

THE STATE OF
**Earthquake
Coverage** 

STATISTICS SECTION

The Earthquake Insurance Market in MO
2015 Supplement



DIFP

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Summary

This brief note updates a more thorough report on the residential earthquake insurance market in Missouri released last year. The earlier report can be found on the department's website at the following link:

[http://insurance.mo.gov/news/2015/Missouri Earthquake Report shows insurance coverage at critical tipping point](http://insurance.mo.gov/news/2015/Missouri_Earthquake_Report_shows_insurance_coverage_at_critical_tipping_point)

That report documented a dramatic contraction in the market for earthquake insurance, with fewer than one in five homes in Missouri's highest risk areas having the coverage. While there have been no dramatic year-over-year changes between 2014 and 2015, all market indicators moved in the wrong direction: prices move upward, coverage rates continued to decline, and residential earthquake insurance became less available and affordable.

- In the six-county New Madrid area, the percent of private residences with earthquake coverage declined by more than two percentage points over the past year, from 19.9 to 17.8 percent. In four of the six counties, less than 15 percent of homes had insurance against earthquake damage. By contrast, over 60 percent of private residences in the New Madrid area had earthquake coverage in 2000.
- Coverage was greater in other high-risk areas of the state, including the St. Louis area. In St. Louis County, 58 percent of residences had earthquake insurance. In neighboring St. Louis City, however, fewer than one-third had such coverage.
- The value of uninsured dwellings in high risk areas of the state exceeded \$105 billion. This includes over \$90 billion associated with homes that had no earthquake coverage, plus approximately \$15 billion that would fall under an insured's deductible in the event of a loss.
- The price of coverage rose slightly again last year in all areas of the state. In new Madrid, the cost of earthquake coverage has increased by over 500 percent since 2000. In two of the six New Madrid counties, prices increased by over 600 percent, and in one county, by over 700 percent.
- The market continued to contract over the past year, as two more companies exited the residential earthquake market. Since 2000, 67 home insurers have stopped writing earthquake insurance, while only 35 new carriers entered the market. The number of insurers with any earthquake coverage in force in MO fell from 122 to 92 since 2000. In the New Madrid region, the number fell from 81 to 61.
- Carriers representing one-third of the homeowners insurance market do not issue any new earthquake coverage in the New Madrid area. While an additional 46 percent of the market will issue new coverage in New Madrid, those carriers have significant underwriting restrictions that make many homes ineligible for coverage. Only 20 percent of the market issues new coverage in New Madrid on the same basis as coverage offered elsewhere in the state.

- Among the more common underwriting restrictions are
 - a. Refusal to cover masonry or masonry-veneer homes
 - b. Refusal to cover homes with various architectural features, such as multi-level homes
 - c. Refusal to cover homes due to proximity to various hazards, such as homes located near dams or reservoirs.
 - d. Refusal to insure homes based on landscape features, such as homes built on hillsides.
 - e. Refusal to insure homes based on year of construction
 - f. Refusal to insure homes with pre-existing damage or other evidence of natural aging, such as settlement of the home or cracks or other issues with the foundation

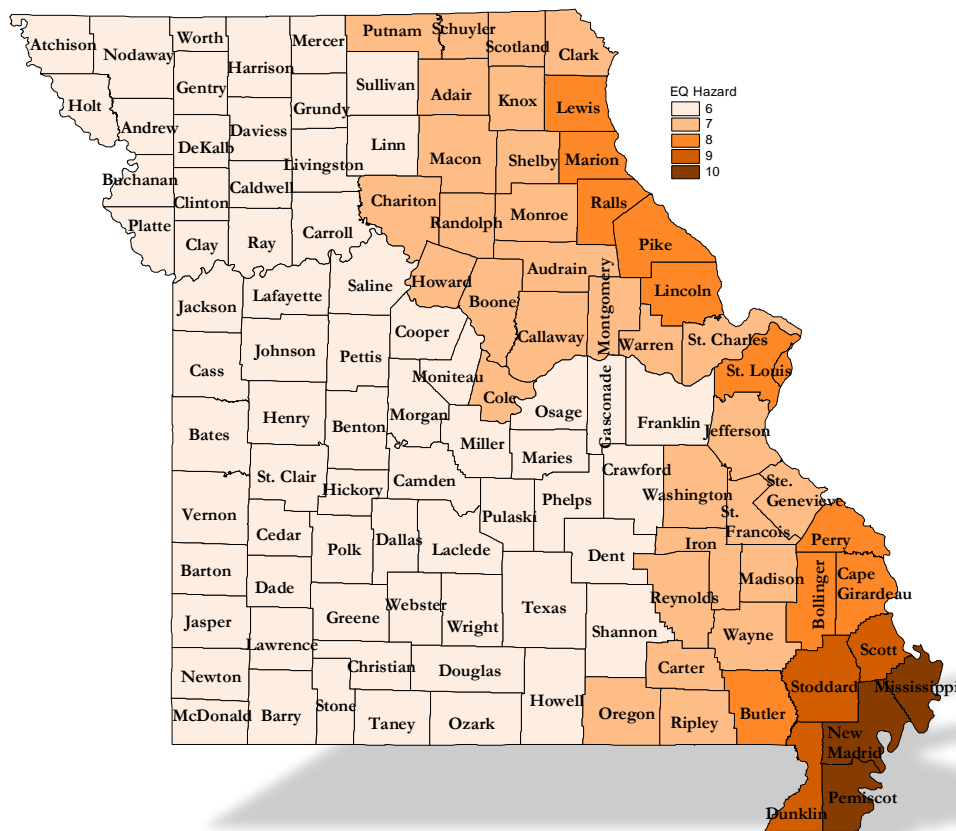
Even when insurers do issue coverage in New Madrid and other high risk areas, they often require significantly higher deductibles, limit the amount of available coverage or place other additional restrictions on coverage.

- In 108 of Missouri's 115 counties, less than half of residences had earthquake coverage. In 79 counties, less than 20 percent of homes were covered.

Missouri's Earthquake Risk

The primary earthquake threat in Missouri stems from the New Madrid fault located in the far southeast portion of the state. Throughout this report, data are presented for four Missouri risk areas:

1. The six-county New Madrid area consisting of the counties of Dunklin, Mississippi, New Madrid, Pemiscot, Scott, and Stoddard.
2. Other high risk areas, denoted by earthquake hazard level 8 on the 12 point Mercalli Scale.
3. Medium risk areas that rate 7 on the scale.
4. The relatively lower risk area comprised of the western portion of the state.



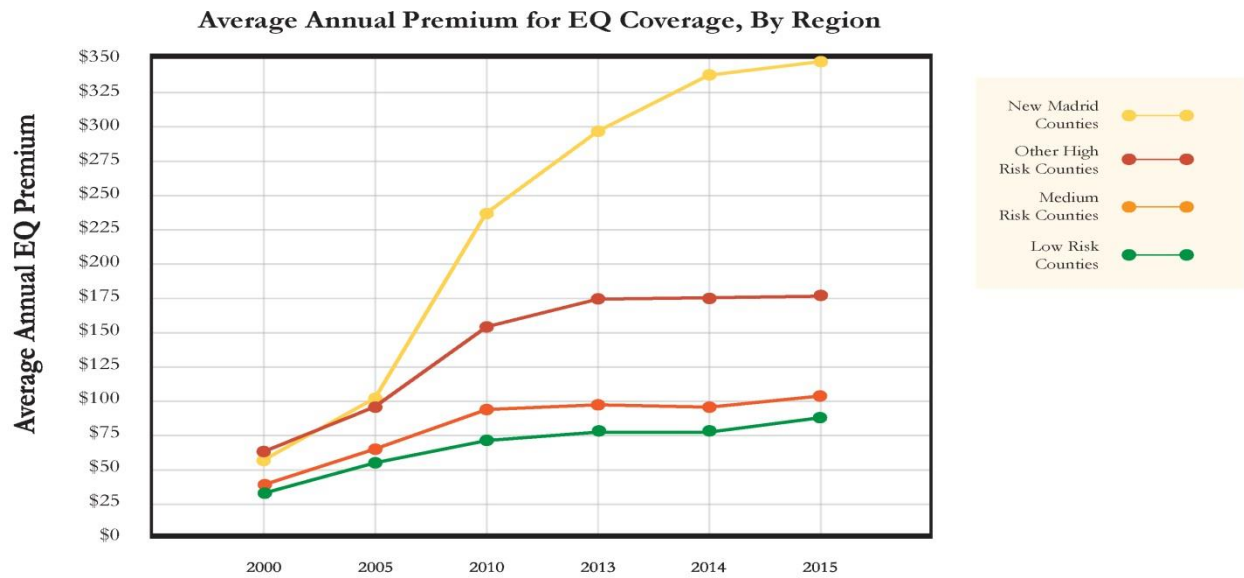
Continued Rising Costs

The cost of earthquake coverage ticked up slightly between 2014 & 2015. In the New Madrid region, average premiums have increased by over 510% since 2000. Some New Madrid counties saw increases in excess of 600%-700%. Other high risk counties saw premium increase by almost 180%. These counties essentially include most of the Southeast quadrant of Missouri outside of New Madrid, and include the St. Louis area.

Table 1A: Average Annual Premium for EQ Coverage, By Region							
Region	2000	2005	2010	2013	2014	2015	% Chg. 2000-2015
New Madrid	\$57	\$102	\$236	\$293	\$335	\$348	510.5%
Other High Risk	\$63	\$99	\$155	\$175	\$175	\$176	179.4%
Medium Risk	\$39	\$62	\$90	\$98	\$94	\$107	174.4%
Low Risk	\$35	\$56	\$71	\$78	\$78	\$83	137.1%
Difference, Zone1 - Zone 4	63.9%	81.5%	231.7%	276.7%	329.5%	319.3%	

Table 1B: Average Annual Premium for EQ Coverage New Madrid Counties							
County	2000	2005	2010	2013	2014	2015	2000-2015
Dunklin	\$57	\$112	\$234	\$311	\$394	\$412	622.8%
Mississippi	\$52	\$97	\$235	\$269	\$317	\$329	532.7%
New Madrid	\$54	\$85	\$281	\$350	\$364	\$370	585.2%
Pemiscot	\$48	\$97	\$248	\$297	\$383	\$406	745.8%
Scott	\$65	\$106	\$274	\$327	\$357	\$376	478.5%
Stoddard	\$54	\$101	\$169	\$221	\$247	\$253	368.5%

As a result of the substantially higher rate of premium increases in the New Madrid area, the gap in costs widened between high and low risk areas. In 2000, the price of coverage was only 64 percent higher in New Madrid compared to the lowest risk areas. In 2014 and 2015, costs were over 300 percent higher.



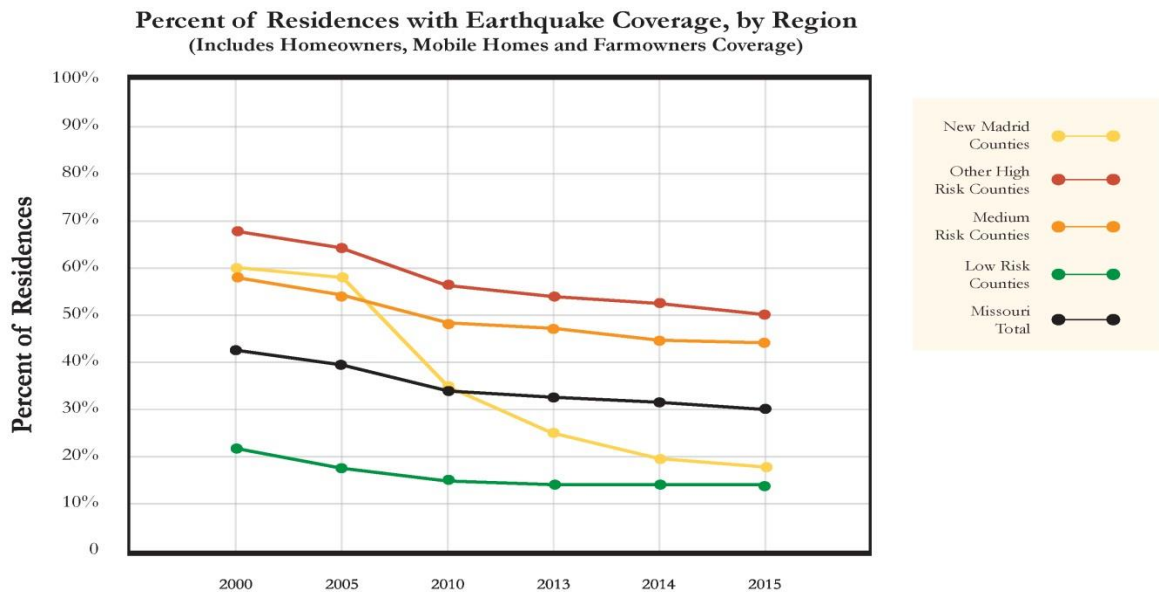
Coverage Rates

Coverage rates slipped another notch between 2014 and 2015. In 2014, less than one in five homes in the New Madrid area had earthquake coverage. Over the past year, coverage rates declined by another two percentage points from 19.9 percent to 17.8 percent. In four of the six New Madrid counties, fewer than 15 percent of residences were covered. This contrasts with a coverage rate of over 60 percent in 2000.

Percent of Residences with Earthquake Coverage, by Region (Includes Homeowners, Mobile Homes and Farmowners Coverage)							Percentage Point Difference, 2000-2015
Missouri Region	2000	2005	2010	2013	2014	2015	
New Madrid	60.2	57.1%	34.3%	25.9%	19.9%	17.8%	-42.4%
Other High Risk	67.6	64.7%	56.6%	54.6%	52.1%	50.8%	-16.8%
Medium Risk	58.9	55.6%	48.5%	47.6%	45.8%	45.1%	-13.8%
Low Risk	22.1	17.8%	15.5%	15.7%	14.9%	14.2%	-7.9%
Missouri Total	43.6	39.8%	34.2%	33.2%	31.3%	30.4%	-13.2%

Percent of Residences with Earthquake Coverage New Madrid Counties							
County	2000	2005	2010	2013	2014	2015	2000-2015
Dunklin	55.7%	47.3%	30.4%	22.3%	15.4%	14.0%	-41.7%
Mississippi	60.1%	54.1%	30.0%	22.1%	14.8%	13.5%	-46.6%
New Madrid	51.2%	54.8%	27.7%	20.2%	16.6%	14.9%	-36.3%
Pemiscot	49.4%	45.7%	21.1%	15.6%	14.1%	12.8%	-36.6%
Scott	70.0%	67.9%	41.5%	33.5%	26.3%	22.7%	-47.3%
Stoddard	63.9%	61.4%	42.2%	30.6%	22.6%	20.7%	-43.2%

Coverage was greater in other high-risk areas of the state, including the St. Louis area. In St. Louis County, 58 percent of residences had earthquake insurance in 2015. In neighboring St. Louis City, however, fewer than one-third had such coverage. Refer to the appendices for coverage rates for each county.



Statewide, 79 of Missouri's 115 counties had coverage rates of less than 20 percent. In only 7 counties did coverage rates surpass 50 percent.

Counties by EQ Coverage Rates		
% of Dwellings W EQ Coverage	Number of Counties	Number of Homes
Less than 10%	33	130,966
10% to 19.9%	46	689,921
20% to 29.9%	17	173,891
30% to 39.9%	9	114,941
40% to 49.9%	3	57,283
50% to 59.9%	4	410,977
60% to 69.9%	3	123,544
Total	115	1,701,524

In moderate to high-risk areas, including all counties with a rating of seven or higher on the Mercalli Scale (see map, page 3), well over half a million private residences (excluding rental properties) lacked earthquake coverage in 2015. The estimated value of these uninsured residences totaled \$90 billion, excluding the value of the contents. Even individuals that have earthquake coverage are at risk of significant loss. Assuming an average deductible equal to 15 percent of the value of the insured dwelling, property worth \$15 billion is self-insured in moderate to high risk areas. Together, these amounts (homes which are completely uninsured for earthquake + risk retained under the typical deductible) total to more than \$105 billion.

Estimated Uninsured Residential Property Value in Missouri 2015				
Earthquake Zone (Mercalli Scale)	Uninsured Dwellings	Uninsured Property Values	Value Uninsured Under A 15% Deductible	Total Uninsured Risk
7	305,431	\$47,353,468,750	\$6,648,506,375	\$54,001,975,125
8	229,635	\$38,081,625,833	\$8,102,170,188	\$46,183,796,021
9	29,246	\$3,584,477,917	\$171,211,000	\$3,755,688,917
10	12,405	\$1,320,863,333	\$43,567,813	\$1,364,431,146
Total	576,717	90,340,435,833	14,965,455,376	\$105,305,891,209

Declining Availability of Coverage

Based on survey responses from carriers representing over 90 percent of the homeowners market, most insurers still sell earthquake coverage in at least in some areas of the state. Weighting responses by market share,¹ approximately 86 percent of the market still offers the coverage on both renewal and new business. However, coverage is far less available within the high-risk New Madrid area. Among respondents, nearly one-third of the market does not write new earthquake coverage in New Madrid. An additional 44 percent of the market places significant additional underwriting restrictions on residences in the area. Only about a fifth of the market issues coverage in New Madrid on the same terms as elsewhere in the state.

Availability of EQ Coverage in New Madrid		Residential Market Share, New Madrid
	No of Companies	
No new or renewal in New Madrid*	19	30.1%
Renewal only in New Madrid	5	4.8%
New & Renewal, Addl UW Restrictions in New Madrid	5	44.6%
New & Renewal, no addl UW Restrictions in New Madrid	17	20.6%
Total	46	100.0%

*Includes insurers that do not issue new or renewal business anywhere in the state.

Underwriting restrictions can be significant, making many types of homes ineligible for coverage. Among the more common underwriting restrictions, based on survey responses, are:

- a. Refusal to cover masonry or masonry-veneer homes
- b. Refusal to cover homes with various architectural features, such as multi-level homes
- c. Refusal to cover homes due to proximity to various hazards, such as homes located near dams or reservoirs.
- d. Refusal to insure homes based on landscape features, such as homes built on hillsides.
- e. Refusal to insure homes based on year of construction
- f. Refusal to insure homes with pre-existing damage or other evidence of natural aging, such as settlement of the home or cracks or other issues with the foundation

Even when coverage is available to residents of the New Madrid area, it often comes with significantly higher deductibles, stacked deductibles that apply separately to building and contents, limits on the amount of available coverage or other additional restrictions on coverage.

¹ The market shares of survey respondents are scaled so that they total to 100.

Among insurers that issue new **or** renewal business in New Madrid, over 50% (weighted by premium) require a minimum deductible equal 15% of the value of the dwelling, or higher. All respondents set deductibles levels at some percentage of dwelling value, except one insurer that required a flat dollar amount. More than one-third of respondents (37%) required a deductible of 20% to 25%.

Minimum required deductible in New Madrid
Insurers that issue new or renewal business in New Madrid
Survey responses weighted by market share

Deductible	Mkt Share of Respondents
5%	0.9%
10%	48.9%
15%	13.3%
20%	28.3%
25%	8.7%
Flat \$ Amt	0.1%
Total	100%

Insurers Offering Earthquake Insurance

Over just the last year, 3 more companies left the EQ market, while one company entered the market. Over the entire period 2000-2015, 67 companies exited the market, while 35 new companies entered the market. The companies that left had insured 128,501 dwellings in 2000, while new entrants insured only 53,305 by 2015.

Period	# of Companies		Insured Residences	
	Left EQ Market	New Mkt Entrants	By Exiting Companies, At Start of Period	By New Entrants, At End of Period
2000-2014	64	34	113,923	53,923
2000-2015	67	35	128,501	53,305

The number of companies that reported written premium in the six-county New Madrid area declined from 81 to 61 between 2000 and 2015. For Missouri as a whole, the number declined from 122 to 92 during the same period.

Companies With EQ Coverage in Force in 2015 by Region		
Region	# of Companies	
	2000	2015
New Madrid Counties	81	61
Other High Risk Counties	122	94
Medium Risk Counties	121	93
Low Risk Counties	122	92
Missouri Total	125	94

Appendix A

Average Annual Premium for Earthquake Insurance (Counties in the New Madrid area are highlighted)								
FIPS Code	County	2000	2005	2010	2013	2014	2015	2000-2015
1	Adair	\$31	\$52	\$58	\$60	\$58	\$62	100.0%
3	Andrew	\$30	\$51	\$52	\$57	\$56	\$58	93.3%
5	Atchison	\$35	\$52	\$65	\$69	\$71	\$80	128.6%
7	Audrain	\$30	\$50	\$59	\$70	\$67	\$70	133.3%
9	Barry	\$30	\$50	\$64	\$69	\$78	\$80	166.7%
11	Barton	\$27	\$42	\$47	\$55	\$63	\$65	140.7%
13	Bates	\$33	\$62	\$83	\$80	\$80	\$82	148.5%
15	Benton	\$26	\$38	\$46	\$50	\$56	\$58	123.1%
17	Bollinger	\$48	\$82	\$105	\$118	\$112	\$122	154.2%
19	Boone	\$44	\$77	\$89	\$93	\$90	\$93	111.4%
21	Buchanan	\$34	\$52	\$63	\$68	\$67	\$70	105.9%
23	Butler	\$64	\$100	\$175	\$229	\$237	\$250	290.6%
25	Caldwell	\$29	\$59	\$65	\$73	\$68	\$65	124.1%
27	Callaway	\$32	\$55	\$66	\$70	\$70	\$73	128.1%
29	Camden	\$36	\$55	\$76	\$81	\$86	\$88	144.4%
31	Cape Girardeau	\$68	\$107	\$178	\$224	\$229	\$238	250.0%
33	Carroll	\$30	\$37	\$48	\$54	\$58	\$59	96.7%
35	Carter	\$34	\$61	\$101	\$113	\$97	\$102	200.0%
37	Cass	\$35	\$57	\$68	\$77	\$80	\$80	128.6%
39	Cedar	\$31	\$48	\$59	\$61	\$67	\$71	129.0%
41	Chariton	\$29	\$56	\$66	\$56	\$53	\$55	89.7%
43	Christian	\$37	\$60	\$74	\$78	\$82	\$86	132.4%
45	Clark	\$29	\$41	\$50	\$54	\$56	\$57	96.6%
47	Clay	\$36	\$55	\$62	\$69	\$70	\$73	102.8%
49	Clinton	\$34	\$55	\$57	\$62	\$60	\$63	85.3%
51	Cole	\$43	\$62	\$77	\$83	\$90	\$93	116.3%
53	Cooper	\$33	\$49	\$61	\$68	\$77	\$82	148.5%
55	Crawford	\$30	\$54	\$63	\$69	\$65	\$68	126.7%
57	Dade	\$27	\$43	\$55	\$62	\$71	\$68	151.9%
59	Dallas	\$28	\$44	\$53	\$59	\$71	\$73	160.7%
61	Daviess	\$31	\$61	\$67	\$72	\$72	\$74	138.7%
63	DeKalb	\$37	\$55	\$57	\$70	\$65	\$68	83.8%
65	Dent	\$31	\$53	\$66	\$66	\$65	\$66	112.9%
67	Douglas	\$27	\$39	\$42	\$50	\$57	\$58	114.8%
69	Dunklin	\$57	\$112	\$234	\$311	\$394	\$412	622.8%
71	Franklin	\$37	\$64	\$96	\$105	\$108	\$111	200.0%
73	Gasconade	\$29	\$47	\$65	\$76	\$78	\$80	175.9%

Average Annual Premium for Earthquake Insurance (Counties in the New Madrid area are highlighted)								
FIPS Code	County	2000	2005	2010	2013	2014	2015	2000-2015
75	Gentry	\$32	\$59	\$75	\$81	\$70	\$72	125.0%
77	Greene	\$39	\$60	\$73	\$79	\$83	\$88	125.6%
79	Grundy	\$27	\$40	\$56	\$65	\$71	\$75	177.8%
81	Harrison	\$24	\$33	\$44	\$56	\$63	\$67	179.2%
83	Henry	\$30	\$51	\$62	\$65	\$66	\$65	116.7%
85	Hickory	\$24	\$34	\$43	\$49	\$55	\$58	141.7%
87	Holt	\$35	\$55	\$73	\$68	\$75	\$79	125.7%
89	Howard	\$29	\$54	\$64	\$70	\$67	\$65	124.1%
91	Howell	\$31	\$62	\$76	\$80	\$70	\$72	132.3%
93	Iron	\$32	\$50	\$71	\$77	\$74	\$77	140.6%
95	Jackson	\$41	\$62	\$73	\$82	\$85	\$86	109.8%
97	Jasper	\$31	\$47	\$60	\$68	\$73	\$76	145.2%
99	Jefferson	\$38	\$59	\$88	\$94	\$102	\$106	178.9%
101	Johnson	\$33	\$59	\$64	\$74	\$75	\$77	133.3%
103	Knox	\$27	\$50	\$54	\$55	\$53	\$60	122.2%
105	Laclede	\$30	\$46	\$60	\$65	\$71	\$73	143.3%
107	Lafayette	\$29	\$50	\$57	\$65	\$67	\$70	141.4%
109	Lawrence	\$27	\$44	\$63	\$69	\$72	\$75	177.8%
111	Lewis	\$25	\$48	\$60	\$63	\$55	\$58	132.0%
113	Lincoln	\$34	\$59	\$74	\$79	\$77	\$80	135.3%
115	Linn	\$27	\$37	\$40	\$44	\$46	\$47	74.1%
117	Livingston	\$28	\$41	\$47	\$49	\$55	\$57	103.6%
119	McDonald	\$23	\$39	\$50	\$56	\$56	\$60	160.9%
121	Macon	\$27	\$50	\$52	\$54	\$53	\$56	107.4%
123	Madison	\$34	\$55	\$82	\$94	\$102	\$106	211.8%
125	Maries	\$29	\$52	\$62	\$66	\$60	\$63	117.2%
127	Marion	\$29	\$50	\$60	\$64	\$62	\$64	120.7%
129	Mercer	\$28	\$39	\$50	\$59	\$55	\$54	92.9%
131	Miller	\$26	\$46	\$57	\$60	\$64	\$66	153.8%
133	Mississippi	\$52	\$97	\$235	\$269	\$317	\$329	532.7%
135	Moniteau	\$27	\$50	\$59	\$62	\$66	\$67	148.1%
137	Monroe	\$26	\$49	\$57	\$61	\$55	\$58	123.1%
139	Montgomery	\$31	\$54	\$68	\$73	\$70	\$76	145.2%
141	Morgan	\$26	\$42	\$51	\$55	\$61	\$64	146.2%
143	New Madrid	\$54	\$85	\$281	\$350	\$364	\$370	585.2%
145	Newton	\$27	\$42	\$55	\$61	\$65	\$67	148.1%
147	Nodaway	\$33	\$58	\$62	\$65	\$62	\$65	97.0%
149	Oregon	\$33	\$56	\$69	\$78	\$82	\$86	160.6%
151	Osage	\$32	\$85	\$107	\$110	\$93	\$101	215.6%
153	Ozark	\$28	\$42	\$45	\$51	\$56	\$54	92.9%

Average Annual Premium for Earthquake Insurance (Counties in the New Madrid area are highlighted)								
FIPS Code	County	2000	2005	2010	2013	2014	2015	2000-2015
155	Pemiscot	\$48	\$97	\$248	\$297	\$383	\$406	745.8%
157	Perry	\$42	\$63	\$95	\$128	\$132	\$134	219.0%
159	Pettis	\$27	\$42	\$51	\$57	\$65	\$68	151.9%
161	Phelps	\$32	\$54	\$68	\$74	\$72	\$77	140.6%
163	Pike	\$36	\$61	\$75	\$84	\$74	\$76	111.1%
165	Platte	\$46	\$70	\$81	\$92	\$95	\$98	113.0%
167	Polk	\$31	\$47	\$60	\$66	\$71	\$73	135.5%
169	Pulaski	\$29	\$58	\$74	\$88	\$87	\$86	196.6%
171	Putnam	\$30	\$56	\$67	\$78	\$79	\$92	206.7%
173	Ralls	\$27	\$45	\$57	\$59	\$56	\$57	111.1%
175	Randolph	\$25	\$41	\$52	\$57	\$56	\$60	140.0%
177	Ray	\$32	\$52	\$64	\$67	\$64	\$68	112.5%
179	Reynolds	\$31	\$63	\$86	\$78	\$79	\$79	154.8%
181	Ripley	\$38	\$59	\$82	\$104	\$114	\$122	221.1%
183	Saint Charles	\$42	\$66	\$100	\$109	\$117	\$121	188.1%
185	Saint Clair	\$28	\$45	\$55	\$61	\$73	\$74	164.3%
186	Ste. Genevieve	\$42	\$62	\$87	\$115	\$119	\$122	190.5%
187	Saint Francois	\$35	\$61	\$79	\$91	\$90	\$93	165.7%
189	Saint Louis	\$64	\$101	\$157	\$177	\$177	\$177	176.6%
195	Saline	\$28	\$39	\$52	\$56	\$60	\$62	121.4%
197	Schuyler	\$27	\$45	\$58	\$64	\$59	\$60	122.2%
199	Scotland	\$27	\$44	\$56	\$67	\$62	\$69	155.6%
201	Scott	\$65	\$106	\$274	\$327	\$357	\$376	478.5%
203	Shannon	\$28	\$53	\$73	\$82	\$92	\$93	232.1%
205	Shelby	\$27	\$49	\$56	\$59	\$52	\$57	111.1%
207	Stoddard	\$54	\$101	\$169	\$221	\$247	\$253	368.5%
209	Stone	\$37	\$54	\$72	\$77	\$82	\$84	127.0%
211	Sullivan	\$22	\$36	\$41	\$43	\$50	\$55	150.0%
213	Taney	\$34	\$49	\$61	\$66	\$71	\$72	111.8%
215	Texas	\$30	\$57	\$68	\$79	\$74	\$76	153.3%
217	Vernon	\$28	\$44	\$54	\$61	\$66	\$66	135.7%
219	Warren	\$36	\$56	\$80	\$84	\$88	\$91	152.8%
221	Washington	\$30	\$44	\$54	\$63	\$66	\$69	130.0%
223	Wayne	\$34	\$53	\$84	\$101	\$108	\$113	232.4%
225	Webster	\$33	\$54	\$77	\$78	\$86	\$88	166.7%
227	Worth	\$29	\$32	\$52	\$49	\$57	\$61	110.3%
229	Wright	\$32	\$44	\$52	\$60	\$63	\$65	103.1%
510	Saint Louis City	\$68	\$103	\$167	\$185	\$184	\$180	164.7%
999	Missouri	\$50	\$79	\$119	\$131	\$134	\$135	170.0%

Appendix B

Percent of Residences With EQ Coverage, by County (Counties in the New Madrid Region Are Highlighted)								
County FIPS Code	County	2000	2005	2010	2013	2014	2015	2000- 2015
1	Adair	29.1%	22.9%	20.1%	18.6%	17.8%	17.0%	-12.1%
3	Andrew	18.5%	14.9%	12.5%	12.0%	11.2%	10.7%	-7.8%
5	Atchison	10.2%	8.4%	8.0%	6.9%	6.9%	6.7%	-3.5%
7	Audrain	36.2%	31.9%	30.8%	29.3%	28.1%	26.5%	-9.7%
9	Barry	15.4%	11.7%	8.9%	9.2%	8.8%	8.5%	-6.9%
11	Barton	12.6%	9.8%	7.8%	7.9%	7.1%	7.0%	-5.6%
13	Bates	13.0%	8.6%	5.9%	6.0%	5.6%	5.4%	-7.6%
15	Benton	22.4%	16.9%	14.7%	15.0%	13.9%	13.0%	-9.4%
17	Bollinger	62.4%	57.1%	38.9%	37.0%	33.5%	32.9%	-29.5%
19	Boone	37.6%	29.8%	27.0%	26.5%	25.7%	25.0%	-12.6%
21	Buchanan	16.5%	12.9%	11.2%	10.4%	9.9%	9.6%	-6.9%
23	Butler	57.3%	51.8%	33.8%	27.1%	22.4%	20.6%	-36.7%
25	Caldwell	11.4%	7.8%	6.6%	6.7%	6.7%	6.5%	-4.9%
27	Callaway	37.5%	31.9%	27.0%	26.6%	25.6%	25.4%	-12.1%
29	Camden	42.1%	40.0%	37.5%	37.2%	35.3%	34.7%	-7.4%
31	Cape Girardeau	81.2%	79.5%	71.9%	67.5%	60.8%	59.3%	-21.9%
33	Carroll	23.0%	16.6%	10.6%	11.2%	10.9%	9.8%	-13.2%
35	Carter	47.7%	42.4%	20.7%	18.4%	16.7%	16.0%	-31.7%
37	Cass	19.4%	13.9%	11.6%	11.7%	11.3%	10.9%	-8.5%
39	Cedar	14.3%	11.7%	9.1%	9.6%	8.6%	8.0%	-6.3%
41	Chariton	24.0%	18.3%	15.9%	17.0%	15.8%	15.6%	-8.4%
43	Christian	16.1%	11.6%	11.8%	12.8%	11.4%	10.6%	-5.5%
45	Clark	22.3%	17.1%	12.6%	11.4%	10.7%	9.7%	-12.6%
47	Clay	20.5%	15.2%	13.0%	13.0%	12.5%	12.2%	-8.3%
49	Clinton	15.3%	10.7%	8.8%	8.9%	8.5%	7.8%	-7.5%
51	Cole	43.5%	37.9%	32.5%	31.5%	29.7%	29.2%	-14.3%
53	Cooper	26.9%	20.5%	15.7%	16.4%	15.9%	15.9%	-11.0%
55	Crawford	45.4%	42.9%	36.2%	34.4%	33.0%	31.9%	-13.5%
57	Dade	12.5%	9.1%	7.5%	7.9%	7.4%	6.8%	-5.7%
59	Dallas	15.8%	9.7%	6.6%	6.6%	6.1%	5.9%	-9.9%
61	Daviess	9.9%	6.2%	5.2%	5.8%	5.8%	5.5%	-4.4%
63	DeKalb	8.9%	6.5%	4.3%	4.6%	4.6%	4.2%	-4.7%
65	Dent	32.3%	24.8%	20.4%	19.1%	18.4%	18.0%	-14.3%
67	Douglas	12.6%	10.5%	10.4%	10.0%	8.9%	8.9%	-3.7%
69	Dunklin	55.7%	47.3%	30.4%	22.3%	15.4%	14.0%	-41.7%
71	Franklin	64.5%	61.4%	52.6%	51.7%	49.5%	49.1%	-15.4%
73	Gasconade	48.9%	48.1%	42.9%	40.7%	38.8%	38.0%	-10.9%

Percent of Residences With EQ Coverage, by County (Counties in the New Madrid Region Are Highlighted)								
County FIPS Code	County	2000	2005	2010	2013	2014	2015	2000- 2015
75	Gentry	12.9%	8.8%	7.2%	7.0%	6.8%	6.6%	-6.3%
77	Greene	18.7%	14.1%	13.0%	13.5%	12.5%	11.7%	-7.0%
79	Grundy	12.8%	9.9%	7.3%	7.2%	6.8%	6.7%	-6.1%
81	Harrison	8.7%	6.1%	4.4%	4.3%	4.4%	4.5%	-4.2%
83	Henry	20.1%	16.6%	14.6%	14.9%	13.8%	13.6%	-6.5%
85	Hickory	19.4%	14.7%	10.9%	11.0%	10.2%	9.8%	-9.6%
87	Holt	9.4%	5.4%	4.8%	4.4%	4.6%	4.3%	-5.1%
89	Howard	32.5%	26.9%	23.6%	23.4%	23.2%	22.8%	-9.7%
91	Howell	33.5%	27.9%	24.2%	24.2%	23.4%	23.1%	-10.4%
93	Iron	56.8%	49.4%	36.9%	36.1%	35.7%	35.9%	-20.9%
95	Jackson	17.1%	12.9%	11.3%	11.7%	11.4%	11.1%	-6.0%
97	Jasper	18.2%	15.6%	13.8%	16.5%	14.9%	14.0%	-4.2%
99	Jefferson	72.8%	70.0%	60.0%	59.0%	57.2%	56.6%	-16.2%
101	Johnson	20.1%	14.5%	12.2%	13.2%	12.7%	12.1%	-8.0%
103	Knox	16.4%	13.3%	11.8%	11.7%	10.8%	10.3%	-6.1%
105	Laclede	28.4%	23.4%	20.6%	19.6%	18.0%	17.5%	-10.9%
107	Lafayette	23.2%	16.1%	13.3%	13.9%	13.6%	13.1%	-10.1%
109	Lawrence	15.0%	10.2%	7.8%	9.2%	8.5%	8.0%	-7.0%
111	Lewis	22.9%	18.5%	16.1%	15.9%	14.1%	13.4%	-9.5%
113	Lincoln	53.8%	49.8%	44.4%	44.1%	42.1%	41.7%	-12.1%
115	Linn	30.6%	27.0%	23.7%	22.1%	20.8%	19.6%	-11.0%
117	Livingston	15.7%	11.1%	11.6%	10.8%	10.5%	9.8%	-5.9%
119	McDonald	13.5%	7.5%	5.8%	6.5%	5.5%	5.6%	-7.9%
121	Macon	24.7%	17.9%	17.3%	16.6%	15.8%	14.6%	-10.1%
123	Madison	65.7%	59.9%	39.5%	38.8%	37.2%	37.9%	-27.8%
125	Maries	31.0%	29.7%	22.4%	23.9%	24.3%	23.9%	-7.1%
127	Marion	41.5%	36.2%	33.9%	32.1%	29.7%	28.7%	-12.8%
129	Mercer	10.2%	7.2%	5.7%	5.6%	5.3%	5.3%	-4.9%
131	Miller	24.3%	20.5%	17.4%	18.3%	16.9%	16.4%	-7.9%
133	Mississippi	60.1%	54.1%	30.0%	22.1%	14.8%	13.5%	-46.6%
135	Moniteau	24.2%	20.3%	19.1%	18.3%	17.6%	16.4%	-7.8%
137	Monroe	31.6%	25.0%	21.3%	20.2%	18.5%	18.0%	-13.6%
139	Montgomery	47.2%	42.4%	36.6%	34.2%	33.2%	31.7%	-15.5%
141	Morgan	35.6%	33.7%	30.4%	29.2%	26.8%	26.0%	-9.6%
143	New Madrid	51.2%	54.8%	27.7%	20.2%	16.6%	14.9%	-36.3%
145	Newton	14.0%	9.6%	8.5%	10.3%	9.2%	9.0%	-5.0%
147	Nodaway	7.1%	5.2%	4.7%	5.2%	4.7%	4.4%	-2.7%
149	Oregon	42.7%	36.8%	24.1%	23.9%	24.1%	23.4%	-19.3%
151	Osage	33.3%	28.4%	23.8%	22.6%	21.8%	20.6%	-12.7%
153	Ozark	18.5%	15.8%	14.1%	14.1%	13.6%	13.1%	-5.4%

Percent of Residences With EQ Coverage, by County (Counties in the New Madrid Region Are Highlighted)								
County FIPS Code	County	2000	2005	2010	2013	2014	2015	2000- 2015
155	Pemiscot	49.4%	45.7%	21.1%	15.6%	14.1%	12.8%	-36.6%
157	Perry	77.4%	79.2%	71.9%	69.2%	68.5%	66.9%	-10.5%
159	Pettis	30.9%	25.3%	19.2%	17.7%	16.7%	15.7%	-15.2%
161	Phelps	34.7%	28.9%	25.6%	25.8%	24.7%	24.2%	-10.5%
163	Pike	41.3%	35.8%	30.3%	27.9%	27.0%	25.3%	-16.0%
165	Platte	18.8%	14.3%	12.3%	12.7%	12.2%	12.0%	-6.8%
167	Polk	17.8%	11.9%	10.5%	11.3%	10.0%	9.8%	-8.0%
169	Pulaski	25.9%	18.9%	13.4%	14.2%	13.4%	13.1%	-12.8%
171	Putnam	16.5%	9.9%	6.9%	7.2%	7.2%	7.3%	-9.2%
173	Ralls	31.2%	27.1%	25.7%	26.0%	25.7%	24.4%	-6.8%
175	Randolph	30.9%	24.9%	20.5%	18.9%	17.8%	16.9%	-14.0%
177	Ray	19.0%	14.1%	11.4%	11.7%	10.9%	10.7%	-8.3%
179	Reynolds	42.4%	32.6%	21.4%	21.1%	18.8%	18.7%	-23.7%
181	Ripley	44.3%	41.7%	24.4%	23.0%	19.5%	17.9%	-26.4%
183	Saint Charles	79.2%	75.4%	67.0%	66.4%	64.1%	63.3%	-15.9%
185	Saint Clair	14.9%	9.8%	6.0%	5.8%	6.1%	6.0%	-8.9%
186	Ste. Genevieve	76.1%	75.9%	68.7%	66.3%	64.6%	64.0%	-12.1%
187	Saint Francois	65.4%	64.5%	56.7%	54.4%	51.2%	50.8%	-14.6%
189	Saint Louis	74.4%	70.7%	62.9%	61.0%	58.9%	57.8%	-16.6%
195	Saline	25.7%	21.6%	19.3%	19.2%	19.0%	18.1%	-7.6%
197	Schuyler	13.9%	12.5%	9.5%	7.0%	6.2%	6.3%	-7.6%
199	Scotland	20.9%	13.8%	12.1%	10.8%	10.1%	9.5%	-11.4%
201	Scott	70.0%	67.9%	41.5%	33.5%	26.3%	22.7%	-47.3%
203	Shannon	31.3%	22.3%	19.0%	17.8%	17.6%	17.1%	-14.2%
205	Shelby	21.9%	16.0%	14.4%	14.9%	14.9%	14.3%	-7.6%
207	Stoddard	63.9%	61.4%	42.2%	30.6%	22.6%	20.7%	-43.2%
209	Stone	18.1%	15.2%	14.6%	15.5%	15.1%	14.5%	-3.6%
211	Sullivan	14.9%	9.3%	7.1%	6.5%	5.9%	5.7%	-9.2%
213	Taney	20.2%	18.1%	17.0%	17.5%	17.1%	16.5%	-3.7%
215	Texas	24.6%	18.9%	14.2%	13.9%	12.6%	11.8%	-12.8%
217	Vernon	17.0%	12.2%	9.8%	9.5%	9.1%	8.8%	-8.2%
219	Warren	60.7%	59.3%	49.5%	49.8%	49.5%	48.7%	-12.0%
221	Washington	53.9%	48.2%	37.2%	38.4%	37.1%	36.0%	-17.9%
223	Wayne	51.9%	43.1%	25.1%	21.9%	19.9%	18.9%	-33.0%
225	Webster	17.8%	13.1%	11.5%	12.3%	11.2%	10.9%	-6.9%
227	Worth	7.8%	5.3%	4.8%	6.2%	5.2%	4.4%	-3.4%
229	Wright	23.9%	18.0%	13.9%	13.1%	12.2%	11.7%	-12.2%
510	Saint Louis City	46.1%	45.9%	36.2%	34.8%	32.2%	30.5%	-15.6%
999	Missouri Total	43.6%	39.8%	34.2%	33.2%	31.3%	30.4%	-13.2%

INSURERS WHO DO NOT PROVIDE EARTHQUAKE INSURANCE

	Southeast MO	St. Louis	Kansas City	Springfield	Columbia
Allstate Indemnity Comp.	X	X	X	X	X
Allstate Ins. Comp.	X	X	X	X	X
Allstate Property & Casualty Ins. Comp.	X	X	X	X	X
Cameron Mutual Ins. Comp.	X	X	X	X	X
Cameron National Ins. Comp.	X	X	X	X	X
Farm Bureau Town & Country IC	X	X	X	X	X
Garrison Property & Casualty Ins. Comp.	X	X	X	X	X
Mid Century Ins. Comp.	X	X	X	X	X
United Home Ins. Comp.	X	X	X	X	X

INSURERS WHO DO PROVIDE EARTHQUAKE INSURANCE

	Southeast MO	St. Louis	Kansas City	Springfield	Columbia
ACUITY, A Mutual Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Allied Property & Casualty Ins. Comp.	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●
AMCO Ins. Comp.	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●
American Family Mutual Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
American Modern Home Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
American Modern Select Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Amica Mutual Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Auto Club Family Ins. Comp.	X	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Auto-Owners Ins. Comp.	X	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Country Mutual Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Electric Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Farmers Ins. Exchange	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Fire Ins. Exchange	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Great Northern Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Hartford Ins. Comp. of Midwest	X	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Hartford Underwriters Ins. Comp.	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●
Homesite Ins. Comp. of the Midwest	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
IDS Property Casualty Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Liberty Ins. Corp.	X	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Liberty Mutual Fire Ins. Comp.	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●
Lititz Mutual Ins. Comp.	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●
LM Ins. Corp.	X	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Metropolitan Property & Casualty Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Nationwide Affinity Ins. Comp. of America	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Nationwide Ins. Comp. of America	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Palomar Specialty Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Property & Casualty Ins. Comp. of Hartford	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●
Safeco Ins. Comp. of America	X	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Shelter Mutual Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
State Auto Property & Casualty	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
State Farm Fire & Casualty Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
The Cincinnati Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
The Standard Fire Ins. Comp.	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●	○ ○ ○ ●
The Travelers Home & Marine Ins. Comp.	X	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
Trumbull Ins. Comp.	X	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
United Services Automobile Association	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
USAA Casualty Ins. Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●
USAA General Indemnity Comp.	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●	● ● ● ●

Legend: New earthquake policies available for the following construction types: ● Frame dwellings ● Masonry veneer
 X No coverage available ● Solid masonry ● Renewal business only

Note: Even though a company issues new coverage for a specific construction type, that company may still have significant underwriting restrictions applicable to a given risk. For example, a company might refuse to issue coverage for multi-story masonry homes, older homes, homes with unusual architectural features, homes built on a hillside or cliff, etc. Please check with the company or agent for details about your particular situation.

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

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Financial Institutions &
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June 2016