

STATISTICS

EXTRAORDINARY RISKS

DATA SERIES FOR 1971-2024



CONSORCIO DE
COMPENSACION
• DE SEGUROS •

STATISTICS EXTRAORDINARY RISKS

DATA SERIES FOR 1971-2024



CONSORCIO DE
COMPENSACION

• DE SEGUROS •

Paseo de la Castellana, 32
28046 - MADRID
www.consorseguros.es
info@consorseguros.es



GOBIERNO
DE ESPAÑA

MINISTERIO
DE ECONOMÍA, COMERCIO
Y EMPRESA

Official Publication Identification Number [ENIPO]: 221-24-049-1
Legal Deposit: M-23915-2016

TABLE OF CONTENTS

Page

INTRODUCTION	6
---------------------	----------

SECTION 1: RISK EXPOSURE, DATA SERIES FOR 1990-2024	12
--	-----------

I.- PROPERTY DAMAGE COVERAGE	13
1. Number of policies by risk class in data series for 1990-2024	14
2. Sums insured by risk class in data series for 1990-2024	15
3. Mean sums insured by risk class in data series for 1990-2024	16
4. Number of policies, sums insured, and mean sums insured by risk class in 2024	17
5. Estimation of the number of policies by province and risk class in 2024	18
6. Estimation of sums insured by province and risk class in 2024	20
II.- PECUNIARY LOSS COVERAGE	22
1. Number of policies by risk class in data series for 2004-2024	23
2. Sums insured by risk class in data series for 2004-2024	24
3. Mean sums insured by risk class in data series for 2004-2024	25
4. Number of policies, sums insured, and mean sums insured by risk class in 2024	26
III.- PERSONAL INJURY COVERAGE	27
1. Number of policies, sums insured and mean sums insured in data series for 1990-2024	28
2. Number of policies, sums insured and mean sums insured by insurance type in 2024	31
IV.- SURCHARGES ACCRUED	32
1. Total surcharges by year in data series for 1971-2024	32
2. Surcharges on property insurance policies by risk class in data series for 1990-2024	33

SECTION 2: LOSS RECORD	34
-----------------------------------	-----------

I.- PROPERTY DAMAGE	35
<i>Chapter 1. Data series for 1971-2024</i>	<i>36</i>
1. NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COSTS BY CAUSE AND YEAR OF OCCURRENCE OF THE LOSS	
A. Flood	36
B. Earthquake	38
C. Volcanic eruption	40
D. Windstorm	42
E. Falling space objects and meteorite impacts	44
F. Terrorist attack	46
G. Riots	48
H. Civil unrest	50
I. Acts or action taken by the armed forces or law enforcement agencies in peacetime	52

	<u>Page</u>
J. Miscellaneous.....	54
K. Summary all causes	56
L. Summary all years:	
Data series for 1971-2024	58
Data series for 1987-2024	59
2. SUMMARY OF ALL CAUSES BY PROVINCE AND YEAR OF OCCURRENCE OF THE LOSS	
A. Number of claims filed or sub-claims filed.....	60
B. Compensations paid out.....	62
<i>Chapter 2. Data series for 1987-2024</i>	<i>66</i>
3. DISTRIBUTION BY RISK CLASS OF DAMAGED PROPERTY	
A. Number of claims filed or sub-claims filed.....	66
B. Compensations paid out.....	67
C. Mean costs.....	68
4. DISTRIBUTION BY MONTH OF OCCURRENCE OF THE LOSS. FLOOD	
A. Number of claims filed or sub-claims filed.....	69
B. Compensations paid out.....	70
II.- PECUNIARY LOSS	71
NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COSTS BY CAUSE AND YEAR OF OCCURRENCE OF THE LOSS IN DATA SERIES FOR 2004-2024	
A. Flood	71
B. Earthquake	71
C. Volcanic eruption	72
D. Windstorm	72
E. Terrorist attack.....	73
F. Civil unrest.....	73
G. Acts or action taken by the armed forces or law enforcement agencies in peacetime	74
H. Summary all causes	74
I. Summary all years.	76
III.- PERSONAL INJURY	77
1. NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COSTS BY CAUSE AND YEAR OF OCCURRENCE OF THE LOSS IN DATA SERIES FOR 1987-2024	
A. Flood.....	77
B. Earthquake	78
C. Windstorm.....	79
D. Terrorist attack.....	80
E. Civil unrest	81
F. Acts or action taken by the armed forces or law enforcement agencies in pacetime	82
G. Summary all causes	83
H. Summary all years.	85
2. SUMMARY OF ALL CAUSES BY PROVINCE AND YEAR OF OCCURRENCE OF THE LOSS	
A. Number of claims filed or sub-claims filed.....	86
B. Compensations paid out.....	88
3. DISTRIBUTION BY TYPE OF INJURY	
A. Number of claims filed or sub-claims filed.....	90
B. Compensations paid out.....	90

	<u>Page</u>
C. Mean costs.....	90
4. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED BY TYPE OF INJURY AND CAUSE	
A. Death	92
B. Disability	92
IV.- OVERALL DATA FOR PROPERTY DAMAGE, PECUNIARY LOSS AND PERSONAL INJURY IN DATA SERIES FOR 1987-2024	93
1. NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COSTS FOR ALL CAUSES	
A. By year of occurrence of the loss	93
B. By cause	94
2. PERCENTAGE DISTRIBUTION OF COMPENSATIONS PAID OUT BY CAUSE	94
V.- MAJOR EVENTS	95
Detailed information of the october and november 2024 cut-off low pressure system in Comunidad Valenciana	115
SECTION 3:	
SUMMARY AND OTHER	118
I. SUMMARY OF RISK EXPOSURE	119
1. PROPERTY DAMAGE COVERAGE	
A. Time trends in data series for 1990-2024	119
B. 2024 overview by risk class	119
2. PECUNIARY LOSS COVERAGE	
A. Time trends in data series for 2004-2024	120
B. 2024 overview by risk class	120
3. PERSONAL INJURY COVERAGE	
A. Time trends in data series for 1990-2024	121
B. 2024 overview by insurance class	121
II. SUMMARY OF LOSS RECORD	122
1. PROPERTY DAMAGE	
Data series for 1971-2024	122
Data series for 1987-2024	123
2. PECUNIARY LOSS	
Data series for 2004-2024	123
3. PERSONAL INJURY	
Data series for 1987-2024	124
4. TEN MAIN LOSS EVENTS BY COMPENSATIONS PAID OUT	124
III. OTHER	125
SURCHARGES AND COMPENSATIONS PAID OUT IN DATA SERIES FOR 1971-2024.	
PROPERTY DAMAGE COVERAGE	126

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 2024**. Compensations paid out are updated based on the general CPIs (Consumer Price Index):

YEAR	% ANNUAL CHANGE CONSUMER PRICE INDEX	COEFFICIENT OF ACCUMULATED VARIATION AT 12/31/2024
1971	9.6	22.707420
1972	7.3	21.162553
1973	14.2	18.531133
1974	17.9	15.717670
1975	14.1	13.775346
1976	19.8	11.498619
1977	26.4	9.097009
1978	16.5	7.808591
1979	15.6	6.754837
1980	15.2	5.863574
1981	14.4	5.125501
1982	14.0	4.496054
1983	12.2	4.007178
1984	9.0	3.676310
1985	8.2	3.397699
1986	8.3	3.137303
1987	4.6	2.999333
1988	5.8	2.834909
1989	6.9	2.651926
1990	6.5	2.490071
1991	5.5	2.360257
1992	5.3	2.241460
1993	4.9	2.136759
1994	4.3	2.048666
1995	4.3	1.964205
1996	3.2	1.903300
1997	2.0	1.865980

YEAR	% ANNUAL CHANGE CONSUMER PRICE INDEX	COEFFICIENT OF ACCUMULATED VARIATION AT 12/31/2024
1998	1.4	1.840217
1999	2.9	1.788355
2000	4.0	1.719572
2001	2.7	1.674364
2002	4.0	1.609965
2003	2.6	1.569167
2004	3.2	1.520511
2005	3.7	1.466259
2006	2.7	1.427711
2007	4.2	1.370164
2008	1.4	1.351246
2009	0.8	1.340522
2010	3.0	1.301478
2011	2.4	1.270975
2012	2.9	1.235155
2013	0.3	1.231461
2014	-1.0	1.243900
2015	0.0	1.243900
2016	1.6	1.224311
2017	1.1	1.210990
2018	1.2	1.196630
2019	0.8	1.187133
2020	-0.5	1.193099
2021	6.5	1.120280
2022	5.7	1.059868
2023	3.1	1.028000
2024	2.8	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 1990-2024 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 2024. 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 (1971-2024) 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 1971-2024)

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 July 2025). 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	Flood
Overflow flooding	
Earthquake	Earthquake
Hail	Windstorm
Snowfall	
Rainfall	
Hurricanes	
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 2024, 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 1990-2024

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 1990-2024 is provided together with detailed information for 2024.

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 2024, 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.

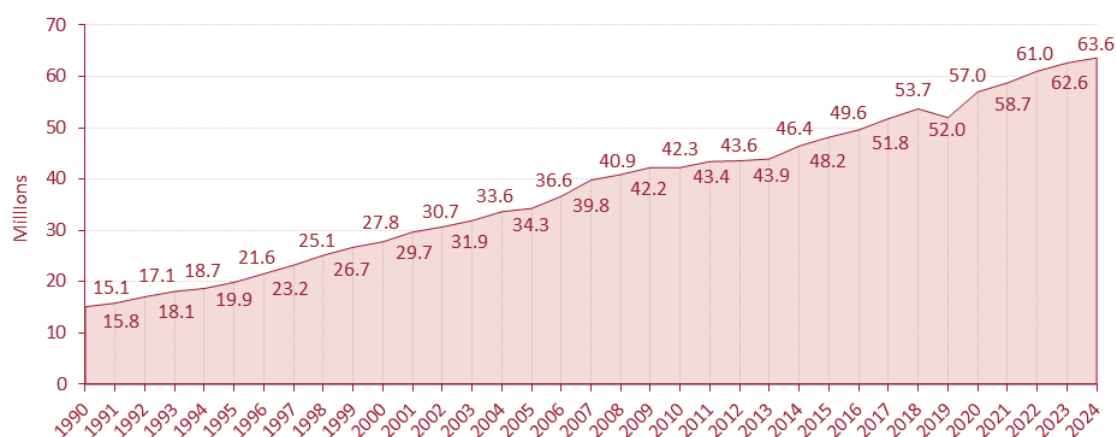
Sums insured are in current euros as of 31 December 2024.

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
2024	22,332,891	326,715	6,413,233	1,444,016	188	33,098,336	63,615,379

* 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 1990-2024

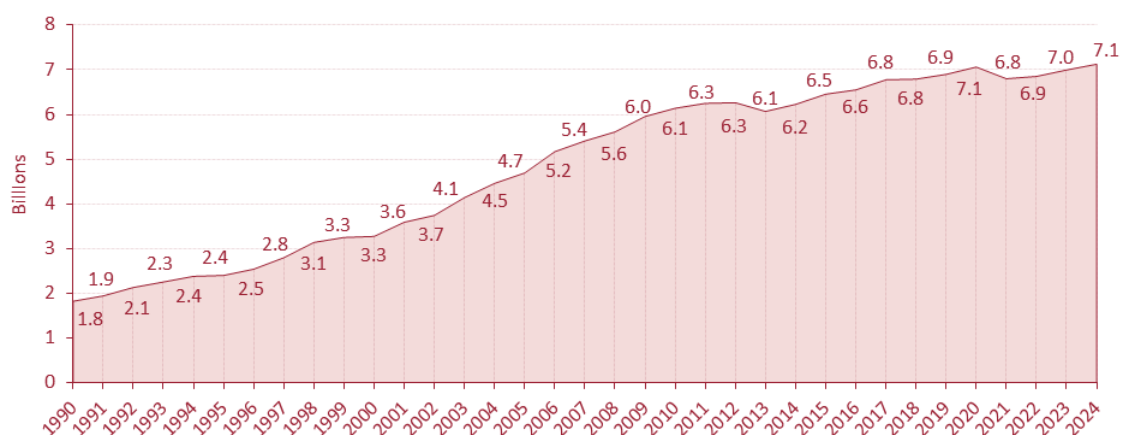
Amounts in euro updated at 12/31/2024

YEAR	Residential homes and condominiums	Offices**	Commercial properties and other simple risks	Industrial risks	Civil works	TOTAL
1990	1,125,755,771,658	-	247,831,197,586	449,855,851,013	357,364,265	1,823,800,184,523
1991	1,101,487,192,901	-	250,541,304,625	591,727,128,698	306,830,867	1,944,062,457,091
1992	1,296,630,491,942	-	269,437,155,497	566,458,925,112	860,555,856	2,133,387,128,406
1993	1,402,755,094,027	-	283,231,771,991	570,058,827,153	412,310,951	2,256,458,004,122
1994	1,456,345,752,607	-	304,983,886,882	621,196,010,918	308,717,082	2,382,834,367,490
1995	1,478,876,004,605	-	332,253,697,890	589,375,836,765	1,303,555,702	2,401,809,094,962
1996	1,602,899,909,868	-	360,134,646,896	579,339,199,928	318,452,003	2,542,692,208,695
1997	1,800,753,647,708	71,481,712,941	307,188,397,874	618,052,468,663	1,077,380,056	2,798,553,607,242
1998	2,086,127,099,211	82,772,432,089	341,254,519,392	629,650,809,261	761,365,317	3,140,566,225,270
1999	2,133,969,276,173	86,743,301,831	314,594,666,211	715,190,985,055	1,013,031,196	3,251,511,260,466
2000	2,181,189,090,198	54,973,050,044	313,365,308,333	724,057,718,847	1,421,551,424	3,275,006,718,846
2001	2,371,382,522,038	58,431,811,937	345,964,212,534	812,392,753,713	2,828,934,549	3,591,000,234,772
2002	2,527,824,205,181	63,496,361,622	364,361,229,683	786,871,382,891	2,682,741,689	3,745,235,921,066
2003	2,742,876,270,606	78,534,299,139	407,193,755,501	911,037,269,604	3,283,837,997	4,142,925,432,847
2004	3,031,794,433,214	88,910,325,515	449,145,146,977	888,177,603,591	2,108,813,443	4,460,136,322,740
2005	3,109,546,170,041	113,241,027,412	507,311,088,974	959,977,927,007	2,330,452,522	4,692,406,665,957
2006	3,513,008,471,122	101,792,623,386	584,913,875,110	965,904,060,901	3,396,088,007	5,169,015,118,526
2007	3,649,472,318,882	95,656,919,657	722,598,854,941	936,883,900,048	3,515,945,052	5,408,127,938,581
2008	4,020,591,600,303	104,354,855,068	619,205,971,850	863,594,602,962	3,778,494,245	5,611,525,524,428
2009	4,254,248,737,561	119,287,051,403	577,470,753,748	1,003,799,091,736	2,243,269,885	5,957,048,904,333
2010	4,299,661,785,244	108,124,537,373	624,406,434,067	1,102,914,122,037	4,385,929,053	6,139,492,807,774
2011	4,323,698,879,218	105,688,498,196	683,320,042,564	1,133,125,431,256	4,308,958,966	6,250,141,810,200
2012	4,314,653,267,891	98,368,915,269	698,201,397,504	1,144,977,481,888	7,999,130,059	6,264,200,192,611
2013	4,364,304,699,378	109,272,564,201	559,098,355,454	1,029,936,746,436	5,955,427,042	6,068,567,792,511
2014	4,503,347,307,476	116,953,443,418	565,839,319,410	1,032,368,929,201	9,422,913,966	6,227,931,913,471
2015	4,595,184,127,478	112,084,599,270	614,520,096,008	1,121,141,379,377	11,571,301,519	6,454,501,503,653
2016	4,659,749,728,031	99,479,438,367	614,060,444,405	1,167,742,232,216	10,714,772,649	6,551,746,615,668
2017	4,678,563,517,071	130,422,363,256	671,935,075,218	1,289,190,772,850	6,781,338,102	6,776,893,066,498
2018	4,800,322,963,177	124,336,083,591	683,940,664,644	1,174,725,925,755	8,474,428,330	6,791,800,065,497
2019 *	4,436,986,987,775	205,154,778,484	826,636,544,098	1,419,818,165,124	9,091,821,768	6,897,688,297,249
2020	5,054,314,284,924	123,505,054,430	689,212,505,678	1,183,780,758,519	10,596,734,458	7,061,409,338,010
2021	4,854,877,258,977	125,856,530,930	665,826,880,726	1,143,613,970,169	9,811,995,979	6,799,986,636,780
2022	4,943,914,904,341	124,553,029,520	649,379,350,446	1,115,363,946,104	19,569,501,373	6,852,780,731,783
2023	4,998,073,147,837	116,482,326,766	684,776,105,367	1,176,160,865,841	20,262,149,433	6,995,754,595,243
2024	5,089,574,064,738	115,305,509,537	699,244,727,640	1,201,011,948,067	19,370,680,783	7,124,506,930,766

* 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 INSURED SUMS



3. MEAN SUMS INSURED BY RISK CLASS IN DATA SERIES FOR 1990-2024

Amounts in euro updated at 12/31/2024

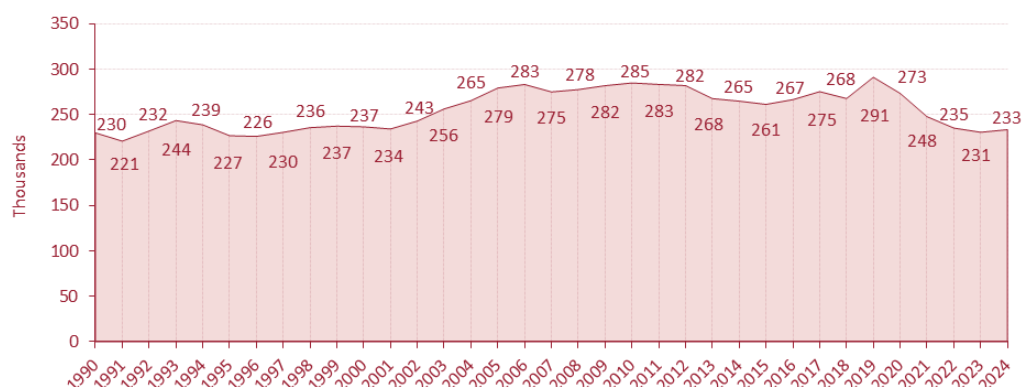
YEAR	Residential homes and condominiums	Offices **	Commercial properties and other simple risks	Industrial risks	Civil works	TOTAL
1990	177,513	-	236,498	827,735	18,808,646	229,893
1991	153,805	-	231,447	1,060,523	10,227,696	220,865
1992	170,259	-	267,157	988,995	15,936,220	231,966
1993	180,156	-	302,301	1,050,722	10,572,076	243,525
1994	171,979	-	310,313	1,175,566	7,915,823	238,774
1995	164,371	-	310,335	1,127,692	31,794,042	226,789
1996	166,866	-	313,528	1,177,375	9,098,629	226,084
1997	172,632	414,529	275,814	1,457,918	16,323,940	230,498
1998	181,853	403,355	287,278	1,368,717	10,876,647	235,695
1999	179,786	546,236	264,511	1,487,901	11,918,014	237,364
2000	183,045	388,255	256,734	1,283,610	20,021,851	236,592
2001	176,744	327,479	289,578	1,500,979	48,774,734	234,224
2002	187,826	350,543	287,861	1,540,695	31,937,401	242,944
2003	193,535	426,659	314,970	1,772,829	31,575,365	256,316
2004	205,729	463,285	335,653	1,649,744	20,083,938	265,400
2005	211,919	623,148	378,999	1,590,834	20,807,612	279,358
2006	222,640	449,007	354,645	1,609,309	24,432,288	283,153
2007	210,397	385,085	498,119	1,511,603	24,935,781	275,018
2008	224,807	429,301	411,771	1,472,166	37,410,834	277,549
2009	224,241	549,022	385,940	2,239,638	38,677,067	281,876
2010	221,840	510,317	430,112	2,161,754	35,950,238	284,819
2011	219,136	447,493	434,436	2,159,181	38,132,380	283,265
2012	220,054	428,617	374,318	2,219,392	41,021,180	281,941
2013	218,682	551,837	276,747	2,073,192	32,191,498	267,662
2014	218,353	529,007	256,410	2,242,910	43,027,004	264,877
2015	214,402	482,882	238,150	2,454,144	46,471,090	261,293
2016	216,681	404,804	259,440	2,513,587	38,404,203	266,520
2017	212,740	509,192	351,708	2,829,493	30,273,831	275,322
2018	211,204	481,372	351,558	2,681,759	41,338,675	267,706
2019 *	226,043	744,942	267,194	2,038,216	65,408,790	291,105
2020	243,629	379,145	177,510	1,354,081	62,333,732	273,394
2021 ***	227,584	382,006	141,213	1,077,206	56,068,548	247,826
2022	227,704	381,211	112,102	855,138	98,339,203	235,199
2023	226,905	364,257	105,050	801,348	103,378,313	230,628
2024	227,896	352,924	109,032	831,716	103,035,536	233,460

* 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.

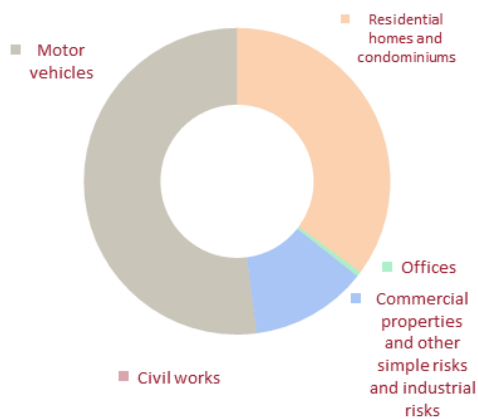
TOTAL MEAN INSURED SUMS



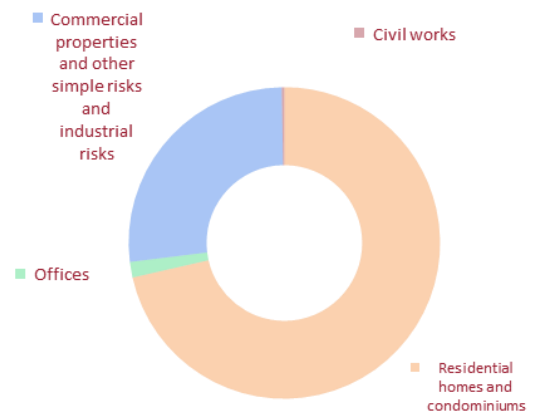
4. NUMBER OF POLICIES, SUMS INSURED AND MEAN SUMS INSURED BY RISK CLASS IN 2024

RISK CLASS	Number of policies	%	Sums insured	%	Mean sums insured
Residential homes and condominiums	22,332,891	35.1	5,089,574,064,738	71.4	227,896
Offices	326,715	0.5	115,305,509,537	1.6	352,924
Commercial properties and other simple risks and industrial risks	7,857,249	12.4	1,900,256,675,707	26.7	241,848
Civil works	188	0.0	19,370,680,783	0.3	103,035,536
Motor vehicles	33,098,336	52.0	-	-	-
TOTAL	63,615,379	100	7,124,506,930,766	100	233,460

NUMBER OF POLICIES



SUMS INSURED

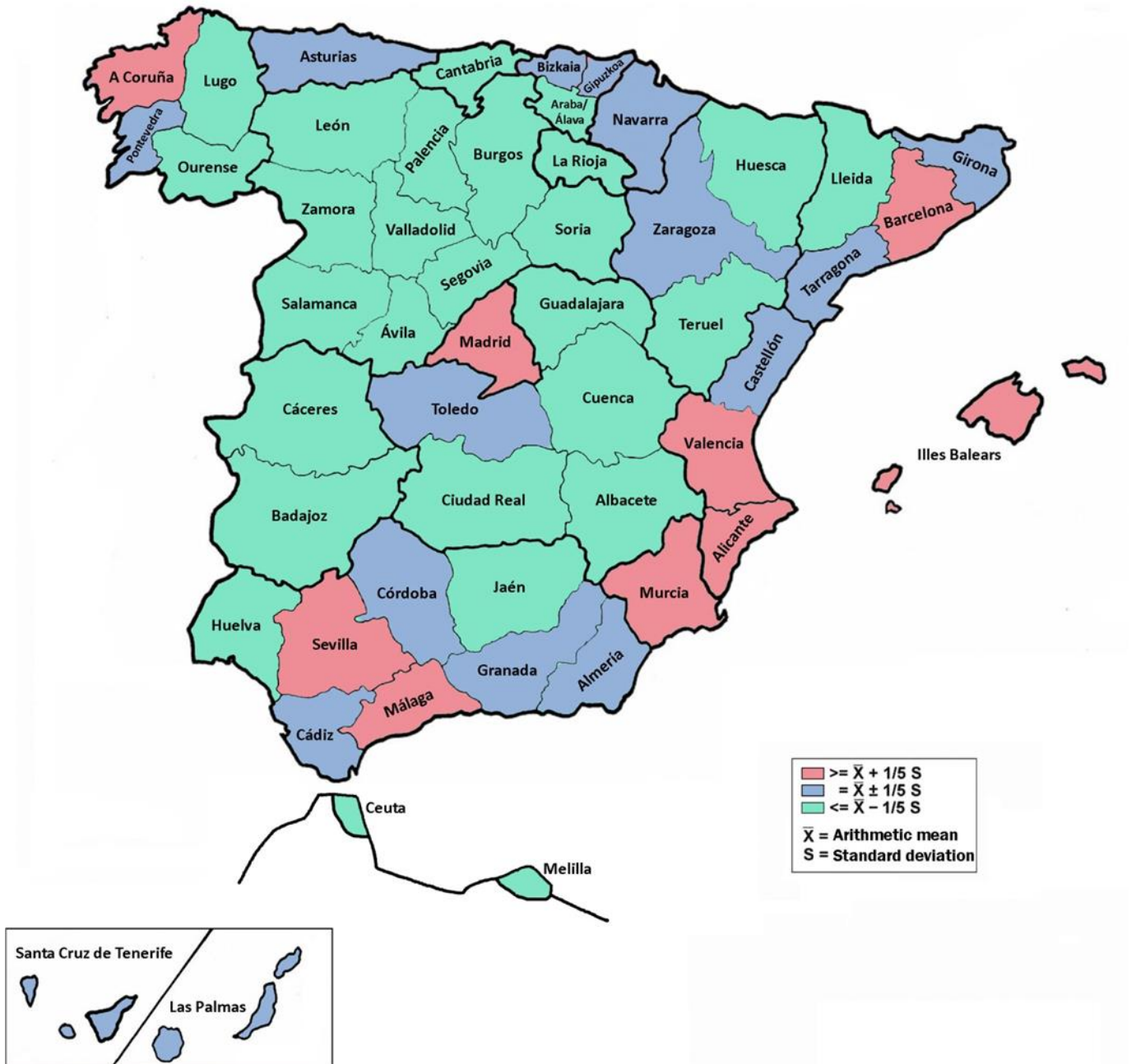


5. ESTIMATION OF THE NUMBER OF POLICIES BY PROVINCE AND RISK CLASS IN 2024

PROVINCE		NUMBER OF POLICIES*			TOTAL NUMBER OF POLICIES
		Residential homes	Motor vehicles	Other simple risks	
TOTAL		22,395,446	33,232,448	8,207,368	63,835,262
-	NOT VALID	11,999	10,148	83,365	105,512
01	ARABA/ÁLAVA	165,933	213,412	60,524	439,869
02	ALBACETE	166,874	317,285	55,177	539,336
03	ALACANT/ALICANTE	1,170,782	1,375,906	318,157	2,864,845
04	ALMERÍA	317,770	502,735	105,588	926,093
05	ÁVILA	113,261	143,594	19,229	276,084
06	BADAJOS	253,489	543,456	83,950	880,895
07	ILLES BALEARS	511,992	1,000,235	228,855	1,741,082
08	BARCELONA	2,676,701	3,243,294	1,008,593	6,928,588
09	BURGOS	231,510	282,694	45,179	559,383
10	CÁCERES	177,654	336,544	41,167	555,365
11	CÁDIZ	478,670	787,256	185,903	1,451,829
12	CASTELLÓ/CASTELLÓN	347,740	467,726	97,224	912,690
13	CIUDAD REAL	187,206	402,307	52,271	641,784
14	CÓRDOBA	305,699	564,799	92,149	962,647
15	A CORUÑA	531,836	817,420	208,804	1,558,060
16	CUENCA	93,709	212,426	24,086	330,221
17	GIRONA	444,661	598,504	146,030	1,189,195
18	GRANADA	406,468	674,049	127,022	1,207,539
19	GUADALAJARA	144,141	220,406	35,409	399,956
20	GIPUZKOA	358,720	456,511	131,949	947,180
21	HUELVA	229,009	351,833	67,263	648,105
22	HUESCA	138,342	203,539	34,139	376,020
23	JAÉN	243,391	475,577	74,193	793,161
24	LEÓN	269,900	349,036	67,022	685,958
25	LLEIDA	207,462	352,470	76,048	635,980
26	LA RIOJA	182,640	240,996	49,907	473,543
27	LUGO	170,096	317,487	65,275	552,858
28	MADRID	3,123,455	4,855,886	1,575,923	9,555,264
29	MÁLAGA	807,112	1,181,857	288,269	2,277,238
30	MURCIA	663,503	1,018,975	203,027	1,885,505
31	NAVARRA	315,122	486,552	109,377	911,051
32	OURENSE	160,750	270,769	38,816	470,335
33	ASTURIAS	555,419	663,786	164,429	1,383,634
34	PALENCIA	91,255	136,660	19,308	247,223
35	LAS PALMAS	384,830	762,630	229,749	1,377,209
36	PONTEVEDRA	416,004	674,547	150,894	1,241,445
37	SALAMANCA	185,119	240,429	49,958	475,506
38	SANTA CRUZ DE TENERIFE	356,802	745,911	195,062	1,297,775
39	CANTABRIA	345,648	419,452	97,338	862,438
40	SEGOVIA	100,255	143,036	21,991	265,282
41	SEVILLA	712,860	1,226,147	295,896	2,234,903
42	SORIA	60,838	83,636	11,892	156,366
43	TARRAGONA	458,853	603,606	137,076	1,199,535
44	TERUEL	71,358	136,201	15,923	223,482
45	TOLEDO	294,498	596,964	105,194	996,656
46	VALÈNCIA/VALENCIA	1,329,858	1,688,339	425,954	3,444,151
47	VALLADOLID	263,424	359,278	72,213	694,915
48	BIZKAIA	548,977	621,630	243,116	1,413,723
49	ZAMORA	98,239	156,336	22,437	277,012
50	ZARAGOZA	481,197	624,894	134,228	1,240,319
51	CEUTA	15,675	36,284	5,935	57,894
52	MELILLA	16,740	36,998	8,885	62,623

* Table 5 below shows the number of policies per province according to risk class in 2024; 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.

TOTAL ESTIMATED NUMBER OF POLICIES IN 2024

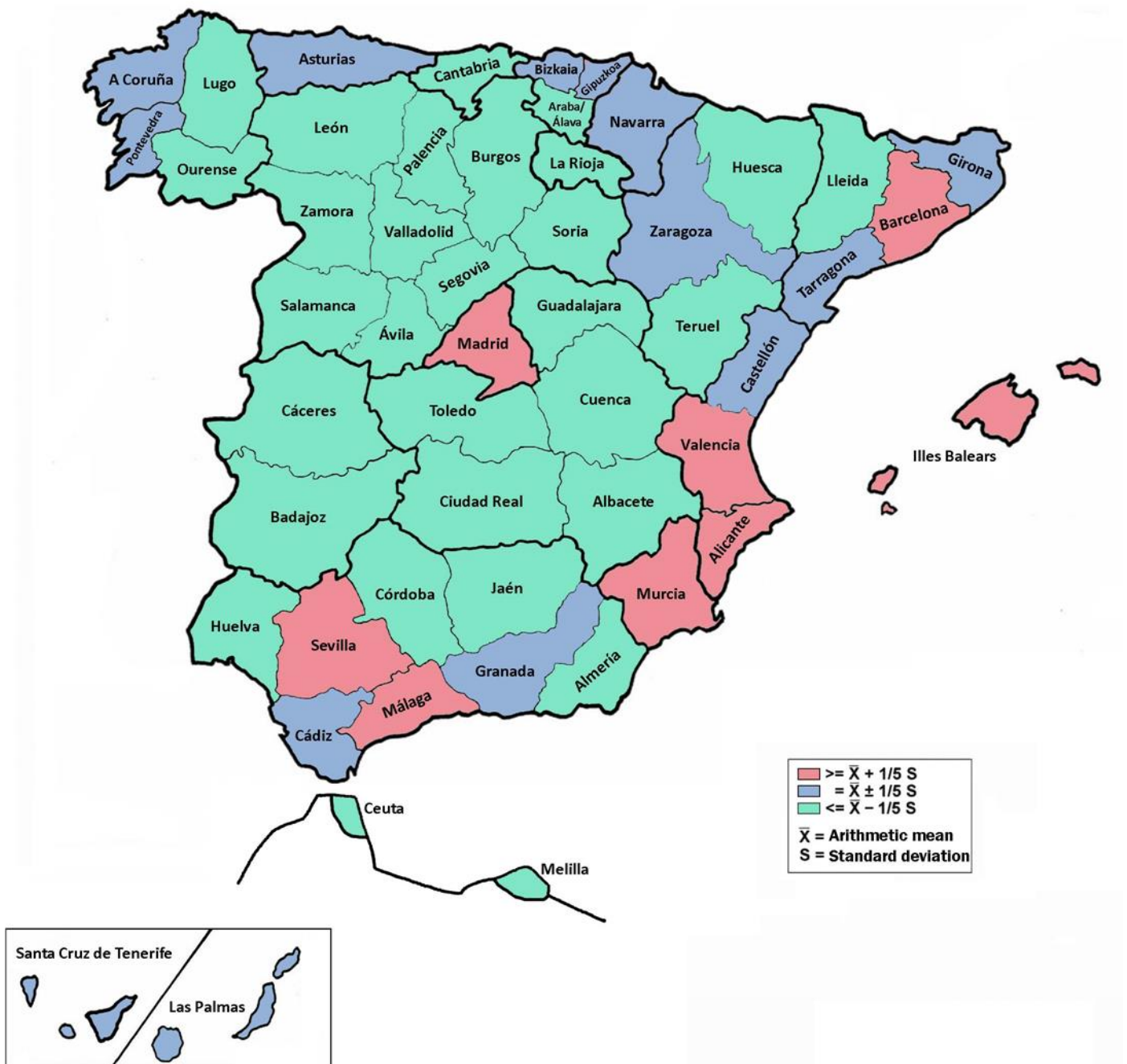


6. ESTIMATION OF SUM INSURANCE BY PROVINCE AND RISK CLASS IN 2024

PROVINCE	SUMS INSURED*			TOTAL SUMS INSURED
	Residential homes	Motor vehicles	Other simple risks	
TOTAL	5,089,574,064,738	114,592,741,252	2,034,932,866,028	7,239,099,672,017
- NOT VALID	5,383,821,452	10,054,788	94,180,347,712	99,574,223,951
01 ARABA/ÁLAVA	40,742,448,467	787,633,605	20,858,257,394	62,388,339,466
02 ALBACETE	36,397,938,742	1,201,113,126	24,924,990,899	62,524,042,767
03 ALACANT/ALICANTE	253,118,569,401	4,250,638,524	56,682,385,091	314,051,593,016
04 ALMERÍA	63,248,345,542	1,796,798,316	20,741,889,941	85,787,033,799
05 ÁVILA	21,224,219,634	521,890,155	3,852,667,224	25,598,777,013
06 BADAJOZ	45,610,798,606	1,978,028,289	17,539,206,158	65,128,033,054
07 ILLES BALEARS	158,372,190,194	2,894,017,408	63,710,937,072	224,977,144,673
08 BARCELONA	668,738,337,221	10,537,067,055	279,037,806,595	958,313,210,871
09 BURGOS	50,476,160,121	1,121,482,955	19,236,472,179	70,834,115,255
10 CÁCERES	31,981,297,913	1,133,485,310	12,893,550,304	46,008,333,528
11 CÁDIZ	96,849,008,051	2,353,561,616	29,179,320,832	128,381,890,499
12 CASTELLÓ/CASTELLÓN	72,982,900,338	1,874,801,624	29,477,915,811	104,335,617,772
13 CIUDAD REAL	37,777,027,888	1,519,238,524	12,282,128,957	51,578,395,369
14 CÓRDOBA	61,661,674,616	1,963,950,009	17,821,009,122	81,446,633,748
15 A CORUÑA	122,254,505,070	2,992,897,298	38,925,526,079	164,172,928,447
16 CUENCA	17,509,446,341	920,958,855	7,006,707,871	25,437,113,066
17 GIRONA	112,223,417,106	1,913,106,262	39,542,657,520	153,679,180,889
18 GRANADA	88,634,271,980	2,153,882,624	20,298,134,489	111,086,289,093
19 GUADALAJARA	30,623,877,522	765,041,913	9,484,328,692	40,873,248,127
20 GIPUZKOA	71,493,690,335	1,618,192,898	41,463,309,882	114,575,193,116
21 HUELVA	40,771,656,408	1,191,767,536	11,848,726,122	53,812,150,066
22 HUESCA	29,592,696,026	868,813,911	13,365,289,103	43,826,799,039
23 JAÉN	48,808,366,312	1,761,725,824	17,023,050,513	67,593,142,649
24 LEÓN	56,988,398,755	1,298,749,851	13,090,362,686	71,377,511,292
25 LLEIDA	52,639,458,859	1,415,046,169	23,368,041,869	77,422,546,897
26 LA RIOJA	42,014,221,045	921,023,664	16,913,985,466	59,849,230,175
27 LUGO	39,233,910,572	1,467,438,194	12,393,471,817	53,094,820,583
28 MADRID	791,916,804,024	17,418,347,184	408,135,535,343	1,217,470,686,551
29 MÁLAGA	210,140,158,130	3,455,174,592	44,620,591,798	258,215,924,520
30 MURCIA	141,612,441,105	3,494,400,791	42,198,210,436	187,305,052,332
31 NAVARRA	73,223,931,533	1,924,944,766	39,740,386,902	114,889,263,201
32 OURENSE	34,606,077,072	1,007,859,023	7,477,170,368	43,091,106,463
33 ASTURIAS	114,302,371,327	2,259,962,548	30,163,646,592	146,725,980,467
34 PALENCIA	18,873,968,533	554,805,989	6,280,668,617	25,709,443,138
35 LAS PALMAS	75,729,153,036	2,365,929,125	36,278,379,996	114,373,462,156
36 PONTEVEDRA	96,278,807,690	2,416,992,330	26,781,854,788	125,477,654,809
37 SALAMANCA	37,232,884,324	879,990,631	10,412,152,862	48,525,027,818
38 SANTA CRUZ DE TENERIFE	76,961,101,240	2,258,986,158	29,528,562,544	108,748,649,942
39 CANTABRIA	71,449,082,117	1,544,330,352	21,394,708,398	94,388,120,866
40 SEGOVIA	20,585,486,380	567,293,358	6,851,974,029	28,004,753,767
41 SEVILLA	144,376,412,992	4,028,428,574	50,525,389,182	198,930,230,748
42 SORIA	12,163,376,451	355,656,293	4,854,581,488	17,373,614,233
43 TARRAGONA	102,336,290,444	2,030,007,676	42,077,819,572	146,444,117,693
44 TERUEL	13,351,756,728	553,851,165	6,288,706,286	20,194,314,179
45 TOLEDO	60,626,744,387	2,103,725,567	22,279,228,440	85,009,698,394
46 VALÈNCIA/VALENCIA	291,418,649,100	5,612,398,884	104,592,860,430	401,623,908,414
47 VALLADOLID	58,330,675,601	1,240,850,492	23,723,564,292	83,295,090,385
48 BIZKAIA	113,002,078,791	2,162,956,920	53,326,573,245	168,491,608,956
49 ZAMORA	19,183,458,451	620,248,664	5,275,796,475	25,079,503,590
50 ZARAGOZA	107,137,637,451	2,303,147,998	42,966,927,058	152,407,712,507
51 CEUTA	3,487,371,289	97,448,743	1,105,164,682	4,689,984,715
52 MELILLA	3,894,692,028	102,597,120	909,934,804	4,907,223,952

* Table 6 below provides an estimate of the insured capital per province according to risk class in 2024; 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.

TOTAL ESTIMATED INSURED SUMS IN 2024



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 2004-2024 is provided together with detailed information for 2024.

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.

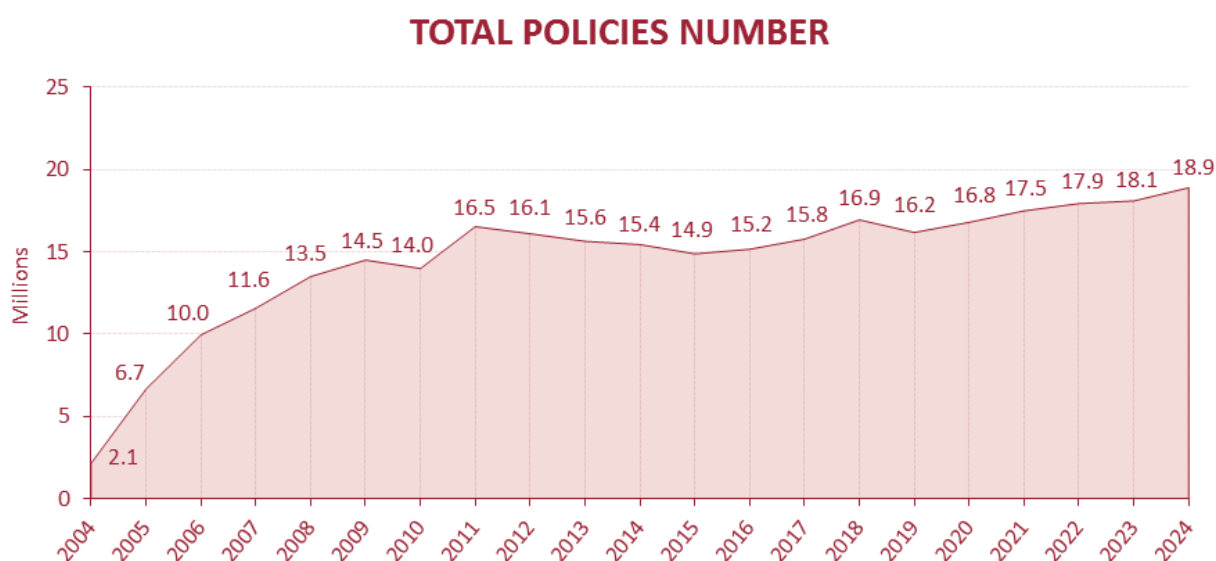
For first risk insurance policies, the policy limit is taken as the sum insured.

Sums insured are in current euros as of 31 December 2024.

1. NUMBER OF POLICIES BY RISK CLASS IN DATA SERIES FOR 2004-2024

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
2024	16,970,244	181,143	1,059,301	183,944	499,946	18,894,577

* 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 2004-2024 **

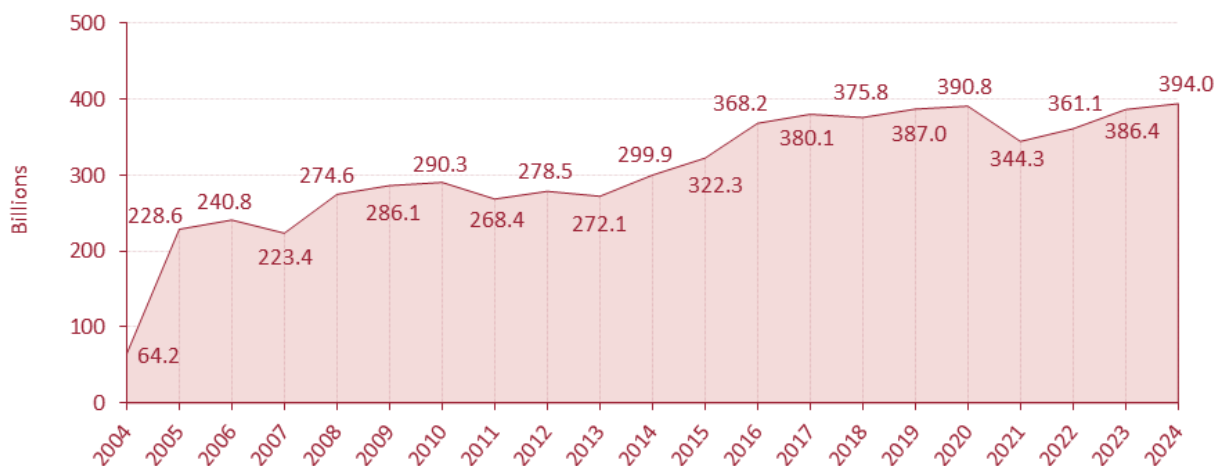
Amounts in euro updated at 12/31/2024

YEAR	Offices	Commercial properties and other simple risks	Industrial risks and civil works	Motor vehicles	TOTAL
2004	913.337.832	20.959.824.689	42.348.916.134	-	64.222.078.655
2005	11.673.439.977	59.303.783.617	157.622.828.309	-	228.600.051.903
2006	14.181.661.162	74.092.745.269	152.526.542.847	-	240.800.949.278
2007	7.977.616.054	100.165.545.396	115.275.972.898	-	223.419.134.348
2008	12.082.964.919	131.782.928.109	129.644.648.536	1.056.304.786	274.566.846.350
2009	15.009.448.526	87.704.041.405	182.231.030.469	1.113.153.912	286.057.674.312
2010	13.601.345.239	82.999.785.394	192.710.782.783	1.037.572.080	290.349.485.495
2011	13.447.668.724	78.725.146.582	174.652.215.474	1.544.768.266	268.369.799.046
2012	11.054.046.840	74.446.674.817	191.882.158.453	1.158.326.141	278.541.206.251
2013	9.391.919.730	70.877.425.505	190.221.418.528	1.563.312.352	272.054.076.115
2014	10.254.510.068	73.131.406.984	215.194.633.820	1.358.514.591	299.939.065.463
2015	11.243.269.980	81.235.187.222	228.820.025.220	1.006.608.801	322.305.091.223
2016	15.333.078.733	109.981.003.408	242.032.760.031	895.108.720	368.241.950.893
2017	19.589.190.612	112.265.500.293	247.536.227.648	670.560.623	380.061.479.176
2018	18.824.211.150	117.921.355.409	238.459.180.188	614.993.424	375.819.740.171
2019 *	19.383.222.315	121.423.194.278	245.540.557.628	633.256.510	386.980.230.731
2020	19.574.745.753	122.622.963.196	247.966.716.246	639.513.647	390.803.938.843
2021	17.247.174.062	108.042.250.811	218.481.770.878	563.471.082	344.334.666.833
2022	18.084.851.597	113.289.751.999	229.093.206.161	590.838.294	361.058.648.052
2023	19.352.488.937	121.230.669.789	245.151.236.868	632.252.440	386.366.648.034
2024	19.734.054.884	123.620.930.573	249.984.794.158	644.718.331	393.984.497.946

* 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 INSURED SUMS



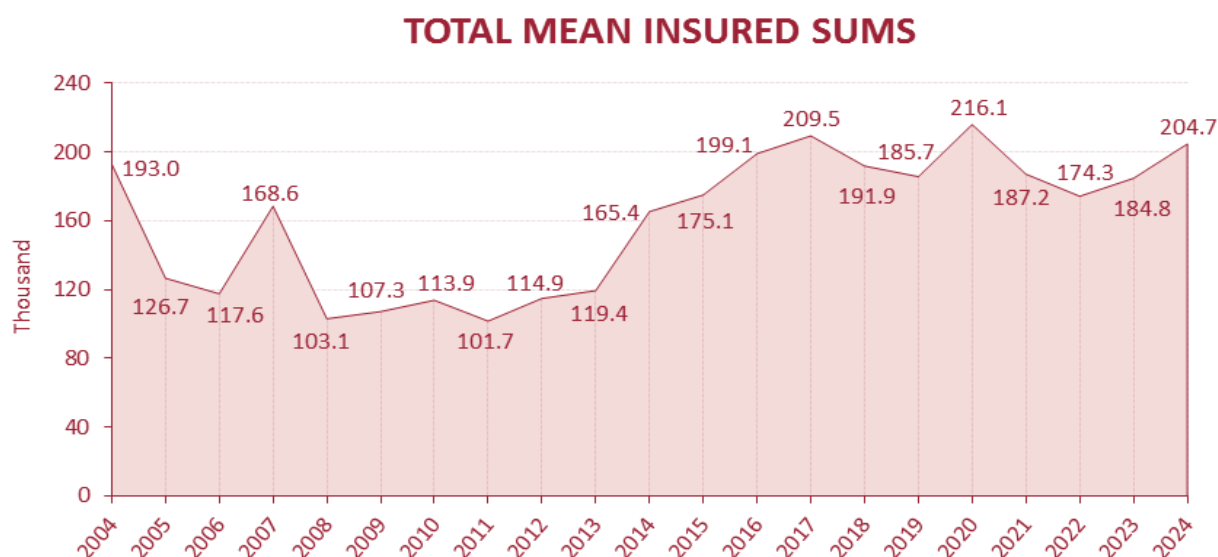
3. MEAN SUMS INSURED BY RISK CLASS IN DATA SERIES FOR 2004-2024 **

Amounts in euro updated at 12/31/2024

YEAR	Offices	Commercial properties and other simple risks	Industrial risks and civil works	Motor vehicles	TOTAL
2004	37,821	100,386	424,465	-	193,027
2005	61,356	43,582	621,054	-	126,662
2006	112,421	44,640	583,780	-	117,624
2007	44,658	109,966	488,932	-	168,582
2008	85,207	137,940	491,721	811	103,077
2009	112,821	90,958	709,509	848	107,269
2010	115,367	93,784	799,892	794	113,860
2011	91,239	79,063	729,441	1,230	101,719
2012	87,499	82,799	786,399	1,003	114,877
2013	88,777	79,324	861,811	1,478	119,444
2014	78,582	83,048	1,192,981	2,185	165,415
2015	81,442	87,685	1,130,634	1,755	175,110
2016	100,913	119,846	1,193,879	1,552	199,140
2017	120,152	118,836	1,383,379	1,271	209,479
2018	102,134	109,407	1,274,099	1,209	191,943
2019 *	98,838	105,877	1,232,980	1,170	185,749
2020	114,979	123,167	1,434,340	1,361	216,084
2021	99,624	106,718	1,242,784	1,179	187,226
2022	92,770	99,377	1,157,286	1,098	174,346
2023	98,348	105,352	1,226,872	1,164	184,829
2024	108,942	116,700	1,359,030	1,290	204,738

* 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.



4. NUMBER OF POLICIES, SUMS INSURED AND MEAN SUMS INSURED BY RISK CLASS IN 2024

RISK CLASS	Number of policies	%	Sums insured	%	Mean sums insured
Residential homes and condominiums*	16,970,244	89.8	-	-	-
Other risks	1,924,333	10.2	393,984,497,946	100	204,738
TOTAL	18,894,577	100	393,984,497,946	100	204,738

* 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.

NUMBER OF POLICIES



SUMS INSURED



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 1990-2024 is provided together with detailed information for 2024.

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.

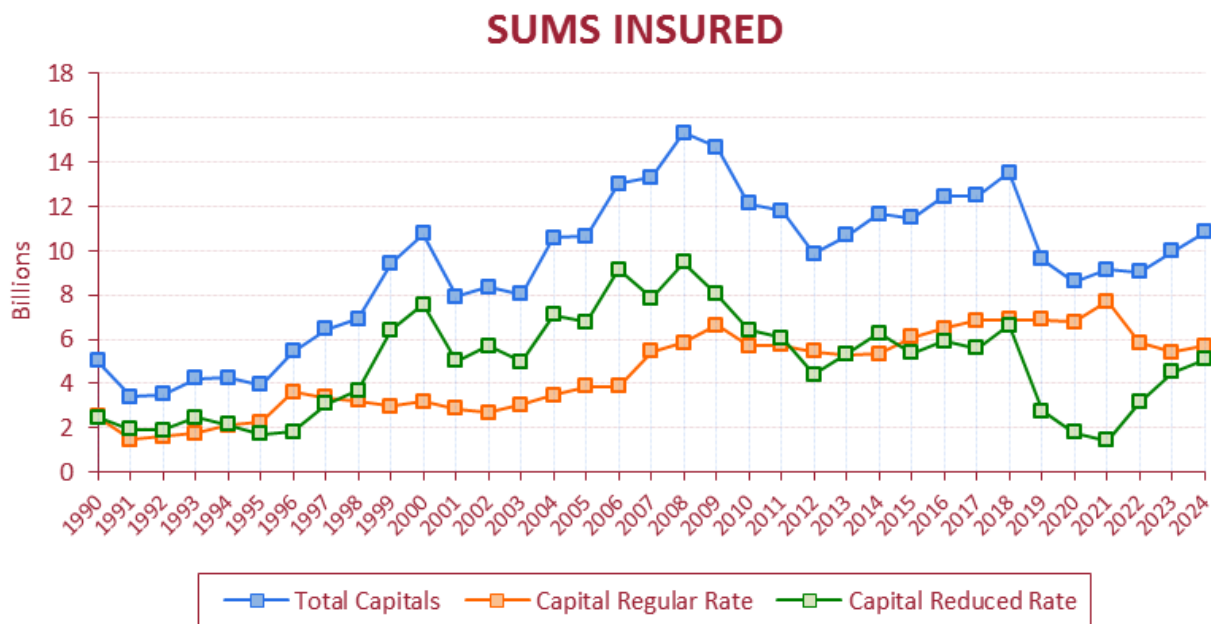
Sums insured are in current euros as of 31 December 2024.

**1. NUMBER OF POLICIES, SUMS INSURED
AND MEAN SUMS INSURED IN DATA SERIES FOR 1990-2024**

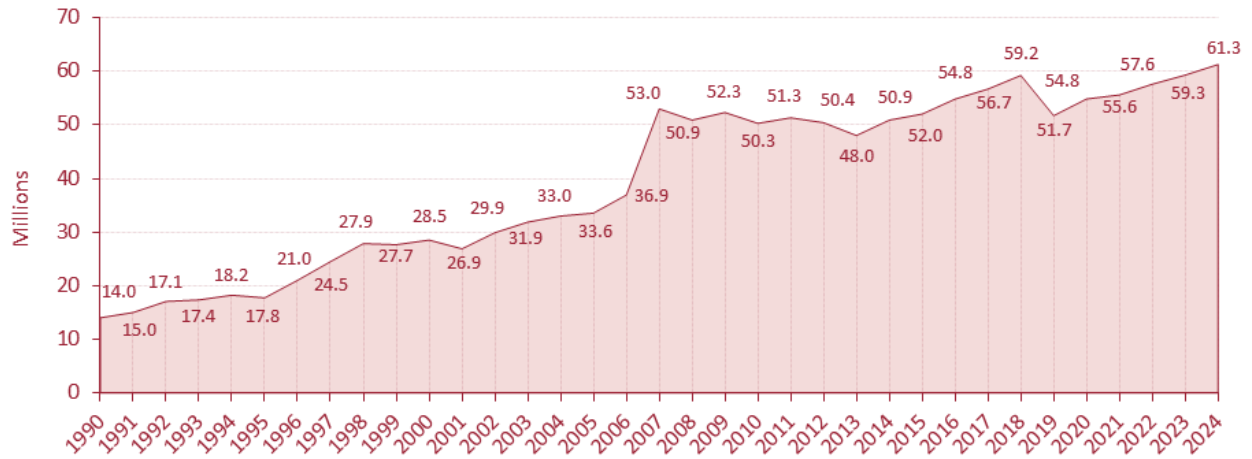
Amounts in euro updated at 12/31/2024

YEAR	Number of policies	Sums insured	Mean sums insured
1990	14,032,063	5,013,828,543,743	357,312
1991	15,021,760	3,422,013,562,233	227,804
1992	17,085,054	3,519,931,104,212	206,024
1993	17,368,600	4,245,508,393,057	244,436
1994	18,242,733	4,279,043,919,775	234,562
1995	17,759,792	3,957,516,712,524	222,836
1996	21,028,045	5,460,159,883,413	259,661
1997	24,505,270	6,448,352,780,343	264,575
1998	27,866,026	6,920,100,285,378	249,884
1999	27,656,077	9,408,795,663,653	342,541
2000	28,523,056	10,751,473,485,036	379,317
2001	26,902,402	7,901,270,363,969	293,927
2002	29,900,897	8,358,168,929,236	279,794
2003	31,866,225	8,031,510,731,384	252,268
2004	33,010,413	10,570,968,826,161	320,505
2005	33,552,601	10,648,290,497,453	317,635
2006	36,922,136	12,997,920,351,081	352,359
2007	52,971,475	13,291,748,890,767	251,094
2008	50,888,548	15,276,466,379,786	300,410
2009	52,310,258	14,649,849,131,184	280,231
2010	50,278,686	12,105,333,181,404	240,888
2011	51,322,621	11,779,251,337,640	229,631
2012	50,404,226	9,850,909,605,590	195,528
2013	48,018,001	10,670,405,763,247	222,335
2014	50,885,171	11,625,156,850,980	228,557
2015	52,021,579	11,460,165,789,353	220,387
2016	54,806,947	12,425,785,260,112	226,807
2017	56,681,502	12,451,896,313,588	219,758
2018	59,211,746	13,509,334,648,480	228,225
2019	51,720,305	9,614,205,620,988	185,888
2020	54,835,095	8,585,507,897,207	156,570
2021	55,583,999	9,144,257,203,960	164,512
2022	57,582,373	9,014,670,971,487	156,553
2023	59,273,291	9,947,894,007,739	167,831
2024	61,251,855	10,817,888,190,733	176,613

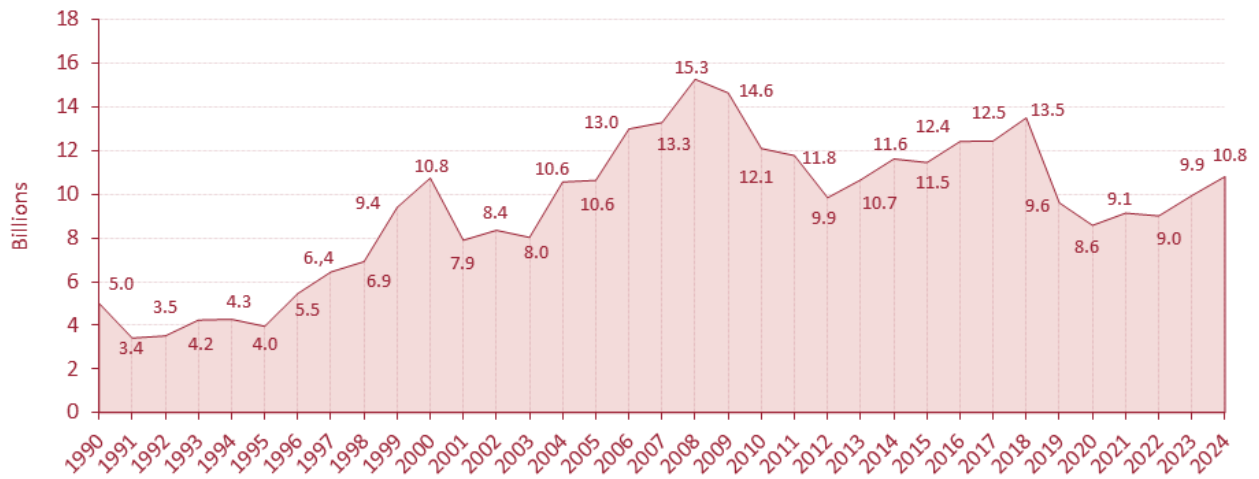
The variations of the average capital in personal injury modality are due to the volatility of the insured capital of the accident insurance policies associated with the payment of travel by credit card, as shown in the graph below. These policies have high capital sums and very low surcharges as they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



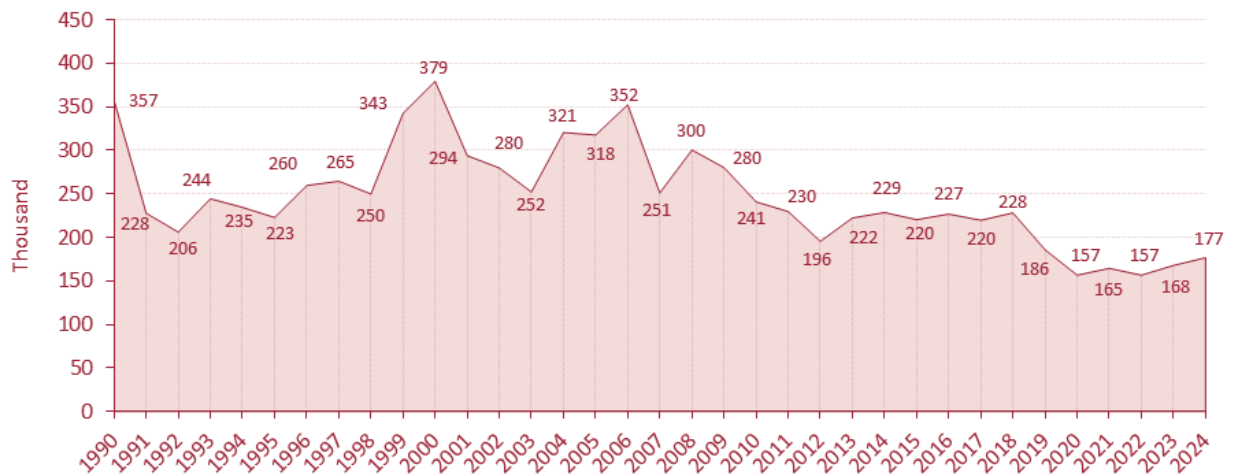
NUMBER OF POLICIES



SUMS INSURED



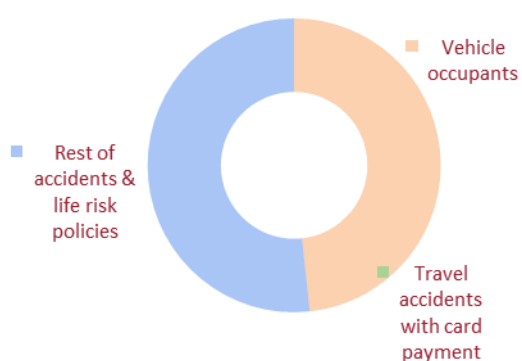
MEAN SUMS INSURED



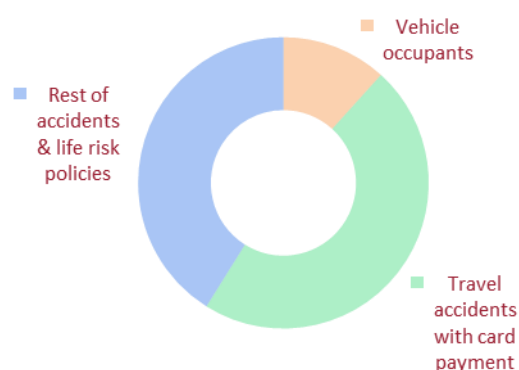
2. NUMBER OF POLICIES, SUMS INSURED AND MEAN SUMS INSURED BY INSURANCE TYPE IN 2024

INSURANCE TYPE	Number of policies	%	Sums insured	%	Mean sums insured
Vehicle occupants	29,587,104	48.3	1,267,171,452,149	11.7	42,829
Travel accidents with card payment	73	0.0	5,104,022,832,583	47.2	69,918,120,994
Rest of accidents & life risk policies	31,664,678	51.7	4,446,693,906,001	41.1	140,431
TOTAL	61,251,855	100	10,817,888,190,733	100	176,613

NUMBER OF POLICIES



SUMS INSURED



IV. SURCHARGES ACCRUED

1. TOTAL SURCHARGES BY YEAR IN DATA SERIES FOR 1971-2024

Amounts in euro updated at 12/31/2024

YEAR	SURCHARGES			TOTAL SURCHARGES	% VARIATION
	PROPERTY DAMAGE COVERAGE	PECUNIARY LOSS COVERAGE	PERSONAL INJURY COVERAGE		
1971	103,584,025	-	2,865,961	106,449,986	0.0
1972	109,764,545	-	2,670,980	112,435,524	5.6
1973	116,497,570	-	2,672,984	119,170,554	6.0
1974	121,293,185	-	8,879,719	130,172,904	9.2
1975	136,440,386	-	9,521,022	145,961,408	12.1
1976	137,179,566	-	10,020,674	147,200,239	0.8
1977	134,006,280	-	9,130,579	143,136,859	-2.8
1978	138,914,514	-	12,389,673	151,304,187	5.7
1979	150,210,331	-	11,813,840	162,024,171	7.1
1980	156,856,744	-	12,017,108	168,873,852	4.2
1981	159,045,616	-	9,241,465	168,287,081	-0.3
1982	167,751,508	-	10,430,426	178,181,934	5.9
1983	168,970,718	-	10,958,050	179,928,767	1.0
1984	175,324,376	-	9,213,644	184,538,020	2.6
1985	187,338,417	-	27,731,150	215,069,566	16.5
1986	193,345,009	-	13,632,577	206,977,586	-3.8
1987	186,843,190	-	9,590,022	196,433,212	-5.1
1988	195,325,290	-	10,597,726	205,923,016	4.8
1989	278,650,966	-	14,264,864	292,915,830	42.2
1990	301,722,055	-	15,459,495	317,181,550	8.3
1991	326,378,391	-	17,490,636	343,869,027	8.4
1992	348,991,233	-	19,991,623	368,982,857	7.3
1993	365,925,006	-	20,765,801	386,690,807	4.8
1994	377,840,749	-	22,052,100	399,892,848	3.4
1995	391,988,690	-	23,197,042	415,185,731	3.8
1996	412,652,666	-	23,198,415	435,851,080	5.0
1997	453,626,035	-	28,149,060	481,775,095	10.5
1998	481,991,582	-	28,025,853	510,017,435	5.9
1999	510,465,572	-	29,847,828	540,313,400	5.9
2000	549,637,487	-	29,288,920	578,926,407	7.1
2001	578,132,839	-	31,323,504	609,456,343	5.3
2002	583,513,683	-	36,035,178	619,548,862	1.7
2003	644,517,116	-	37,535,325	682,052,441	10.1
2004	682,835,651	157,989	35,861,379	718,855,019	5.4
2005	726,651,167	42,491,942	32,188,586	801,331,694	11.5
2006	776,107,244	54,246,652	35,721,164	866,075,060	8.1
2007	805,860,495	57,456,201	34,384,639	897,701,335	3.7
2008	851,470,567	61,933,756	32,394,423	945,798,745	5.4
2009	804,712,303	56,062,963	31,246,898	892,022,165	-5.7
2010	773,985,462	53,678,513	30,942,514	858,606,490	-3.7
2011	780,919,085	56,957,259	29,659,742	867,536,086	1.0
2012	772,664,317	57,486,694	27,968,434	858,119,446	-1.1
2013	791,579,239	52,471,398	26,365,673	870,416,310	1.4
2014	813,995,353	56,525,584	19,328,874	889,849,810	2.2
2015	831,825,080	59,532,073	21,909,866	913,267,019	2.6
2016	825,662,146	69,291,297	23,116,047	918,069,490	0.5
2017	828,165,123	69,736,393	24,637,824	922,539,340	0.5
2018	816,118,871	63,543,003	23,094,266	902,756,140	-2.1
2019	778,905,346	58,155,075	17,848,863	854,909,284	-5.3
2020	781,727,551	58,916,755	17,568,041	858,212,347	0.4
2021	755,058,998	52,793,694	16,855,463	824,708,154	-3.9
2022	749,742,341	54,569,236	16,501,459	820,813,036	-0.5
2023	763,216,603	56,803,212	15,779,125	835,798,940	1.8
2024	771,286,207	57,602,407	16,167,607	845,056,221	1.1
TOTAL	25,827,214,484	1,150,412,096	1,089,544,131	28,067,170,710	

- Source: CCS Annual Reports.

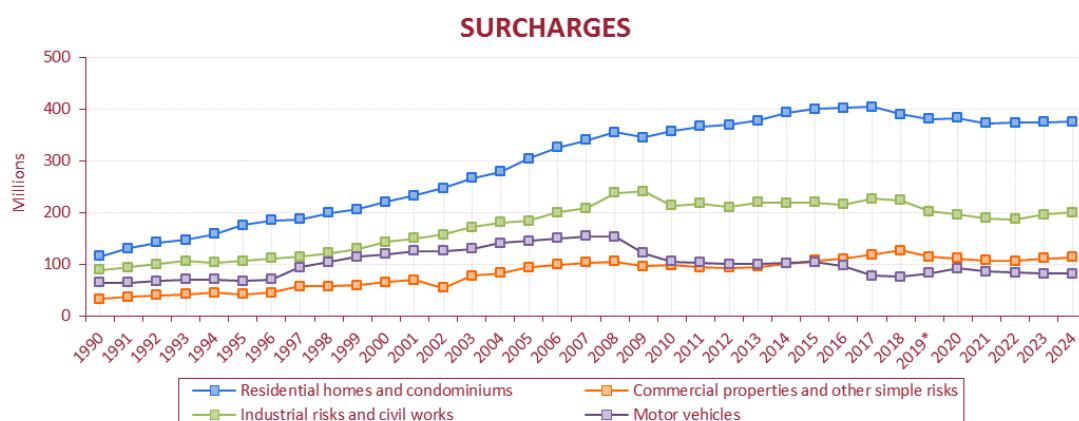
-The collection fee retained by insurers for their collection work is not discounted.

2. SURCHARGES ON PROPERTY DAMAGE COVERAGE POLICIES BY RISK CLASS IN DATA SERIES FOR 1990-2024

Amounts in euro updated at 12/31/2024

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	115,205,415	32,774,728	89,359,773	64,382,138	301,722,055
1991	130,832,228	37,250,941	94,262,187	64,033,034	326,378,391
1992	141,652,236	40,239,204	99,742,573	67,357,221	348,991,233
1993	147,145,670	41,968,236	106,179,124	70,631,976	365,925,006
1994	158,711,091	45,581,727	103,291,493	70,256,438	377,840,749
1995	175,848,924	42,522,008	106,364,044	67,253,714	391,988,690
1996	185,289,901	44,726,726	111,645,230	70,990,809	412,652,666
1997	187,208,074	57,486,886	114,682,188	94,248,886	453,626,035
1998	199,067,611	57,356,777	121,460,109	104,107,085	481,991,582
1999	206,742,157	59,727,901	129,655,869	114,339,645	510,465,572
2000	220,954,270	65,956,498	142,905,747	119,820,972	549,637,487
2001	232,409,401	69,954,073	150,314,539	125,454,826	578,132,839
2002	247,526,657	53,843,627	156,930,832	125,212,568	583,513,683
2003	266,185,569	77,342,054	171,441,553	129,547,940	644,517,116
2004	278,946,366	82,363,164	181,054,893	140,471,227	682,835,651
2005	303,909,717	93,868,081	183,886,053	144,987,315	726,651,167
2006	325,965,042	99,341,727	200,235,669	150,564,805	776,107,244
2007	340,181,009	103,207,953	208,430,883	154,040,650	805,860,495
2008	355,507,100	104,976,620	238,251,167	152,735,680	851,470,567
2009	345,207,779	96,445,216	241,204,316	121,854,993	804,712,303
2010	356,749,572	98,135,080	213,360,376	105,740,435	773,985,462
2011	366,312,985	93,585,125	217,836,644	103,184,330	780,919,085
2012	369,332,926	92,705,743	210,576,446	100,049,201	772,664,317
2013	377,919,689	94,888,965	219,033,984	99,736,601	791,579,238
2014	392,845,806	101,107,433	218,138,664	101,903,449	813,995,353
2015	400,223,056	107,626,481	219,941,662	104,033,880	831,825,080
2016	402,357,623	110,628,410	215,172,239	97,503,873	825,662,145
2017	404,312,677	118,855,507	226,994,674	78,002,265	828,165,123
2018	389,341,065	127,048,395	223,893,854	75,835,557	816,118,871
2019*	380,216,402	114,437,898	201,670,726	82,580,320	778,905,346
2020	382,388,066	111,289,405	196,122,225	91,927,855	781,727,551
2021	372,897,691	107,125,587	188,784,445	86,251,274	755,058,998
2022	373,249,138	106,083,439	186,947,896	83,461,868	749,742,341
2023	374,778,176	111,105,894	195,798,829	81,533,703	763,216,603
2024	375,157,050	113,702,287	200,374,379	82,052,491	771,286,207
2024%	48.64%	14.74%	25.98%	10.64%	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 July 2025). 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.

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

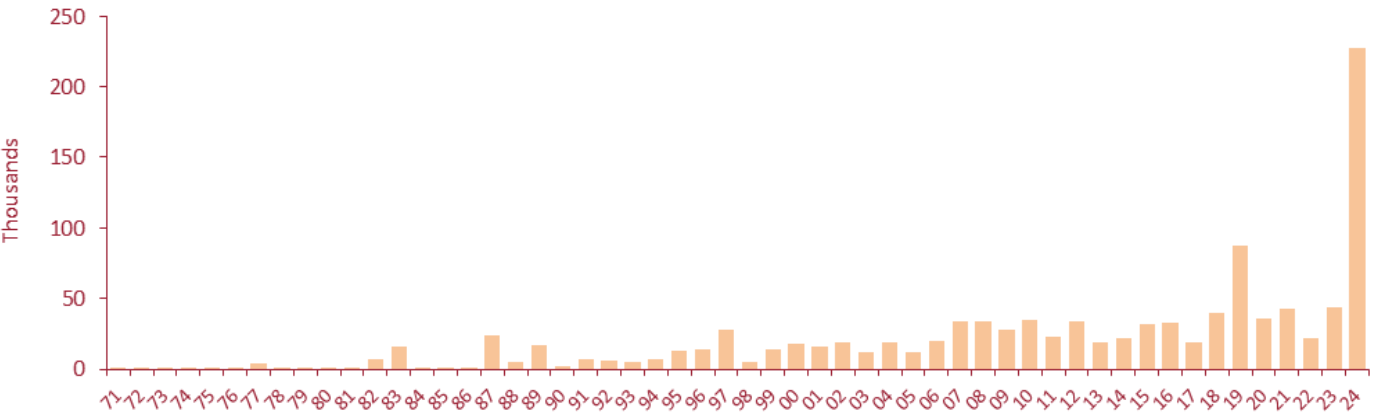
A. FLOOD

Amounts in euro updated at 12/31/2024

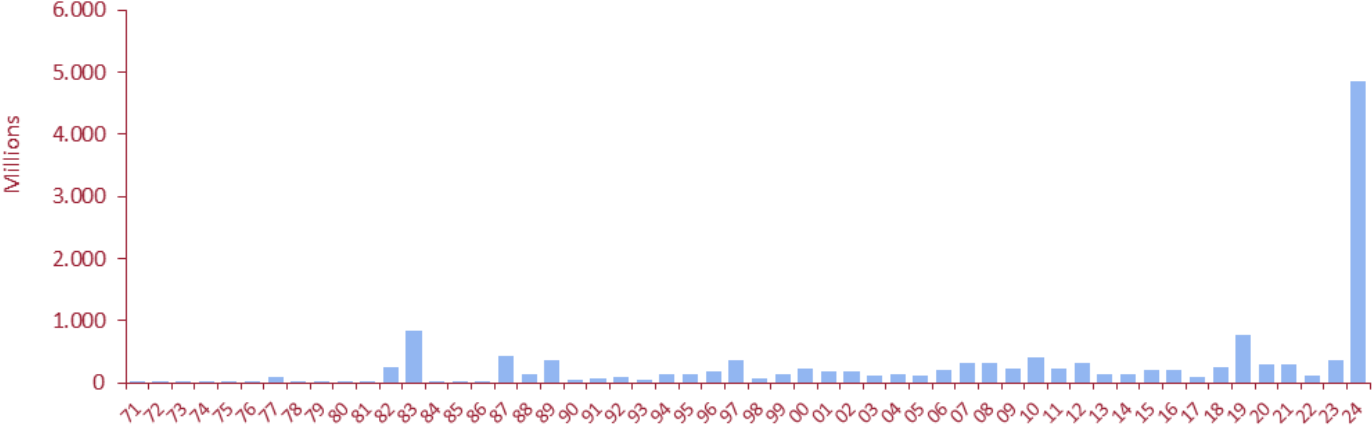
YEAR	Number of claims*	Compensations paid out	Mean cost
1971	31	23,201	748
1972	6	55,963	9,327
1973	4	83,531	20,883
1974	4	47,233	11,808
1975	41	621,764	15,165
1976	96	2,118,163	22,064
1977	3,715	81,334,868	21,894
1978	480	11,436,513	23,826
1979	222	13,094,281	58,983
1980	1,503	17,505,156	11,647
1981	751	19,034,646	25,346
1982	7,106	239,687,938	33,730
1983	15,471	844,174,961	54,565
1984	87	1,334,321	15,337
1985	163	1,273,223	7,811
1986	586	11,959,333	20,408
1987	23,691	418,373,177	17,660
1988	4,756	126,535,485	26,605
1989	16,641	353,902,347	21,267
1990	2,454	37,627,783	15,333
1991	6,895	59,025,863	8,561
1992	6,221	86,706,256	13,938
1993	4,768	49,337,334	10,348
1994	6,867	139,524,990	20,318
1995	12,897	140,231,187	10,873
1996	14,038	179,465,911	12,784
1997	28,205	370,278,567	13,128
1998	4,750	68,210,566	14,360
1999	14,092	146,167,397	10,372
2000	17,967	234,643,874	13,060
2001	15,681	175,719,195	11,206
2002	18,810	182,072,690	9,680
2003	12,313	122,609,453	9,958
2004	18,482	143,343,754	7,756
2005	12,111	120,394,600	9,941
2006	19,670	212,371,291	10,797
2007	33,953	308,936,695	9,099
2008	33,325	323,267,310	9,700
2009	27,870	234,424,969	8,411
2010	34,945	401,509,349	11,490
2011	22,910	215,412,666	9,403
2012	33,735	312,654,834	9,268
2013	18,784	146,878,759	7,819
2014	22,299	142,100,858	6,373
2015	32,154	198,689,323	6,179
2016	32,439	211,517,038	6,520
2017	18,641	99,279,342	5,326
2018	40,056	255,227,696	6,372
2019	87,574	758,420,703	8,660
2020	35,526	304,879,209	8,582
2021	42,616	288,226,019	6,763
2022	21,937	117,269,109	5,346
2023	43,876	355,465,744	8,102
2024	227,640	4,852,621,390	21,317
TOTAL	1,101,855	14,137,107,827	12,830

* The number of claims reported excludes those that were denied.

NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



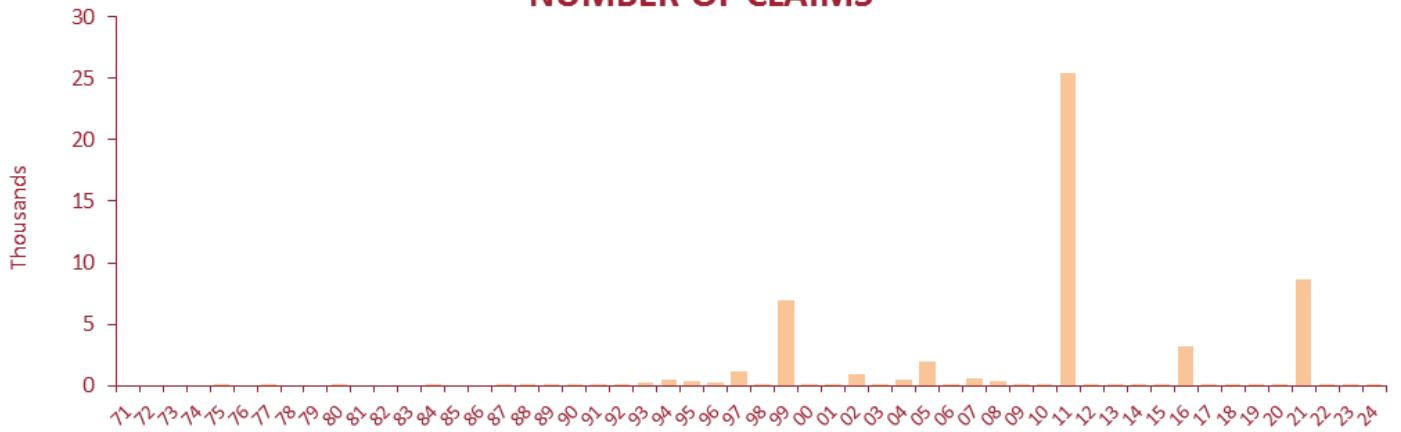
B. EARTHQUAKE

Amounts in euro updated at 12/31/2024

Year	Number of claims*	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	2	166	83
1976	-	-	-
1977	1	3,280	3,280
1978	-	-	-
1979	-	-	-
1980	1	23,259	23,259
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	1	884	884
1985	-	-	-
1986	-	-	-
1987	9	109,600	12,178
1988	2	5,452	2,726
1989	113	694,117	6,143
1990	11	73,332	6,667
1991	141	363,998	2,582
1992	52	114,373	2,199
1993	222	559,020	2,518
1994	409	1,257,467	3,074
1995	407	1,278,244	3,141
1996	236	547,204	2,319
1997	1,146	2,204,788	1,924
1998	99	217,484	2,197
1999	6,929	20,244,557	2,922
2000	10	15,832	1,583
2001	19	29,451	1,550
2002	943	2,165,061	2,296
2003	149	734,449	4,929
2004	487	1,219,722	2,505
2005	1,975	10,613,016	5,374
2006	127	283,854	2,235
2007	581	1,777,371	3,059
2008	317	727,796	2,296
2009	99	188,811	1,907
2010	52	142,674	2,744
2011	25,482	596,164,128	23,395
2012	53	55,058	1,039
2013	14	15,319	1,094
2014	18	30,645	1,702
2015	113	159,054	1,408
2016	3,175	9,347,528	2,944
2017	102	154,040	1,510
2018	7	10,977	1,568
2019	3	8,196	2,732
2020	55	95,554	1,737
2021	8,633	19,600,332	2,270
2022	61	98,563	1,616
2023	1	9,896	9,896
2024	2	4,195	2,098
TOTAL	52,259	671,348,745	12,847

* The number of claims reported excludes those that were denied.

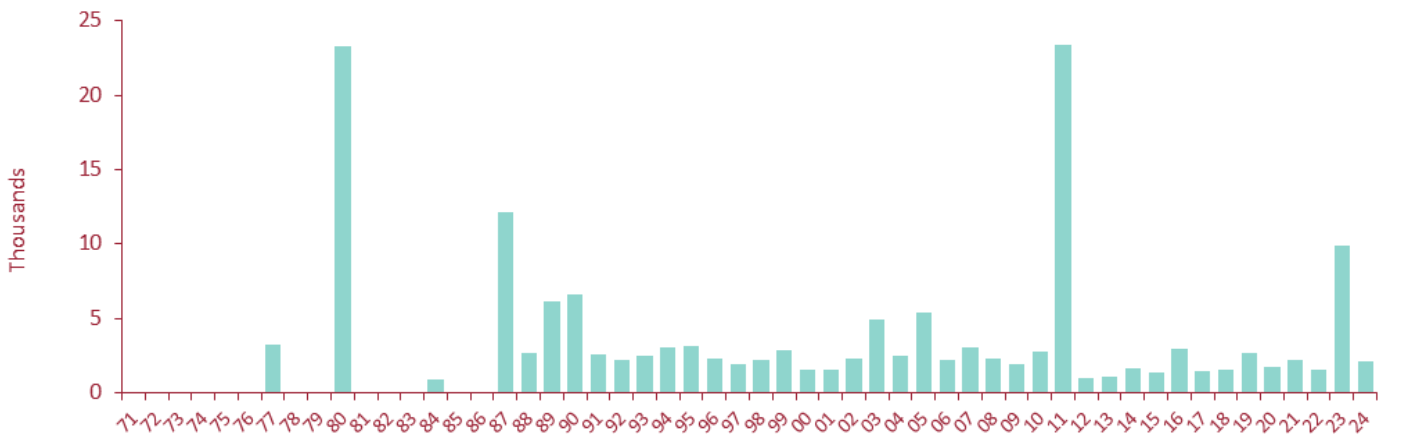
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



C. VOLCANIC ERUPTION

Amounts in euro updated at 12/31/2024

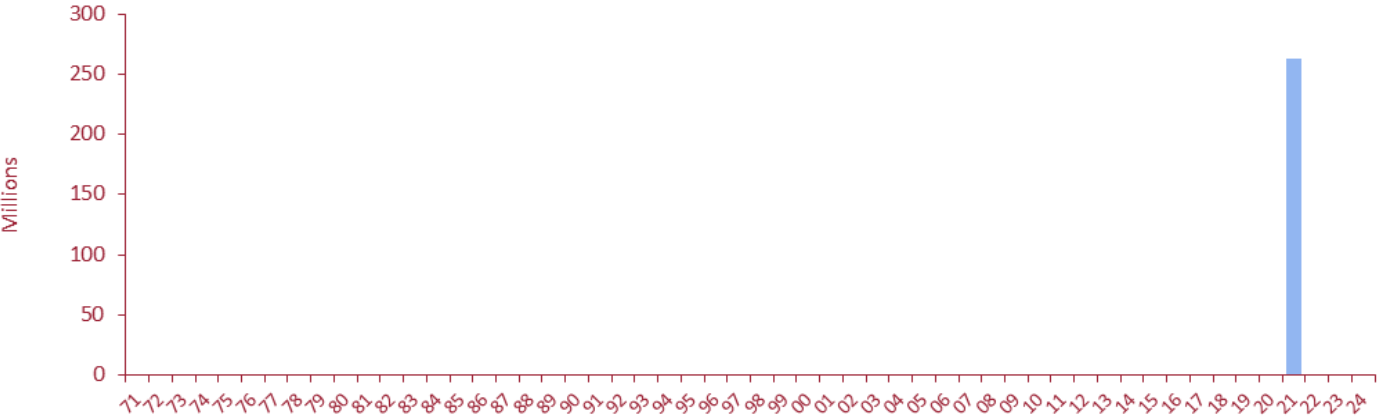
Year	Number of claims*	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	-	-	-
1978	-	-	-
1979	-	-	-
1980	-	-	-
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	-	-	-
1985	-	-	-
1986	-	-	-
1987	-	-	-
1988	-	-	-
1989	-	-	-
1990	-	-	-
1991	-	-	-
1992	-	-	-
1993	-	-	-
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	9,866	262,595,667	26,616
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	9,866	262,595,667	26,616

* The number of claims reported excludes those that were denied.

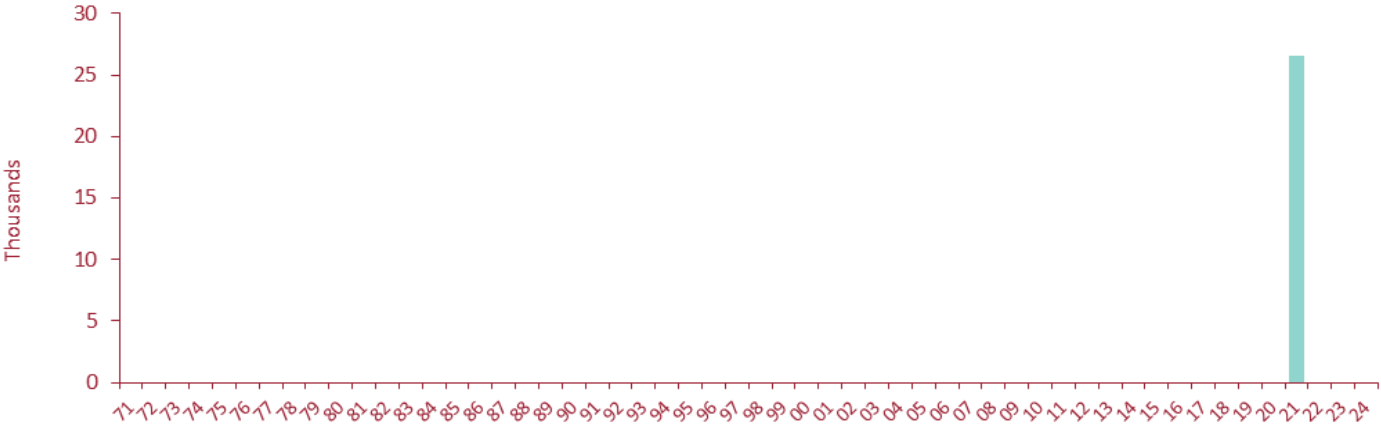
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



D. WINDSTORM**

Amounts in euro updated at 12/31/2024

Year	Number of claims*	Compensations paid out	Mean cost
1971	28	934,849	33,387
1972	11	183,153	16,650
1973	12	256,161	21,347
1974	41	309,845	7,557
1975	274	1,547,373	5,647
1976	8,213	18,706,870	2,278
1977	3,091	33,297,089	10,772
1978	8,076	33,880,124	4,195
1979	1,559	24,779,833	15,895
1980	8,898	80,933,287	9,096
1981	10,545	51,787,631	4,911
1982	17,093	175,259,253	10,253
1983	21,452	271,164,766	12,641
1984	13,121	74,505,679	5,678
1985	11,703	33,219,794	2,839
1986	12,501	78,957,697	6,316
1987	-	-	-
1988	-	-	-
1989	-	-	-
1990	-	-	-
1991	-	-	-
1992	904	3,347,923	3,703
1993	-	-	-
1994	1	24,291	24,291
1995	-	-	-
1996	-	-	-
1997	930	3,586,939	3,857
1998	-	-	-
1999	20	2,460,521	123,026
2000	-	-	-
2001	6,891	41,330,200	5,998
2002	-	-	-
2003	3,829	20,447,980	5,340
2004	6,196	24,142,983	3,897
2005	16,024	111,224,349	6,941
2006	3,327	19,056,345	5,728
2007	10,129	70,692,933	6,979
2008	3,302	19,038,998	5,766
2009	270,161	695,053,881	2,573
2010	89,190	163,181,181	1,830
2011	2,793	5,135,729	1,839
2012	7,706	22,347,275	2,900
2013	43,466	69,265,885	1,594
2014	30,779	57,222,091	1,859
2015	13,326	19,988,287	1,500
2016	2,418	2,931,403	1,212
2017	80,983	125,392,778	1,548
2018	6,878	21,332,169	3,102
2019	48,592	78,572,707	1,617
2020	56,710	91,977,927	1,622
2021	24,550	35,080,909	1,429
2022	6,132	11,295,653	1,842
2023	75,970	108,959,671	1,434
2024	10,090	39,647,961	3,929
TOTAL	937,915	2,742,462,371	2,924

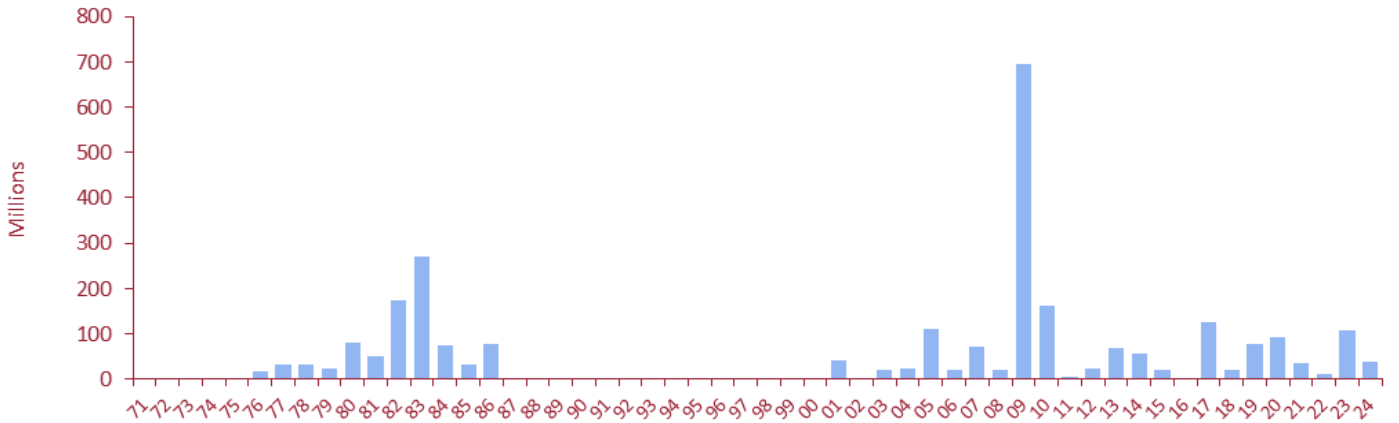
* The number of claims reported excludes those that were denied.

** 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.

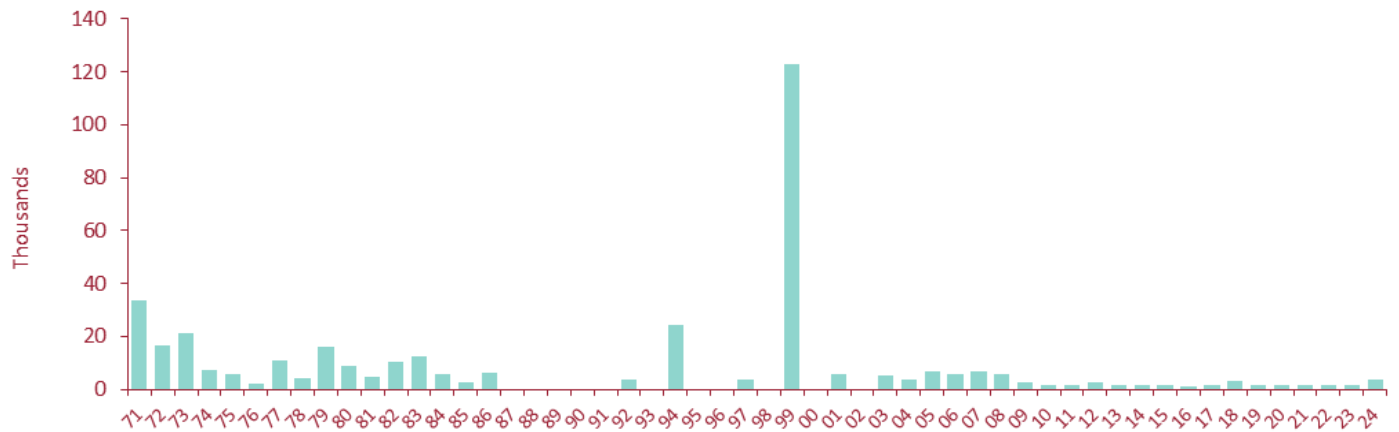
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



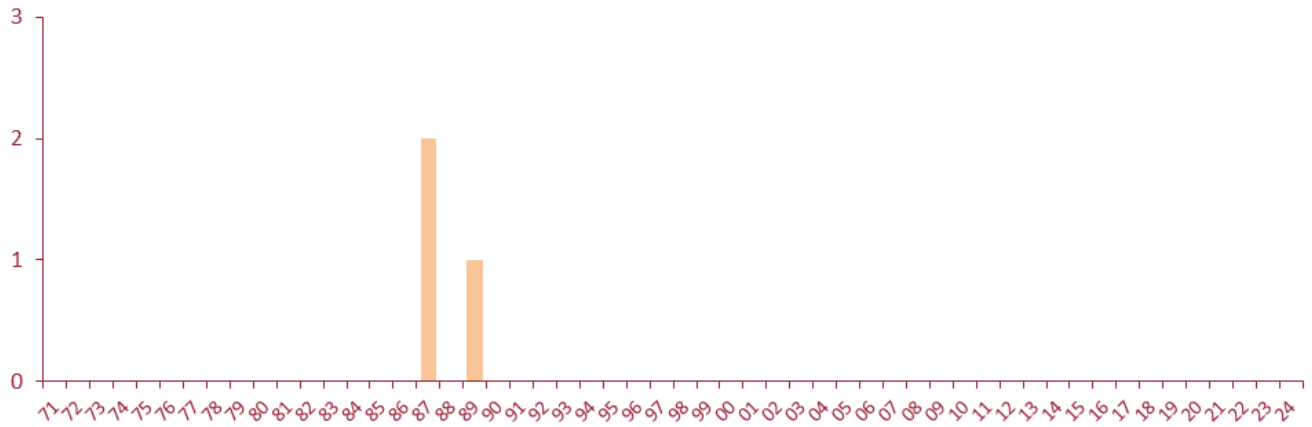
E. FALLING SPACE OBJECTS AND METEORITE IMPACTS

Amounts in euro updated at 12/31/2024

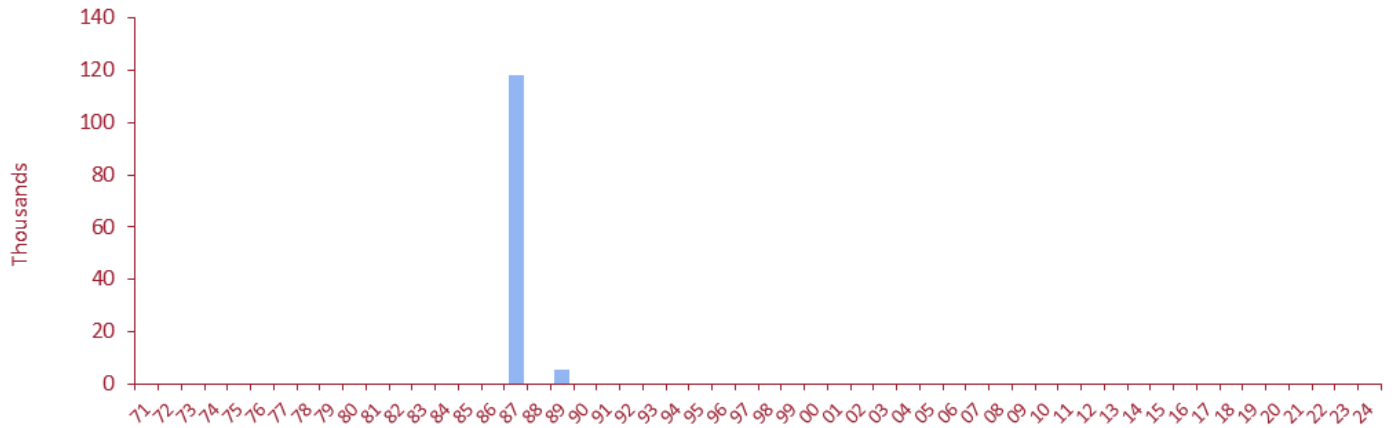
Year	Number of claims *	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	-	-	-
1978	-	-	-
1979	-	-	-
1980	-	-	-
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	-	-	-
1985	-	-	-
1986	-	-	-
1987	2	118,253	59,126
1988	-	-	-
1989	1	5,419	5,419
1990	-	-	-
1991	-	-	-
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	-	-	-
2024	-	-	-
TOTAL	3	123,672	41,224

* The number of claims reported excludes those that were denied.

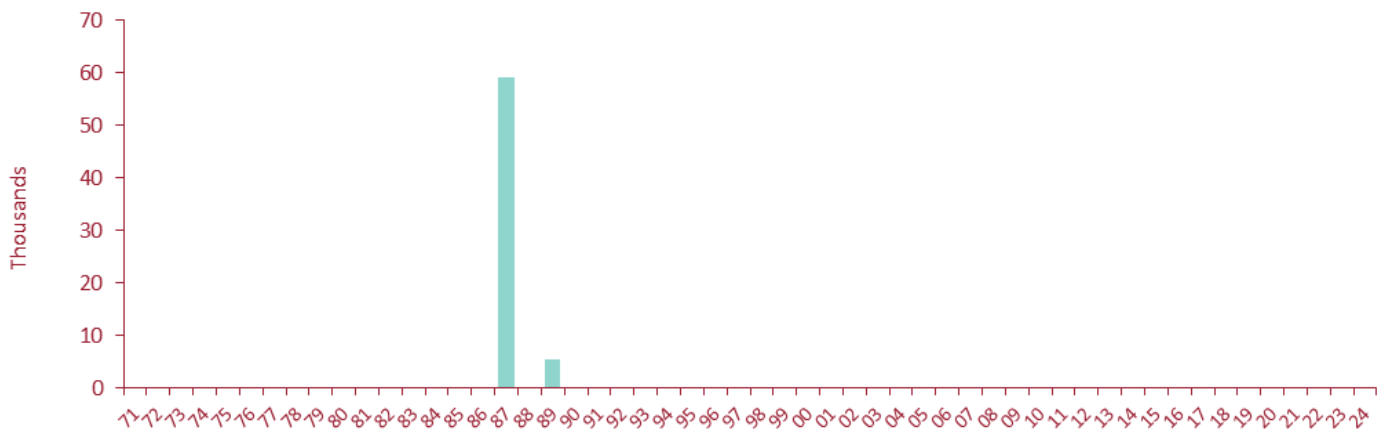
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



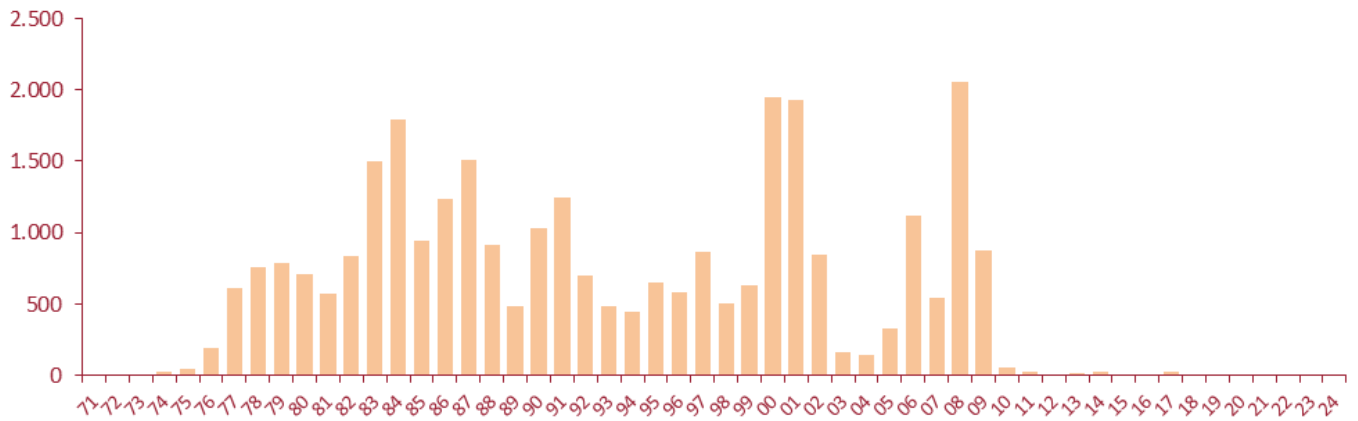
F. TERRORIST ATTACK

Amounts in euro updated at 12/31/2024

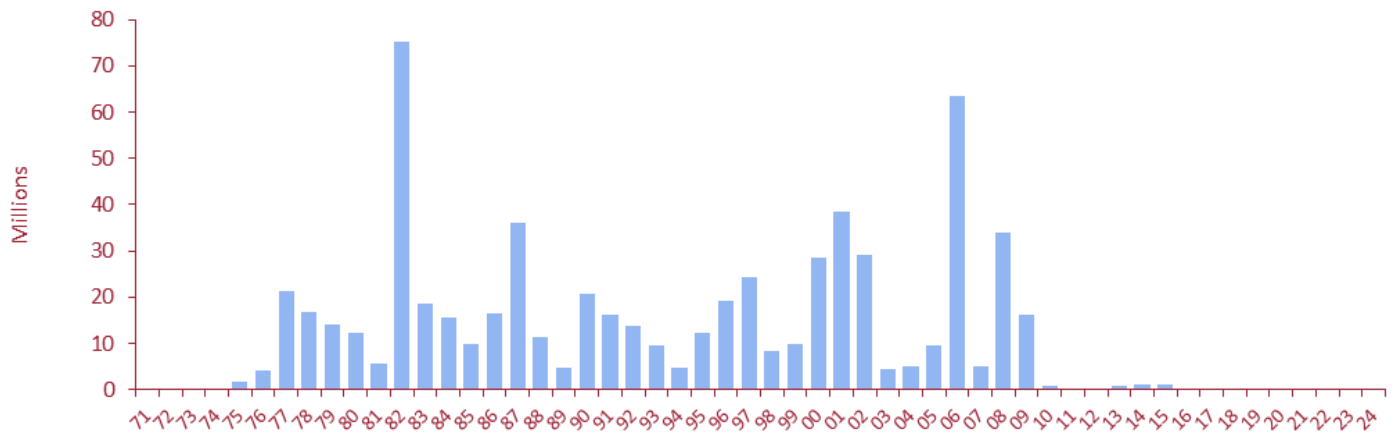
Year	Number of claims*	Compensations paid out	Mean cost
1971	-	-	-
1972	5	35,613	7,123
1973	6	280,663	46,777
1974	28	298,510	10,661
1975	43	1,812,306	42,147
1976	193	4,148,559	21,495
1977	607	21,263,861	35,031
1978	754	16,690,391	22,136
1979	783	13,954,134	17,821
1980	704	12,318,065	17,497
1981	576	5,513,766	9,573
1982	840	75,287,947	89,629
1983	1,495	18,568,475	12,420
1984	1,796	15,520,240	8,642
1985	946	10,010,373	10,582
1986	1,233	16,490,515	13,374
1987	1,506	36,199,809	24,037
1988	915	11,306,002	12,356
1989	487	4,620,063	9,487
1990	1,035	20,685,044	19,986
1991	1,249	16,281,754	13,036
1992	699	13,922,738	19,918
1993	484	9,524,273	19,678
1994	441	4,701,602	10,661
1995	647	12,212,975	18,876
1996	585	19,237,193	32,884
1997	868	24,457,723	28,177
1998	500	8,404,459	16,809
1999	630	9,782,236	15,527
2000	1,952	28,653,308	14,679
2001	1,926	38,598,335	20,041
2002	846	29,040,820	34,327
2003	167	4,425,250	26,499
2004	138	4,998,335	36,220
2005	332	9,709,284	29,245
2006	1,114	63,515,488	57,016
2007	540	4,976,867	9,216
2008	2,052	33,949,191	16,544
2009	873	16,193,672	18,549
2010	51	832,351	16,321
2011	25	77,981	3,119
2012	6	64,675	10,779
2013	18	732,864	40,715
2014	30	1,070,852	35,695
2015	7	1,190,410	170,059
2016	9	82,537	9,171
2017	26	364,945	14,036
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	30,167	642,006,450	21,282

* The number of claims reported excludes those that were denied.

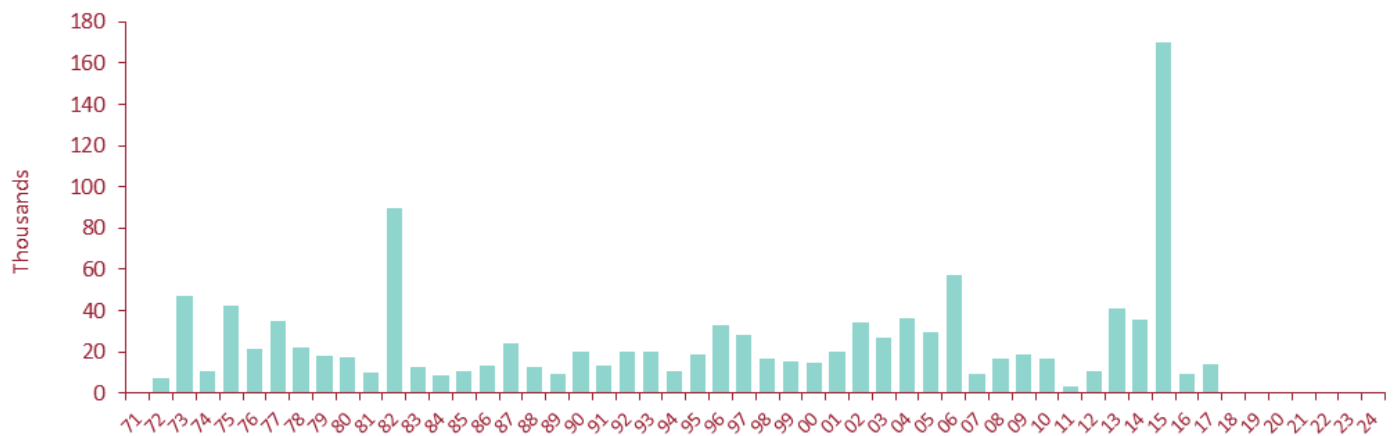
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



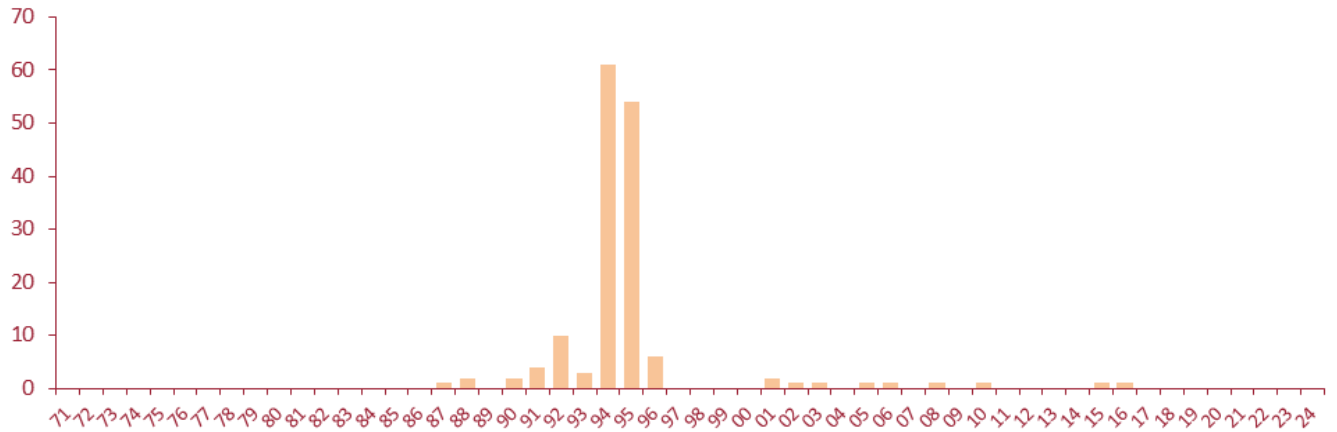
G. RIOTS

Amounts in euro updated at 12/31/2024

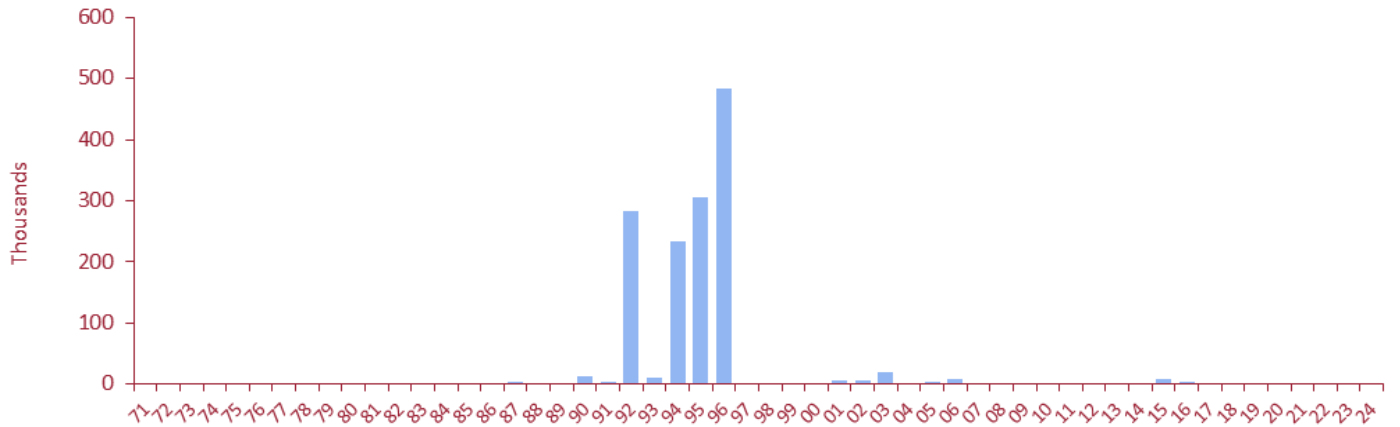
Year	Number of claims*	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	-	-	-
1978	-	-	-
1979	-	-	-
1980	-	-	-
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	-	-	-
1985	-	-	-
1986	-	-	-
1987	1	2,704	2,414
1988	2	2,215	989
1989	-	-	-
1990	2	11,823	5,911
1991	4	2,695	674
1992	10	282,227	28,223
1993	3	9,246	3,082
1994	61	232,702	3,815
1995	54	305,922	5,665
1996	6	483,307	80,551
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	2	6,170	3,085
2002	1	6,765	6,765
2003	1	20,088	20,088
2004	-	-	-
2005	1	3,199	3,199
2006	1	8,325	8,325
2007	-	-	-
2008	1	1,334	1,334
2009	-	-	-
2010	1	338	338
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	1	8,302	8,302
2016	1	3,302	3,302
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	153	1,390,667	9,089

* The number of claims reported excludes those that were denied.

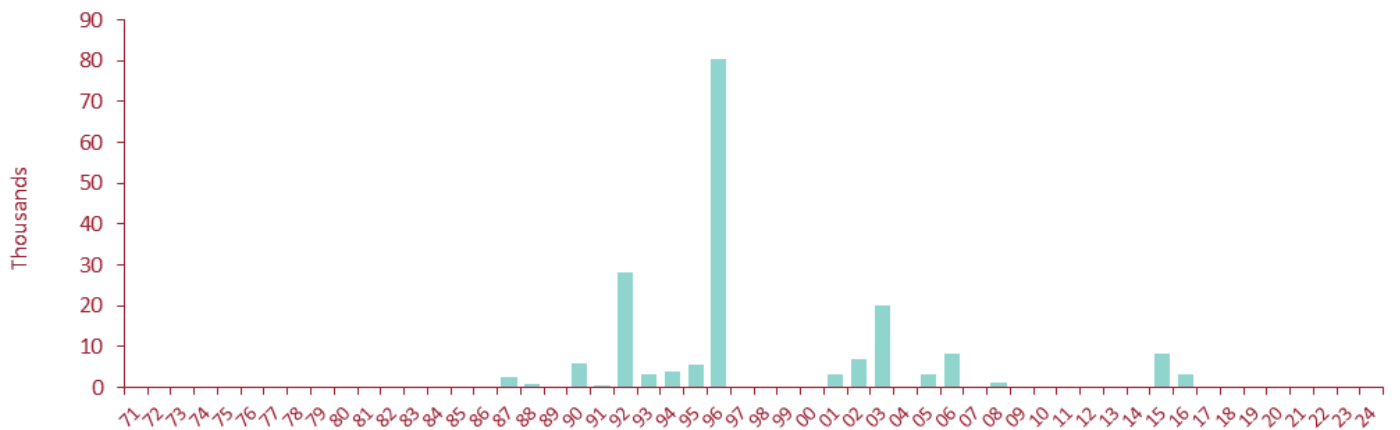
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



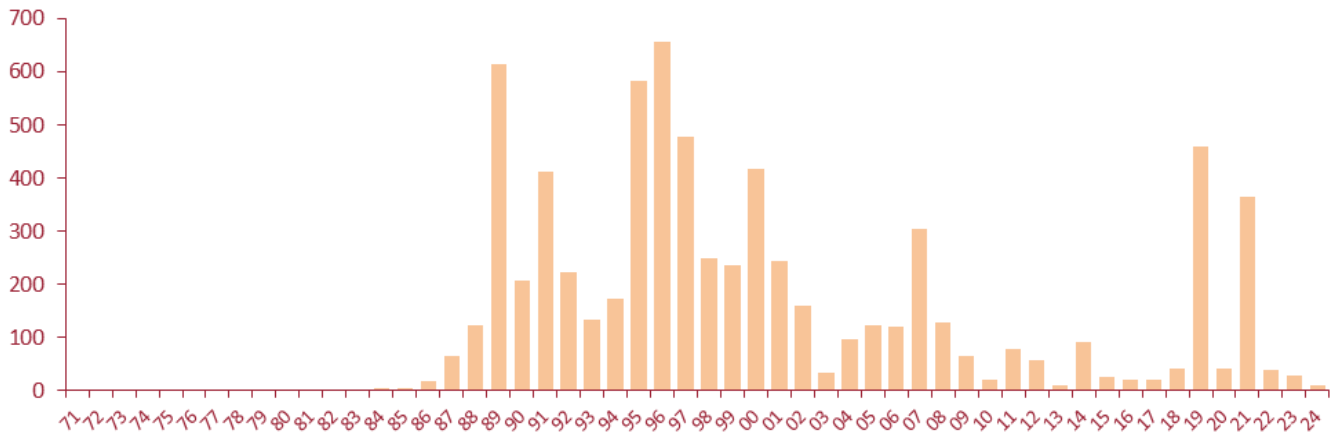
H. CIVIL UNREST

Amounts in euro updated at 12/31/2024

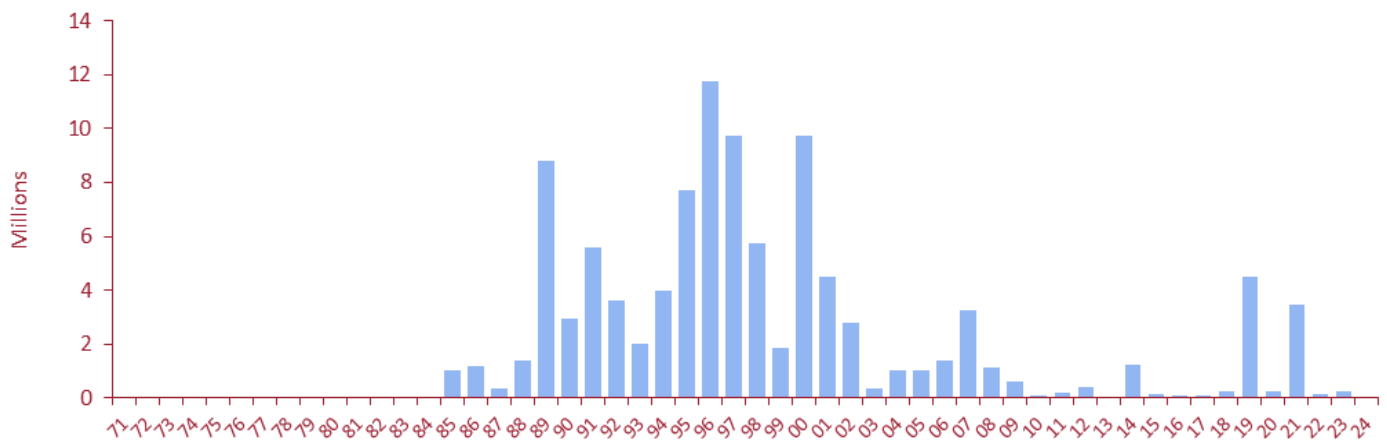
Year	Number of claims*	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	1	1,093	1,093
1978	1	2,816	2,816
1979	-	-	-
1980	1	28,545	28,545
1981	1	52,060	52,060
1982	1	3,783	3,783
1983	1	963	963
1984	4	15,687	3,922
1985	5	1,055,540	211,108
1986	18	1,160,560	64,476
1987	64	357,823	5,591
1988	123	1,415,188	11,506
1989	614	8,802,457	14,336
1990	207	2,961,249	14,306
1991	411	5,610,196	13,650
1992	222	3,630,015	16,351
1993	134	2,032,660	15,169
1994	173	3,983,923	23,028
1995	583	7,733,053	13,264
1996	657	11,764,731	17,907
1997	478	9,736,052	20,368
1998	250	5,730,911	22,924
1999	236	1,848,554	7,833
2000	417	9,758,140	23,401
2001	243	4,526,415	18,627
2002	159	2,796,177	17,586
2003	34	341,272	10,037
2004	97	1,051,936	10,845
2005	122	1,014,087	8,312
2006	119	1,393,683	11,712
2007	304	3,264,911	10,740
2008	129	1,158,711	8,982
2009	65	634,701	9,765
2010	21	118,290	5,633
2011	78	207,467	2,660
2012	56	388,410	6,936
2013	9	15,666	1,741
2014	90	1,253,331	13,926
2015	25	124,089	4,964
2016	20	107,321	5,366
2017	20	80,037	4,002
2018	41	273,403	6,668
2019	459	4,491,178	9,785
2020	42	244,857	5,830
2021	365	3,460,748	9,482
2022	38	147,168	3,873
2023	29	242,802	8,372
2024	10	27,767	2,777
TOTAL	7,177	105,050,427	14,637

* The number of claims reported excludes those that were denied.

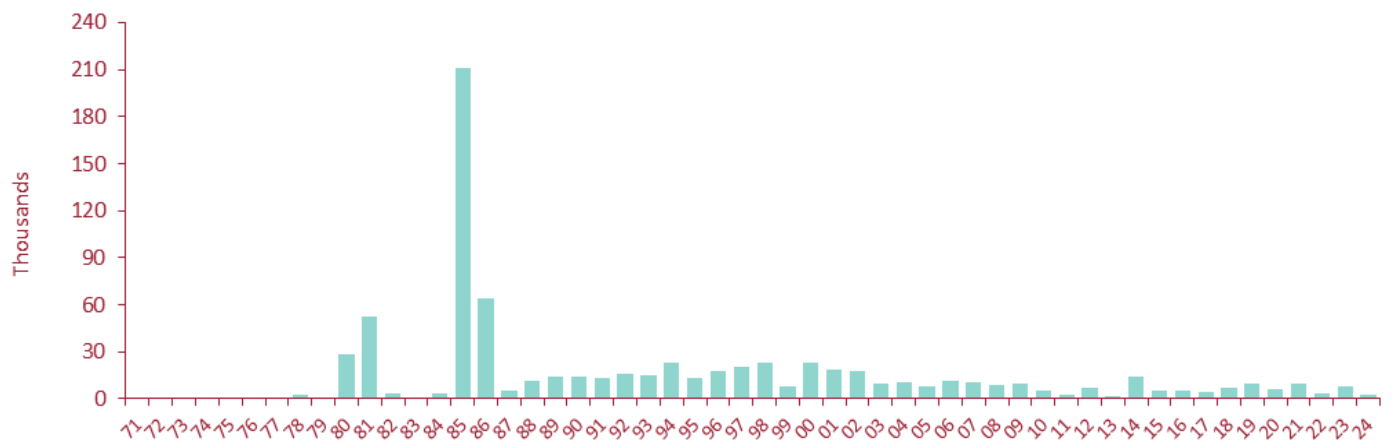
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



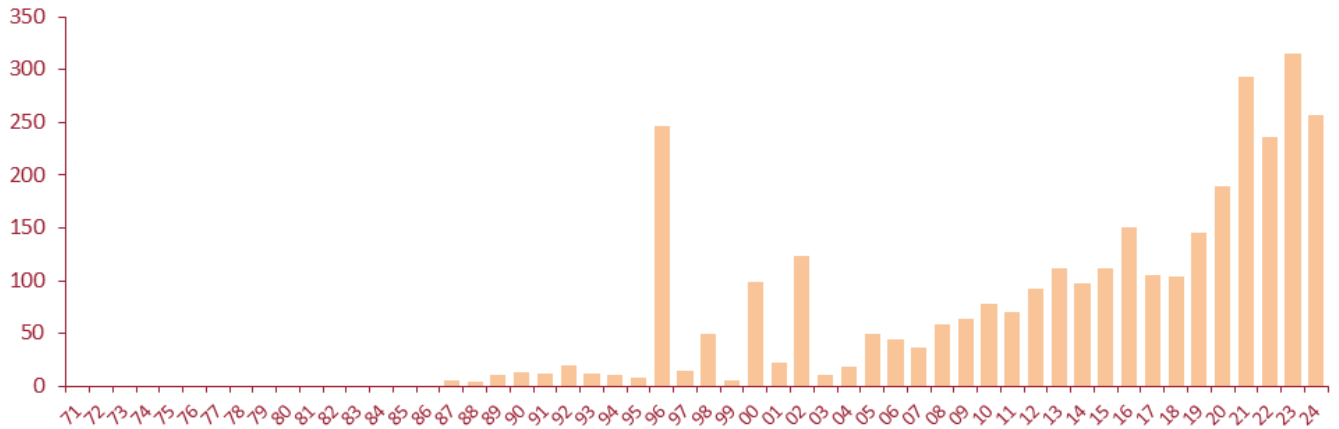
I. ACTS OR ACTION TAKEN BY THE ARMED FORCES OR LAW ENFORCEMENT AGENCIES IN PEACETIME

Amounts in euro updated at 12/31/2024

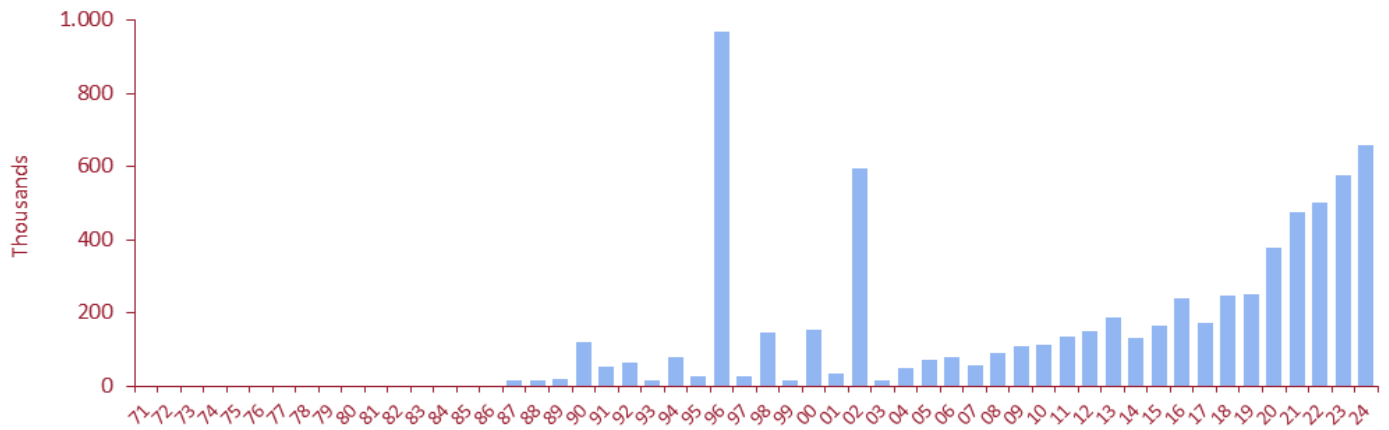
Year	Number of claims *	Compensations paid out	Mean cost
1971	-	-	-
1972	-	-	-
1973	-	-	-
1974	-	-	-
1975	-	-	-
1976	-	-	-
1977	-	-	-
1978	-	-	-
1979	-	-	-
1980	-	-	-
1981	-	-	-
1982	-	-	-
1983	-	-	-
1984	-	-	-
1985	-	-	-
1986	-	-	-
1987	5	16,765	3,353
1988	4	15,505	3,876
1989	11	20,561	1,869
1990	13	121,521	9,348
1991	12	53,479	4,457
1992	20	64,393	3,220
1993	12	14,383	1,199
1994	11	77,798	7,073
1995	8	27,517	3,440
1996	246	967,418	3,933
1997	14	24,732	1,767
1998	50	146,067	2,921
1999	6	15,679	2,613
2000	99	154,126	1,557
2001	22	34,521	1,569
2002	123	593,482	4,825
2003	11	13,638	1,240
2004	19	49,441	2,602
2005	49	71,497	1,459
2006	44	79,002	1,795
2007	36	57,562	1,599
2008	58	88,082	1,519
2009	64	108,031	1,688
2010	78	113,918	1,460
2011	70	133,655	1,909
2012	92	150,687	1,638
2013	112	186,086	1,661
2014	98	129,795	1,324
2015	112	163,511	1,460
2016	151	237,789	1,575
2017	105	174,012	1,657
2018	104	245,245	2,358
2019	145	252,243	1,740
2020	190	378,973	1,995
2021	293	473,343	1,616
2022	236	503,148	2,132
2023	315	576,592	1,830
2024	257	660,005	2,568
TOTAL	3,295	7,194,203	2,183

* The number of claims reported excludes those that were denied.

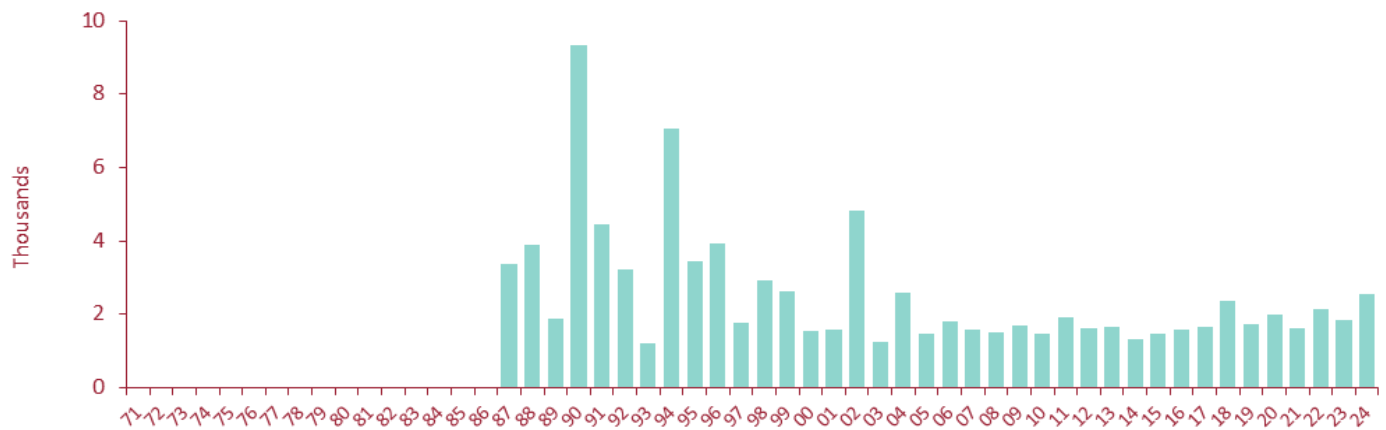
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



J. MISCELLANEOUS**

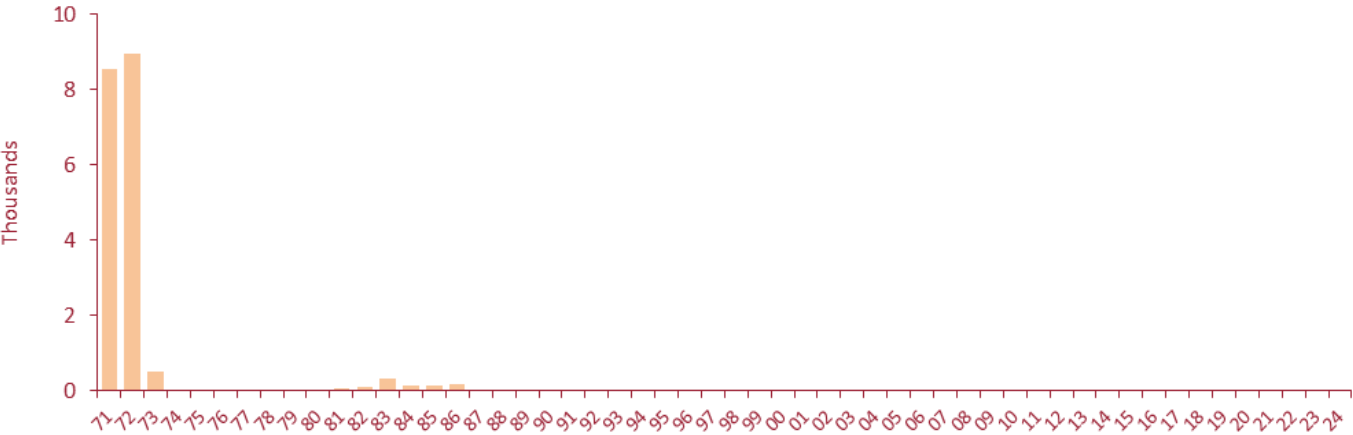
Amounts in euro updated at 12/31/2024

Year	Number of claims*	Compensations paid out	Mean cost
1971	8,534	706,265,634	82,759
1972	8,960	28,018,576	3,127
1973	496	2,795,496	5,636
1974	1	945	945
1975	1	331	331
1976	28	27,643	987
1977	4	10,388	2,597
1978	3	2,816	939
1979	2	1,218	609
1980	8	51,099	6,387
1981	52	345,015	6,635
1982	92	328,585	3,572
1983	330	5,628,343	17,056
1984	115	488,301	4,246
1985	136	1,208,286	8,884
1986	184	916,381	4,980
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	-	-	-
2024	-	-	-
TOTAL	18,946	746,089,057	39,380

* The number of claims reported excludes those that were denied.

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

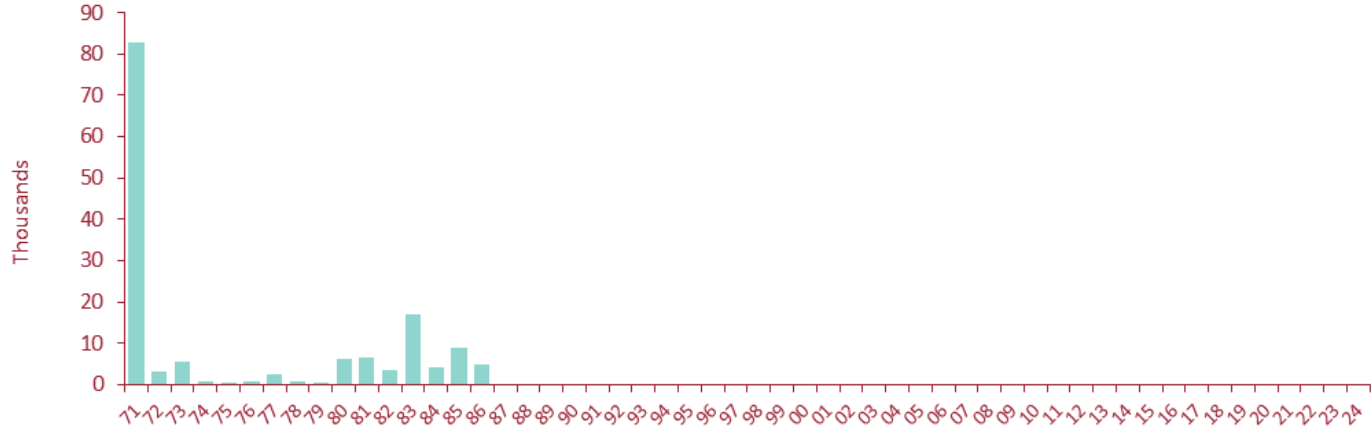
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



K. SUMMARY ALL CAUSES**

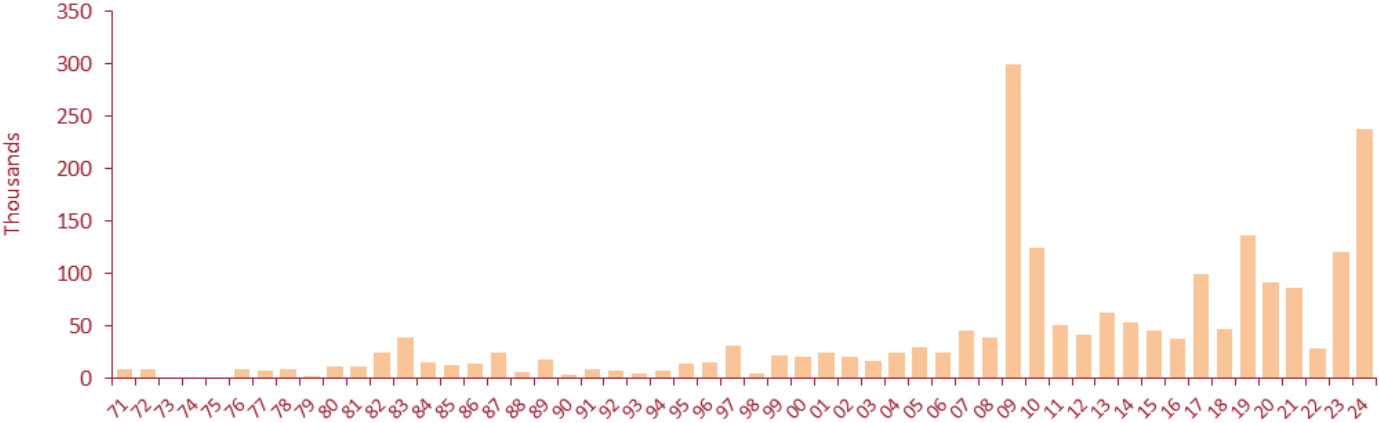
Amounts in euro updated at 12/31/2024

Year	Number of claims*	Compensations paid out	Mean cost
1971	8,593	707,223,683	82,302
1972	8,982	28,293,306	3,150
1973	518	3,415,851	6,594
1974	74	656,532	8,872
1975	361	3,981,940	11,030
1976	8,530	25,001,235	2,931
1977	7,419	135,910,579	18,319
1978	9,314	62,012,659	6,658
1979	2,566	51,829,466	20,199
1980	11,115	110,859,411	9,974
1981	11,925	76,733,117	6,435
1982	25,132	490,567,506	19,520
1983	38,749	1,139,537,509	29,408
1984	15,124	91,865,112	6,074
1985	12,953	46,767,216	3,611
1986	14,522	109,484,487	7,539
1987	25,278	455,178,131	18,007
1988	5,802	139,279,847	24,005
1989	17,867	368,044,963	20,599
1990	3,722	61,480,752	16,518
1991	8,712	81,337,985	9,336
1992	8,128	108,067,925	13,296
1993	5,623	61,476,916	10,933
1994	7,963	149,802,772	18,812
1995	14,596	161,788,898	11,084
1996	15,768	212,465,764	13,474
1997	31,641	410,288,802	12,967
1998	5,649	82,709,486	14,641
1999	21,913	180,518,945	8,238
2000	20,445	273,225,280	13,364
2001	24,784	260,244,287	10,500
2002	20,882	216,674,996	10,376
2003	16,504	148,592,130	9,003
2004	25,419	174,806,171	6,877
2005	30,614	253,030,032	8,265
2006	24,402	296,707,989	12,159
2007	45,543	389,706,339	8,557
2008	39,184	378,231,422	9,653
2009	299,132	946,604,064	3,165
2010	124,338	565,898,101	4,551
2011	51,358	817,131,626	15,911
2012	41,648	335,660,939	8,059
2013	62,403	217,094,579	3,479
2014	53,314	201,807,572	3,785
2015	45,738	220,322,976	4,817
2016	38,213	224,226,918	5,868
2017	99,877	225,445,154	2,257
2018	47,086	277,089,492	5,885
2019	136,773	841,745,027	6,154
2020	92,523	397,576,520	4,297
2021	86,323	609,437,018	7,060
2022	28,404	129,313,642	4,553
2023	120,191	465,254,705	3,871
2024	237,999	4,892,961,318	20,559
TOTAL	2,161,636	19,315,369,086	8,936

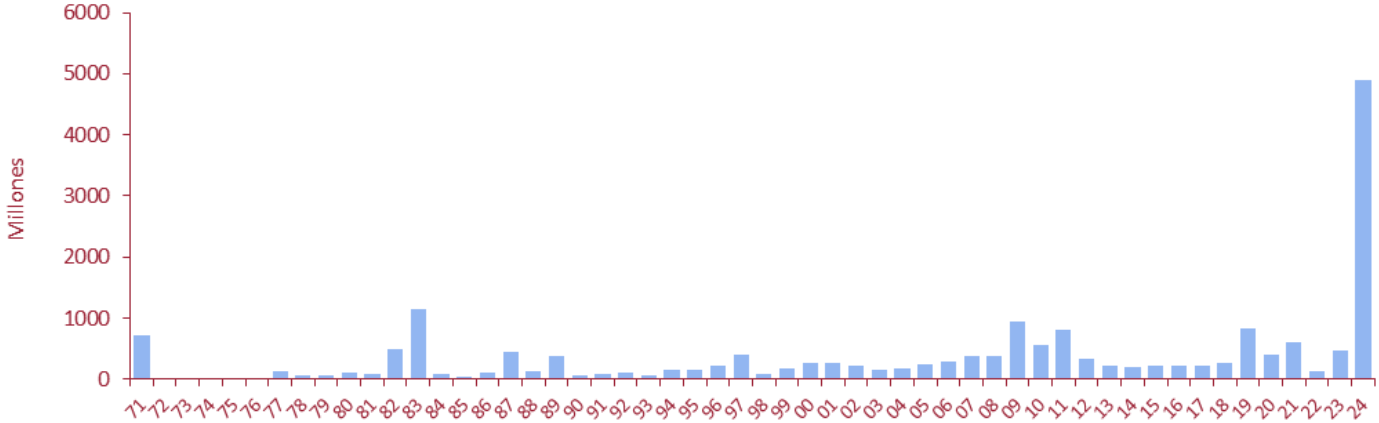
* The number of claims reported excludes those that were denied.

** The above data correspond to compensations paid out at the date of preparation of this statistic (July 31, 2025).

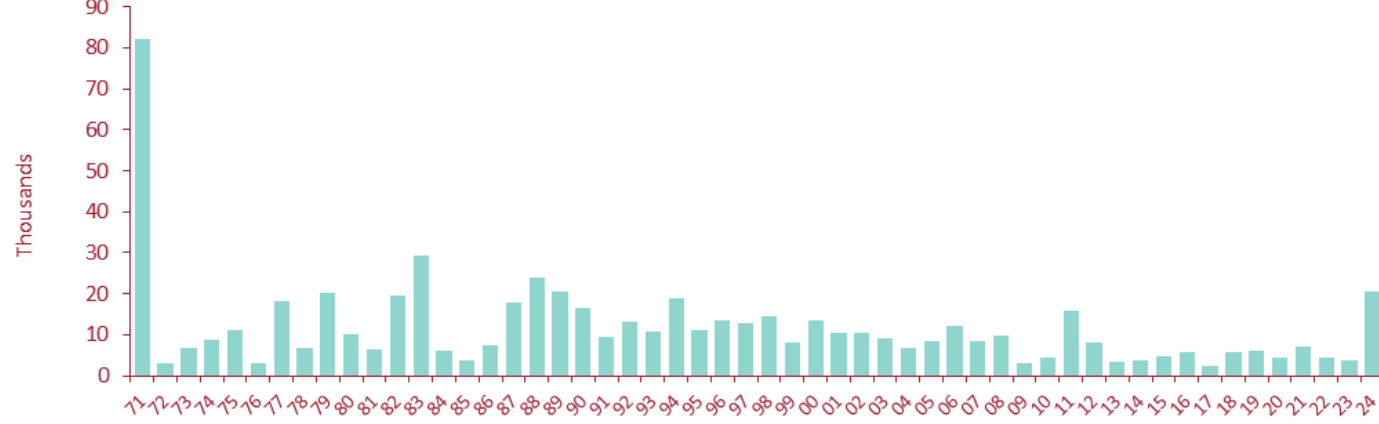
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COSTS



L. SUMMARY ALL YEARS

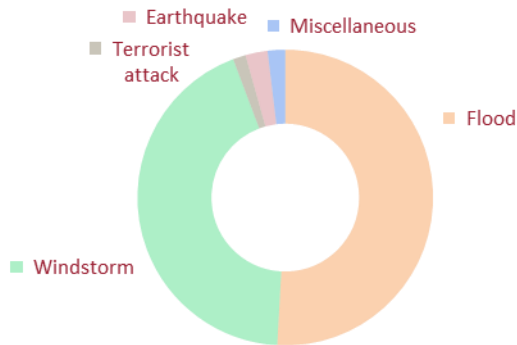
DATA SERIES FOR 1971-2024

Amounts in euro updated at 12/31/2024

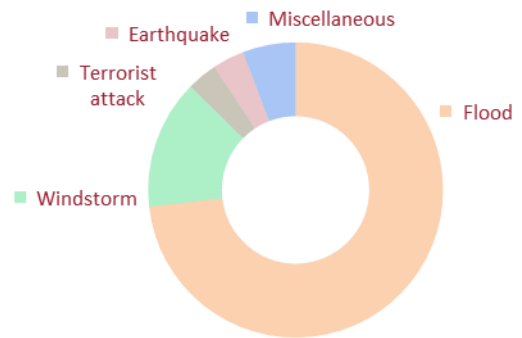
BY CAUSE	Number of claims*	%	Compensations paid out	%	Mean cost
Flood	1,101,855	50.9	14,137,107,827	73.2	12,830
Earthquake	52,259	2.4	671,348,745	3.5	12,847
Volcanic eruption	9,866	0.5	262,595,667	1.4	26,616
Windstorm	937,915	43.4	2,742,462,371	14.2	2,924
Falling space objects and meteorite impacts	3	0.0	123,672	0.0	41,224
Terrorist attack	30,167	1.4	642,006,450	3.3	21,282
Riots	153	0.0	1,390,667	0.0	9,089
Civil unrest	7,177	0.3	105,050,427	0.5	14,637
Acts or action taken by the armed forces or law enforcement agencies in peacetime	3,295	0.2	7,194,203	0.0	2,183
Miscellaneous	18,946	0.9	746,089,057	3.9	39,380
TOTAL	2,161,636	100	19,315,369,086	100	8,936

* The number of claims reported excludes those that were denied.

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.

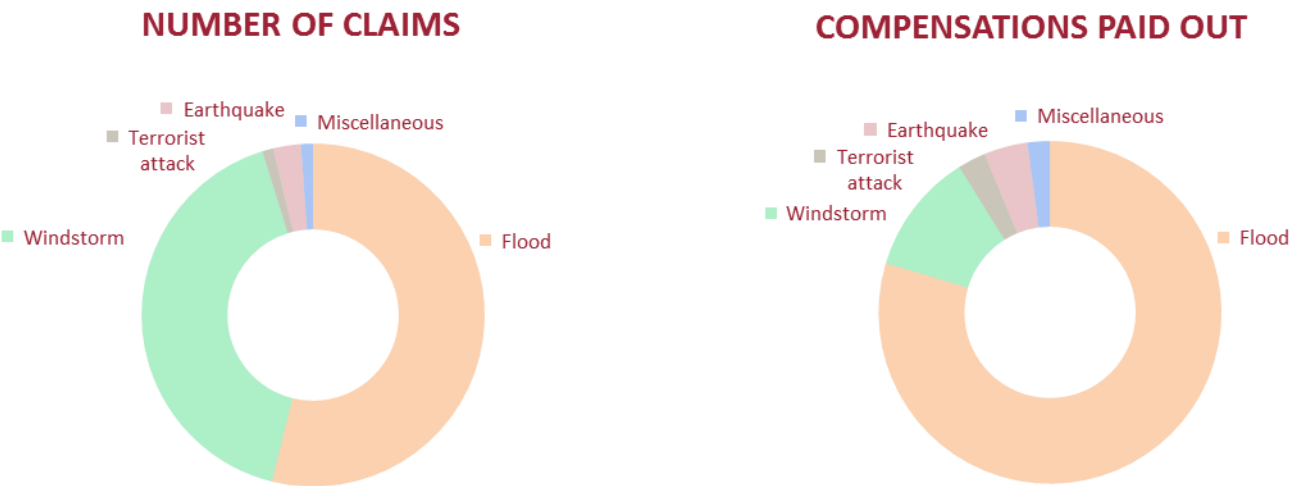
The following table sets out the percentage rate of each cause in the overall loss for the data series for 1987-2024 according to the categories currently in use:

DATA SERIES FOR 1987-2024

Amounts in euro updated at 12/31/2024

BY CAUSE	Number of claims*	%	Compensations paid out	%	Mean cost
Flood	1,071,589	53.9	12,893,322,732	79.6	12,032
Earthquake	52,254	2.6	671,321,157	4.1	12,847
Volcanic eruption	9,866	0.5	262,595,667	1.6	26,616
Windstorm	821,297	41.4	1,862,738,969	11.5	2,268
Falling space objects and meteorite impacts	3	0.0	123,672	0.0	41,224
Terrorist attack	20,158	1.0	429,813,033	2.6	21,322
Riots	153	0.0	1,390,667	0.0	9,089
Civil unrest	7,144	0.4	102,729,379	0.6	14,380
Acts or action taken by the armed forces or law enforcement agencies in peacetime	3,295	0.2	7,194,203	0.0	2,183
Miscellaneous	-	-	-	-	-
TOTAL	1,985,759	100	16,231,229,478	100	8,174

* The number of claims reported excludes those that were denied.



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

A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED *

PROVINCE	1971-2010	2011	2012	2013	2014	2015	2016	2017
A CORUÑA	39,809	228	573	8,781	2,487	304	1,406	12,755
ALACANT/ALICANTE	91,135	560	2,402	1,107	577	2,009	1,535	4,683
ALBACETE	3,024	257	2,327	242	26	321	31	104
ALMERÍA	3,799	129	3,787	913	428	3,454	438	573
ARABA/ÁLAVA	16,696	333	33	599	231	153	42	5,573
ASTURIAS	31,432	795	306	2,824	1,562	1,222	764	5,312
ÁVILA	1,098	5	3	67	34	219	64	131
BADAJOS	4,977	190	184	3,089	218	78	67	61
BARCELONA	115,215	1,473	641	960	17,538	895	1,573	838
BIZKAIA	81,157	1,287	442	1,382	1,481	1,610	357	2,910
BURGOS	7,985	215	56	586	314	1,495	208	4,738
CÁCERES	1,769	44	9	764	81	23	22	205
CÁDIZ	14,209	1,854	341	1,372	247	1,463	1,746	2,659
CANTABRIA	34,261	268	228	2,474	2,719	1,772	342	4,543
CASTELLÓ/CASTELLÓN	15,173	1,144	159	160	100	1,836	111	908
CIUDAD REAL	3,462	77	44	220	36	26	8	-
CÓRDOBA	8,713	529	218	553	94	178	13	84
CUENCA	1,166	10	2	64	104	32	5	278
GIPUZKOA	71,747	4,087	11	1,191	984	843	170	3,204
GIRONA	18,614	1,050	608	321	2,590	972	469	1,606
GRANADA	7,663	333	246	733	901	1,210	43	123
GUADALAJARA	1,537	331	8	20	73	83	5	52
HUELVA	4,622	125	48	51	398	199	899	846
HUESCA	3,138	56	435	941	337	601	70	157
ILLES BALEARS	36,349	288	643	1,051	548	1,232	908	2,466
JAÉN	6,761	426	450	2,090	104	88	147	54
LA RIOJA	8,015	36	30	244	133	207	81	1,914
LAS PALMAS	8,256	316	267	424	127	788	30	165
LEÓN	5,855	79	170	402	292	76	148	1,536
LLEIDA	10,429	14	289	1,900	1,442	765	249	96
LUGO	21,524	361	164	1,477	1,857	94	354	5,451
MADRID	34,638	1,815	688	1,064	1,443	6,424	232	3,135
MÁLAGA	30,524	1,277	2,911	159	787	936	8,702	1,853
MURCIA	25,225	26,488	7,200	2,210	1,784	1,355	8,161	230
NAVARRA	15,464	132	152	2,261	845	1,217	67	1,051
OURENSE	7,366	103	107	829	276	134	193	4,212
PALENCIA	1,947	146	105	103	71	60	39	435
PONTEVEDRA	31,655	2,017	438	9,267	2,425	271	1,052	18,937
SALAMANCA	2,110	80	62	332	121	52	31	234
STA. CRUZ DE TENERIFE	30,632	78	1,213	1,755	2,847	55	121	51
SEGOVIA	4,799	25	5	104	147	15	23	349
SEVILLA	15,325	294	550	4,249	1,945	261	790	324
SORIA	772	38	15	200	72	40	55	270
TARRAGONA	42,504	908	529	2,116	654	724	149	2,237
TERUEL	778	31	19	130	84	44	16	40
TOLEDO	3,504	322	38	72	184	2,171	46	349
VALÈNCIA/VALENCIA	98,204	493	12,647	542	954	4,297	3,000	463
VALLADOLID	5,838	1,014	47	657	273	87	54	79
ZAMORA	1,031	14	4	120	26	22	48	144
ZARAGOZA	10,958	129	247	401	561	3,563	194	1,989
CEUTA	492	1	1	31	23	2	2	5
MELILLA	623	3	10	1	1	18	3,204	2
Miscellaneous **	101	-	-	-	-	-	-	-
TOTAL	1,044,080	52,308	42,112	63,605	53,586	45,996	38,484	100,414

* The number of claims reported excludes those that were denied.

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

*** 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.

2018	2019	2020	2021	2022	2023	2024	TOTAL	PROVINCE
809	5,920	536	901	844	3,486	729	79,568	A CORUÑA
767	25,165	3,629	1,833	1,072	440	439	137,353	ALACANT/ALICANTE
392	249	17	106	23	93	424	7,636	ALBACETE
695	2,496	26	602	250	2,625	660	20,875	ALMERÍA
373	496	441	345	772	899	218	27,204	ARABA/ÁLAVA
963	3,534	856	1,268	330	6,144	1,485	58,797	ASTURIAS
17	1,213	165	66	42	150	56	3,330	ÁVILA
143	252	72	1,047	761	364	470	11,973	BADAJOS
3,766	4,794	33,288	3,589	1,404	1,441	1,305	188,720	BARCELONA
588	2,972	651	1,350	224	3,086	629	100,126	BIZKAIA
153	2,731	1,166	1,490	97	981	653	22,868	BURGOS
68	465	598	47	350	139	101	4,685	CÁCERES
538	66	138	480	528	6,621	1,530	33,792	CÁDIZ
1,634	6,817	726	2,580	233	5,219	1,314	65,130	CANTABRIA
2,374	689	4,331	1,465	1,602	2,931	1,001	33,984	CASTELLÓ/CASTELLÓN
207	216	59	305	31	500	83	5,274	CIUDAD REAL
398	243	279	341	94	10,338	467	22,542	CÓRDOBA
116	209	53	677	41	763	504	4,024	CUENCA
234	3,315	1,818	756	192	1,717	538	90,807	GIPUZKOA
1,110	2,934	3,149	213	349	352	396	34,733	GIRONA
1,013	1,618	168	8,757	87	3,257	458	26,610	GRANADA
157	380	287	224	23	356	693	4,229	GUADALAJARA
674	121	685	6,797	138	1,921	325	17,849	HUELVA
159	94	70	129	260	335	213	6,995	HUESCA
2,354	1,601	2,651	7,806	1,068	2,748	2,075	63,788	ILLES BALEARS
447	535	22	240	110	103	64	11,641	JAÉN
345	871	346	293	279	1,423	291	14,508	LA RIOJA
138	19	716	53	175	64	29	11,567	LAS PALMAS
335	2,207	365	234	48	687	288	12,722	LEÓN
93	1,094	368	684	447	274	390	18,534	LLEIDA
439	2,353	426	381	432	2,286	1,598	39,197	LUGO
1,292	7,009	1,469	3,061	988	9,459	804	73,521	MADRID
5,455	1,355	2,114	975	321	75	3,038	60,482	MÁLAGA
1,221	29,492	1,004	2,188	2,441	3,758	2,871	115,628	MURCIA
592	3,590	964	5,982	85	831	265	33,498	NAVARRA
220	2,981	201	285	148	792	195	18,042	OURENSE
117	616	138	33	7	176	104	4,097	PALENCIA
741	4,936	460	2,584	1,342	3,913	216	80,254	PONTEVEDRA
262	642	199	100	66	238	100	4,629	SALAMANCA
1,062	50	6,048	10,047	513	10	162	54,644	STA. CRUZ DE TENERIFE
138	2,575	479	194	70	629	167	9,719	SEGOVIA
790	440	133	2,121	208	16,274	1,123	44,827	SEVILLA
112	1,139	308	167	17	252	72	3,529	SORIA
2,251	2,825	1,615	2,860	2,231	1,711	2,043	65,357	TARRAGONA
85	76	121	79	682	336	277	2,798	TERUEL
344	781	129	2,666	146	11,400	215	22,367	TOLEDO
6,229	2,024	19,441	5,922	6,398	5,027	206,482	372,123	VALÈNCIA/VALENCIA
393	724	120	151	15	449	458	10,359	VALLADOLID
37	186	49	34	24	90	37	1,866	ZAMORA
4,301	821	297	2,007	220	3,707	461	29,856	ZARAGOZA
-	1	1	11	4	1	-	575	CEUTA
58	-	-	53	207	38	1	4,219	MELILLA
-	-	-	-	-	-	-	101	Miscellaneous **
47,199	137,932	93,392	86,579	28,439	120,909	238,517	2,193,552	TOTAL

B. COMPENSATIONS PAID OUT

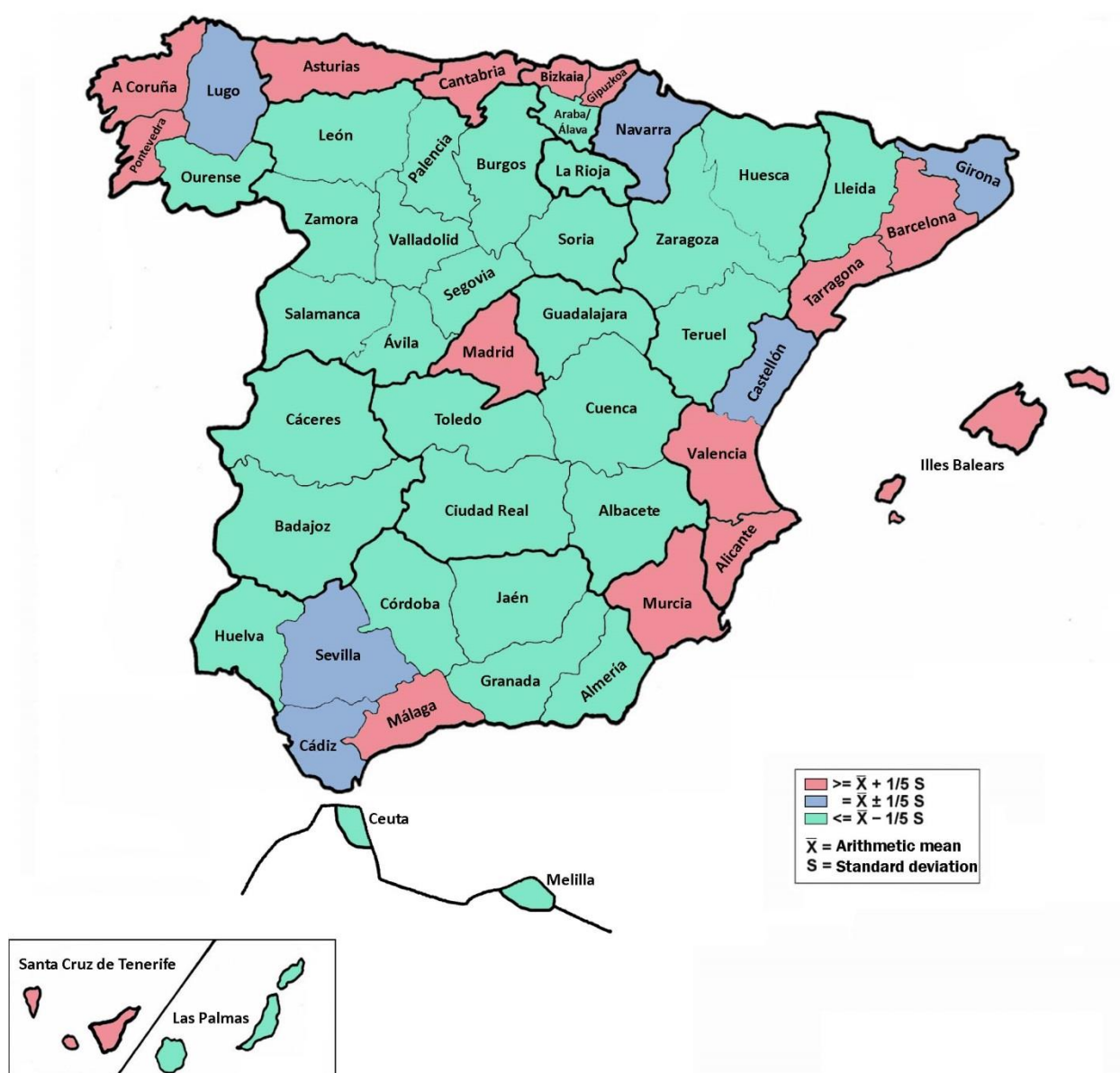
Amounts in euro updated at 12/31/2024

PROVINCE	1971-2010	2011	2012	2013	2014	2015	2016	2017
A CORUÑA	214,471,478	521,212	643,433	15,880,926	6,266,576	448,309	7,173,699	30,615,198
ALACANT/ALICANTE	441,460,885	2,255,096	9,053,209	3,793,431	1,904,378	5,493,986	7,018,865	19,109,443
ALBACETE	21,336,730	407,361	5,017,646	4,092,007	1,045,807	885,621	77,580	216,636
ALMERÍA	35,480,514	700,930	91,539,243	2,456,592	802,805	9,178,606	2,184,886	1,125,341
ARABA/ÁLAVA	160,220,638	568,871	35,866	1,203,541	559,962	1,005,388	160,082	8,118,094
ASTURIAS	152,612,890	904,704	916,320	4,592,737	4,783,122	4,080,280	1,562,590	5,227,121
ÁVILA	12,812,564	9,951	5,569	48,312	48,896	226,464	165,618	361,561
BADAJOS	50,650,091	837,511	548,897	7,305,504	776,194	183,717	193,570	1,606,465
BARCELONA	1,473,043,517	9,612,452	1,310,490	3,036,449	36,917,891	2,059,843	6,336,174	9,229,482
BIZKAIA	1,311,260,631	14,060,045	581,831	4,608,441	11,568,227	8,971,433	1,877,438	2,599,242
BURGOS	35,103,918	449,803	108,396	2,149,138	597,921	12,168,376	782,034	9,195,852
CÁCERES	14,675,660	133,005	15,366	724,539	240,883	41,534	63,073	295,855
CÁDIZ	143,898,724	12,777,730	1,356,547	3,061,650	1,304,168	8,188,927	13,714,744	10,527,716
CANTABRIA	124,378,585	640,682	443,190	6,201,736	9,769,532	18,307,898	1,418,475	3,640,202
CASTELLÓ/CASTELLÓN	101,149,430	6,332,214	441,308	559,929	238,714	7,412,876	363,615	2,890,933
CIUDAD REAL	31,750,256	262,290	136,823	680,839	65,057	34,486	12,999	-
CÓRDOBA	167,222,076	16,329,136	3,092,116	4,048,668	281,117	1,145,967	38,670	283,721
CUENCA	7,874,581	78,756	1,039	194,126	431,681	64,999	8,669	1,446,509
GIPUZKOA	694,921,977	61,849,214	24,632	5,523,912	15,940,391	4,581,294	2,866,457	8,036,452
GIRONA	155,886,568	17,740,931	1,201,735	1,384,367	19,379,152	3,156,642	1,284,536	5,770,337
GRANADA	61,783,564	1,284,178	1,047,843	2,982,957	3,518,413	5,487,478	45,143	288,135
GUADALAJARA	12,000,526	1,671,862	16,169	47,394	207,968	179,935	7,146	87,776
HUELVA	42,528,764	673,478	170,013	302,178	1,224,469	999,387	4,198,428	2,742,600
HUESCA	19,644,706	152,266	11,077,573	6,407,199	777,233	2,014,036	284,003	207,194
ILLES BALEARS	211,019,767	1,474,272	3,594,462	4,052,298	2,157,156	6,469,092	7,866,531	6,945,253
JAÉN	55,067,321	2,665,728	2,561,589	6,168,526	735,077	200,688	562,311	283,891
LA RIOJA	47,446,690	46,496	64,088	1,070,766	577,553	3,256,680	137,227	2,423,041
LAS PALMAS	80,377,095	1,943,971	1,538,603	681,600	863,291	7,914,812	137,303	734,248
LEÓN	20,880,185	380,625	335,562	583,441	491,333	119,939	516,952	1,566,086
LLEIDA	55,575,742	116,954	924,577	33,008,515	4,717,910	3,816,251	1,032,795	184,441
LUGO	48,029,338	1,744,193	159,654	2,077,389	3,185,346	196,757	589,016	9,559,908
MADRID	381,301,510	9,716,481	3,865,916	2,692,747	5,713,915	22,887,359	875,440	12,787,913
MÁLAGA	479,206,251	12,105,129	23,624,414	622,511	4,651,992	4,799,917	70,582,427	9,304,094
MURCIA	135,684,257	599,492,302	70,897,292	4,110,115	8,997,619	2,804,378	56,763,086	754,388
NAVARRA	134,662,292	1,645,276	1,174,916	28,524,125	6,931,404	10,217,595	138,961	2,206,386
OURENSE	23,561,078	297,570	104,780	1,437,143	573,232	151,835	551,956	10,267,081
PALENCIA	12,093,225	691,436	310,870	290,421	199,116	85,895	181,798	461,680
PONTEVEDRA	129,100,836	15,083,892	1,521,648	13,667,253	11,726,412	731,511	4,914,761	24,584,362
SALAMANCA	11,921,873	447,165	120,795	517,348	289,516	119,819	75,790	223,413
STA. CRUZ DE TENERIFE	218,749,824	556,086	2,811,194	6,665,114	12,197,914	882,820	583,029	105,119
SEGOVIA	7,808,197	109,121	3,413	359,182	397,395	27,399	68,460	1,257,235
SEVILLA	213,187,367	1,144,878	2,742,504	8,811,701	8,003,602	1,116,544	2,508,153	4,937,645
SORIA	2,888,954	74,252	98,168	540,626	117,895	226,483	205,700	567,190
TARRAGONA	284,102,434	6,087,757	2,710,493	3,047,166	2,178,000	3,022,979	376,795	5,423,423
TERUEL	5,689,626	154,816	48,925	501,009	366,343	1,038,561	34,498	111,140
TOLEDO	29,042,969	2,060,559	112,466	168,978	400,555	3,109,781	84,578	958,492
VALÈNCIA/VALENCIA	1,206,358,916	3,315,327	84,911,985	2,425,473	4,172,984	13,613,385	12,932,773	1,958,228
VALLADOLID	40,709,113	4,442,792	156,852	3,868,827	1,226,689	258,854	178,958	224,216
ZAMORA	6,427,848	759,577	6,773	709,734	140,685	61,761	622,058	201,868
ZARAGOZA	84,667,113	283,731	2,425,566	8,888,492	1,930,550	36,768,493	427,519	3,734,205
CEUTA	13,408,682	33,957	721	315,590	211,918	3,568	12,150	13,337
MELILLA	2,788,353	3,605	47,461	1,921	1,615	102,340	9,427,398	45,005
Miscellaneous*	32,375,418	-	-	-	-	-	-	-
TOTAL	9,460,301,601	817,131,626	335,660,939	217,094,579	201,807,572	220,322,976	224,226,918	225,445,154

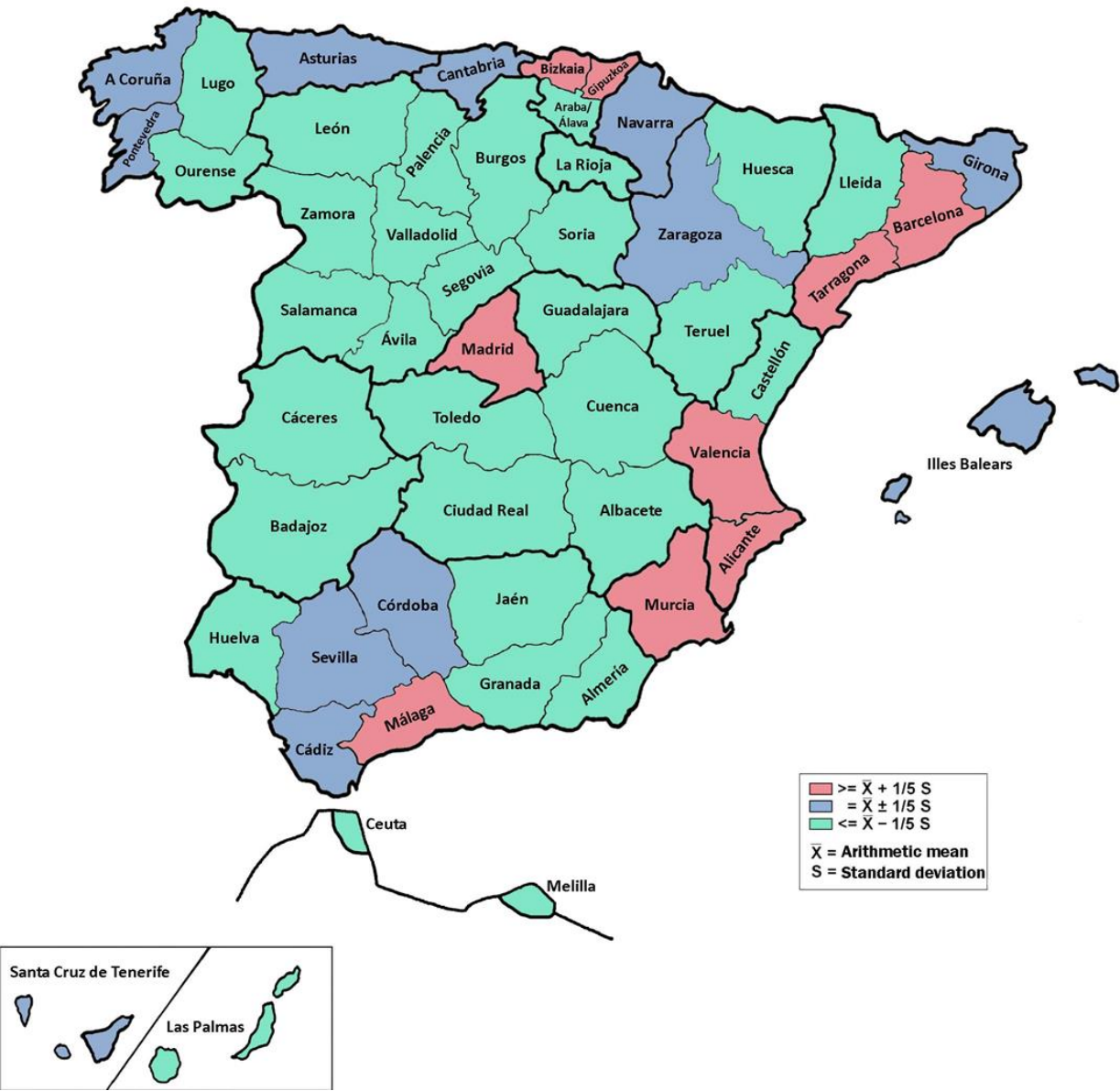
* Certain claims in which due to the extent of the risk, several provinces have been affected (pipelines, railways, etc.), are included in "Miscellaneous" Provinces.

2018	2019	2020	2021	2022	2023	2024	TOTAL	PROVINCE
2,395,885	13,557,424	1,316,471	3,246,904	1,887,972	4,606,785	1,359,372	304,391,646	A CORUÑA
2,478,546	254,781,361	16,002,576	4,070,109	3,651,591	1,450,905	3,926,750	776,451,131	ALACANT/ALICANTE
1,840,681	3,260,448	56,264	189,559	60,766	166,520	4,030,056	42,683,680	ALBACETE
5,188,201	14,184,654	168,508	1,703,961	1,484,228	5,052,493	3,105,752	174,356,712	ALMERÍA
1,487,852	812,961	530,202	2,546,019	980,801	1,363,767	414,127	180,008,170	ARABA/ÁLAVA
10,595,778	11,206,917	945,213	3,264,418	905,999	6,443,423	1,447,237	209,488,749	ASTURIAS
74,546	2,123,789	230,847	187,117	108,320	541,779	136,178	17,081,509	ÁVILA
2,952,824	240,831	339,237	9,040,710	9,614,800	1,329,426	3,980,793	89,600,573	BADAJOS
34,109,354	21,683,843	112,488,204	6,777,975	4,594,525	3,362,244	12,176,786	1,736,739,228	BARCELONA
4,207,581	3,924,359	748,446	9,518,631	347,692	4,994,501	1,509,993	1,380,778,490	BIZKAIA
301,317	7,962,228	1,401,159	5,432,384	92,743	1,591,820	1,732,299	79,069,390	BURGOS
256,021	3,719,677	647,422	140,671	2,468,588	804,848	533,827	24,760,969	CÁCERES
4,742,341	104,966	604,712	3,916,800	1,817,166	9,429,501	9,435,912	224,881,605	CÁDIZ
5,484,527	32,408,740	2,645,518	13,776,060	349,586	6,016,210	1,787,046	227,267,987	CANTABRIA
8,736,512	981,353	25,275,636	7,465,044	5,340,166	8,494,786	6,297,295	181,979,810	CASTELLÓ/CASTELLÓN
608,281	784,133	115,082	766,051	103,807	1,645,382	216,666	37,182,151	CIUDAD REAL
2,996,939	4,879,460	1,078,656	1,651,289	362,759	12,958,906	2,949,457	219,318,936	CÓRDOBA
598,543	842,397	263,158	3,385,467	312,340	5,472,436	6,802,159	27,776,857	CUENCA
1,086,593	4,706,325	2,246,165	5,694,622	1,021,121	3,016,187	1,572,207	813,087,547	GIPUZKOA
9,227,797	10,755,510	50,520,403	1,091,896	642,472	810,781	1,693,138	280,546,265	GIRONA
5,450,116	5,506,061	414,223	20,096,540	191,444	4,442,868	1,982,035	114,520,997	GRANADA
623,686	1,054,287	906,641	988,741	103,905	1,190,126	3,673,695	22,759,855	GUADALAJARA
4,890,399	818,891	1,987,333	38,863,017	792,828	9,182,919	2,307,770	111,682,472	HUELVA
581,787	263,244	250,089	345,533	431,383	1,051,804	7,080,070	50,568,119	HUESCA
22,684,227	7,846,367	13,942,469	17,113,229	7,539,723	7,197,407	13,420,677	333,322,932	ILLES BALEARS
1,381,472	3,656,040	52,311	919,157	343,929	404,969	289,113	75,292,122	JAÉN
1,253,296	1,439,234	463,085	1,597,451	251,774	6,607,607	626,657	67,261,645	LA RIOJA
426,126	71,529	1,758,671	539,618	1,503,506	226,173	218,376	98,934,922	LAS PALMAS
905,010	7,045,565	324,051	321,359	39,683	550,055	422,968	34,482,814	LEÓN
181,800	27,729,260	1,172,743	2,349,128	1,708,175	668,900	1,180,355	134,367,547	LLEIDA
983,686	2,756,700	316,401	521,768	730,809	3,775,354	2,251,409	76,877,248	LUGO
3,932,786	31,805,725	5,706,211	9,393,113	4,987,182	69,907,280	3,365,002	568,938,580	MADRID
51,682,399	5,782,523	17,448,616	9,168,972	1,848,771	645,052	26,745,691	718,218,758	MÁLAGA
5,319,830	248,744,904	2,343,043	4,928,978	9,771,998	11,866,971	12,113,603	1,174,592,763	MURCIA
2,525,013	35,058,981	2,102,417	77,359,077	210,446	3,925,458	1,341,998	308,024,346	NAVARRA
746,486	4,356,078	251,693	739,852	448,084	2,262,697	318,687	46,068,252	OURENSE
273,503	4,012,290	136,534	34,281	685,861	370,319	152,069	19,979,298	PALENCIA
1,634,791	6,596,192	1,638,875	2,726,129	9,780,100	9,328,306	1,291,658	234,326,726	PONTEVEDRA
1,143,408	2,223,653	603,440	239,831	321,358	1,070,947	615,326	19,933,683	SALAMANCA
3,484,123	33,881	13,024,418	262,814,564	1,349,876	149,698	1,022,222	524,429,883	STA. CRUZ DE TENERIFE
532,594	2,999,352	1,462,049	187,773	100,927	2,002,693	686,735	18,002,525	SEGOVIA
7,173,433	6,997,602	825,420	10,649,579	1,123,254	38,182,744	6,636,791	314,041,217	SEVILLA
2,767,738	1,545,132	489,438	343,414	169,476	294,990	155,745	10,485,200	SORIA
11,256,790	17,542,434	13,754,977	16,413,982	14,953,012	7,063,577	17,601,057	405,534,876	TARRAGONA
363,636	111,837	519,098	334,031	1,687,229	6,806,754	1,565,818	19,333,322	TERUEL
1,196,918	2,795,013	247,461	16,791,946	465,831	108,958,927	699,111	167,093,584	TOLEDO
21,551,528	12,874,537	96,139,356	14,040,965	29,590,087	9,469,561	4,711,905,295	6,225,260,399	VALÈNCIA/VALENCIA
1,124,043	2,492,314	275,287	1,463,817	21,699	1,392,003	1,740,430	59,575,894	VALLADOLID
139,251	769,431	97,018	61,373	108,683	190,526	88,474	10,385,061	ZAMORA
21,363,549	3,894,154	1,297,551	14,025,251	1,350,034	76,436,370	6,353,967	263,846,545	ZARAGOZA
-	442	1,722	32,589	10,200	4,240	-	14,049,117	CEUTA
145,948	-	-	166,272	544,934	74,709	1,464	13,351,027	MELILLA
-	-	-	-	-	-	-	32,375,418	Miscellaneous*
277,089,492	841,745,027	397,576,520	609,437,018	129,313,642	465,254,705	4,892,961,318	19,315,369,086	TOTAL

TOTAL NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED IN DATA SERIES FOR 1971-2024



TOTAL COMPENSATIONS PAID OUT IN DATA SERIES FOR 1971-2024

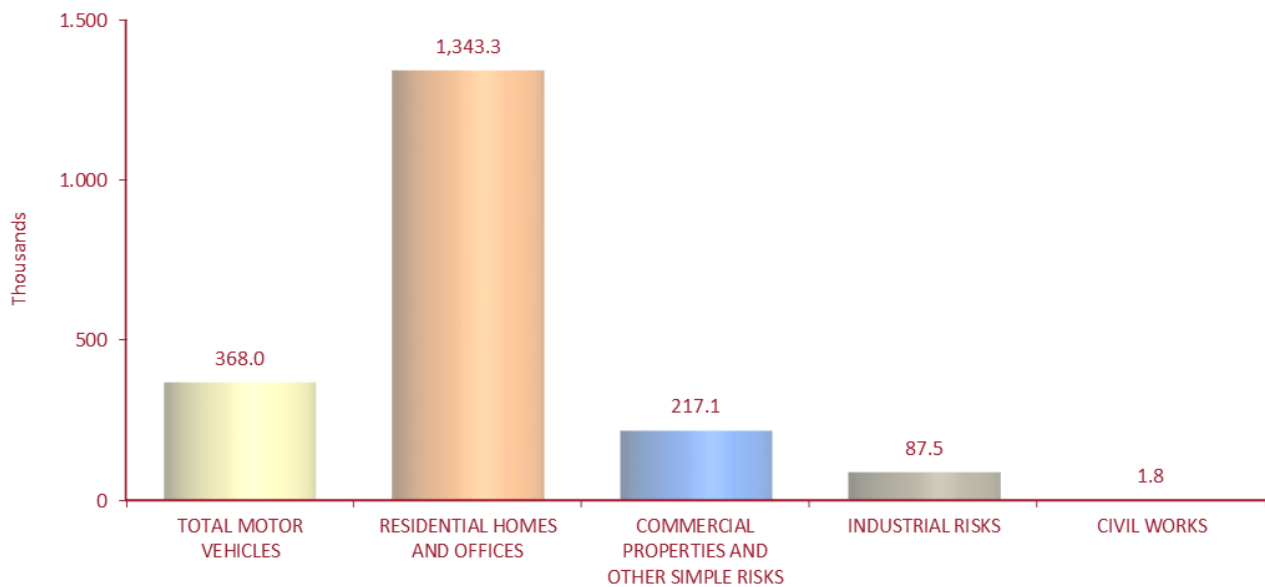


3. DISTRIBUTION BY RISK CLASS OF DAMAGED PROPERTY**A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED ***

RISK CLASS	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL	%
- Passenger cars and commercial vehicles up to 3,500 kg	159,320	23,609	9,192	13,205	5,436	12,106	121,636	344,504	93.7
- Trucks	593	237	72	53	36	88	2,898	3,977	1.1
- Industrial vehicles	161	103	21	30	7	15	1,616	1,953	0.5
- Tractors and agricultural and forestry machinery	93	103	23	29	24	45	450	767	0.2
- Coaches, omnibuses and trolleybuses	921	13	8	9	1	34	260	1,246	0.3
- Trailers and semi-trailers	210	282	37	30	15	47	2,083	2,704	0.7
- Mopeds and motorcycles	848	1,065	309	548	209	417	9,404	12,800	3.5
TOTAL MOTOR VEHICLES	162,146	25,412	9,662	13,904	5,728	12,752	138,347	367,951	18.2
RESIDENTIAL HOMES AND OFFICES	921,811	96,032	72,270	62,839	17,953	93,068	79,356	1,343,329	66.6
COMMERCIAL PROPERTIES AND OTHER SIMPLE RISKS	162,096	11,342	7,516	7,526	3,995	8,721	15,894	217,090	10.8
INDUSTRIAL RISKS	64,554	5,036	3,823	2,269	735	6,309	4,823	87,549	4.3
CIVIL WORKS	1,300	110	121	41	28	59	97	1,756	0.1
TOTAL	1,311,907	137,932	93,392	86,579	28,439	120,909	238,517	2,017,675	100

* The number of claims reported excludes those that were denied.

** The information contained in the table 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.

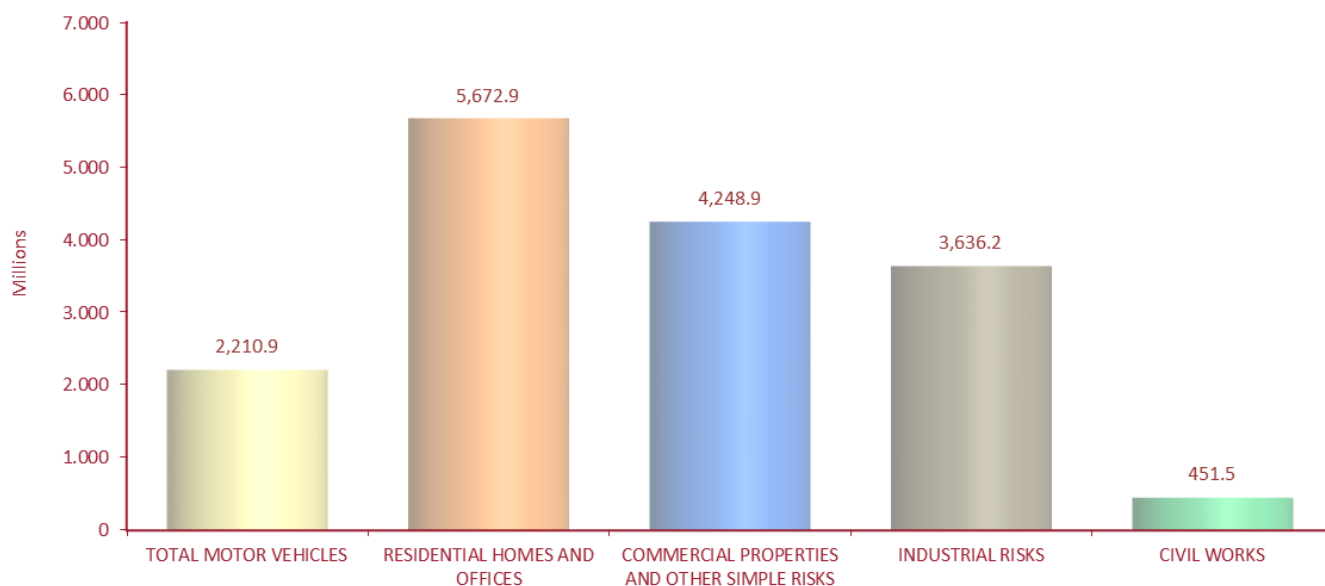
TOTAL NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED

B. COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2024

RISK CLASS	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL	%
- Passenger cars and commercial vehicles up to 3,500 kg	647,515,545	104,701,046	34,111,969	45,992,857	19,540,696	46,017,984	1,116,678,182	2,014,558,279	91.1
- Trucks	4,953,729	1,697,752	505,036	465,566	227,215	831,244	45,556,979	54,237,521	2.5
- Industrial vehicles	5,268,523	453,994	147,455	233,934	93,226	142,214	19,341,757	25,681,103	1.2
- Tractors and agricultural and forestry machinery	2,461,675	542,527	107,111	137,900	141,218	180,290	3,064,940	6,635,662	0.3
- Coaches, omnibuses and trolleybuses	41,332,937	146,282	109,131	131,136	19,550	1,418,467	10,994,711	54,152,214	2.4
- Trailers and semi-trailers	1,025,739	2,794,674	211,776	107,053	40,120	198,948	13,793,854	18,172,164	0.8
- Mopeds and motorcycles	1,573,690	1,604,157	464,149	932,478	258,016	736,168	31,933,356	37,502,013	1.7
TOTAL MOTOR VEHICLES	704,131,838	111,940,431	35,656,628	48,000,924	20,320,040	49,525,315	1,241,363,779	2,210,938,955	13.6
RESIDENTIAL HOMES AND OFFICES	3,273,315,326	400,400,538	159,040,527	389,387,802	56,252,554	209,049,542	1,185,490,049	5,672,936,338	34.9
COMMERCIAL PROPERTIES AND OTHER SIMPLE RISKS	2,458,912,936	172,362,730	107,161,894	108,110,916	39,155,832	92,697,097	1,270,517,823	4,248,919,228	26.2
INDUSTRIAL RISKS	2,140,275,066	116,910,701	68,472,427	59,516,712	12,736,614	105,391,148	1,132,888,470	3,636,191,138	22.4
CIVIL WORKS	318,306,085	40,130,628	27,245,045	4,420,664	848,602	8,591,603	51,911,692	451,454,318	2.8
Claim handling costs-OCTOBER DANA	-	-	-	-	-	-	10,789,505	10,789,505	0.1
TOTAL	8,894,941,247	841,745,027	397,576,520	609,437,018	129,313,642	465,254,705	4,892,961,318	16,231,229,477	100

TOTAL COMPENSATIONS PAID OUT

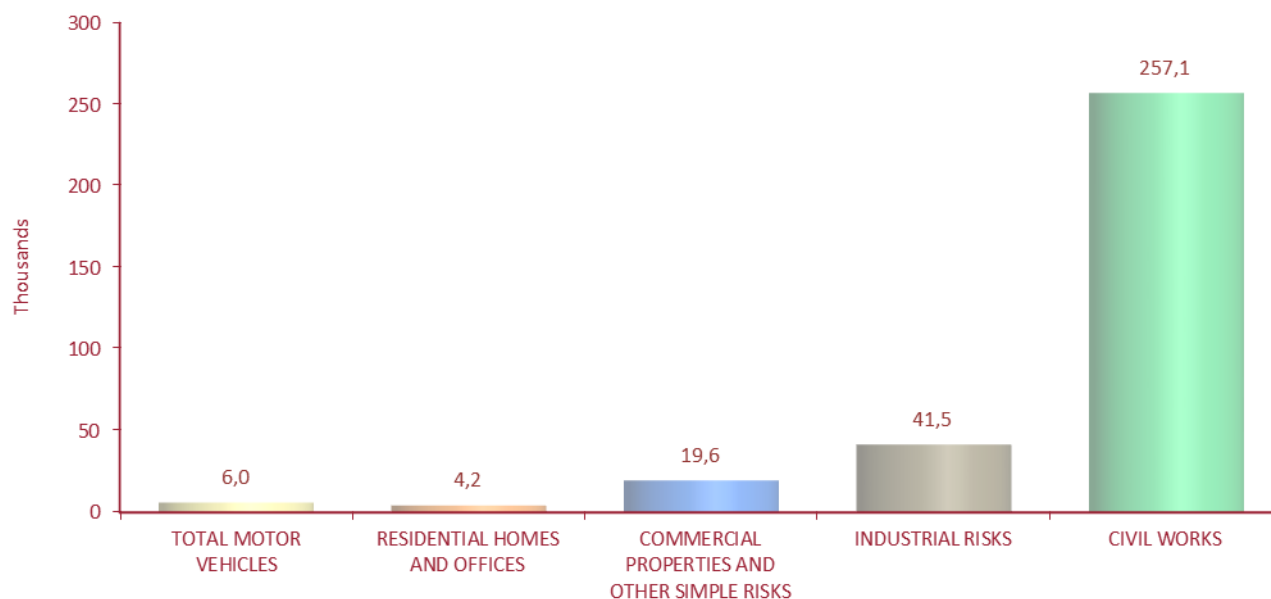


C. MEAN COSTS

Amounts in euro updated at 12/31/2024

RISK CLASS	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL
- Passenger cars and commercial vehicles up to 3,500 kg	4,064	4,435	3,711	3,483	3,595	3,801	9,180	5,848
- Trucks	8,354	7,164	7,014	8,784	6,312	9,446	15,720	13,638
- Industrial vehicles	32,724	4,408	7,022	7,798	13,318	9,481	11,969	13,150
- Tractors and agricultural and forestry machinery	26,470	5,267	4,657	4,755	5,884	4,006	6,811	8,651
- Coaches, omnibuses and trolleybuses	44,878	11,252	13,641	14,571	19,550	41,720	42,287	43,461
- Trailers and semi-trailers	4,884	9,910	5,724	3,568	2,675	4,233	6,622	6,720
- Mopeds and motorcycles	1,856	1,506	1,502	1,702	1,235	1,765	3,396	2,930
TOTAL MOTOR VEHICLES	4,343	4,405	3,690	3,452	3,547	3,884	8,973	6,009
RESIDENTIAL HOMES AND OFFICES	3,551	4,169	2,201	6,197	3,133	2,246	14,939	4,223
COMMERCIAL PROPERTIES AND OTHER SIMPLE RISKS	15,169	15,197	14,258	14,365	9,801	10,629	79,937	19,572
INDUSTRIAL RISKS	33,155	23,215	17,911	26,230	17,329	16,705	234,893	41,533
CIVIL WORKS	244,851	364,824	225,166	107,821	30,307	145,620	535,172	257,092
TOTAL	6,780	6,103	4,257	7,039	4,547	3,848	20,514	8,045

TOTAL MEAN COSTS



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

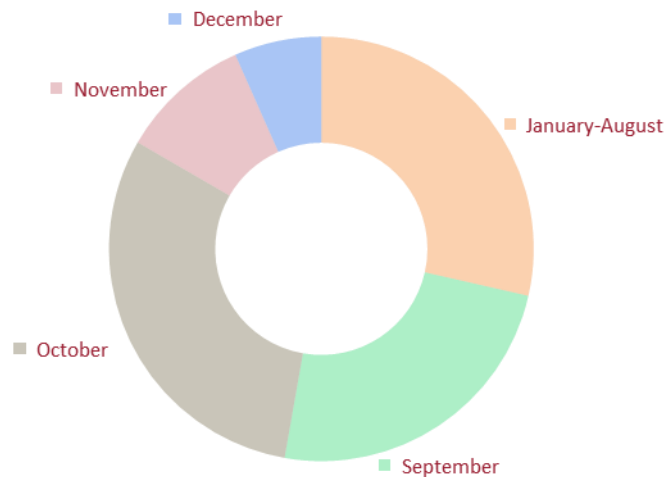
A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED*

MONTH	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL	%
January	25,193	3,257	12,670	1,130	126	2,084	807	45,267	4.2
February	22,275	41	47	346	6	372	1,109	24,196	2.3
March	26,520	71	736	322	1,045	31	355	29,080	2.7
April	10,792	3,979	2,562	501	435	36	319	18,624	1.7
May	25,143	168	1,042	551	3,893	6,263	95	37,155	3.5
June	51,026	26	438	2,219	256	3,665	4,278	61,908	5.8
July	26,978	3,097	544	219	162	3,449	382	34,831	3.3
August	41,709	5,846	1,026	3,127	633	296	1,542	54,179	5.1
September	146,950	58,692	1,273	19,501	6,599	23,900	2,899	259,814	24.2
October	106,941	5,221	569	958	1,317	3,118	209,940	328,064	30.6
November	79,402	488	13,241	3,619	4,170	456	5,839	107,215	10.0
December	49,491	6,688	1,378	10,123	3,295	206	75	71,256	6.6
TOTAL	612,420	87,574	35,526	42,616	21,937	43,876	227,640	1,071,589	100

* The number of claims reported excludes those that were denied.

** The information contained in the table 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.

TOTAL NUMBER OF CLAIMS

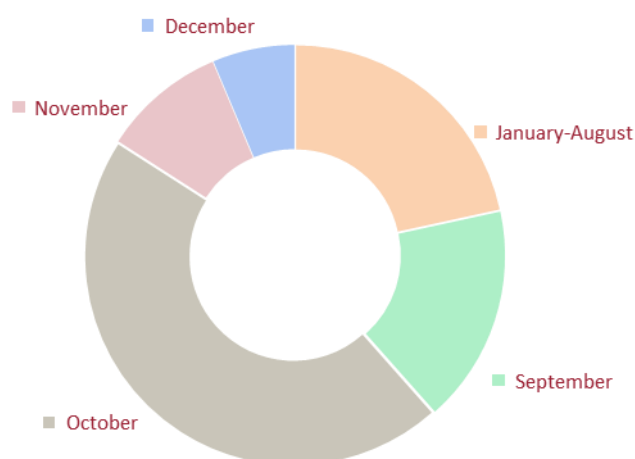


B. COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2024

MONTH	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL	%
January	276,834,476	27,811,162	169,898,048	11,419,675	690,522	11,201,317	5,764,013	503,619,212	3.9
February	303,228,367	161,142	337,765	1,610,929	15,209	2,935,949	4,454,974	312,744,335	2.4
March	290,110,401	248,567	3,039,303	1,686,102	5,824,542	149,943	2,089,011	303,147,868	2.4
April	79,786,259	16,741,196	13,026,675	1,724,622	3,109,183	129,313	1,113,486	115,630,735	0.9
May	179,807,719	855,347	4,268,228	1,783,925	14,867,692	29,171,683	666,380	231,420,974	1.8
June	614,947,890	49,949	1,421,306	8,001,954	655,588	20,397,809	17,523,138	662,997,635	5.0
July	211,542,123	36,200,677	2,261,418	727,071	632,273	77,400,253	1,299,966	330,063,781	2.6
August	278,190,548	27,725,398	4,506,386	12,863,918	3,150,080	1,154,318	7,761,468	335,352,115	2.6
September	1,281,507,604	537,428,519	5,734,202	107,970,226	34,509,780	190,615,703	13,587,901	2,171,353,935	16.8
October	1,047,984,623	55,669,458	2,166,022	3,707,339	5,496,523	17,228,304	4,743,132,178	5,875,384,447	45.6
November	1,038,798,273	1,716,156	84,608,368	27,118,634	21,270,498	4,164,061	54,515,749	1,232,191,739	9.6
December	613,702,276	53,813,132	13,611,488	109,611,623	27,047,219	917,092	713,125	819,415,956	6.4
TOTAL	6,216,440,557	758,420,703	304,879,209	288,226,019	117,269,109	355,465,744	4,852,621,390	12,893,322,732	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 2004-2024

A. FLOOD

Amounts in euro updated at 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
2004	2	1,180	590
2005	100	1,584,532	15,845
2006	179	3,811,972	21,296
2007	222	4,231,562	19,061
2008	328	6,551,530	19,974
2009	208	6,138,894	29,514
2010	389	36,578,600	94,032
2011	318	14,067,783	44,238
2012	477	10,325,333	21,646
2013	282	5,358,437	19,002
2014	264	2,270,976	8,602
2015	365	6,366,179	17,442
2016	324	2,446,492	7,551
2017	145	966,382	6,665
2018	381	12,643,925	33,186
2019	841	14,414,267	17,139
2020	259	8,307,487	32,075
2021	390	11,539,860	29,589
2022	127	1,685,602	13,272
2023	335	14,152,409	42,246
2024	3,966	288,639,801	72,779
TOTAL	9,902	452,083,202	45,656

* The number of claims reported excludes those that were denied.

B. EARTHQUAKE

Amounts in euro updated at 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	1	6,840	6,840
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	2,729	21,632,657	7,927
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	12	49,297	4,108
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	6	42,476	7,079
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	2,748	21,731,269	7,908

* The number of claims reported excludes those that were denied.

C. VOLCANIC ERUPTION

Amounts in euro updated at 12/31/2024

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	899	12,252,274	13,629
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	899	12,252,274	13,629

* The number of claims reported excludes those that were denied.

D. WINDSTORM

Amounts in euro updated at 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
2004	-	-	-
2005	31	17,376,517	560,533
2006	14	162,242	11,589
2007	26	2,828,685	108,796
2008	5	18,070	3,614
2009	187	13,487,209	72,124
2010	75	1,937,685	25,836
2011	3	1,909	636
2012	9	60,849	6,761
2013	18	812,159	45,120
2014	10	696,105	69,611
2015	6	448,908	74,818
2016	-	-	-
2017	27	3,332,689	123,433
2018	3	341,632	113,877
2019	16	1,583,254	98,953
2020	13	1,709,899	131,531
2021	5	62,742	12,548
2022	3	221,681	73,894
2023	7	1,871,187	267,312
2024	9	1,191,769	132,419
TOTAL	467	48,145,190	103,095

* The number of claims reported excludes those that were denied.

E. TERRORIST ATTACK

Amounts in euro updated at 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
2004	-	-	-
2005	4	87,107	21,777
2006	40	4,521,013	113,025
2007	1	97	97
2008	24	1,182,209	49,259
2009	22	503,098	22,868
2010	1	1,199	1,199
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	6	10,902	1,817
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	98	6,305,624	64,343

* The number of claims reported excludes those that were denied.

F. CIVIL UNREST

Amounts in euro updated at 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
2004	-	-	-
2005	1	3,619	3,619
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	1	9,775	9,775
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	1	12,201	12,201
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	3	25,595	8,532

* The number of claims reported excludes those that were denied.

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

Amounts in euro updated at 12/31/2024

YEAR	Number of claims *	Compensations paid out	Mean cost
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	1	865	865
2013	1	1,153	1,153
2014	-	-	-
2015	-	-	-
2016	1	1,224	1,224
2017	-	-	-
2018	-	-	-
2019	1	85	85
2020	1	536	536
2021	-	-	-
2022	-	-	-
2023	1	224	224
2024	2	6,383	3,191
TOTAL	8	10,469	1,309

* The number of claims reported excludes those that were denied.

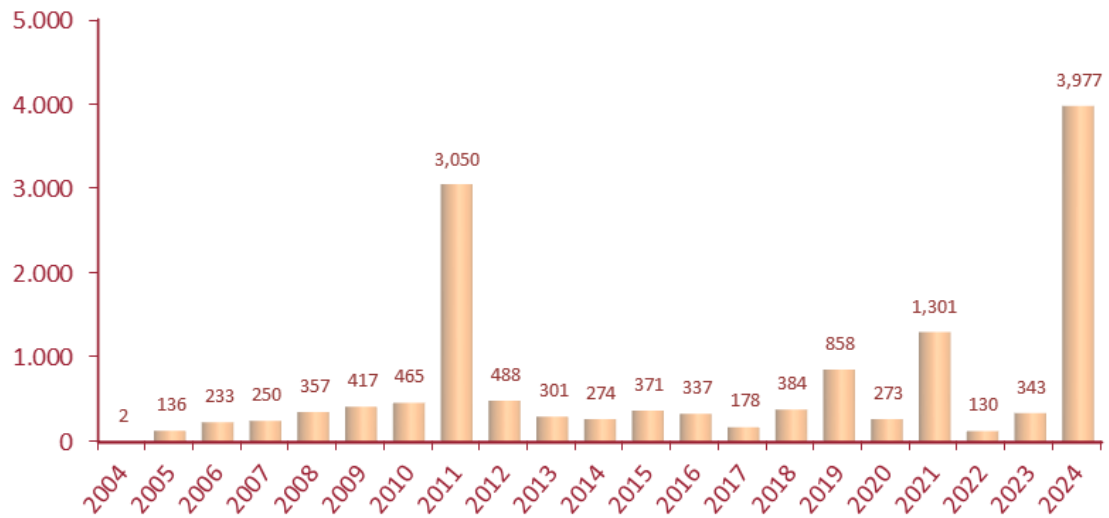
H. SUMMARY ALL CAUSES

Amounts in euro updated at 12/31/2024

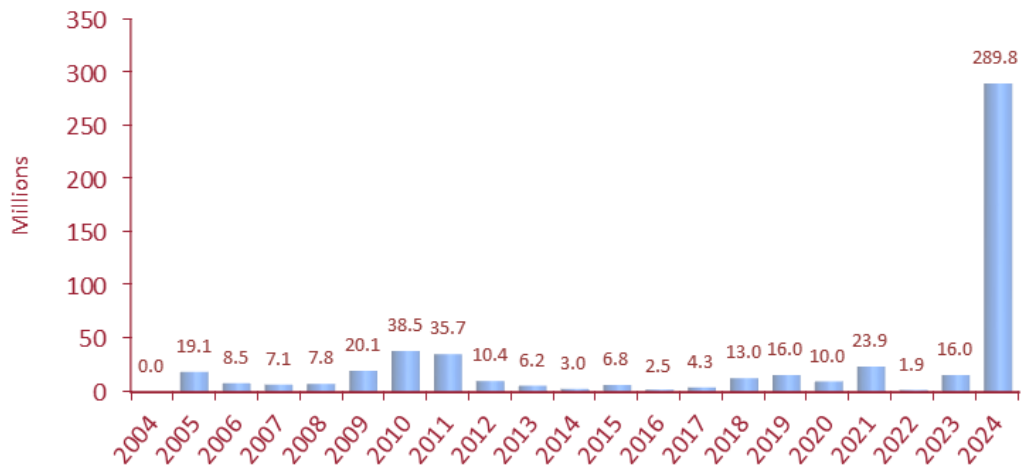
YEAR	Number of claims *	Compensations paid out	Mean cost
2004	2	1,180	590
2005	136	19,051,774	140,087
2006	233	8,495,227	36,460
2007	250	7,067,183	28,269
2008	357	7,751,809	21,714
2009	417	20,129,201	48,271
2010	465	38,517,484	82,833
2011	3,050	35,702,349	11,706
2012	488	10,396,822	21,305
2013	301	6,171,749	20,504
2014	274	2,967,081	10,829
2015	371	6,815,086	18,370
2016	337	2,497,013	7,410
2017	178	4,309,973	24,213
2018	384	12,985,557	33,817
2019	858	15,997,607	18,645
2020	273	10,017,922	36,696
2021	1,301	23,909,553	18,378
2022	130	1,907,283	14,671
2023	343	16,023,819	46,717
2024	3,977	289,837,952	72,879
TOTAL	14,125	540,553,624	38,269

* The number of claims reported excludes those that were denied.

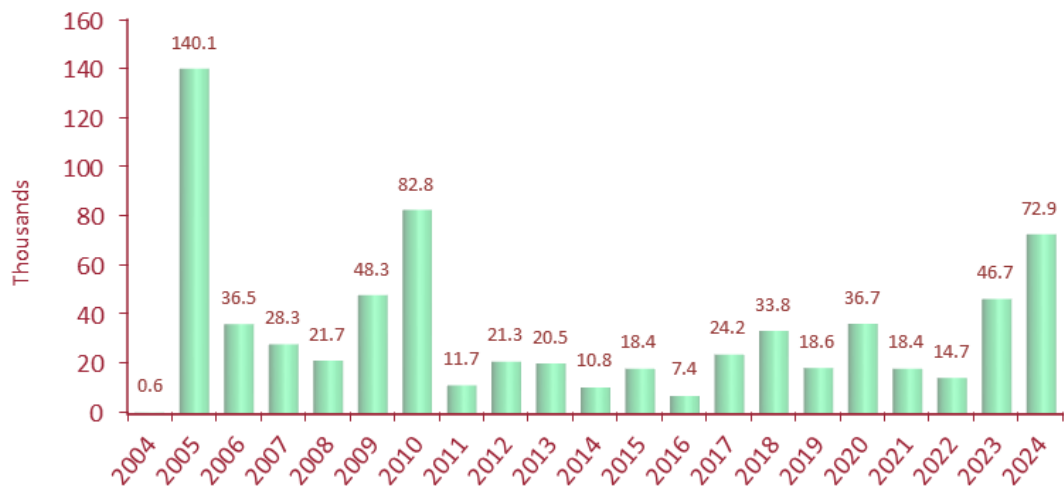
NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



MEAN COST



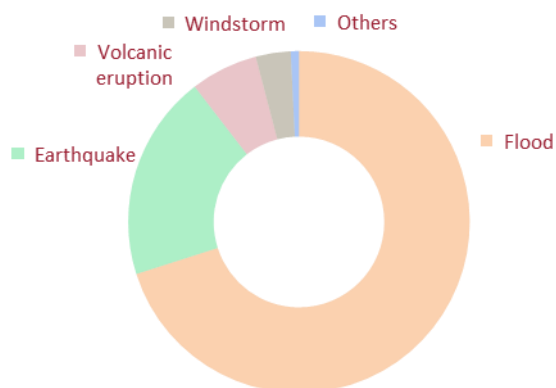
I. SUMMARY ALL YEARS

Amounts in euro updated at 12/31/2024

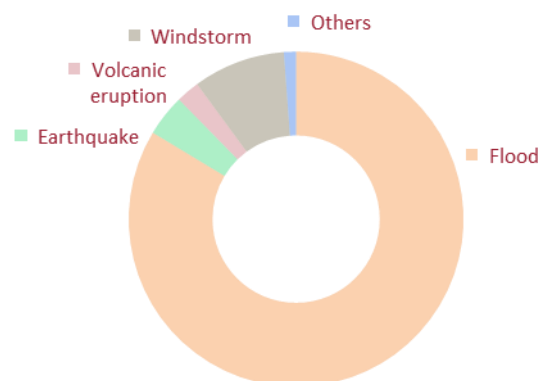
BY CAUSE	Number of claims*	%	Compensations paid out	%	Mean cost
Flood	9,902	70.0	452,083,202	83.6	45,656
Earthquake	2,748	19.5	21,731,269	4.0	7,908
Volcanic eruption	899	6.4	12,252,274	2.3	13,629
Windstorm	467	3.3	48,145,190	8.9	103,095
Terrorist attack	98	0.7	6,305,624	1.2	64,343
Civil unrest	3	0.0	25,595	0.0	8,532
Acts or action taken by the armed forces or law enforcement agencies in peacetime	8	0.1	10,469	0.0	1,309
TOTAL	14,125	100	540,553,624	100	38,269

* The number of claims reported excludes those that were denied.

NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



III. PERSONAL INJURY

1. NUMBER OF CLAIMS, COMPENSATIONS PAID OUT AND MEAN COSTS BY CAUSE AND YEAR OF OCCURRENCE OF THE LOSS IN DATA SERIES FOR 1987-2024

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 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
1987	9	184,228	20,470
1988	16	409,769	25,611
1989	4	184,089	46,022
1990	4	42,802	10,700
1991	2	21,278	10,639
1992	2	66,952	33,476
1993	1	5,137	5,137
1994	2	61,564	30,782
1995	2	205,718	102,859
1996	51	2,490,290	48,829
1997	21	521,104	24,814
1998	1	11,060	11,060
1999	3	394,212	131,404
2000	4	180,343	45,086
2001	2	50,316	25,158
2002	2	126,416	63,208
2003	1	56,585	56,585
2004	1	37,253	37,253
2005	2	26,259	13,130
2006	3	60,216	20,072
2007	4	128,351	32,088
2008	1	4,054	4,054
2009	6	176,655	29,443
2010	3	165,038	55,013
2011	5	85,907	17,181
2012	14	374,148	26,725
2013	4	273,314	68,329
2014	3	44,649	14,883
2015	4	87,932	21,983
2016	4	458,080	114,520
2017	-	-	-
2018	13	1,685,942	129,688
2019	11	1,409,245	128,113
2020	3	85,903	28,634
2021	3	730,623	243,541
2022	4	287,618	71,905
2023	5	615,492	123,098
2024	192	9,637,163	50,194
TOTAL	412	21,385,705	51,907

* The number of claims reported excludes those that were denied.

B. EARTHQUAKE

Amounts in euro updated at 12/31/2024

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	195,403	195,403
2005	1	78,192	78,192
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	4	697,082	174,270
2011	9	261,287	29,032
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	7	1,551,989	221,713
2016	1	36,453	36,453
2017	1	14,692	14,692
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	24	2,835,096	118,129

* The number of claims reported excludes those that were denied.

C. WINDSTORM

Amounts in euro updated at 12/31/2024

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	5,363	5,363
2007	2	219,226	109,613
2008	1	40,537	40,537
2009	8	203,067	25,383
2010	3	22,765	7,588
2011	-	-	-
2012	-	-	-
2013	1	579	579
2014	1	171,600	171,600
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	1	20,181	20,181
2020	3	16,807	5,602
2021	1	20,790	20,790
2022	-	-	-
2023	4	67,765	16,941
2024	4	36,875	9,219
TOTAL	30	825,556	27,519

* The number of claims reported excludes those that were denied.

D. TERRORIST ATTACK

Amounts in euro updated at 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
1987	114	2,960,288	25,967
1988	45	1,544,336	34,319
1989	65	2,473,000	38,046
1990	63	1,898,092	30,128
1991	101	3,863,970	38,257
1992	74	4,180,324	56,491
1993	25	1,728,274	69,131
1994	29	1,405,404	48,462
1995	32	4,153,182	129,787
1996	19	1,832,769	96,462
1997	16	1,331,706	83,232
1998	10	1,593,316	159,332
1999	1	22,571	22,571
2000	49	6,251,599	127,584
2001	34	3,071,897	90,350
2002	18	1,429,435	79,413
2003	15	979,276	65,285
2004	1,212	58,637,214	48,381
2005	2	141,717	70,859
2006	17	1,528,913	89,936
2007	31	4,310,745	139,056
2008	33	3,998,670	121,172
2009	57	2,793,601	49,011
2010	11	2,156,862	196,078
2011	12	3,455,570	287,964
2012	1	57,311	57,311
2013	3	354,145	118,048
2014	1	50,920	50,920
2015	4	484,357	121,089
2016	-	-	-
2017	24	718,825	29,951
2018	-	-	-
2019	2	356,636	178,318
2020	-	-	-
2021	2	381,489	190,744
2022	-	-	-
2023	-	-	-
2024	4	1,282,571	320,643
TOTAL	2,126	121,428,986	57,116

* The number of claims reported excludes those that were denied.

E. CIVIL UNREST

Amounts in euro updated at 12/31/2024

YEAR	Number of claims [*]	Compensations paid out	Mean cost
1987	-	-	-
1988	2	15,334	7,667
1989	2	78,895	39,447
1990	-	-	-
1991	2	57,168	28,584
1992	1	35,429	35,429
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	2	29,742	14,871
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	-	-	-
2001	-	-	-
2002	-	-	-
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	1	16,176	16,176
2009	-	-	-
2010	1	78	78
2011	-	-	-
2012	3	17,292	5,764
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	-	-	-
2019	-	-	-
2020	-	-	-
2021	-	-	-
2022	-	-	-
2023	-	-	-
2024	1	124,065	124,065
TOTAL	15	374,178	24,945

* The number of claims reported excludes those that were denied.

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

Amounts in euro updated at 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
1987	-	-	-
1988	1	13,630	12,167
1989	-	-	-
1990	-	-	-
1991	1	1,419	1,266
1992	-	-	-
1993	-	-	-
1994	-	-	-
1995	-	-	-
1996	-	-	-
1997	-	-	-
1998	-	-	-
1999	-	-	-
2000	2	56,841	28,420
2001	-	-	-
2002	1	140,303	140,303
2003	-	-	-
2004	-	-	-
2005	-	-	-
2006	-	-	-
2007	-	-	-
2008	-	-	-
2009	-	-	-
2010	-	-	-
2011	-	-	-
2012	-	-	-
2013	-	-	-
2014	-	-	-
2015	-	-	-
2016	-	-	-
2017	-	-	-
2018	1	179,495	179,495
2019	-	-	-
2020	1	1,790	1,790
2021	-	-	-
2022	-	-	-
2023	-	-	-
2024	-	-	-
TOTAL	7	393,477	56,211

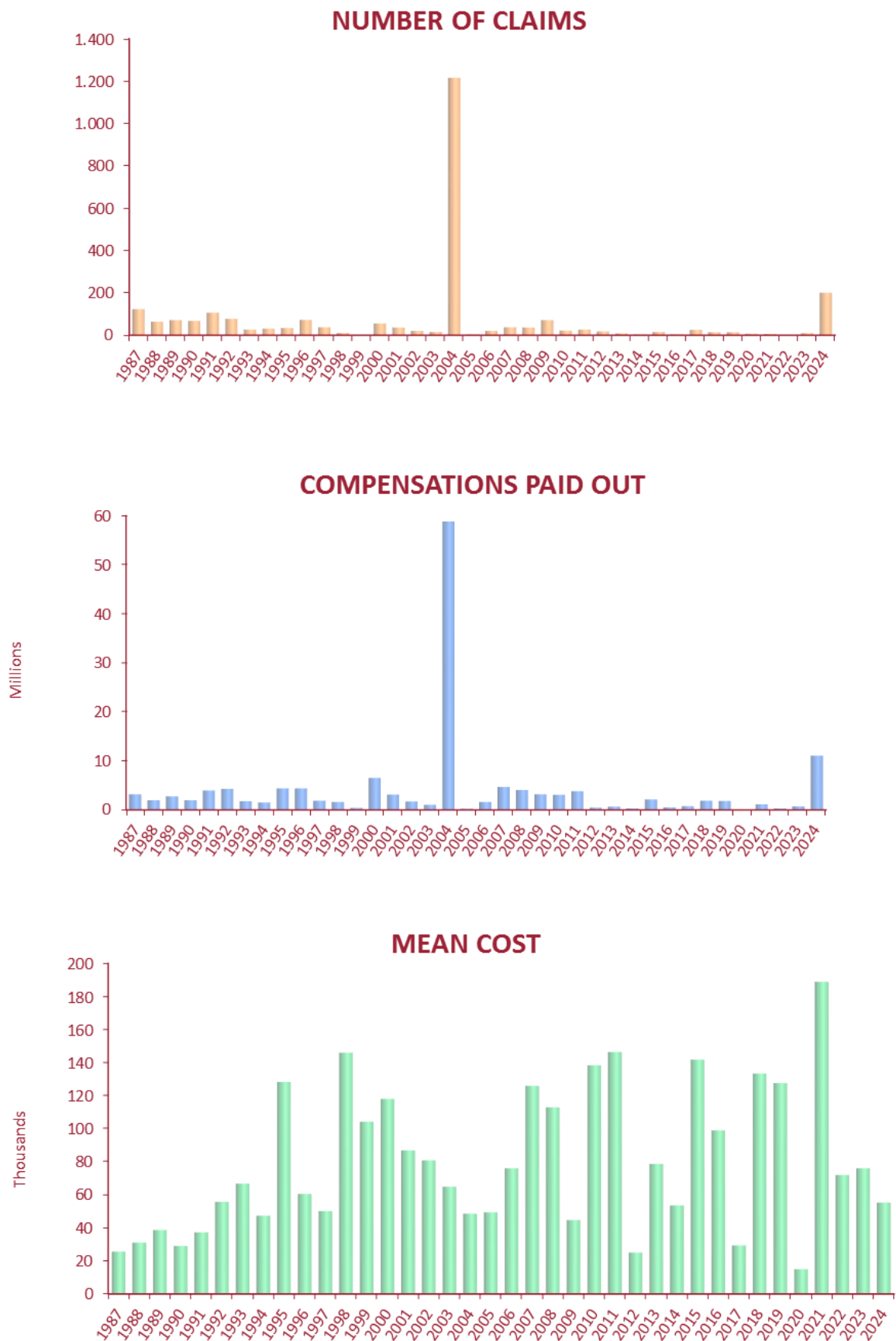
* The number of claims reported excludes those that were denied.

G. SUMMARY ALL CAUSES

Amounts in euro updated at 12/31/2024

YEAR	Number of claims [*]	Compensations paid out	Mean cost
1987	123	3,144,516	25,565
1988	64	1,983,070	30,985
1989	71	2,735,984	38,535
1990	67	1,940,893	28,969
1991	106	3,943,834	37,206
1992	77	4,282,705	55,620
1993	26	1,733,411	66,670
1994	31	1,466,968	47,322
1995	34	4,358,899	128,203
1996	72	4,352,801	60,456
1997	37	1,852,810	50,076
1998	11	1,604,376	145,852
1999	4	416,783	104,196
2000	55	6,488,783	117,978
2001	36	3,122,213	86,728
2002	21	1,696,154	80,769
2003	16	1,035,861	64,741
2004	1,214	58,869,869	48,492
2005	5	246,168	49,234
2006	21	1,594,492	75,928
2007	37	4,658,322	125,901
2008	36	4,059,436	112,762
2009	71	3,173,323	44,695
2010	22	3,041,824	138,265
2011	26	3,802,764	146,260
2012	18	448,752	24,931
2013	8	628,038	78,505
2014	5	267,169	53,434
2015	15	2,124,277	141,618
2016	5	494,533	98,907
2017	25	733,517	29,341
2018	14	1,865,437	133,245
2019	14	1,786,061	127,576
2020	7	104,500	14,929
2021	6	1,132,902	188,817
2022	4	287,618	71,905
2023	9	683,257	75,917
2024	201	11,080,674	55,128
TOTAL	2,614	147,242,997	56,329

* The number of claims reported excludes those that were denied.



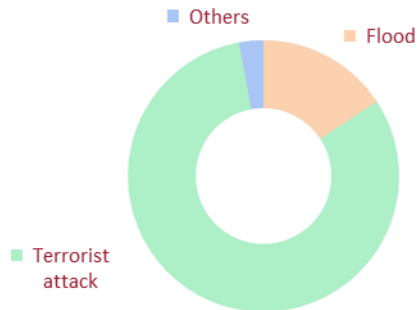
H. SUMMARY ALL YEARS

Amounts in euro updated at 12/31/2024

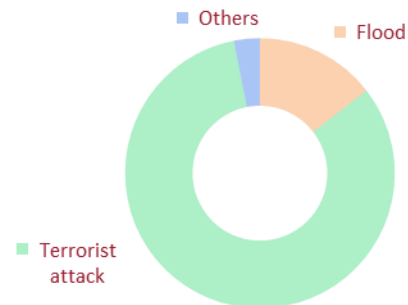
BY CAUSE	Number of claims*	%	Compensations paid out	%	Mean cost
Flood	412	15.8	21,385,705	14.5	51,907
Earthquake	24	0.9	2,835,096	1.9	118,129
Volcanic eruption	-	-	-	-	-
Windstorm	30	1.1	825,556	0.6	27,519
Terrorist attack	2,126	81.3	121,428,986	82.4	57,116
Civil unrest	15	0.6	374,178	0.3	24,945
Acts or action taken by the armed forces or law enforcement agencies in peacetime	7	0.3	393,477	0.3	56,211
TOTAL	2,614	100	147,242,997	100	56,329

* The number of claims reported excludes those that were denied.

NUMBER OF CLAIMS



COMPENSATIONS PAID OUT



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

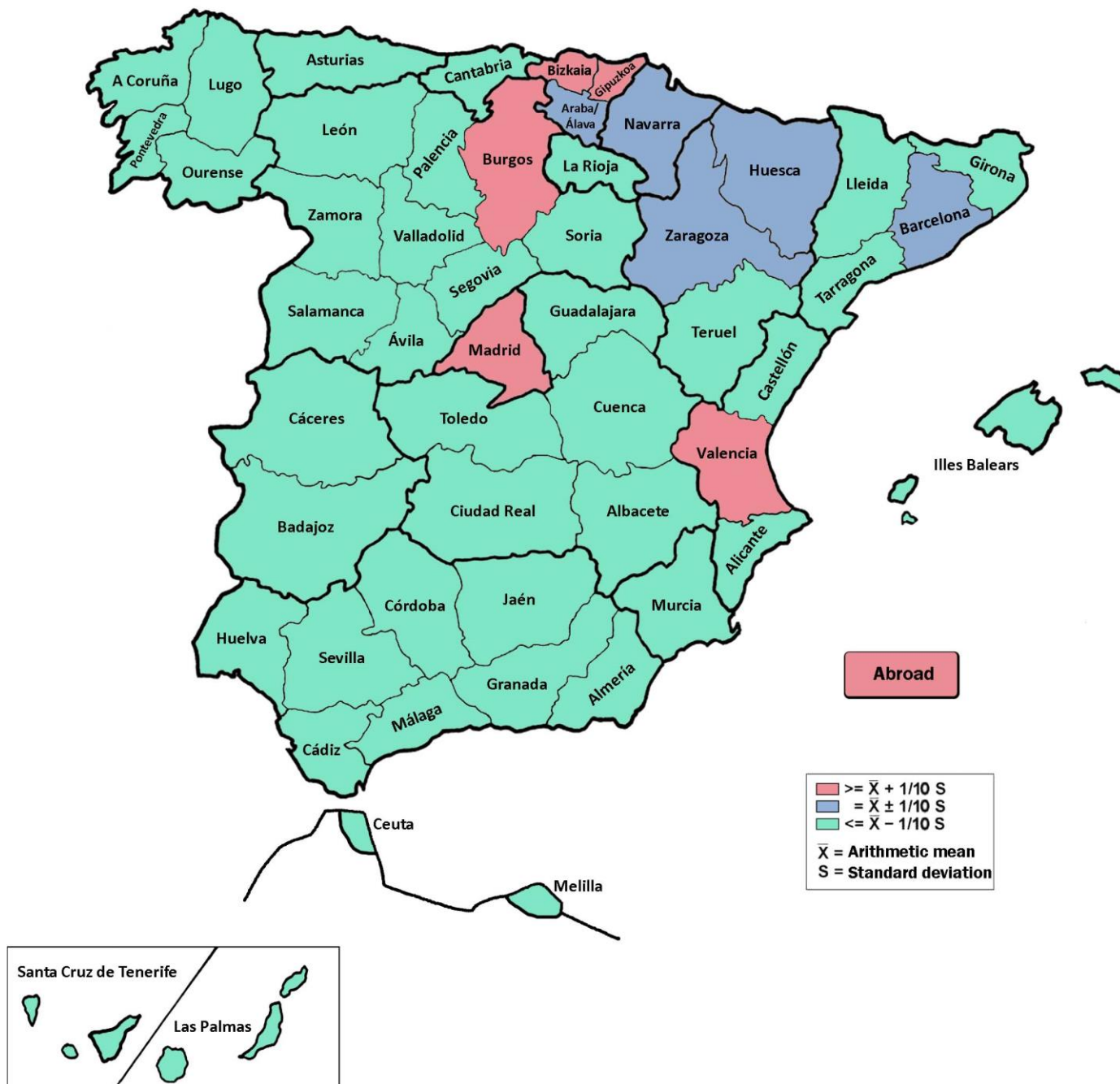
A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED*

PROVINCE	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL
A CORUÑA	16	-	-	-	-	-	-	16
ALACANT/ALICANTE	11	3	1	-	3	-	-	18
ALBACETE	-	2	-	-	-	-	10	12
ALMERÍA	9	1	-	-	-	-	-	10
ARABA/ÁLAVA	91	-	-	-	-	-	-	91
ASTURIAS	12	6	-	-	-	1	-	19
ÁVILA	4	-	-	-	-	-	-	4
BADAJOS	15	-	-	-	-	-	-	15
BARCELONA	108	1	7	-	1	-	-	117
BIZKAIA	175	-	-	-	-	-	-	175
BURGOS	149	-	-	-	-	-	-	149
CÁCERES	1	-	-	-	-	-	-	1
CÁDIZ	9	-	-	1	-	-	-	10
CANTABRIA	25	-	-	-	-	-	-	25
CASTELLÓ/CASTELLÓN	5	-	-	-	-	-	1	6
CIUDAD REAL	-	-	-	-	-	-	-	-
CÓRDOBA	5	-	-	-	-	-	-	5
CUENCA	-	-	-	-	3	-	-	3
GIPUZKOA	235	-	-	-	-	-	-	235
GIRONA	7	-	-	-	-	-	-	7
GRANADA	17	1	-	-	-	-	1	19
GUADALAJARA	3	-	-	-	-	-	-	3
HUELVA	1	-	-	-	-	-	-	1
HUESCA	105	-	-	-	-	-	-	105
ILLES BALEARS	26	-	-	-	-	-	-	26
JAÉN	12	-	-	-	-	-	-	12
LA RIOJA	1	-	-	-	-	-	-	1
LAS PALMAS	3	-	-	-	-	-	-	3
LEÓN	9	-	-	-	-	-	-	9
LLEIDA	4	-	-	-	-	-	-	4
LUGO	4	-	-	-	-	1	-	5
MADRID	3,124	-	-	-	-	11	3	3,138
MÁLAGA	17	-	-	-	-	-	2	19
MURCIA	31	-	-	-	-	-	1	32
NAVARRA	84	6	-	7	-	-	-	97
OURENSE	-	-	-	-	-	-	-	-
PALENCIA	-	-	-	-	-	-	-	-
PONTEVEDRA	2	-	-	-	-	1	2	5
SALAMANCA	3	-	-	-	4	-	-	7
STA. CRUZ DE TENERIFE	3	-	-	-	-	-	-	3
SEGOVIA	-	-	-	-	-	-	-	-
SEVILLA	23	-	-	-	-	-	-	23
SORIA	2	-	-	-	-	-	-	2
TARRAGONA	37	2	2	-	-	-	-	41
TERUEL	3	-	-	-	-	-	-	3
TOLEDO	1	-	-	-	-	9	-	10
VALÈNCIA/VALENCIA	26	-	-	1	-	-	275	302
VALLADOLID	1	-	-	-	-	-	-	1
ZAMORA	1	-	-	-	-	-	-	1
ZARAGOZA	79	-	-	-	-	1	-	80
ABROAD	267	7	-	5	-	-	12	291
TOTAL	4,766	29	10	14	11	24	307	5,161

* The number of claims reported excludes those that were denied.

** 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.

TOTAL NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED IN DATA SERIES FOR 1987-2024

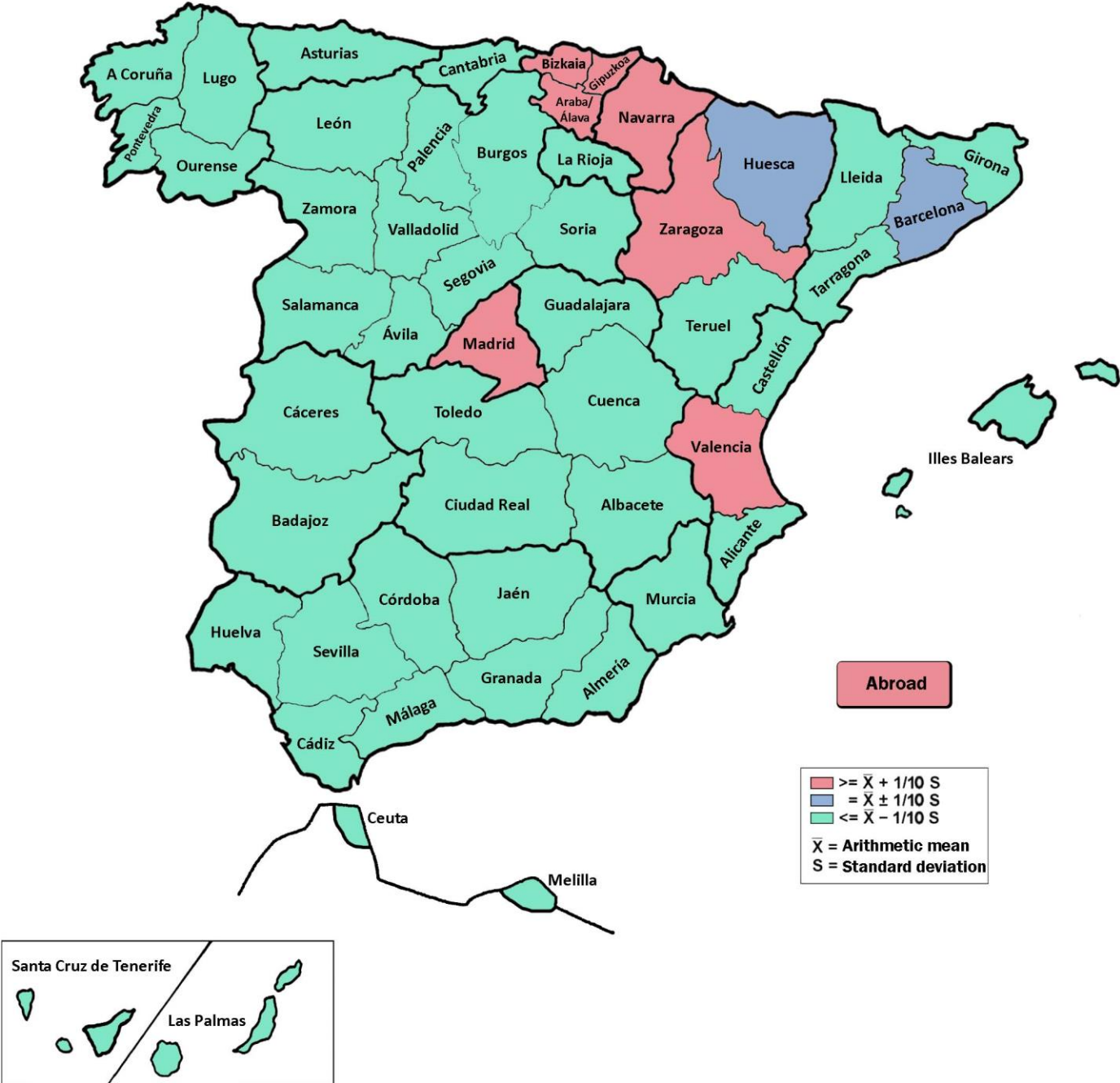


B. COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2024

PROVINCE	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL
A CORUÑA	508,309	-	-	-	-	-	-	508,309
ALACANT/ALICANTE	453,654	66,479	23,862	-	76,333	-	-	620,328
ALBACETE	-	71,228	-	-	-	-	339,144	410,372
ALMERÍA	149,165	10,684	-	-	-	-	-	159,849
ARABA/ÁLAVA	3,990,334	-	-	-	-	-	-	3,990,334
ASTURIAS	267,677	171,024	-	-	-	37,180	-	475,882
ÁVILA	400,276	-	-	-	-	-	-	400,276
BADAJOS	140,321	-	-	-	-	-	-	140,321
BARCELONA	2,663,396	23,743	35,300	-	372	-	-	2,722,811
BIZKAIA	6,796,755	-	-	-	-	-	-	6,796,755
BURGOS	1,742,374	-	-	-	-	-	-	1,742,374
CÁCERES	179,495	-	-	-	-	-	-	179,495
CÁDIZ	248,087	-	-	1,232	-	-	-	249,319
CANTABRIA	518,178	-	-	-	-	-	-	518,178
CASTELLÓ/CASTELLÓN	133,390	-	-	-	-	-	13,976	147,366
CIUDAD REAL	-	-	-	-	-	-	-	-
CÓRDOBA	68,036	-	-	-	-	-	-	68,036
CUENCA	-	-	-	-	84,789	-	-	84,789
GIPUZKOA	10,625,117	-	-	-	-	-	-	10,625,117
GIRONA	225,357	-	-	-	-	-	-	225,357
GRANADA	418,541	7,123	-	-	-	-	13,976	439,640
GUADALAJARA	170,302	-	-	-	-	-	-	170,302
HUELVA	36,053	-	-	-	-	-	-	36,053
HUESCA	2,576,678	-	-	-	-	-	-	2,576,678
ILLES BALEARS	1,000,846	-	-	-	-	-	-	1,000,846
JAÉN	569,762	-	-	-	-	-	-	569,762
LA RIOJA	12,767	-	-	-	-	-	-	12,767
LAS PALMAS	29,701	-	-	-	-	-	-	29,701
LEÓN	92,158	-	-	-	-	-	-	92,158
LLEIDA	46,307	-	-	-	-	-	-	46,307
LUGO	179,764	-	-	-	-	14,367	-	194,131
MADRID	71,271,819	-	-	-	-	383,715	124,065	71,779,599
MÁLAGA	567,383	-	-	-	-	-	82,710	650,093
MURCIA	789,187	-	-	-	-	-	13,976	803,163
NAVARRA	2,207,462	1,066,086	-	729,391	-	-	-	4,002,939
OURENSE	-	-	-	-	-	-	-	-
PALENCIA	-	-	-	-	-	-	-	-
PONTEVEDRA	90,947	-	-	-	-	1,851	8,923	101,720
SALAMANCA	167,954	-	-	-	126,124	-	-	294,078
STA. CRUZ DE TENERIFE	68,102	-	-	-	-	-	-	68,102
SEGOVIA	-	-	-	-	-	-	-	-
SEVILLA	1,241,736	-	-	-	-	-	-	1,241,736
SORIA	18,603	-	-	-	-	-	-	18,603
TARRAGONA	483,105	13,058	45,338	-	-	-	-	541,502
TERUEL	113,332	-	-	-	-	-	-	113,332
TOLEDO	4,028	-	-	-	-	207,136	-	211,165
VALÈNCIA/VALENCIA	1,355,132	-	-	20,790	-	-	9,201,333	10,577,255
VALLADOLID	59,861	-	-	-	-	-	-	59,861
ZAMORA	7,366	-	-	-	-	-	-	7,366
ZARAGOZA	4,166,904	-	-	-	-	39,008	-	4,205,912
ABROAD	15,312,264	356,636	-	381,489	-	-	1,282,571	17,332,960
TOTAL	132,167,985	1,786,061	104,500	1,132,902	287,618	683,257	11,080,674	147,242,997

TOTAL COMPENSATIONS PAID OUT IN DATA SERIES FOR 1987-2024



3. DISTRIBUTION BY TYPE OF INJURY

A. NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED *

TYPE OF INJURY	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL	%
Death	1,734	28	6	12	10	19	224	2,033	39.4
Disability	3,032	1	4	2	1	5	83	3,128	60.6
TOTAL	4,766	29	10	14	11	24	307	5,161	100

* The number of claims reported excludes those that were denied.

** 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.

B. COMPENSATIONS PAID OUT

Amounts in euro updated at 12/31/2024

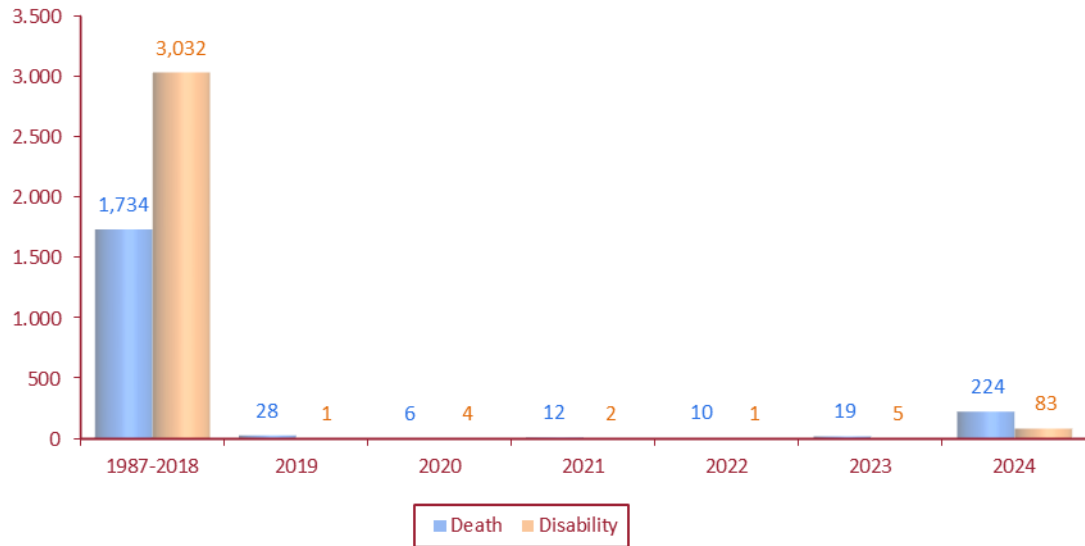
TYPE OF INJURY	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL	%
Death	74,260,437	1,765,880	85,903	1,110,880	287,246	576,484	9,937,638	88,024,469	59.8
Disability	57,907,548	20,181	18,597	22,022	372	106,773	1,143,036	59,218,529	40.2
TOTAL	132,167,985	1,786,061	104,500	1,132,902	287,618	683,257	11,080,674	147,242,997	100

C. MEAN COSTS

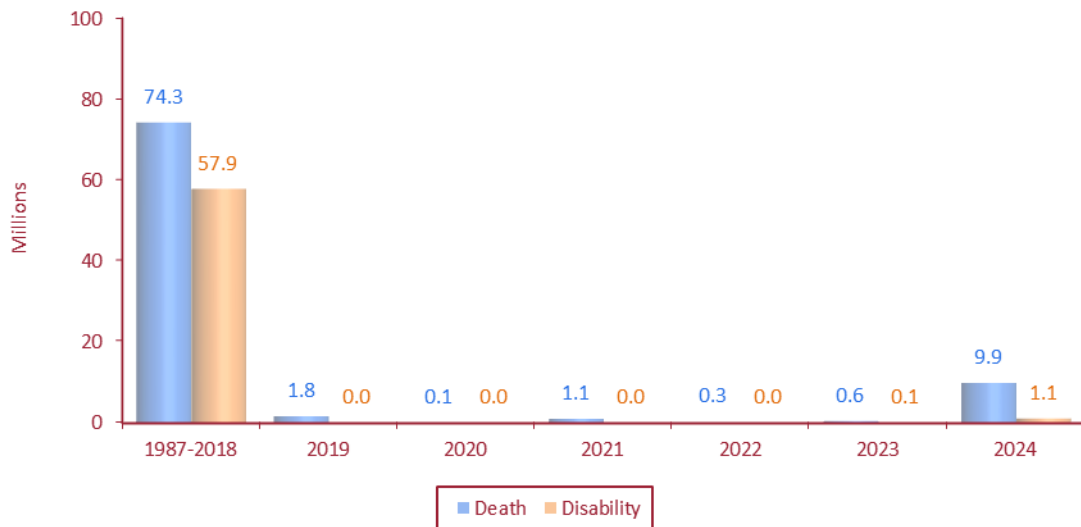
Amounts in euro updated at 12/31/2024

TYPE OF INJURY	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL
Death	42,826	63,067	14,317	92,573	28,725	30,341	44,364	43,298
Disability	19,099	20,181	4,649	11,011	372	21,355	13,772	18,932
TOTAL	27,731	61,588	10,450	80,922	26,147	28,469	36,093	28,530

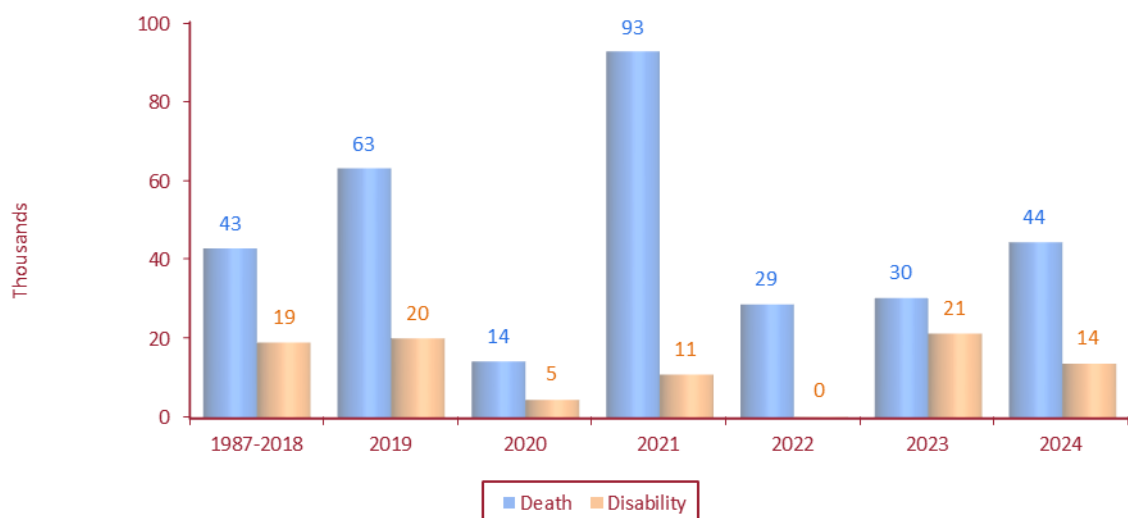
NUMBER OF CLAIMS FILED OR SUB-CLAIMS FILED



COMPENSATIONS PAID OUT



MEAN COSTS



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

A. DEATH

BY CAUSE	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL
Flood	266	21	6	7	10	19	210	539
Earthquake	63	-	-	-	-	-	-	63
Volcanic eruption	-	-	-	-	-	-	-	-
Windstorm	7	-	-	-	-	-	-	7
Falling space objects and meteorite impacts	-	-	-	-	-	-	-	-
Terrorist attack	1.390	7	-	5	-	-	11	1.413
Riots	-	-	-	-	-	-	-	-
Civil unrest	2	-	-	-	-	-	3	5
Acts or action taken by the armed forces or law enforcement agencies in peacetime	6	-	-	-	-	-	-	6
TOTAL	1.734	28	6	12	10	19	224	2.033

* The number of claims reported excludes those that were denied.

** 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.

B. DISABILITY

BY CAUSE	1987-2018	2019	2020	2021	2022	2023	2024	TOTAL
Flood	38	-	-	1	1	1	78	119
Earthquake	5	-	-	-	-	-	-	5
Volcanic eruption	-	-	-	-	-	-	-	-
Windstorm	14	1	3	1	-	4	4	27
Falling space objects and meteorite impacts	-	-	-	-	-	-	-	-
Terrorist attack	2.961	-	-	-	-	-	1	2.962
Riots	-	-	-	-	-	-	-	-
Civil unrest	14	-	-	-	-	-	-	14
Acts or action taken by the armed forces or law enforcement agencies in peacetime	-	-	1	-	-	-	-	1
TOTAL	3.032	1	4	2	1	5	83	3.128

* The number of claims reported excludes those that were denied.

** 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.

IV. OVERALL DATA FOR PROPERTY DAMAGE, PECUNIARY LOSS AND PERSONAL INJURY IN DATA SERIES FOR 1987-2024

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 12/31/2024

YEAR	Number of claims*	Compensations paid out	Mean cost
1987	25,401	458,322,647	18,043
1988	5,866	141,262,916	24,082
1989	17,938	370,780,947	20,670
1990	3,789	63,421,645	16,738
1991	8,818	85,281,819	9,671
1992	8,205	112,350,630	13,693
1993	5,649	63,210,327	11,190
1994	7,994	151,269,740	18,923
1995	14,630	166,147,797	11,357
1996	15,840	216,818,565	13,688
1997	31,678	412,141,612	13,010
1998	5,660	84,313,862	14,896
1999	21,917	180,935,728	8,255
2000	20,500	279,714,063	13,645
2001	24,820	263,366,500	10,611
2002	20,903	218,371,150	10,447
2003	16,520	149,627,991	9,057
2004	26,635	233,677,221	8,773
2005	30,755	272,327,974	8,855
2006	24,656	306,797,708	12,443
2007	45,830	401,431,844	8,759
2008	39,577	390,042,667	9,855
2009	299,620	969,906,588	3,237
2010	124,825	607,457,409	4,866
2011	54,434	856,636,738	15,737
2012	42,154	346,506,512	8,220
2013	62,712	223,894,366	3,570
2014	53,593	205,041,821	3,826
2015	46,124	229,262,340	4,971
2016	38,555	227,218,463	5,893
2017	100,080	230,488,643	2,303
2018	47,484	291,940,486	6,148
2019	137,645	859,528,695	6,245
2020	92,803	407,698,942	4,393
2021	87,630	634,479,473	7,240
2022	28,538	131,508,543	4,608
2023	120,543	481,961,781	3,998
2024	242,177	5,193,879,945	21,447
TOTAL	2,002,498	16,919,026,099	8,449

* The number of claims reported excludes those that were denied.

B. BY CAUSE

Amounts in euro updated at 12/31/2024

BY CAUSE	Number of claims*	%	Compensations paid out	%	Mean cost
Flood	1,081,903	54.1	13,366,791,639	79.1	12,355
Earthquake	55,026	2.7	695,887,522	4.1	12,647
Volcanic eruption	10,765	0.5	274,847,941	1.6	25,532
Windstorm	821,794	41.0	1,911,709,714	11.3	2,326
Falling space objects and meteorite impacts	3	0.0	123,672	0.0	41,224
Terrorist attack	22,382	1.1	557,547,643	3.3	24,911
Riots	153	0.0	1,390,667	0.0	9,089
Civil unrest	7,162	0.4	103,129,151	0.6	14,399
Acts or action taken by the armed forces or law enforcement agencies in peacetime	3,310	0.2	7,598,149	0.0	2,296
TOTAL	2,002,498	100	16,919,026,099	100	8,449

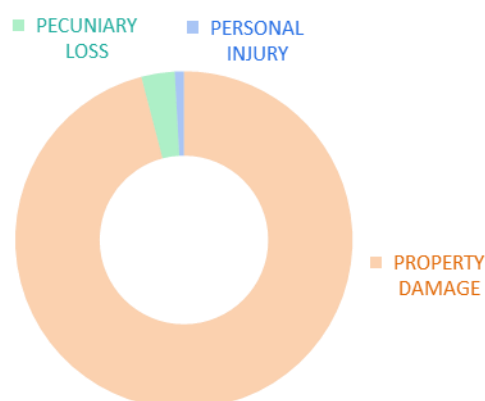
* The number of claims reported excludes those that were denied.

2. PERCENTAGE DISTRIBUTION OF COMPENSATIONS PAID OUT BY CAUSE

Amounts in euro updated at 12/31/2024

BY CAUSE	TOTAL COMPENSATIONS PAID OUT	PERCENTAGE		
		PROPERTY DAMAGE	PECUNIARY LOSS	PERSONAL INJURY
Flood	13,366,791,639	96.4%	3.4%	0.2%
Earthquake	695,887,522	96.5%	3.1%	0.4%
Volcanic eruption	274,847,941	95.5%	4.5%	-
Windstorm	1,911,709,714	97.5%	2.5%	0.0%
Falling space objects and meteorite impacts	123,672	100.0%	-	-
Terrorist attack	557,547,643	77.1%	1.1%	21.8%
Riots	1,390,667	100.0%	-	-
Civil unrest	103,129,151	99.6%	0.0%	0.4%
Acts or action taken by the armed forces or law enforcement agencies in peacetime	7,598,149	94.7%	0.1%	5.2%
TOTAL	16,919,026,099	95.9%	3.2%	0.9%

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 27,222,000 in 2024.

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 1971-2024 are as follows, in chronological order:

Amounts in euro updated at 12/31/2024

Order number	Date of occurrence	Place of occurrence	Cause **	Number of claims *	Compensations paid out
1	June 1977	Pais Vasco	Flood	3,889	71,345,630
2	January 1980	Comunidad Valenciana	Flood	390	43,605,257
3	April 1982	Comunidad de Madrid	Terrorist attack	46	67,332,152
4	October 1982	Comunidad Valenciana	Flood	9,136	270,742,531
5	November 1982	Cataluña	Flood	1,587	71,486,299
6	August 1983	Pais Vasco, Cantabria and Navarra	Flood	25,664	1,004,654,201
7	November 1983	Cataluña and Comunidad Valenciana	Flood	6,846	65,350,411
8	October 1984	Galicia	Flood	4,207	53,027,503
9	July 1986	Comunidad Valenciana	Flood	4,327	33,939,025
10	October 1987	Cataluña	Flood	3,243	39,635,274
11	November 1987	Comunidad Valenciana and Región de Murcia	Flood	18,800	354,558,254
12	July 1988	Pais Vasco	Flood	2,322	64,470,417
13	September 1989	Cdad. Valenciana, R. de Murcia, Illes Balears and East Andalucía	Flood	5,999	79,427,447
14	November 1989	East Andalucía, west Andalucía and Cdad. Valenciana	Flood	7,548	198,410,515
15	December 1989	Comunidad de Madrid	Flood	97	41,691,398
16	October 1991	Comunidad Valenciana	Flood	5,116	37,999,011
17	June 1992	Pais Vasco	Flood	3,103	46,806,816
18	October 1994	Cataluña	Flood	4,631	95,940,793
19	September 1995	Cataluña	Flood	3,664	39,684,258
20	January 1996	West Andalucía	Flood	1,660	28,045,754
21	September 1996	Cdad. Valenciana, Cataluña and Illes Balears	Flood	5,027	38,399,433
22	December 1996	West Andalucía	Flood	1,156	41,329,302
23	June 1997	Pais Vasco	Flood	5,701	135,480,529
24	September 1997	Comunidad Valenciana	Flood	7,489	70,781,611
25	November 1997	Extremadura	Flood and windstorm	3,003	34,193,696
26	February 1998	East Andalucía	Flood	985	41,786,795
27	September 1999	Cataluña	Flood	6,531	61,138,872
28	June 2000	Cataluña	Flood	2,936	47,161,567
29	October 2000	Comunidad Valenciana and Región de Murcia	Flood	8,939	123,556,509
30	September 2001	Comunidad Valenciana	Flood	3,425	50,188,527
31	November 2001	Illes Balears	Windstorm and wave battering	7,029	45,814,521
32	March 2002	Canarias	Flood	1,899	50,956,224
33	August 2002	Pais Vasco	Flood	4,599	31,133,481
34	March and april 2004	Comunidad de Madrid	Terrorist attack (11M)	1,264	62,364,355
35	March 2004	East Andalucía	Flood	2,903	27,720,289
36	September 2004	Comunidad Valenciana	Flood and windstorm	8,795	47,858,471
37	October 2005	Cataluña	Flood and windstorm	5,400	64,319,976
38	November 2005	Canarias	Flood, wave battering and windstorm (Delta)	15,538	120,185,014
39	September 2006	Cataluña	Flood and windstorm	3,887	81,430,553
40	November 2006	Galicia	Flood and windstorm	4,092	41,107,368
41	December 2006	Comunidad de Madrid	Terrorist attack (T4)	900	60,415,850
42	September 2007	Comunidad Valenciana	Flood	4,491	42,150,123
43	October 2007	Illes Balears	Flood and windstorm	9,552	58,464,567
44	October 2007	Comunidad Valenciana	Flood and windstorm	10,790	116,938,110
45	June 2008	País Vasco	Flood	5,841	80,315,676
46	January 2009	Widespread	Windstorm (Klaus)	265,500	673,027,447
47	September 2009	Comunidad Valenciana	Flood	10,443	68,280,657
48	December 2009	West Andalucía	Flood	2,760	48,782,665

Amounts in euro updated at 12/31/2024

Order number	Date of occurrence	Place of occurrence	Cause**	Number of claims*	Compensations paid out
49	January 2010	Widespread	Windstorm (Floora)	39,356	58,328,841
50	February 2010	Widespread	Windstorm (Xynthia)	39,304	70,515,390
51	February 2010	West Andalucía	Flood	1,855	45,032,862
52	June 2010	Asturias	Flood	2,763	55,924,764
53	December 2010	West Andalucía	Flood	3,454	67,274,553
54	May 2011	Murcia	Earthquake (Lorca)	28,095	617,370,951
55	November 2011	Gipuzkoa	Flood	4,133	64,164,562
56	September 2012	Peninsular Southeast	Flood and windstorm	25,650	268,054,435
57	January 2013	Widespread	Flood, wave battering and windstorm (Gong)	18,065	26,591,641 ***
58	December 2013	Widespread	Flood, wave battering and windstorm (Dirk)	23,691	37,676,539
59	January and february 2014	Peninsular North	Flood and wave battering	1,337	26,568,039 ***
60	December 2014	Cataluña	Windstorm	16,491	31,398,811
61	February and march 2015	Zaragoza	Flood	2,567	31,485,850
62	November and december 2016	Widespread	Flood and windstorm	12,351	94,566,122
63	December 2016	Peninsular Southeast	Flood and wave battering	12,131	79,231,252
64	February 2017	Widespread	Windstorm (Kurt)	57,362	85,741,369
65	December 2017	Widespread	Flood, wave battering and windstorm (Ana)	16,316	27,586,569
66	October 2018	Cataluña, Illes Balears and West Andalucía	Flood	5,148	48,121,394
67	October 2018	Cataluña, Illes Balears, West Andalucía and Com. Valenciana	Flood	7,303	55,818,088
68	November 2018	Cataluña, Comunidad Valenciana and Región de Murcia	Flood	6,509	38,834,894
69	January 2019	Asturias, Cantabria and Castilla y L	Flood	3,203	27,653,697
70	July 2019	Navarra and La Rioja	Flood	1,901	30,282,007
71	September 2019	Peninsular Southeast	Flood and wave battering	56,510	536,059,462
72	October 2019	Asturias, Cantabria, Cataluña and Illes Balears	Flood and wave battering	5,120	55,965,895
73	December 2019	Widespread	Flood and windstorm (Daniel, Elsa and Fabien)	38,670	81,458,492
74	January 2020	Widespread	Flood, wave battering and windstorm (Gloria)	54,094	240,344,113
75	November 2020	Comunidad Valenciana	Flood	12,824	82,112,651
76	January 2021	Widespread	Windstorm (Gaetan, Hortense and Ignacio)	22,235	31,759,628
77	August and september 2021	Widespread	Flood and wave battering	10,990	57,230,726
78	September 2021	Widespread	Flood	10,309	58,120,416
79	November 2021	Widespread	Flood and wave battering	5,038	37,705,118
80	December 2021	Widespread	Flood	7,880	106,654,117
81	September to december 2021	La Palma	Volcanic eruption and earthquake	10,788	274,915,757
82	July 2023	Aragón, La Rioja and Navarra	Flood	3,329	86,352,276
83	September 2023	Toledo and Comunidad de Madrid	Flood	20,234	175,996,613
84	October 2023	Widespread	Flood, wave battering and windstorm (Aline and Bernard)	63,263	108,874,183
85	November 2023	Widespread	Windstorm (Ciarán and Domingos)	25,426	24,641,332 ***
86	October and november 2024	Widespread (except Flood-Com. Valenciana)	Flood and windstorm	7,737	91,216,935
87	October and november 2024	Comunidad Valenciana	Flodd	209,470	4,964,113,446
TOTAL				1,337,229	12,110,822,155

* The number of claims reported excludes those that were denied.

** 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.

All events with the situation as of July 31, 2025.

Last 21 years:

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

Amounts in euro updated at 12/31/2024

TYPE OF INJURY / RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Death	192	26,858,225	43.1	139,887
Permanet disability	1,019	31,611,869	50.7	31,022
Residential homes and condominiums	29	3,661,383	5.9	126,255
Offices	1	91	0.0	91
Commercial properties	9	10,442	0.0	1,160
Motor vehicles	13	30,183	0.0	2,322
Civil works	1	192,162	0.3	192,162
TOTAL	1,264	62,364,355	100	49,339

* The number of claims reported excludes those that were denied.

**35. MARCH 2004 - EAST ANDALUCÍA
- FLOOD -**

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,419	11,878,558	42.8	8,371
Offices	19	348,102	1.3	18,321
Commercial properties	357	6,796,834	24.5	19,039
Industrial risks	24	568,176	2.0	23,674
Motor vehicles	1,083	7,360,952	26.6	6,797
Civil works	1	767,667	2.8	767,667
TOTAL	2,903	27,720,289	100	9,549

* The number of claims reported excludes those that were denied.

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

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	5,446	17,412,504	36.4	3,197
Offices	40	387,134	0.8	9,678
Commercial properties	906	11,193,972	23.4	12,355
Industrial risks	379	11,481,169	24.0	30,293
Motor vehicles	2,023	7,322,632	15.3	3,620
Civil works	1	61,061	0.1	61,061
TOTAL	8,795	47,858,471	100	5,442

* The number of claims reported excludes those that were denied.

37. OCTOBER 2005 - CATALUÑA**- FLOOD AND WINDSTORM -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	1	7,931	0.0	7,931
Residential homes and condominiums	3,319	33,887,651	52.6	10,210
Offices	55	846,580	1.3	15,392
Commercial properties	709	17,986,675	28.0	25,369
Industrial risks	123	3,781,684	5.9	30,745
Motor vehicles	1,190	7,195,553	11.2	6,047
Civil works	3	613,902	1.0	204,634
TOTAL	5,400	64,319,976	100	11,911

* The number of claims reported excludes those that were denied.

38. NOVEMBER 2005 - CANARIAS**- FLOOD, WAVE BATTERING AND WINDSTORM (DELTA) -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	10,528	28,318,222	23.6	2,690
Offices	29	477,458	0.4	16,464
Commercial properties	1,916	43,433,951	36.1	22,669
Industrial risks	140	39,951,615	33.2	285,369
Motor vehicles	2,920	4,655,884	3.9	1,594
Civil works	5	3,347,884	2.8	669,577
TOTAL	15,538	120,185,014	100	7,735

* The number of claims reported excludes those that were denied.

39. SEPTEMBER 2006 - CATALUÑA**- FLOOD AND WINDSTORM -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,776	8,789,816	10.8	4,949
Offices	32	274,096	0.3	8,566
Commercial properties	670	17,358,467	21.4	25,908
Industrial risks	285	44,903,231	55.1	157,555
Motor vehicles	1,123	5,777,704	7.1	5,145
Civil works	1	4,327,238	5.3	4,327,238
TOTAL	3,887	81,430,553	100	20,949

* The number of claims reported excludes those that were denied.

40. NOVEMBER 2006 - GALICIA**- FLOOD AND WINDSTORM -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,463	10,882,165	26.4	7,438
Offices	4	37,857	0.1	9,464
Commercial properties	871	19,714,692	48.0	22,635
Industrial risks	3	174,392	0.4	58,131
Motor vehicles	1,748	9,770,831	23.8	5,590
Civil works	3	527,432	1.3	175,811
TOTAL	4,092	41,107,368	100	10,046

* The number of claims reported excludes those that were denied.

41. DECEMBER 2006 - COMUNIDAD DE MADRID**- TERRORIST ATTACK (T4) -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	16	752,669	1.2	47,042
Residential homes and condominiums	2	14,243	0.0	7,121
Offices	1	4,123	0.0	4,123
Commercial properties	12	42,973,252	71.1	3,581,104
Industrial risks	-	-	-	-
Motor vehicles	869	16,671,562	27.7	19,185
Civil works	-	-	-	-
TOTAL	900	60,415,850	100	67,129

* The number of claims reported excludes those that were denied.

42. SEPTEMBER 2007 - COMUNIDAD VALENCIANA**- FLOOD -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,552	15,433,394	36.6	6,048
Offices	23	653,046	1.5	28,393
Commercial properties	633	7,889,640	18.7	12,464
Industrial risks	145	10,602,046	25.2	73,118
Motor vehicles	1,138	7,571,997	18.0	6,654
Civil works	-	-	-	-
TOTAL	4,491	42,150,123	100	9,385

* The number of claims reported excludes those that were denied.

43. OCTOBER 2007 - ILLES BALEARS**- FLOOD AND WINDSTORM -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	7,203	23,079,387	39.4	3,204
Offices	43	1,127,289	1.9	26,216
Commercial properties	1,288	21,259,297	36.4	16,506
Industrial risks	129	10,381,598	17.8	80,478
Motor vehicles	889	2,616,996	4.5	2,944
Civil works	-	-	-	-
TOTAL	9,552	58,464,567	100	6,121

* The number of claims reported excludes those that were denied.

44. OCTOBER 2007 - COMUNIDAD VALENCIANA**- FLOOD AND WINDSTORM -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	7,151	57,776,584	49.4	8,080
Offices	24	1,057,863	0.9	44,078
Commercial properties	1,232	23,887,172	20.4	19,389
Industrial risks	178	19,134,772	16.4	107,499
Motor vehicles	2,205	15,081,719	12.9	6,840
Civil works	-	-	-	-
TOTAL	10,790	116,938,110	100	10,838

* The number of claims reported excludes those that were denied.

45. JUNE 2008 - PAÍS VASCO**- FLOOD -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	3,444	20,402,373	25.3	5,924
Offices	43	691,088	0.9	16,072
Commercial properties	554	19,262,242	24.0	34,769
Industrial risks	231	28,133,583	35.0	121,790
Motor vehicles	1,567	11,530,107	14.4	7,358
Civil works	2	296,285	0.4	148,142
TOTAL	5,841	80,315,676	100	13,750

* The number of claims reported excludes those that were denied.

**46. JANUARY 2009 - WIDESPREAD
- WINDSTORM (KLAUS) -**

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	8	203,067	0.0	25,383
Residential homes and condominiums	230,443	364,814,114	54.2	1,583
Offices	707	1,929,505	0.3	2,729
Commercial properties	13,076	69,425,480	10.3	5,309
Industrial risks	14,842	225,733,893	33.6	15,209
Motor vehicles	6,362	8,631,892	1.3	1,357
Civil works	62	2,289,495	0.3	36,927
TOTAL	265,500	673,027,447	100	2,535

* The number of claims reported excludes those that were denied.

**47. SEPTEMBER 2009 - COMUNIDAD VALENCIANA
- FLOOD -**

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	4	152,891	0.2	38,223
Residential homes and condominiums	7,248	40,039,690	58.7	5,524
Offices	28	163,877	0.2	5,853
Commercial properties	1,026	8,673,561	12.7	8,454
Industrial risks	263	10,549,608	15.5	40,113
Motor vehicles	1,871	8,474,863	12.4	4,530
Civil works	3	226,167	0.3	75,389
TOTAL	10,443	68,280,657	100	6,538

* The number of claims reported excludes those that were denied.

**48. DECEMBER 2009 - WEST ANDALUCÍA
- FLOOD -**

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,444	10,659,398	21.8	7,382
Offices	13	91,817	0.2	7,063
Commercial properties	421	5,541,645	11.4	13,163
Industrial risks	209	15,495,441	31.8	74,141
Motor vehicles	670	2,688,237	5.5	4,012
Civil works	3	14,306,128	29.3	4,768,709
TOTAL	2,760	48,782,665	100	17,675

* The number of claims reported excludes those that were denied.

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

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	1	13,389	0.0	13,389
Residential homes and condominiums	33,795	32,675,207	56.0	967
Offices	127	209,150	0.4	1,647
Commercial properties	1,831	6,913,144	11.9	3,776
Industrial risks	2,496	16,951,333	29.0	6,791
Motor vehicles	1,104	1,354,780	2.3	1,227
Civil works	2	211,838	0.4	105,919
TOTAL	39,356	58,328,841	100	1,482

* The number of claims reported excludes those that were denied.

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

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	32,582	35,725,443	50.7	1,096
Offices	62	140,728	0.2	2,270
Commercial properties	2,329	9,482,722	13.4	4,072
Industrial risks	2,804	22,560,196	32.0	8,046
Motor vehicles	1,513	2,174,381	3.1	1,437
Civil works	14	431,921	0.6	30,852
TOTAL	39,304	70,515,390	100	1,794

* The number of claims reported excludes those that were denied.

51. FEBRUARY 2010 - WEST ANDALUCÍA
- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,148	13,510,428	30.0	11,769
Offices	2	28,705	0.1	14,353
Commercial properties	198	6,756,223	15.0	34,122
Industrial risks	170	22,806,834	50.6	134,158
Motor vehicles	335	1,571,483	3.5	4,691
Civil works	2	359,188	0.8	179,594
TOTAL	1,855	45,032,862	100	24,276

* The number of claims reported excludes those that were denied.

52. JUNE 2010 - ASTURIAS**- FLOOD -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,738	11,662,202	20.9	6,710
Offices	8	126,309	0.2	15,789
Commercial properties	363	6,950,161	12.4	19,146
Industrial risks	130	34,597,171	61.9	266,132
Motor vehicles	524	2,588,920	4.6	4,941
Civil works	-	-	-	-
TOTAL	2,763	55,924,764	100	20,241

* The number of claims reported excludes those that were denied.

53. DECEMBER 2010 - WEST ANDALUCÍA**- FLOOD -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,145	23,198,293	34.5	10,815
Offices	21	215,215	0.3	10,248
Commercial properties	646	11,652,177	17.3	18,037
Industrial risks	260	24,088,726	35.8	92,649
Motor vehicles	372	1,660,512	2.5	4,464
Civil works	10	6,459,631	9.6	645,963
TOTAL	3,454	67,274,553	100	19,477

* The number of claims reported excludes those that were denied.

54. MAY 2011 - MURCIA**- EARTHQUAKE (LORCA) -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	9	261,287	0.0	29,032
Residential homes and condominiums	25,046	514,972,928	83.4	20,561
Offices	367	9,481,255	1.5	25,834
Commercial properties	2,096	82,715,358	13.5	39,463
Industrial risks	201	9,041,886	1.5	44,985
Motor vehicles	375	867,155	0.1	2,312
Civil works	1	31,083	0.0	31,083
TOTAL	28,095	617,370,951	100	21,974

* The number of claims reported excludes those that were denied.

55. NOVEMBER 2011 - GIPUZKOA

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	1	2,542	0.0	2,542
Residential homes and condominiums	2,430	12,132,652	18.9	4,993
Offices	39	909,537	1.4	23,321
Commercial properties	629	22,280,286	34.7	35,422
Industrial risks	333	25,695,749	40.1	77,164
Motor vehicles	698	2,693,838	4.2	3,859
Civil works	3	449,958	0.7	149,986
TOTAL	4,133	64,164,562	100	15,525

* The number of claims reported excludes those that were denied.

56. SEPTEMBER 2012 - PENINSULAR SOUTHEAST

- FLOOD AND WINDSTORM -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	13	362,306	0.1	27,870
Residential homes and condominiums	14,842	124,976,012	46.6	8,420
Offices	254	6,269,575	2.3	24,683
Commercial properties	3,183	62,186,364	23.2	19,537
Industrial risks	562	37,217,247	13.9	66,223
Motor vehicles	6,782	28,216,879	10.6	4,161
Civil works	14	8,826,053	3.3	630,432
TOTAL	25,650	268,054,435	100	10,450

* The number of claims reported excludes those that were denied.

57. JANUARY 2013 - WIDESPREAD

- FLOOD, WAVE BATTERING AND WINDSTORM (GONG) -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	1	871	0.0	871
Residential homes and condominiums	15,034	12,919,815	48.6	859
Offices	59	65,352	0.2	1,108
Commercial properties	1,131	4,437,821	16.7	3,924
Industrial risks	1,298	7,325,582	27.5	5,644
Motor vehicles	531	1,052,642	4.0	1,982
Civil works	11	789,557	3.0	71,778
TOTAL	18,065	26,591,641	100	1,472

* The number of claims reported excludes those that were denied.

58. DECEMBER 2013 - WIDESPREAD
- FLOOD, WAVE BATTERING AND WINDSTORM (DIRK) -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	20,123	20,261,080	53.7	1,007
Offices	56	98,368	0.3	1,757
Commercial properties	1,197	4,862,260	12.9	4,062
Industrial risks	1,633	11,016,172	29.2	6,746
Motor vehicles	677	1,227,364	3.3	1,813
Civil works	5	211,296	0.6	42,259
TOTAL	23,691	37,676,539	100	1,590

* The number of claims reported excludes those that were denied.

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

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	602	3,568,344	13.4	5,927
Offices	12	205,623	0.8	17,135
Commercial properties	491	13,576,001	51.1	27,650
Industrial risks	25	2,280,252	8.6	91,210
Motor vehicles	198	726,925	2.7	3,671
Civil works	9	6,210,894	23.4	690,099
TOTAL	1,337	26,568,039	100	19,871

* The number of claims reported excludes those that were denied.

60. DECEMBER 2014 - CATALUÑA
- WINDSTORM -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	14,716	22,284,001	70.9	1,514
Offices	55	165,137	0.5	3,002
Commercial properties	597	2,246,301	7.2	3,763
Industrial risks	679	5,950,787	19.0	8,764
Motor vehicles	438	681,173	2.2	1,555
Civil works	6	71,412	0.2	11,902
TOTAL	16,491	31,398,811	100	1,904

* The number of claims reported excludes those that were denied.

61. FEBRUARY AND MARCH 2015 - ZARAGOZA

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,300	21,686,586	68.9	9,429
Offices	8	62,178	0.2	7,772
Commercial properties	159	7,987,390	25.4	50,235
Industrial risks	37	1,008,803	3.2	27,265
Motor vehicles	60	195,346	0.6	3,256
Civil works	3	545,547	1.7	181,849
TOTAL	2,567	31,485,850	100	12,266

* The number of claims reported excludes those that were denied.

62. NOVEMBER AND DECEMBER 2016 - WIDESPREAD

- FLOOD AND WINDSTORM -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	7,415	49,255,195	52.1	6,643
Offices	86	595,108	0.6	6,920
Commercial properties	1,441	27,666,384	29.3	19,199
Industrial risks	107	2,679,736	2.8	25,044
Motor vehicles	3,296	13,028,030	13.8	3,953
Civil works	6	1,341,668	1.4	223,611
TOTAL	12,351	94,566,122	100	7,657

* The number of claims reported excludes those that were denied.

63. DECEMBER 2016 - PENINSULAR SOUTHEAST

- FLOOD AND WAVE BATTERING -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	8,065	39,409,341	49.7	4,886
Offices	55	819,526	1.0	14,900
Commercial properties	1,025	25,761,533	32.5	25,133
Industrial risks	164	3,046,039	3.8	18,573
Motor vehicles	2,816	9,005,614	11.5	3,198
Civil works	6	1,189,198	1.5	198,200
TOTAL	12,131	79,231,252	100	6,531

* The number of claims reported excludes those that were denied.

64. FEBRUARY 2017 - WIDESPREAD**- WINDSTORM (KURT) -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	49,036	41,910,222	48.8	855
Offices	147	305,553	0.4	2,079
Commercial properties	2,673	4,205,730	4.9	1,573
Industrial risks	4,456	37,882,001	44.2	8,501
Motor vehicles	1,042	1,280,644	1.5	1,229
Civil works	8	157,218	0.2	19,652
TOTAL	57,362	85,741,369	100	1,495

* The number of claims reported excludes those that were denied.

65. DECEMBER 2017 - WIDESPREAD**- FLOOD, WAVE BATTERING AND WINDSTORM (ANA) -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	13,797	12,185,799	44.2	883
Offices	35	59,250	0.2	1,693
Commercial properties	750	6,279,478	22.8	8,373
Industrial risks	1,391	8,581,186	31.1	6,169
Motor vehicles	341	472,858	1.7	1,387
Civil works	2	7,998	0.0	3,999
TOTAL	16,316	27,586,569	100	1,691

* The number of claims reported excludes those that were denied.

66. OCTOBER 2018 - CATALUÑA, ILLES BALEARS AND WEST ANDALUCÍA**- FLOOD -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	5	458,233	1.0	91,647
Residential homes and condominiums	2,408	17,256,365	35.9	7,166
Offices	38	406,068	0.8	10,686
Commercial properties	755	14,636,935	30.4	19,387
Industrial risks	98	6,339,253	13.2	64,686
Motor vehicles	1,841	8,437,596	17.5	4,583
Civil works	3	586,945	1.2	195,648
TOTAL	5,148	48,121,394	100	9,348

* The number of claims reported excludes those that were denied.

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

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	1	329,269	0.6	329,269
Residential homes and condominiums	4,185	19,800,286	35.5	4,731
Offices	30	113,299	0.2	3,777
Commercial properties	838	10,999,840	19.7	13,126
Industrial risks	134	3,805,368	6.8	28,398
Motor vehicles	2,109	7,147,956	12.8	3,389
Civil works	6	13,622,070	24.4	2,270,345
TOTAL	7,303	55,818,088	100	7,643

* The number of claims reported excludes those that were denied.

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

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	6	137,365	0.4	22,894
Residential homes and condominiums	3,990	17,125,662	44.0	4,292
Offices	37	338,486	0.9	9,148
Commercial properties	755	9,126,273	23.5	12,088
Industrial risks	113	4,961,659	12.8	43,908
Motor vehicles	1,605	4,947,002	12.7	3,082
Civil works	3	2,198,448	5.7	732,816
TOTAL	6,509	38,834,894	100	5,966

* The number of claims reported excludes those that were denied.

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

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	3	171,024	0.6	57,008
Residential homes and condominiums	2,396	12,891,447	46.7	5,380
Offices	16	93,874	0.3	5,867
Commercial properties	346	5,071,486	18.3	14,657
Industrial risks	77	3,391,139	12.3	44,041
Motor vehicles	360	1,184,492	4.3	3,290
Civil works	5	4,850,235	17.5	970,047
TOTAL	3,203	27,653,697	100	8,634

* The number of claims reported excludes those that were denied.

70. JULY 2019 - NAVARRA AND LA RIOJA

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	963	12,985,496	42.9	13,484
Offices	15	372,659	1.2	24,844
Commercial properties	225	9,487,287	31.3	42,166
Industrial risks	34	1,127,231	3.7	33,154
Motor vehicles	657	3,232,433	10.7	4,920
Civil works	7	3,076,900	10.2	439,557
TOTAL	1,901	30,282,007	100	15,930

* The number of claims reported excludes those that were denied.

71. SEPTEMBER 2019 - PENINSULAR SOUTHEAST

- FLOOD AND WAVE BATTERING -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	5	155,514	0.0	31,103
Residential homes and condominiums	33,254	256,671,190	47.9	7,719
Offices	334	4,071,176	0.8	12,189
Commercial properties	4,758	116,418,298	21.7	24,468
Industrial risks	1,060	61,415,604	11.5	57,939
Motor vehicles	17,068	84,262,996	15.7	4,937
Civil works	31	13,064,683	2.4	421,441
TOTAL	56,510	536,059,462	100	9,486

* The number of claims reported excludes those that were denied.

72. OCTOBER 2019 - ASTURIAS, CANTABRIA, CATALUÑA AND ILLES BALEARS

- FLOOD AND WAVE BATTERING -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	2,862	16,950,187	30.3	5,922
Offices	68	508,135	0.9	7,473
Commercial properties	824	11,157,428	19.9	13,541
Industrial risks	120	10,015,790	17.9	83,465
Motor vehicles	1,217	5,132,839	9.2	4,218
Civil works	29	12,201,516	21.8	420,742
TOTAL	5,120	55,965,895	100	10,931

* The number of claims reported excludes those that were denied.

73. DECEMBER 2019 - WIDESPREAD

- FLOOD AND WINDSTORM (DANIEL, ELSA AND FABIEN) -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	32,691	41,308,123	50.7	1,264
Offices	87	647,193	0.8	7,439
Commercial properties	1,631	9,133,949	11.2	5,600
Industrial risks	2,862	25,386,404	31.2	8,870
Motor vehicles	1,392	4,146,627	5.1	2,979
Civil works	7	836,197	1.0	119,457
TOTAL	38,670	81,458,492	100	2,107

* The number of claims reported excludes those that were denied.

74. JANUARY 2020 - WIDESPREAD

- FLOOD, WAVE BATTERING AND WINDSTORM (GLORIA) -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	6	102,710	0.0	17,118
Residential homes and condominiums	45,215	89,206,880	37.1	1,973
Offices	194	1,655,528	0.7	8,534
Commercial properties	3,350	72,352,597	30.1	21,598
Industrial risks	2,281	38,849,815	16.2	17,032
Motor vehicles	2,961	12,519,576	5.2	4,228
Civil works	87	25,657,007	10.7	294,908
TOTAL	54,094	240,344,113	100	4,443

* The number of claims reported excludes those that were denied.

75. NOVEMBER 2020 - COMUNIDAD VALENCIANA

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	6,662	23,958,662	29.2	3,596
Offices	88	411,211	0.5	4,673
Commercial properties	1,653	19,312,873	23.5	11,684
Industrial risks	344	24,003,537	29.2	69,778
Motor vehicles	4,076	14,376,223	17.5	3,527
Civil works	1	50,146	0.1	50,146
TOTAL	12,824	82,112,651	100	6,403

* The number of claims reported excludes those that were denied.

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

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	19,514	21,270,754	67.0	1,090
Offices	31	43,708	0.1	1,410
Commercial properties	869	1,855,729	5.9	2,135
Industrial risks	1,493	8,095,592	25.5	5,422
Motor vehicles	325	485,441	1.5	1,494
Civil works	3	8,403	0.0	2,801
TOTAL	22,235	31,759,628	100	1,428

* The number of claims reported excludes those that were denied.

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

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	6,431	30,284,454	53.0	4,709
Offices	66	340,605	0.6	5,161
Commercial properties	985	8,592,376	15.0	8,723
Industrial risks	118	4,165,832	7.3	35,304
Motor vehicles	3,384	12,561,880	21.9	3,712
Civil works	6	1,285,579	2.2	214,263
TOTAL	10,990	57,230,726	100	5,208

* The number of claims reported excludes those that were denied.

78. SEPTEMBER 2021 - WIDESPREAD
- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	5,328	25,237,019	43.4	4,737
Offices	83	805,862	1.4	9,709
Commercial properties	1,206	13,718,431	23.6	11,375
Industrial risks	101	4,534,160	7.8	44,893
Motor vehicles	3,589	13,812,176	23.8	3,848
Civil works	2	12,768	0.0	6,384
TOTAL	10,309	58,120,416	100	5,638

* The number of claims reported excludes those that were denied.

79. NOVEMBER 2021 - WIDESPREAD**- FLOOD AND WAVE BATTERING -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	3,133	13,740,282	36.5	4,386
Offices	26	234,583	0.6	9,022
Commercial properties	818	10,929,696	29.0	13,361
Industrial risks	92	8,368,840	22.2	90,966
Motor vehicles	957	3,471,134	9.2	3,627
Civil works	12	960,584	2.5	80,049
TOTAL	5,038	37,705,118	100	7,484

* The number of claims reported excludes those that were denied.

80. DECEMBER 2021 - WIDESPREAD**- FLOOD -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	4,964	38,975,814	36.5	7,852
Offices	63	1,557,205	1.5	24,718
Commercial properties	1,031	31,344,339	29.4	30,402
Industrial risks	192	24,986,970	23.4	130,140
Motor vehicles	1,623	7,346,117	6.9	4,526
Civil works	7	2,443,671	2.3	349,096
TOTAL	7,880	106,654,117	100	13,535

* The number of claims reported excludes those that were denied.

81. SEPTEMBER TO DECEMBER 2021 - LA PALMA**- VOLCANIC ERUPTION AND EARTHQUAKE -***Amounts in euro updated at 12/31/2024*

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	8,573	221,907,016	80.7	25,884
Offices	22	212,602	0.1	9,664
Commercial properties	651	34,389,680	12.5	52,826
Industrial risks	64	16,508,568	6.0	257,946
Motor vehicles	1,478	1,897,889	0.7	1,284
Civil works	-	-	-	-
TOTAL	10,788	274,915,757	100	25,483

* The number of claims reported excludes those that were denied.

82º JULY 2023 - ARAGÓN, LA RIOJA AND NAVARRA

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	1,740	6,940,419	8.0	3,989
Offices	19	100,277	0.1	5,278
Commercial properties	549	24,720,171	28.7	45,028
Industrial risks	130	49,154,497	56.9	378,112
Motor vehicles	884	4,659,697	5.4	5,271
Civil works	7	777,214	0.9	111,031
TOTAL	3,329	86,352,276	100	25,939

* The number of claims reported excludes those that were denied.

83º SEPTEMBER 2023 - TOLEDO AND COMUNIDAD DE MADRID

- FLOOD -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	4	576,484	0.3	144,121
Residential homes and condominiums	12,066	93,348,725	53.1	7,737
Offices	110	668,904	0.4	6,081
Commercial properties	1,907	34,505,453	19.6	18,094
Industrial risks	317	14,113,563	8.0	44,522
Motor vehicles	5,812	27,113,041	15.4	4,665
Civil works	18	5,670,442	3.2	315,025
TOTAL	20,234	175,996,613	100	8,698

* The number of claims reported excludes those that were denied.

84º OCTOBER 2023 - WIDESPREAD

- FLOOD, WAVE BATTERING AND WINDSTORM (ALINE AND BERNARD) -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Residential homes and condominiums	53,683	52,261,437	47.9	974
Offices	133	351,103	0.3	2,640
Commercial properties	2,952	12,702,248	11.7	4,303
Industrial risks	4,403	38,597,779	35.5	8,766
Motor vehicles	2,087	4,750,049	4.4	2,276
Civil works	7	211,566	0.2	30,224
TOTAL	63,265	108,874,183	100	1,721

* The number of claims reported excludes those that were denied.

**85º NOVEMBER 2023 - WIDESPREAD
- WINDSTORM (CIARÁN AND DOMINGOS) -**

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims*	Compensations paid out	%	Mean cost
Residential homes and condominiums	21,970	16,384,922	66.4	746
Offices	49	40,071	0.2	818
Commercial properties	890	1,322,878	5.4	1,486
Industrial risks	2,141	6,405,630	26.0	2,992
Motor vehicles	372	468,940	1.9	1,261
Civil works	4	18,892	0.1	4,723
TOTAL	25,426	24,641,332	100	969

* The number of claims reported excludes those that were denied.

**86º OCTOBER AND NOVEMBER 2024 - WIDESPREAD (except Flood-Cdad. Valenciana)
- FLOOD AND WINDSTORM -**

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims*	Compensations paid out	%	Mean cost
Residential homes and condominiums	4,377	31,719,358	34.7	7,247
Offices	46	325,921	0.4	7,085
Commercial properties	887	19,723,866	21.6	22,237
Industrial risks	278	20,671,671	22.7	74,359
Motor vehicles	2,119	10,744,173	11.8	5,070
Civil works	30	8,031,946	8.8	267,732
TOTAL	7,737	91,216,935	100	11,790

* The number of claims reported excludes those that were denied.

**87º OCTUBRE Y NOVIEMBRE DE 2024 - COMUNIDAD VALENCIANA
- FLOOD-**

Between 28 October and 4 November a Cut-off low pressure system (known in Spanish as DANA (Depresión Aislada en Niveles Altos) triggered severe weather across eastern Spain, with the Comunidad Valenciana being especially hard hit.

Details of the damage in other affected areas are provided under Event 86.

This weather event was exceptionally severe, far surpassing similar events in recent years. It brought extremely intense rainfall along the Mediterranean coast, triggering flash floods and the overflow of rivers, dry streambeds (ramblas), and smaller channels. These conditions caused significant damage to both property and human life, due to flooding and strong currents.

Due to the exceptional magnitude of this phenomenon, the report for Event 87 (DANA-Comunidad Valenciana) not only presents the overall economic impact of this unprecedented episode, but also provides more detailed data than that shown for other events. This includes information on the number of claims filed, compensation amounts, and average costs, broken down by insurance type and affected risk category.

The breakdown of damages by postal code -including affected property and financial losses- is provided in the spreadsheet version.

The number of claims reported excludes those that were denied. 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 July 2025).

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	184	9,484,000	0.2	51,543
Pecuniary loss	209,286	4,954,629,446	99.8	23,674
TOTAL	209,470	4,964,113,446	100	23,698

* The number of claims reported excludes those that were denied.

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	184	9,484,000	0.2	51,543
Property damage	205,416	4,668,650,756	94.0	22,728
Pecuniary loss	3,870	285,978,690	5.8	73,896
TOTAL	209,470	4,964,113,446	100	23,698

* The number of claims reported excludes those that were denied.

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims *	Compensations paid out	%	Mean cost
Personal injury	184	9,484,000	0.2	51,543
Residential homes and condominiums	59,252	1,069,221,717	21.6	18,045
Offices	828	54,740,010	1.1	66,111
Commercial properties	12,623	1,321,525,720	26.6	104,692
Industrial risks	4,197	1,256,543,692	25.3	299,391
Motor vehicles	132,357	1,200,308,231	24.2	9,069
Civil works	29	41,500,570	0.8	1,431,054
Claim handling costs-OCTOBER DANA	-	10,789,505	0.2	-
TOTAL	209,470	4,964,113,446	100	23,698

* The number of claims reported excludes those that were denied.

- FLOOD BY DETAILED RISK CLASS -

Amounts in euro updated at 12/31/2024

RISK CLASS	Number of claims[*]	Compensations paid out	%	Mean cost
RESIDENTIAL HOMES AND CONDOMINIUMS	59,252	1,069,221,717	21.54	18,045
CONDOMINIUMS	46,359	721,327,537	14.53	15,560
RESIDENTIAL HOMES	12,893	347,894,180	7.01	26,983
OFFICES	828	54,740,010	1.10	66,111
OFFICES	828	54,740,010	1.10	66,111
COMERCIAL PROPERTIES, ALMAC. AND OTHER SIMPLE RISKS	12,623	1,321,525,720	26.62	104,692
WAREHOUSES	2,570	381,306,441	7.69	148,368
COMMERCIAL PROPERTIES	6,781	341,248,895	6.87	50,324
CAR DEALERSHIPS	169	50,293,332	1.01	297,594
LARGE SURFACES	789	383,628,919	7.73	486,222
SPORTS FACILITIES	142	35,820,899	0.72	252,260
HOTEL FACILITIES	147	15,327,937	0.31	104,272
OTHER SIMPLE RISKS	2,025	113,899,297	2.29	56,247
INDUSTRIAL RISKS	4,197	1,256,543,692	25.31	299,391
FOOD INDUSTRIES	305	254,006,527	5.12	832,808
CAR INDUSTRIES	316	99,903,561	2.01	316,151
CONSTRUCTION INDUSTRIES	157	26,790,809	0.54	170,642
ELECTRICAL AND ELECTRONIC INDUSTRIES	314	130,948,412	2.64	417,033
WOOD AND FURNITURE INDUSTRIES	252	67,261,720	1.35	266,912
PAPER INDUSTRIES	55	13,688,359	0.28	248,879
CHEMICAL AND PETROLEUM INDUSTRIES	111	68,279,074	1.38	615,127
TEXTILE INDUSTRIES	198	42,473,238	0.86	214,511
REST OF INDUSTRIES	2,489	553,191,992	11.13	222,255
MOTOR VEHICLES	132,357	1,200,308,231	24.18	9,069
COACHES, OMNIBUSES AND TROLLEYBUSES	251	10,984,939	0.22	43,765
TRUCKS	2,851	45,146,767	0.91	15,835
MOPEDS	2,121	6,671,573	0.13	3,145
MOTORCYCLES	7,109	25,522,034	0.51	3,590
TRAILERS AND SEMI-TRAILERS	2,045	13,426,659	0.27	6,566
TRACTORS AND AGRICULTURAL AND FORESTRY MACHINERY	414	2,956,656	0.06	7,142
PASSENGER CARS AND COMMERCIAL VEHICLES UP TO 3,500 KG	115,949	1,075,974,615	21.68	9,280
MOTOR VEHICLES	22	290,478	0.01	13,204
INDUSTRIAL VEHICLES	1,595	19,334,511	0.39	12,122
CIVIL WORKS	29	41,500,570	0.84	1,431,054
Claim handling costs-OCTOBER DANA	-	10,789,505	0.22	-
PERSONAL INJURY	184	9,484,000	0.19	51,543
TOTAL	209,470	4,964,113,446	100	23,698

* The number of claims reported excludes those that were denied.

SECTION 3

SUMMARY AND OTHER

I. SUMMARY OF RISK EXPOSURE

1. PROPERTY DAMAGE COVERAGE

A. TIME TRENDS IN DATA SERIES FOR 1990 - 2024

Amounts in euro updated at 12/31/2024

YEAR	Number of policies	Sums insured	Mean sums insured
1990	15,123,466	1,823,800,184,523	229,893
1991	15,820,591	1,944,062,457,091	220,865
1992	17,059,659	2,133,387,128,406	231,966
1993	18,096,699	2,256,458,004,122	243,525
1994	18,688,086	2,382,834,367,490	238,774
1995	19,873,593	2,401,809,094,962	226,789
1996	21,551,227	2,542,692,208,695	226,084
1997	23,222,431	2,798,553,607,242	230,498
1998	25,140,872	3,140,566,225,270	235,695
1999	26,698,803	3,251,511,260,466	237,364
2000	27,789,943	3,275,006,718,846	236,592
2001	29,663,420	3,591,000,234,772	234,224
2002	30,684,353	3,745,235,921,066	242,944
2003	31,898,144	4,142,925,432,847	256,316
2004	33,641,324	4,460,136,322,740	265,400
2005	34,268,213	4,692,406,665,957	279,358
2006	36,635,078	5,169,015,118,526	283,153
2007	39,805,926	5,408,127,938,581	275,018
2008	40,876,337	5,611,525,524,428	277,549
2009	42,247,078	5,957,048,904,333	281,876
2010	42,260,020	6,139,492,807,774	284,819
2011	43,416,379	6,250,141,810,200	283,265
2012	43,567,598	6,264,200,192,611	281,941
2013	43,915,251	6,068,567,792,511	267,662
2014	46,439,949	6,227,931,913,471	264,877
2015	48,157,156	6,454,501,503,653	261,293
2016	49,578,923	6,551,746,615,668	266,520
2017	51,764,204	6,776,893,066,498	275,322
2018	53,673,583	6,791,800,065,497	267,706
2019	51,969,659	6,897,688,297,249	291,105
2020	56,971,807	7,061,409,338,010	273,394
2021	58,740,243	6,799,986,636,780	247,826
2022	61,012,030	6,852,780,731,783	235,199
2023	62,614,862	6,995,754,595,243	230,628
2024	63,615,379	7,124,506,930,766	233,460

B. 2024 OVERVIEW BY RISK CLASS

RISK CLASS	Number of policies	Sums insured	Mean sums insured
Residential homes and condominiums	22,332,891	5,089,574,064,738	227,896
Offices	326,715	115,305,509,537	352,924
Commercial properties and other simple risks and industrial risks	7,857,249	1,900,256,675,707	241,848
Civil works	188	19,370,680,783	103,035,536
Motor vehicles	33,098,336	-	-
TOTAL	63,615,379	7,124,506,930,766	233,460

2. PECUNIARY LOSS COVERAGE

A. TIME TRENDS IN DATA SERIES FOR 2004 - 2024

Amounts in euro updated at 12/31/2024

YEAR	Number of policies	Sums insured	Mean sums insured
2004	2,143,543	64,222,078,655	193,027
2005	6,650,428	228,600,051,903	126,662
2006	9,950,527	240,800,949,278	117,624
2007	11,568,083	223,419,134,348	168,582
2008	13,493,360	274,566,846,350	103,077
2009	14,492,843	286,057,674,312	107,269
2010	13,981,555	290,349,485,495	113,860
2011	16,529,926	268,369,799,046	101,719
2012	16,096,545	278,541,206,251	114,877
2013	15,638,987	272,054,076,115	119,444
2014	15,435,125	299,939,065,463	165,415
2015	14,873,623	322,305,091,223	175,110
2016	15,150,495	368,241,950,893	199,140
2017	15,768,643	380,061,479,176	209,479
2018	16,937,698	375,819,740,171	191,943
2019	16,174,264	386,980,230,731	185,749
2020	16,788,747	390,803,938,843	216,084
2021	17,484,457	344,334,666,833	187,226
2022	17,928,655	361,058,648,052	174,346
2023	18,094,939	386,366,648,034	184,829
2024	18,894,577	393,984,497,946	204,738

B. 2024 OVERVIEW BY RISK CLASS

RISK CLASS	Number of policies	Sums insured	Mean sums insured
Residential homes and condominiums	16,970,244	-	-
Other risks	1,924,333	393,984,497,946	204,738
TOTAL	18,894,577	393,984,497,946	204,738

3. PERSONAL INJURY COVERAGE

A. TIME TRENDS IN DATA SERIES FOR 1990 - 2024

Amounts in euro updated at 12/31/2024

YEAR	Number of policies	Sums insured	Mean sums insured
1990	14,032,063	5,013,828,543,743	357,312
1991	15,021,760	3,422,013,562,233	227,804
1992	17,085,054	3,519,931,104,212	206,024
1993	17,368,600	4,245,508,393,057	244,436
1994	18,242,733	4,279,043,919,775	234,562
1995	17,759,792	3,957,516,712,524	222,836
1996	21,028,045	5,460,159,883,413	259,661
1997	24,505,270	6,448,352,780,343	264,575
1998	27,866,026	6,920,100,285,378	249,884
1999	27,656,077	9,408,795,663,653	342,541
2000	28,523,056	10,751,473,485,036	379,317
2001	26,902,402	7,901,270,363,969	293,927
2002	29,900,897	8,358,168,929,236	279,794
2003	31,866,225	8,031,510,731,384	252,268
2004	33,010,413	10,570,968,826,161	320,505
2005	33,552,601	10,648,290,497,453	317,635
2006	36,922,136	12,997,920,351,081	352,359
2007	52,971,475	13,291,748,890,767	251,094
2008	50,888,548	15,276,466,379,786	300,410
2009	52,310,258	14,649,849,131,184	280,231
2010	50,278,686	12,105,333,181,404	240,888
2011	51,322,621	11,779,251,337,640	229,631
2012	50,404,226	9,850,909,605,590	195,528
2013	48,018,001	10,670,405,763,247	222,335
2014	50,885,171	11,625,156,850,980	228,557
2015	52,021,579	11,460,165,789,353	220,387
2016	54,806,947	12,425,785,260,112	226,807
2017	56,681,502	12,451,896,313,588	219,758
2018	59,211,746	13,509,334,648,480	228,225
2019	51,720,305	9,614,205,620,988	185,888
2020	54,835,095	8,585,507,897,207	156,570
2021	55,583,999	9,144,257,203,960	164,512
2022	57,582,373	9,014,670,971,487	156,553
2023	59,273,291	9,947,894,007,739	167,831
2024	61,251,855	10,817,888,190,733	176,613

B. 2024 OVERVIEW BY INSURANCE TYPE

INSURANCE TYPE	Number of policies	Sums insured	Mean sums insured
Vehicle occupants	29,587,104	1,267,171,452,149	42,829
Travel accidents with card payment	73	5,104,022,832,583	69,918,120,994
Rest of accidents & life risk policies	31,664,678	4,446,693,906,001	140,431
TOTAL	61,251,855	10,817,888,190,733	176,613

II. SUMMARY OF LOSS RECORD

1. PROPERTY DAMAGE

DATA SERIES FOR 1971-2024

Number of claims	2,161,636
Indemnities	19,315,369,086 €
Mean costs	8,936 €

PERCENTAGE DISTRIBUTION OF TOTAL COMPENSATIONS PAID OUT

A. BY YEAR OF OCCURRENCE OF THE LOSS

YEAR	%
2024	25.3
1983	5.9
2009	4.9
2019	4.4
2011	4.2
1971	3.7
2021	3.2
Others	48.4
TOTAL	100

B. BY CAUSE

CAUSE	%
Flood	73.2
Windstorm	14.2
Miscellaneous	3.9
Earthquake	3.5
Terrorist	3.3
Volcanic eruption	1.4
Others	0.5
TOTAL	100

C. BY PROVINCE

PROVINCE*	%
VALÈNCIA/VALENCIA	32.2
BARCELONA	9.0
BIZKAIA	7.1
MURCIA	6.1
GIPUZKOA	4.2
ALACANT/ALICANTE	4.0
MÁLAGA	3.7
MADRID	2.9
STA. CRUZ DE TENERIFE	2.7
TARRAGONA	2.1
Others	26.0
TOTAL	100

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

DATA SERIES FOR 1987-2024

Number of claims	1,985,759
Indemnities	16,231,229,478 €
Mean costs	8,174 €

PERCENTAGE DISTRIBUTION OF TOTAL COMPENSATIONS PAID OUT

A. BY RISK CLASS

RISK CLASS	%
Residential homes and offices	35.0
Commercial properties and other simple risks	26.2
Industrial risks	22.4
Motor vehicles	13.6
Civil works	2.8
TOTAL	100

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

MONTH*	%
October	45.6
September	16.8
November	9.6
December	6.4
Others	21.6
TOTAL	100

* There is a clear cyclical nature with a concentration of 78.3% in the last quarter of the year.

The results and mean values in this series are significant in that they include six years when loss were extremely high (2009, 2010, 2011, 2019, 2021 and 2024) and other years when loss were normal or lower than normal.

2. PECUNIARY LOSS

DATA SERIES FOR 2004-2024

Number of claims	14,125
Indemnities	540,553,624 €
Mean costs	38,269 €

PERCENTAGE DISTRIBUTION OF TOTAL COMPENSATIONS PAID OUT

A. BY YEAR OF OCCURRENCE OF THE LOSS

YEAR	%
2024	53.6
2010	7.1
2011	6.6
2021	4.4
Others	28.3
TOTAL	100

B. BY CAUSE

CAUSE	%
Flood	83.7
Windstorm	8.9
Eathquake	4.0
Volcanic eruption	2.3
Others	1.1
TOTAL	100

3. PERSONAL INJURY

DATA SERIES FOR 1987-2024

Number of claims	2,614
Indemnities	147,242,997 €
Mean costs	56,329 €

PERCENTAGE DISTRIBUTION OF TOTAL COMPENSATIONS PAID OUT

A. BY YEAR OF OCCURRENCE OF THE LOSS

YEAR	%
2004	39.9
2024	7.5
2000	4.4
2007	3.2
1995	3.0
1996	3.0
Others	39.0
TOTAL	100

B. BY CAUSE

CAUSE	%
Terrorist attack	82.4
Flood	14.5
Others	3.1
TOTAL	100

C. BY PROVINCE

PROVINCE	%
MADRID	48.7
ABROAD	11.8
GIPUZKOA	7.2
VALÈNCIA/VALENCIA	7.2
OTHERS	25.1
TOTAL	100

D. BY INJURY

INJURY	%
Death	59.8
Disability	40.2
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 12/31/2024

Order number	Date of occurrence	Place of occurrence	Cause	Number of claims*	Compensations paid out
1	October and november 2024	Comunidad Valenciana	Flood	209,470	4,964,113,446
2	August 1983	País Vasco, Cantabria and Navarra	Flood	25,664	1,004,654,201
3	January 2009	Widespread	Windstorm (Klaus)	265,500	673,027,447
4	May 2011	Murcia	Earthquake (Lorca)	28,095	617,370,951
5	September 2019	Peninsular Southeast	Flood	56,510	536,059,462
6	November 1987	Comunidad Valenciana and Region de Murcia	Flood	18,800	354,558,254
7	September to december 2021	La Palma	Volcanic eruption and earthquake	10,788	274,915,757
8	October 1982	Comunidad Valenciana	Flood	9,136	270,742,531
9	September 2012	Peninsular Southeast	Flood and windstorm	25,650	268,054,435
10	January 2020	Widespread	Flood, wave battering and windstorm (Gloria)	54,094	240,344,113
TOTAL				703,707	9,203,840,598

* The number of claims reported excludes those that were denied.

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:

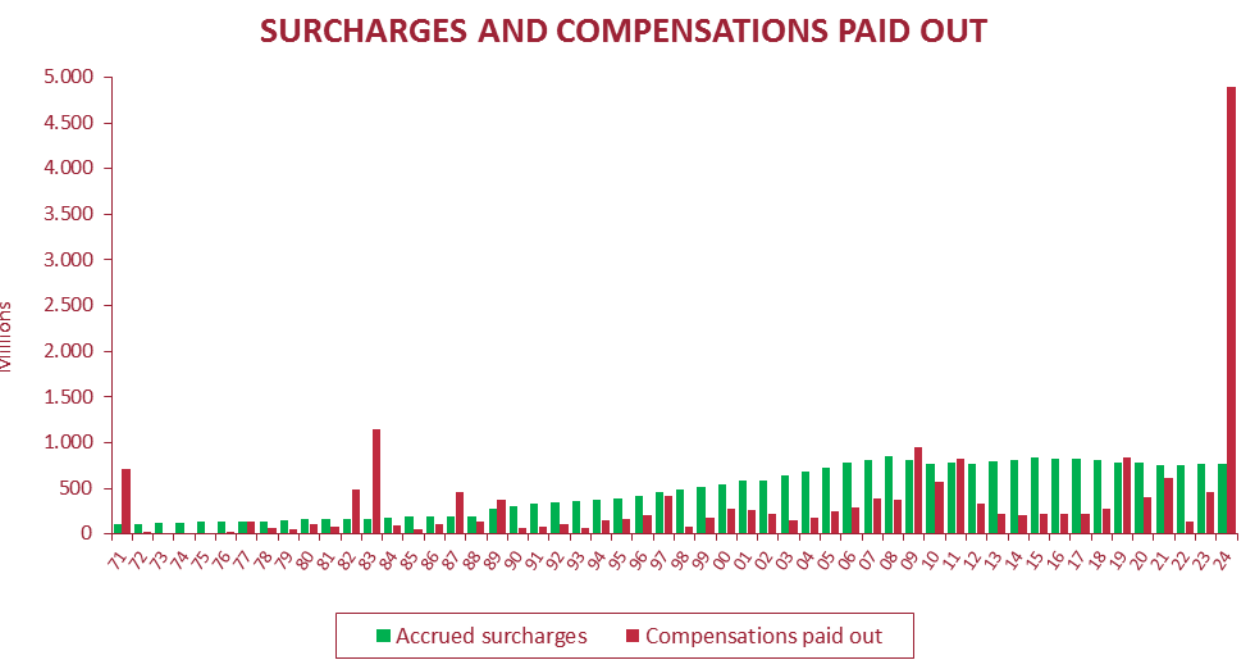
SURCHARGES AND COMPENSATIONS PAID OUT IN DATA SERIES FOR 1971-2024

PROPERTY DAMAGE COVERAGE

Amounts in euro updated at 12/31/2024

YEAR	Accrued surcharges	Compensations paid out	Premium consumption (%)
1971	103,584,025	707,223,683	682.75
1972	109,764,545	28,293,306	25.78
1973	116,497,570	3,415,851	2.93
1974	121,293,185	656,532	0.54
1975	136,440,386	3,981,940	2.92
1976	137,179,566	25,001,235	18.23
1977	134,006,280	135,910,579	101.42
1978	138,914,514	62,012,659	44.64
1979	150,210,331	51,829,466	34.50
1980	156,856,744	110,859,411	70.68
1981	159,045,616	76,733,117	48.25
1982	167,751,508	490,567,506	292.44
1983	168,970,718	1,139,537,509	674.40
1984	175,324,376	91,865,112	52.40
1985	187,338,417	46,767,216	24.96
1986	193,345,009	109,484,487	56.63
1987	186,843,190	455,178,131	243.62
1988	195,325,290	139,279,847	71.31
1989	278,650,966	368,044,963	132.08
1990	301,722,055	61,480,752	20.38
1991	326,378,391	81,337,985	24.92
1992	348,991,233	108,067,925	30.97
1993	365,925,006	61,476,916	16.80
1994	377,840,749	149,802,772	39.65
1995	391,988,690	161,788,898	41.27
1996	412,652,666	212,465,764	51.49
1997	453,626,035	410,288,802	90.45
1998	481,991,582	82,709,486	17.16
1999	510,465,572	180,518,945	35.36
2000	549,637,487	273,225,280	49.71
2001	578,132,839	260,244,287	45.01
2002	583,513,683	216,674,996	37.13
2003	644,517,116	148,592,130	23.05
2004	682,835,651	174,806,171	25.60
2005	726,651,167	253,030,032	34.82
2006	776,107,244	296,707,989	38.23
2007	805,860,495	389,706,339	48.36
2008	851,470,567	378,231,422	44.42
2009	804,712,303	946,604,064	117.63
2010	773,985,462	565,898,101	73.11
2011	780,919,085	817,131,626	104.64
2012	772,664,317	335,660,939	43.44
2013	791,579,239	217,094,579	27.43
2014	813,995,353	201,807,572	24.79
2015	831,825,080	220,322,976	26.49
2016	825,662,146	224,226,918	27.16
2017	828,165,123	225,445,154	27.22
2018	816,118,871	277,089,492	33.95
2019	778,905,346	841,745,027	108.07
2020	781,727,551	397,576,520	50.86
2021	755,058,998	609,437,018	80.71
2022	749,742,341	129,313,642	17.25
2023	763,216,603	465,254,705	60.96
2024	771,286,207	4,892,961,318	634.39
TOTAL	25,827,214,484	19,315,369,086	74.79

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.



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 83.4% for 1971-2024. For pecuniary loss coverage, the premium consumption rate was 55.6% for 2004-2024 and for personal injury coverage, premium consumption rate was 22.5% for 1987-2024.



**CONSORCIO DE
COMPENSACION**

• DE SEGUROS •

Pº de la Castellana, 32
28046 - MADRID
www.consorseguros.es
info@consorseguros.es