505

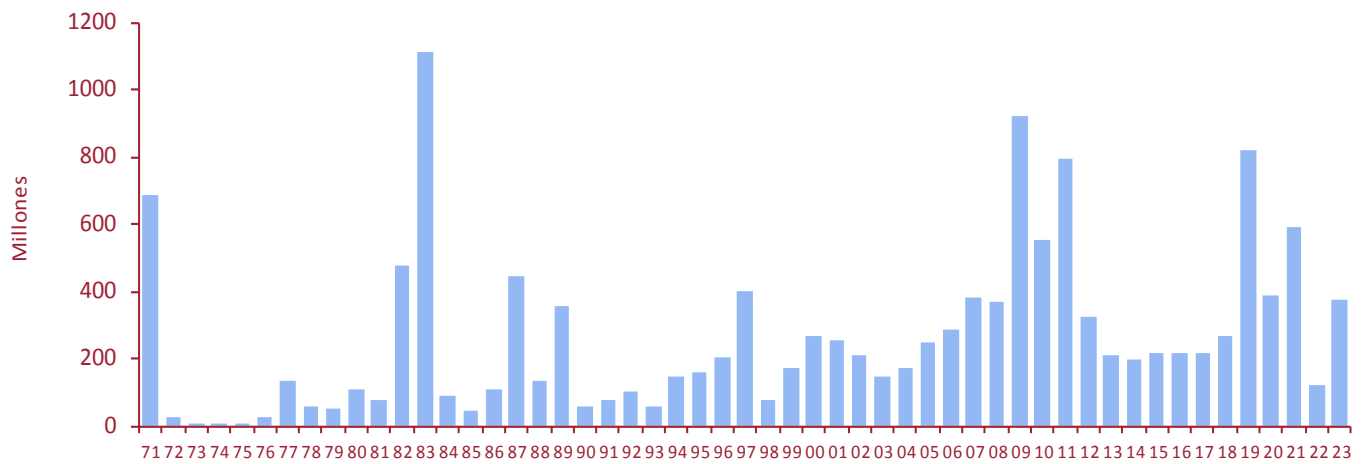
* The above data correspond to compensations paid out at the date of preparation of this statistic (March 31, 2023).

**The expected compensation paid out for this year, once all the Windstorm files have been declared, amounts to 460 million euros.

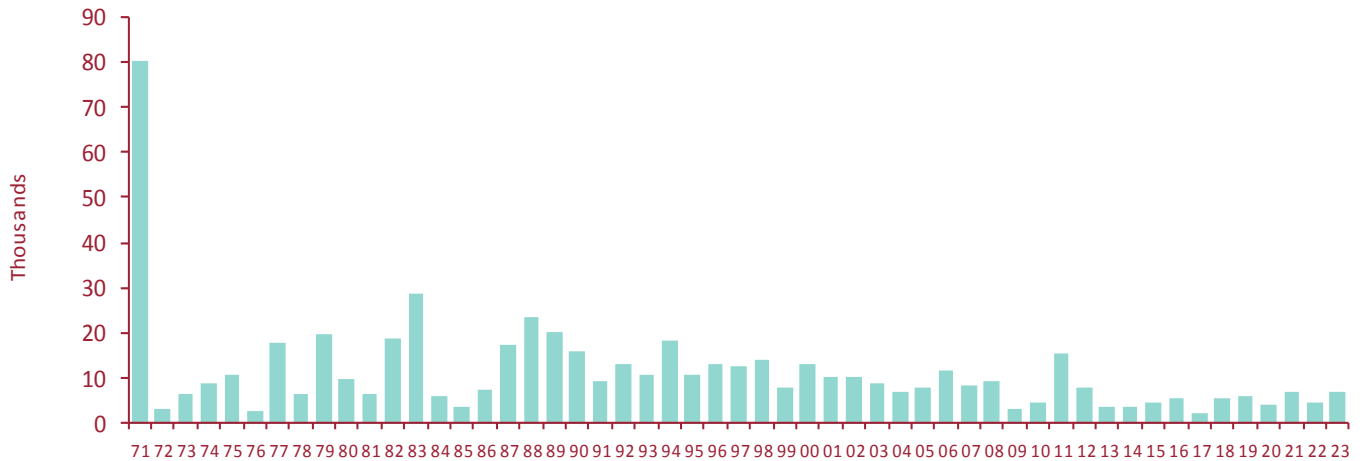
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



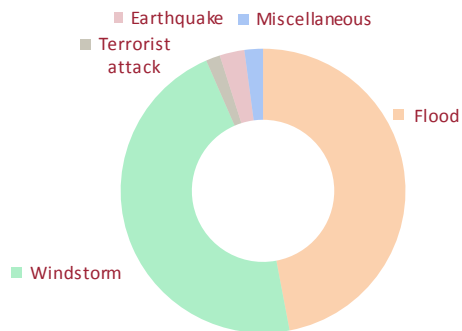
L. SUMMARY ALL YEARS

DATA SERIES FOR 1971-2023

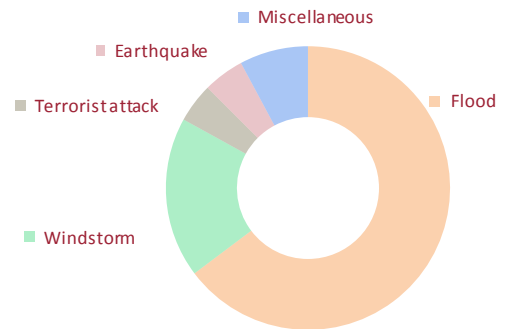
Amounts in euro updated at 12/31/2023

BY CAUSE	Number of claims	%	Compensations paid out	%	Mean cost
Flood	873,740	47.0	9,028,363,858	64.8	10,333
Earthquake	52,261	2.8	653,211,759	4.7	12,499
Volcanic eruption	9,791	0.5	254,360,631	1.8	25,979
Windstorm	863,326	46.5	2,552,625,556	18.3	2,957
Falling space objects and meteorite impacts	3	0.0	120,303	0.0	40,101
Terrorist attack	30,167	1.6	624,519,530	4.5	20,702
Riots	153	0.0	1,352,789	0.0	8,842
Civil unrest	7,165	0.4	102,169,260	0.7	14,259
Acts or action taken by the armed forces or law enforcement agencies in peacetime	3,037	0.2	6,587,484	0.0	2,169
Miscellaneous	18,946	1.0	725,767,565	5.2	38,307
TOTAL	1,858,589	100	13,949,078,733	100	7,505

NUMBER OF CLAIMS

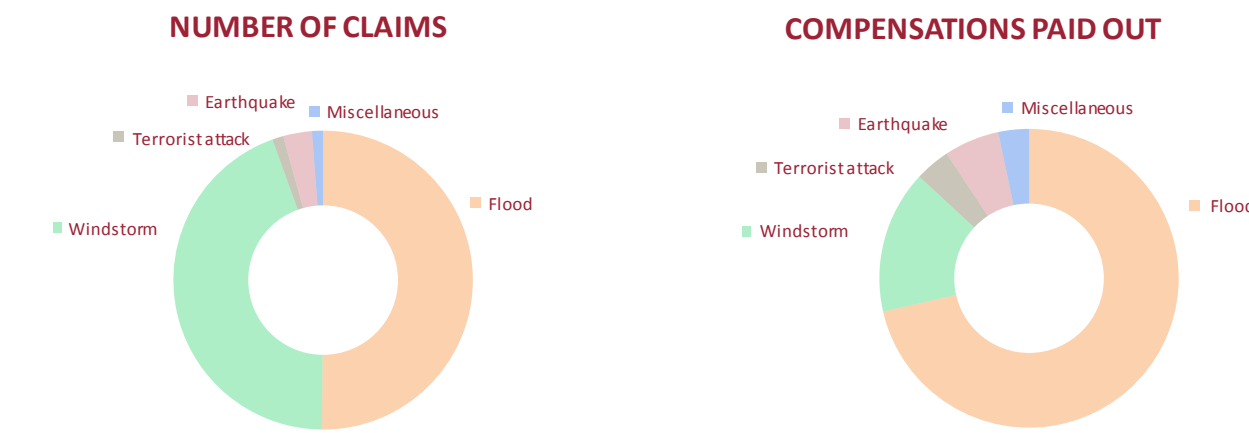


COMPENSATIONS PAID OUT



Direct damage from rainfall, hail, and snowfall collected by the Consorcio until 1987 has been included in the "Windstorm" category. They are currently limited to incidents that give rise to flood. The following table sets out the percentage rate of each cause in the overall loss for the data series for 1987-2023 according to the categories currently in use:

DATA SERIES FOR 1987-2023					
Amounts in euro updated at 12/31/2023					
BY CAUSE	Number of claims	%	Compensations paid out	%	Mean cost
Flood	843,474	50.1	7,818,456,178	71.4	9,269
Earthquake	52,256	3.1	653,184,922	6.0	12,500
Volcanic eruption	9,791	0.6	254,360,631	2.3	25,979
Windstorm	746,708	44.4	1,696,863,491	15.5	2,272
Falling space objects and meteorite impacts	3	0.0	120,303	0.0	40,101
Terrorist attack	20,158	1.2	418,105,700	3.8	20,741
Riots	153	0.0	1,352,789	0.0	8,842
Civil unrest	7,132	0.4	99,911,430	0.9	14,009
Acts or action taken by the armed forces or law enforcement agencies in peacetime	3,037	0.2	6,587,484	0.1	2,169
Miscellaneous	-	-	-	-	-
TOTAL	1,682,712	100	10,948,942,927	100	6,507



The information contained in the tables that follow refers not to the number of claims but to the number of sub-claims for each risk class entitled to compensation under each case.

2. SUMMARY OF ALL CAUSES BY PROVINCE AND YEAR OF OCCURRENCE OF THE LOSS

A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED

PROVINCE	1971-2009	2010	2011	2012	2013	2014	2015	2016
A CORUÑA	33,896	5,913	228	573	8,781	2,487	304	1,406
ALACANT/ALICANTE	90,127	1,008	560	2,402	1,107	577	2,009	1,535
ALBACETE	2,873	151	257	2,327	242	26	321	31
ALMERÍA	3,023	776	129	3,787	913	428	3,454	438
ARABA/ÁLAVA	9,545	7,151	333	33	599	231	153	42
ASTURIAS	26,189	5,243	795	306	2,824	1,562	1,223	764
ÁVILA	974	124	5	3	67	34	219	64
BADAJOS	4,701	276	190	184	3,089	218	78	67
BARCELONA	114,053	1,162	1,473	641	960	17,538	895	1,573
BIZKAIA	74,481	6,676	1,287	442	1,382	1,481	1,610	357
BURGOS	5,847	2,138	215	56	586	314	1,495	208
CÁCERES	1,110	659	44	9	764	81	23	22
CÁDIZ	10,911	3,298	1,854	341	1,372	247	1,463	1,746
CANTABRIA	31,424	2,837	268	228	2,474	2,719	1,772	342
CASTELLÓ/CASTELLÓN	13,577	1,596	1,144	159	160	100	1,836	111
CIUDAD REAL	3,177	285	77	44	220	36	26	8
CÓRDOBA	5,813	2,900	529	218	553	94	178	13
CUENCA	707	459	10	2	64	104	32	5
GIPUZKOA	65,661	6,086	4,087	11	1,191	984	843	170
GIRONA	18,361	253	1,050	608	321	2,590	972	469
GRANADA	6,168	1,495	333	246	733	901	1,210	43
GUADALAJARA	1,328	209	331	8	20	73	83	5
HUELVA	4,317	305	125	48	51	398	199	899
HUESCA	3,090	48	56	435	941	337	601	70
ILLES BALEARS	34,856	1,493	288	643	1,051	548	1,232	908
JAÉN	5,185	1,576	426	450	2,090	104	88	147
LA RIOJA	6,517	1,498	36	30	244	133	207	81
LAS PALMAS	4,561	3,695	316	267	424	127	788	30
LEÓN	4,640	1,215	79	170	402	292	76	148
LLEIDA	10,001	428	14	289	1,900	1,442	765	249
LUGO	17,978	3,546	361	164	1,477	1,857	94	354
MADRID	30,059	4,579	1,815	688	1,064	1,443	6,424	232
MÁLAGA	27,940	2,584	1,277	2,911	159	787	936	8,702
MURCIA	23,237	1,988	26,488	7,200	2,210	1,784	1,355	8,161
NAVARRA	12,615	2,849	132	152	2,261	845	1,217	67
OURENSE	5,475	1,891	103	107	829	276	134	193
PALENCIA	1,726	221	146	105	103	71	60	39
PONTEVEDRA	21,610	10,045	2,017	438	9,267	2,425	271	1,052
SALAMANCA	1,598	512	80	62	332	121	52	31
STA. CRUZ DE TENERIFE	17,790	12,842	78	1,213	1,755	2,847	55	121
SEGOVIA	1,178	3,621	25	5	104	147	15	23
SEVILLA	12,225	3,100	294	550	4,249	1,945	261	790
SORIA	695	77	38	15	200	72	40	55
TARRAGONA	40,715	1,789	908	529	2,116	654	724	149
TERUEL	741	37	31	19	130	84	44	16
TOLEDO	2,814	690	322	38	72	184	2,171	46
VALÈNCIA/VALENCIA	82,307	15,897	493	12,647	542	954	4,297	3,000
VALLADOLID	5,767	71	1,014	47	657	273	87	54
ZAMORA	944	87	14	4	120	26	22	48
ZARAGOZA	10,628	330	129	247	401	561	3,563	194
CEUTA	458	34	1	1	31	23	2	2
MELILLA	614	9	3	10	1	1	18	3,204
Miscellaneous*	101	-	-	-	-	-	-	-
TOTAL	916,328	127,752	52,308	42,112	63,605	53,586	45,997	38,484

* Certain claims in which due to the extent of the risk, several provinces have been affected (pipelines, railways, etc.), are included in "Miscellaneous" Provinces.

2017	2018	2019	2020	2021	2022	2023	TOTAL	PROVINCE
12,755	809	5,920	536	901	772	763	76,044	A CORUÑA
4,683	767	25,163	3,635	1,833	1,066	414	136,886	ALACANT/ALICANTE
104	393	249	17	106	23	40	7,160	ALBACETE
573	695	2,495	26	602	251	799	18,389	ALMERÍA
5,573	373	496	441	345	735	179	26,229	ARABA/ÁLAVA
5,312	963	3,533	856	1,270	324	1,596	52,760	ASTURIAS
131	17	1,212	165	66	41	122	3,244	ÁVILA
61	143	252	72	1,048	759	360	11,498	BADAJOS
838	3,766	4,795	33,293	3,587	1,319	625	186,518	BARCELONA
2,910	588	2,972	651	1,345	219	582	96,983	BIZKAIA
4,738	153	2,731	1,166	1,491	92	218	21,448	BURGOS
205	68	465	598	47	348	117	4,560	CÁCERES
2,659	538	66	138	480	493	270	25,876	CÁDIZ
4,543	1,634	6,816	726	2,581	231	2,620	61,215	CANTABRIA
908	2,374	689	4,330	1,464	1,601	2,178	32,227	CASTELLÓ/CASTELLÓN
-	207	216	59	305	28	478	5,166	CIUDAD REAL
84	398	243	279	341	94	107	11,844	CÓRDOBA
278	116	209	53	677	41	754	3,511	CUENCA
3,204	234	3,315	1,818	756	192	619	89,171	GIPUZKOA
1,606	1,110	2,934	3,148	213	348	224	34,207	GIRONA
123	1,013	1,618	169	8,759	88	704	23,603	GRANADA
52	157	380	287	225	22	346	3,526	GUADALAJARA
846	674	121	686	6,800	137	842	16,448	HUELVA
157	159	94	71	129	257	292	6,737	HUESCA
2,466	2,354	1,601	2,649	7,805	1,067	2,493	61,454	ILLES BALEARS
54	447	536	22	240	112	77	11,554	JAÉN
1,914	345	871	346	293	273	1,014	13,802	LA RIOJA
165	138	19	716	53	175	64	11,538	LAS PALMAS
1,536	335	2,207	364	234	48	266	12,012	LEÓN
96	93	1,094	368	685	443	232	18,099	LLEIDA
5,450	439	2,353	426	381	399	800	36,079	LUGO
3,135	1,292	7,013	1,472	3,060	984	9,035	72,295	MADRID
1,853	5,455	1,356	2,113	975	312	76	57,436	MÁLAGA
230	1,222	29,493	1,005	2,190	2,439	3,059	112,061	MURCIA
1,051	592	3,590	965	5,981	84	716	33,117	NAVARRA
4,212	220	2,981	201	286	146	464	17,518	OURENSE
435	117	616	138	33	7	120	3,937	PALENCIA
18,937	741	4,934	460	2,584	1,327	924	77,032	PONTEVEDRA
234	262	642	199	100	66	186	4,477	SALAMANCA
51	1,062	50	6,050	9,985	517	10	54,426	STA. CRUZ DE TENERIFE
349	138	2,575	478	194	67	410	9,329	SEGOVIA
324	790	440	133	2,121	208	348	27,778	SEVILLA
270	112	1,139	308	167	17	100	3,305	SORIA
2,237	2,250	2,824	1,617	2,862	2,230	1,600	63,204	TARRAGONA
40	85	76	121	79	672	252	2,427	TERUEL
349	344	782	129	2,669	146	11,280	22,036	TOLEDO
463	6,229	2,024	19,441	5,922	6,388	3,083	163,687	VALÈNCIA/VALENCIA
79	393	724	120	151	15	447	9,899	VALLADOLID
144	37	186	49	34	23	62	1,800	ZAMORA
1,989	4,301	821	297	2,007	217	3,298	28,983	ZARAGOZA
5	-	1	1	11	4	1	575	CEUTA
2	58	-	-	53	207	37	4,217	MELILLA
-	-	-	-	-	-	-	101	Miscellaneous*
100,413	47,200	137,932	93,408	86,526	28,074	55,703	1,889,428	TOTAL

B. COMPENSATIONS PAID OUT

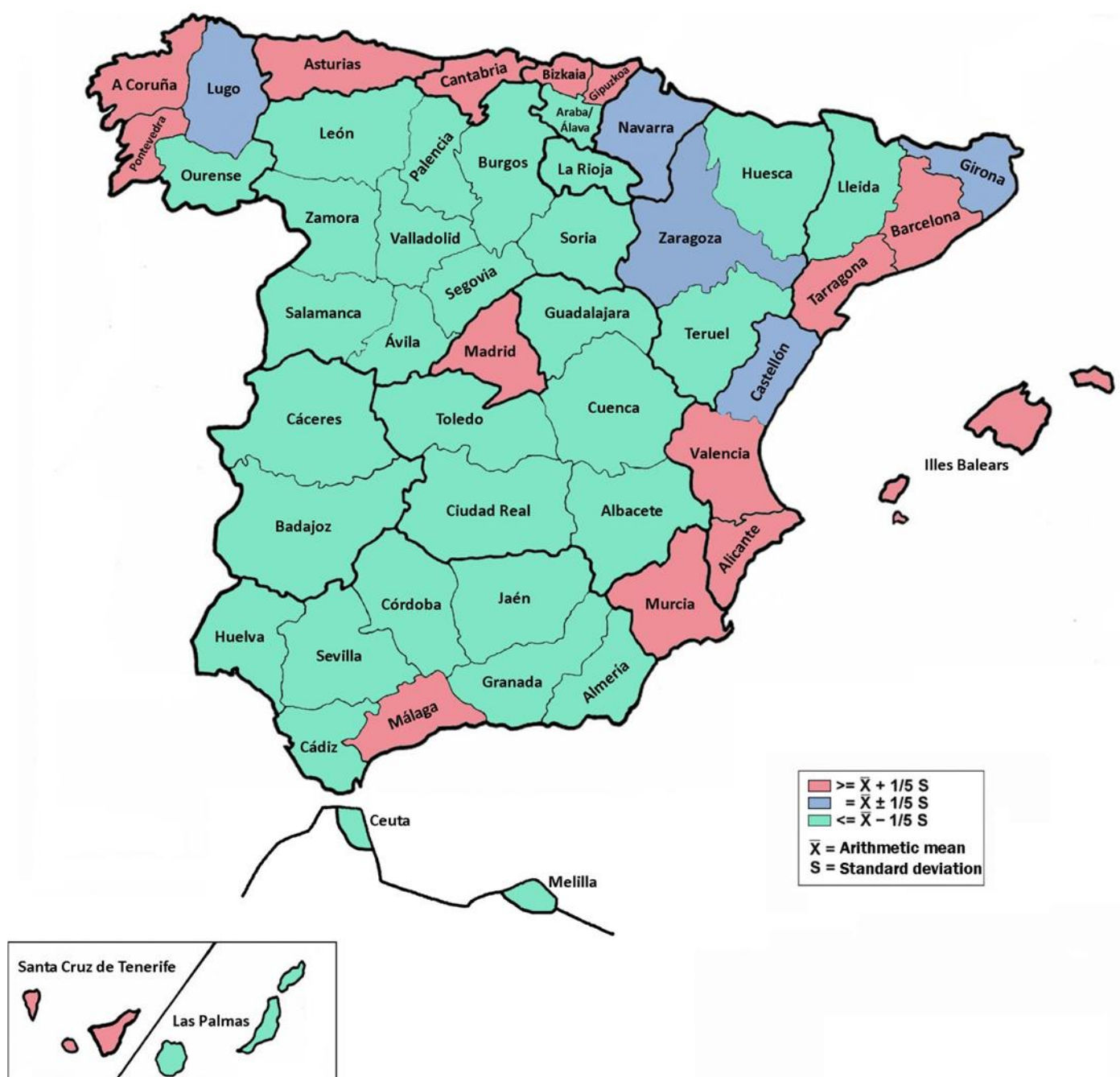
Amounts in euro updated at 12/31/2023

PROVINCE	1971-2009	2010	2011	2012	2013	2014	2015	2016
A CORUÑA	194,730,433	13,899,409	507,016	625,908	15,448,371	6,095,891	436,098	6,978,307
ALACANT/ALICANTE	425,675,416	3,761,243	2,193,673	8,806,623	3,690,108	1,852,507	5,344,345	6,827,690
ALBACETE	19,795,807	959,767	396,265	4,880,979	3,980,552	1,017,322	861,499	75,467
ALMERÍA	31,484,264	3,029,854	681,838	89,045,956	2,389,681	780,939	8,928,605	2,125,375
ARABA/ÁLAVA	143,753,197	12,103,455	553,376	34,889	1,170,760	544,710	978,004	155,721
ASTURIAS	91,692,970	56,763,149	880,063	891,362	4,467,643	4,652,843	4,048,621	1,520,029
ÁVILA	12,300,434	163,150	9,680	5,417	46,996	47,564	220,296	161,107
BADAJOS	41,527,534	7,742,983	814,700	533,947	7,106,521	755,053	178,713	188,298
BARCELONA	1,424,962,193	7,959,516	9,350,634	1,274,796	2,953,744	35,912,345	2,003,738	6,163,593
BIZKAIA	1,242,747,159	32,798,202	13,677,087	565,983	4,482,919	11,253,139	8,727,075	1,826,301
BURGOS	29,096,144	5,051,637	437,552	105,443	2,090,601	581,635	11,836,942	760,733
CÁCERES	11,107,671	3,168,263	129,382	14,948	704,804	234,322	40,403	61,355
CÁDIZ	113,519,305	26,459,999	12,429,698	1,319,598	2,978,259	1,268,646	7,965,883	13,341,191
CANTABRIA	111,436,832	9,554,010	623,231	431,119	6,032,817	9,503,436	17,809,239	1,379,840
CASTELLÓ/CASTELLÓN	95,433,310	2,961,078	6,159,741	429,288	544,678	232,212	7,210,969	353,712
CIUDAD REAL	30,075,719	809,744	255,146	133,096	662,295	63,285	33,547	12,645
CÓRDOBA	111,398,198	51,269,191	15,884,374	3,007,895	3,938,393	273,460	1,114,754	37,617
CUENCA	6,126,032	1,534,066	76,611	1,010	188,839	419,923	63,228	8,433
GIPUZKOA	664,922,045	11,072,095	60,164,605	23,961	5,373,456	15,506,217	4,456,512	2,788,382
GIRONA	150,315,698	1,324,932	17,257,715	1,169,003	1,346,661	18,851,315	3,070,663	1,249,548
GRANADA	54,253,327	5,847,416	1,249,200	1,019,302	2,901,709	3,422,581	5,338,014	43,914
GUADALAJARA	11,172,128	501,535	1,626,325	15,729	46,103	202,303	175,034	6,952
HUELVA	38,727,543	2,642,850	655,134	165,382	293,947	1,191,118	972,167	4,084,074
HUESCA	19,000,860	108,776	148,119	10,775,849	6,232,684	756,063	1,959,179	276,267
ILLES BALEARS	197,669,500	7,602,647	1,434,117	3,496,558	3,941,924	2,098,400	6,292,891	7,652,268
JAÉN	40,899,688	12,667,744	2,593,121	2,491,818	6,000,511	715,055	195,222	546,995
LA RIOJA	39,917,972	6,236,395	45,229	62,343	1,041,602	561,822	3,167,976	133,490
LAS PALMAS	65,750,644	12,437,192	1,891,022	1,496,695	663,035	839,778	7,699,234	133,563
LEÓN	18,396,417	1,915,047	370,258	326,422	567,549	477,951	116,672	502,872
LLEIDA	52,213,645	1,848,361	113,769	899,394	32,109,450	4,589,406	3,712,306	1,004,664
LUGO	38,518,375	8,202,771	1,696,686	155,306	2,020,806	3,098,223	191,398	572,972
MADRID	358,496,001	12,419,919	9,451,830	3,760,619	2,619,404	5,558,283	22,263,968	851,596
MÁLAGA	415,861,399	50,292,541	11,775,417	22,980,947	605,556	4,525,284	4,669,180	68,670,784
MURCIA	124,206,681	7,781,896	583,233,866	68,950,507	4,076,770	8,752,547	2,727,994	55,217,010
NAVARRA	123,276,940	7,717,508	1,600,463	1,142,915	27,747,203	6,742,611	9,939,294	135,176
OURENSE	20,089,926	2,829,411	289,465	101,926	1,397,999	557,619	147,699	536,923
PALENCIA	11,273,571	490,267	672,603	302,403	282,511	193,692	83,556	176,846
PONTEVEDRA	109,917,735	15,666,736	14,673,047	1,480,202	13,294,993	11,407,015	711,587	4,780,896
SALAMANCA	10,684,605	912,548	434,985	117,505	503,257	281,630	116,555	73,726
STA. CRUZ DE TENERIFE	163,825,080	48,966,577	540,940	2,734,624	6,483,574	11,865,675	858,775	567,149
SEGOVIA	2,373,791	5,221,732	106,149	3,321	349,398	386,571	26,652	66,595
SEVILLA	155,761,643	51,619,065	1,113,694	2,667,805	8,571,693	7,785,605	1,086,132	2,439,838
SORIA	2,725,853	84,414	72,229	95,494	525,901	114,684	220,314	200,098
TARRAGONA	271,166,345	5,197,890	5,921,943	2,636,666	2,964,169	2,118,677	2,940,641	366,532
TERUEL	5,439,009	95,646	150,599	47,593	487,363	356,365	1,010,273	33,558
TOLEDO	26,506,345	1,745,570	2,004,435	109,402	164,375	389,645	3,025,079	82,274
VALÈNCIA/VALENCIA	1,148,806,494	24,694,396	3,225,026	82,599,208	2,359,410	4,059,323	13,242,592	12,580,518
VALLADOLID	39,227,327	372,978	4,321,782	152,579	3,763,451	1,193,277	251,804	174,083
ZAMORA	5,563,561	689,210	738,888	6,589	690,402	136,853	60,079	605,115
ZARAGOZA	81,566,913	794,092	276,003	2,359,500	8,646,393	1,877,967	35,767,017	415,875
CEUTA	12,606,578	436,887	33,032	701	306,994	206,146	3,471	11,819
MELILLA	2,653,633	58,772	3,507	46,168	1,869	1,571	99,553	9,170,621
Miscellaneous*	31,493,597	-	-	-	-	-	-	-
TOTAL	8,652,143,483	550,484,534	794,945,271	326,502,693	211,260,100	196,310,504	214,401,439	218,130,405

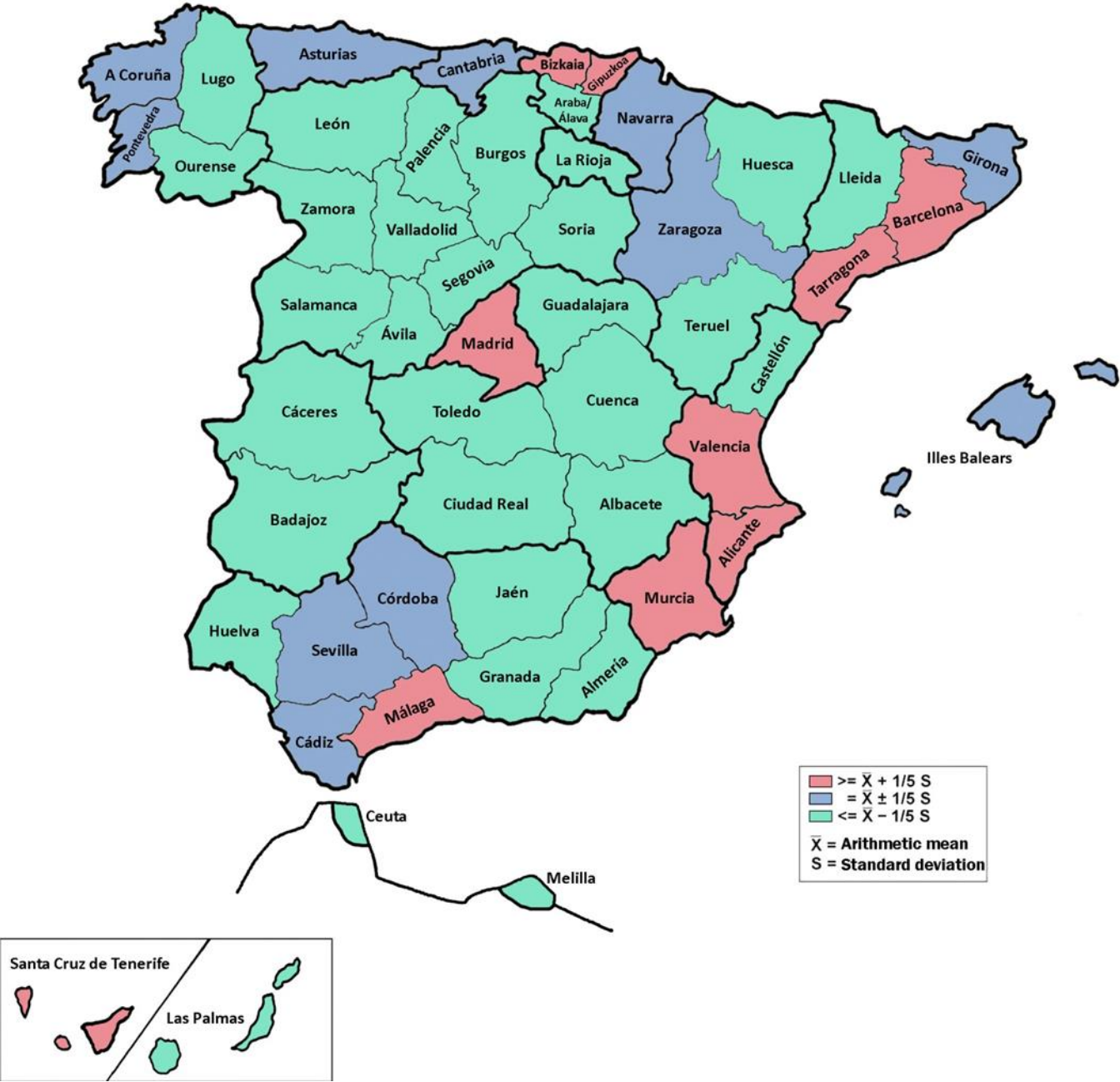
* Certain claims in which due to the extent of the risk, several provinces have been affected (pipelines, railways, etc.), are included in "Miscellaneous" Provinces.

2017	2018	2019	2020	2021	2022	2023	TOTAL	PROVINCE
29,781,321	2,330,628	13,188,155	1,278,488	3,120,361	1,709,355	2,169,403	292,299,146	A CORUÑA
18,588,952	2,411,037	247,485,893	15,647,322	3,967,778	3,649,833	1,084,359	750,986,780	ALACANT/ALICANTE
210,735	1,791,886	3,171,642	54,731	184,396	59,111	121,307	37,561,465	ALBACETE
1,094,689	5,046,888	13,679,235	163,918	1,657,549	1,455,884	2,729,363	164,294,039	ÁLMERÍA
7,896,979	1,447,327	790,818	515,761	2,476,672	873,931	650,238	173,945,838	ARABA/ÁLAVA
5,084,748	10,307,177	10,900,655	919,468	3,441,806	903,899	2,457,407	198,931,840	ASTURIAS
351,713	72,515	2,065,353	224,559	182,020	105,180	473,317	16,429,301	ÁVILA
1,562,709	2,872,397	234,272	329,997	8,805,578	9,255,823	1,323,327	83,231,851	BADAJOS
8,978,095	33,091,001	21,125,891	109,726,203	6,507,701	4,108,200	2,519,451	1,676,637,100	BARCELONA
2,528,446	4,092,978	3,854,454	728,060	9,102,867	339,182	2,116,522	1,338,840,375	BIZKAIA
8,945,382	293,110	7,745,358	1,356,087	5,342,166	80,084	896,551	74,619,423	BURGOS
287,796	249,048	3,618,363	629,788	136,840	2,292,899	672,352	23,348,233	CÁCERES
10,240,969	4,613,172	102,107	588,241	3,814,163	1,661,073	1,197,327	201,499,631	CÁDIZ
3,541,053	5,335,143	31,614,586	2,573,461	13,476,190	337,887	4,169,646	217,818,489	CANTABRIA
2,812,191	8,498,552	954,624	24,938,687	7,261,963	5,196,252	8,020,977	171,008,233	CASTELLÓ/CASTELLÓN
-	591,713	762,776	111,947	745,186	75,057	1,491,325	35,823,480	CIUDAD REAL
275,993	2,915,310	4,746,557	1,049,276	1,606,312	352,879	2,083,289	199,953,497	CÓRDOBA
1,407,109	582,240	819,452	255,990	3,293,256	303,832	6,438,644	21,518,666	CUENCA
7,817,560	1,056,997	4,578,137	2,184,985	5,526,247	995,735	1,188,643	787,655,578	GIPUZKOA
5,613,169	8,737,556	10,408,566	49,310,109	1,066,306	621,313	654,596	270,997,150	GIRONA
280,287	5,301,669	5,356,091	450,239	19,585,373	191,797	1,878,715	107,119,632	GRANADA
85,386	606,699	1,025,571	881,946	966,063	96,321	1,144,452	18,552,545	GUADALAJARA
2,667,898	4,757,197	796,586	1,940,495	37,809,332	772,986	3,811,257	101,287,966	HUELVA
201,551	565,941	256,074	312,913	336,122	401,941	989,860	42,322,198	HUESCA
6,756,083	22,065,876	7,632,653	13,609,129	16,644,318	7,321,080	6,822,369	311,039,814	ILLES BALEARS
276,158	1,343,845	3,556,459	50,886	894,122	363,179	378,723	72,973,526	JAÉN
2,357,044	1,219,159	1,400,033	450,472	1,553,941	233,119	6,089,027	64,469,623	LA RIOJA
714,249	414,520	69,581	1,715,130	524,920	1,462,554	202,610	96,014,726	LAS PALMAS
1,523,430	880,360	6,934,930	312,070	312,606	38,602	308,000	32,983,186	LEÓN
179,418	176,849	26,733,555	1,139,994	2,289,511	1,921,359	507,447	129,439,128	LLEIDA
9,296,112	956,893	2,681,615	307,783	519,972	675,475	2,399,134	71,293,520	LUGO
12,439,604	3,825,668	30,951,568	5,616,481	9,137,269	3,862,461	65,940,187	547,194,857	MADRID
9,050,675	50,275,537	5,676,781	16,966,528	8,913,063	1,732,782	644,142	672,640,617	MÁLAGA
733,840	5,178,969	241,669,501	2,330,374	4,851,842	9,489,526	10,711,254	1,129,912,578	MURCIA
2,146,290	2,456,239	34,116,105	2,053,981	75,263,039	203,655	3,644,024	298,185,443	NAVARRA
9,987,433	726,153	4,237,430	244,837	692,092	432,919	1,876,849	44,148,680	OURENSE
449,105	266,054	3,903,006	132,815	33,348	667,180	337,284	19,264,240	PALENCIA
23,914,749	1,590,264	6,413,921	1,594,236	2,651,877	9,544,562	6,121,365	223,763,185	PONTEVEDRA
217,328	1,052,840	2,163,086	587,004	228,987	312,606	1,004,306	18,690,970	SALAMANCA
102,256	3,389,225	32,958	12,673,776	254,583,729	1,307,087	147,409	508,078,833	STA. CRUZ DE TENERIFE
1,222,991	518,087	2,917,658	1,419,086	182,658	95,186	1,486,856	16,376,732	SEGOVIA
4,803,156	6,978,048	6,807,006	802,938	10,380,404	1,082,342	14,302,214	276,201,582	SEVILLA
551,742	2,851,032	1,503,046	476,107	334,060	164,860	194,885	10,114,717	SORIA
5,275,703	10,949,094	17,064,510	13,438,305	15,963,962	14,786,759	6,857,699	377,648,896	TARRAGONA
108,113	353,731	108,791	504,959	324,933	1,404,222	4,676,255	15,101,411	TERUEL
932,385	1,164,317	2,746,156	240,721	16,366,380	456,821	111,111,614	167,045,521	TOLEDO
1,904,891	20,969,059	12,519,544	94,260,652	13,660,199	28,571,399	7,692,046	1,471,144,757	VALÈNCIA/VALENCIA
218,109	1,093,427	2,424,430	267,789	1,423,947	21,652	1,395,501	56,302,135	VALLADOLID
196,370	135,458	748,473	94,376	59,701	102,054	169,499	9,996,629	ZAMORA
3,632,495	20,781,663	3,791,329	1,262,209	13,647,754	1,302,864	68,113,697	244,235,770	ZARAGOZA
12,974	-	430	1,675	31,702	9,922	4,125	13,666,456	CEUTA
43,780	141,972	-	-	161,743	530,092	61,866	12,975,158	MELILLA
-	-	-	-	-	-	-	31,493,597	Miscellaneous*
219,301,214	269,322,519	818,085,775	388,726,988	592,044,323	123,936,773	373,482,713	13,949,078,733	TOTAL

TOTAL NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED IN DATA SERIES FOR 1971-2023



TOTAL COMPENSATIONS PAID OUT IN DATA SERIES FOR 1971-2023

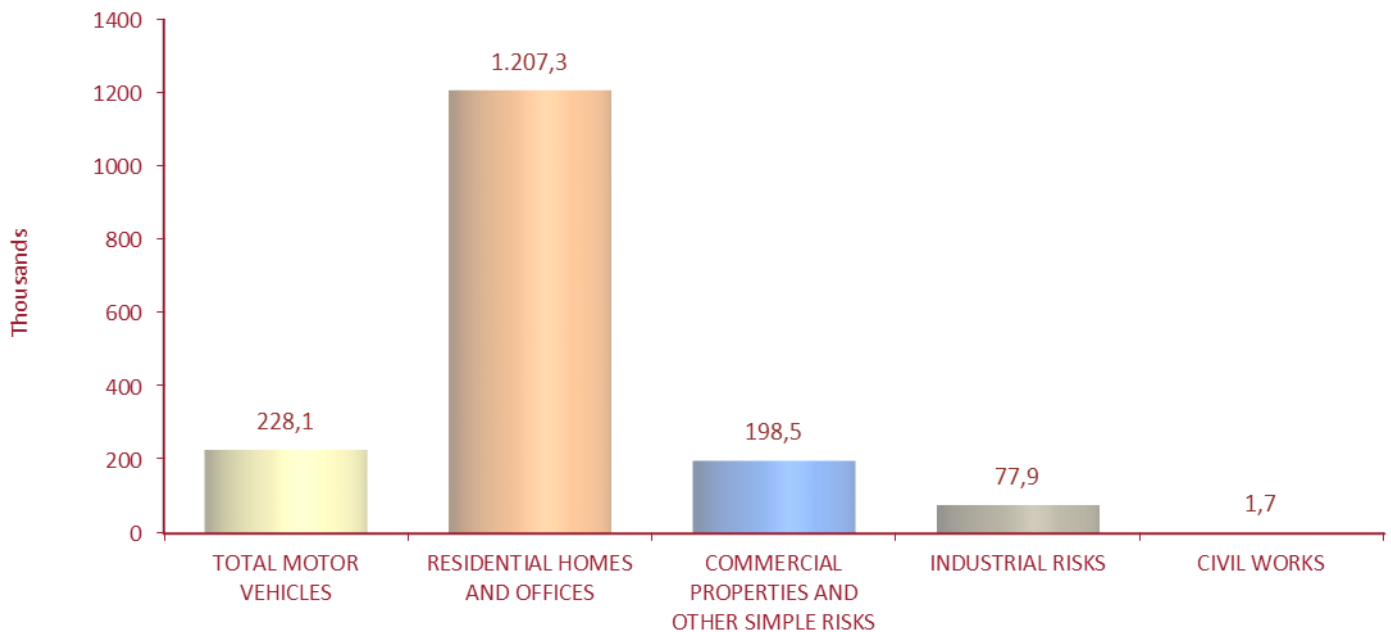


3. DISTRIBUTION BY RISK CLASS OF DAMAGED PROPERTY

A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED

RISK CLASS	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL	%
- Passenger cars and commercial vehicles up to 3,500 kg	150,055	9,266	23,610	9,197	13,195	5,416	10,629	221,368	97.1
- Trucks	559	34	237	72	53	35	84	1,074	0.5
- Industrial vehicles	146	15	103	21	30	8	14	337	0.1
- Tractors and agricultural and forestry machinery	59	34	103	23	29	24	44	316	0.1
- Coaches, omnibuses and trolleybuses	917	4	13	8	9	1	33	985	0.4
- Trailers and semi-trailers	188	22	282	37	30	15	44	618	0.3
- Mopeds and motorcycles	537	311	1,065	309	548	209	407	3,386	1.5
TOTAL MOTOR VEHICLES	152,461	9,686	25,413	9,667	13,894	5,708	11,255	228,084	13.3
RESIDENTIAL HOMES AND OFFICES	892,680	29,130	96,030	72,273	62,797	17,656	36,775	1,207,341	70.5
COMMERCIAL PROPERTIES AND OTHER SIMPLE RISKS	154,812	7,284	11,342	7,522	7,523	3,965	6,081	198,529	11.6
INDUSTRIAL RISKS	63,495	1,060	5,037	3,824	2,271	717	1,538	77,942	4.5
CIVIL WORKS	1,260	40	110	122	41	28	54	1,655	0.1
TOTAL	1,264,708	47,200	137,932	93,408	86,526	28,074	55,703	1,713,551	100

TOTAL NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED

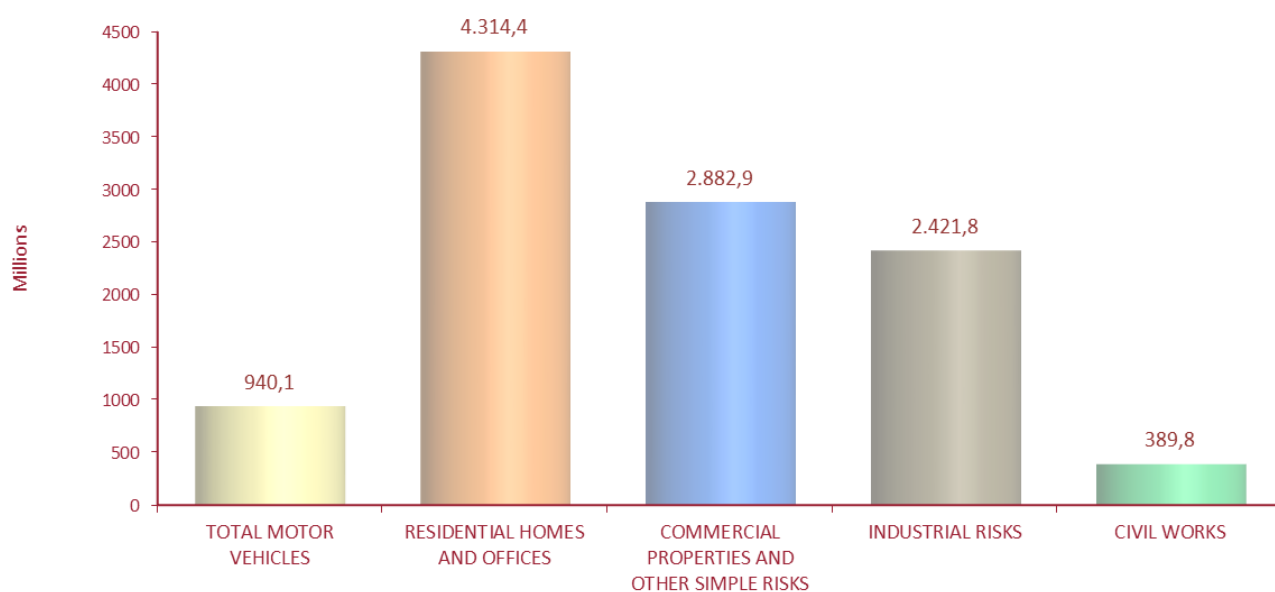


B. COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2023

RISK CLASS	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL	%
- Passenger cars and commercial vehicles up to 3,500 kg	597,100,239	32,787,492	102,023,043	33,175,042	44,673,745	18,949,524	41,697,515	870,406,600	92.4
- Trucks	4,451,565	367,238	1,651,510	491,280	452,885	222,240	777,334	8,414,052	0.9
- Industrial vehicles	4,911,227	213,796	441,628	143,439	227,562	92,849	125,008	6,155,508	0.7
- Tractors and agricultural and forestry machinery	2,285,897	108,729	527,750	104,194	134,144	137,372	174,228	3,472,314	0.4
- Coaches, omnibuses and trolleybuses	40,174,405	32,732	142,297	106,159	127,564	19,017	1,399,045	42,001,220	4.5
- Trailers and semi-trailers	958,885	38,915	2,718,554	206,008	104,137	43,032	179,373	4,248,906	0.5
- Mopeds and motorcycles	1,138,956	391,871	1,560,587	451,507	907,080	250,638	691,959	5,392,596	0.6
TOTAL MOTOR VEHICLES	651,021,173	33,940,773	109,065,370	34,677,628	46,627,117	19,714,673	45,044,462	940,091,196	8.6
RESIDENTIAL HOMES AND OFFICES	3,076,004,750	108,203,850	389,745,384	155,057,590	378,377,916	53,576,965	153,415,926	4,314,382,381	39.4
COMMERCIAL PROPERTIES AND OTHER SIMPLE RISKS	2,311,065,931	80,982,813	166,294,409	105,724,095	104,417,268	37,035,675	77,378,626	2,882,898,817	26.3
INDUSTRIAL RISKS	2,053,645,184	28,165,616	113,866,079	66,762,939	58,321,765	12,787,581	88,271,345	2,421,820,509	22.1
CIVIL WORKS	291,606,802	18,029,467	39,114,532	26,504,736	4,300,257	821,880	9,372,355	389,750,028	3.6
TOTAL	8,383,343,837	269,322,519	818,085,775	388,726,988	592,044,323	123,936,773	373,482,713	10,948,942,927	100

TOTAL COMPENSATIONS PAID OUT

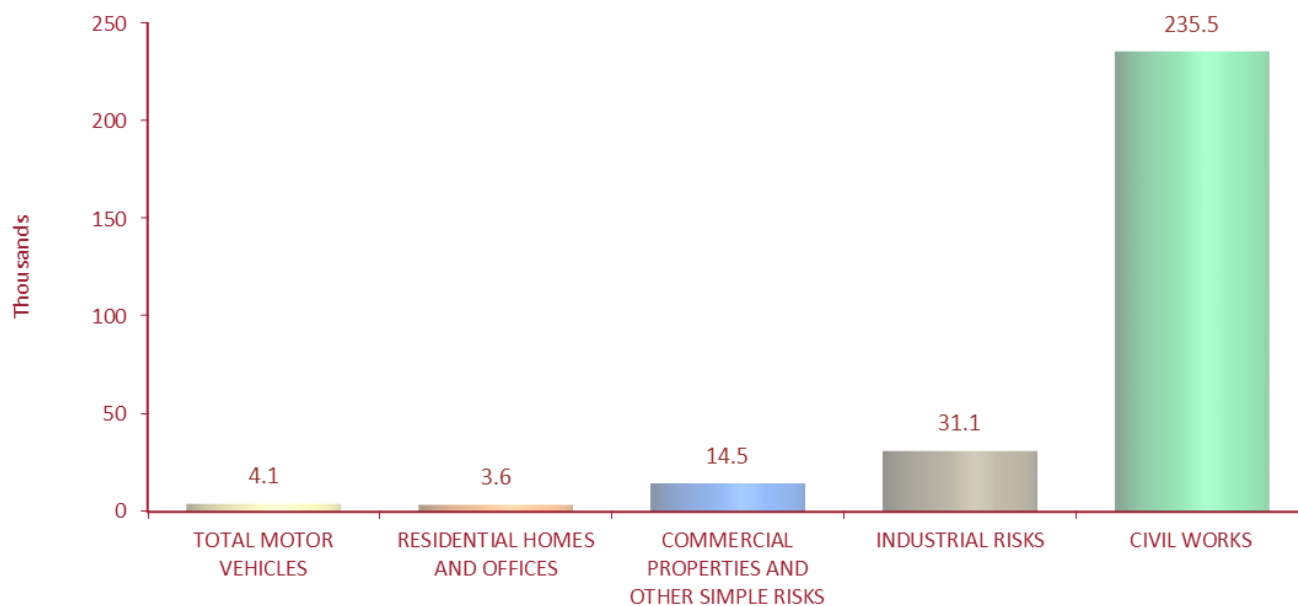


C. MEAN COSTS

Amounts in euro updated at 12/31/2023

RISK CLASS	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL
- Passenger cars and commercial vehicles up to 3,500 kg	3,979	3,538	4,321	3,607	3,386	3,499	3,923	3,932
- Trucks	7,963	10,801	6,968	6,823	8,545	6,350	9,254	7,834
- Industrial vehicles	33,639	14,253	4,288	6,830	7,585	11,606	8,929	18,266
- Tractors and agricultural and forestry machinery	38,744	3,198	5,124	4,530	4,626	5,724	3,960	10,988
- Coaches, omnibuses and trolleybuses	43,811	8,183	10,946	13,270	14,174	19,017	42,395	42,641
- Trailers and semi-trailers	5,100	1,769	9,640	5,568	3,471	2,869	4,077	6,875
- Mopeds and motorcycles	2,121	1,260	1,465	1,461	1,655	1,199	1,700	1,593
TOTAL MOTOR VEHICLES	4,270	3,504	4,292	3,587	3,356	3,454	4,002	4,122
RESIDENTIAL HOMES AND OFFICES	3,446	3,715	4,059	2,145	6,025	3,034	4,172	3,573
COMMERCIAL PROPERTIES AND OTHER SIMPLE RISKS	14,928	11,118	14,662	14,055	13,880	9,341	12,725	14,521
INDUSTRIAL RISKS	32,343	26,571	22,606	17,459	25,681	17,835	57,394	31,072
CIVIL WORKS	231,434	450,737	355,587	217,252	104,884	29,353	173,562	235,499
TOTAL	6,629	5,706	5,931	4,162	6,842	4,415	6,705	6,390

TOTAL MEAN COSTS

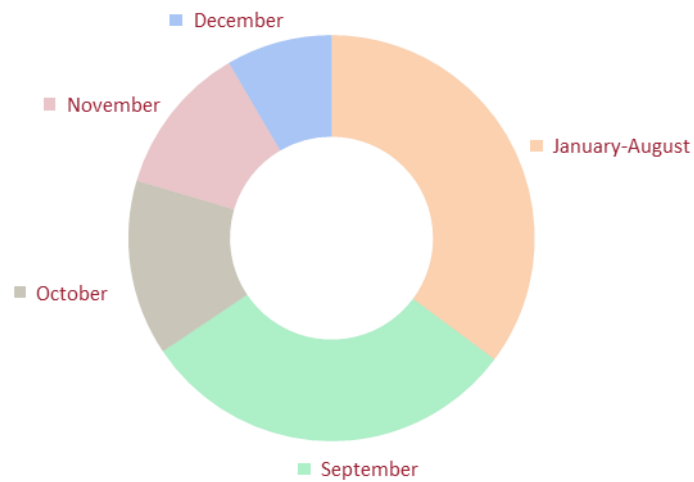


4. DISTRIBUTION BY MONTH OF OCCURRENCE OF THE LOSS. FLOOD

A. NUMBER OF CLAIMS

MONTH	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL	%
January	24,655	538	3,257	12,674	1,130	126	2,079	44,459	5.3
February	22,131	144	41	47	346	6	372	23,087	2.7
March	25,117	1,403	71	735	322	1,041	31	28,720	3.4
April	8,868	1,924	3,979	2,563	500	437	36	18,307	2.2
May	22,265	2,878	168	1,042	552	3,891	6,228	37,024	4.4
June	48,637	2,391	26	439	2,219	257	3,630	57,599	6.9
July	23,713	3,265	3,097	544	219	162	3,414	34,414	4.1
August	39,374	2,335	5,847	1,026	3,128	629	290	52,629	6.2
September	142,338	4,612	58,697	1,273	19,507	6,596	23,644	256,667	30.4
October	93,849	13,092	5,221	569	958	1,316	3,049	118,054	14.0
November	71,943	7,459	489	13,243	3,620	4,169	434	101,357	12.0
December	49,475	16	6,688	1,378	10,122	3,283	195	71,157	8.4
TOTAL	572,365	40,057	87,581	35,533	42,623	21,913	43,402	843,474	100

TOTAL NUMBER OF CLAIMS

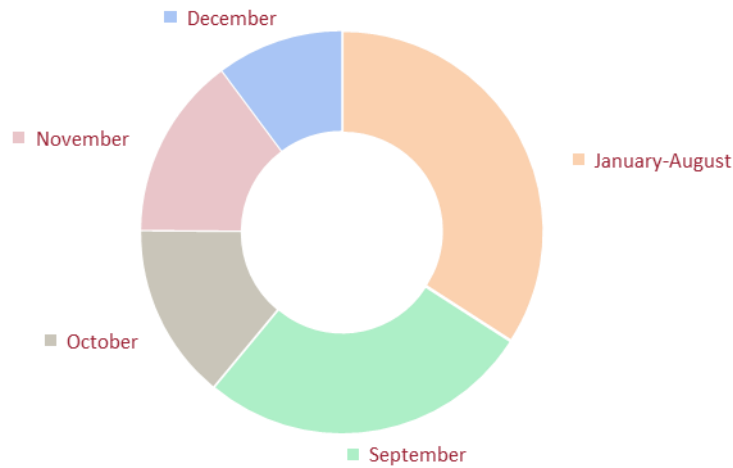


B. COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2023

MONTH	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL	%
January	265,335,931	3,958,306	27,135,418	166,261,706	11,102,463	665,902	10,861,554	485,321,280	6.2
February	293,873,890	1,095,339	156,753	183,060	1,576,509	14,795	2,855,265	299,755,610	3.8
March	268,834,448	13,374,113	241,797	2,951,196	1,640,177	5,331,859	145,859	292,519,448	3.7
April	62,064,012	15,549,081	16,354,915	12,675,653	1,674,358	3,043,871	125,791	111,487,680	1.4
May	165,132,441	9,718,367	832,050	4,151,973	1,735,336	14,475,597	27,567,555	223,613,319	2.9
June	583,187,198	15,091,956	48,589	1,388,691	7,744,198	640,061	18,033,267	626,133,960	8.0
July	195,049,549	10,730,726	35,226,705	2,199,823	706,506	615,051	70,013,502	314,541,862	4.0
August	260,777,190	9,836,183	27,013,640	4,383,644	12,528,083	2,829,929	1,111,619	318,480,288	4.1
September	1,224,750,184	21,940,065	521,997,980	5,577,394	105,005,005	33,031,858	189,488,485	2,101,790,971	26.9
October	915,517,298	103,688,971	53,851,679	2,063,144	3,604,203	5,262,937	17,636,741	1,101,624,973	14.1
November	967,536,989	42,853,213	1,669,413	83,105,804	26,339,302	20,875,508	4,149,965	1,146,530,193	14.7
December	596,939,252	58,234	52,436,290	13,305,594	106,988,710	26,026,784	901,729	796,656,593	10.2
TOTAL	5,798,998,382	247,894,555	736,965,227	298,247,681	280,644,850	112,814,152	342,891,331	7,818,456,178	100

TOTAL COMPENSATIONS PAID OUT



II. PECUNIARY LOSS

NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COSTS BY CAUSE AND YEAR OF OCCURRENCE OF THE LOSS IN DATA SERIES FOR 2004-2023

A. FLOOD

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
2004	2	1,148	574
2005	100	1,541,373	15,414
2006	179	3,708,144	20,716
2007	222	4,116,305	18,542
2008	328	6,373,083	19,430
2009	208	5,971,686	28,710
2010	389	35,582,296	91,471
2011	318	13,684,614	43,033
2012	478	10,252,110	21,448
2013	282	5,212,488	18,484
2014	264	2,209,120	8,368
2015	365	6,192,781	16,967
2016	324	2,379,856	7,345
2017	145	940,061	6,483
2018	381	12,248,196	32,147
2019	842	13,606,375	16,160
2020	259	8,081,213	31,202
2021	389	10,528,815	27,066
2022	127	1,819,054	14,323
2023	320	14,855,832	46,424
TOTAL	5,922	159,304,551	26,900

B. EARTHQUAKE

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	1	6,653	6,653
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	2,729	21,043,440	7,711
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	12	47,954	3,996
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	6	41,319	6,887
2022	-	-	-
2023	-	-	-
TOTAL	2,748	21,139,366	7,693

C. VOLCANIC ERUPTION

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	885	12,494,478	14,118
2022	-	-	-
2023	-	-	-
TOTAL	885	12,494,478	14,118

D. WINDSTORM

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
2004	-	-	-
2005	31	16,903,226	545,265
2006	14	157,823	11,273
2007	26	2,751,639	105,832
2008	5	17,578	3,516
2009	187	13,119,853	70,160
2010	75	1,884,908	25,132
2011	3	1,857	619
2012	9	59,192	6,577
2013	18	790,038	43,891
2014	10	677,145	67,715
2015	6	436,681	72,780
2016	-	-	-
2017	27	3,226,700	119,507
2018	3	332,327	110,776
2019	16	1,540,131	96,258
2020	13	1,663,325	127,948
2021	5	61,065	12,213
2022	3	215,203	71,734
2023	3	1,412,166	470,722
TOTAL	454	45,250,856	99,671

E. TERRORIST ATTACK

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
2004	-	-	-
2005	4	84,734	21,184
2006	40	4,397,873	109,947
2007	1	94	94
2008	24	1,150,009	47,917
2009	22	489,395	22,245
2010	1	1,166	1,166
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	6	10,605	1,768
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
TOTAL	98	6,133,876	62,591

F. CIVIL UNREST

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
2004	-	-	-
2005	1	3,520	3,520
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	1	9,509	9,509
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	1	27,000	27,000
2021	1	11,869	11,869
2022	-	-	-
2023	-	-	-
TOTAL	4	51,898	12,975

G. ACTS OR ACTION TAKEN BY THE ARMED FORCES OR LAW ENFORCEMENT AGENCIES IN PEACETIME

Amounts in euro updated at 12/31/2023

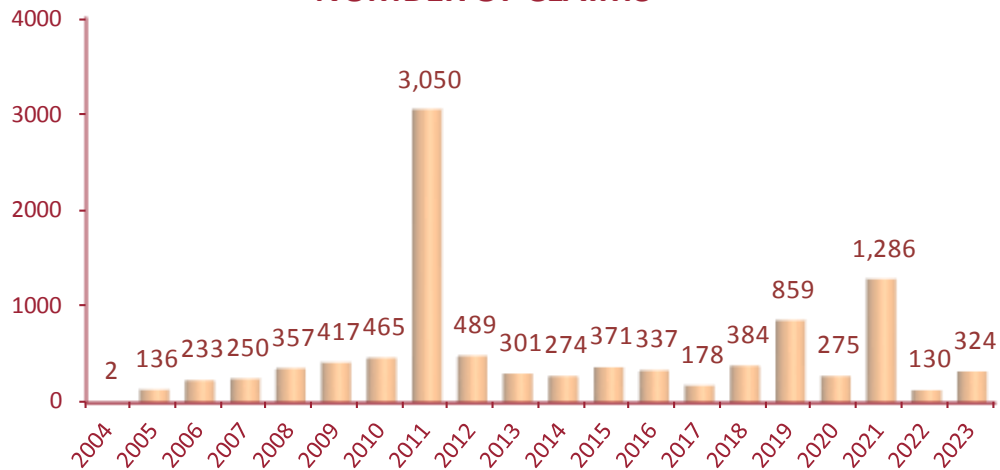
YEAR	Number of claims	Compensations paid out	Mean cost
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	1	841	841
2013	1	1,121	1,121
2014	-	-	-
2015	-	-	-
2016	1	1,191	1,191
2017	-	-	-
2018	-	-	-
2019	1	83	83
2020	2	52,748	26,374
2021	-	-	-
2022	-	-	-
2023	1	218	218
TOTAL	7	56,202	8,029

H. SUMMARY ALL CAUSES

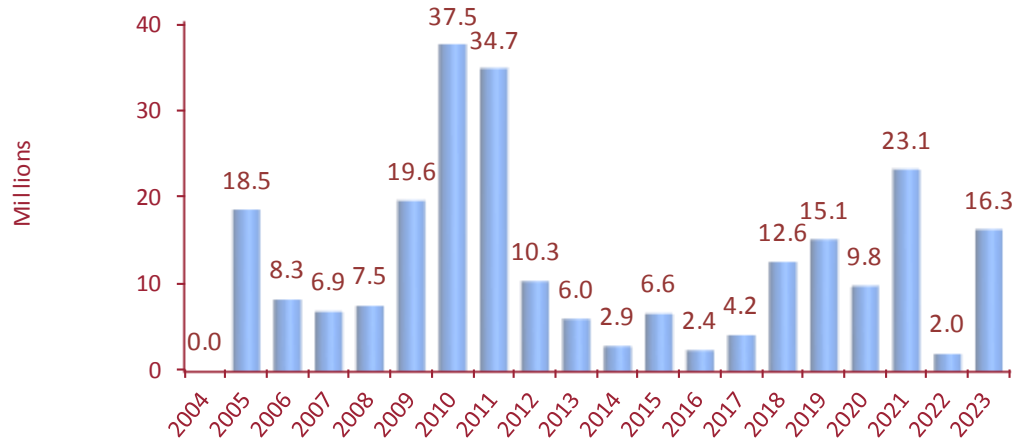
Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
2004	2	1,148	574
2005	136	18,532,853	136,271
2006	233	8,263,840	35,467
2007	250	6,874,691	27,499
2008	357	7,540,670	21,122
2009	417	19,580,935	46,957
2010	465	37,468,370	80,577
2011	3,050	34,729,911	11,387
2012	489	10,321,652	21,108
2013	301	6,003,647	19,946
2014	274	2,886,266	10,534
2015	371	6,629,462	17,869
2016	337	2,429,001	7,208
2017	178	4,177,366	23,468
2018	384	12,580,523	32,762
2019	859	15,146,588	17,633
2020	275	9,824,287	35,725
2021	1,286	23,137,546	17,992
2022	130	2,034,257	15,648
2023	324	16,268,216	50,211
TOTAL	10,118	244,431,227	24,158

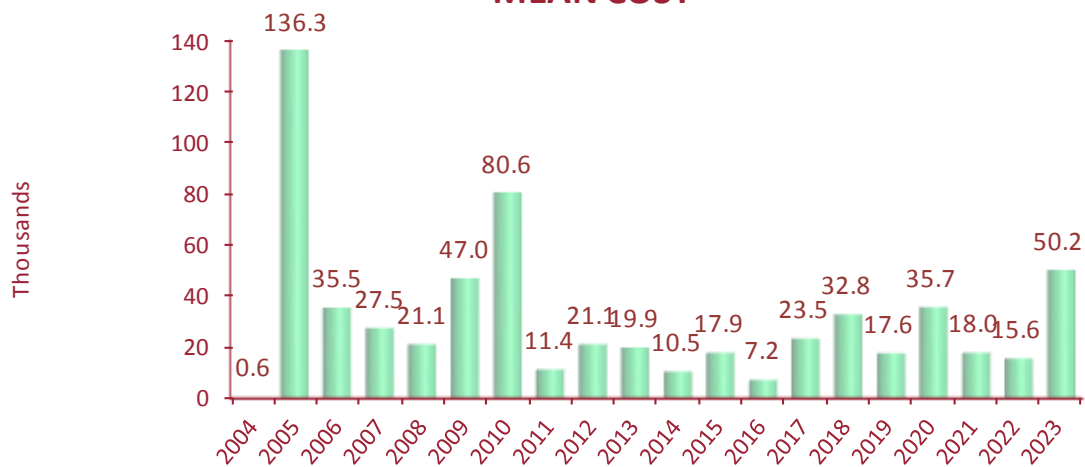
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COST

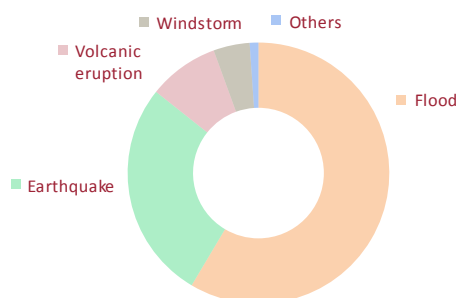


I. SUMMARY ALL YEARS

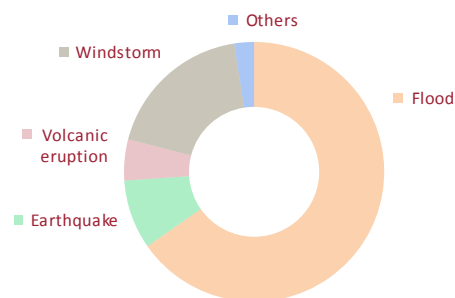
Amounts in euro updated at 12/31/2023

BY CAUSE	Number of claims	%	Compensations paid out	%	Mean cost
Flood	5,922	58.5	159,304,551	65.2	26,900
Earthquake	2,748	27.2	21,139,366	8.6	7,693
Volcanic eruption	885	8.7	12,494,478	5.1	14,118
Windstorm	454	4.5	45,250,856	18.5	99,671
Terrorist attack	98	1.0	6,133,876	2.5	62,591
Civil unrest	4	0.0	51,898	0.0	12,975
Acts or action taken by the armed forces or law enforcement agencies in peacetime	7	0.1	56,202	0.0	8,029
TOTAL	10,118	100	244,431,227	100	24,158

NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



III. PERSONAY INJURY

1. NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COSTS BY CAUSE AND YEAR OF OCCURRENCE OF THE LOSS IN DATA SERIES FOR 1987-2023

The Consorcio de Compensación de Seguros covers personal injury sustained as a result of extraordinary events that take place inside and outside Spain for insured parties whose usual place of residence is in Spain.

A. FLOOD

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1987	9	179,210	19,912
1988	16	398,608	24,913
1989	4	179,075	44,769
1990	4	41,636	10,409
1991	2	20,698	10,349
1992	2	65,129	32,564
1993	1	4,997	4,997
1994	2	59,887	29,943
1995	2	200,114	100,057
1996	51	2,422,461	47,499
1997	21	506,911	24,139
1998	1	10,759	10,759
1999	3	383,475	127,825
2000	4	175,431	43,858
2001	2	48,945	24,473
2002	2	122,972	61,486
2003	1	55,044	55,044
2004	1	36,238	36,238
2005	2	25,544	12,772
2006	3	58,576	19,525
2007	4	124,855	31,214
2008	1	3,943	3,943
2009	6	171,844	28,641
2010	3	160,542	53,514
2011	5	83,567	16,713
2012	14	363,958	25,997
2013	4	265,870	66,467
2014	3	43,433	14,478
2015	4	85,537	21,384
2016	4	445,603	111,401
2017	-	-	-
2018	14	1,645,186	117,513
2019	11	1,370,860	124,624
2020	4	99,784	24,946
2021	3	712,947	237,649
2022	4	279,784	69,946
2023	5	588,734	117,747
TOTAL	222	11,442,158	51,541

B. EARTHQUAKE

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1987	-	-	-
1988	-	-	-
1989	-	-	-
1990	-	-	-
1991	-	-	-
1992	-	-	-
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	-	-	-
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	-	-	-
2002	-	-	-
2003	-	-	-
2004	1	190,081	190,081
2005	1	76,062	76,062
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	4	678,095	169,524
2011	9	254,170	28,241
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	7	1,509,717	215,674
2016	1	35,460	35,460
2017	1	14,292	14,292
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
TOTAL	24	2,757,876	114,911

C. WINDSTORM

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1987	-	-	-
1988	-	-	-
1989	-	-	-
1990	-	-	-
1991	-	-	-
1992	-	-	-
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	-	-	-
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	-	-	-
2002	-	-	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	1	5,217	5,217
2007	2	213,255	106,628
2008	1	39,433	39,433
2009	8	197,536	24,692
2010	3	22,145	7,382
2011	-	-	-
2012	-	-	-
2013	1	563	563
2014	1	166,926	166,926
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	1	19,632	19,632
2020	4	95,677	23,919
2021	1	20,224	20,224
2022	-	-	-
2023	-	-	-
TOTAL	23	780,607	33,939

D. TERRORIST ATTACK

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1987	114	2,879,658	25,260
1988	45	1,502,273	33,384
1989	65	2,405,642	37,010
1990	63	1,846,393	29,308
1991	101	3,758,725	37,215
1992	74	4,066,463	54,952
1993	25	1,681,201	67,248
1994	29	1,367,125	47,142
1995	32	4,040,060	126,252
1996	19	1,782,850	93,834
1997	16	1,295,434	80,965
1998	10	1,549,918	154,992
1999	1	21,956	21,956
2000	49	6,081,322	124,109
2001	34	2,988,227	87,889
2002	18	1,390,501	77,250
2003	15	952,603	63,507
2004	1,212	57,040,092	47,063
2005	2	137,857	68,929
2006	17	1,487,269	87,486
2007	31	4,193,331	135,269
2008	33	3,785,156	114,702
2009	57	2,670,487	46,851
2010	11	2,098,114	190,738
2011	12	3,361,450	280,121
2012	1	55,750	55,750
2013	3	344,499	114,833
2014	1	49,533	49,533
2015	4	471,164	117,791
2016	-	-	-
2017	24	699,246	29,135
2018	-	-	-
2019	2	346,922	173,461
2020	-	-	-
2021	2	371,098	185,549
2022	-	-	-
2023	-	-	-
TOTAL	2,122	116,722,320	55,006

E. CIVIL UNREST

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1987	-	-	-
1988	2	14,916	7,458
1989	2	76,746	38,373
1990	-	-	-
1991	2	55,611	27,805
1992	1	34,464	34,464
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	2	28,931	14,466
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	-	-	-
2002	-	-	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	1	15,735	15,735
2009	-	-	-
2010	1	76	76
2011	-	-	-
2012	3	16,821	5,607
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
TOTAL	14	243,300	17,379

**F. ACTS OR ACTION TAKEN BY THE ARMED FORCES OR LAW ENFORCEMENT AGENCIES
IN PEACETIME**

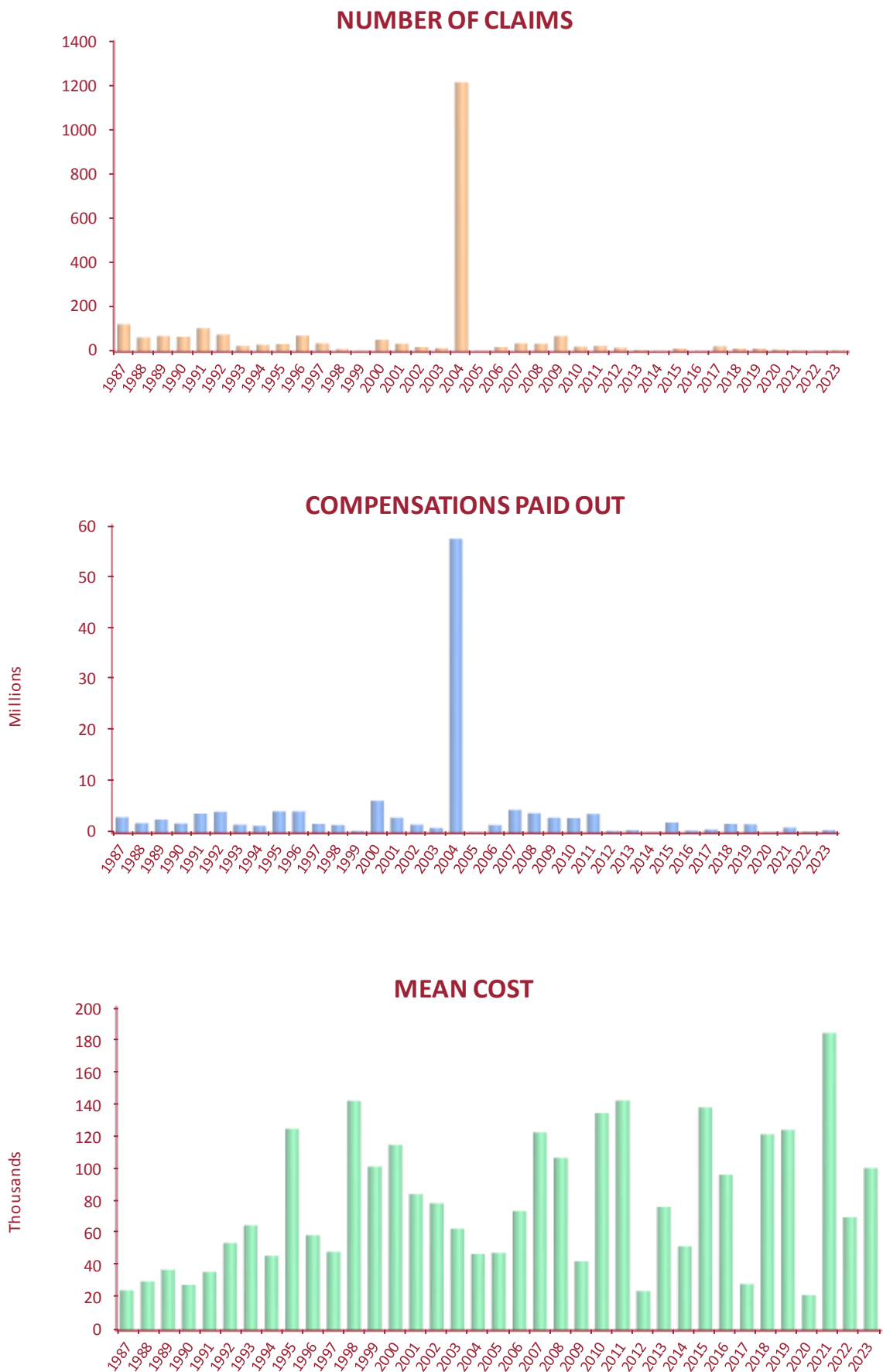
Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1987	-	-	-
1988	1	13,259	12,167
1989	-	-	-
1990	-	-	-
1991	1	1,380	1,266
1992	-	-	-
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	-	-	-
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	2	55,293	27,647
2001	-	-	-
2002	1	136,482	136,482
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	1	174,605	174,605
2019	-	-	-
2020	1	1,741	1,741
2021	-	-	-
2022	-	-	-
2023	1	13,976	13,976
TOTAL	8	396,736	49,592

G. SUMMARY ALL CAUSES

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1987	123	3,058,868	24,869
1988	64	1,929,056	30,142
1989	71	2,661,463	37,485
1990	67	1,888,029	28,180
1991	106	3,836,414	36,193
1992	77	4,166,056	54,105
1993	26	1,686,198	64,854
1994	31	1,427,012	46,033
1995	34	4,240,174	124,711
1996	72	4,234,242	58,809
1997	37	1,802,345	48,712
1998	11	1,560,677	141,880
1999	4	405,431	101,358
2000	55	6,312,046	114,764
2001	36	3,037,172	84,366
2002	21	1,649,956	78,569
2003	16	1,007,647	62,978
2004	1,214	57,266,410	47,172
2005	5	239,464	47,893
2006	21	1,551,062	73,860
2007	37	4,531,442	122,471
2008	36	3,844,267	106,785
2009	71	3,039,867	42,815
2010	22	2,958,972	134,499
2011	26	3,699,187	142,276
2012	18	436,529	24,252
2013	8	610,932	76,367
2014	5	259,892	51,978
2015	15	2,066,418	137,761
2016	5	481,063	96,213
2017	25	713,538	28,542
2018	15	1,819,791	121,319
2019	14	1,737,414	124,101
2020	9	197,202	21,911
2021	6	1,104,268	184,045
2022	4	279,784	69,946
2023	6	602,710	100,452
TOTAL	2,413	132,342,996	54,846

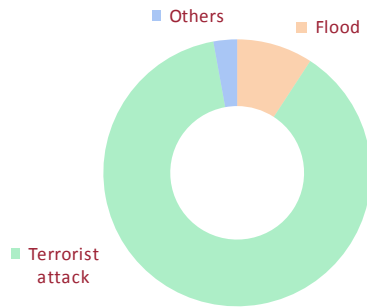


H. SUMMARY ALL YEARS

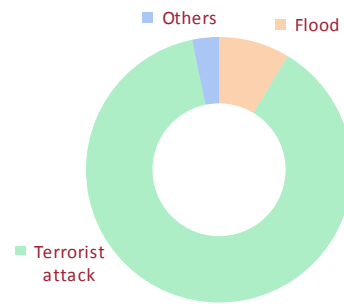
Amounts in euro updated at 12/31/2023

BY CAUSE	Number of claims	%	Compensations paid out	%	Mean cost
Flood	222	9.2	11,442,158	8.6	51,541
Earthquake	24	1.0	2,757,876	2.1	114,911
Volcanic eruption	-	-	-	-	-
Windstorm	23	1.0	780,607	0.6	33,939
Terrorist attack	2,122	87.9	116,722,320	88.2	55,006
Civil unrest	14	0.6	243,300	0.2	17,379
Acts or action taken by the armed forces or law enforcement agencies in peacetime	8	0.3	396,736	0.3	49,592
TOTAL	2,413	100	132,342,996	100	54,846

NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



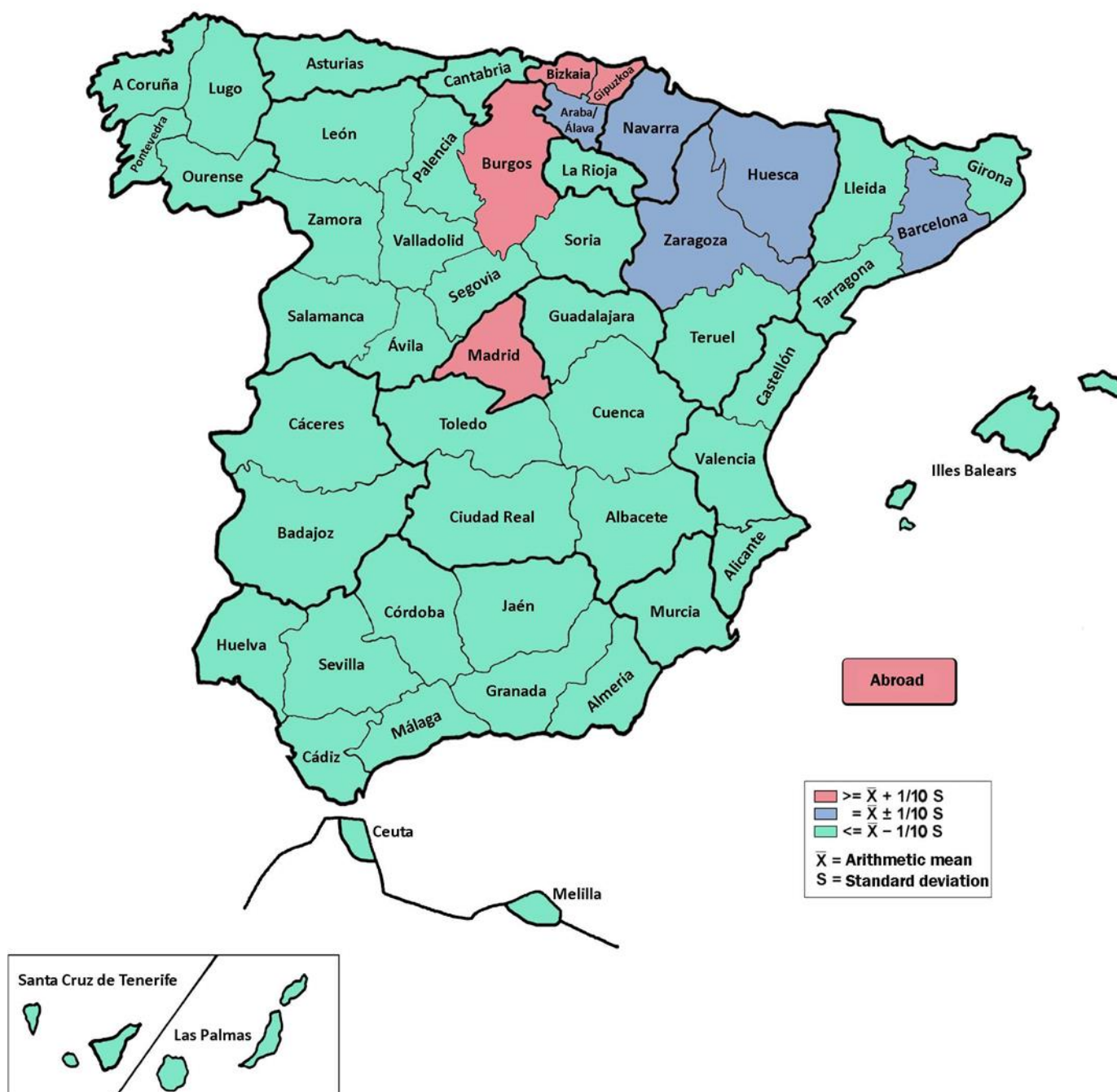
From 1994, the tables that follow do not provide information on the "number of claims" but the "number of sub-claims", where "sub-claims" refers to each life or accident policy that gives rise to payments of compensation to the victims or their beneficiaries.

2. SUMMARY OF ALL CAUSES BY PROVINCE AND BY YEAR OF OCCURRENCE OF THE LOSS

A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED

PROVINCE	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL
A CORUÑA	16	-	-	-	-	-	-	16
ALACANT/ALICANTE	11	-	3	1	-	3	-	18
ALBACETE	-	1	2	-	-	-	-	3
ALMERÍA	9	-	1	-	-	-	-	10
ARABA/ÁLAVA	91	-	-	-	-	-	-	91
ASTURIAS	12	-	6	-	-	-	-	18
ÁVILA	4	-	-	-	-	-	-	4
BADAJOS	15	-	-	-	-	-	-	15
BARCELONA	102	6	1	7	-	1	-	117
BIZKAIA	175	-	-	-	-	-	-	175
BURGOS	148	-	-	-	-	-	-	148
CÁCERES	-	1	-	-	-	-	-	1
CÁDIZ	9	-	-	-	1	-	-	10
CANTABRIA	25	-	-	-	-	-	-	25
CASTELLÓ/CASTELLÓN	5	-	-	-	-	-	-	5
CIUDAD REAL	-	-	-	-	-	-	-	-
CÓRDOBA	5	-	-	-	-	-	-	5
CUENCA	-	-	-	-	-	3	-	3
GIPUZKOA	235	-	-	-	-	-	-	235
GIRONA	7	-	-	-	-	-	-	7
GRANADA	17	-	1	-	-	-	-	18
GUADALAJARA	3	-	-	-	-	-	-	3
HUELVA	1	-	-	-	-	-	-	1
HUESCA	105	-	-	-	-	-	-	105
ILLES BALEARS	10	16	-	-	-	-	-	26
JAÉN	12	-	-	-	-	-	-	12
LA RIOJA	1	-	-	-	-	-	-	1
LAS PALMAS	3	-	-	1	-	-	-	4
LEÓN	9	-	-	-	-	-	-	9
LLEIDA	4	-	-	-	-	-	-	4
LUGO	4	-	-	-	-	-	-	4
MADRID	3,124	-	-	-	-	-	10	3,134
MÁLAGA	8	9	-	1	-	-	1	19
MURCIA	31	-	-	-	-	-	-	31
NAVARRA	84	-	6	-	7	-	-	97
OURENSE	-	-	-	-	-	-	-	-
PALENCIA	-	-	-	-	-	-	-	-
PONTEVEDRA	2	-	-	-	-	-	-	2
SALAMANCA	3	-	-	-	-	4	-	7
STA. CRUZ DE TENERIFE	3	-	-	-	-	-	-	3
SEGOVIA	-	-	-	-	-	-	2	2
SEVILLA	23	-	-	-	-	-	-	23
SORIA	2	-	-	-	-	-	-	2
TARRAGONA	37	-	2	2	-	-	-	41
TERUEL	3	-	-	-	-	-	-	3
TOLEDO	1	-	-	-	-	-	9	10
VALÈNCIA/VALENCIA	26	-	-	-	1	-	-	27
VALLADOLID	1	-	-	-	-	-	-	1
ZAMORA	1	-	-	-	-	-	-	1
ZARAGOZA	70	9	-	-	-	-	-	79
ABROAD	267	-	7	-	5	-	-	279
TOTAL	4,724	42	29	12	14	11	22	4,854

TOTAL NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED IN DATA SERIES FOR 1987-2023

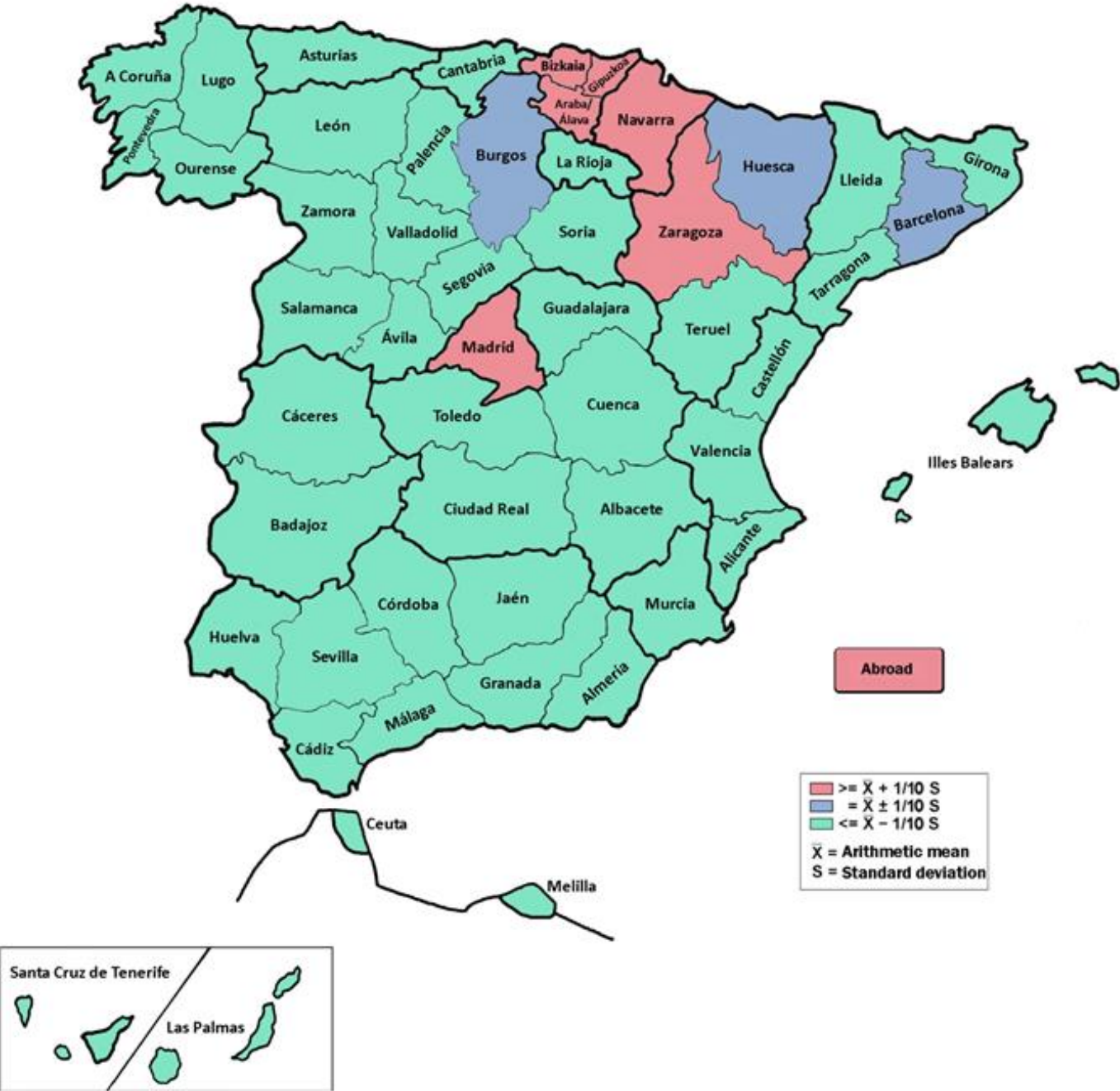


B. COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2023

PROVINCE	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL
A CORUÑA	494,464	-	-	-	-	-	-	494,464
ALACANT/ALICANTE	441,297	-	64,669	23,212	-	74,254	-	603,432
ALBACETE	-	5,164	69,288	-	-	-	-	74,452
ALMERÍA	145,102	-	10,393	-	-	-	-	155,495
ARABA/ÁLAVA	3,881,648	-	-	-	-	-	-	3,881,648
ASTURIAS	260,386	-	166,366	-	-	-	-	426,752
ÁVILA	389,373	-	-	-	-	-	-	389,373
BADAJOS	136,499	-	-	-	-	-	-	136,499
BARCELONA	2,457,229	133,624	23,096	34,339	-	361	-	2,648,648
BIZKAIA	6,611,629	-	-	-	-	-	-	6,611,629
BURGOS	1,647,893	-	-	-	-	-	-	1,647,893
CÁCERES	-	174,606	-	-	-	-	-	174,606
CÁDIZ	241,329	-	-	-	3,422	-	-	244,752
CANTABRIA	504,064	-	-	-	-	-	-	504,064
CASTELLÓ/CASTELLÓN	129,757	-	-	-	-	-	-	129,757
CIUDAD REAL	-	-	-	-	-	-	-	-
CÓRDOBA	66,183	-	-	-	-	-	-	66,183
CUENCA	-	-	-	-	-	82,480	-	82,480
GIPUZKOA	10,231,117	-	-	-	-	-	-	10,231,117
GRONA	219,219	-	-	-	-	-	-	219,219
GRANADA	407,142	-	6,929	-	-	-	-	414,070
GUADALAJARA	165,664	-	-	-	-	-	-	165,664
HUELVA	35,071	-	-	-	-	-	-	35,071
HUESCA	2,506,496	-	-	-	-	-	-	2,506,496
ILLES BALEARS	527,833	445,752	-	-	-	-	-	973,585
JAÉN	554,243	-	-	-	-	-	-	554,243
LA RIOJA	12,419	-	-	-	-	-	-	12,419
LAS PALMAS	28,892	-	-	79,327	-	-	-	108,219
LEÓN	89,648	-	-	-	-	-	-	89,648
LLEIDA	45,045	-	-	-	-	-	-	45,045
LUGO	174,868	-	-	-	-	-	-	174,868
MADRID	69,330,563	-	-	-	-	-	359,288	69,689,850
MÁLAGA	231,629	320,301	-	16,221	-	-	13,976	582,126
MURCIA	767,692	-	-	-	-	-	-	767,692
NAVARRA	2,147,337	-	1,037,048	-	709,524	-	-	3,893,910
OURENSE	-	-	-	-	-	-	-	-
PALENCIA	-	-	-	-	-	-	-	-
PONTEVEDRA	88,469	-	-	-	-	-	-	88,469
SALAMANCA	163,379	-	-	-	-	122,689	-	286,068
STA. CRUZ DE TENERIFE	66,247	-	-	-	-	-	-	66,247
SEGOVIA	-	-	-	-	-	-	27,952	27,952
SEVILLA	1,207,914	-	-	-	-	-	-	1,207,914
SORIA	18,096	-	-	-	-	-	-	18,096
TARRAGONA	469,947	-	12,703	44,103	-	-	-	526,753
TERUEL	110,245	-	-	-	-	-	-	110,245
TOLEDO	3,919	-	-	-	-	-	201,495	205,413
VALÈNCIA/VALENCIA	1,318,221	-	-	-	20,224	-	-	1,338,445
VALLADOLID	58,231	-	-	-	-	-	-	58,231
ZAMORA	7,166	-	-	-	-	-	-	7,166
ZARAGOZA	3,313,063	740,345	-	-	-	-	-	4,053,409
ABROAD	14,895,199	-	346,922	-	371,098	-	-	15,613,218
TOTAL	126,601,827	1,819,791	1,737,414	197,202	1,104,268	279,784	602,710	132,342,996

TOTAL COMPENSATIONS PAID OUT IN DATA SERIES FOR 1987-2023



3. DISTRIBUTION BY TYPE OF INJURY

A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED

TYPE OF INJURY	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL	%
Death	1,698	36	28	6	12	10	19	1,809	37.3
Disability	3,026	6	1	6	2	1	3	3,045	62.7
TOTAL	4,724	42	29	12	14	11	22	4,854	100

B. COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2023

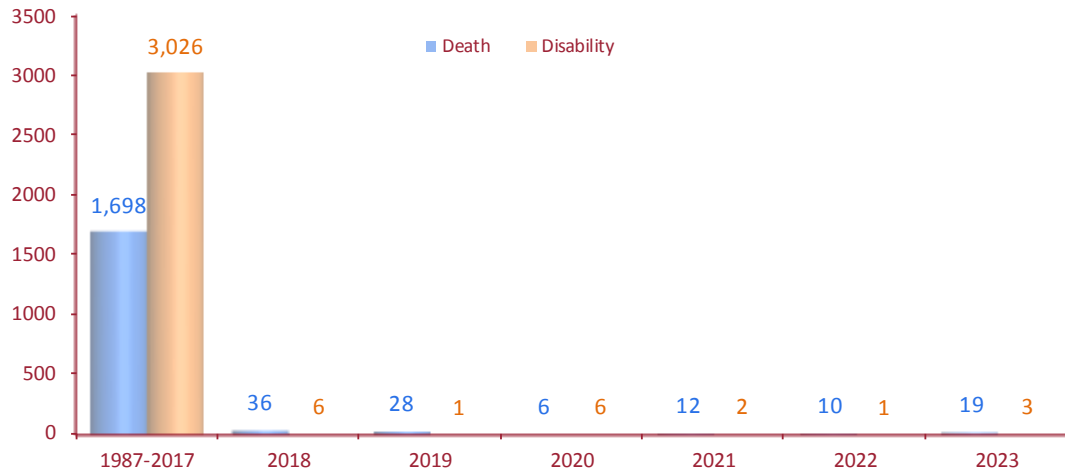
TYPE OF INJURY	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL	%
Death	70,472,833	1,764,956	1,717,782	83,564	1,080,622	279,423	560,782	75,959,962	57.4
Disability	56,128,994	54,835	19,632	113,638	23,646	361	41,928	56,383,034	42.6
TOTAL	126,601,827	1,819,791	1,737,414	197,202	1,104,268	279,784	602,710	132,342,996	100

C. MEAN COSTS

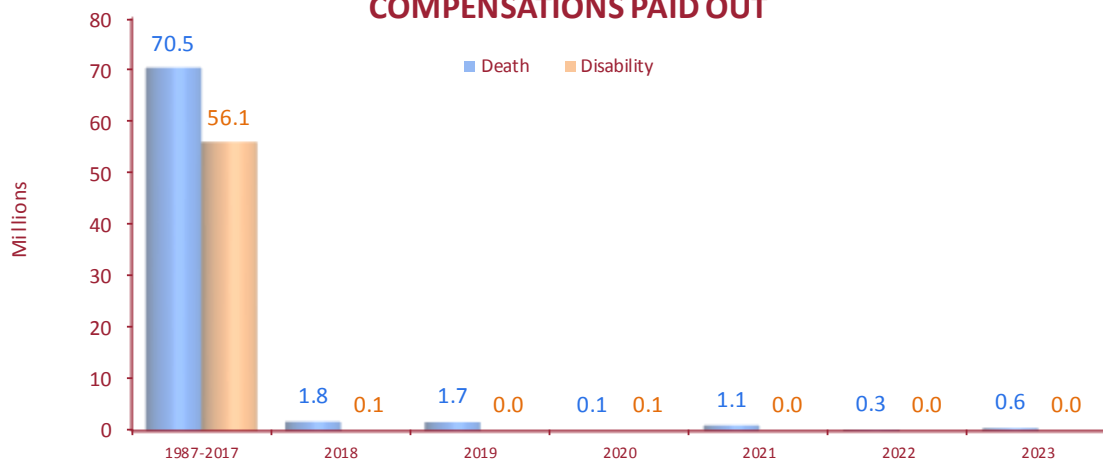
Amounts in euro updated at 12/31/2023

TYPE OF INJURY	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL
Death	41,503	49,027	61,349	13,927	90,052	27,942	29,515	41,990
Disability	18,549	9,139	19,632	18,940	11,823	361	13,976	18,517
TOTAL	26,800	43,328	59,911	16,434	78,876	25,435	27,396	27,265

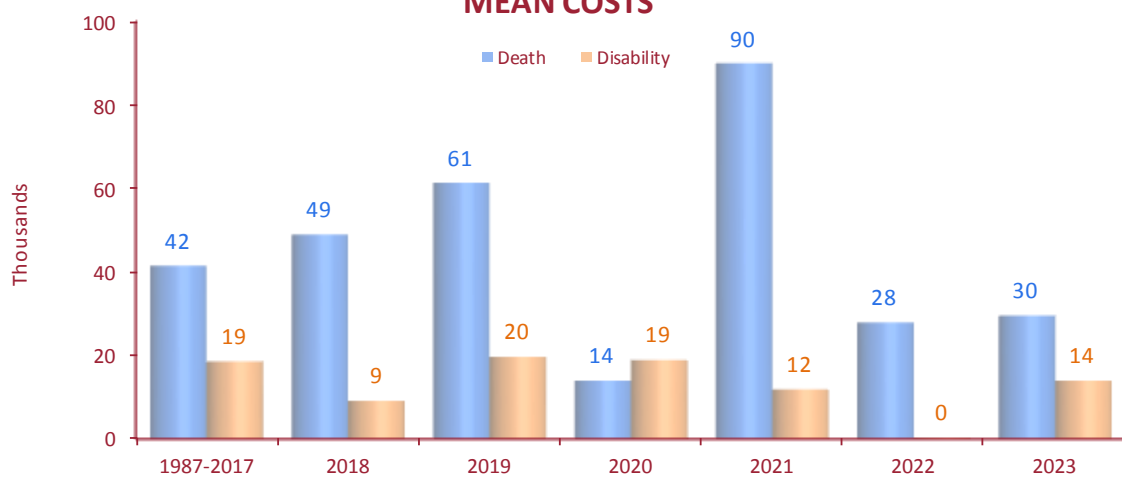
NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED



COMPENSATIONS PAID OUT



MEAN COSTS



4. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED BY TYPE OF INJURY AND CAUSE

A. DEATH

BY CAUSE	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL
Flood	231	35	21	6	7	10	19	329
Earthquake	63	-	-	-	-	-	-	63
Volcanic eruption	-	-	-	-	-	-	-	-
Windstorm	7	-	-	-	-	-	-	7
Falling space objects and meteorite impacts	-	-	-	-	-	-	-	-
Terrorist attack	1,390	-	7	-	5	-	-	1,402
Riots	-	-	-	-	-	-	-	-
Civil unrest	2	-	-	-	-	-	-	2
Acts or action taken by the armed forces or law enforcement agencies in peacetime	5	1	-	-	-	-	-	6
TOTAL	1,698	36	28	6	12	10	19	1,809

B. DISABILITY

BY CAUSE	1987-2017	2018	2019	2020	2021	2022	2023	TOTAL
Flood	33	6	-	1	1	1	2	44
Earthquake	5	-	-	-	-	-	-	5
Volcanic eruption	-	-	-	-	-	-	-	-
Windstorm	14	-	1	4	1	-	-	20
Falling space objects and meteorite impacts	-	-	-	-	-	-	-	-
Terrorist attack	2,960	-	-	-	-	-	-	2,960
Riots	-	-	-	-	-	-	-	-
Civil unrest	14	-	-	-	-	-	-	14
Acts or action taken by the armed forces or law enforcement agencies in peacetime	-	-	-	1	-	-	1	2
TOTAL	3,026	6	1	6	2	1	3	3,045

IV. OVERALL DATA FOR PROPERTY DAMAGE, PECUNIARY LOSS AND PERSONAL INJURY IN DATA SERIES FOR 1987-2023

1. NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COSTS FOR ALL CAUSES

A. BY YEAR OF OCCURRENCE OF THE LOSS

Amounts in euro updated at 12/31/2023

YEAR	Number of claims	Compensations paid out	Mean cost
1987	25,401	445,839,151	17,552
1988	5,866	137,415,288	23,426
1989	17,938	360,681,854	20,107
1990	3,789	61,694,207	16,282
1991	8,818	82,958,968	9,408
1992	8,205	109,290,497	13,320
1993	5,649	61,488,645	10,885
1994	7,994	147,149,552	18,407
1995	14,630	161,622,371	11,047
1996	15,840	210,913,001	13,315
1997	31,678	400,915,965	12,656
1998	5,660	82,017,375	14,491
1999	21,917	176,007,517	8,031
2000	20,500	272,095,392	13,273
2001	24,820	256,193,093	10,322
2002	20,903	212,423,298	10,162
2003	16,520	145,552,520	8,811
2004	26,635	227,312,472	8,534
2005	30,755	264,910,480	8,614
2006	24,656	298,441,350	12,104
2007	45,830	390,497,902	8,521
2008	39,577	379,314,336	9,584
2009	299,620	943,441,875	3,149
2010	124,825	590,911,876	4,734
2011	54,434	833,374,368	15,310
2012	42,155	337,260,874	8,000
2013	62,712	217,874,680	3,474
2014	53,593	199,456,662	3,722
2015	46,125	223,097,318	4,837
2016	38,555	221,040,469	5,733
2017	100,079	224,192,117	2,240
2018	47,486	283,722,832	5,975
2019	137,650	834,969,777	6,066
2020	92,824	398,748,476	4,296
2021	87,551	616,286,136	7,039
2022	28,172	126,250,815	4,481
2023	55,881	390,353,639	6,985
TOTAL	1,695,243	11,325,717,150	6,681

B. BY CAUSE

Amounts in euro updated at 12/31/2023

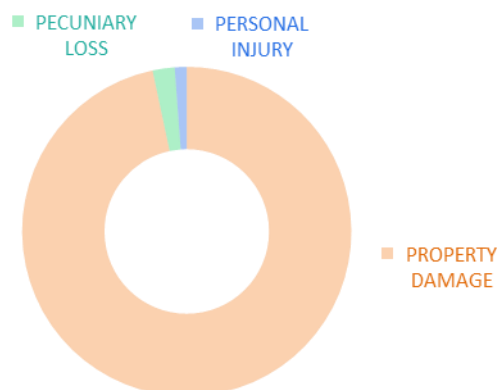
BY CAUSE	Number of claims	%	Compensations paid out	%	Mean cost
Flood	849,618	50.2	7,989,202,887	70.4	9,403
Earthquake	55,028	3.2	677,082,163	6.0	12,304
Volcanic eruption	10,676	0.6	266,855,109	2.4	24,996
Windstorm	747,185	44.1	1,742,894,954	15.4	2,333
Falling space objects and meteorite impacts	3	0.0	120,303	0.0	40,101
Terrorist attack	22,378	1.3	540,961,896	4.8	24,174
Riots	153	0.0	1,352,789	0.0	8,842
Civil unrest	7,150	0.4	100,206,628	0.9	14,015
Acts or action taken by the armed forces or law enforcement agencies in peacetime	3,052	0.2	7,040,422	0.1	2,307
TOTAL	1,695,243	100	11,325,717,150	100	6,681

2. PERCENTAGE DISTRIBUTION OF COMPENSATIONS PAID OUT BY CAUSE

Amounts in euro updated at 12/31/2023

BY CAUSE	TOTAL COMPENSATIONS PAID OUT	PERCENTAGE		
		PROPERTY DAMAGE	PECUNIARY LOSS	PERSONAL INJURY
Flood	7,989,202,887	97.9%	2.0%	0.1%
Earthquake	677,082,163	96.5%	3.1%	0.4%
Volcanic eruption	266,855,109	95.3%	4.7%	-
Windstorm	1,742,894,954	97.4%	2.6%	0.0%
Falling space objects and meteorite impacts	120,303	100.0%	-	-
Terrorist attack	540,961,896	77.3%	1.1%	21.6%
Riots	1,352,789	100.0%	-	-
Civil unrest	100,206,628	99.7%	0.1%	0.2%
Acts or action taken by the armed forces or law enforcement agencies in peacetime	7,040,422	93.6%	0.8%	5.6%
TOTAL	11,325,717,150	96.6%	2.2%	1.2%

TOTAL COMPENSATIONS PAID OUT



V. MAJOR EVENTS

Data on the most significant events covered by the Consorcio are shown below. For these purposes, an event of this type is defined as an event that produces loss from a single cause (a natural phenomenon or a human act) having effect spanning a period of consecutive days in one geographic area, which may be quite large or highly localised, depending on the circumstances, and having particularly pronounced economic impacts.

The basis taken as a reference value for deciding which events are to be included in this study is compensations paid out in excess of EUR 26,481,000 in 2023.

The totals paid out or set aside for payment for property damage, personal injury, and pecuniary loss are shown for events that took place in 2004 or later.

On that basis, the major events in the data series for 1971-2023 are as follows, in chronological order:

Amounts in euro updated at 12/31/2023

Order number	Date of occurrence	Place of occurrence	Cause *	Number of claims	Compensations paid out
1	June 1977	Pais Vasco	Flood	3,889	69,402,364
2	January 1980	Comunidad Valenciana	Flood	390	42,417,565
3	April 1982	Comunidad de Madrid	Terrorist attack	46	65,498,202
4	October 1982	Comunidad Valenciana	Flood	9,136	263,368,221
5	November 1982	Cataluña	Flood	1,587	69,539,201
6	August 1983	Pais Vasco	Flood	24,802	967,751,420
		Cantabria	Flood	761	8,544,719
		Navarra	Flood	101	993,940
		TOTAL		25,664	977,290,079
7	November 1983	Cataluña	Flood	3,899	32,049,025
		Comunidad Valenciana	Flood	2,947	31,521,414
		TOTAL		6,846	63,570,439
8	October 1984	Galicia	Flood	4,207	51,583,174
9	July 1986	Comunidad Valenciana	Flood	4,327	33,014,615
10	October 1987	Cataluña	Flood	3,243	38,555,714
11	November 1987	Comunidad Valenciana	Flood	17,277	335,959,531
		Region de Murcia	Flood	1,523	8,941,494
		TOTAL		18,800	344,901,025
12	July 1988	Pais Vasco	Flood	2,322	62,714,414
13	September 1989	Comunidad Valenciana	Flood	4,163	46,807,407
		Region de Murcia	Flood	984	11,952,681
		Illes Balears	Flood	421	9,581,829
		East Andalusia	Flood	431	8,922,136
		TOTAL		5,999	77,264,053
14	November 1989	East Andalusia	Flood	7,266	181,146,048
		West Andalusia	Flood	170	8,396,634
		Comunidad Valenciana	Flood	112	3,463,655
		TOTAL		7,548	193,006,338
15	December 1989	Comunidad de Madrid	Flood	97	40,555,835
16	October 1991	Comunidad Valenciana	Flood	5,116	36,964,018
17	June 1992	Pais Vasco	Flood	3,103	45,531,922
18	October 1994	Cataluña	Flood	4,631	93,327,619
19	September 1995	Cataluña	Flood	3,664	38,603,363
20	January 1996	West Andalusia	Flood	1,660	27,281,862
21	September 1996	Comunidad Valenciana	Flood	3,112	23,406,888
		Cataluña	Flood	1,593	10,557,684
		Illes Balears	Flood	322	3,388,962
		TOTAL		5,027	37,353,534
22	December 1996	West Andalusia	Flood	1,156	40,203,601
23	June 1997	Pais Vasco	Flood	5,701	131,790,398
24	September 1997	Comunidad Valenciana	Flood	7,489	68,853,708
25	November 1997	Extremadura	Flood and windstorm	3,003	33,262,350
26	February 1998	East Andalusia	Flood	985	40,648,633
27	September 1999	Cataluña	Flood	6,531	59,473,611
28	June 2000	Cataluña	Flood	2,936	45,877,011
29	October 2000	Comunidad Valenciana	Flood	6,897	106,236,288
		Region de Murcia	Flood	2,042	13,954,868
		TOTAL		8,939	120,191,157
30	September 2001	Comunidad Valenciana	Flood	3,425	48,821,524
31	November 2001	Illes Balears	Windstorm and wave battering	7,029	44,566,655
32	March 2002	Canarias	Flood	1,899	49,568,311
33	August 2002	Pais Vasco	Flood	4,599	30,285,488

Amounts in euro updated at 12/31/2023

Order number	Date of occurrence	Place of occurrence	Cause *	Number of claims	Compensations paid out
34	March and april 2004	Comunidad de Madrid	Terrorist attack (11M)	1,264	60,665,607
35	March 2004	East Andalucía	Flood	2,903	26,965,256
36	September 2004	Comunidad Valenciana	Flood and windstorm	8,795	46,554,924
37	October 2005	Cataluña	Flood and windstorm	5,383	62,568,071
38	November 2005	Canarias	Flood and windstorm (Delta)	15,482	116,911,493
39	September 2006	Cataluña	Flood	3,874	68,534,589
40	November 2006	Galicia	Flood	4,065	39,986,416
41	December 2006	Comunidad de Madrid	Terrorist attack (T4)	899	58,770,243
42	September 2007	Comunidad Valenciana	Flood	4,486	41,002,054
43	October 2007	Illes Balears	Windstorm	9,516	56,872,132
44	October 2007	Comunidad Valenciana	Flood	10,780	113,752,994
45	June 2008	Pais Vasco	Flood	5,816	75,494,088
46	January 2009	Widespread	Windstorm (Klaus)	265,231	653,390,571
47	September 2009	Comunidad Valenciana	Flood	10,415	64,701,591
48	December 2009	West Andalucía	Flood	2,753	47,453,965
49	January 2010	Widespread	Windstorm (Floora)	39,346	56,737,429
50	February 2010	Widespread	Windstorm (Xynthia)	39,257	68,584,019
51	February 2010	West Andalucía	Flood	1,844	43,806,280
52	June 2010	Asturias	Flood	2,738	54,371,441
53	December 2010	West Andalucía	Flood	3,438	65,442,162
54	May 2011	Murcia	Earthquake (Lorca)	28,043	600,625,058
55	November 2011	Gipuzkoa	Flood	4,129	62,390,432
56	September 2012	Peninsular Southeast	Flood and windstorm	25,620	259,607,761
57	January 2013	Widespread	Windstorm (Gong) and flood	17,798	25,480,392 **
58	December 2013	Widespread	Windstorm (Dirk) and flood	23,689	36,649,928
59	January and february 2014	Peninsular North	Flood and wave battering	1,327	25,844,386 **
60	December 2014	Cataluña	Windstorm	16,488	30,536,891
61	February and march 2015	Zaragoza	Flood	2,566	30,474,176
62	November and december 2016	Widespread	Flood	12,238	90,875,514
63	December 2016	Peninsular Southeast	Flood and windstorm	12,108	75,452,156
64	February 2017	Widespread	Windstorm (Kurt)	57,355	83,328,180
65	December 2017	Widespread	Flood and windstorm (Ana)	15,961	21,812,188 **
66	October 2018	Cataluña, Illes Balears and West Andalucía	Flood	5,136	46,214,971
67	October 2018	Cataluña, Illes Balears, Andalucía and Comunidad Valenciana	Flood	7,267	53,401,554
68	November 2018	Cataluña, Comunidad Valenciana and Region de Murcia	Flood	6,476	37,114,612
69	January 2019	Asturias, Cantabria and Castilla y Leon	Flood	3,185	26,276,808 **
70	July 2019	Navarra and La Rioja	Flood	1,890	28,940,398
71	September 2019	Peninsular Southeast	Flood	55,785	478,921,488
72	October 2019	Asturias, Cantabria, Cataluña and Illes Balears	Flood	5,042	51,584,116
73	December 2019	Widespread	Flood and windstorm (Daniel, Elsa and Fabien)	38,512	71,416,443
74	January 2020	Widespread	Flood, wave battering and windstorm (Gloria)	53,685	212,614,963
75	November 2020	Comunidad Valenciana	Flood	12,719	69,184,097
76	January 2021	Widespread	Windstorm (Gaetan, Hortense and Ignacio)	21,353	30,338,387
77	August and september 2021	Widespread	Flood and wave battering	10,522	49,861,724
78	September 2021	Widespread	Flood and wave battering	10,030	55,751,871
79	November 2021	Widespread	Flood and wave battering	3,541	20,624,219 **
80	December 2021	Widespread	Flood	7,858	103,589,343
81	September to december 2021	La Palma	Volcanic eruption and earthquake	10,703	266,980,529
82	July 2023	Zaragoza y La Rioja	Flood	3,310	79,397,292
83	September 2023	Toledo y Cdad. de Madrid	Flood	20,055	172,363,913
84	October 2023	Widespread	Flood and windstorm (Aline y Bernard)	33,650	63,773,930 ***
85	November 2023	Widespread	Windstorm (Ciarán y Domingos)	22,184	18,928,290 ***
TOTAL				1,159,504	8,488,207,341

* Amounts paid before 1987 include direct damage from rain, hail and snow.

** These events are included, despite not reaching the reference amount, due to their relevance.

*** Aline-Bernard is expected to reach €79.4 million and Ciarán-Domingos €35.2 million, including IBNR provisions.

All events with the situation as of April 23, 2024, except 82 to 85 with data as of May 31, 2024.

Last 20 years:

34. 11 MARCH AND 3 APRIL 2004 - COMUNIDAD DE MADRID
- TERRORIST ATTACK (11M) -

Amounts in euro updated at 12/31/2023

TYPE OF INJURY / RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Death	192	26,126,577	43.1	136,076
Permanet disability	1,019	30,750,839	50.7	30,177
Residential homes and condominiums	29	3,561,656	5.9	122,816
Offices	1	89	0.0	89
Commercial properties	9	10,158	0.0	1,129
Motor vehicles	13	29,361	0.0	2,259
Civil works	1	186,928	0.3	186,928
TOTAL	1,264	60,665,607	100	47,995

35. MARCH 2004 - EAST ANDALUCIA
- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,419	11,555,015	42.8	8,143
Offices	19	338,620	1.3	17,822
Commercial properties	357	6,611,705	24.5	18,520
Industrial risks	24	552,700	2.0	23,029
Motor vehicles	1,083	7,160,457	26.6	6,612
Civil works	1	746,758	2.8	746,758
TOTAL	2,903	26,965,256	100	9,289

36. SEPTEMBER 2004 - COMUNIDAD VALENCIANA
- FLOOD AND WINDSTORM -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	5,446	16,938,230	36.4	3,110
Offices	40	376,590	0.8	9,415
Commercial properties	906	10,889,075	23.4	12,019
Industrial risks	379	11,168,450	24.0	29,468
Motor vehicles	2,023	7,123,181	15.3	3,521
Civil works	1	59,398	0.1	59,398
TOTAL	8,795	46,554,924	100	5,293

37. OCTOBER 2005 - CATALUÑA**- FLOOD AND WINDSTORM -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	1	7,715	0.0	7,715
Residential homes and condominiums	3,309	32,964,641	52.6	9,962
Offices	52	823,522	1.3	15,837
Commercial properties	705	17,496,765	28.0	24,818
Industrial risks	123	3,678,681	5.9	29,908
Motor vehicles	1,190	6,999,566	11.2	5,882
Civil works	3	597,181	1.0	199,060
TOTAL	5,383	62,568,071	100	11,623

38. NOVEMBER 2005 - CANARIAS**- FLOOD AND WINDSTORM (DELTA) -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	10,504	27,546,909	23.6	2,623
Offices	26	464,453	0.4	17,864
Commercial properties	1,892	42,250,925	36.1	22,331
Industrial risks	139	38,863,440	33.2	279,593
Motor vehicles	2,916	4,529,070	3.9	1,553
Civil works	5	3,256,697	2.8	651,339
TOTAL	15,482	116,911,493	100	7,551

39. SEPTEMBER 2006 - CATALUÑA**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,774	8,550,399	12.5	4,820
Offices	29	266,630	0.4	9,194
Commercial properties	664	16,885,657	24.6	25,430
Industrial risks	283	33,002,198	48.2	116,616
Motor vehicles	1,123	5,620,331	8.2	5,005
Civil works	1	4,209,373	6.1	4,209,373
TOTAL	3,874	68,534,589	100	17,691

40. NOVEMBER 2006 - GALICIA

- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,446	10,584,487	26.4	7,320
Offices	3	36,826	0.1	12,275
Commercial properties	864	19,177,703	48.0	22,196
Industrial risks	3	169,642	0.4	56,547
Motor vehicles	1,746	9,504,693	23.8	5,444
Civil works	3	513,066	1.3	171,022
TOTAL	4,065	39,986,416	100	9,837

41. DECEMBER 2006 - COMUNIDAD DE MADRID

- TERRORIST ATTACK (T4) -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	16	732,169	1.2	45,761
Residential homes and condominiums	2	13,855	0.0	6,927
Offices	1	4,011	0.0	4,011
Commercial properties	11	41,802,747	71.1	3,800,250
Industrial risks	-	-	-	-
Motor vehicles	869	16,217,462	27.7	18,662
Civil works	-	-	-	-
TOTAL	899	58,770,243	100	65,373

42. SEPTEMBER 2007 - COMUNIDAD VALENCIANA

- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,550	15,013,025	36.6	5,887
Offices	23	635,259	1.5	27,620
Commercial properties	631	7,674,745	18.7	12,163
Industrial risks	144	10,313,272	25.2	71,620
Motor vehicles	1,138	7,365,754	18.0	6,473
Civil works	-	-	-	-
TOTAL	4,486	41,002,054	100	9,140

43. OCTOBER 2007 - ILLES BALEARS**- WINDSTORM -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	7,188	22,450,760	39.4	3,123
Offices	39	1,096,584	1.9	28,118
Commercial properties	1,274	20,680,245	36.4	16,233
Industrial risks	128	10,098,828	17.8	78,897
Motor vehicles	887	2,545,716	4.5	2,870
Civil works	-	-	-	-
TOTAL	9,516	56,872,132	100	5,976

44. OCTOBER 2007 - COMUNIDAD VALENCIANA**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	7,147	56,202,886	49.4	7,864
Offices	23	1,029,049	0.9	44,741
Commercial properties	1,228	23,236,543	20.4	18,922
Industrial risks	177	18,613,587	16.4	105,162
Motor vehicles	2,205	14,670,929	12.9	6,653
Civil works	-	-	-	-
TOTAL	10,780	113,752,994	100	10,552

45. JUNE 2008 - PAIS VASCO**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	3,435	19,661,734	26.0	5,724
Offices	43	672,264	0.9	15,634
Commercial properties	546	18,726,808	24.8	34,298
Industrial risks	225	24,929,006	33.0	110,796
Motor vehicles	1,565	11,216,061	14.9	7,167
Civil works	2	288,215	0.4	144,107
TOTAL	5,816	75,494,088	100	12,980

46. JANUARY 2009 - WIDESPREAD**- WINDSTORM (KLAUS) -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	7	196,821	0.0	28,117
Residential homes and condominiums	230,366	354,854,613	54.3	1,540
Offices	698	1,876,951	0.3	2,689
Commercial properties	12,929	67,534,528	10.3	5,223
Industrial risks	14,812	218,304,078	33.5	14,738
Motor vehicles	6,357	8,396,445	1.3	1,321
Civil works	62	2,227,135	0.3	35,922
TOTAL	265,231	653,390,571	100	2,463

47. SEPTEMBER 2009 - COMUNIDAD VALENCIANA**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	4	148,730	0.2	37,183
Residential homes and condominiums	7,235	38,843,575	60.2	5,369
Offices	28	159,413	0.2	5,693
Commercial properties	1,014	8,437,318	13.0	8,321
Industrial risks	260	8,648,515	13.4	33,264
Motor vehicles	1,871	8,244,031	12.7	4,406
Civil works	3	220,007	0.3	73,336
TOTAL	10,415	64,701,591	100	6,212

48. DECEMBER 2009 - WEST ANDALUCIA**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,442	10,369,066	21.8	7,191
Offices	13	89,316	0.2	6,870
Commercial properties	418	5,390,706	11.4	12,896
Industrial risks	208	15,073,389	31.8	72,468
Motor vehicles	669	2,615,017	5.5	3,909
Civil works	3	13,916,470	29.3	4,638,823
TOTAL	2,753	47,453,965	100	17,237

49. JANUARY 2010 - WIDESPREAD
- WINDSTORM (FLOORA) -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	1	12,923	0.0	12,923
Residential homes and condominiums	33,789	31,782,637	56.0	941
Offices	127	203,454	0.4	1,602
Commercial properties	1,827	6,724,848	11.9	3,681
Industrial risks	2,496	16,489,621	29.0	6,606
Motor vehicles	1,104	1,317,879	2.3	1,194
Civil works	2	206,068	0.4	103,034
TOTAL	39,346	56,737,429	100	1,442

50. FEBRUARY 2010 - WIDESPREAD
- WINDSTORM (XYNTHIA) -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	32,558	34,741,662	50.7	1,067
Offices	61	136,895	0.2	2,244
Commercial properties	2,310	9,224,436	13.4	3,993
Industrial risks	2,801	21,945,713	32.0	7,835
Motor vehicles	1,513	2,115,156	3.1	1,398
Civil works	14	420,157	0.6	30,011
TOTAL	39,257	68,584,019	100	1,747

51. FEBRUARY 2010 - WEST ANDALUCIA
- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,142	13,142,438	29.9	11,508
Offices	2	27,923	0.1	13,962
Commercial properties	195	6,572,200	15.0	33,704
Industrial risks	168	22,185,633	50.6	132,057
Motor vehicles	335	1,528,680	3.5	4,563
Civil works	2	349,405	0.9	174,702
TOTAL	1,844	43,806,280	100	23,756

52. JUNE 2010 - ASTURIAS**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,730	11,316,865	20.9	6,542
Offices	8	122,869	0.2	15,359
Commercial properties	348	6,760,856	12.4	19,428
Industrial risks	128	33,652,447	61.9	262,910
Motor vehicles	524	2,518,404	4.6	4,806
Civil works	-	-	-	-
TOTAL	2,738	54,371,441	100	19,858

53. DECEMBER 2010 - WEST ANDALUCIA**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,139	22,566,430	34.5	10,550
Offices	21	209,353	0.3	9,969
Commercial properties	641	11,334,801	17.3	17,683
Industrial risks	255	23,432,609	35.8	91,893
Motor vehicles	372	1,615,283	2.5	4,342
Civil works	10	6,283,686	9.6	628,369
TOTAL	3,438	65,442,162	100	19,035

54. MAY 2011 - MURCIA**- EARTHQUAKE (LORCA) -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	9	254,170	0.0	28,241
Residential homes and condominiums	25,025	501,016,167	83.4	20,021
Offices	363	9,223,003	1.5	25,408
Commercial properties	2,069	80,462,345	13.5	38,889
Industrial risks	201	8,795,601	1.5	43,759
Motor vehicles	375	843,535	0.1	2,249
Civil works	1	30,236	0.0	30,236
TOTAL	28,043	600,625,058	100	21,418

55. NOVEMBER 2011 - GIPUZKOA

- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	1	2,473	0.0	2,473
Residential homes and condominiums	2,429	11,802,182	18.9	4,859
Offices	39	884,763	1.4	22,686
Commercial properties	627	21,673,412	34.7	34,567
Industrial risks	332	24,969,438	40.1	75,209
Motor vehicles	698	2,620,462	4.2	3,754
Civil works	3	437,702	0.7	145,901
TOTAL	4,129	62,390,432	100	15,110

56. SEPTEMBER 2012 - PENINSULAR SOUTHEAST

- FLOOD AND WINDSTORM -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	13	342,330	0.1	26,333
Residential homes and condominiums	14,832	121,533,578	46.8	8,194
Offices	254	6,098,805	2.3	24,011
Commercial properties	3,170	59,989,699	23.1	18,924
Industrial risks	560	35,614,746	13.7	63,598
Motor vehicles	6,777	27,442,954	10.7	4,049
Civil works	14	8,585,650	3.3	613,261
TOTAL	25,620	259,607,761	100	10,133

57. JANUARY 2013 - WIDESPREAD

- WINDSTORM (GONG) AND FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	1	563	0.0	563
Residential homes and condominiums	14,837	12,353,029	48.5	833
Offices	59	63,572	0.2	1,077
Commercial properties	1,097	4,250,836	16.7	3,875
Industrial risks	1,279	7,058,592	27.7	5,519
Motor vehicles	514	985,749	3.9	1,918
Civil works	11	768,051	3.0	69,823
TOTAL	17,798	25,480,392	100	1,432

**58. DECEMBER 2013 - WIDESPREAD
- WINDSTORM (DIRK) AND FLOOD -**

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	20,122	19,708,838	53.7	979
Offices	56	95,688	0.3	1,709
Commercial properties	1,197	4,729,820	12.9	3,951
Industrial risks	1,632	10,716,109	29.2	6,566
Motor vehicles	677	1,193,933	3.3	1,764
Civil works	5	205,541	0.6	41,108
TOTAL	23,689	36,649,928	100	1,547

**59. JANUARY AND FEBRUARY 2014 - PENINSULAR NORTH
- FLOOD AND WAVE BATTERING -**

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	601	3,471,150	13.4	5,776
Offices	12	200,022	0.8	16,669
Commercial properties	483	13,206,222	51.1	27,342
Industrial risks	25	2,218,143	8.6	88,726
Motor vehicles	198	707,126	2.7	3,571
Civil works	8	6,041,723	23.4	755,215
TOTAL	1,327	25,844,386	100	19,476

**60. DECEMBER 2014 - CATALUÑA
- WINDSTORM -**

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	14,713	21,670,347	70.9	1,473
Offices	55	160,639	0.5	2,921
Commercial properties	597	2,185,117	7.2	3,660
Industrial risks	679	5,788,701	19.0	8,525
Motor vehicles	438	662,619	2.2	1,513
Civil works	6	69,467	0.2	11,578
TOTAL	16,488	30,536,891	100	1,852

61. FEBRUARY AND MARCH 2015 - ZARAGOZA

- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,300	21,095,893	69.2	9,172
Offices	8	60,485	0.2	7,561
Commercial properties	158	7,615,761	25.0	48,201
Industrial risks	37	981,325	3.2	26,522
Motor vehicles	60	190,025	0.6	3,167
Civil works	3	530,688	1.7	176,896
TOTAL	2,566	30,474,176	100	11,876

62. NOVEMBER AND DECEMBER 2016 - WIDESPREAD

- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	7,337	47,618,749	52.5	6,490
Offices	84	578,827	0.6	6,891
Commercial properties	1,426	26,295,784	28.9	18,440
Industrial risks	102	2,456,156	2.7	24,080
Motor vehicles	3,283	12,620,875	13.9	3,844
Civil works	6	1,305,123	1.4	217,521
TOTAL	12,238	90,875,514	100	7,426

63. DECEMBER 2016 - PENINSULAR SOUTHEAST

- FLOOD AND WINDSTORM -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	8,054	38,118,775	50.5	4,733
Offices	53	797,204	1.1	15,042
Commercial properties	1,021	23,758,557	31.5	23,270
Industrial risks	163	2,963,071	3.9	18,178
Motor vehicles	2,811	8,657,743	11.5	3,080
Civil works	6	1,156,807	1.5	192,801
TOTAL	12,108	75,452,156	100	6,232

64. FEBRUARY 2017 - WIDESPREAD**- WINDSTORM (KURT) -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	49,034	40,756,825	48.8	831
Offices	147	297,231	0.4	2,022
Commercial properties	2,672	4,089,008	4.9	1,530
Industrial risks	4,453	36,798,170	44.2	8,264
Motor vehicles	1,041	1,234,010	1.5	1,185
Civil works	8	152,936	0.2	19,117
TOTAL	57,355	83,328,180	100	1,453

65. DECEMBER 2017 - WIDESPREAD**- FLOOD AND WINDSTORM (ANA) -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	13,519	11,553,718	53.0	855
Offices	35	57,636	0.3	1,647
Commercial properties	720	1,701,632	7.8	2,363
Industrial risks	1,358	8,068,109	37.0	5,941
Motor vehicles	327	423,314	1.9	1,295
Civil works	2	7,780	0.0	3,890
TOTAL	15,961	21,812,188	100	1,367

66. OCTOBER 2018 - CATALUÑA, ILLES BALEARS AND WEST ANDALUCIA**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	5	445,752	1.0	89,150
Residential homes and condominiums	2,402	16,618,299	36.0	6,919
Offices	38	395,008	0.9	10,395
Commercial properties	752	14,063,447	30.4	18,701
Industrial risks	98	5,927,688	12.8	60,487
Motor vehicles	1,838	8,193,819	17.7	4,458
Civil works	3	570,958	1.2	190,319
TOTAL	5,136	46,214,971	100	8,998

67. OCTOBER 2018 - CATALUÑA, ILLES BALEARS, ANDALUCIA AND COMUNIDAD VALENCIANA

- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	1	320,300	0.6	320,300
Residential homes and condominiums	4,168	19,159,328	35.9	4,597
Offices	30	110,213	0.2	3,674
Commercial properties	832	10,048,977	18.8	12,078
Industrial risks	130	3,642,248	6.8	28,017
Motor vehicles	2,100	6,869,446	12.9	3,271
Civil works	6	13,251,042	24.8	2,208,507
TOTAL	7,267	53,401,554	100	7,349

68. NOVEMBER 2018 - CATALUÑA, COMUNIDAD VALENCIANA AND REGION DE MURCIA

- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	6	133,624	0.4	22,271
Residential homes and condominiums	3,969	16,118,354	43.3	4,061
Offices	37	329,267	0.9	8,899
Commercial properties	749	8,819,860	23.8	11,776
Industrial risks	113	4,826,516	13.0	42,713
Motor vehicles	1,599	4,748,423	12.8	2,970
Civil works	3	2,138,568	5.8	712,856
TOTAL	6,476	37,114,612	100	5,731

69. JANUARY 2019 - ASTURIAS, CANTABRIA AND CASTILLA Y LEÓN

- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	3	166,366	0.6	55,455
Residential homes and condominiums	2,385	12,366,016	47.0	5,185
Offices	16	91,317	0.3	5,707
Commercial properties	340	4,534,781	17.3	13,338
Industrial risks	76	3,247,974	12.4	42,737
Motor vehicles	360	1,152,229	4.4	3,201
Civil works	5	4,718,125	18.0	943,625
TOTAL	3,185	26,276,808	100	8,250

70. JULY 2019 - NAVARRA AND LA RIOJA**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	957	12,135,424	41.9	12,681
Offices	15	362,509	1.3	24,167
Commercial properties	224	9,220,126	31.9	41,161
Industrial risks	34	1,096,528	3.8	32,251
Motor vehicles	653	3,132,720	10.8	4,797
Civil works	7	2,993,092	10.3	427,585
TOTAL	1,890	28,940,398	100	15,312

71. SEPTEMBER 2019 - PENINSULAR SOUTHEAST**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	5	151,279	0.0	30,256
Residential homes and condominiums	33,019	239,808,675	50.2	7,263
Offices	326	3,940,335	0.8	12,087
Commercial properties	4,679	91,572,822	19.1	19,571
Industrial risks	1,034	55,052,225	11.5	53,242
Motor vehicles	16,694	80,040,083	16.7	4,795
Civil works	28	8,356,070	1.7	298,431
TOTAL	55,785	478,921,488	100	8,585

72. OCTOBER 2019 - ASTURIAS, CANTABRIA, CATALUÑA AND ILLES BALEARS**- FLOOD -***Amounts in euro updated at 12/31/2023*

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,841	16,190,483	31.4	5,699
Offices	68	494,295	1.0	7,269
Commercial properties	816	10,076,913	19.4	12,349
Industrial risks	118	8,232,421	16.0	69,766
Motor vehicles	1,170	4,720,832	9.2	4,035
Civil works	29	11,869,173	23.0	409,282
TOTAL	5,042	51,584,116	100	10,231

73. DECEMBER 2019 - WIDESPREAD
- FLOOD AND WINDSTORM (DANIEL, ELSA AND FABIEN) -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	32,605	40,006,580	56.1	1,227
Offices	85	569,868	0.8	6,704
Commercial properties	1,610	8,376,977	11.7	5,203
Industrial risks	2,832	17,701,319	24.8	6,250
Motor vehicles	1,373	3,948,279	5.5	2,876
Civil works	7	813,420	1.1	116,203
TOTAL	38,512	71,416,443	100	1,854

74. JANUARY 2020 - WIDESPREAD
- FLOOD, WAVE BATTERING AND WINDSTORM (GLORIA) -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Personal injuries	6	99,913	0.0	16,652
Residential homes and condominiums	44,948	85,402,007	40.2	1,900
Offices	192	1,609,653	0.8	8,384
Commercial properties	3,303	66,369,413	31.2	20,094
Industrial risks	2,231	26,476,871	12.5	11,868
Motor vehicles	2,923	11,956,881	5.6	4,091
Civil works	82	20,700,224	9.7	252,442
TOTAL	53,685	212,614,963	100	3,960

75. NOVEMBER 2020 - COMUNIDAD VALENCIANA
- FLOOD -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	6,634	22,621,388	32.7	3,410
Offices	86	397,139	0.6	4,618
Commercial properties	1,624	16,083,958	23.2	9,904
Industrial risks	326	16,245,560	23.5	49,833
Motor vehicles	4,048	13,787,273	19.9	3,406
Civil works	1	48,780	0.1	48,780
TOTAL	12,719	69,184,097	100	5,439

76. JANUARY 2021 - WIDESPREAD
- WINDSTORM (GAETAN, HORTENSE AND IGNACIO) -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	18,663	20,143,279	66.4	1,079
Offices	31	42,518	0.1	1,372
Commercial properties	849	1,768,611	5.8	2,083
Industrial risks	1,484	7,905,097	26.1	5,327
Motor vehicles	323	470,708	1.6	1,457
Civil works	3	8,175	0.0	2,725
TOTAL	21,353	30,338,387	100	1,421

77. AUGUST AND SEPTEMBER 2021 - WIDESPREAD
- FLOOD AND WAVE BATTERING -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	6,046	26,774,916	53.7	4,429
Offices	60	312,044	0.6	5,201
Commercial properties	920	6,712,731	13.5	7,296
Industrial risks	110	2,682,924	5.4	24,390
Motor vehicles	3,380	12,128,545	24.3	3,588
Civil works	6	1,250,564	2.5	208,427
TOTAL	10,522	49,861,724	100	4,739

78. SEPTEMBER 2021 - WIDESPREAD
- FLOOD AND WAVE BATTERING -

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	5,117	24,450,462	43.8	4,778
Offices	76	758,392	1.4	9,979
Commercial properties	1,122	12,878,571	23.1	11,478
Industrial risks	107	4,572,312	8.2	42,732
Motor vehicles	3,608	13,092,134	23.5	3,629
Civil works	-	-	-	-
TOTAL	10,030	55,751,871	100	5,559

**79. NOVEMBER 2021 - WIDESPREAD
- FLOOD AND WAVE BATTERING -**

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,166	9,560,765	46.4	4,414
Offices	15	29,987	0.1	1,999
Commercial properties	496	4,790,894	23.2	9,659
Industrial risks	46	3,543,856	17.2	77,040
Motor vehicles	813	2,678,798	13.0	3,295
Civil works	5	19,920	0.1	3,984
TOTAL	3,541	20,624,219	100	5,824

**80. DECEMBER 2021 - WIDESPREAD
- FLOOD -**

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	4,950	37,969,099	36.6	7,671
Offices	63	1,514,792	1.5	24,044
Commercial properties	1,028	30,487,494	29.4	29,657
Industrial risks	190	24,127,566	23.3	126,987
Motor vehicles	1,621	7,129,665	6.9	4,398
Civil works	6	2,360,727	2.3	393,455
TOTAL	7,858	103,589,343	100	13,183

**81. SEPTEMBER TO DECEMBER 2021 - LA PALMA
- VOLCANIC ERUPTION AND EARTHQUAKE -**

Amounts in euro updated at 12/31/2023

RISK CLASS	Number of claims	Compensations paid out	%	Mean cost
Residential homes and condominiums	8,498	215,280,498	80.6	25,333
Offices	22	206,812	0.1	9,401
Commercial properties	647	33,594,901	12.6	51,924
Industrial risks	64	16,058,926	6.0	250,921
Motor vehicles	1,472	1,839,393	0.7	1,250
Civil works	-	-	-	-
TOTAL	10,703	266,980,529	100	24,944

82º JULIO DE 2023 - ZARAGOZA Y LA RIOJA

- INUNDACIÓN -

Importes en euros actualizados a 31-12-23

CLASE DE RIESGO	Nº de Expedientes	Indemnizaciones	%	Costes Medios
Viviendas y Comunidades de Viviendas	1,730	6,669,915	8.4	3,855
Oficinas	18	97,545	0.1	5,419
Comercios	546	13,962,377	17.6	25,572
Industriales	128	53,538,640	67.4	418,271
Vehículos Automóviles	881	4,372,770	5.5	4,963
Obras Civiles	7	756,045	1.0	108,006
TOTAL	3,310	79,397,292	100	23,987

83º SEPTIEMBRE DE 2023 - TOLEDO Y COMUNIDAD DE MADRID

- INUNDACIÓN -

Importes en euros actualizados a 31-12-23

CLASE DE RIESGO	Nº de Expedientes	Indemnizaciones	%	Costes Medios
Daños personales	4	560,783	0.3	140,196
Viviendas y Comunidades de Viviendas	11,983	90,258,434	52.4	7,532
Oficinas	107	619,047	0.4	5,785
Comercios	1,882	34,347,926	19.9	18,251
Industriales	312	14,794,302	8.6	47,418
Vehículos Automóviles	5,749	26,066,807	15.1	4,534
Obras Civiles	18	5,716,613	3.3	317,590
TOTAL	20,055	172,363,913	100	8,595

84º OCTUBRE DE 2023 - GENERALIZADO

- INUNDACIÓN Y TCA (ALINE Y BERNARD) -

Importes en euros actualizados a 31-12-23

CLASE DE RIESGO	Nº de Expedientes	Indemnizaciones	%	Costes Medios
Viviendas y Comunidades de Viviendas	28,814	27,667,749	43.4	960
Oficinas	65	224,477	0.4	3,453
Comercios	1,630	9,047,988	14.2	5,551
Industriales	2,171	24,183,059	37.9	11,139
Vehículos Automóviles	969	2,642,286	4.1	2,727
Obras Civiles	1	8,370	0.0	8,370
TOTAL	33,650	63,773,930	100	1,895

85º NOVIEMBRE DE 2023 - GENERALIZADO
- TCA (CIARÁN Y DOMINGOS) -

Importes en euros actualizados a 31-12-23

CLASE DE RIESGO	Nº de Expedientes	Indemnizaciones	%	Costes Medios
Viviendas y Comunidades de Viviendas	19,364	13,161,426	69.6	680
Oficinas	35	25,693	0.1	734
Comercios	761	1,119,172	5.9	1,471
Industriales	1,845	4,407,297	23.3	2,389
Vehículos Automóviles	178	214,146	1.1	1,203
Obras Civiles	1	557	0.0	557
TOTAL	22,184	18,928,290	100	853

SECTION 3

SUMMARY AND OTHER

I. SUMMARY OF RISK EXPOSURE

1. PROPERTY DAMAGE COVERAGE

A. TIME TRENDS IN DATA SERIES FOR 1990 - 2023

Amounts in euro updated at 12/31/2023

YEAR	Number of policies	Sums insured	Mean sums insured
1990	15,123,466	1,774,124,693,115	223,632
1991	15,820,591	1,891,111,339,583	214,849
1992	17,059,659	2,075,279,307,788	225,648
1993	18,096,699	2,194,998,058,484	236,892
1994	18,688,086	2,317,932,264,095	232,271
1995	19,873,593	2,336,390,170,196	220,612
1996	21,551,227	2,473,436,000,676	219,926
1997	23,222,431	2,722,328,411,714	224,220
1998	25,140,872	3,055,025,510,963	229,275
1999	26,698,803	3,162,948,696,952	230,899
2000	27,789,943	3,185,804,201,212	230,148
2001	29,663,420	3,493,190,889,856	227,844
2002	30,684,353	3,643,225,604,150	236,327
2003	31,898,144	4,030,083,105,882	249,335
2004	33,641,324	4,338,654,010,447	258,171
2005	34,268,213	4,564,597,924,083	271,749
2006	36,635,078	5,028,224,823,469	275,441
2007	39,805,926	5,260,824,842,978	267,527
2008	40,876,337	5,458,682,416,758	269,989
2009	42,247,078	5,794,794,654,021	274,199
2010	42,260,020	5,972,269,268,263	277,062
2011	43,416,379	6,079,904,484,631	275,550
2012	43,567,598	6,093,579,953,902	274,262
2013	43,915,251	5,903,276,062,754	260,371
2014	46,439,949	6,058,299,526,723	257,663
2015	48,157,156	6,278,697,960,752	254,176
2016	49,578,923	6,373,294,373,218	259,261
2017	51,764,204	6,592,308,430,445	267,823
2018	53,673,583	6,606,809,402,234	260,414
2019	51,969,659	6,709,813,518,725	283,176
2020	56,971,807	6,869,075,231,527	265,947
2021	58,740,243	6,614,772,992,977	241,076
2022	61,012,030	6,666,129,116,521	228,793
2023	62,614,862	6,805,208,750,237	224,347

B. 2023 OVERVIEW BY RISK CLASS

RISK CLASS	Number of policies	Sums insured	Mean sums insured
Residential homes and condominiums	22,027,196	4,861,938,859,763	220,724
Offices	319,781	113,309,656,387	354,335
Commercial properties and other simple risks and industrial risks	7,986,273	1,810,249,971,992	226,670
Civil works	196	19,710,262,094	100,562,562
Motor vehicles	32,281,416	-	-
TOTAL	62,614,862	6,805,208,750,237	224,347

2. PECUNIARY LOSS COVERAGE

A. TIME TRENDS IN DATA SERIES FOR 2004 - 2023

Amounts in euro updated at 12/31/2023

YEAR	Number of policies	Sums insured	Mean sums insured
2004	2,143,543	62,472,839,159	187,769
2005	6,650,428	222,373,591,345	123,212
2006	9,950,527	234,242,168,559	114,420
2007	11,568,083	217,333,788,276	163,990
2008	13,493,360	267,088,371,936	100,270
2009	14,492,843	278,266,220,148	104,347
2010	13,981,555	282,441,133,750	110,758
2011	16,529,926	261,060,115,804	98,948
2012	16,096,545	270,954,480,789	111,748
2013	15,638,987	264,644,042,913	116,191
2014	15,435,125	291,769,518,933	160,909
2015	14,873,623	313,526,353,329	170,340
2016	15,150,495	358,212,014,487	193,716
2017	15,768,643	369,709,610,094	203,774
2018	16,937,698	365,583,404,836	186,715
2019	16,174,264	376,439,913,162	180,689
2020	16,788,747	380,159,473,582	210,198
2021	17,484,457	334,955,901,589	182,126
2022	17,928,655	351,224,365,809	169,597
2023	18,094,939	375,843,042,835	179,794

B. 2023 OVERVIEW BY RISK CLASS

RISK CLASS	Number of policies	Sums insured	Mean sums insured
Residential homes and condominiums	16,004,535	-	-
Other risks	2,090,404	375,843,042,835	179,794
TOTAL	18,094,939	375,843,042,835	179,794

3. PERSONAL INJURY COVERAGE

A. TIME TRENDS IN DATA SERIES FOR 1990 - 2023

Amounts in euro updated at 12/31/2023

YEAR	Number of policies	Sums insured	Mean sums insured
1990	14,032,063	4,877,265,120,373	347,580
1991	15,021,760	3,328,806,967,153	221,599
1992	17,085,054	3,424,057,494,369	200,412
1993	17,368,600	4,129,871,977,682	237,778
1994	18,242,733	4,162,494,085,384	228,173
1995	17,759,792	3,849,724,428,526	216,766
1996	21,028,045	5,311,439,575,304	252,588
1997	24,505,270	6,272,716,712,396	257,369
1998	27,866,026	6,731,615,063,597	243,078
1999	27,656,077	9,152,524,964,643	333,211
2000	28,523,056	10,458,631,794,782	368,985
2001	26,902,402	7,686,060,665,340	285,921
2002	29,900,897	8,130,514,522,603	272,173
2003	31,866,225	7,812,753,629,751	245,397
2004	33,010,413	10,283,043,605,215	311,776
2005	33,552,601	10,358,259,238,768	308,984
2006	36,922,136	12,643,891,392,102	342,761
2007	52,971,475	12,929,716,819,812	244,255
2008	50,888,548	14,860,375,855,823	292,227
2009	52,310,258	14,250,826,003,098	272,599
2010	50,278,686	11,775,615,935,218	234,327
2011	51,322,621	11,458,415,698,093	223,377
2012	50,404,226	9,582,596,892,598	190,203
2013	48,018,001	10,379,772,143,237	216,279
2014	50,885,171	11,308,518,337,529	222,331
2015	52,021,579	11,148,021,195,869	214,384
2016	54,806,947	12,087,339,747,190	220,629
2017	56,681,502	12,112,739,604,658	213,772
2018	59,211,746	13,141,376,117,199	222,009
2019	51,720,305	9,352,340,098,237	180,825
2020	54,835,095	8,351,661,378,606	152,305
2021	55,583,999	8,895,191,832,646	160,032
2022	57,582,373	8,769,135,186,272	152,289
2023	59,273,291	10,712,136,473,841	180,725

B. 2023 OVERVIEW BY INSURANCE TYPE

INSURANCE TYPE	Number of policies	Sums insured	Mean sums insured
Vehicle occupants	28,534,032	1,221,156,234,482	42,796
Travel accidents with card payment	72	4,399,988,947,832	61,110,957,609
Rest of accidents & life risk policies	30,739,187	5,090,991,291,527	165,619
TOTAL	59,273,291	10,712,136,473,841	180,725

II. SUMMARY OF LOSS RECORD

1. PROPERTY DAMAGE

DATA SERIES FOR 1971-2023

Number of claims	1,858,589
Indemnities	13,949,078,733 €
Mean costs	7,505 €

A. BY YEAR OF OCCURRENCE OF THE LOSS

YEAR	%
1983	7.9
2009	6.6
2019	5.9
2011	5.7
1971	4.9
2021	4.2
Others	64.8
TOTAL	100

B. BY CAUSE

CAUSE	%
Flood	64.8
Windstorm	18.3
Miscellaneous	5.2
Earthquake	4.7
Terrorist	4.5
Volcanic eruption	1.8
Others	0.7
TOTAL	100

C. BY PROVINCE

PROVINCE*	%
BARCELONA	12.0
VALÈNCIA/VALENCIA	10.5
BIZKAIA	9.6
MURCIA	8.1
GIPUZKOA	5.6
ALACANT/ALICANTE	5.4
MÁLAGA	4.8
MADRID	3.9
STA. CRUZ DE TENERIFE	3.6
TARRAGONA	2.7
ILLES BALEARS	2.2
Resto	31.6
TOTAL	100

* There is a high concentration of accidents by Regions in Cataluña, Pais Vasco and Comunidad Valenciana.

DATA SERIES FOR 1987-2023

Number of claims	1,682,712
Indemnities	10,948,942,927 €
Mean costs	6,507 €

A. BY RISK CLASS

RISK CLASS	%
Residential homes and offices	39.4
Commercial properties and other simple risks	26.3
Industrial risks	22.1
Motor vehicles	8.6
Civil works	3.6
TOTAL	100

B. BY MONTH OF OCCURRENCE OF THE LOSS (Flood)

MONTH*	%
September	26.9
October	14.1
November	14.7
December	10.2
Others	34.2
TOTAL	100

* There is a clear cyclical nature with a concentration of 65.8% in the last quarter of the year.

The results and mean values in this series are significant in that they include five years when loss were extremely high (2009, 2010, 2011, 2019, and 2021) and other years when loss were normal or lower than normal.

2. PECUNIARY LOSS

DATA SERIES FOR 2004-2023

Number of claims	10,118
Indemnities	244,431,227 €
Mean costs	22,696 €

PERCENTAGE DISTRIBUTION OF TOTAL COMPENSATIONS PAID OUT

A. BY YEAR OF OCCURRENCE OF THE LOSS

YEAR	%
2010	15.3
2011	14.2
2021	9.5
2009	8.0
Others	53.0
TOTAL	100

B. BY CAUSE

CAUSE	%
Flood	65.3
Windstorm	18.5
Eathquake	8.6
Volcanic eruption	5.1
Others	2.5
TOTAL	100

3. PERSONAL INJURY

DATA SERIES FOR 1987-2023

Number of claims	2,413
Indemnities	132,342,996 €
Mean costs	54,846 €

PERCENTAGE DISTRIBUTION OF TOTAL COMPENSATIONS PAID OUT

A. BY YEAR OF OCCURRENCE OF THE LOSS

YEAR	%
2004	43.3
2000	4.8
2007	3.4
1995	3.2
1996	3.2
1992	3.1
Others	39.0
TOTAL	100

B. BY CAUSE

CAUSE	%
Terrorist attack	88.2
Flood	8.6
Others	3.2
TOTAL	100

C. BY PROVINCE

PROVINCE	%
Madrid	52.7
Abroad	11.8
Gipuzkoa	7.7
Bizkaia	5.0
Others	22.8
TOTAL	100

D. BY INJURY

INJURY	%
Death	57.4
Disability	42.6
TOTAL	100

Terrorist attack are the main cause for compensations paid out for personal injury. Loss can be seen to be highly concentrated in Madrid, País Vasco and abroad.

4. TEN MAIN LOSS EVENTS BY COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2023

Order number	Date of occurrence	Place of occurrence	Cause	Number of claims	Compensations paid out
1	August 1983	País Vasco, Cantabria and Navarra	Flood	25,664	977,290,079
2	January 2009	Widespread	Windstorm (Klaus)	265,231	653,390,571
3	May 2011	Murcia	Earthquake (Lorca)	28,043	600,625,058
4	September 2019	Peninsular Southeast	Flood	55,785	478,921,488
5	November 1987	Comunidad Valenciana and Region de Murcia	Flood	18,800	344,901,025
6	September to december 2021	La Palma	Volcanic eruption and earthquake	10,703	266,980,529
7	October 1982	Comunidad Valenciana	Flood	9,136	263,368,221
8	September 2012	Peninsular Southeast	Flood and windstorm	25,620	259,607,761
9	January 2020	Widespread	Flood, wave battering and windstorm (Gloria)	53,685	212,614,963
10	November 1989	East Andalusia, West Andalusia and Region de Murcia	Flood	7,548	193,006,338
TOTAL				500,215	4,250,706,034

III. OTHER

The information presented in the two preceding sections is an orderly arrangement of the data on policies, sums insured, premiums and compensations paid out. The data have undergone cleansing, but they are nonetheless the product of a statistical and accounting information collection process. They have not been processed for publication here.

This publication does not present subjective interpretations of the data it contains. That has been considered to be better left to those who need to draw their own inferences from their own point of view according to the specific needs of their specific activities and business policies.

Finally, it was thought that including a basic comparison of updated annual data on surcharges and compensations paid out might be helpful and it is set out below:

SURCHARGES AND COMPENSATIONS PAID OUT IN DATA SERIES FOR 1971-2023

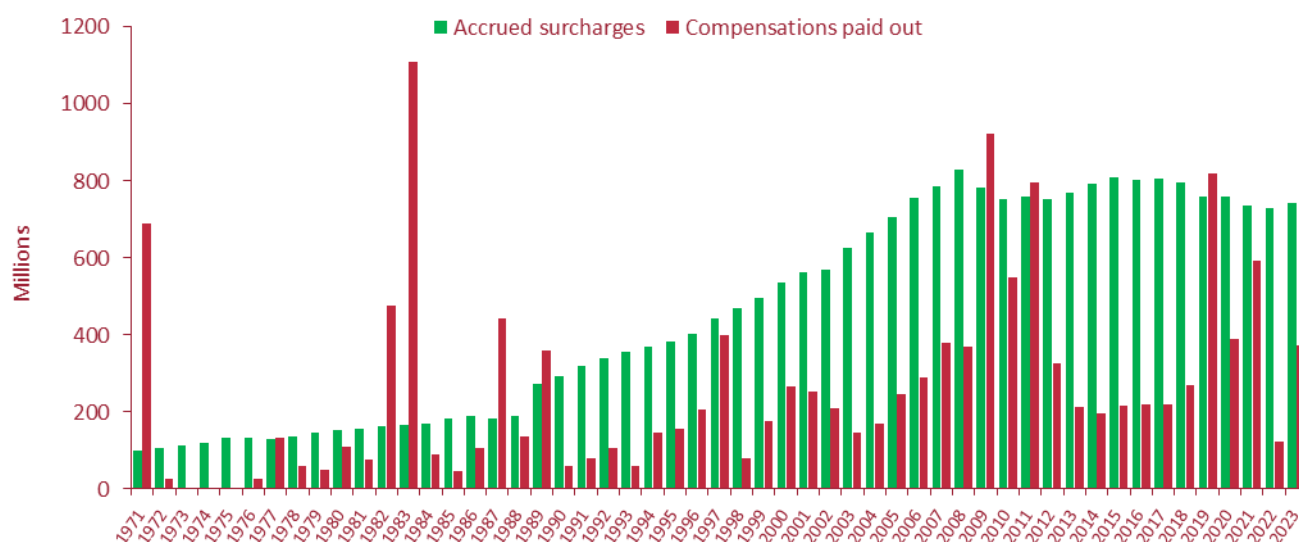
PROPERTY DAMAGE COVERAGE

Amounts in euro updated at 12/31/2023

YEAR	Accrued surcharges	Compensations paid out	Premium consumption (%)
1971	100,762,670	687,960,782	682.75
1972	106,774,849	27,522,671	25.78
1973	113,324,484	3,322,812	2.93
1974	117,989,479	638,650	0.54
1975	132,724,111	3,873,482	2.92
1976	133,443,158	24,320,267	18.23
1977	130,356,303	132,208,735	101.42
1978	135,130,851	60,323,598	44.64
1979	146,118,999	50,417,768	34.50
1980	152,584,381	107,839,894	70.68
1981	154,713,634	74,643,110	48.25
1982	163,182,401	477,205,745	292.44
1983	164,368,402	1,108,499,522	674.40
1984	170,549,004	89,362,949	52.40
1985	182,235,814	45,493,401	24.96
1986	188,078,803	106,502,419	56.63
1987	181,754,076	442,780,283	243.62
1988	190,005,146	135,486,232	71.31
1989	271,061,251	358,020,391	132.08
1990	293,503,945	59,806,179	20.38
1991	317,488,707	79,122,553	24.92
1992	339,485,636	105,124,441	30.97
1993	355,958,177	59,802,447	16.80
1994	367,549,367	145,722,541	39.65
1995	381,311,955	157,382,197	41.27
1996	401,413,099	206,678,759	51.49
1997	441,270,462	399,113,620	90.45
1998	468,863,407	80,456,698	17.16
1999	496,561,840	175,602,086	35.36
2000	534,666,816	265,783,346	49.71
2001	562,386,030	253,155,921	45.01
2002	567,620,314	210,773,342	37.13
2003	626,962,175	144,544,873	23.05
2004	664,237,015	170,044,914	25.60
2005	706,859,111	246,138,163	34.82
2006	754,968,136	288,626,448	38.23
2007	783,910,987	379,091,769	48.36
2008	828,278,761	367,929,398	44.42
2009	782,794,070	920,821,074	117.63
2010	752,904,146	550,484,534	73.11
2011	759,648,915	794,945,271	104.65
2012	751,618,985	326,502,693	43.44
2013	770,018,715	211,260,100	27.44
2014	791,824,273	196,310,504	24.79
2015	809,168,365	214,401,439	26.50
2016	803,173,294	218,130,405	27.16
2017	805,608,096	219,301,214	27.22
2018	793,889,953	269,322,519	33.92
2019	757,690,026	818,085,775	107.97
2020	760,435,361	388,726,988	51.12
2021	734,493,188	592,044,323	80.61
2022	729,321,344	123,936,773	16.99
2023	742,428,602	373,482,713	50.31
TOTAL	24,373,471,086	13,949,078,733	57.23

Loss that had already occurred but had not yet been reported on that date have not been included and will be added to subsequent statistical compilations as claims come in. Claim handling costs, such as payments to adjusters and lawyers and other expenses, have also not been included.

SURCHARGES AND COMPENSATIONS PAID OUT



To be able to interpret the above insurance premium consumption data correctly, it should be remembered that these amounts are based on comparative statistical data.

The theoretical exercise of including both premium accruals and all loss components (IBNR provisions, claims related expenses, net operating expenses, and other technical and operating expenses) in the calculation of premium consumption yields a property damage coverage premium consumption rate of 70.6% for 1971-2023.

For pecuniary loss coverage, the premium consumption rate was 31.8% for 2004-2023 and for personal injury coverage, premium consumption rate was 24.2% for 1987-2023.