

WILDFIRE REALITY CHECK

THE TEN MOST COSTLY WILDFIRES IN THE U.S.— ALL ARE IN THE WESTERN U.S. ⁽¹⁾

	STATE	ESTIMATED INSURED LOSS IN 2015 DOLLARS ⁽²⁾
1 OAKLAND HILLS OCT. 20-21, 1991	CA	\$2,671,000,000
2 WITCH OCT. 21-24, 2007	CA	1,448,000,000
3 CEDAR OCT. 25-NOV. 4, 2003	CA	1,325,000,000
4 OLD OCT. 25-NOV. 3, 2003	CA	1,218,000,000
5 VALLEY SEPT. 12-OCT. 6, 2015	CA	700,000,000 (est.)
6 LOS ANGELES COUNTY NOV. 2-3, 1993	CA	563,000,000
7 BASTROP COUNTY SEPT. 4-9, 2011	TX	557,000,000
8 ORANGE COUNTY OCT. 27-28, 1993	CA	526,000,000
9 WALDO JUNE 24-28, 2012	CO	464,000,000
10 SANTA BARBARA JUNE 27-JULY 2, 1990	CA	431,000,000
BUTTE SEPT. 9-OCT. 1, 2015	CA	300,000,000 (est.)

(1) Property coverage only for catastrophic fires. Effective January 1, 1997, Property Claim Services (PCS[®]) a Verisk Analytics[®] business 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, and from 2014 to 2015 by PCI using the BLS inflation calculator.

Source: PCI using information from Insurance Services Office and Property Claim Services (PCS[®]), Verisk Analytics[®] businesses; and Claims Journal.