

Washington State Floods

Yi Xie, ASA, CERA
MGIC

January 2026

Event Description

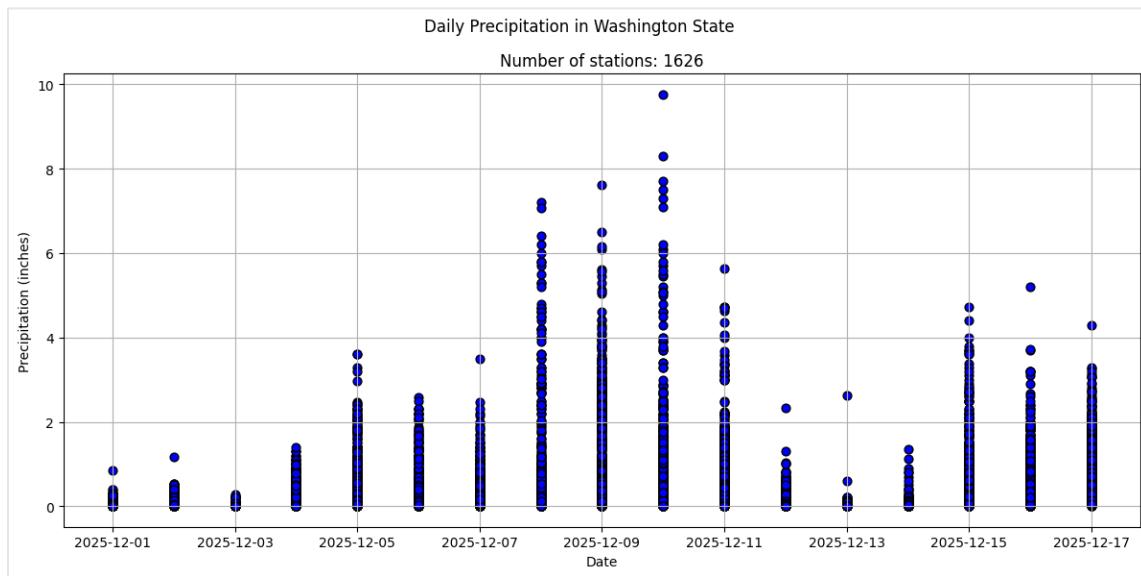
In December 2025, a series of powerful atmospheric rivers struck Washington State, unleashing record-breaking rainfall, widespread river flooding, landslides, and destructive winds. The flooding was severe enough that Gov. Bob Ferguson declared a state of emergency on December 16, 2025. As many as 100,000 people had been under evacuation orders, many of them in the flood plain of the Skagit River north of Seattle. [1]

To illustrate the severity of this event, daily precipitation recorded at stations across Washington State was analyzed. Figure 1 highlights a sustained period of heavy rainfall from December 8 through 11, with December 10 standing out as the most extreme day. Figure 2, a spatial map of precipitation on December 10, highlights the geographic distribution of the heaviest rainfall. Figure 3 displays the gage height record for the Skagit River near Mount Vernon, capturing the river's response to the intense precipitation.

Caveat and Disclaimer

The opinions expressed and conclusions reached by the authors are their own and do not represent any official position or opinion of the Society of Actuaries Research Institute, the Society of Actuaries or its members. The Society of Actuaries Research Institute makes no representation or warranty to the accuracy of the information.

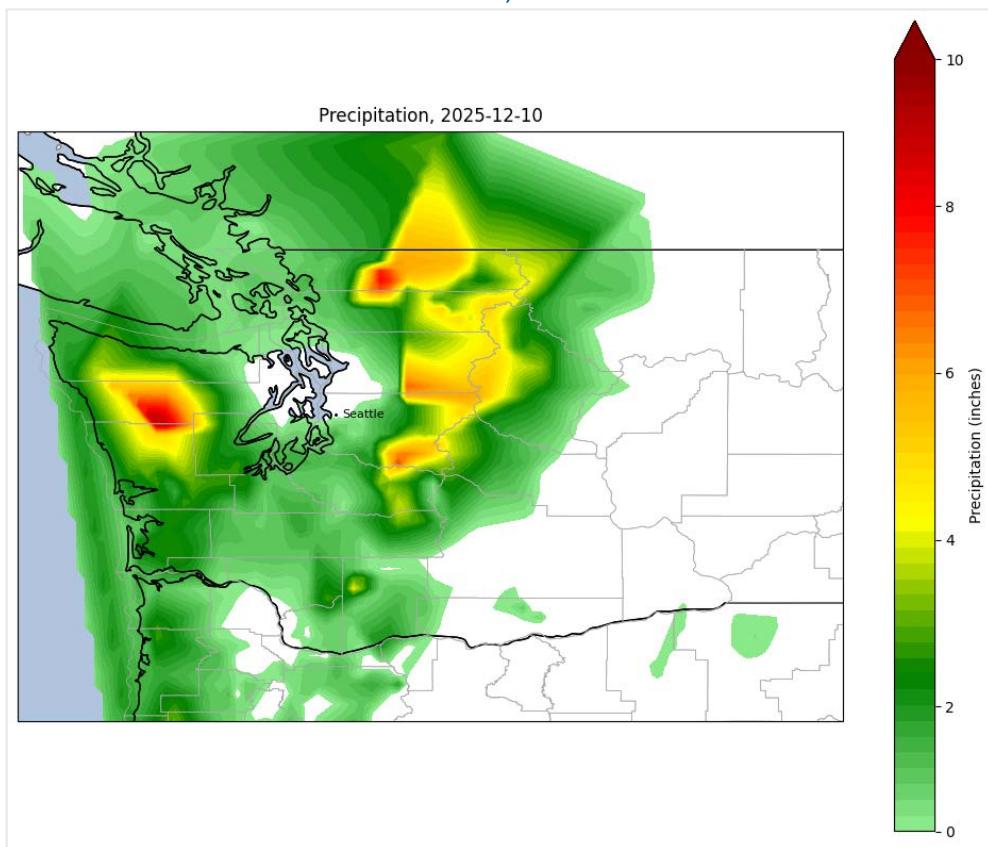
Figure 1
DAILY PRECIPITATION IN WASHINGTON STATE



Data source: Global Historical Climatology Network, National Oceanic and Atmospheric Administration, Link for downloading: https://www1.ncdc.noaa.gov/pub/data/ghcn/daily/ghcnd_all.tar.gz. (Accessed December 30, 2025)

The map below shows that counties northeast of Seattle, as well as parts of western Washington, received nearly 10 inches of rainfall, on December 10.

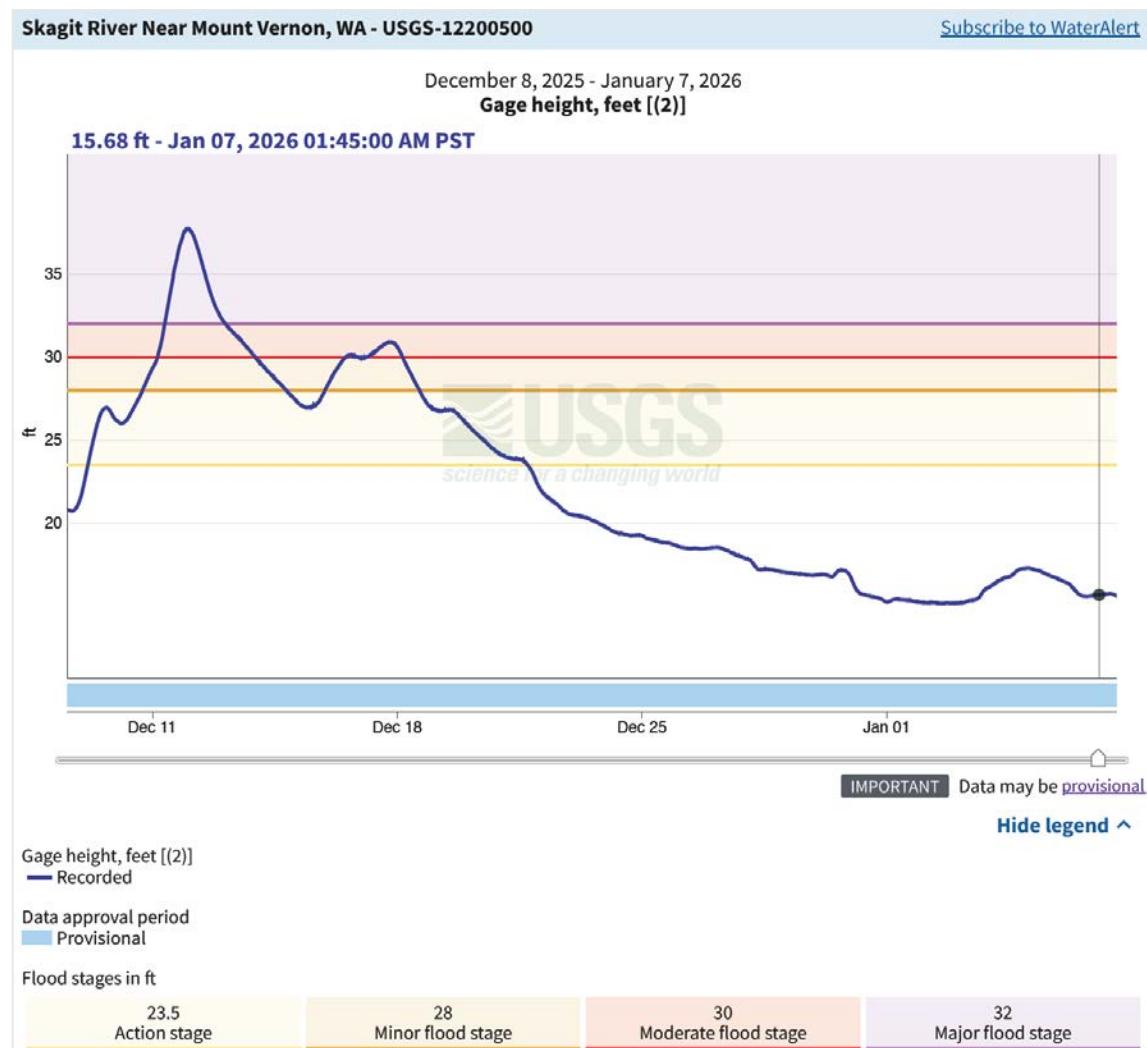
Figure 2
DAILY PRECIPITATION IN WASHINGTON STATE, 2025-12-10



Data source: Global Historical Climatology Network, National Oceanic and Atmospheric Administration, Link for downloading:
https://www1.ncdc.noaa.gov/pub/data/ghcn/daily/ghcnd_all.tar.gz. (Accessed December 30, 2025). County mapping provided by U.S. Census Bureau, <https://www.census.gov/geographies/mapping-files/time-series/geo/tiger-line-file.html> (Accessed January 2, 2026).

The Skagit River was identified as one of the most severely impacted locations. Although the gage-height data is still provisional, Figure 3 shows that water levels reached “major flood stage” from December 11 through December 13.

Figure 3
GAGE HEIGHT, SKAGIT RIVER NEAR MOUNT VERNON, WA



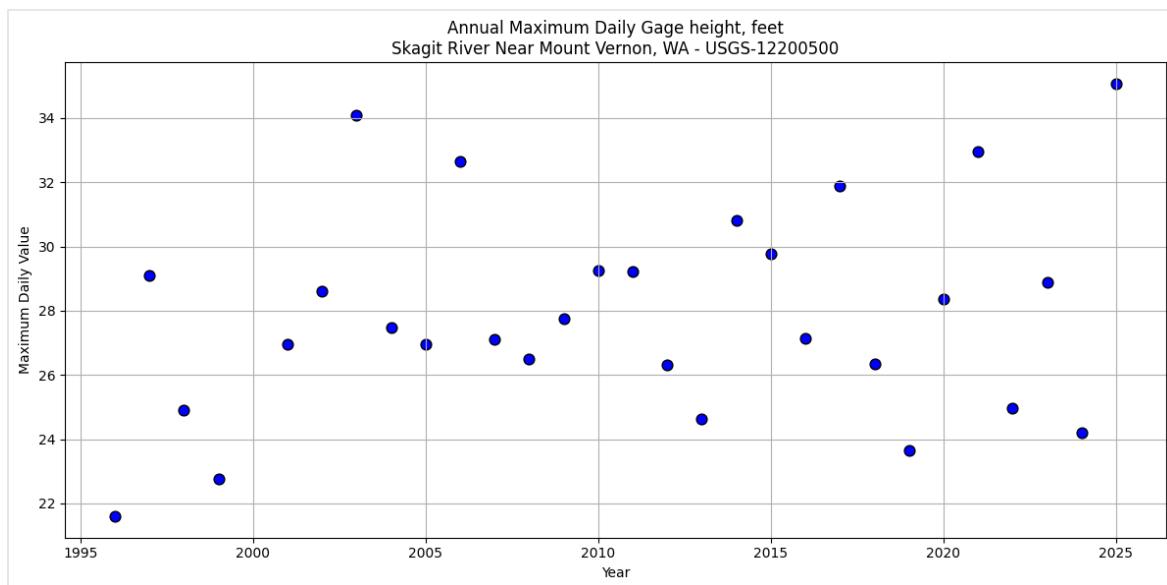
Screenshot from: U.S. Geological Survey, <https://waterdata.usgs.gov/monitoring-location/USGS-12200500/#dataTypeID=continuous-00065-85281465&period=P30D&showFieldMeasurements=false> (Accessed January 7, 2026).

Trend in the Past 30 Years

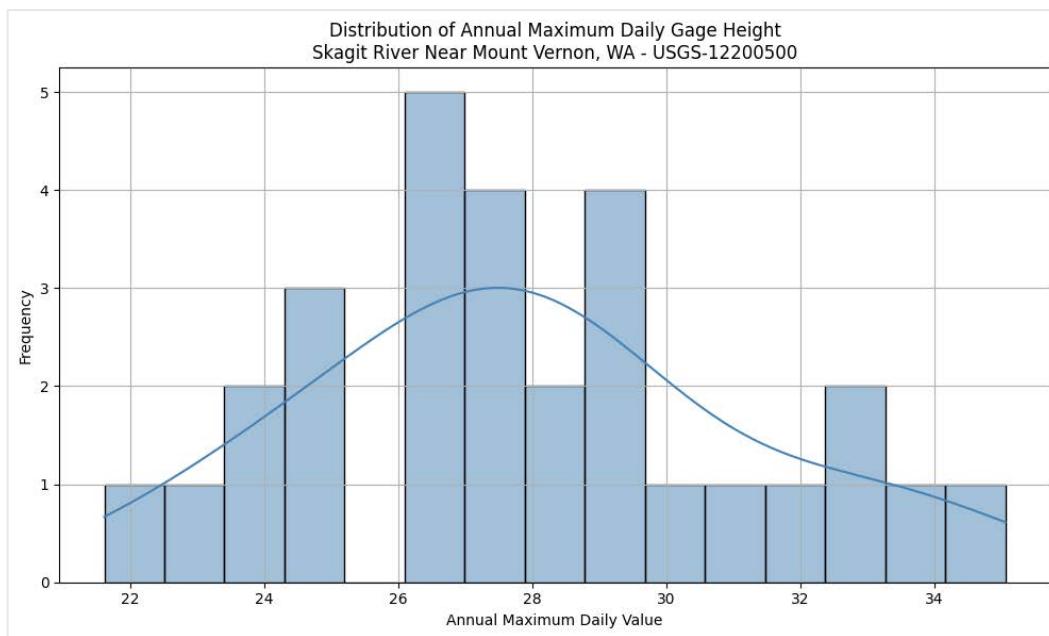
To examine longer-term patterns, the annual maximum daily gage height at the Skagit River near Mount Vernon was analyzed. Figure 4 shows that 2025 recorded the highest annual maximum. Fitting a distribution using the past 30 years of data, Figure 5 indicates that this peak does not fall in the far tail of the historical distribution. This suggests that, while impactful, the 2025 event is not unprecedented in a long-term statistical context.

Looking forward, events like the 2025 and 2021 floods may occur more frequently and with greater severity. Research indicates that “as human-caused climate change continues to warm the planet, the number of days that the western U.S. will experience atmospheric rivers is projected to increase. Atmospheric rivers are also expected to be bigger and more hazardous on average.” [2]

Figure 4
ANNUAL MAXIMUM DAILY GAGE HEIGHT, SKAGIT RIVER NEAR MOUNT VERNON, WA



Data source: U.S. Geological Survey, <https://waterdata.usgs.gov/monitoring-location/USGS-12200500/#dataTypeID=daily-00065-0&period=periodOfRecord&showFieldMeasurements=true> (Accessed January 7, 2026)

Figure 5**DISTRIBUTION OF ANNUAL MAXIMUM DAILY GAGE HEIGHT, SKAGIT RIVER NEAR MOUNT VERNON, WA**

Data source: U.S. Geological Survey, <https://waterdata.usgs.gov/monitoring-location/USGS-12200500/#dataTypeID=daily-00065-0&period=periodOfRecord&showFieldMeasurements=true> (Accessed January 7, 2026)

References

[1]

Northwest Public Broadcasting. (2025, December 11). *100,000 evacuated in historic Skagit Valley flood in Washington state*. <https://www.nwpb.org/local/2025-12-11/100-000-evacuated-in-historic-skagit-valley-flood-in-washington-state>

[2]

Northwest Climate Hub. (n.d.). *Atmospheric rivers in the Northwest*. U.S. Department of Agriculture. <https://www.climatehubs.usda.gov/hubs/northwest/topic/atmospheric-rivers-northwest> (accessed January 7, 2026)

About The Society of Actuaries Research Institute

Serving as the research arm of the Society of Actuaries (SOA), the SOA Research Institute provides objective, data-driven research bringing together tried and true practices and future-focused approaches to address societal challenges and your business needs. The Institute provides trusted knowledge, extensive experience and new technologies to help effectively identify, predict and manage risks.

Representing the thousands of actuaries who help conduct critical research, the SOA Research Institute provides clarity and solutions on risks and societal challenges. The Institute connects actuaries, academics, employers, the insurance industry, regulators, research partners, foundations and research institutions, sponsors and non-governmental organizations, building an effective network which provides support, knowledge and expertise regarding the management of risk to benefit the industry and the public.

Managed by experienced actuaries and research experts from a broad range of industries, the SOA Research Institute creates, funds, develops and distributes research to elevate actuaries as leaders in measuring and managing risk. These efforts include studies, essay collections, webcasts, research papers, survey reports, and original research on topics impacting society.

Harnessing its peer-reviewed research, leading-edge technologies, new data tools and innovative practices, the Institute seeks to understand the underlying causes of risk and the possible outcomes. The Institute develops objective research spanning a variety of topics with its [strategic research programs](#): aging and retirement; actuarial innovation and technology; mortality and longevity; diversity, equity and inclusion; health care cost trends; and catastrophe and climate risk. The Institute has a large volume of [topical research available](#), including an expanding collection of international and market-specific research, experience studies, models and timely research.

Society of Actuaries Research Institute
8770 W Bryn Mawr Ave, Suite 1000
Chicago, IL 60631
www.SOA.org