

# WILDFIRE REALITY CHECK

## THE TEN MOST COSTLY WILDFIRES IN THE U.S.— ALL ARE IN THE WESTERN U.S. <sup>(1)</sup>

	STATE	ESTIMATED INSURED LOSS IN 2016 DOLLARS <sup>(2)</sup>
<b>1 OAKLAND HILLS</b> OCT. 20-21, 1991	CA	\$2,746,000,000
<b>2 WITCH</b> OCT. 21-24, 2007	CA	\$1,488,000,000
<b>3 CEDAR</b> OCT. 25-NOV. 4, 2003	CA	\$1,362,000,000
<b>4 OLD</b> OCT. 25-NOV. 3, 2003	CA	\$1,253,000,000
<b>5 SMOKEY MOUNTAINS</b> NOV. 28-30, 2016	TN	\$938,000,000
<b>6 VALLEY</b> SEPT. 12-14, 2015	CA	\$933,000,000
<b>7 TOPANGA</b> NOV. 2-3, 1993	CA	\$578,000,000
<b>8 BASTROP COUNTY</b> SEPT. 4-9, 2011	TX	\$572,000,000
<b>9 LAGUNA CANYON</b> OCT. 27-28, 1993	CA	\$540,000,000
<b>10 WALDO CANYON</b> JUNE 24-28, 2012	CO	\$477,000,000

(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 2016 by ISO using the GDP implicit price deflator, and from 2014 to 2016 by PCI using the BLS inflation calculator.

Source: PCI using information from the Insurance Information Institute, Insurance Services Office and Property Claim Services (PCS\*), Verisk Analytics® businesses; and Claims Journal.