

Oregon Division of Financial Regulation 2020 Wildfire Homeowner Claims Data Call Results

Data submitted as of 12/31/2021

Wildfire Claims for Named Fire Events - Summary

Summary Data	Total Claims Reported	Claims With Payment	Claims Without Payment	Open Claims	Total Loss Claims	Total Paid Loss	Case Incurred Loss
	13,220	9,577	2,133	1,510	2,792	1,000,274,510	1,089,904,743

Wildfire Claims for Named Fire Events - by Named Fires

Totals by Fire Events	Total Claims Reported	Claims With Payment	Claims Without Payment	Open Claims	Total Loss Claims	Total Paid Loss	Case Incurred Loss
Beachie Creek Lionshead Complex; Clackamas County Fire Complex; Riverside*	5,769	4,106	1,089	574	645	324,685,844	355,196,895
Almeda Glendower	3,635	2,777	443	415	1,438	333,738,732	349,824,325
Holiday Farm	1,941	1,291	281	369	385	223,947,660	255,791,211
Echo Mountain Fire Complex	1,066	831	164	71	216	56,817,971	61,017,713
South Obenchain	263	198	47	18	29	17,854,798	18,961,324
Archie Creek	238	149	32	57	67	37,672,032	43,206,580
Other	147	106	39	2	1	1,120,958	1,135,817
Two Four Two	62	49	10	3	9	3,197,785	3,265,150
Chehalem Mountain Bald Peak	41	30	10	1	2	1,042,674	1,346,677
Slater	29	19	10	-	-	93,459	93,459
Pike Road	14	11	3	-	-	85,183	48,181
Powerline	13	8	5	-	-	16,707	16,707
Brattain	2	2	-	-	-	705	705
Total	13,220	9,577	2,133	1,510	2,792	1,000,274,510	1,089,904,743

*This record combines multiple Named Fire events due to overlapping geographic boundaries

Notes

1. All data was reported by insurance companies using a template provided by DFR
2. Validation efforts were made, but all data provided are dependent on accurate reporting by data call respondents
3. Data was reported as-of 12/31/2021
4. Pending Claims reported may include payments made under Total Paid Loss
5. Data was collected by zip codes, based on a list provided by OEM of zip codes impacted by wildfires
6. A small number of claims were reported as relevant to the Wildfires but zip code data was not available. These claims are included as "Other"
7. A small number of claims were reported as relevant to the Wildfires in zip codes not included in the list provided by OEM. These claims are included as "Other"
8. Insurers were requested to only report on claims that were received between September 2020 and 2020 year end.
9. Homeowner claims were reported consistent with line 4 of the Annual Statement including exposures for manufactured structures, renters, condo owner's or landlord coverage written on a homeowners policy. Claims for farm dwellings covered under Farmowners policy were excluded from this request.
10. Claims were counted at the policyholder level, not at the coverage level or peril level.

Directions provided for each data field

Claims Reported – Provide the total number of homeowner claims reported, as of Dec. 31, 2021, associated with, or as a result of, the named fire events in Oregon in 2020.

Claims Closed With Payment – Provide the total number of homeowner claims closed with payment, as of Dec. 31, 2021, that were associated with, or as a result of, the named fire events in Oregon in 2020.

Claims Closed Without Payment – Provide the total number of homeowner claims closed without payment, as of Dec. 31, 2021, that were associated with, or as a result of, the named fire events in Oregon in 2020.

Total Loss Claims – Provide the total number of homeowner claims that were settled for the policy limit, as of Dec. 31, 2021, that are associated with, or as a result of, the named fire events in Oregon in 2020. Do not include claims for which only outbuilding or other structures were settled at limits under another coverage such as Coverage B.

Open Claims – Provide the total number of open homeowner claims, as of Dec. 31, 2021, that are associated with, or as a result of, the named fire events in Oregon in 2020.

Paid Loss – Provide the total dollar amount of paid losses for homeowner claims, as of Dec. 31, 2021, associated with, or as a result of, the named fire events in Oregon in 2020.

Case Incurred Loss – Provide the total dollar amount in case incurred loss for homeowner claims, as of Dec. 31, 2021, associated with, or as a result of, the named fire events in Oregon in 2020.

Wildfire Claims for Named Fire Events - by County

Totals by County	Total Claims Reported	Claims With Payment	Claims Without Payment	Open Claims	Total Loss Claims	Total Paid Loss	Case Incurred Loss
JACKSON	3,898	2,975	490	433	1,467	351,593,531	368,785,649
CLACKAMAS	3,073	2,231	791	51	54	48,241,705	51,722,214
LANE	1,907	1,269	269	369	385	223,798,593	255,642,143
MARION	1,450	985	189	276	338	140,798,352	154,580,203
LINN	1,423	1,016	158	249	254	136,882,750	150,146,301
LINCOLN	1,066	831	164	71	216	56,817,971	61,017,713
DOUGLAS	238	149	32	57	67	37,672,032	43,206,580
KLAMATH	62	49	10	3	9	3,197,785	3,265,150
WASHINGTON	30	19	10	1	1	304,869	608,872
JOSEPHINE	29	19	10	-	-	93,459	93,459
YAMHILL	24	19	5	-	1	754,512	754,512
TILLAMOOK	14	11	3	-	-	85,183	48,181
JEFFERSON	2	1	1	-	-	11,533	11,533
COOS	2	1	1	-	-	21,530	21,530
LAKE	2	2	-	-	-	705	705
WASCO	-	-	-	-	-	-	-
FEDERAL FOREST AREA	-	-	-	-	-	-	-
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