



# Wildfire Risk Report 2024

**State-specific reports provide essential data  
to help address the wildfire threat**



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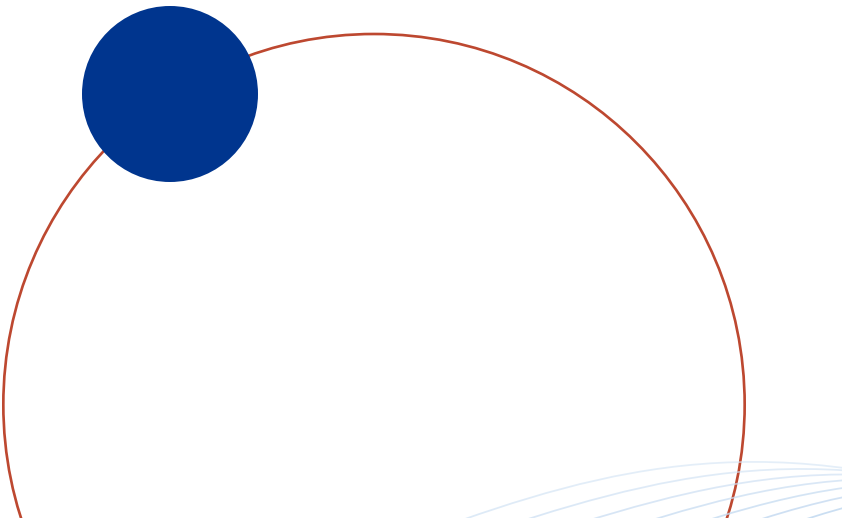
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# Opening

Wildfires are intensifying, and the threat to the built environment is growing. This collection of state-specific reports provides insurers, policymakers, and community leaders with the critical data and insights needed to understand, mitigate, and manage the growing threat of wildfire.

Each report provides a comprehensive analysis of wildfire risks, focusing on key metrics and trends that inform effective risk assessment and management. Each state-specific view includes:



## **Risk Assessment**

Analysis of structures categorized by risk levels—negligible, low, moderate, and high to extreme.



## **Historical Context**

A review of major wildfire events and their associated impacts, including acreage burned and financial losses.



## **Exposure and Vulnerability**

Identification of high-risk counties, prevalence of structures in wildland-urban interface (WUI) areas, and the impact of construction and mitigation activities.



## **Reconstruction Costs**

Review of reconstruction costs, reflecting the increasing severity of wildfire impacts.

The goal of this compilation is to provide a holistic view of wildfire risks across different states, enabling insurers, policymakers, and community leaders to make informed decisions and develop effective risk management strategies.



# Arizona

The escalating frequency and intensity of wildfires in Arizona pose a substantial and growing financial threat to insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire risk is imperative. This report offers a comprehensive overview of Arizona's wildfire landscape, providing insights into exposure, historical trends, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**71%**

Percentage of structures at low risk<sup>1</sup>  
**13%**

Percentage of structures at moderate risk<sup>1</sup>  
**12%**

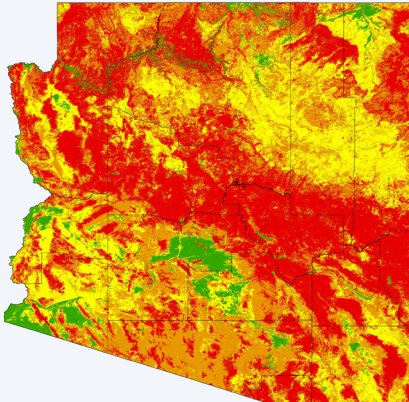
Percentage of structures at high to extreme risk<sup>1</sup>  
**5%**

Number of wildfires<sup>2</sup>  
**358** (2023)

Acres burned<sup>2</sup>  
**323,000** (2023)

Largest aggregate insured wildfire loss & year<sup>3</sup>  
**\$120M** (2002)

Largest historical wildfire<sup>2</sup>  
**Wallow** (2011 / 538,000 acres burned)



Negligible  
Low  
Moderate  
High & Extreme

## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County     | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|            |                             | Intermix                            | Interface |                              |
| Gila       | 69%                         | 56%                                 | 42%       | ✔                            |
| Greenlee   | 48%                         | 36%                                 | 61%       | ✖                            |
| Yavapai    | 33%                         | 52%                                 | 43%       | ✔                            |
| Navajo     | 30%                         | 61%                                 | 31%       | ✔                            |
| Santa Cruz | 28%                         | 69%                                 | 27%       | ✔                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August increased by 12% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Arizona increased 4% and 6%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

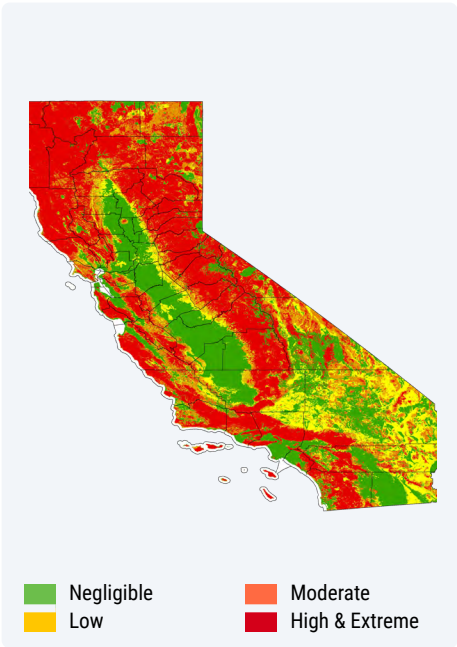
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# California

The devastating wildfires that have ravaged California in recent years have underscored the escalating financial risks faced by insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire exposure is critical. This report offers a comprehensive overview of California's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

|                                                               |                                                             |
|---------------------------------------------------------------|-------------------------------------------------------------|
| Percentage of structures at negligible risk <sup>1</sup>      | Number of wildfires <sup>2</sup>                            |
| 80%                                                           | 347 (2023)                                                  |
| Percentage of structures at low risk <sup>1</sup>             | Acres burned <sup>2</sup>                                   |
| 5%                                                            | 391,000 (2023)                                              |
| Percentage of structures at moderate risk <sup>1</sup>        | Largest aggregate insured wildfire loss & year <sup>3</sup> |
| 7%                                                            | \$14B (2017)                                                |
| Percentage of structures at high to extreme risk <sup>1</sup> | Largest historical wildfire <sup>2</sup>                    |
| 8%                                                            | August Complex (2020 / 1,032,600 acres burned)              |



## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County   | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|----------|-----------------------------|-------------------------------------|-----------|------------------------------|
|          |                             | Intermix                            | Interface |                              |
| Alpine   | 89%                         | 76%                                 | 14%       | ✓                            |
| Trinity  | 83%                         | 72%                                 | 22%       | ✓                            |
| Tuolumne | 82%                         | 77%                                 | 20%       | ✓                            |
| Mariposa | 78%                         | 90%                                 | 6%        | ✓                            |
| Nevada   | 75%                         | 75%                                 | 21%       | ✓                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August decreased by 12% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in California increased 4% and 5%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. United States Census Bureau, Building Permits Survey by State (2024)

# Colorado

The increasing frequency and intensity of wildfires in Colorado have made them a major financial concern for insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire risk is imperative. This report offers a comprehensive overview of Colorado's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**70%**

Percentage of structures at low risk<sup>1</sup>  
**11%**

Percentage of structures at moderate risk<sup>1</sup>  
**9%**

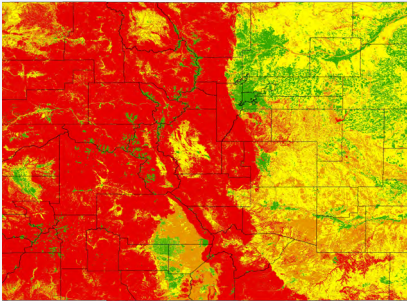
Percentage of structures at high to extreme risk<sup>1</sup>  
**10%**

Number of wildfires<sup>2</sup>  
**101** (2023)

Acres burned<sup>2</sup>  
**42,000** (2023)

Largest aggregate insured wildfire loss & year<sup>3</sup>  
**\$2.3B** (2020)

Largest historical wildfire<sup>2</sup>  
**Cameron Peak** (2020 / 208,000 acres burned)



Negligible  
Low  
Moderate  
High & Extreme

## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County      | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|-------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|             |                             | Intermix                            | Interface |                              |
| Gilpin      | 93%                         | 65%                                 | 24%       | ✓                            |
| Clear Creek | 89%                         | 77%                                 | 14%       | ✗                            |
| San Miguel  | 85%                         | 65%                                 | 30%       | ✗                            |
| Hinsdale    | 82%                         | 69%                                 | 26%       | ✗                            |
| San Juan    | 76%                         | 43%                                 | 42%       | ✗                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August decreased by 23% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Colorado increased 8% and 12%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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# Idaho

The escalating frequency and intensity of wildfires in Idaho have made them a major financial concern for insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire risk is imperative. This report offers a comprehensive overview of Idaho's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**78%**

Percentage of structures at low risk<sup>1</sup>  
**4%**

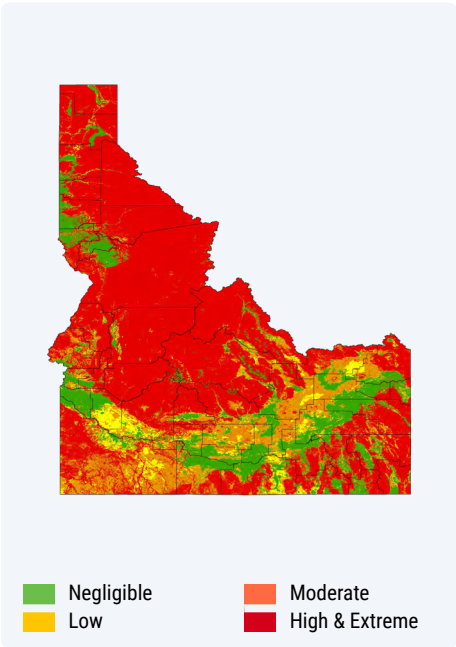
Percentage of structures at moderate risk<sup>1</sup>  
**7%**

Percentage of structures at high to extreme risk<sup>1</sup>  
**11%**

Number of wildfires<sup>2</sup>  
**207 (2023)**

Acres burned<sup>2</sup>  
**113,000 (2023)**

Largest historical wildfire<sup>2</sup>  
**Murphy Complex**  
(2007 / 652,000 acres burned)



## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County     | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|            |                             | Intermix                            | Interface |                              |
| Shoshone   | 82%                         | 43%                                 | 51%       | ✗                            |
| Clearwater | 76%                         | 66%                                 | 27%       | ✗                            |
| Boise      | 75%                         | 87%                                 | 7%        | ✓                            |
| Benewah    | 71%                         | 65%                                 | 25%       | ✗                            |
| Idaho      | 67%                         | 62%                                 | 24%       | ✗                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August increased by 2% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Idaho increased 4% and 4%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

# Montana

The escalating threat of wildfires in Montana has made them a significant financial risk for insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire exposure is crucial. This report offers a comprehensive analysis of Montana's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**49%**

Percentage of structures at low risk<sup>1</sup>  
**24%**

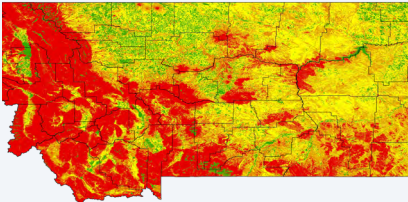
Percentage of structures at moderate risk<sup>1</sup>  
**15%**

Percentage of structures at high to extreme risk<sup>1</sup>  
**12%**

Number of wildfires<sup>2</sup>  
**234** (2023)

Acres burned<sup>2</sup>  
**115,000** (2023)

Largest historical wildfire<sup>2</sup>  
**Valley Complex**  
(2000 / 292,100 acres burned)



Negligible  
Low  
Moderate  
High & Extreme

## Wildfire Exposure

FireLine®, Verisk’s wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County     | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|            |                             | Intermix                            | Interface |                              |
| Mineral    | 80%                         | 68%                                 | 20%       | ✖                            |
| Lincoln    | 73%                         | 64%                                 | 26%       | ✔                            |
| Granite    | 66%                         | 63%                                 | 25%       | ✖                            |
| Sanders    | 55%                         | 63%                                 | 24%       | ✖                            |
| Deer Lodge | 54%                         | 45%                                 | 48%       | ✖                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk’s Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August increased by 6% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Montana increased 6% and 8%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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# Nevada

The increasing severity of wildfires in Nevada has made them a substantial financial risk for insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire exposure is imperative. This report offers a comprehensive analysis of Nevada's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**54%**

Percentage of structures at low risk<sup>1</sup>  
**22%**

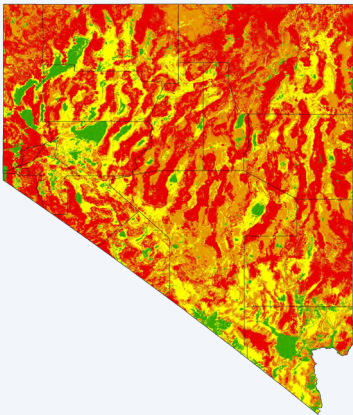
Percentage of structures at moderate risk<sup>1</sup>  
**14%**

Percentage of structures at high to extreme risk<sup>1</sup>  
**10%**

Number of wildfires<sup>2</sup>  
**95 (2023)**

Acres burned<sup>2</sup>  
**1,300 (2023)**

Largest historical wildfire<sup>2</sup>  
**Martin**  
(2018 / 439,000 acres burned)



**Negligible** **Moderate**  
**Low** **High & Extreme**

## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County      | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|-------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|             |                             | Intermix                            | Interface |                              |
| Storey      | 51%                         | 64%                                 | 28%       | ✖                            |
| Douglas     | 35%                         | 33%                                 | 56%       | ✔                            |
| Carson City | 26%                         | 14%                                 | 82%       | ✖                            |
| Lincoln     | 26%                         | 49%                                 | 42%       | ✖                            |
| Elko        | 25%                         | 27%                                 | 64%       | ✔                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August increased by 18% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Nevada increased 5% and 8%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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# New Mexico

The escalating frequency and intensity of wildfires in New Mexico have made them a major financial concern for insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire risk is imperative. This report offers a comprehensive overview of New Mexico's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**83%**

Percentage of structures at low risk<sup>1</sup>  
**9%**

Percentage of structures at moderate risk<sup>1</sup>  
**5%**

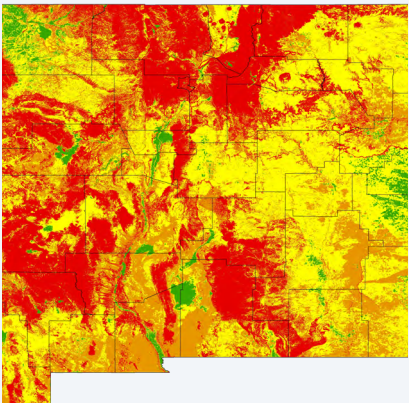
Percentage of structures at high to extreme risk<sup>1</sup>  
**3%**

Number of wildfires<sup>2</sup>  
**154 (2023)**

Acres burned<sup>2</sup>  
**179,000 (2023)**

Largest aggregate insured wildfire loss & year<sup>3</sup>  
**\$250M (2000)**

Largest historical wildfire<sup>2</sup>  
**Hermits Peak / Calf Canyon (2022 / 341,000 acres burned)**



Negligible  
Low  
Moderate  
High & Extreme

## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County     | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|            |                             | Intermix                            | Interface |                              |
| Lincoln    | 69%                         | 70%                                 | 27%       | ✓                            |
| Los Alamos | 62%                         | 43%                                 | 56%       | ✗                            |
| Mora       | 57%                         | 73%                                 | 21%       | ✓                            |
| Colfax     | 56%                         | 64%                                 | 34%       | ✓                            |
| Catron     | 48%                         | 87%                                 | 8%        | ✓                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits between January and August increased by 34% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in New Mexico increased 4% and 6%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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# Oklahoma

The increasing severity of wildfires in Oklahoma has made them a substantial financial threat to insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire exposure is crucial. This report offers a comprehensive analysis of Oklahoma's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**53%**

Percentage of structures at low risk<sup>1</sup>  
**30%**

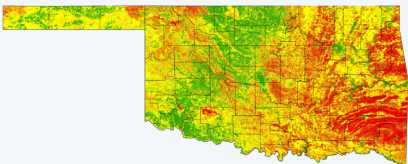
Percentage of structures at moderate risk<sup>1</sup>  
**12%**

Percentage of structures at high to extreme risk<sup>1</sup>  
**5%**

Number of wildfires<sup>2</sup>  
**111 (2023)**

Acres burned<sup>2</sup>  
**83,000 (2023)**

Largest historical wildfire<sup>2</sup>  
**Northwest Oklahoma**  
(2017 / 779,300 acres burned)



**Negligible** **Moderate**  
**Low** **High & Extreme**

## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County     | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|            |                             | Intermix                            | Interface |                              |
| Latimer    | 44%                         | 35%                                 | 58%       | ✖                            |
| Cherokee   | 39%                         | 30%                                 | 46%       | ✖                            |
| Adair      | 39%                         | 28%                                 | 46%       | ✖                            |
| Delaware   | 35%                         | 26%                                 | 28%       | ✖                            |
| Pushmataha | 32%                         | 38%                                 | 52%       | ✖                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August 2024 remained flat compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Oklahoma increased 3% and 4%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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# Oregon

The escalating frequency and intensity of wildfires in Oregon have made them a major financial concern for insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire risk is imperative. This report offers a comprehensive overview of Oregon's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**80%**

Number of wildfires<sup>2</sup>  
**250 (2023)**

Percentage of structures at low risk<sup>1</sup>  
**6%**

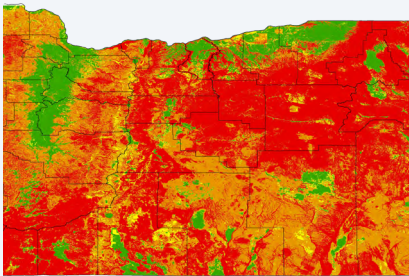
Acres burned<sup>2</sup>  
**188,000 (2023)**

Percentage of structures at moderate risk<sup>1</sup>  
**10%**

Largest aggregate insured wildfire loss & year<sup>3</sup>  
**\$2.7B (2020)**

Percentage of structures at high to extreme risk<sup>1</sup>  
**4%**

Largest historical wildfire<sup>2</sup>  
**Bootleg Fire (2021 / 413,700 acres burned)**



Negligible  
Low  
Moderate  
High & Extreme

## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County    | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|-----------|-----------------------------|-------------------------------------|-----------|------------------------------|
|           |                             | Intermix                            | Interface |                              |
| Wheeler   | 63%                         | 58%                                 | 28%       | ✖                            |
| Josephine | 55%                         | 52%                                 | 43%       | ✔                            |
| Union     | 54%                         | 22%                                 | 61%       | ✖                            |
| Grant     | 53%                         | 61%                                 | 28%       | ✔                            |
| Wallowa   | 49%                         | 38%                                 | 51%       | ✔                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August decreased by 23% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Oregon increased 6% and 7%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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# Texas

The increasing severity of wildfires in Texas has made them a substantial financial threat to insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire exposure is crucial. This report offers a comprehensive analysis of Texas’ wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**56%**

Number of wildfires<sup>2</sup>  
**1,147 (2023)**

Percentage of structures at low risk<sup>1</sup>  
**22%**

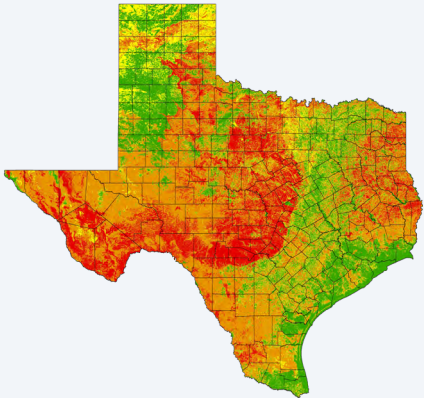
Acres burned<sup>2</sup>  
**153,000 (2023)**

Percentage of structures at moderate risk<sup>1</sup>  
**16%**

Largest aggregate insured wildfire loss & year<sup>3</sup>  
**\$530M (2011)**

Percentage of structures at high to extreme risk<sup>1</sup>  
**6%**

Largest historical wildfire<sup>2</sup>  
**East Amarillo (2011 / 907,200 acres burned)**



Negligible  
Low  
Moderate  
High & Extreme

## Wildfire Exposure

FireLine®, Verisk’s wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County    | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|-----------|-----------------------------|-------------------------------------|-----------|------------------------------|
|           |                             | Intermix                            | Interface |                              |
| Bandera   | 82%                         | 72%                                 | 13%       | ✗                            |
| Real      | 82%                         | 77%                                 | 16%       | ✓                            |
| Kerr      | 71%                         | 58%                                 | 37%       | ✓                            |
| Kendall   | 65%                         | 71%                                 | 19%       | ✗                            |
| Gillespie | 62%                         | 52%                                 | 18%       | ✓                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk’s Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August decreased by 3% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Texas increased 4% and 5%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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# Utah

The increasing severity of wildfires in Utah has made them a substantial financial threat to insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire exposure is crucial. This report offers a comprehensive analysis of Utah's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**77%**

Percentage of structures at low risk<sup>1</sup>  
**10%**

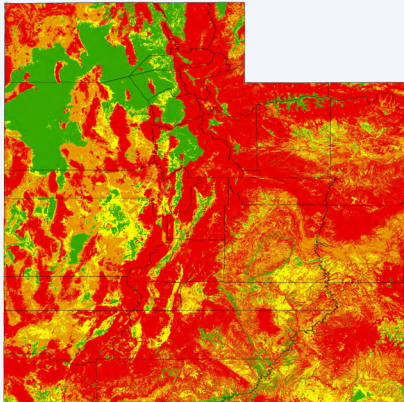
Percentage of structures at moderate risk<sup>1</sup>  
**7%**

Percentage of structures at high to extreme risk<sup>1</sup>  
**6%**

Number of wildfires<sup>2</sup>  
**93 (2023)**

Acres burned<sup>2</sup>  
**18,000 (2023)**

Largest historical wildfire<sup>2</sup>  
**Miford Flat (2007 / 363,100 acres burned)**



**Negligible** **Moderate**  
**Low** **High & Extreme**

## Wildfire Exposure

FireLine®, Verisk’s wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County  | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|---------|-----------------------------|-------------------------------------|-----------|------------------------------|
|         |                             | Intermix                            | Interface |                              |
| Summit  | 66%                         | 43%                                 | 49%       | ✓                            |
| Daggett | 64%                         | 38%                                 | 45%       | ✗                            |
| Wasatch | 60%                         | 32%                                 | 50%       | ✓                            |
| Kane    | 51%                         | 58%                                 | 36%       | ✗                            |
| Morgan  | 51%                         | 23%                                 | 72%       | ✓                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk’s Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August decreased by 6% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Utah increased 5% and 6%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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# Washington

The increasing severity of wildfires in Washington has made them a substantial financial threat to insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire exposure is crucial. This report offers a comprehensive analysis of Washington’s wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**84%**

Number of wildfires<sup>2</sup>  
**340 (2023)**

Percentage of structures at low risk<sup>1</sup>  
**6%**

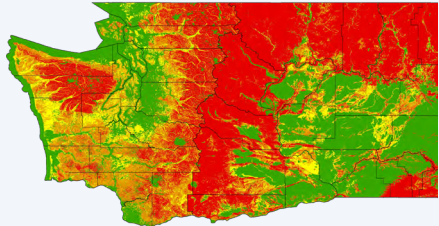
Acres burned<sup>2</sup>  
**164,000 (2023)**

Percentage of structures at moderate risk<sup>1</sup>  
**8%**

Largest aggregate insured wildfire loss & year<sup>3</sup>  
**\$300M (2023)**

Percentage of structures at high to extreme risk<sup>1</sup>  
**2%**

Largest historical wildfire<sup>2</sup>  
**Carlton Complex Fire (2014 / 256,100 acres burned)**



**Negligible** **Moderate**  
**Low** **High & Extreme**

## Wildfire Exposure

FireLine®, Verisk’s wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County       | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|--------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|              |                             | Intermix                            | Interface |                              |
| Ferry        | 79%                         | 79%                                 | 10%       | ✖                            |
| Pend Oreille | 79%                         | 76%                                 | 16%       | ✔                            |
| Stevens      | 62%                         | 72%                                 | 24%       | ✔                            |
| Kittias      | 53%                         | 29%                                 | 34%       | ✔                            |
| Chelan       | 50%                         | 29%                                 | 60%       | ✔                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk’s Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August decreased by 7% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Washington increased 6% and 7%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

# Wyoming

The increasing severity of wildfires in Wyoming has made them a substantial financial threat to insurers. With billions of dollars in losses in high wildfire risk states in recent years, understanding and mitigating wildfire exposure is crucial. This report offers a comprehensive analysis of Wyoming's wildfire landscape, providing insights into historical trends, current conditions, and potential future impacts.

## Wildfire Risk at a Glance

Percentage of structures at negligible risk<sup>1</sup>  
**56%**

Number of wildfires<sup>2</sup>  
**97 (2023)**

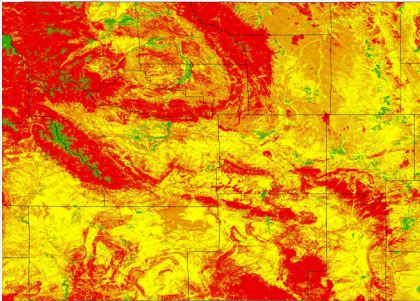
Percentage of structures at low risk<sup>1</sup>  
**27%**

Acres burned<sup>2</sup>  
**7,500 (2023)**

Percentage of structures at moderate risk<sup>1</sup>  
**12%**

Largest historical wildfire<sup>2</sup>  
**Kate's Basin Complex**  
(2000 / 137,600 acres burned)

Percentage of structures at high to extreme risk<sup>1</sup>  
**5%**



■ Negligible  
■ Low  
■ Moderate  
■ High & Extreme

## Wildfire Exposure

FireLine®, Verisk's wildfire risk assessment tool, identifies the top five counties by highest concentration of structures in high and extreme wildfire risk categories.

| County      | Concentration of Structures | Percentage of structures in the WUI |           | Community Mitigation Program |
|-------------|-----------------------------|-------------------------------------|-----------|------------------------------|
|             |                             | Intermix                            | Interface |                              |
| Teton       | 46%                         | 64%                                 | 31%       | ✓                            |
| Hot Springs | 29%                         | 36%                                 | 54%       | ✗                            |
| Lincoln     | 28%                         | 48%                                 | 44%       | ✓                            |
| Uinta       | 27%                         | 26%                                 | 65%       | ✗                            |
| Park        | 23%                         | 28%                                 | 54%       | ✗                            |

The Verisk Wildfire model for the U.S. explicitly accounts for fire branding/spotting, the primary mode of fire spread into the wildland-urban interface (WUI) and through urban areas. There are two main types of WUI: intermix, where structures are scattered among wildland vegetation, and interface, where development is clustered near wildland fuels with a clear boundary between urban and wildland areas. The percentage of structures in the WUI (above) is estimated by leveraging Verisk's Industry Exposure Database and data from the U.S. Geological Survey.

**Construction Activity:** New residential building permits from January through August increased by 37% year-over-year in 2024 compared to the same period in 2023.<sup>4</sup>

**Community Mitigation Program:** The National Fire Protection Association (NFPA®) shares robust data from its Firewise USA® recognition program with Verisk, covering thousands of communities across various states engaging in wildfire mitigation efforts.

## Reconstruction Cost Trends

As natural catastrophes become more frequent, severe, and widespread, granular property data and reliable reconstruction cost estimates (RCEs) can help keep policyholders appropriately protected and supported in a time of loss. Using 360Value®, average reconstruction costs for residential and commercial structures in Wyoming increased 6% and 7%, respectively, from September 2023 to September 2024. Lengthening build times create additional pressures as inflation increases over the course of construction.

Sources: 1. FireLine, 2. NIFC, 3. PCS, 4. [United States Census Bureau, Building Permits Survey by State \(2024\)](#)

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## Conclusion

The compiled reports underscore the urgent need for proactive and informed wildfire risk management strategies. Key findings include:



### Significant financial exposure

States with high wildfire risk face substantial financial losses, emphasizing the importance of effective insurance coverage and preparedness.



### Increasing severity

Historical and current trends highlight the growing challenges posed by wildfires, necessitating enhanced mitigation efforts.



### Economic impact

Rising reconstruction costs underscore the need for updated property data and risk assessment.



## Strategic Recommendations

To address the challenges presented by wildfires effectively, it is recommended to:



### Refine risk models

Leveraging the insights from these reports to improve risk models and better understand exposure in high-risk areas.



### Invest in mitigation

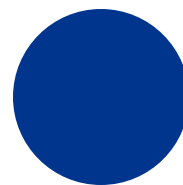
Supporting local and state-level wildfire mitigation programs to reduce risks and enhance community resilience.



### Update coverage plans

Ensuring insurance policies are aligned with evolving risk landscapes by incorporating current data on reconstruction costs.

As wildfires become more frequent and severe, proactive and informed strategies are essential for managing risk and protecting communities. The insights provided in these compiled reports are a valuable resource for navigating the complexities of wildfire risk and developing effective management strategies.



## Find out more

For more information about Verisk's Wildfire Solutions, please contact:

**+1-855-859-8775 / [verisk.com/wildfire](https://www.verisk.com/wildfire)**