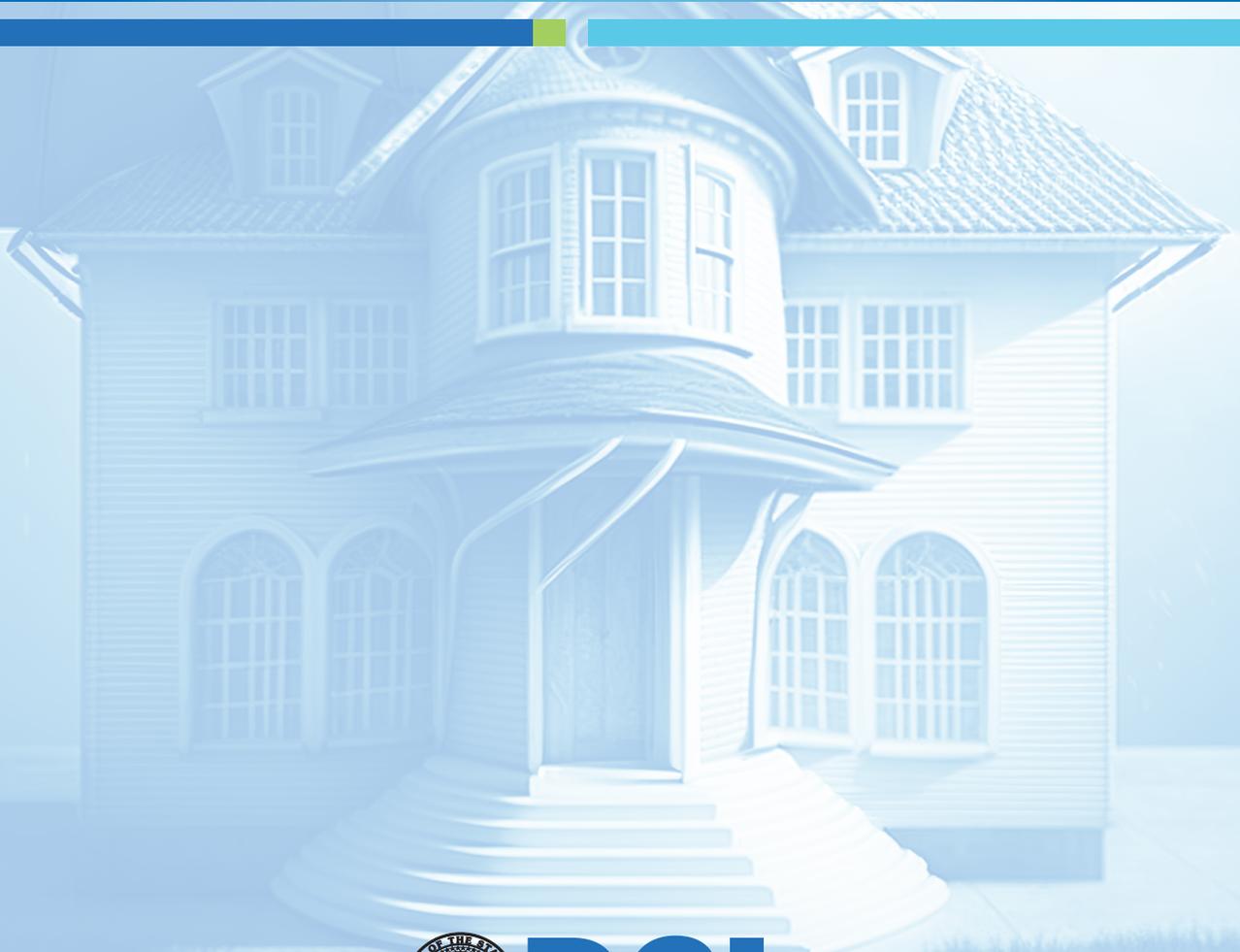




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HOMEOWNERS INSURANCE IN MISSOURI - PREMIUM & LOSSES

Missouri Department of Commerce & Insurance



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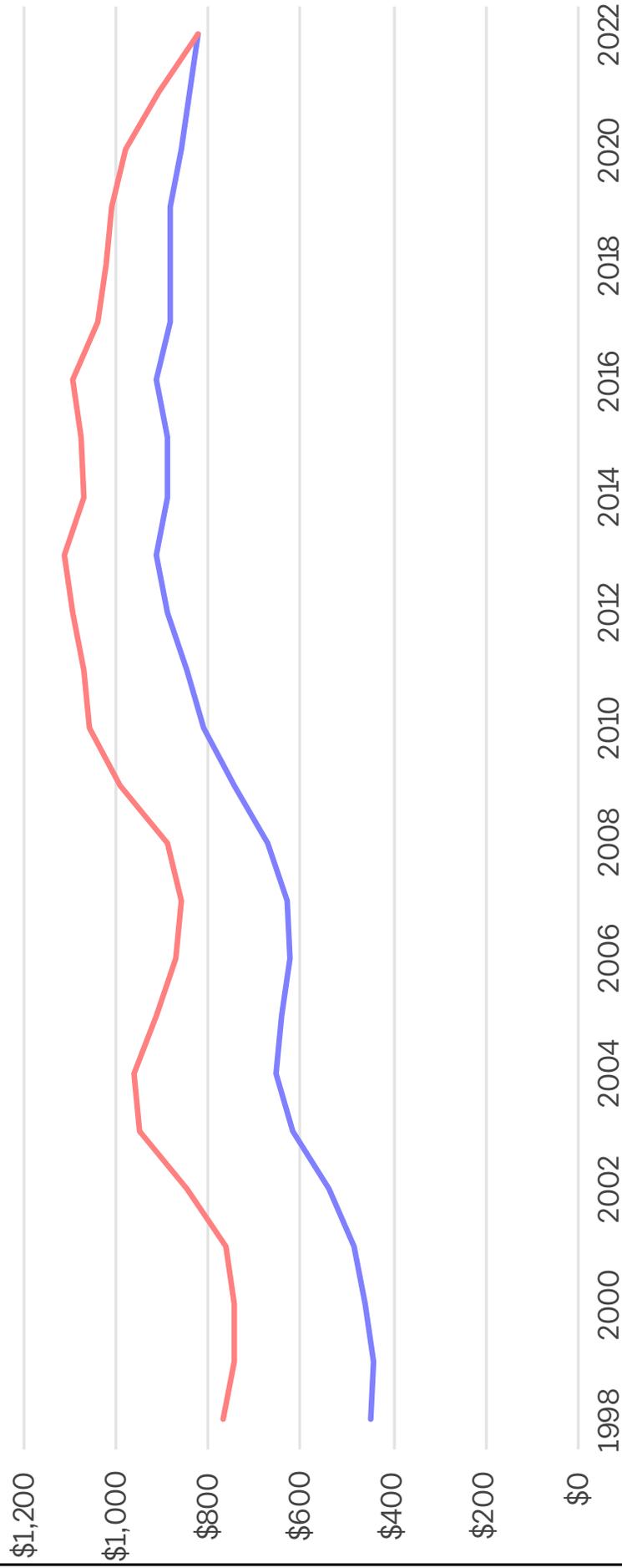
Homeowners Insurance in Missouri - Premium & Losses

| Average Annual Premium | | | | | |
|---|-------------|--------------------|-------------|-------------------------------|--|
| | | All Policy Limits | | \$100k - \$140k Policy Limits | |
| Year | Nominal | Inflation Adjusted | Nominal | Inflation Adjusted | |
| 1998 | \$451 | \$773 | \$448 | \$767 | |
| 1999 | \$455 | \$764 | \$444 | \$746 | |
| 2000 | \$481 | \$782 | \$459 | \$746 | |
| 2001 | \$515 | \$816 | \$483 | \$765 | |
| 2002 | \$591 | \$926 | \$542 | \$849 | |
| 2003 | \$694 | \$1,060 | \$621 | \$948 | |
| 2004 | \$755 | \$1,109 | \$653 | \$960 | |
| 2005 | \$755 | \$1,074 | \$642 | \$913 | |
| 2006 | \$744 | \$1,040 | \$624 | \$872 | |
| 2007 | \$759 | \$1,041 | \$627 | \$860 | |
| 2008 | \$820 | \$1,093 | \$669 | \$892 | |
| 2009 | \$932 | \$1,244 | \$744 | \$993 | |
| 2010 | \$1,015 | \$1,323 | \$812 | \$1,058 | |
| 2011 | \$1,066 | \$1,346 | \$846 | \$1,068 | |
| 2012 | \$1,138 | \$1,404 | \$889 | \$1,096 | |
| 2013 | \$1,200 | \$1,458 | \$916 | \$1,113 | |
| 2014 | \$1,227 | \$1,477 | \$890 | \$1,071 | |
| 2015 | \$1,259 | \$1,521 | \$889 | \$1,074 | |
| 2016 | \$1,296 | \$1,553 | \$914 | \$1,095 | |
| 2017 | \$1,314 | \$1,549 | \$883 | \$1,041 | |
| 2018 | \$1,366 | \$1,581 | \$884 | \$1,024 | |
| 2019 | \$1,409 | \$1,615 | \$881 | \$1,009 | |
| 2020 | \$1,453 | \$1,653 | \$860 | \$978 | |
| 2021 | \$1,549 | \$1,670 | \$842 | \$908 | |
| 2022 | \$1,678 | \$1,678 | \$823 | \$823 | |
| Average Annual Change (geo mean) | 5.6% | 3.3% | 2.7% | 0.4% | |

Homeowners - Average Annual Premium All Policy Limits

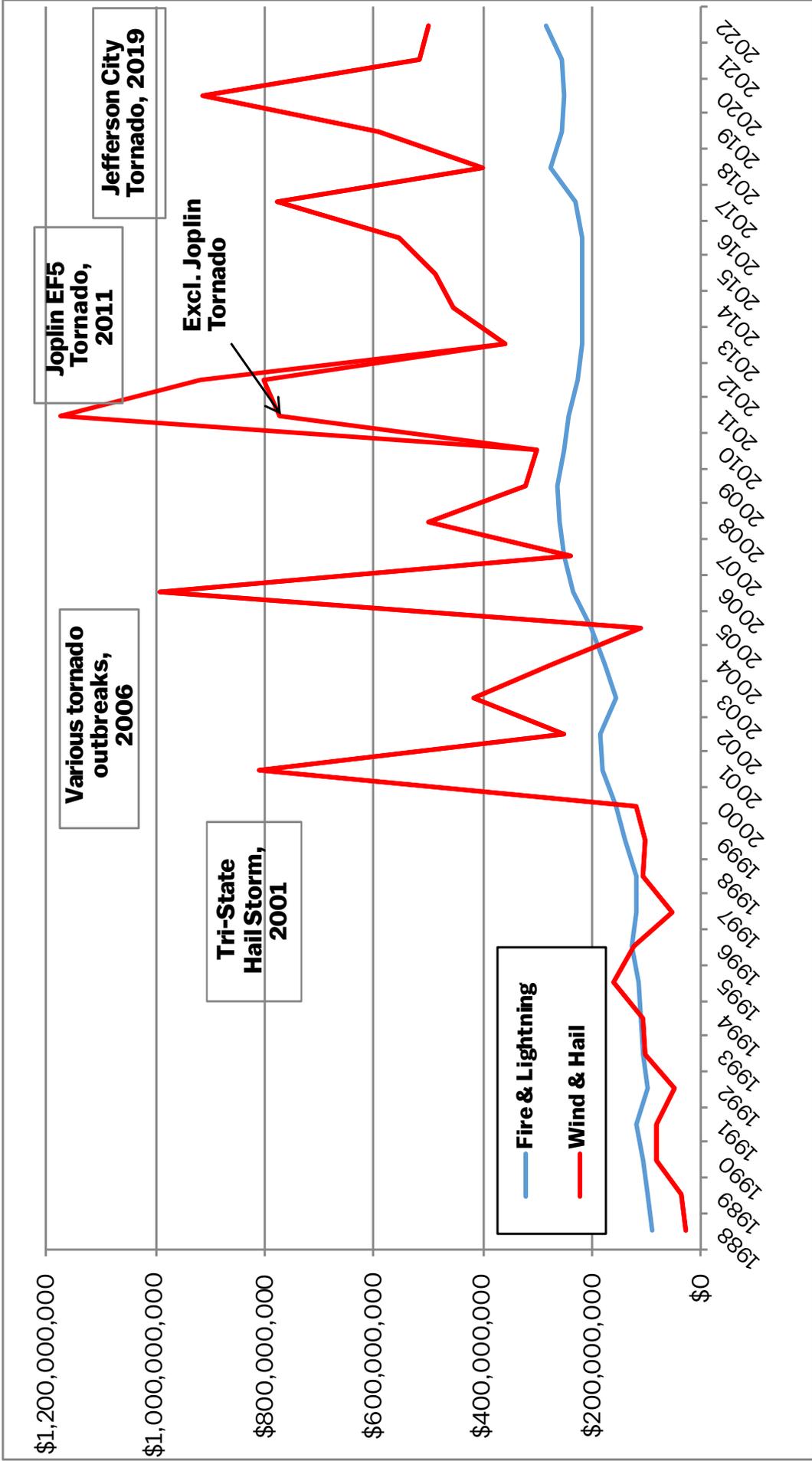


Homeowners - Average Annual Premium \$100k - \$130 Policy Limits

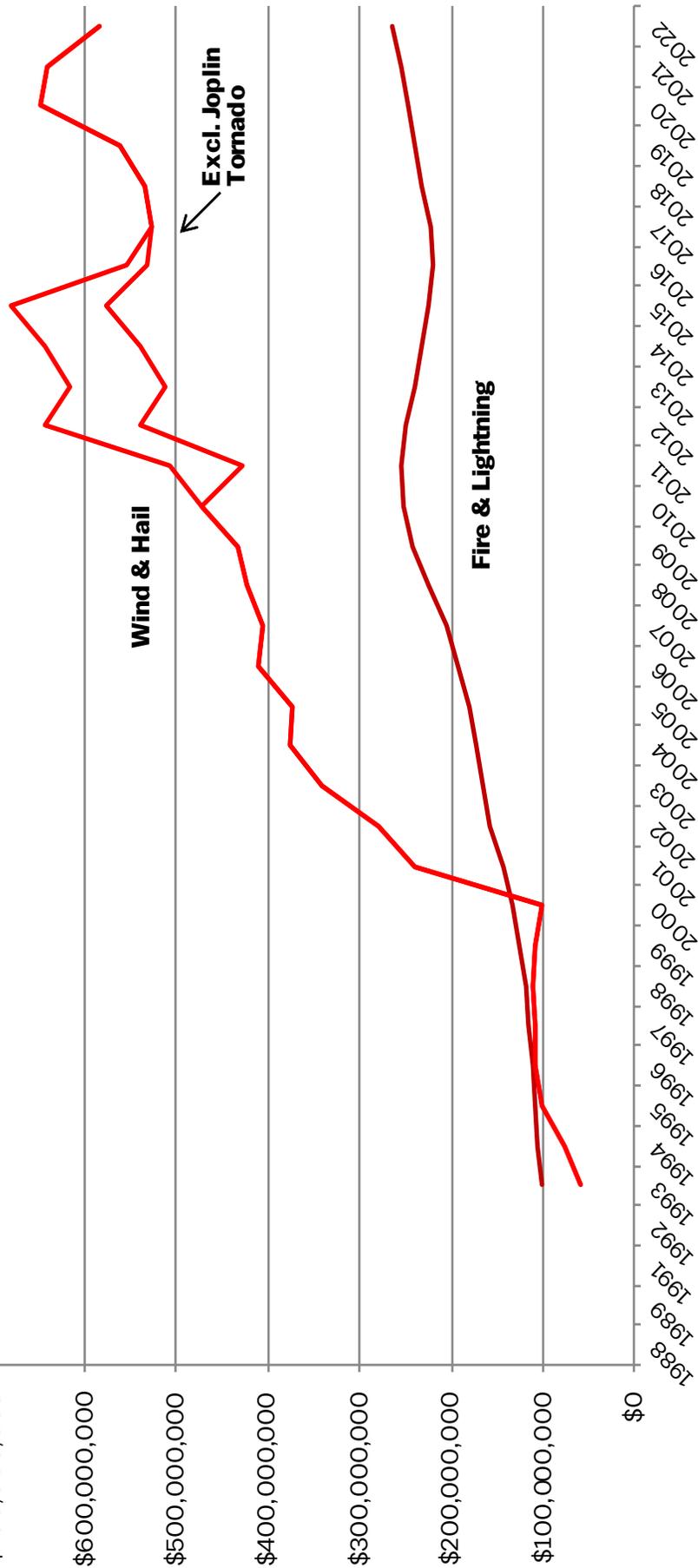


Homeowners Losses By Cause of Loss

| Year | Fire & Lightning | Wind & Hail | Burglary & Theft | All Other | Total |
|------|------------------|-----------------|------------------|---------------|-----------------|
| 1988 | \$90,176,089 | \$27,741,234 | \$19,178,646 | \$38,866,671 | \$175,962,640 |
| 1989 | \$97,281,322 | \$35,272,507 | \$20,891,735 | \$46,375,850 | \$199,821,414 |
| 1990 | \$106,720,855 | \$80,487,153 | \$22,234,893 | \$62,044,406 | \$271,487,307 |
| 1991 | \$118,829,979 | \$82,793,687 | \$24,930,945 | \$63,855,832 | \$290,410,443 |
| 1992 | \$97,197,958 | \$51,040,706 | \$23,830,673 | \$57,323,553 | \$229,392,890 |
| 1993 | \$107,124,556 | \$102,693,574 | \$23,445,647 | \$64,820,095 | \$298,083,872 |
| 1994 | \$109,930,322 | \$105,287,025 | \$22,130,242 | \$67,416,790 | \$304,764,379 |
| 1995 | \$117,026,089 | \$161,779,302 | \$20,870,247 | \$76,400,002 | \$376,075,640 |
| 1996 | \$129,379,854 | \$121,973,013 | \$20,888,922 | \$94,366,176 | \$366,607,965 |
| 1997 | \$120,219,571 | \$53,130,421 | \$19,432,075 | \$76,230,628 | \$269,012,695 |
| 1998 | \$120,057,436 | \$108,059,939 | \$21,604,013 | \$79,482,254 | \$329,203,642 |
| 1999 | \$139,636,401 | \$103,000,815 | \$23,465,975 | \$90,423,815 | \$356,527,006 |
| 2000 | \$158,590,275 | \$120,199,069 | \$20,230,277 | \$91,172,947 | \$390,192,568 |
| 1901 | \$183,227,451 | \$811,308,058 | \$30,953,915 | \$131,520,573 | \$1,157,009,997 |
| 2002 | \$185,337,936 | \$252,980,620 | \$25,189,965 | \$164,297,486 | \$627,806,007 |
| 2003 | \$158,115,528 | \$418,263,352 | \$15,685,251 | \$101,238,424 | \$693,302,555 |
| 2004 | \$178,080,876 | \$274,165,672 | \$18,886,612 | \$103,085,461 | \$574,218,621 |
| 2005 | \$202,308,283 | \$110,382,049 | \$17,671,034 | \$92,197,102 | \$422,558,468 |
| 2006 | \$234,514,244 | \$992,901,075 | \$17,585,051 | \$120,029,047 | \$1,365,029,417 |
| 2007 | \$251,488,509 | \$237,811,111 | \$21,518,358 | \$221,262,534 | \$732,080,512 |
| 2008 | \$258,674,034 | \$501,343,700 | \$24,711,798 | \$166,703,904 | \$951,433,436 |
| 2009 | \$264,161,037 | \$321,885,439 | \$20,454,231 | \$163,872,947 | \$770,373,654 |
| 2010 | \$252,995,053 | \$302,705,801 | \$22,134,052 | \$152,476,170 | \$730,311,076 |
| 2011 | \$242,133,069 | \$1,173,017,170 | \$24,017,746 | \$190,645,142 | \$1,629,816,031 |
| 2012 | \$226,678,741 | \$919,778,652 | \$24,991,564 | \$204,049,257 | \$1,375,497,880 |
| 2013 | \$218,790,670 | \$361,252,196 | \$20,044,089 | \$175,288,921 | \$775,375,876 |
| 2014 | \$219,983,649 | \$455,251,228 | \$17,371,558 | \$235,027,716 | \$927,634,151 |
| 2015 | \$218,711,492 | \$487,324,857 | \$17,212,003 | \$211,619,746 | \$934,868,098 |
| 2016 | \$219,106,438 | \$552,393,889 | \$14,753,769 | \$225,930,765 | \$1,012,184,861 |
| 2017 | \$232,684,888 | \$776,359,330 | \$13,654,868 | \$237,313,776 | \$1,260,012,862 |
| 2018 | \$276,578,571 | \$399,996,511 | \$13,142,684 | \$255,293,276 | \$945,011,042 |
| 2019 | \$256,020,938 | \$592,768,601 | \$12,925,789 | \$264,663,650 | \$1,126,378,978 |
| 2020 | \$252,445,357 | \$912,984,347 | \$11,042,246 | \$270,075,318 | \$1,446,547,268 |
| 2021 | \$254,808,040 | \$516,182,614 | \$9,055,363 | \$305,672,207 | \$1,085,718,224 |
| 2022 | \$283,432,530 | \$499,977,873 | \$11,966,625 | \$326,120,050 | \$1,121,497,078 |



Total Homeowners Losses, By Cause of Loss 5-Year Moving Average





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