

(UPDATED 9/16)

The Ohio Insurance Institute (OII) summarizes Ohio winter storms that produced significant insured losses through June 2016. Loss information is based on surveys conducted by the Ohio Insurance Institute and information from [Property Claim Services](#) (PCS), a business unit of Verisk Analytics. Catastrophic events, from an insurance standpoint, are disasters causing \$25-plus million in insured losses and affect multiple insurers. In some cases, actual losses may have been found to be below the catastrophe-threshold.

Note: Figures that are noted as preliminary insured loss estimates should not be construed as final losses. These figures do not include losses related to floods, which are covered by the National Flood Insurance Program. Estimated insured loss figures are also provided in **September, 2016 US dollars in red**. Links to corresponding news releases/storm data are highlighted (in blue) when available.

[2014-15 Ohio winter summary](#)

[2013-14 Ohio winter summary](#)

[2012-13 Ohio winter summary](#)

[2011-12 Northern Ohio winter summary](#)

Source: [Ohio Committee for Severe Weather Awareness](#) (OCSWA)

- **January 22-24, Blizzard of 2016:** This January winter storm tracked through 16 states and DC, with preliminary loss estimates from PCS at nearly \$235.4 million. Ohio losses did reach the 'catastrophic threshold' of \$25 million. PCS' insured loss estimates for Ohio stand at nearly \$2.85 million, which is minimal when compared to this storm's effect in other portions of the country. This major winter storm dumped over two feet of snow in portions of New York, Pennsylvania and Maryland, and 2-3 feet in localized areas from northwestern Virginia to south-central Pennsylvania. At least 10 states including New Jersey, Pennsylvania, Maryland, Virginia, North Carolina and Georgia, and Washington DC, were declared states of emergency with many issuing travel bans. Snow and high winds knocked out power to hundreds of thousands and caused roofs to collapse under the weight of snow. [NOAA ranked this blizzard as a Category 4 or 'crippling' winter storm](#), and notably as one of the greatest blizzards of the past 100 years in terms of snowfall, size of impacted areas and population affected.

- **February 16-22, 2015 winter storm:** Ohio was spared for most part (from an insurance catastrophe standpoint) during the winter of 2014-15, although many storms created heavy snows, high wind, ice and extreme temperatures. According to Munich Reinsurance Co. ([as reported by the Insurance Information Institute](#)) the winter of 2015 caused an estimated \$3.2 billion (**\$3.3B**) in insured damages in the US, higher than the previous year (2014) when insured winter storm losses were estimated at \$2.6 billion. 11 major winter storms were identified by PCS during the winter of 2014-15.

The one Ohio winter storm in 2015 that triggered insured losses over the catastrophe threshold of \$25 million occurred during the period of Feb. 16-22. Final Ohio insured loss estimates from this storm that included ice, snow, high winds and extreme cold is \$40.8 million (**\$41.5**) according to PCS. Ohio was one of 19 states (Connecticut, Delaware, District of Columbia, Illinois, Kentucky, Maine, Maryland, Massachusetts, Michigan, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, Rhode Island, South Carolina, Tennessee, Vermont and Virginia) affected by the February storm that caused \$2.1 billion in insured losses.

- **January 5-8, 2014 polar vortex:** An unfamiliar winter weather term was popularized in early January as a result of a frigid air mass that blanketed 2/3 of the US setting new record lows across Ohio and several other states. Preliminary insured losses in Ohio from the January polar vortex are estimated between \$97.8-172.7 million (**\$99.5-175.7M**). Total initial insured loss estimates from the January storm that affected 17 states, according to PCS, stand at over \$1.5 billion (**\$1.53B**). Georgia, New Jersey and Ohio reported the highest estimated insurance payouts. Ohio final loss estimates, according to PCS, stand at \$172.7M (**\$175.7M**).

Ohio winter storm history –2-2-2

- **[February 27-28, 2011](#)**: A late February deluge that brought several inches of rain to parts of Ohio and significant flood, wind and water-related losses caused at least \$68.9 million (**\$73.8M**) in insured losses. Nearly 15,900 claims had been filed through March 2011. Find Ohio information on [Feb. 27](#) and [Feb. 28](#) from the NOAA Storm Prediction Center.
- **[February 2011](#)**: The “Groundhog Day Blizzard of 2011” that brought white-out conditions to Northwest Ohio and high winds, ice and snow accumulations to the southern and central portions of the state caused at least \$23 million (**\$24.6M**) in insured losses and over 9,000 claims. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.
- **[February 2010 winter storms](#)**: According to the Ohio Insurance Institute (OII), insured losses from the series of February 2010 winter storms caused at least \$28.2 million (**\$31.1M**) in losses, from 12,173 claims filed across the state. [Click here](#) for an event summary from National Weather Service, Raleigh NC.
- **[February 11-12, 2009 windstorm](#)**: Unseasonably warm air combined with an approaching cold front across the Ohio Valley resulted in wind gusts in the 50-60 mph range in many parts of the state. Darke County recorded the highest gust at 76 mph, according to the National Weather Service. A series of complex storms near Cincinnati also produced marginally severe hail. This winter windstorm caused at least \$88.9 million (**\$99.8M**) in damages, based on preliminary insured loss estimates by OII. [Click here](#) for Ohio information related to this storm from the NOAA Storm Prediction Center.
- **[January 4-6, 2005 winter storm](#)**: OII estimates this snow and ice storm caused at least \$38 million (**\$46.9M**) in insured losses in Ohio. According to OII survey results, insurers reported at least 14,800 claims from the storms. The January 4-6 storms combined ice, snow and rain. Massive power outages due to ice in the Cleveland-Akron corridor were reported as well as western and central portions of the state. Flooding was also reported, resulting in 59 counties being declared disaster emergencies by Ohio Governor Taft. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.
- **[December 2004 holiday storm](#)**: OII estimates from the holiday snow and ice storm resulted in at least \$85 million (**\$108.4M**) in insured losses based on 27,119 claims. About 69% of the claims filed through mid-January '05 pertained to homeowners or renters insurance. The storm began December 22 and affected parts of the state throughout the Christmas holiday period. Massive power outages, ice and heavy snowfall were reported. Ohio Governor Taft declared emergencies in 20 counties. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.
- **[February 2003 winter storm](#)**: [The Great Blizzard of 2003](#) formed on Feb. 14 and lasted through Feb. 19. Ice storms that hammered several states from the Mid-Atlantic to New England resulted in preliminary insured losses of about \$20 million (**\$26.2M**) in Ohio. According to PCS this was part of three winter storms during the first quarter 2003 that blanketed 15 states, causing \$1.1 billion (**\$1.44B**) in insured losses. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.
- **[January 1999 winter storms](#)**: Snow, ice, freezing rain and high winds combined forces throughout the Buckeye state in a series of January 1999 winter storms that caused over \$41 million (**\$59.3M**) in insured losses from at least 26,000 claims. Losses from four such storms totaled \$1.8 billion (**\$2.6B**) from claims in 30 states according to PCS. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.
- **[Blizzard of '96](#)**: This dual winter storm system first hit the second week of January 1996, followed by more snow, ice and strong winds during the third week of January. OII estimates that insured losses from these two storms topped \$46.2 million (**\$70.9M**) in the Buckeye state, with at least 28,500 claims filed. Total losses from the storms were \$960 million (**\$1.5B**) from 485,000 claims in 17 states according to PCS. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.

Ohio winter storm history –3-3-3

- **Winter Freeze of '94:** Two separate winter storm events occurred January 14–20, 1994 affecting 20 states. It was followed up by an ice storm that hit parts of Ohio on February 8–9. OII preliminary figures found that at least \$40 million (**\$65.0M**) in insured losses resulted from 24,740 claims around the state. US insured loss estimates from the January storms totaled \$825 million (**\$1.34B**) according to PCS. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.
- **Blizzard of March 14, 1993:** The March 11–14 storm front affected the eastern third of the US and caused \$1.75 billion (**\$2.92B**) in insured losses, the ninth costliest US catastrophe. States hardest hit were Florida, North and South Carolina and Georgia. Ohio preliminary claims were above 45,000 with insured losses of over \$120 million (**\$200M**). PCS reported that Florida, North and South Carolina and Georgia were hardest hit by this storm. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.
- **[Great Blizzard of '78](#)** (January 26-28, 1978): Although no insured loss information is available from this massive storm that paralyzed the entire state for days, it's reported that it caused \$73 million (**\$269.7M**) in agricultural losses alone, including livestock. In all, there were 51 storm-related fatalities in Ohio, 22 died while walking away from stranded vehicles; 13 died in their vehicles; 13 perished in unheated homes; two people were killed in buildings that collapsed and another died of an unspecified cause. [Click here](#) for NOAA-Wilmington information. [Click here](#) for NOAA-Cleveland information. [Click here](#) for an overview of this storm from the NOAA Storm Prediction Center.