

**2020**

# **RESIDENTIAL EARTHQUAKE COVERAGE IN MISSOURI**

**MISSOURI DEPARTMENT OF COMMERCE & INSURANCE  
STATISTICS SECTION**



**DCI**

Missouri Department of Commerce & Insurance

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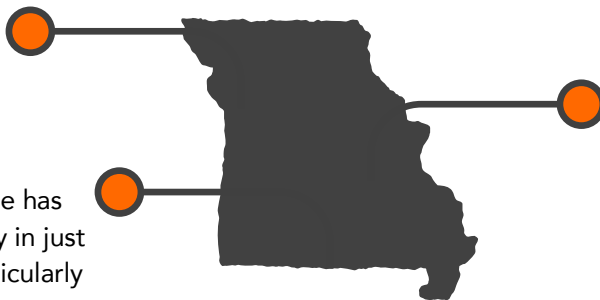
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## HIGHLIGHTS

Geologists generally concede that the New Madrid Seismic Zone presents a significant hazard to portions of the state. The highest risk area is composed of roughly the southeast quadrant of the state, extending from the bootheel up the Mississippi River to the entirety of the St. Louis metropolitan statistics area (MSA). Unfortunately, residential insurance coverage for earthquakes in Missouri has grown increasingly difficult to obtain:

Insurers have increasingly pulled out of high-risk areas of the state or have subjected such areas to stricter underwriting standards

The cost of coverage has increased dramatically in just the last 10 years, particularly in high-risk areas.



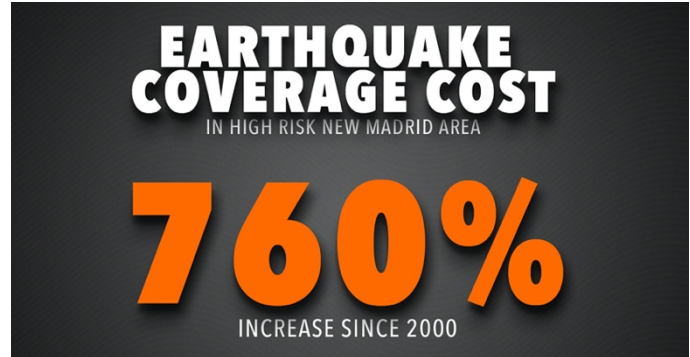
Policyholders are required to self-insure to a significant extent through higher deductibles and the application of separate deductibles to structure and contents. Some insurers will only sell policies with a deductible equal to 20 or 25% of policy limits.

This report presents data regarding trends in the earthquake insurance market in Missouri. Among the highlights:

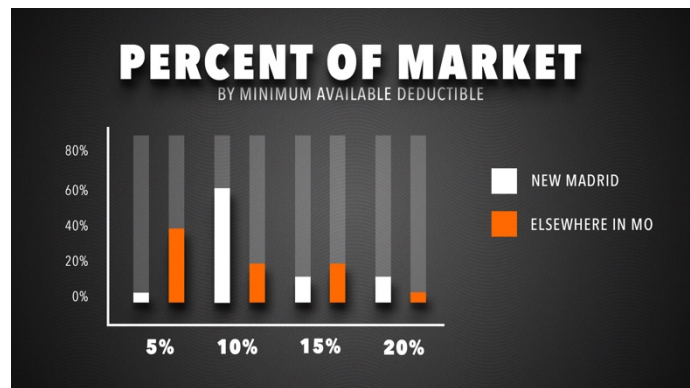
- The market has contracted significantly over the last twenty years. In the six-county New Madrid region of the state, the percentage of residences with earthquake coverage declined by an astonishing 47 percentage points between 2000 and 2020, **from 60.2 to 12.7 percent.**
- In 90 of Missouri's 116 counties, **fewer than 20 percent of residences have earthquake coverage.** In only four counties are at least half of residences insured from damage caused by earthquakes, including the counties of Cape Girardeau, St. Charles, St. Louis, and Jefferson.



- The cost of earthquake coverage has increased significantly, particularly in the high-risk New Madrid area. In just the last 10 years, costs have increased by 102 percent in the New Madrid counties. **Since 2000, costs have increased by 760 percent.**



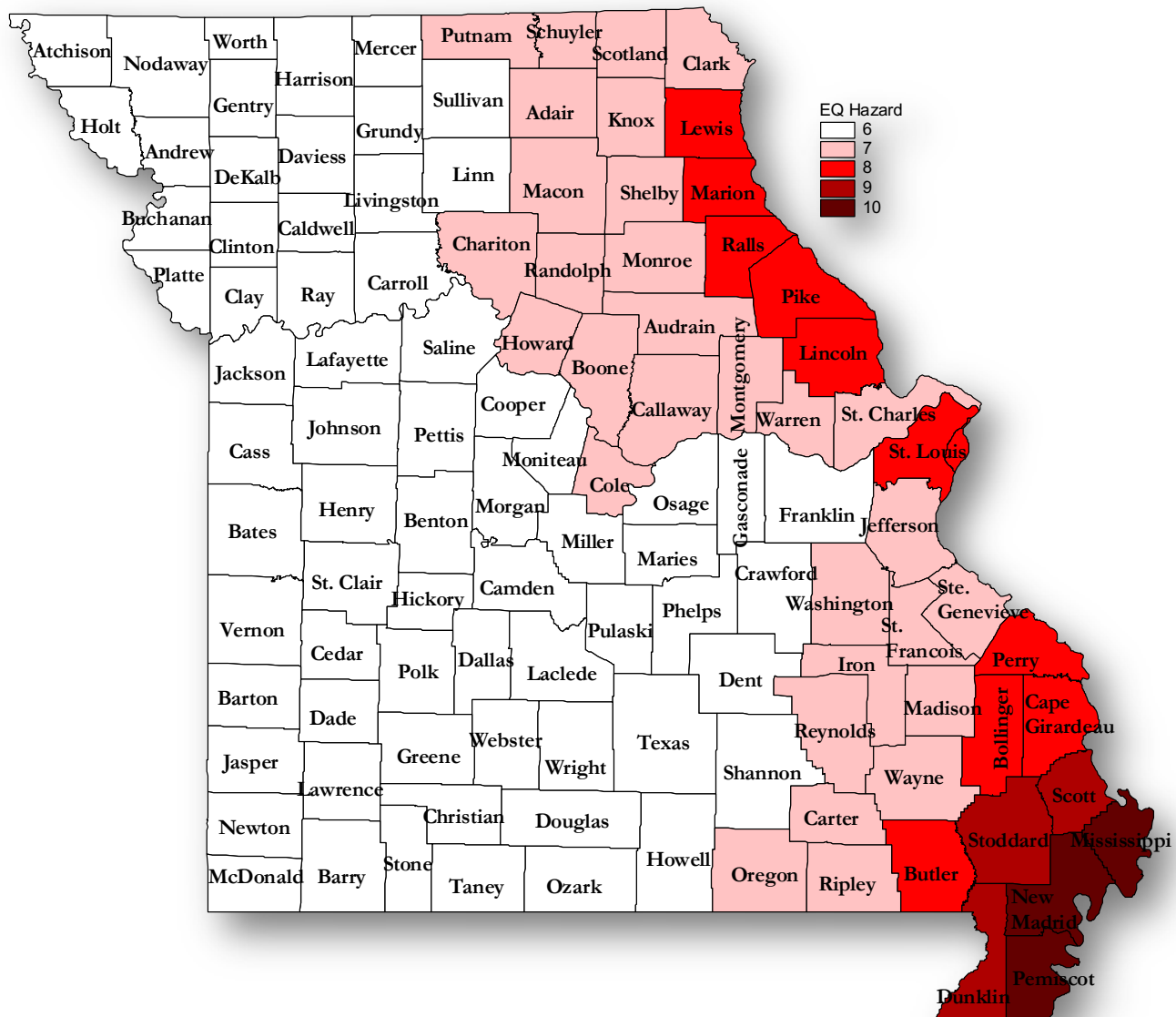
- Based on a survey of Missouri insurers, **nearly 20 percent of the earthquake market in New Madrid does not offer coverage with a deductible less than 25 percent of the value of the insured property.** Less than 2 percent of the market offers policies with deductibles as low as five percent, compared to 43 percent of the earthquake market in the remainder of the state.



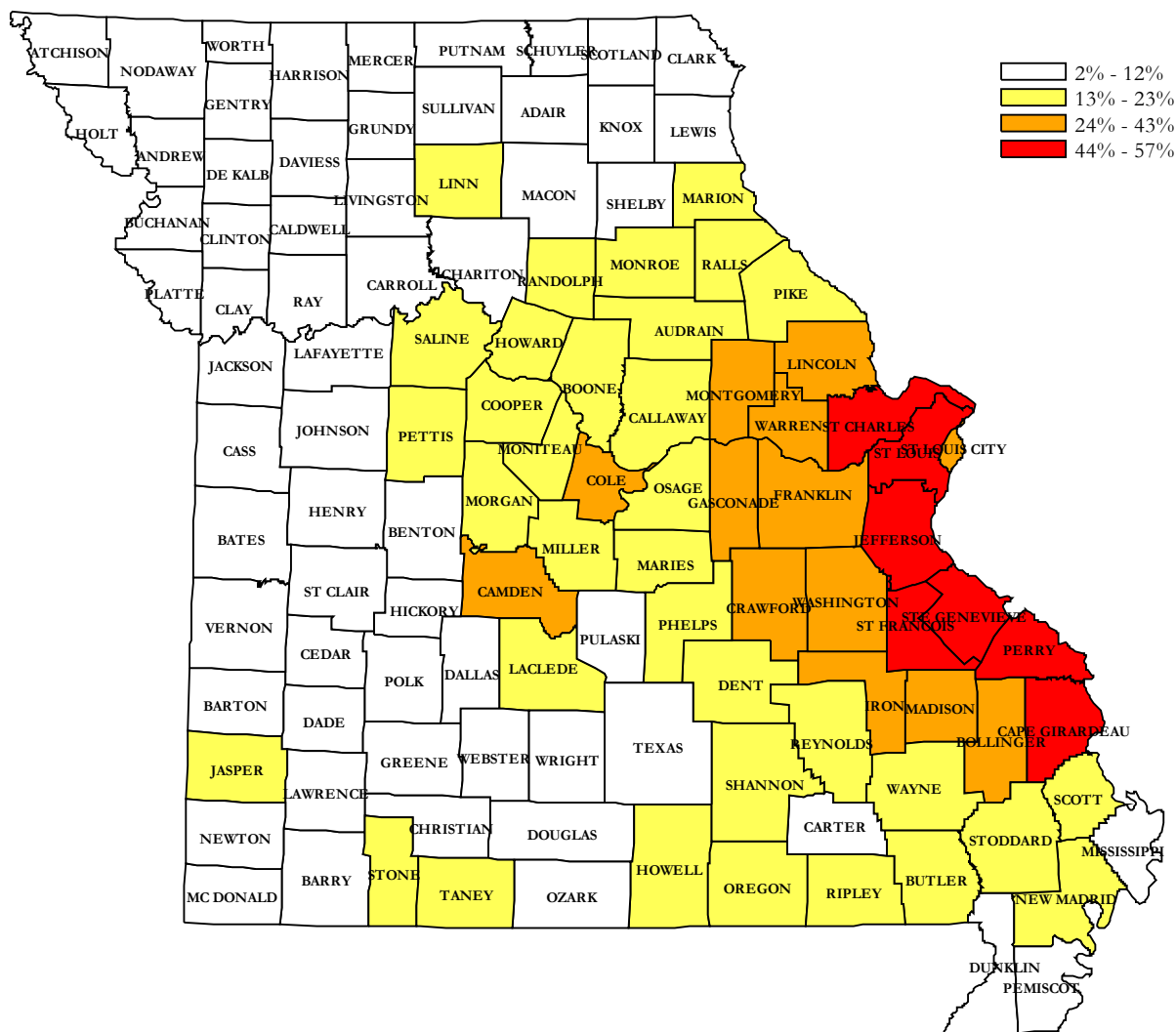


## MERCALLI SCALE (PROJECTED EARTHQUAKE INTENSITY)

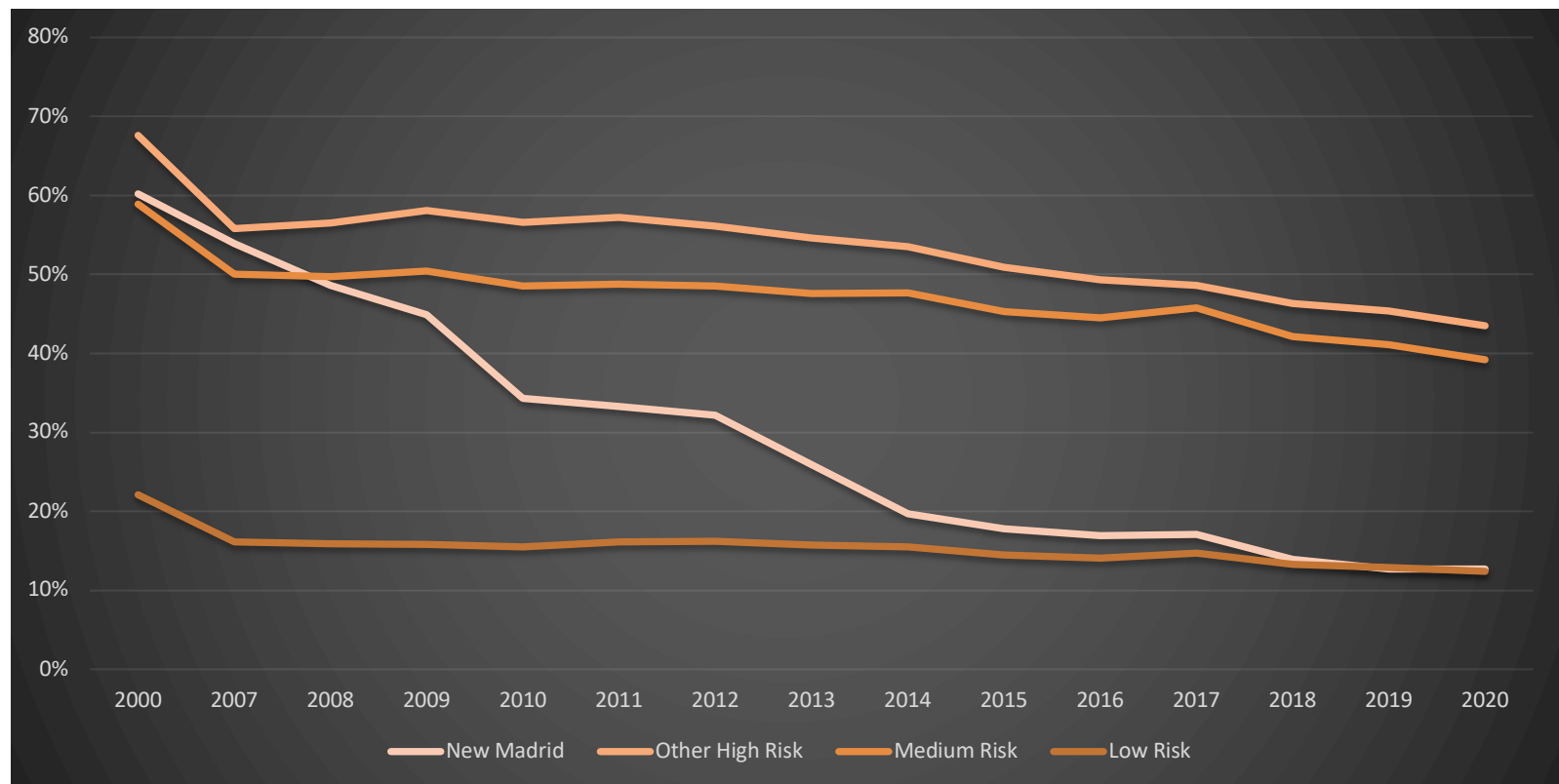
Higher values indicate greater earthquake risk.



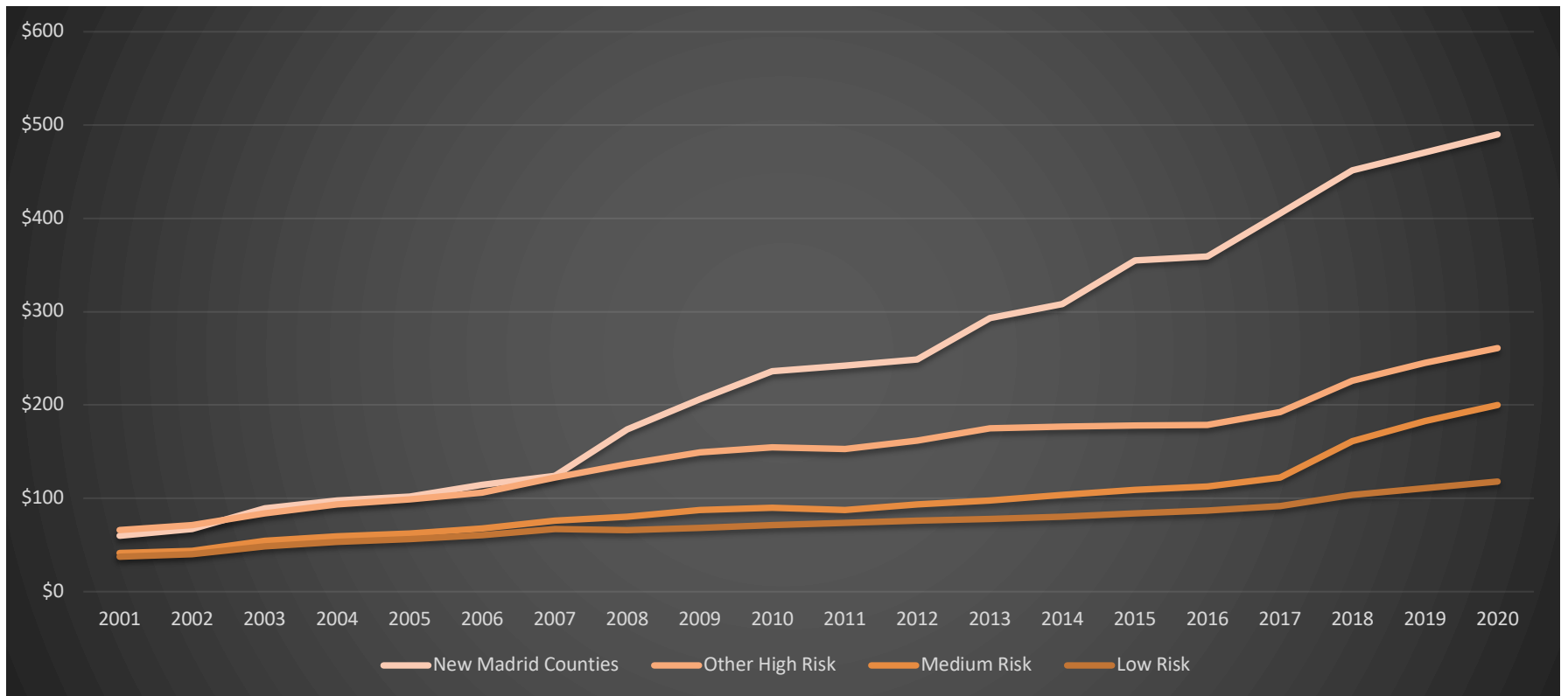
## PERCENT OF RESIDENTIAL POLICIES WITH EARTHQUAKE COVERAGE IN 2020



PERCENT OF RESIDENCES WITH EARTHQUAKE COVERAGE												
REGION	2000	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
New Madrid Counties	60.2%	34.3%	33.3%	32.2%	25.9%	19.7%	17.8%	16.9%	17.1%	13.9%	12.7%	12.7%
Other High Risk Counties	67.6%	56.6%	57.2%	56.1%	54.6%	53.5%	50.9%	49.3%	48.6%	46.3%	45.4%	43.5%
Medium Risk Counties	58.9%	48.5%	48.8%	48.5%	47.6%	47.7%	45.3%	44.5%	45.8%	42.1%	41.1%	41.1%
Low Risk Counties	22.1%	15.5%	16.1%	16.2%	15.7%	15.5%	14.5%	14.1%	14.7%	13.3%	12.9%	12.4%
MO Total	43.6%	34.2%	34.6%	34.4%	33.2%	32.9%	30.6%	28.5%	30.2%	27.8%	26.8%	25.7%



AVERAGE ANNUAL COST FOR EARTHQUAKE COVERAGE												
REGION	2000	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
New Madrid Counties	\$57	\$236	\$242	\$249	\$293	\$308	\$355	\$359	\$405	\$452	\$471	\$490
Other High Risk Counties	\$63	\$155	\$153	\$162	\$175	\$177	\$178	\$179	\$192	\$226	\$245	\$261
Medium Risk Counties	\$39	\$90	\$88	\$94	\$98	\$104	\$109	\$113	\$122	\$161	\$183	\$200
Low Risk Counties	\$35	\$71	\$74	\$76	\$78	\$81	\$84	\$87	\$92	\$104	\$111	\$118
<b>MO Total</b>	<b>\$50</b>	<b>\$119</b>	<b>\$117</b>	<b>\$124</b>	<b>\$131</b>	<b>\$134</b>	<b>\$137</b>	<b>\$146</b>	<b>\$149</b>	<b>\$179</b>	<b>\$195</b>	<b>\$209</b>



# MARKET PENETRATION AND COST OF COVERAGE, 2020

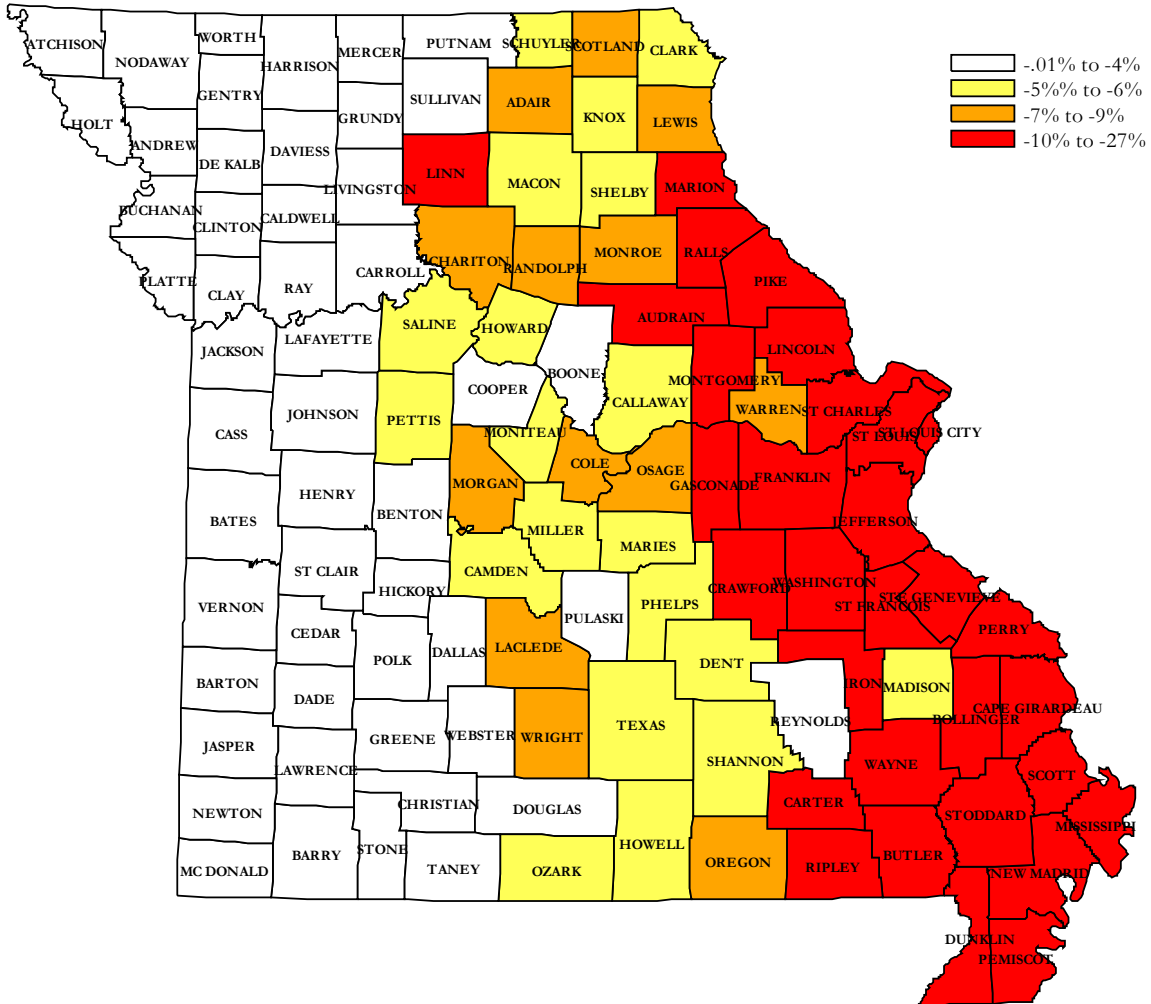
County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage	EQ Zone
Adair	660	5,791	11.4%	\$80	\$43	7
Andrew	1,309	12,803	10.2%	\$96	\$43	6
Atchison	70	1,449	4.8%	\$89	\$47	6
Audrain	1,040	5,233	19.9%	\$89	\$46	7
Barry	1,032	12,739	8.1%	\$102	\$47	6
Barton	157	2,974	5.3%	\$103	\$46	6
Bates	208	5,083	4.1%	\$119	\$44	6
Benton	874	8,056	10.8%	\$75	\$45	6
Bollinger	763	2,888	26.4%	\$170	\$102	8
Boone	9,770	42,682	22.9%	\$123	\$44	7
Buchanan	913	13,847	6.6%	\$75	\$43	6
Butler	1,307	9,522	13.7%	\$387	\$207	8
Caldwell	114	2,579	4.4%	\$73	\$44	6
Callaway	2,186	9,694	22.6%	\$94	\$45	7
Camden	7,232	23,215	31.2%	\$127	\$41	6
Cape Girardeau	9,602	17,989	53.4%	\$384	\$166	8
Carroll	160	2,025	7.9%	\$76	\$43	6
Carter	215	2,099	10.2%	\$140	\$79	7
Cass	3,121	30,801	10.1%	\$114	\$61	6
Cedar	256	4,692	5.5%	\$89	\$36	6
Chariton	178	1,897	9.4%	\$80	\$37	7
Christian	2,684	27,474	9.8%	\$136	\$40	6
Clark	146	2,541	5.7%	\$66	\$41	7
Clay	8,180	72,606	11.3%	\$106	\$45	6
Clinton	467	6,915	6.8%	\$95	\$44	6
Cole	5,400	21,832	24.7%	\$131	\$50	7
Cooper	547	4,182	13.1%	\$100	\$41	6
Crawford	1,546	6,137	25.2%	\$103	\$46	6
Dade	128	2,412	5.3%	\$93	\$48	6
Dallas	195	4,128	4.7%	\$74	\$41	6
Daviess	123	2,805	4.4%	\$91	\$46	6
De Kalb	81	2,403	3.4%	\$90	\$36	6
Dent	601	4,552	13.2%	\$96	\$42	6
Douglas	258	3,377	7.6%	\$68	\$44	6
Dunklin	865	8,178	10.6%	\$569	\$427	9
Franklin	13,706	32,097	42.7%	\$187	\$63	6
Gasconade	1,278	5,062	25.2%	\$119	\$42	6
Gentry	67	2,125	3.2%	\$79	\$42	6

Greene	9,101	83,608	10.9%	\$121	\$42	6
Grundy	122	3,028	4.0%	\$76	\$36	6
Harrison	50	1,838	2.7%	\$74	\$40	6
Henry	727	6,821	10.7%	\$85	\$41	6
Hickory	223	2,639	8.5%	\$82	\$46	6
Holt	39	1,661	2.3%	\$82	\$38	6
Howard	501	2,948	17.0%	\$89	\$42	7
Howell	2,126	11,528	18.4%	\$93	\$50	6
Iron	945	3,503	27.0%	\$109	\$75	7
Jackson	17,637	175,511	10.0%	\$115	\$47	6
Jasper	5,445	44,231	12.3%	\$110	\$43	6
Jefferson	30,476	59,820	50.9%	\$207	\$74	7
Johnson	1,243	11,752	10.6%	\$88	\$40	6
Knox	69	1,109	6.2%	\$65	\$39	7
Laclede	1,346	9,825	13.7%	\$86	\$42	6
Lafayette	994	9,469	10.5%	\$92	\$44	6
Lawrence	600	10,089	5.9%	\$93	\$37	6
Lewis	265	2,834	9.4%	\$74	\$42	8
Lincoln	5,705	16,415	34.8%	\$167	\$51	8
Linn	504	3,709	13.6%	\$61	\$40	6
Livingston	312	4,422	7.1%	\$75	\$41	6
McDonald	256	5,020	5.1%	\$80	\$45	6
Macon	457	4,238	10.8%	\$90	\$64	7
Madison	1,082	3,212	33.7%	\$134	\$83	7
Maries	307	1,697	18.1%	\$80	\$53	6
Marion	1,676	7,335	22.8%	\$92	\$44	8
Mercer	35	1,314	2.7%	\$77	\$68	6
Miller	810	6,116	13.2%	\$90	\$42	6
Mississippi	329	3,570	9.2%	\$462	\$334	10
Moniteau	458	3,433	13.3%	\$87	\$39	6
Monroe	402	3,064	13.1%	\$80	\$44	7
Montgomery	762	3,063	24.9%	\$118	\$46	7
Morgan	2,242	10,391	21.6%	\$96	\$44	6
New Madrid	453	3,731	12.1%	\$530	\$446	10
Newton	1,022	13,422	7.6%	\$96	\$39	6
Nodaway	151	3,865	3.9%	\$82	\$46	6
Oregon	489	3,029	16.1%	\$106	\$74	7
Osage	502	2,992	16.8%	\$150	\$41	7
Ozark	387	3,717	10.4%	\$73	\$42	6
Pemiscot	387	3,946	9.8%	\$564	\$406	10
Perry	1,789	3,725	48.0%	\$199	\$93	8
Pettis	1,391	9,628	14.4%	\$85	\$41	6
Phelps	2,469	11,901	20.7%	\$100	\$47	6
Pike	887	4,678	19.0%	\$110	\$53	8
Platte	3,314	27,992	11.8%	\$131	\$46	6



Polk	743	9,206	8.1%	\$90	\$42	6
Pulaski	976	8,444	11.6%	\$95	\$48	6
Putnam	89	1,524	5.8%	\$129	\$40	7
Ralls	477	2,857	16.7%	\$93	\$42	8
Randolph	761	6,275	12.1%	\$80	\$39	7
Ray	462	6,286	7.3%	\$85	\$42	6
Reynolds	356	2,180	16.3%	\$114	\$86	7
Ripley	446	3,377	13.2%	\$152	\$133	7
St. Charles	58,274	102,450	56.9%	\$244	\$69	7
St. Clair	130	2,625	5.0%	\$80	\$51	6
Ste. Genevieve	2,516	5,216	48.2%	\$175	\$93	7
St. Francois	7,227	16,735	43.2%	\$136	\$76	7
St. Louis	143,521	284,329	50.5%	\$263	\$80	8
Saline	744	5,594	13.3%	\$82	\$43	6
Schuyler	23	689	3.3%	\$68	\$40	7
Scotland	77	1,772	4.3%	\$73	\$38	7
Scott	1,988	12,786	15.5%	\$527	\$342	9
Shannon	224	1,694	13.2%	\$110	\$73	6
Shelby	178	1,869	9.5%	\$67	\$39	7
Stoddard	1,481	11,103	13.3%	\$370	\$209	9
Stone	1,783	13,132	13.6%	\$117	\$39	6
Sullivan	75	2,030	3.7%	\$67	\$35	6
Taney	2,554	16,901	15.1%	\$97	\$43	6
Texas	534	5,596	9.5%	\$94	\$46	6
Vernon	448	6,581	6.8%	\$82	\$42	6
Warren	4,316	10,518	41.0%	\$173	\$57	7
Washington	1,524	5,613	27.2%	\$90	\$51	7
Wayne	635	4,221	15.0%	\$150	\$93	7
Webster	1,141	13,597	8.4%	\$129	\$58	6
Worth	12	412	2.9%	\$104		6
Wright	465	6,350	7.3%	\$87	\$39	6
St. Louis City	14,340	60,224	23.8%	\$240	\$101	7
<b>Missouri</b>	<b>433,220</b>	<b>1,685,201</b>	<b>25.7%</b>	<b>\$209</b>	<b>\$83</b>	

**PERCENTAGE POINT CHANGE IN PERCENT OF INSURED DWELLINGS WITH EARTHQUAKE ENDORSEMENT, 2011 - 2020**



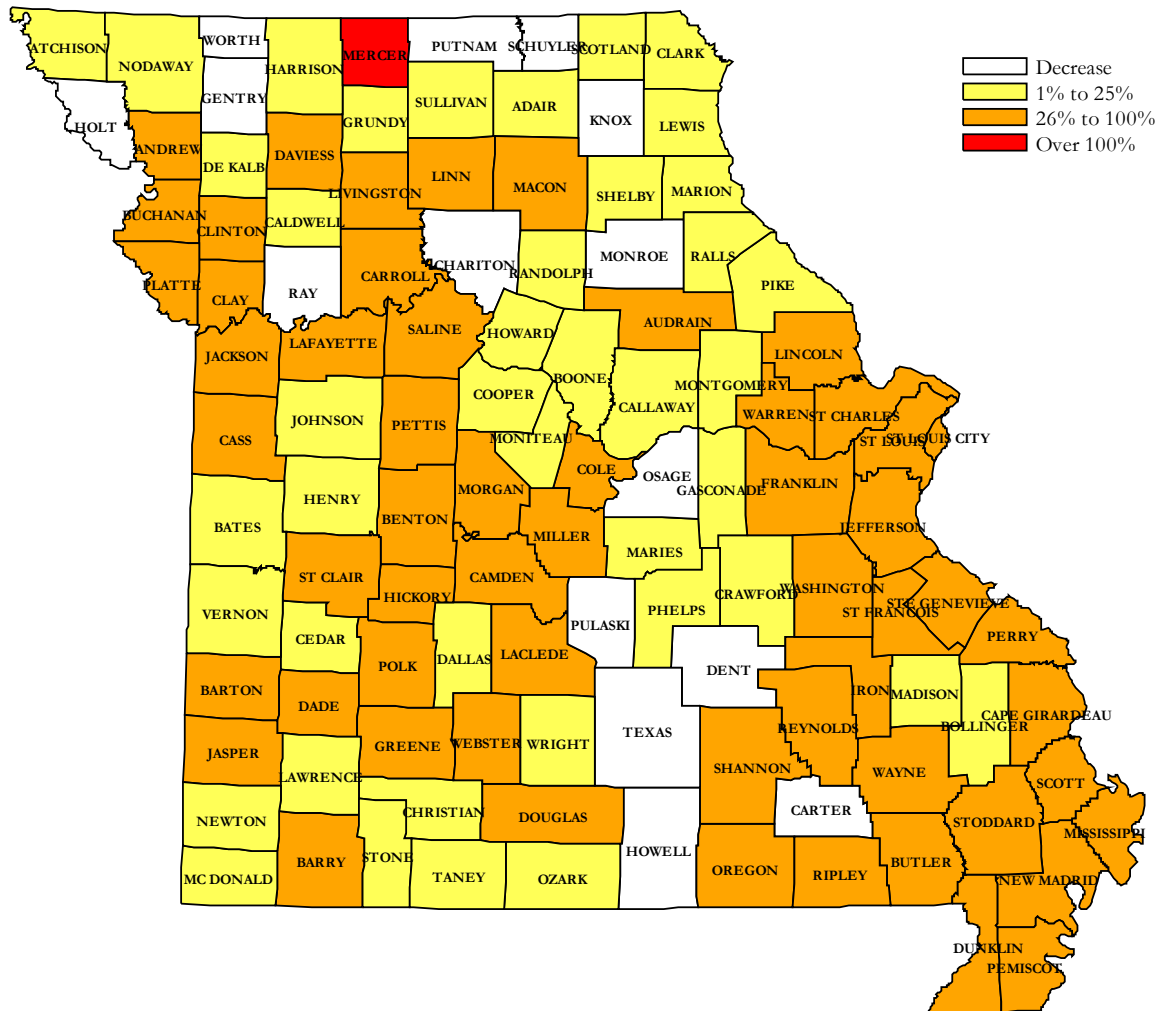
## % OF DWELLING WITH EARTHQUAKE COVERAGE

County	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	% Point Difference 2011-2020
Adair	20.0%	19.7%	18.6%	19.9%	17.0%	17.0%	15.7%	14.7%	13.5%	11.4%	-8.3%
Andrew	13.3%	13.2%	12.8%	13.2%	11.9%	11.8%	11.7%	11.0%	10.8%	10.2%	-3.0%
Atchison	7.7%	7.7%	6.9%	7.4%	6.9%	6.9%	6.9%	6.7%	6.2%	4.8%	-2.9%
Audrain	30.6%	30.5%	29.3%	32.1%	26.6%	26.6%	24.8%	24.2%	23.3%	19.9%	-10.7%
Barry	9.7%	9.7%	9.2%	9.0%	8.6%	8.6%	9.1%	8.8%	8.3%	8.1%	-1.6%
Barton	8.5%	8.4%	8.2%	6.7%	7.2%	7.3%	6.6%	5.8%	5.6%	5.3%	-3.1%
Bates	6.4%	6.6%	6.0%	6.1%	5.4%	5.1%	5.2%	4.6%	4.7%	4.1%	-2.5%
Benton	15.2%	15.4%	14.9%	15.1%	13.1%	12.9%	12.5%	11.9%	11.7%	10.8%	-4.6%
Bollinger	39.2%	39.3%	37.0%	35.2%	33.1%	32.1%	32.4%	30.9%	29.6%	26.4%	-12.9%
Boone	27.6%	27.3%	26.5%	26.5%	25.4%	25.0%	24.7%	24.3%	23.8%	22.9%	-4.4%
Buchanan	9.2%	8.9%	8.6%	9.1%	7.8%	7.6%	7.5%	7.1%	7.0%	6.6%	-2.3%
Butler	33.4%	33.7%	27.1%	22.7%	20.4%	19.7%	18.6%	17.0%	15.4%	13.7%	-20.0%
Caldwell	6.3%	6.8%	6.7%	7.2%	6.5%	6.9%	6.8%	5.6%	5.3%	4.4%	-2.4%
Callaway	27.5%	27.4%	26.6%	25.8%	25.5%	24.8%	24.9%	24.0%	24.1%	22.5%	-4.9%
Camden	38.0%	38.2%	37.2%	36.4%	35.8%	34.3%	33.8%	32.8%	31.9%	31.1%	-7.1%
Cape Girardeau	72.1%	72.0%	68.8%	62.4%	60.2%	60.2%	57.9%	56.0%	54.0%	53.4%	-18.7%
Carroll	12.5%	12.9%	13.1%	13.4%	11.8%	11.6%	11.5%	10.0%	9.2%	7.9%	-5.0%
Carter	20.3%	20.1%	18.4%	16.5%	16.2%	14.8%	14.5%	13.6%	12.6%	10.2%	-9.9%
Cass	12.0%	12.1%	11.7%	11.6%	11.1%	11.0%	11.1%	10.7%	10.5%	10.1%	-2.0%
Cedar	9.7%	10.1%	9.6%	8.9%	8.1%	7.3%	7.1%	6.5%	6.5%	5.4%	-4.6%
Chariton	16.5%	17.2%	17.0%	17.5%	16.0%	16.2%	14.7%	12.2%	11.9%	9.4%	-7.8%
Christian	12.9%	13.1%	12.8%	11.5%	10.7%	10.3%	9.8%	9.6%	9.2%	9.8%	-3.4%
Clark	12.1%	12.4%	11.4%	12.2%	9.6%	9.4%	9.0%	7.5%	7.2%	5.8%	-6.6%
Clay	13.3%	13.4%	13.0%	12.9%	12.3%	12.1%	12.2%	11.9%	11.6%	11.3%	-2.1%
Clinton	9.2%	9.2%	8.9%	9.1%	7.8%	8.0%	8.1%	8.0%	7.6%	6.8%	-2.4%
Cole	33.0%	32.4%	31.5%	29.6%	29.5%	28.7%	28.0%	26.5%	26.2%	24.7%	-7.6%
Cooper	16.6%	16.4%	16.4%	14.7%	16.1%	16.0%	15.5%	15.0%	14.4%	13.1%	-3.4%
Crawford	36.2%	36.2%	34.4%	34.0%	32.1%	31.2%	30.2%	28.2%	28.1%	25.2%	-11.1%
Dade	7.9%	8.2%	7.5%	7.3%	6.7%	6.6%	6.2%	5.8%	5.6%	5.3%	-2.9%
Dallas	7.2%	7.4%	6.6%	6.4%	6.0%	5.6%	6.0%	5.1%	5.2%	4.7%	-2.7%
Daviess	5.8%	5.8%	5.8%	6.5%	5.4%	5.6%	5.6%	5.0%	4.8%	4.4%	-1.4%
De Kalb	5.0%	4.9%	4.6%	5.5%	4.3%	4.4%	4.4%	4.1%	3.7%	3.3%	-1.5%
Dent	19.9%	19.9%	19.1%	18.2%	18.0%	17.4%	16.1%	14.5%	14.1%	13.2%	-6.7%
Douglas	11.1%	10.7%	10.0%	8.8%	8.8%	8.6%	7.7%	7.7%	8.6%	7.6%	-3.0%
Dunklin	29.7%	28.5%	22.3%	14.3%	14.0%	13.0%	12.5%	11.2%	10.5%	10.6%	-17.9%
Franklin	54.0%	53.2%	51.7%	50.1%	49.5%	48.0%	47.2%	45.6%	44.3%	42.7%	-10.5%
Gasconade	43.1%	43.0%	40.7%	39.4%	38.0%	36.1%	34.8%	29.8%	27.2%	25.2%	-17.8%
Gentry	7.2%	7.4%	7.0%	7.5%	6.7%	6.4%	6.2%	5.2%	4.7%	3.2%	-4.2%

Greene	13.7%	13.9%	13.5%	12.9%	11.9%	11.4%	11.1%	11.0%	10.5%	10.9%	-3.0%
Grundy	7.4%	7.8%	7.3%	7.7%	6.9%	6.8%	6.4%	5.7%	4.6%	4.0%	-3.8%
Harrison	4.6%	4.4%	4.3%	4.2%	4.5%	4.5%	4.5%	4.4%	4.0%	2.7%	-1.7%
Henry	14.9%	15.3%	14.9%	14.9%	13.7%	13.3%	13.2%	11.9%	11.5%	10.6%	-4.6%
Hickory	11.7%	11.5%	11.0%	11.2%	9.7%	9.0%	8.6%	8.1%	8.2%	8.5%	-3.1%
Holt	4.8%	4.7%	4.4%	4.2%	4.4%	4.0%	4.0%	3.7%	3.8%	2.4%	-2.3%
Howard	23.3%	24.0%	23.4%	24.6%	22.9%	22.2%	21.9%	20.1%	19.6%	17.0%	-7.0%
Howell	24.9%	24.3%	24.2%	23.1%	23.3%	21.3%	20.5%	19.5%	18.9%	18.4%	-5.9%
Iron	37.1%	37.5%	36.1%	36.9%	35.8%	33.5%	31.5%	30.3%	29.0%	27.0%	-10.5%
Jackson	11.9%	11.8%	11.7%	11.9%	11.1%	10.8%	10.9%	10.5%	10.3%	10.0%	-1.7%
Jasper	15.0%	17.1%	16.5%	15.6%	14.1%	13.7%	13.4%	12.6%	12.0%	12.3%	-4.7%
Jefferson	61.0%	60.5%	59.1%	57.8%	56.6%	55.6%	54.1%	53.2%	51.8%	50.9%	-9.5%
Johnson	13.1%	13.0%	13.2%	13.1%	12.3%	12.0%	12.1%	11.7%	11.1%	10.6%	-2.5%
Knox	11.8%	11.8%	11.6%	11.8%	10.2%	9.7%	10.3%	8.3%	8.4%	6.2%	-5.6%
Laclede	21.5%	21.2%	19.6%	19.1%	17.4%	16.8%	15.6%	15.2%	14.5%	13.7%	-7.5%
Lafayette	13.7%	13.8%	13.8%	15.1%	13.2%	13.1%	12.9%	11.8%	11.3%	10.5%	-3.3%
Lawrence	8.8%	9.3%	9.2%	9.1%	8.1%	8.0%	7.6%	6.8%	6.3%	6.0%	-3.4%
Lewis	16.7%	16.8%	15.9%	16.1%	13.6%	13.1%	12.6%	10.7%	9.7%	9.4%	-7.4%
Lincoln	46.0%	46.2%	44.1%	44.0%	42.0%	40.9%	38.6%	38.0%	36.5%	34.7%	-11.4%
Linn	23.2%	22.9%	21.5%	21.1%	19.2%	18.1%	16.7%	15.4%	14.4%	13.6%	-9.3%
Livingston	11.3%	11.0%	10.7%	10.9%	9.8%	9.6%	9.1%	8.6%	8.0%	7.0%	-4.0%
McDonald	6.8%	6.8%	6.4%	5.7%	5.7%	5.7%	5.9%	5.2%	5.1%	5.1%	-1.7%
Macon	17.7%	17.7%	16.6%	17.0%	14.6%	13.8%	13.1%	12.0%	11.6%	10.8%	-6.9%
Madison	40.0%	41.2%	38.8%	40.6%	37.9%	38.7%	38.8%	36.9%	35.0%	33.7%	-7.5%
Maries	23.3%	24.9%	23.9%	23.0%	24.1%	24.1%	22.7%	21.5%	19.3%	18.1%	-6.8%
Marion	33.9%	34.1%	32.1%	33.1%	28.8%	28.4%	28.0%	26.3%	25.1%	22.8%	-11.3%
Mercer	6.0%	5.8%	5.6%	6.1%	5.2%	4.7%	5.0%	4.1%	4.0%	2.7%	-3.1%
Miller	18.0%	18.1%	18.3%	18.1%	16.7%	16.5%	15.6%	14.5%	13.6%	13.2%	-4.9%
Mississippi	29.1%	27.5%	22.1%	13.7%	13.3%	12.5%	11.0%	8.7%	9.0%	9.2%	-18.3%
Moniteau	19.7%	18.8%	18.3%	18.0%	16.4%	15.8%	16.1%	15.0%	14.5%	13.3%	-5.4%
Monroe	21.7%	21.1%	20.2%	19.5%	18.1%	17.1%	16.9%	13.4%	14.3%	13.1%	-7.9%
Montgomery	35.7%	35.7%	34.2%	35.1%	31.7%	31.2%	31.1%	29.6%	28.9%	24.9%	-10.8%
Morgan	30.9%	30.2%	29.2%	27.6%	26.8%	26.5%	24.9%	24.0%	22.8%	21.6%	-8.6%
New Madrid	26.8%	26.1%	20.2%	15.7%	14.9%	14.3%	13.2%	12.3%	11.4%	12.2%	-14.0%
Newton	9.7%	10.6%	10.3%	9.5%	9.0%	9.0%	8.9%	8.2%	8.0%	7.6%	-3.0%
Nodaway	4.8%	5.2%	5.2%	5.4%	4.4%	4.5%	4.6%	4.0%	4.1%	3.9%	-1.3%
Oregon	25.0%	24.9%	23.9%	24.2%	23.5%	21.4%	19.9%	18.4%	17.1%	16.1%	-8.8%
Osage	23.8%	24.1%	22.6%	23.4%	20.6%	20.4%	20.1%	18.3%	17.9%	16.8%	-7.3%
Ozark	15.6%	14.7%	14.1%	13.7%	12.9%	12.0%	12.3%	12.4%	11.2%	10.4%	-4.3%
Pemiscot	20.4%	19.1%	15.6%	10.4%	12.3%	12.3%	11.5%	11.0%	10.7%	9.8%	-9.3%
Perry	71.6%	71.7%	69.2%	69.0%	66.8%	66.4%	64.7%	58.5%	54.2%	48.1%	-23.6%
Pettis	19.6%	19.1%	17.8%	17.8%	16.1%	15.8%	16.0%	15.6%	14.9%	14.4%	-4.6%
Phelps	26.5%	26.8%	25.8%	27.2%	24.4%	23.9%	23.5%	22.2%	21.2%	20.7%	-6.0%

Pike	29.8%	29.3%	27.9%	31.5%	25.4%	24.9%	23.5%	22.0%	20.8%	19.0%	-10.3%
Platte	13.1%	13.0%	12.7%	12.4%	12.1%	12.2%	12.3%	12.3%	12.2%	11.8%	-1.1%
Polk	11.3%	11.5%	11.3%	10.4%	10.0%	9.6%	8.7%	8.3%	8.2%	8.1%	-3.4%
Pulaski	14.7%	14.7%	15.0%	12.8%	13.9%	13.7%	13.4%	12.7%	12.2%	11.6%	-3.1%
Putnam	7.0%	7.3%	7.2%	7.6%	7.3%	7.1%	6.6%	6.4%	6.4%	5.8%	-1.4%
Ralls	26.6%	26.9%	26.0%	28.3%	24.5%	23.7%	24.4%	20.6%	20.3%	16.7%	-10.2%
Randolph	20.4%	19.7%	18.9%	19.7%	17.0%	16.3%	15.5%	13.9%	13.1%	12.1%	-7.6%
Ray	11.3%	11.6%	11.3%	11.1%	10.3%	10.0%	9.5%	8.7%	8.2%	7.4%	-4.2%
Reynolds	20.0%	20.5%	21.1%	22.4%	18.7%	19.1%	18.5%	17.6%	17.0%	16.3%	-4.2%
Ripley	25.1%	25.7%	23.0%	20.7%	18.0%	17.2%	16.9%	16.0%	15.1%	13.2%	-12.5%
St. Charles	67.2%	65.1%	66.2%	64.1%	63.6%	62.0%	60.6%	60.1%	58.7%	56.9%	-8.2%
St. Clair	5.9%	6.2%	5.8%	5.7%	5.9%	5.6%	5.6%	5.4%	5.3%	4.9%	-1.2%
Ste. Genevieve	68.1%	68.5%	66.3%	66.1%	64.0%	61.8%	59.2%	54.0%	53.2%	48.2%	-20.3%
St. Francois	57.3%	59.0%	54.4%	52.7%	50.7%	49.3%	48.0%	45.2%	44.7%	43.2%	-15.8%
St. Louis	63.5%	62.1%	61.0%	59.7%	57.8%	56.0%	54.4%	53.1%	52.4%	50.5%	-11.6%
Saline	19.8%	19.6%	19.4%	22.2%	18.3%	18.5%	17.3%	15.8%	14.6%	13.3%	-6.3%
Schuyler	8.5%	8.2%	7.0%	6.0%	6.4%	6.4%	6.0%	5.2%	4.5%	3.5%	-4.8%
Scotland	12.0%	11.9%	10.8%	10.4%	9.4%	9.3%	7.9%	5.8%	6.0%	4.3%	-7.6%
Scott	40.4%	39.1%	33.5%	25.4%	22.7%	21.8%	19.5%	18.0%	15.4%	15.5%	-23.5%
Shannon	19.1%	19.7%	17.8%	16.4%	17.0%	16.7%	15.7%	14.7%	13.8%	13.2%	-6.5%
Shelby	15.1%	14.3%	14.9%	15.1%	14.3%	14.0%	13.6%	10.5%	11.1%	9.5%	-4.7%
Stoddard	40.5%	39.7%	30.6%	24.0%	20.7%	19.2%	17.2%	15.3%	13.6%	13.3%	-26.3%
Stone	15.9%	16.1%	15.5%	16.4%	14.8%	14.6%	14.8%	14.5%	13.8%	13.6%	-2.6%
Sullivan	7.5%	6.9%	6.5%	5.6%	5.7%	5.5%	5.2%	4.7%	4.4%	3.7%	-3.3%
Taney	18.1%	18.0%	17.5%	18.7%	16.8%	16.5%	16.6%	16.2%	15.4%	15.1%	-2.9%
Texas	14.6%	14.9%	13.9%	12.6%	11.8%	11.9%	11.7%	10.9%	10.3%	9.5%	-5.4%
Vernon	9.7%	9.7%	9.2%	9.4%	8.6%	9.5%	9.0%	8.6%	8.0%	6.8%	-2.9%
Warren	49.2%	50.3%	49.8%	51.2%	49.0%	47.9%	45.9%	45.1%	44.1%	41.0%	-9.2%
Washington	38.8%	40.3%	38.4%	36.5%	36.1%	35.3%	34.6%	30.9%	29.8%	27.1%	-13.1%
Wayne	25.0%	24.1%	21.9%	20.8%	18.8%	18.3%	17.7%	16.8%	16.0%	15.0%	-9.1%
Webster	12.3%	12.6%	12.3%	10.5%	10.8%	10.2%	10.1%	9.4%	9.0%	8.4%	-4.2%
Worth	5.5%	5.9%	6.2%	5.7%	4.4%	4.1%	6.0%	4.8%	3.7%	3.1%	-2.9%
Wright	14.5%	14.0%	13.1%	12.6%	11.8%	10.6%	10.5%	9.1%	8.9%	7.3%	-6.7%
St. Louis City	37.5%	36.4%	34.8%	33.2%	30.5%	29.0%	27.5%	26.1%	25.8%	23.8%	-12.6%
Missouri Total	34.6%	34.4%	33.2%	32.8%	30.6%	29.7%	28.7%	27.8%	26.8%	25.7%	-8.7%

## % CHANGE IN COST OF EARTHQUAKE COVERAGE BETWEEN 2011 AND 2020 \$110-\$140 COVERAGE LIMITS





**Average Annual Cost of Earthquake Coverage, 2011-2020**  
**\$110-\$140 Coverage Limits**

County	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	% Change, 2011- 2020
Adair	\$38	\$38	\$39	\$33	\$35	\$36	\$38	\$41	\$43	\$43	15.1%
Andrew	\$34	\$33	\$33	\$31	\$32	\$33	\$38	\$41	\$42	\$43	27.0%
Atchison	\$41	\$39	\$39	\$32	\$38	\$38	\$38	\$44	\$47	\$46	12.6%
Audrain	\$37	\$37	\$38	\$34	\$37	\$36	\$38	\$45	\$47	\$46	25.2%
Barry	\$34	\$33	\$34	\$36	\$38	\$40	\$40	\$46	\$48	\$47	37.0%
Barton	\$33	\$34	\$35	\$29	\$38	\$36	\$38	\$43	\$46	\$47	44.8%
Bates	\$40	\$36	\$34	\$36	\$36	\$38	\$45	\$43	\$42	\$43	7.3%
Benton	\$33	\$33	\$31	\$31	\$34	\$33	\$37	\$42	\$42	\$44	34.3%
Bollinger	\$88	\$83	\$84	\$73	\$82	\$80	\$84	\$103	\$107	\$102	15.7%
Boone	\$41	\$40	\$40	\$35	\$37	\$38	\$40	\$44	\$43	\$44	9.5%
Buchanan	\$34	\$33	\$36	\$34	\$36	\$38	\$37	\$44	\$42	\$43	25.9%
Butler	\$118	\$118	\$136	\$135	\$140	\$136	\$157	\$192	\$198	\$207	75.4%
Caldwell	\$42	\$41	\$41	\$39	\$39	\$41	\$36	\$42	\$38	\$43	3.1%
Callaway	\$40	\$39	\$39	\$35	\$38	\$39	\$39	\$46	\$46	\$45	13.2%
Camden	\$32	\$31	\$32	\$34	\$36	\$36	\$37	\$41	\$42	\$41	28.2%
Cape Girardeau	\$102	\$103	\$119	\$120	\$121	\$122	\$137	\$157	\$161	\$167	63.0%
Carroll	\$30	\$30	\$31	\$29	\$34	\$34	\$35	\$44	\$43	\$42	38.3%
Carter	\$83	\$81	\$86	\$61	\$75	\$73	\$82	\$86	\$84	\$80	-4.0%
Cass	\$35	\$35	\$36	\$34	\$36	\$38	\$39	\$43	\$44	\$62	75.4%
Cedar	\$35	\$36	\$34	\$33	\$34	\$39	\$42	\$44	\$41	\$37	8.0%
Chariton	\$39	\$37	\$38	\$28	\$33	\$33	\$35	\$41	\$39	\$37	-5.0%
Christian	\$35	\$34	\$34	\$33	\$36	\$37	\$40	\$42	\$42	\$40	14.8%
Clark	\$33	\$33	\$31	\$31	\$32	\$33	\$35	\$42	\$44	\$40	20.8%
Clay	\$34	\$34	\$34	\$33	\$35	\$38	\$45	\$44	\$44	\$45	33.5%
Clinton	\$33	\$35	\$34	\$32	\$33	\$35	\$37	\$43	\$46	\$43	28.7%
Cole	\$40	\$39	\$41	\$39	\$41	\$43	\$45	\$50	\$50	\$50	26.4%
Cooper	\$37	\$36	\$39	\$36	\$43	\$44	\$52	\$47	\$43	\$41	12.0%
Crawford	\$42	\$42	\$41	\$34	\$36	\$38	\$38	\$45	\$45	\$46	10.3%
Dade	\$37	\$34	\$32	\$42	\$44	\$41	\$43	\$50	\$49	\$48	29.7%
Dallas	\$33	\$33	\$31	\$33	\$37	\$38	\$36	\$39	\$41	\$40	22.3%
Daviess	\$32	\$32	\$33	\$34	\$35	\$37	\$35	\$43	\$44	\$44	37.2%
De Kalb	\$33	\$35	\$36	\$35	\$36	\$37	\$32	\$39	\$36	\$35	7.2%
Dent	\$47	\$44	\$42	\$35	\$39	\$38	\$38	\$41	\$44	\$43	-9.9%
Douglas	\$31	\$30	\$30	\$29	\$32	\$36	\$37	\$47	\$45	\$44	42.5%
Dunklin	\$230	\$234	\$273	\$295	\$356	\$363	\$358	\$375	\$404	\$430	86.5%

Franklin	\$45	\$46	\$46	\$46	\$48	\$49	\$52	\$58	\$60	\$63	40.0%
Gasconade	\$38	\$38	\$37	\$34	\$37	\$39	\$44	\$49	\$46	\$43	12.5%
Gentry	\$47	\$47	\$47	\$40	\$42	\$44	\$44	\$47	\$47	\$44	-8.1%
Greene	\$33	\$33	\$34	\$33	\$37	\$37	\$38	\$42	\$42	\$42	26.2%
Grundy	\$33	\$37	\$37	\$37	\$38	\$39	\$41	\$54	\$56	\$36	8.0%
Harrison	\$38	\$37	\$36	\$32	\$38	\$38	\$39	\$48	\$51	\$43	14.1%
Henry	\$36	\$36	\$34	\$30	\$31	\$33	\$36	\$41	\$41	\$40	12.4%
Hickory	\$33	\$32	\$32	\$31	\$33	\$35	\$37	\$41	\$43	\$46	38.0%
Holt	\$44	\$39	\$35	\$30	\$41	\$46	\$33	\$40	\$42	\$41	-6.3%
Howard	\$37	\$37	\$38	\$31	\$34	\$34	\$37	\$43	\$42	\$42	12.9%
Howell	\$52	\$52	\$51	\$39	\$44	\$44	\$44	\$51	\$51	\$51	-3.7%
Iron	\$52	\$50	\$55	\$51	\$55	\$56	\$61	\$68	\$71	\$75	45.1%
Jackson	\$34	\$34	\$34	\$34	\$36	\$38	\$41	\$45	\$47	\$48	39.0%
Jasper	\$32	\$32	\$32	\$32	\$34	\$34	\$35	\$40	\$41	\$43	33.0%
Jefferson	\$46	\$47	\$50	\$51	\$55	\$57	\$60	\$68	\$69	\$74	62.0%
Johnson	\$35	\$35	\$34	\$33	\$33	\$34	\$35	\$40	\$40	\$40	11.7%
Knox	\$43	\$43	\$39	\$32	\$35	\$35	\$35	\$42	\$40	\$39	-9.8%
Laclede	\$32	\$32	\$33	\$33	\$35	\$35	\$35	\$42	\$42	\$42	34.3%
Lafayette	\$31	\$31	\$31	\$30	\$30	\$33	\$35	\$43	\$45	\$44	38.8%
Lawrence	\$35	\$37	\$34	\$33	\$36	\$35	\$38	\$41	\$40	\$37	7.2%
Lewis	\$35	\$35	\$40	\$34	\$33	\$36	\$44	\$36	\$41	\$42	18.7%
Lincoln	\$40	\$39	\$42	\$37	\$39	\$39	\$44	\$48	\$48	\$51	25.7%
Linn	\$29	\$29	\$31	\$31	\$31	\$31	\$32	\$42	\$41	\$39	36.6%
Livingston	\$30	\$29	\$31	\$32	\$31	\$35	\$36	\$45	\$42	\$41	37.7%
McDonald	\$39	\$39	\$35	\$33	\$35	\$37	\$36	\$42	\$44	\$45	16.9%
Macon	\$34	\$33	\$32	\$29	\$32	\$34	\$37	\$43	\$44	\$63	85.9%
Madison	\$67	\$66	\$69	\$57	\$69	\$71	\$79	\$88	\$83	\$83	23.8%
Maries	\$49	\$51	\$47	\$35	\$41	\$40	\$43	\$42	\$46	\$53	8.7%
Marion	\$36	\$34	\$34	\$32	\$32	\$35	\$37	\$42	\$43	\$44	22.6%
Mercer	\$31	\$31	\$33	\$26	\$41	\$37	\$44	\$52	\$61	\$66	114.5%
Miller	\$32	\$33	\$33	\$31	\$33	\$34	\$36	\$41	\$41	\$42	30.4%
Mississippi	\$209	\$213	\$232	\$280	\$308	\$307	\$355	\$373	\$386	\$341	63.0%
Moniteau	\$33	\$33	\$32	\$29	\$33	\$34	\$44	\$42	\$41	\$39	16.3%
Monroe	\$45	\$45	\$43	\$34	\$38	\$39	\$40	\$43	\$43	\$45	-0.2%
Montgomery	\$44	\$42	\$43	\$39	\$37	\$39	\$41	\$46	\$47	\$46	5.3%
Morgan	\$33	\$32	\$33	\$33	\$36	\$36	\$38	\$43	\$43	\$44	34.5%
New Madrid	\$252	\$256	\$333	\$301	\$319	\$309	\$349	\$411	\$436	\$446	76.7%
Newton	\$33	\$32	\$31	\$33	\$33	\$35	\$36	\$40	\$40	\$40	19.3%
Nodaway	\$43	\$37	\$34	\$34	\$32	\$33	\$35	\$42	\$45	\$48	12.3%
Oregon	\$55	\$54	\$58	\$46	\$66	\$63	\$64	\$70	\$70	\$73	34.8%
Osage	\$43	\$44	\$40	\$37	\$38	\$45	\$58	\$48	\$42	\$41	-3.5%
Ozark	\$34	\$36	\$34	\$35	\$37	\$36	\$38	\$40	\$40	\$41	19.0%
Pemiscot	\$238	\$240	\$282	\$333	\$411	\$387	\$445	\$488	\$468	\$410	72.6%

Perry	\$58	\$58	\$67	\$66	\$71	\$72	\$77	\$89	\$91	\$94	60.4%
Pettis	\$31	\$31	\$32	\$32	\$35	\$34	\$36	\$41	\$40	\$42	35.7%
Phelps	\$43	\$42	\$41	\$34	\$38	\$39	\$40	\$47	\$48	\$47	10.6%
Pike	\$45	\$44	\$43	\$35	\$37	\$38	\$40	\$48	\$50	\$53	18.2%
Platte	\$35	\$35	\$35	\$32	\$34	\$37	\$40	\$43	\$45	\$47	32.5%
Polk	\$33	\$33	\$31	\$30	\$36	\$31	\$36	\$42	\$45	\$41	25.1%
Pulaski	\$54	\$53	\$51	\$43	\$46	\$49	\$49	\$52	\$48	\$47	-11.4%
Putnam	\$46	\$53	\$49	\$51	\$39	\$32	\$36	\$47	\$44	\$40	-12.8%
Ralls	\$38	\$36	\$36	\$34	\$35	\$36	\$45	\$43	\$44	\$42	11.3%
Randolph	\$36	\$35	\$35	\$32	\$33	\$34	\$37	\$42	\$41	\$39	9.0%
Ray	\$42	\$39	\$39	\$32	\$37	\$37	\$46	\$39	\$44	\$42	0.6%
Reynolds	\$67	\$69	\$66	\$47	\$59	\$59	\$61	\$71	\$80	\$87	28.9%
Ripley	\$76	\$76	\$88	\$73	\$97	\$98	\$106	\$120	\$130	\$133	73.6%
St. Charles	\$47	\$48	\$51	\$51	\$52	\$54	\$60	\$67	\$65	\$69	47.7%
St. Clair	\$34	\$36	\$37	\$37	\$45	\$51	\$47	\$54	\$52	\$51	48.4%
Ste. Genevieve	\$59	\$58	\$68	\$65	\$75	\$74	\$79	\$89	\$91	\$94	58.6%
St. Francois	\$53	\$53	\$57	\$52	\$55	\$57	\$61	\$70	\$72	\$76	43.1%
St. Louis	\$53	\$54	\$57	\$57	\$58	\$59	\$64	\$76	\$77	\$80	48.9%
Saline	\$31	\$31	\$30	\$30	\$34	\$34	\$36	\$42	\$41	\$43	38.1%
Schuyler	\$59	\$58	\$60	\$53	\$54	\$40	\$41	\$39	\$38	\$40	-32.7%
Scotland	\$37	\$35	\$44	\$36	\$38	\$32	\$32	\$37	\$38	\$38	4.5%
Scott	\$225	\$230	\$266	\$271	\$289	\$298	\$340	\$351	\$346	\$342	52.1%
Shannon	\$53	\$52	\$56	\$45	\$64	\$64	\$68	\$70	\$68	\$74	38.4%
Shelby	\$38	\$37	\$34	\$32	\$36	\$36	\$36	\$41	\$43	\$39	3.9%
Stoddard	\$132	\$134	\$158	\$142	\$173	\$170	\$187	\$205	\$210	\$209	58.0%
Stone	\$32	\$32	\$33	\$34	\$37	\$37	\$39	\$43	\$41	\$39	20.2%
Sullivan	\$31	\$31	\$33	\$31	\$35	\$40	\$39	\$37	\$44	\$35	13.3%
Taney	\$34	\$33	\$34	\$33	\$36	\$35	\$39	\$41	\$43	\$43	24.7%
Texas	\$49	\$49	\$46	\$33	\$40	\$40	\$41	\$47	\$47	\$46	-4.6%
Vernon	\$33	\$32	\$32	\$31	\$34	\$33	\$34	\$41	\$42	\$41	23.6%
Warren	\$42	\$40	\$42	\$42	\$42	\$45	\$49	\$51	\$52	\$57	35.8%
Washington	\$41	\$43	\$46	\$46	\$47	\$47	\$50	\$57	\$52	\$51	25.1%
Wayne	\$70	\$67	\$76	\$64	\$71	\$73	\$82	\$93	\$92	\$93	31.6%
Webster	\$37	\$36	\$38	\$36	\$41	\$40	\$41	\$45	\$44	\$59	59.1%
Worth	\$29	\$32	\$26	\$31	\$36	\$30	\$30	\$46	\$40		
Wright	\$34	\$35	\$35	\$33	\$40	\$41	\$43	\$42	\$40	\$39	15%
St. Louis City	\$76	\$75	\$76	\$73	\$73	\$75	\$82	\$92	\$95	\$101	33%
<b>Missouri Total</b>	<b>\$56</b>	<b>\$56</b>	<b>\$60</b>	<b>\$58</b>	<b>\$63</b>	<b>\$63</b>	<b>\$69</b>	<b>\$78</b>	<b>\$80</b>	<b>\$83</b>	<b>49%</b>

## DATA FROM THE DCI ANNUAL INSURER SURVEY

### Underwriting

Insurers often make decisions about who they are willing to insure for earthquake based on the construction type of a home. The DCI surveyed homeowners insurers regarding their underwriting practices across five areas of the state. The tables below report the homeowners market share of insurers responses for each category or construction type.

For example, insurers comprising 19.5% of the homeowners market do not make any earthquake coverage available in the New Madrid area, and only 14.6% will issue such coverage to all construction types (frame, masonry veneer, and solid masonry). Other characteristics of homes commonly used in underwriting include the location of the home (on a hill side, for example), and the number of stories a home has.

PERCENT OF THE HOMEOWNERS MARKET WILLING TO INSURE DIFFERENT CONSTRUCTION TYPES, 2020					
Dwelling Type	New Madrid	St. Louis	Kansas City	Springfield	Columbia
No EQ coverage available	19.5%	12.6%	12.6%	12.6%	12.6%
Renewals Only	17.0%	14.7%	14.6%	14.6%	14.6%
Frame Only	0.4%	0.4%	0.4%	0.4%	0.4%
Frame & Masonry Veneer	48.5%	54.8%	46.9%	46.9%	46.9%
All Construction Types	14.6%	17.4%	25.4%	25.4%	25.4%

## DEDUCTIBLES

All insurers require insureds to retain a deductible, or the amount of property damage the insured must pay before insurance coverage is available. Most commonly, earthquake policies specify a deductible as a percentage of the value of the insured property. For example, if an insured purchases a policy on a \$200,000 home with a 10 percent deductible, the insurance policy would not cover the first \$20,000 of damage to the insured property.

The table below specifies the minimum available deductible in New Madrid compared to the remainder of the state. The values in the cell are the market share of the earthquake market of insurers offering each minimum deductible level. For example, insurers with 19.9% of the earthquake market in New Madrid do not offer such coverage with a deductible less than 25 percent. Only 1.8 percent of the market in the region offer policies with a deductible as low as 5 percent.

**PERCENT OF THE EARTHQUAKE MARKET BY  
MINIMUM AVAILABLE DEDUCTIBLE, 2020**

Min. Available Deductible	New Madrid	Elsewhere in MO
5%	1.8%	42.6%
10%	67.2%	26.4%
15%	1.7%	20.1%
20%	9.2%	10.8%
25%	19.9%	0.0%
Fixed \$ Amt	<1%	<1%