



# Lightning

## LIGHTNING

In 2009 there were 34 lightning fatalities, seven more than the 2008 total of 27 but below the 10-year average of 41 fatalities, according to data from the National Oceanic Atmospheric Administration. For the 11th consecutive year, Florida was the hardest hit state, with 5 fatalities, followed by North Carolina and Texas, with 3 deaths each, and California, Minnesota, Missouri and New Mexico, each with two deaths. As in 2008 the most dangerous place to be was outside in an open space, which accounted for with 20 deaths or 59 percent of lightning fatalities.

### HOMEOWNERS INSURANCE CLAIMS AND PAYOUT FOR LIGHTNING LOSSES, 2005-2009

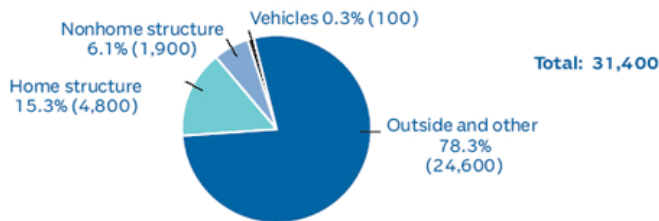
	2005	2006	2007	2008	2009	Percent change 2005-2009
Number of paid claims	265,700	256,000	177,100	246,200	185,789	-30.1%
Insured losses (\$ millions)	\$819.6	\$882.2	\$942.4	\$1,065.5	\$798.2	-2.6
Average cost per claim	\$3,084	\$3,446	\$5,321	\$4,329	\$4,296	39.3

- The number of lightning claims and the dollar amount of those losses fell 25 percent from 2008 to 2009, reflecting lower catastrophe losses in 2009.
- During the same period, the size of the average claim held steady, dropping by less than one percent.

Source: Insurance Information Institute.

View Archived Tables:  
[HOMEOWNERS INSURANCE CLAIMS AND PAYOUT FOR LIGHTNING LOSSES, 2005-2008](#)

### FIRES STARTED BY LIGHTNING BY TYPE, 2002-2005 (1)



(1) Reported to local fire departments.

Source: National Fire Protection Association.

For more information on lightning, please see [The Lightning Protection Institute](#).