

SUMMARY OF THE ACTIVITY

20 24



CONSORCIO DE
COMPENSACIÓN
• DE SEGUROS •



GOBIERNO
DE ESPAÑA

MINISTERIO
DE ECONOMÍA, COMERCIO
Y EMPRESA

Summary of the Activity 2024
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Summary of the Activity

2024

Presentation	2
1. Legal Status, Attachment and Functions	4
2. General Activity	4
3. Multi-Peril Crop Insurance Activity	8
4. Winding-up Activity	8
5. Credit Reinsurance Activity	10
6. Environmental Damage Compensation Fund	10
7. Customer Care	10
8. Information Services	11
9. Resource Management	12
10. Impact on Management of Sustainable Development Goals	12
11. Main Financial Statements	13
12. Organisation chart	16



PRESENTATION

The year for which the information is presented was marked by the DANA (an isolated depression at high levels causing flooding), which occurred from 28 October to 4 November 2024 and mainly affected Valencia, although it also caused damage in various other areas of the Iberian Peninsula. This was an extremely exceptional weather event, far exceeding the DANAs recorded in recent years.

It was characterised by heavy rainfall along the Mediterranean coast, particularly in Valencia, where over 490 litres per square metre fell in Chiva and over 390 litres per square metre in Cheste in under 24 hours. This led to flooding and the overflow of rivers, ravines and other waterways. The drainage system of small rivers and ravines in the area could not cope with such large volumes of water, resulting in significant personal injury and property damage due to flooding and landslides.

The DANA led to a huge number of compensation claims (more than 240,000 files) and costs more than 4.5 times higher than the worst loss event ever recorded by the Consorcio de Compensación de Seguros (CCS).

Since the occurrence of the DANA, the CCS has therefore implemented contingency plans for extreme natural events, providing policyholders with rapid and adequate information and an efficient service throughout the various phases of managing and paying damage claims.

To bolster the CCS's regular operational capacity in handling the DANA, two immediate measures were taken: (i) strengthening the CCS's internal staff, in both the Central Services and in the Regional Delegations. The Subdirector General for Personnel Costs at the Ministry of Finance authorised the CCS to hire temporary staff on an exceptional basis. These staff have been gradually incorporated into the CCS since the DANA occurred and during the early months of 2025; and (ii) on 13 November 2024, UNESPA and the Ministry of Economy, Trade, and Business signed an agreement called the Special Operating Procedure (POE) to address the management and assessment of claims more quickly and enable citizens to recover more quickly from the damage suffered.

The POE has increased the management and assessment resources exponentially by combining the CCS's operational resources with those of insurance companies that have signed up to it, thereby reducing the times for response and compensation payments to policyholders.

The claim ratio for General Activity, which includes coverage for extraordinary risks, was 550.8% of premiums, resulting in a net operating loss of 2,824.78 million euros. At the time of writing this cover letter, the CCS had handled over 96% of claims relating to the DANA.

The CCS's other operational activities reveal positive surpluses, which offset the losses from the DANA to some extent. Of particular note is the result for Agricultural Activity, with a claim ratio of 40.6% of premiums. This reverses the trend that had been in place since 2016 and, in particular, in 2023. This was due to factors including the severe drought that affected many crops on the Iberian Peninsula.

Credit reinsurance activity is insignificant pending the final cancellation of the release of outstanding guarantees underwritten in 2009. The equalization reserve accumulated by the reinsurance line, which was created to cover risks arising from COVID-19 was returned to the State in 2024.

As in previous years, private motor vehicle coverage remains minimal compared to private motor liability coverage in the insurance sector, as it only covers 2,830 vehicles unable to obtain standard coverage. This highlights the strength and maturity of the line in our country.

In 2024, the Consorcio was entrusted with the winding up of the insurance company Mutuality Escolar de Previsión Social del Colegio Paraíso de los Sagrados Corazones de Madrid, and progress was made in the ongoing liquidation processes of other entities. This highlights the Consorcio's extraordinary value in the liquidation and reorganisation of insurance entities, and its role as the ultimate mechanism for protecting policyholders and beneficiaries.

From a strategic point of view, progress was made in 2024 in implementing the 2023-2025 Three-Year Action Plan. This plan revolves around three strategic pillars: business management; social responsibility and sustainability; and technology and cybersecurity. These pillars will guide the Consorcio's operational and financial management until 2025. They will also work to increase society's resilience to extraordinary risk events, reduce the insurance gap and increase prevention.

In terms of diversity and gender equality, the Consorcio maintains equal gender representation on its Board of Directors and Committees.

The evolution of the main figures during the year can be summarised as follows:

a. Premiums and surcharges.

From an income perspective, premiums and surcharges recorded an aggregate increase of 6.4%. By line of business, surcharges for extraordinary risk insurance increased by 4.5%. In Agricultural insurance, surcharges increased by 14%. Finally, the Settlement activity, whose income is determined as a percentage of the commercial premiums of private insurance companies, increased by 8.3%.

In motor vehicle liability insurance, premiums for the guarantee fund increased by 9.2%. Income from insurance for private vehicles not covered by private insurance companies increased by 286%, continuing the recent trend of an increasing number of vehicles insured by the Consorcio that are not covered by private companies. Premiums for official vehicles increased by 4.4%.

b. Claims and expenses.

The claim ratio for extraordinary risk insurance stood at 609.8% of premiums, while the combined ratio was 616.6%.

The claim ratio for the motor vehicle guarantee fund reached 61.2% of premiums, while the claim ratio for private vehicle civil liability insurance was 46.7% at the end of the year. The claim ratio for official vehicles was 162.7%.

The claim ratio for Agricultural Activity as a whole was 40.6% of premiums. Specifically, the claim ratio for co-insurance was 72.2%, whereas the claim ratio for reinsurance was negative due to the recovery of provisions from the previous year.

Regarding Settlement Activity, one entity referred to above entered liquidation in 2024, significant progress was made in liquidating the 11 entities in liquidation, and two entities (SERAS and MAS Vida) were wound up and deregistered.

c. Investment management.

Investment management was mainly in fixed-income securities (86%), compared to equities, invested through investment funds (14%). This generated a contribution margin to the result on premiums and surcharges of 45%.

d. Equity situation.

At the close of 2024, the equalization reserve of the balance available to cover insured risks reached 7,132 million euros in the General Activity, 441 million euros in the Agricultural Activity and 1 million euros in the Credit Reinsurance Activity, having incorporated the surpluses and deducted losses for the year.

The fund for winding up of insurance companies amounted to 2,687 million euros.

In terms of solvency indicators, the solvency capital requirement coverage ratio stood at $x 1.29$, while the minimum solvency capital coverage ratio was $x 4.98$.

The Consorcio has extensive institutional and international activity. It actively participates in forums and dialogues with Spanish and European institutions, as well as the academic community. These bodies sometimes define national and international policies on energy transition and climate change adaptation, the use of damage data for disaster risk reduction and insurance coverage for emerging risks, such as cyber risks. The Consorcio also participates in specific forums such as the World Forum for Catastrophe Insurance Programmes (WFCP), the International Forum of Terrorism Risk Insurance and Reinsurance Pools (IFTRIP), the Council of Bureaux for Compulsory Motor Insurance in Europe and the International Forum on Insurance Guarantee Schemes (IFIGS). It is also a member of working groups of the OECD, EIOPA and Insurance Europe.

Finally, we would like to express our utmost gratitude to all our staff, external collaborators, insurance companies and distributors for their dedication, commitment and effort in achieving this entity's objectives.



1. LEGAL STATUS, ATTACHMENT AND FUNCTIONS

The Consorcio is a public business entity which has its own legal personality and full capacity for operating in pursuit of its purpose, maintaining a separation in financial and accounting terms between the activities it carries out and performing its functions both in the public as well as the private sphere.

The Consorcio is governed by the provisions contained in its Legal Statute and, in any aspects not contrary to it, by the provisions contained in Act 40/2015, of 1 October, on the legal framework for the public sector. In the exercise of its activity as an insurer and, in the absence of special rules stipulated in its Legal Statute, by the provisions of Act 20/2015, of 14 July, on the organisation, supervision and solvency of insurance and reinsurance companies, and of Act 50/1980, of 8 October, on the Insurance Contract.

Premium-Loss Margins (million of euros)

	Premiums and Surcharges	Claims	Claim ratio		Combined rate	
			2024	2023	2024	2023
General Activity	930.89	5,127.17	550.8%	59.7%	557.2%	66.0%
Extraordinary risks	829.22	5,056.74	609.8%	57.1%	616.6%	63.9%
Property	757.49	4,957.32	654.4%	59.9%	661.3%	66.7%
Personal injury	16.04	11.76	73.4%	6.3%	80.0%	12.9%
Income exposure	55.70	87.66	157.4%	33.8%	163.9%	40.5%
Auto liability	100.87	70.41	69.8%	82.8%	72.7%	85.0%
Guarantee Fund	90.05	55.10	61.2%	81.4%	62.1%	82.1%
Direct insurance and other	10.64	15.30	143.8%	96.8%	163.6%	112.0%
Border insurance	0.18	0.00	0.0%	0.0%	0.0%	0.0%
Other civil liability and compulsory insurance	0.80	0.03	3.3%	0.8%	7.8%	3.5%
Multi-Peril Crop Insurance Activity	166.39	67.63	40.6%	371.7%	49.1%	380.3%
Credit Reinsurance Activity	0.01	-0.01	-69.2%	464.9%	-41.4%	494.8%

	Surcharges	Liquidation costs	Cost Rate	
			2024	2022
Winding-Up Activity				
Liquidation of insurance companies	72.44	-3.40	-4.7%	-1.6%
	Surcharges	Other expenses OGNT	Cost Rate	
			2024	2022
Environmental Damages Compensation Fund				
Environmental Damages Compensation Fund	0.06	0.00	0.0%	0.0%

2. GENERAL ACTIVITY

The General Activity is the most significant activity in terms of volume of resources and the number of claims processed.

General Activity includes coverage of extraordinary risks, motor vehicle civil liability, actions of the compulsory motor insurance guarantee fund and reinsurance activities in frontier and environmental liability insurance.

Evolution of number of losses reported annually. General Activity

Risk year	TOTAL Consorcio	Extraordinary risks	Automobile	Other (*)	Automobile		Guarantee Fund TPL	
					Direct Insurance	TPL U	TPL U+D+S	TPL L
2014	103,585	65,657	37,898	30	8,563	29,335	28,602	733
2015	105,714	70,692	35,012	10	7,756	27,256	27,234	22
2016	85,642	51,852	33,773	17	7,762	26,011	26,004	7
2017	127,430	95,587	31,833	10	8,645	23,188	23,163	25
2018	109,418	77,799	31,614	5	9,016	22,598	22,597	1
2019	151,003	119,310	31,689	4	9,416	22,273	22,271	2
2020	164,210	138,889	25,316	5	7,688	17,628	17,628	0
2021	118,221	92,485	25,733	3	8,158	17,575	17,574	1
2022	88,140	62,161	25,961	18	8,069	17,892	17,892	0
2023	104,007	77,858	26,125	24	7,782	18,343	18,343	0
2024	357,792	331,412	26,367	13	8,018	18,349	18,349	0

TPL: Third-party Liability Vehicles

U: Uninsured vehicles S: Stolen vehicles D: Unknown vehicles L: Vehicles companies in liquidation

(*) In 2024, the 13 case files under the "Other" category were due to personal injuries because of fire fighting.



2.1. Extraordinary risk insurance

This coverage extends to property damage and personal injury, including the loss of income, as a result of the occurrence of extraordinary natural phenomena, such as:

- Floods, including the damages caused by battering waves.
- Atypical cyclonic storms, including extraordinary winds and tornados.
- Earthquake and seaquake.
- Volcanic eruption.

Also, damages caused by terrorism, mutiny or popular uprising, rebellion and the actions of the Armed Forces or Law Enforcement Agencies in peacetime are included.

The Consorcio pays compensation for the losses derived from extraordinary events taking place in Spain, which affect risks located within the country. It also pays compensation for those personal injuries derived from extraordinary events occurring outside of Spain when the insured covered by the policy is a permanent resident of Spain. For the Consorcio to pay compensation, the relevant surcharges owed to it must have been paid.

This type of cover is separate from any other public aid.

The coverage is funded through the surcharges which insurance companies collect and deposit monthly with the Consorcio together with the premiums, in the terms stipulated in the Extraordinary Risk Insurance Regulation, approved by Royal Decree 300/2004, of 20 February.

The number of losses arising in the year due to extraordinary risks totalled 310,021, with a total cost (payments plus technical provisions) of 4,478.5 million euros. The number of claims opened with respect to related coverage here, counting events from previous financial years, totalled 331,412 (a 325.66% increase). All of this led to a 1,015.8% rise in the claim ratio over the previous year.

The claim ratio in 2024 was marked by the DANA from 28 October to 4 November 2024, which primarily impacted Valencia, though it also caused damage across the Iberian Peninsula. This was an extremely exceptional weather event, far exceeding the DANAs recorded in recent years.

It was characterised by heavy rainfall along the Mediterranean coast, particularly in Valencia, where over 490 litres per square metre fell in and over 390 litres per square metre in Cheste in under 24 hours. This led to flooding and the overflow of rivers, ravines and other waterways. The drainage system of small rivers and ravines in the area could not cope with such large volumes of water, resulting in significant personal injury and property damage due to flooding and landslides.

By the end of 2024, 233,441 claims for damages had been filed, with an estimated total cost of 4,712.67 million euros (including management costs). This is the event with the greatest economic impact in the history of the Consorcio.

The huge volume of insured damage claims made it difficult to deal with them through the Consorcio's ordinary management resources. This led to the agreement on 13 November 2024 between UNESPA and the insurance companies with the Consorcio. The agreement established a Special Operating Procedure (POE) to enable claims to be managed and assessed more quickly, helping citizens to recover more rapidly. The procedure has exponentially increased the management and assessment resources available by combining the Consorcio's resources with those of the insurance companies that have signed up to it, thereby reducing the times for response and compensation payments to policyholders.

The table which follows shows the full amount of extraordinary risk claims by cause, irrespective of the year when they arose.



Most relevant losses for the year:
claims filed for extraordinary risks and amounts

Date	Cause	Location	Records	Declared cost (*)	Estimated cost outstanding (*)	Amount (*)
28/10/2024	FLOOD	Several areas	233,441	4,448.32	264.35	4,712.67
06/10/2024	TCA	Several areas	0	0.00	27.57	27.57
11/11/2024	FLOOD	Andalucía Oriental	2,564	18.75	1.80	20.55
07/06/2024	FLOOD	Murcia	3,186	10.23	0.00	10.23
27/03/2024	TCA	Several areas	519	0.51	5.07	5.58
07/02/2024	TCA	Several areas	3,557	3.97	1.18	5.15
12/11/2024	FLOOD	Comunidad Valenciana	677	4.16	0.47	4.63
19/01/2024	FLOOD	Castilla La Mancha, Extremadura	447	3.64	0.00	3.64
09/03/2024	TCA	Andalucía Occidental	318	3.08	0.00	3.08
28/10/2024	TCA	Comunidad Valenciana	738	0.69	2.34	3.02
28/08/2024	FLOOD	Aragón, Navarra, La Rioja	337	2.86	0.00	2.86
14/08/2024	FLOOD	Baleares	512	2.63	0.00	2.63
08/02/2024	FLOOD	Andalucía Occidental	833	2.42	0.00	2.42
20/09/2024	FLOOD	Cataluña	583	2.24	0.15	2.39
11/06/2024	FLOOD	Baleares	611	2.33	0.00	2.33
10/10/2024	FLOOD	Andalucía Occidental	404	1.74	0.14	1.88
15/01/2024	FLOOD	Castilla León	315	1.84	0.00	1.84
06/09/2024	FLOOD	Cataluña	402	1.61	0.09	1.70
25/06/2024	FLOOD	Castilla León	709	1.63	0.00	1.63
20/09/2024	FLOOD	Aragón, Navarra, La Rioja	439	1.23	0.11	1.35
29/08/2024	FLOOD	Castilla La Mancha	365	1.32	0.00	1.32
19/09/2024	FLOOD	Madrid	395	1.20	0.10	1.30
12/10/2024	FLOOD	Madrid	256	1.03	0.10	1.13
18/03/2024	FLOOD	Andalucía Occidental	163	0.98	0.00	0.98
03/09/2024	FLOOD	Murcia	229	0.92	0.05	0.97
13/08/2024	FLOOD	Aragón, Navarra, La Rioja	154	0.97	0.00	0.97
28/08/2024	FLOOD	Castilla León	333	0.93	0.00	0.93
19/09/2024	FLOOD	Castilla La Mancha	277	0.84	0.07	0.92
28/06/2024	FLOOD	Extremadura	60	0.80	0.00	0.80
26/02/2024	FLOOD	Navarra, Aragón	119	0.80	0.00	0.80
07/11/2024	FLOOD	Cataluña	121	0.70	0.07	0.77
08/10/2024	FLOOD	Galicia, Asturias, Cantabria	152	0.72	0.05	0.77
28/06/2024	FLOOD	Comunidad Valenciana	342	0.74	0.00	0.74
22/10/2024	FLOOD	Comunidad Valenciana	114	0.67	0.05	0.72
17/09/2024	FLOOD	Comunidad Valenciana	261	0.63	0.06	0.70
03/09/2024	FLOOD	Extremadura	103	0.65	0.02	0.67
02/09/2024	FLOOD	Baleares	111	0.56	0.02	0.58
01/06/2024	FLOOD	Cataluña	205	0.55	0.00	0.55
25/06/2024	FLOOD	Madrid	78	0.53	0.00	0.53
01/09/2024	FLOOD	Comunidad Valenciana	194	0.48	0.04	0.53
07/06/2024	FLOOD	Castilla La Mancha	144	0.52	0.00	0.52

(*) million of euros

The improved channels for reporting losses to the Consorcio have enabled the handling of registered compensation claim notifications in record time.

The following table shows the total number of extraordinary risk claims in the year, broken down by cause, independently of their year of occurrence.

Number of claims filed and processed due to losses from extraordinary risks

	2024	2023
Flooding	256,329	58,400
Atypical cyclonic storm	73,705	16,974
Battering waves sea	152	126
Terrorism	11	13
Volcanic Eruption	108	1,097
Earthquake	518	662
Other	589	586
Total number of claims	331,412	77,858

2.2. Compulsory Third-Party Automobile Insurance

2.2.1. Direct take-out of third party liability insurance in respect of vehicles for which insurers have denied cover and of official vehicles.

Among its functions as a complement to the private insurance sector and within the scope of compulsory third-party automobile insurance, the Consorcio provides compulsory liability cover in cases where automobile owners are unable to find private coverage. This also extends to the compulsory liability coverage of vehicles owned by the Central Government, Autonomous Communities, Local Corporations and public agencies on request.

Private vehicle premium income in 2024 was up 286.0%. The portfolio of insured vehicles focuses on passenger cars.

The revenues for covering this risk are obtained from the premiums paid by policyholders, and the Consorcio operates like any other direct insurer, never enters into competition with private initiative in any way whatsoever, since the Consorcio only insures vehicles that are unable to secure coverage in the marketplace.

On the other hand, the portfolio of official vehicles increased in numerical terms by 2.7% in 2024.

Portfolio – Direct auto liability insurance

	2020	2021	2022	2023	2024
Number of policies at year end					
Private vehicles	550	516	571	913	2,830
Cat. I- Private and commercial vehicles	196	169	229	379	1,755
Cat. II.- Lorries, buses and industrial vehicles	52	53	55	52	241
Cat. III.- Motorcycles and mopeds	302	294	287	482	834
GOVERNMENT VEHICLES	52,605	51,700	48,324	49,421	49,386

Loss – Direct auto liability insurance

	2024	2023
Number of Claims filed		
Private vehicles	694	261
Government vehicles	7,324	7,521
Losses (*)		
Private vehicles	0.81	-0.07
Government vehicles	14.49	8.77

(*) Million of euros

2.2.2. Guarantee Fund (compulsory motor insurance, or “SOA” for the Spanish).

In its role as the guarantee fund for compulsory third-party automobile insurance, the Consorcio extends its activity in the terms of the legislation on motor vehicle liability and insurance to the coverage of damages caused by unknown, stolen, uninsured vehicles or vehicles insured by companies undergoing bankruptcy proceedings or in a situation of compulsory liquidation or whose winding-up process has been taken over by the Consorcio. Similarly, the Consorcio acts as the indemnifying body within the European Economic Area in the framework of the Community legislation regulating automobile insurance.

The revenues for providing cover are obtained through two separate channels:

- From the surcharge collected by the insurance companies and included on the receipts of premiums referring to the policies issued, set at 1.5% of the commercial premium.
- From 50% of the traffic fines imposed for driving an uninsured vehicle.

In 2024, the number of accidents involving uninsured, unknown, and stolen vehicles decreased by 0.03% compared to the previous year.

Loss – Guarantee Fund for mandatory auto insurance

	2024	2023
Number of Claims filed	18,349	18,343
Guarantee Fund losses (*)	55.10	67.11
% premium consumed	61.2%	81.4%
Losses (*)		
Uninsured vehicles (net of recoveries)	30.52	34.09
Unknown vehicles	21.09	31.35
Stolen vehicles	3.53	1.81
Vehicles insured by companies in liquidation (net of recoveries)	-0.03	-0.14

(*) Million of euros.

Guarantee Fund claims

COVERAGE	Uninsured	Unknown	Stolen	Companies in liquidation
Number of claims filed	15,022	2,753	574	0



3. MULTI-PERIL CROP INSURANCE ACTIVITY

The Consorcio participates to the extent of 10% among the multiple co-insurers of the Multi-Peril Crop insurance (SAC), which is managed by Agroseguro S.A., complementing the coverage by private initiative and guaranteeing the coverage of 100% of the risks included in each annual Multi-Peril Crop insurance plan. Likewise, the Consorcio is the reinsurer for the excess of loss in the co-insurance pool.

At the operating level the Consorcio made a loss of 84.73 million euros in 2024, after deducting the operating expenses.

Total losses for the Consorcio's crop insurance activity amounted to 71.6 million euros from its involvement in co-insurance, while the re-insurance accepted in Multi-Peril Crop insurance (SAC) was -4.0 million euros.

The Consorcio also takes responsibility for the accident coverage of persons involved in the extinguishing of forest fires within the scope of this activity.

Multi-Peril Crop insurance premiums and losses (million of euros)

	2024	2023
Participation in coinsurance	10.0%	10.0%
Premiums charged		
Coinsurance	99.15	87.03
Reinsurance accepted	67.09	58.84
Losses for year		
Coinsurance	71.57	76.44
Reinsurance accepted	-4.03	466.21
Margin		
Coinsurance	27.58	10.58
Reinsurance accepted	71.12	-407.36
Claim ratio		
Coinsurance	72.2%	87.8%
Reinsurance accepted	-6.0%	792.3%
Combined rate		
Coinsurance	86.2%	102.2%
Reinsurance accepted	-5.9%	792.4%

4. WINDING-UP ACTIVITY

The purpose of this activity is the administrative winding-up of insurance companies when so commissioned by the Ministry of Economic, Trade and Business or by the competent body of an Autonomous Community.

The system provides special and differentiated treatment to insurance contract creditors, whose credits are acquired without waiting for the results of the relevant creditors' meeting. The credits are purchased at a percentage foreseeably higher than that which they would eventually have obtained in the winding-up process, through the application of the legally stipulated benefits of such process. The Consorcio takes over the legal position of the credits acquired within the winding-up plan. Moreover, in the case of automobile insurance claims, the Consorcio plays a dual role, as the compulsory third-party automobile insurance guarantee fund and as the liquidator of the company; in the first instance, up to the limits established in the compulsory insurance, and in the second, through the insuring of other damages in a percentage enabling the purchase of the credit.

Similarly, the Consorcio advances the expenses necessary for the winding-up activity itself, the recovery of which is conditioned to a situation where all of the debts of the company involved have been covered in full.

The revenues for the performance of this activity are obtained from the surcharges collected by the insurance companies and deposited periodically with the Consorcio, in the terms contained in article 23.4 of its Articles of Association, set at 1.5 per thousand of the premiums due. Surcharge revenues increased by 8.3%.

In 2024 the Consorcio was entrusted with the winding-up of these organisations:

- MUTUALIDAD ESCOLAR DE PREVISIÓN SOCIAL DEL COLEGIO PARAISO DE LOS SAGRADOS CORAZONES DE MADRID (PARAISO SAGRADOS CORAZONES), being wound up. The entity is being wound up under the solvency regime. Since taking possession of the entity, the necessary winding up loans and expenses have been met from its liquid and enforceable assets, without the need to call a creditors' meeting.



Likewise, the Consorcio has promoted the winding up processes of insurance companies entrusted to it in previous years.

- MUTUA NACIONAL DE INGENIEROS TÉCNICOS DE PREVISIÓN SOCIAL A PRIMA FIJA, MUTUALIDAD DE PREVISIÓN SOCIAL (MUNITEC), being wound up. Credits under insurance contracts arising from outstanding benefits have been paid from its assets.
- FORTIA VIDA, MUTUALIDAD DE PREVISIÓN SOCIAL A QUOTA FIJA, (FORTIA), being wound up. At the end of 2024, credits under insurance contracts amounting to 84 million euros were acquired.
- MGD, MUTUALIDAD GENERAL DEPORTIVA DE PREVISIÓN SOCIAL (MGD), being wound up. Credits under insurance contracts amounting to 14 million euros were acquired at the end of 2024.
- CORPORACIÓN DIRECTA DE ASISTENCIA INTEGRAL DE SEGUROS, S.A. (CORPORACIÓN DIRECTA), being wound up. At the end of 2024, credits under insurance contracts amounting to 300 thousand euros were acquired.
- FIANZAS Y CRÉDITO COMPAÑÍA DE SEGUROS Y REASEGUROS S.A., (FIANZAS Y CRÉDITOS), being wound up. The winding-up plan has been executed in several payment phases, with 98% of the payments made in the phases already completed. The third and final distribution is pending.
- SEGUROS MERCURIO, S.A., (MERCURIO), being wound up. The winding-up plan has been approved and is being implemented in two payment phases. At the end of the year, 96% of the payments in the first phase had been made.
- CAHISPA S.A. DE SEGUROS DE VIDA (CAHISPA VIDA), being wound up. The winding-up plan has been approved and is being implemented in two payment phases. At year-end, 98% of the payments in the first phase had been made.

- CAHISPA S.A. DE SEGUROS GENERALES (CAHISPA GENERALES), being wound up. During 2024, 100% of the winding-up plan was completed.
- MUTUALIDAD DE PREVISIÓN SOCIAL DE LAS ARTES DEL LIBRO, ARLI A PRIMA FIJA, (ARLI), being wound up. During 2024, the final balance sheet and the draft division of assets were approved, with a degree of execution of 80%.
- MUTUALIDAD DE PREVISIÓN SOCIAL A PRIMA FIJA DE EMPLEADOS DE LA CAJA DE AHORROS DE VALENCIA (CAJA MUTUAL), being wound up. Once the phase of payments against the company's assets for insurance contract claims had been completed and deposits had been made in favour of those creditors whose credit had not been claimed, the final balance sheet and the draft division of assets were approved at the end of the year.
- CENTRO ASEGURADOR COMPAÑÍA DE SEGUROS Y REASEGUROS, S.A. (CENTRO ASEGURADOR), in bankruptcy proceedings. The first payment of the winding-up phase at the end of 2024 has been 98% completed.

In 2024, the following were extinguished and deregistered:

- SERAS, MUTUALIDAD DE SEGUROS A PRIMA FIJA, (SERAS), being wound up.

And the following has been cancelled from the register:

- MAS VIDA, MUTUA DE PREVISIÓN SOCIAL VOLUNTARIA A PRIMA FIJA, S.A. (MAS VIDA), in bankruptcy proceedings.

Since 1984, when this activity commenced, 300 winding-up processes have been taken over, in addition to 10 bankruptcies.

At the close of accounts for the year, 11 winding-up processes were in progress, together with 1 bankruptcy procedure.

Adquisition of credits to affected third-parties and creditors assumed liquidations (thousands or euros)

Company under winding up process	2024		2023
	Nominal Value	Effective Value	Effective Value
FIANZAS Y CRÉDITO	5.99	5.99	2.72
FORTIA VIDA, MPS A CUOTA FIXA	0.00	0.00	-0.08
MUTUALIDAD GENERAL DEPORTIVA	4.22	4.22	0.53
CORPORACIÓN DIRECTA	0.00	0.00	0.06
TOTAL	10.21	10.21	3.22

Not including credits for settlement expenses.

5. CREDIT REINSURANCE ACTIVITY

As a complement to the measures put into place by the Government to counteract the consequences of the health crisis derived from COVID-19, Royal Decree-Law 15/2020, of 21 April, on urgent complementary measures for supporting the economy and employment, approved coverage by the Consorcio through a quota share programme for credit institutions, which was in effect from October 2020 to June 2021.

The contract with the assignees under the 2020 reinsurance support mechanism within the framework of COVID-19 aid was terminated at the end of the first quarter of 2023. In 2024, 38.5 million euros corresponding to the Stabilisation Reserve for this activity was returned to the Public Treasury, as the 2020-2021 series was terminated.

At the close of the year Credit Reinsurance activity showed positive net worth of 83.0 thousand euros (66.3 thousand euros the previous year) for the 2009-2010 dataset and positive net worth of 0.9 million euros for the 2020-2021 dataset (38.5 million euros the previous year).

6. ENVIRONMENTAL DAMAGE COMPENSATION FUND

The Consorcio acts as the administrator and manager of the Environmental Damage Compensation Fund, which lacks the status of an insurance entity since its liability is limited to the amount of the resources available.

The Fund sources its revenues from the contributions made by the operators defined in the Law whose activities are liable to generate damage of an environmental nature and are collected by the insurance companies together with the commercial premiums they apply to their insureds. The compulsory financial guarantee of the Fund is limited by event (environmental damage) to 20 million euros.

7. CUSTOMER CARE SERVICE

During 2024, the Consorcio received 156 complaints and has dealt with multiple queries. The low percentage of complaints is significant. If a comparison is made between the number of complaints lodged and the number of claims filed during the year (357,792 claims), the result is equivalent to a coefficient of 0.5 per thousand.



8. INFORMATION SERVICES

8.1. Insured Vehicle Database –“FIVA”- (for the Spanish)

The Consorcio is responsible for the management of the Insured Vehicle Database – FIVA –.

The purpose of the database is to furnish the information necessary to enable persons involved in a traffic accident to identify, as quickly as possible, the insurance company covering the third-party liability of each of the vehicles involved in the accident and to facilitate compliance with the obligation of taking out insurance. A total of 3,669,333 queries were received during the year.

The information contained in the FIVA database is sent to the Consorcio by the insurance companies covering compulsory liability insurance for motor vehicles whose country of registration is Spain and includes 34.0 million references.

The following details must be provided for each vehicle included:

- Vehicle registration.
- Identification code of the make and model of the vehicle.
- For additions to the database, the start and end dates of the current policy period and, in the case of deletions, the date of expiry of the insurance.
- Type of contract.

The Consorcio checks the degree of reliability of the data forwarded by the insurers on a monthly basis and notifies any deficiencies or discrepancies detected to the companies themselves and to the DGSFP.

The data held in the FIVA are also entered in the computer systems used by the traffic police to ensure proper control of the compulsory insurance.

8.2. The Consorcio as an Information Agency

In the context of the third-party automobile insurance, the Consorcio provides insured parties with the information necessary to enable them to claim from their insurance company or the company's representative, with respect to accidents caused by vehicles registered and insured in a Member State of the European Economic Area other than Spain.

Information on 6,733 vehicle registrations was provided during the year, and details of 2,674 were requested from international bodies.

8.3. Information on the fire and natural elements insurance branch

In the framework of fire insurance and for the purpose of the settlement of the charges and special rates applicable for the fire prevention and extinguishing services, the insurance companies furnish the Consorcio information on the premiums collected with respect to the risks located within each municipal district, to enable it to make such information available to the competent bodies for settlements and collections through FEMP and UNESPA.

8.4. Mandated Insurance Registry

Also, in the context of compulsory insurance in the territorial scope of the Autonomous Communities, the Consorcio manages the external access to the data through its website, for dissemination and general information purposes.



9. RESOURCE MANAGEMENT

9.1. Human Resources

Gender parity on the Board of Directors was upheld in 2024 . The effort in giving impetus to diversity and equality on all levels of responsibility has always been a priority in the Consorcio.

During the financial year there has been a net increase in the number of employees (44 additions and 20 no longer on staff), from 298 at the end of 2023 to 322 at the close of accounts for 2024.

9.2. Technological and Information Resources

The project to upgrade management software infrastructure is progressing apace, with the implementation of a new ERP which will affect the areas of Investments, Cash Management, Accounting, Budgets, Procurement, Buildings and Architecture. Furthermore, conversion of the code for the business applications so they can be built into the new platform has been practically finalised.



10. IMPACT ON MANAGEMENT OF SUSTAINABLE DEVELOPMENT GOALS

All of the Consorcio’s activities are designed to safeguard the three core constituents required for sustainable development and imbue society as a whole with economic resilience while buttressing the role which the rest of the insurance industry performs. The mainstays of activity are crystallised in:

E (Environmental)	Carbon footprint management	Sustainable investment
S (Social)	Work-life balance, professional development and training equality, talent management and transfer of knowledge	Sustainable investment
G (Corporate Governance)	Transparency and extending principles to the whole value chain	Sustainable investment

The Consorcio cannot integrate sustainability principles into its insurance buying policy as the risks covered are determined by law or assigned by insurers based on their respective insurance buying policies.



SDG 1: No Poverty, via (i) indemnification for extraordinary risks, (ii) its essential involvement in Multi-Peril Crop insurance, (iii) the functions of the automobile guarantee fund and insurance contract creditor protection arising from the role of winding-up insurers and restoring them to profitability.



SDG 8: Decent Work and Economic Growth. The compensation and guarantees which the Consorcio offers avoid impairment which can be detrimental to employment and economic development.



SDG 16: Peace, Justice and Strong Institutions. The Consorcio’s activities are based on institutional cooperation of a private nature with a broad range of government authorities and the rest of the insurance industry. Cooperation of this kind is also manifested with other actors such as academia or the research community, with whom it maintains a two-way flow in exchanging knowledge.



Furthermore, activation of the 2023-2025 Triennial Plan of Action impacts on the following SDGs:

- 14% of programmes affect SDG 9 Industry, Innovation and Infrastructure: in particular all of those which are oriented toward digital transformation, including the pursuit of the Consorcio's activities and the provision of services, and communications with all of the organisation's stakeholders.
- 6% of programmes affect SDG 11 Sustainable Cities and Communities, due to both the way in which the Consorcio manages its real estate assets and actions aimed at reducing the risks in which it participates with other institutions and bodies who have competency to do this.
- 4% of the programmes affect SDG 12 Responsible Consumption and Production, on account of how the organisation manages its consumption and providers.
- 3% of programmes affect SDG 13 Climate Action, via the management of its investors and its real estate assets, as well as the aforementioned institutional collaborative aspect.
- 34% of programmes affect SDG 17 Partnership for the Goals. Once again, the Consorcio is well aware that working together with other stakeholders is how its activities and plans can have a much greater impact, which is why it promotes this collaborative effort to achieve greater impact.

Overall, the 2023-2025 TPA impacts on 15 of the 17 SDGs, the most important of which are those outlined above.

11. MAIN FINANCIAL STATEMENTS

Balance sheet (in euros)

	YEAR 2024	YEAR 2023
A. ASSETS		
A.1. Cash and other equivalent net assets	1,817,314,461	173,977,183
A.2. Financial assets maintained to trade		
A.3. Financial assets at fair value through profit and loss	23,579,215	23,062,100
A.4. Available for sale investment assets	13,044,924,118	14,106,200,738
A.5. Loans and receivables	149,429,347	131,272,090
A.6. Investments held to maturity		
A.7. Cover derivatives		
A.8. Reinsurance share in technical provisions	7,455,990	20,045,253
A.9. Tangible fixed assets and property investments	402,249,608	421,231,029
A.10. Intangible fixed assets	12,193,067	13,623,280
A.11. Holdings in group and associated entities		
A.12. Tax assets	1,514,253,515	887,153,092
A.13. Other assets	118,071,449	116,141,888
A.14. Non current assets held for sale	579,310	506,391
TOTAL ASSETS	17,090,050,081	15,893,213,044
LIABILITIES AND NET WORTH		
A. LIABILITIES		
A.1. Financial liabilities maintained to trade		
A.2. Financial liabilities at fair value through profit and loss		
A.3. Payable debits and items	27,833,111	10,456,638
A.4. Cover derivatives		
A.5. Technical provisions	5,087,454,534	1,082,472,865
A.6. Non technical provisions	1,197,243	946,457
A.7. Tax liabilities	999,244,020	1,460,403,003
A.8. Other liabilities	410,425	202,044
A.9. Liabilities linked to non current assets held for sale		
Total liabilities	6,116,139,333	2,554,481,007
B. NET WORTH - SHARE HOLDERS EQUITY		
B.1. Share holders equity	10,222,214,703	12,842,308,384
Equalisation Reserve	7,534,178,156	10,315,192,452
Other reserves (Winding-Up Activity Fund)	2,688,036,546	2,527,115,932
Other reserves (Winding-Up Activity Fund)	-2,581,593,681	179,632,801
Year result and Previous	2,581,593,681	-179,632,801
Interim Equalisation Reserve		
	751,696,046	496,423,653
B.2. Adjustments, changes in value		
B.3. Government grants		
TOTAL NET WORTH	10,973,910,749	13,338,732,037
TOTAL LIABILITIES AND NETWORTH	17,090,050,081	15,893,213,044



P&L Statement (in euros)

	YEAR 2024	YEAR 2023
I, TECHNICAL ACCOUNT - NON - LIFE INSURANCE		
I.1. Earned premiums net of reinsurance	1,097,291,750	1,031,958,468
General Activity	930,891,007	886,225,053
Multi-Peril Crop Insurance Activity	166,390,083	146,019,499
Credit reinsurance Activity	10,661	-286,084
I.2. Tangible fixed assets and investments incomes	526,530,707	262,223,472
I.3. Other technical incomes	46,074,228	42,759,924
I.4. Claims net of reinsurance	5,194,795,997	1,070,394,423
General Activity	5,127,173,529	529,004,524
Multi-Peril Crop Insurance Activity	67,629,846	542,719,777
Credit reinsurance Activity	-7,378	-1,329,879
I.5. Variation in other technical provisions net of reinsurance		
I.6. Bonuses share and rebates	12,807	0
I.7. Net operating expenses	68,667,013	64,050,648
I.8. Other technical expenses	4,843,025	4,133,525
I.9. Expenses of tangible fixed assets and investments	87,069,785	93,818,317
I.10. Subtotal (Result of technical account)	-3,685,491,942	104,544,951
III, NON TECHNICAL ACCOUNT - NON - LIFE INSURANCE		
III.1. Tangible fixed assets and investments incomes	101,760,212	49,002,909
III.2. Tangible fixed assets and investments expenses	14,360,868	16,048,464
III.3. Other earnings and winding-up activities	96,296,523	67,491,198
III.4. Other expenses and winding-up activities	-815,447	1,083,035
III.5. Subtotal (Result of non technical account)	184,511,313	99,362,608
III.6. Pre tax result (I.10. + III.5.)	-3,500,980,629	203,907,559
General Activity	-3,769,751,783	500,973,221
Multi-Peril Crop Insurance Activity	106,546,490	-397,568,440
Winding-up Activity	160,882,782	98,966,145
Credit reinsurance Activity	1,291,439	1,452,706
Administration of the Environmental Damage Compensation Fund	50,443	83,928
III.7. Profit tax	-919,386,948	24,274,758
III.8. Result from ongoing operations (III.6. + III.7.)	-2,581,593,681	179,632,801
III.9. Result from interrupted operations less tax		
III.10 Financial year result (III.8.+III.9)	-2,581,593,681	179,632,801

Cash Flows Statement (in euros)

	YEAR 2024	YEAR 2023
A. CASH FLOWS FROM OPERATING ACTIVITIES		
A.1. Insurance		
1. Proceeds direct insurance, coinsurance and reinsurance accepted	1,027,530,340	970,019,422
2. Payments direct insurance, coinsurance and reinsurance accepted	1,101,457,001	748,641,229
3. Proceeds in reinsurance cession		
4. Payments in reinsurance cession		
5. Claims recovered	10,023,483	10,431,642
6. Intermediary expenses		
7. Other business collections	2,087,714	2,011,215
8. Other business payments	55,349,243	51,506,067
9. Total cash proceeds from insurance activity (1 + 3 + 5 + 7) = I	1,039,641,537	982,462,278
10. Total cash payments for insurance activity (2 + 4 + 6 + 8) = II	1,156,806,244	800,147,296
A.2. Other operating activities		
1. Proceeds in funds pensions activities management		
2. Payments in funds pensions activities management		
3. Proceeds of other activities	73,847,260	67,922,024
4. Payments of other activities	14,003,821	13,534,229
5. Total cash proceeds from operating activities (1+3)=III	73,847,260	67,922,024
6. Total cash payments for operating activities (2+4)=IV	14,003,821	13,534,229
7. Proceeds and payments for income tax (V)	-185,431,115	-69,928,289
A.3. Net cash flows from operating activities (I - II + III - IV + -V)	-242,752,383	166,774,489
B. CASH FLOW FROM INVESTMENTS ACTIVITIES		
B.1. Proceeds from investments		
1. Tangible assets		17,285
2. Land and buildings investments	81,602,400	
3. Intangible assets		
4. Financial investments	4,492,305,205	3,168,108,140
5. Shares in group, associated and affiliated		
6. Interest received	243,796,987	201,277,732
7. Dividends received	25,701,705	14,360,426
8. Business unit		
9. Other proceeds obtained from investment activities	1,794,945	156,301
10. Total cash proceeds from investment activities (1 + 2 + 3 + 4 + 5 + 6 + 7 + 8 + 9) = VI	4,845,201,242	3,383,919,884
B.2. Payments on investments		
1. Tangible assets	406,714	4,719,321
2. Lands and buildings investments	24,464,611	13,374,158
3. Intangible assets	2,347,244	5,446,666
4. Financial instruments	2,890,900,296	3,537,291,346
5. Shares in group, associated and affiliated		
6. Business unit		
7. Other payments in investment activities	2,492,717	683,111
8. Total cash payments for investment activities (1 + 2 + 3 + 4 + 5 + 6 + 7) = VII	2,920,611,581	3,561,514,601
B.3. Net cash flows on investment (VI - VII)	1,924,589,661	-177,594,718
C. CASH FLOW FROM FINANCING ACTIVITIES		
C.1. Proceeds		
C.2. Payments		
C.3. Net cash flow from financing activities (VIII - IX)		
Effect of foreign exchange rate changes on cash operations (X)		
Net increase in cash and cash equivalents (A.3. + B.3. + C.3. + -X)		
Cash and equivalents at the beginning of the year		
Cash and equivalents at the end of the year		
Components of cash and equivalents at the end of the period		
1. Cash and banks	1,817,314,461	173,977,183
2. Other financial assets		
3. Bank overdrafts reimbursable on call		
TOTAL CASH AND CASH EQUIVALENTS AT THE END OF THE PERIOD (1 + 2 - 3)	1,817,314,461	173,977,183



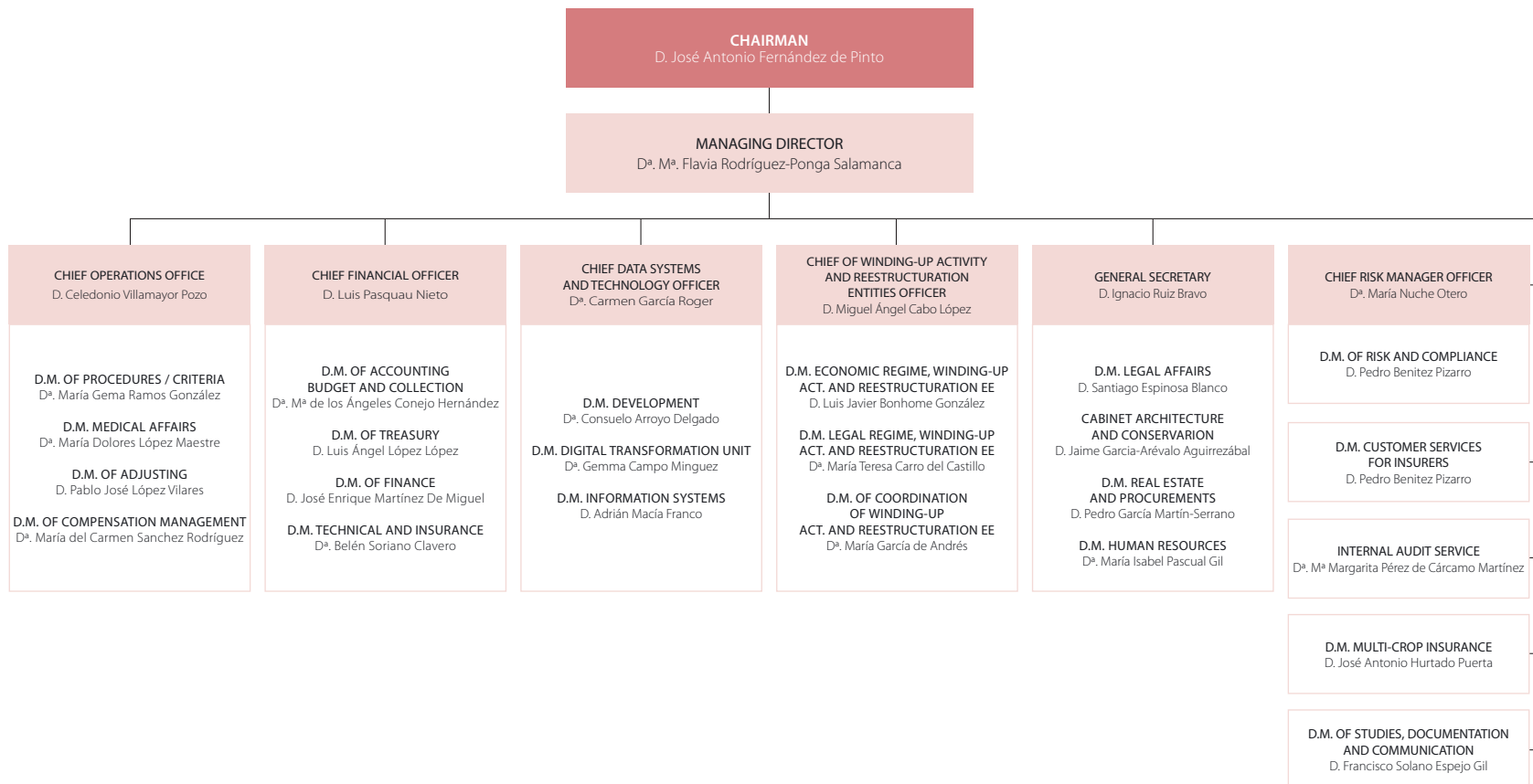
Total statement of net worth changes (in euros)

	Equity or equivalent fund		Share premium	Reserves	Loss for previous years	Other contributions from partners or provident beneficiaries	Profit (loss) for the year	Interim Equalization Reserve	Other financial instruments	Adjustments, change of value	Government grants	TOTAL
	Registered	No demanding										
A. Balance at 31 december 2022	0	0	0	12,666,855,669	-3,656,870	0	511,768,353	-511,768,353	0	-160,741,303	0	12,502,457,497
I. Adjustments for changes policies 2022												
II. Adjustments for errors 2022				-523,217						-405,866		-929,082
B. Adjusted balance at 1 January 2023	0	0	0	12,666,332,453	-3,656,870	0	511,768,353	-511,768,353	0	-161,147,168	0	12,501,528,415
I. Total incomes and expenses registered							179,632,801			657,570,821		837,203,622
II. Transaccions with shareholders and partners												
1. Increases of equity and equivalent share												
2. (-) Reductions of equity and equivalent share												
3. Existing financial liabilities- transfer to net worth												
4. (-) Dividends and interim dividends payment												
5. Net operating with owned shares or holdings												
6. Increases (reduction) of net worth due to business combinations												
7. Other operations with shareholders or partners												
III. Other variations in net worth				175,975,931	3,656,870		-511,768,353	332,135,552				0
1. Share based payment												
2. Transfers between net worth parties				-3,656,870	3,656,870		-511,768,353	511,768,353				
3. Other variations				179,632,801				-179,632,801				0
C. Balance 31 december 2023	0	0	0	12,842,308,383	0	0	179,632,801	-179,632,801	0	496,423,653	0	13,338,732,037
I. Adjustments for changes policies 2023												
II. Adjustments for errors 2023												
D. Adjusted balance at 1 January 2024	0	0	0	12,842,308,383	0	0	179,632,801	-179,632,801	0	496,423,653	0	13,338,732,037
I. Total incomes and expenses registered							-2,581,593,681			255,272,393		-2,326,321,288
II. Operations with shareholders or partners												
1. Increases of equity and equivalent share												
2. (-) Reductions of equity and equivalent share												
3. Existing financial liabilities- transfer to net worth												
4. (-) Dividends and interim dividends payment												
5. Net operating with owned shares or holdings												
6. Increases (reduction) of net worth due to business combinations												
7. Other operations with shareholders or partners												
III. Other variations in net worth				-2,620,093,681			-179,632,801	2,761,226,482				-38,500,000
1. Share based payment												
2. Transfers between net worth parties							-179,632,801	179,632,801				0
3. Other variations				-2,620,093,681				2,581,593,681				-38,500,000
E. BALANCE END OF 2024	0	0	0	10,222,214,702	0	0	-2,581,593,681	2,581,593,681	0	751,696,046	0	10,973,910,749



12. ORGANISATION CHART

CONSORCIO officers and contacts (central services)





Contact persons for the public business entity (Regional Offices)

REGIONAL OFFICE	DELEGATE	TERRITORIAL AREA	ADDRESS	PHONE	FAX	E_MAIL
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