

# WILDFIRE REALITY CHECK

## THE TEN MOST COSTLY WILDFIRES IN THE WESTERN UNITED STATES (1)

	STATE	ESTIMATED INSURED LOSS IN 2014 DOLLARS (2)
<b>1 OAKLAND HILLS</b> OCT. 20-21, 1991	CA	<b>\$2,668,000,000</b>
<b>2 WITCH</b> OCT. 21-24, 2007	CA	<b>1,446,000,000</b>
<b>3 CEDAR</b> OCT. 25-NOV. 4, 2003	CA	<b>1,323,000,000</b>
<b>4 OLD</b> OCT. 25-NOV. 3, 2003	CA	<b>1,217,000,000</b>
<b>5 MALIBU-TOPANGA</b> NOV. 2-3, 1993	CA	<b>562,000,000</b>
<b>6 BASTROP COUNTY</b> SEPT. 4-9, 2011	TX	<b>556,000,000</b>
<b>7 LAGUNA CANYON</b> OCT. 27-28, 1993	CO	<b>525,000,000</b>
<b>8 WALDO</b> JUNE 24-28, 2012	CO	<b>463,000,000</b>
<b>9 SANTA BARBARA</b> JUNE 27-JULY 2, 1990	CA	<b>430,000,000</b>
<b>10 BLACK FOREST FIRE</b> SEPT. 6-13, 2010	CO	<b>391,000,000</b>

(1) Property coverage only for catastrophic fires. Effective January 1, 1997, ISO's Property Claim Services (PCS) unit defines catastrophes as events that cause more than \$25 million in insured property damage and that affect a significant number of insureds and insurers. From 1982 to 1996, PCS used a \$5 million threshold in defining catastrophes. Before 1982, PCS used a \$1 million threshold.

(2) Adjusted for inflation through 2014 by ISO using the GDP implicit price deflator.

Source: Verisk's Property Claim Services® (PCS®)/Insurance Information Institute.



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