

**Lorca earthquake:
A new challenge for the
Consorcio de Compensación de Seguros**



**VI Conference
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Lorca, May 11, 2011

Region: Murcia

Population:

- Municipality: 92.694
- Urban area: 59.683

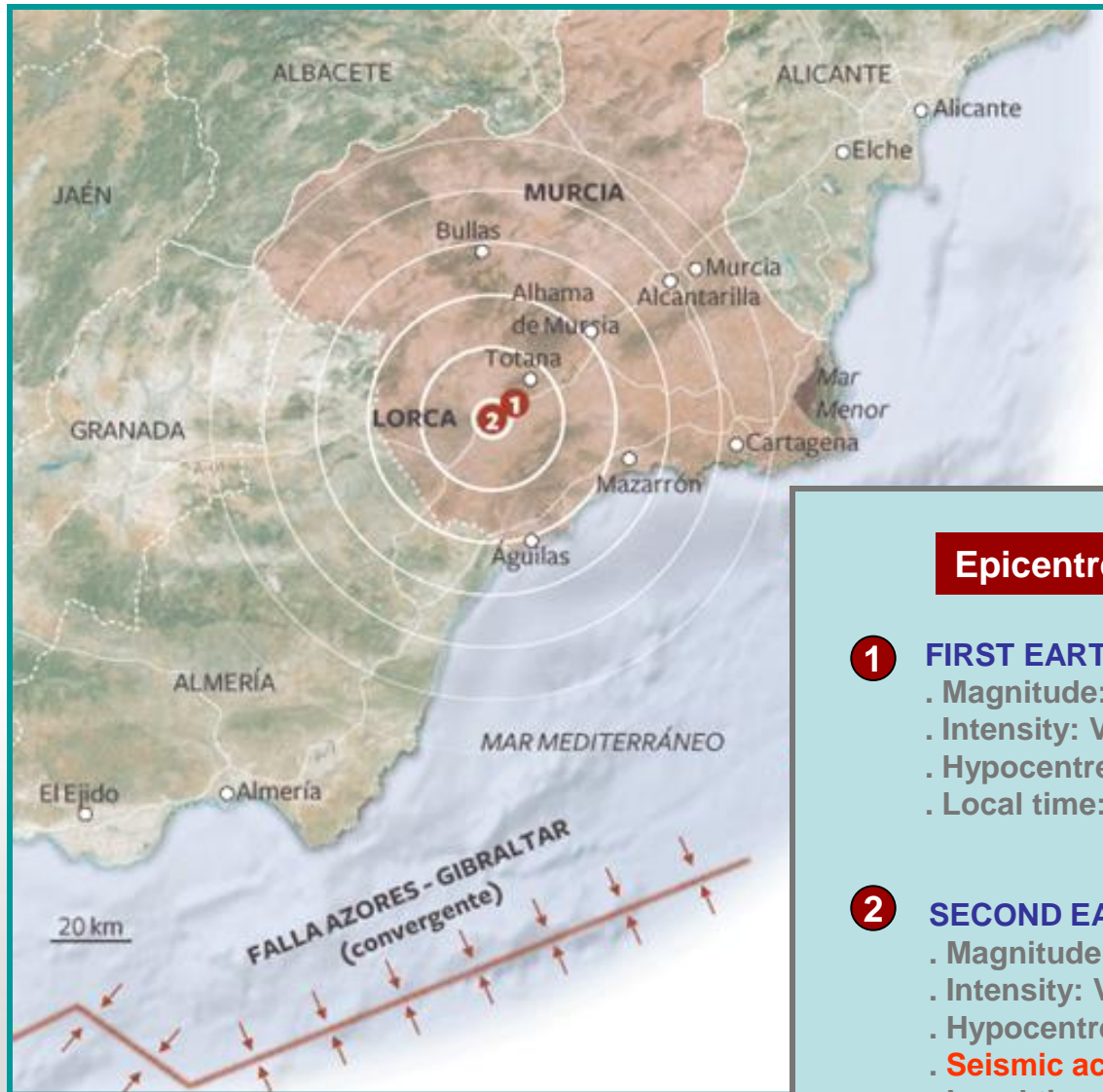


SEISMIC HAZARD MAP

Intensity

- = VIII ■
- = VII ■
- = VI ■
- < V ■





Epicentres

- 1 FIRST EARTHQUAKE**
 - . Magnitude: 4.5
 - . Intensity: VI
 - . Hypocentre: 2 km deep
 - . Local time: 17:05
- 2 SECOND EARTHQUAKE**
 - . Magnitude: 5.1
 - . Intensity: VII
 - . Hypocentre: 3 km deep
 - . **Seismic acceleration: 0.36g**
 - . Local time: 18:47



Deceased: 9
Injured people: 324
Direct economic losses: € 1bn

Dwellings in Lorca: 33.000
Dwellings with some type of damage: 23.700
Dwellings demolished: 738

Adjusters in place: 210

**Estimated insured losses
total amount: ± €400 million**



Where we do stay?

- Total Claims (not refused) at October 13, 2011: **27,185**
- Claims indemnified or with down payments: **22,608** → **83.2 %**
- Total amounts paid: **211,360,197 €**



TYPE OF RISK	CLAIMS (not refused)	CLAIMS with PAYMENTS	AMOUNTS PAID (€)
<u>PROPERTY DAMAGES</u>			
Dwellings and Condominiums	24,259	19,975	154,588,437
Shops & shopping centres	1,983	1,499	22,944,888
Offices	356	261	3,295,172
Industrial Risks	200	147	2,037,087
Vehicles	372	353	621,362
Down payments		370	27,848,830
TOTAL	27,170	22,605	211,335,776
<u>PERSONAL DAMAGES</u>			
Deceased	4	1	21,596
Injureds	11	2	2,825
TOTAL	15	3	24,421
TOTAL	27,185	22,608	211,360,197