

2020

RESIDENTIAL EARTHQUAKE COVERAGE IN MISSOURI

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

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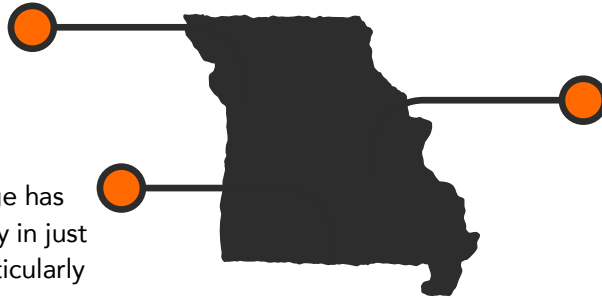
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HIGHLIGHTS

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

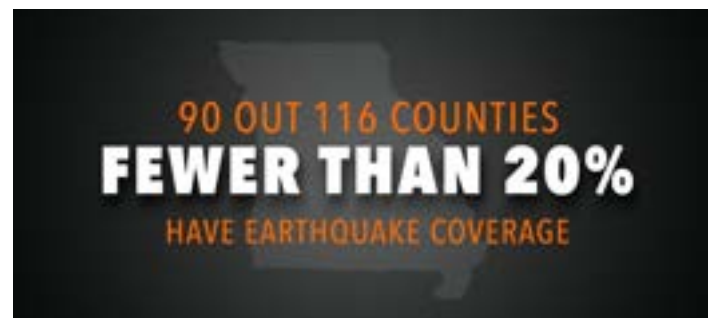
The cost of coverage has increased dramatically in just the last 10 years, particularly in high-risk areas.



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:

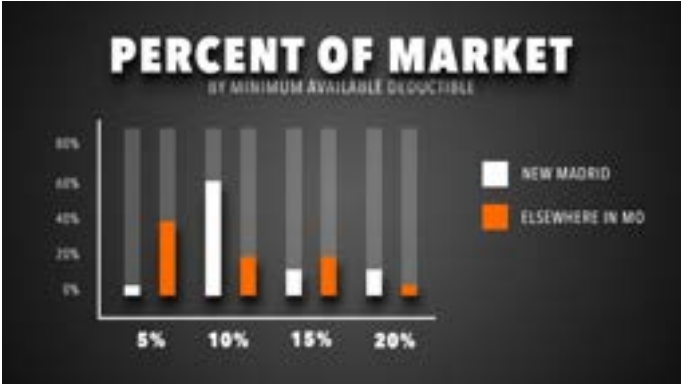
- The market has contracted significantly over the last twenty years. In the six-county New Madrid region of the state, the percentage of residences with earthquake coverage declined by an astonishing 47 percentage points between 2000 and 2020, **from 60.2 to 12.7 percent.**
- In 90 of Missouri's 116 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.**

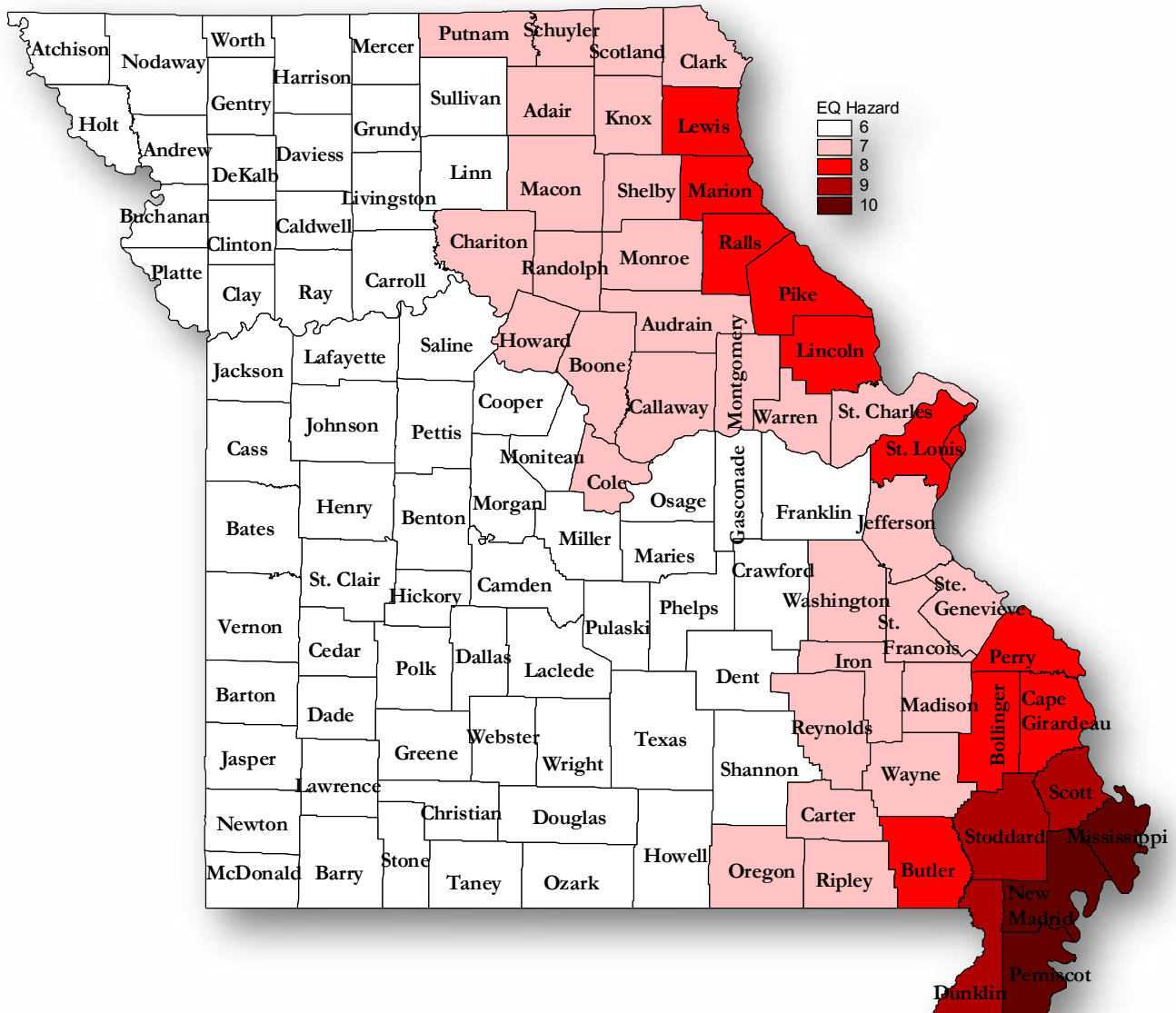


- Based on a survey of Missouri insurers, **nearly 20 percent of the earthquake market in New Madrid does not offer coverage with a deductible less than 25 percent of the value of the insured property.** Less than 2 percent of the market offers policies with deductibles as low as five percent, compared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

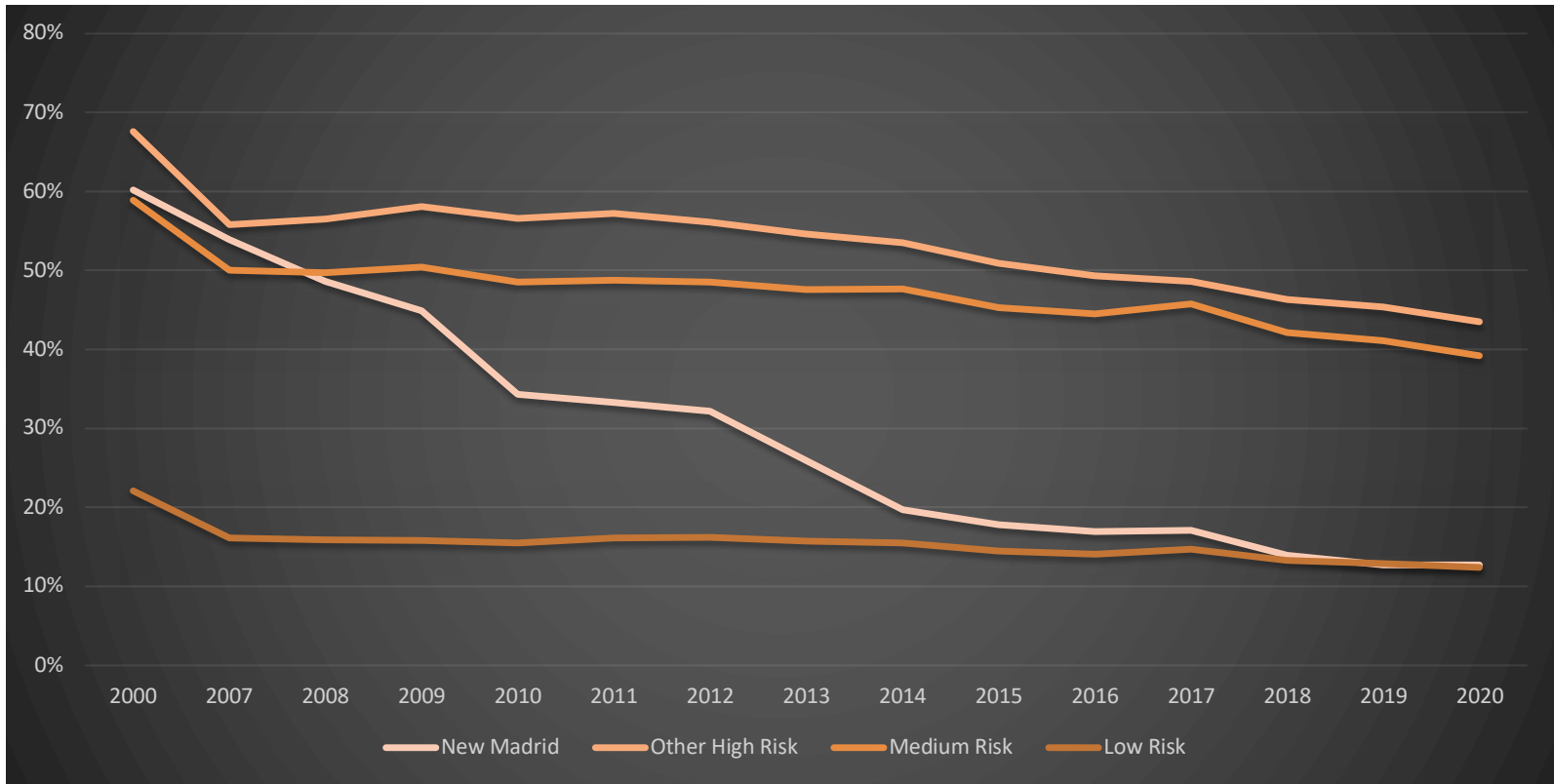


MERCALLI SCALE (PROJECTED EARTHQUAKE INTENSITY)

Higher values indicate greater earthquake risk.

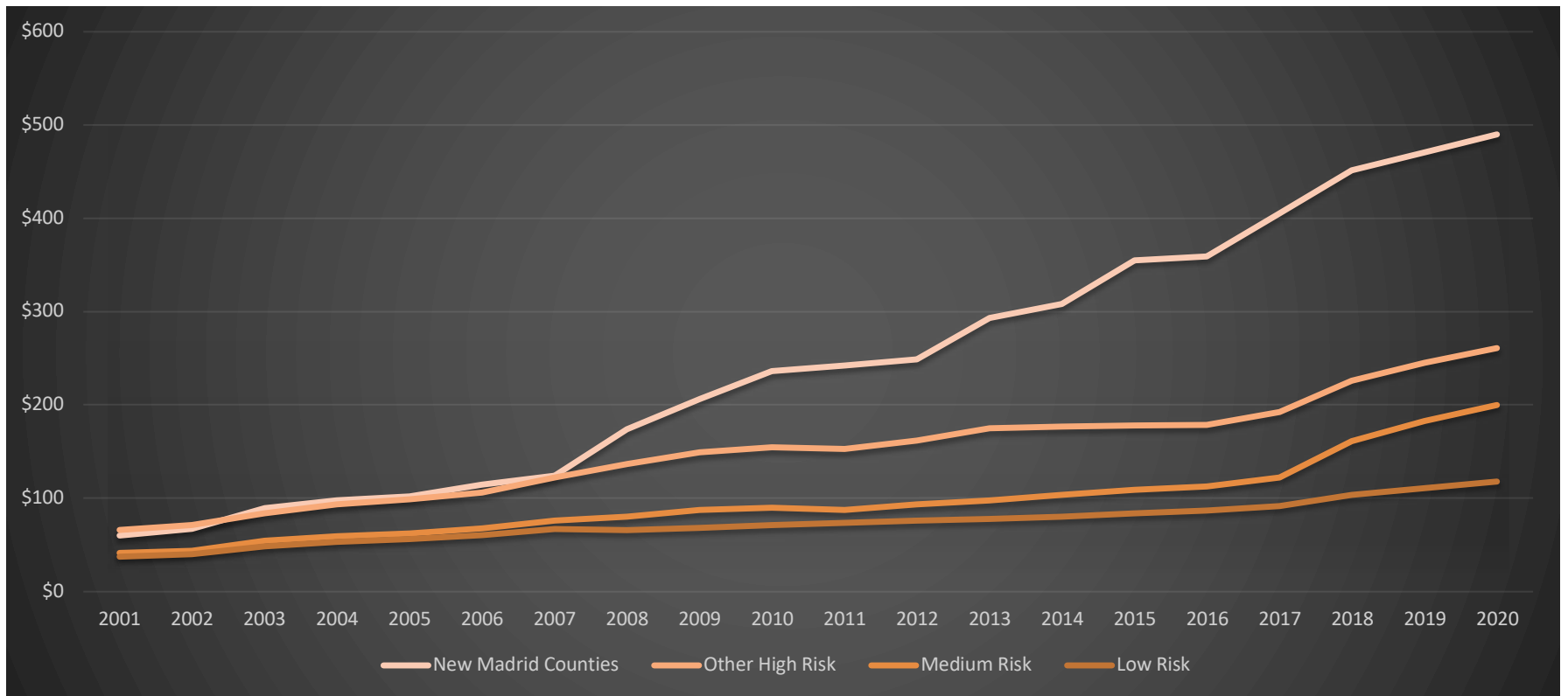


| PERCENT OF RESIDENCES WITH EARTHQUAKE COVERAGE | | | | | | | | | | | | |
|--|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| REGION | 2000 | 2010 | 2011 | 2012 | 2013 | 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 |
| MO Total | \$50 | \$119 | \$117 | \$124 | \$131 | \$134 | \$137 | \$146 | \$149 | \$179 | \$195 | \$209 |



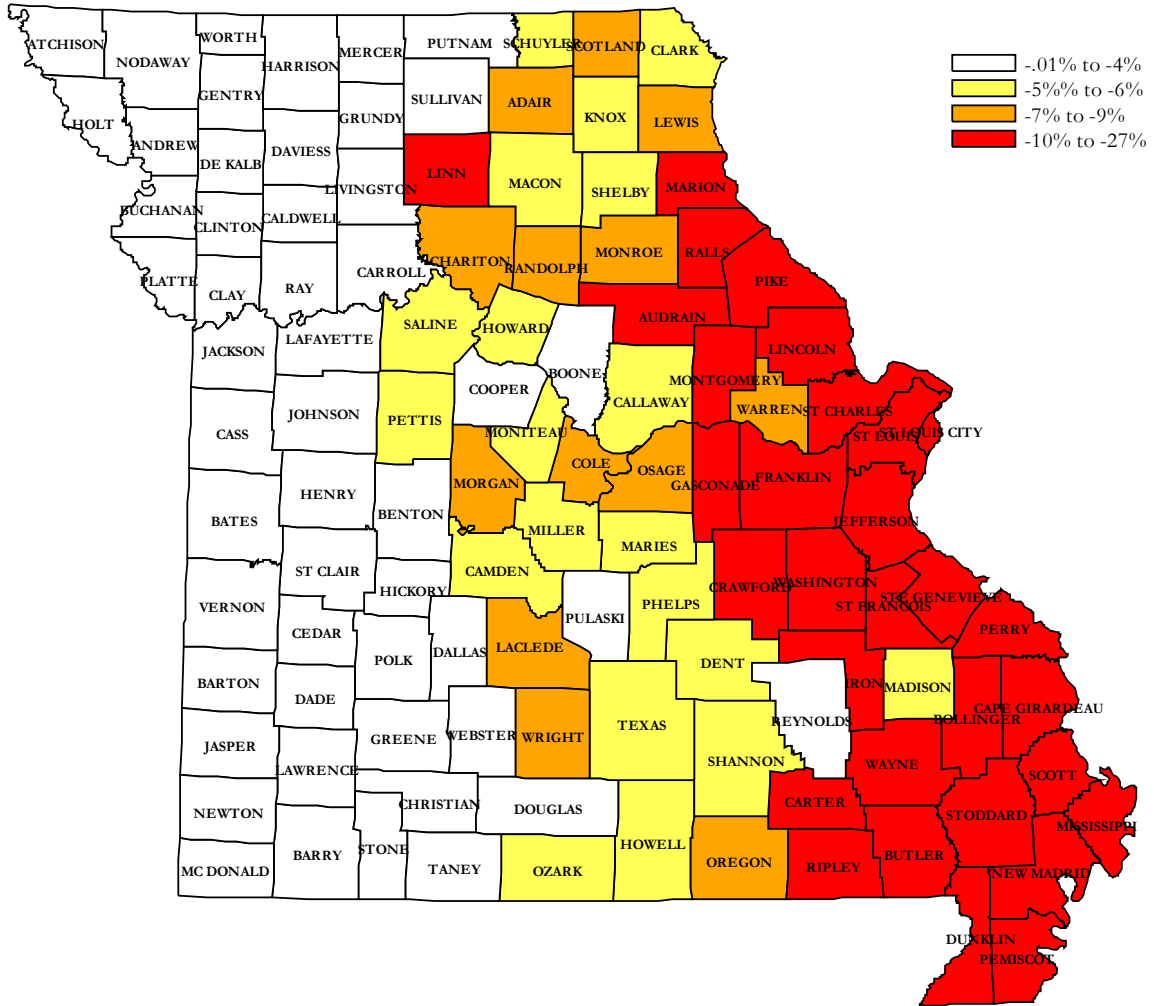
MARKET PENETRATION AND COST OF COVERAGE, 2020

| 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 |
| Missouri | 433,220 | 1,685,201 | 25.7% | \$209 | \$83 | |

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% |

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% |

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|-------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|
| 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% |

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|-----------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|------------|
| 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% |
| Missouri Total | \$56 | \$56 | \$60 | \$58 | \$63 | \$63 | \$69 | \$78 | \$80 | \$83 | 49% |

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% |