



# MISSOURI 2017 RESIDENTIAL EARTHQUAKE COVERAGE

STATISTICS SECTION • APRIL 2018

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# HIGHLIGHTS

Geologists generally concede that the New Madrid Seismic Zone presents a significant hazard to significant 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.**

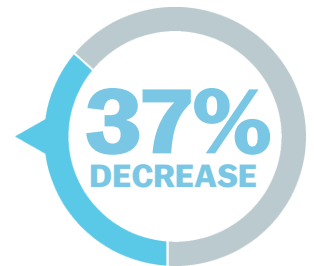
**Policyholders are required to self-insure to a significant extent through higher deductibles and the application of separate deductibles to structure and contents. Some insurers will only sell policies with a deductible equal to 20 percent of policy limits.**

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



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

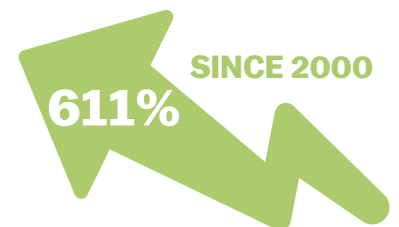
- The market has significantly contracted between 2008 and 2017. In the six-county New Madrid region of the state, residences with earthquake coverage declined by an astonishing 37 percentage points, from just of half to 17.1 percent. Over 60% of dwellings had earthquake coverage in New Madrid in 2000.



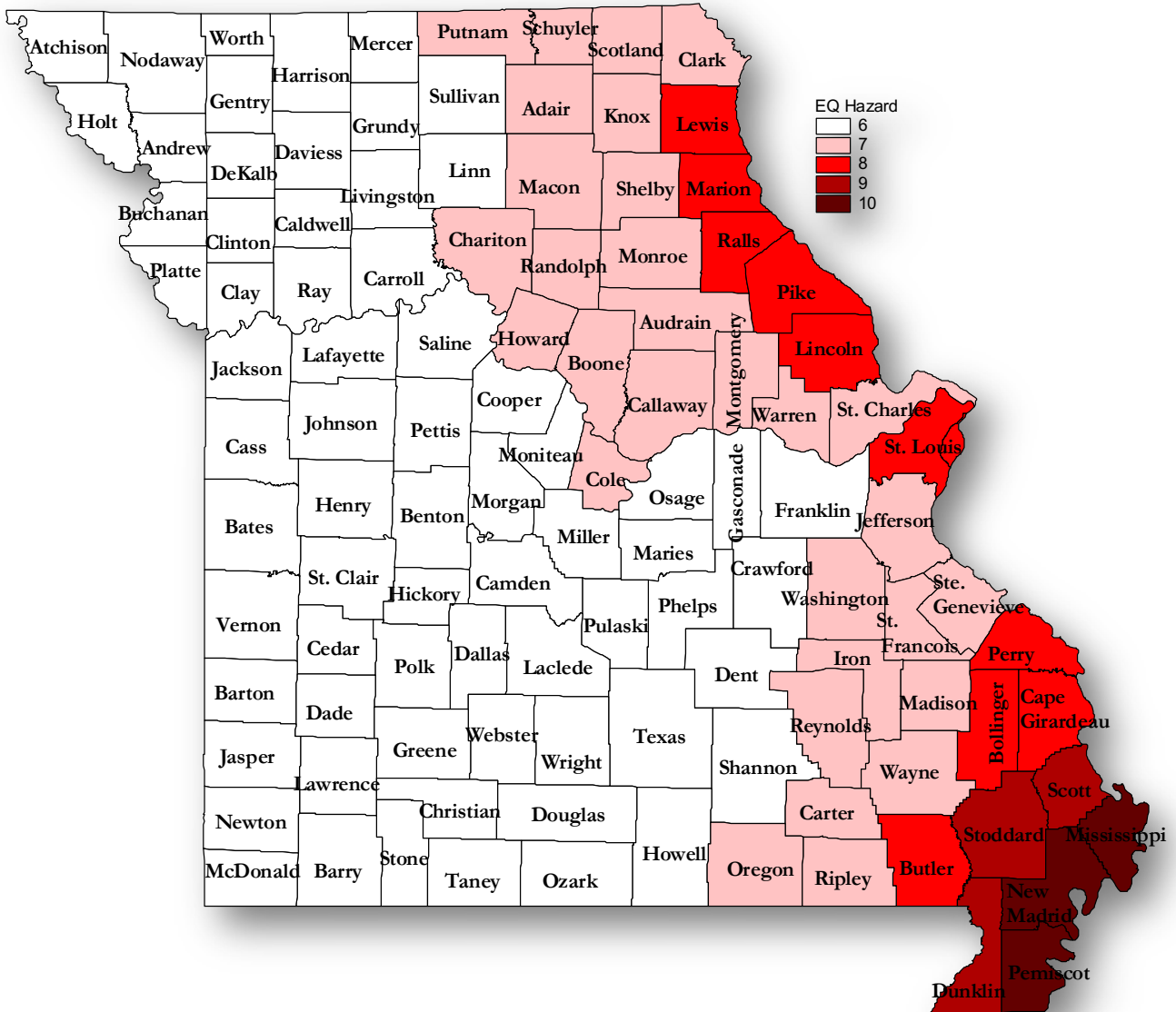
- In 77 Missouri counties, fewer than 20 percent of residences have earthquake coverage. In only seven counties are at least half of residences insured from damage caused by earthquakes.



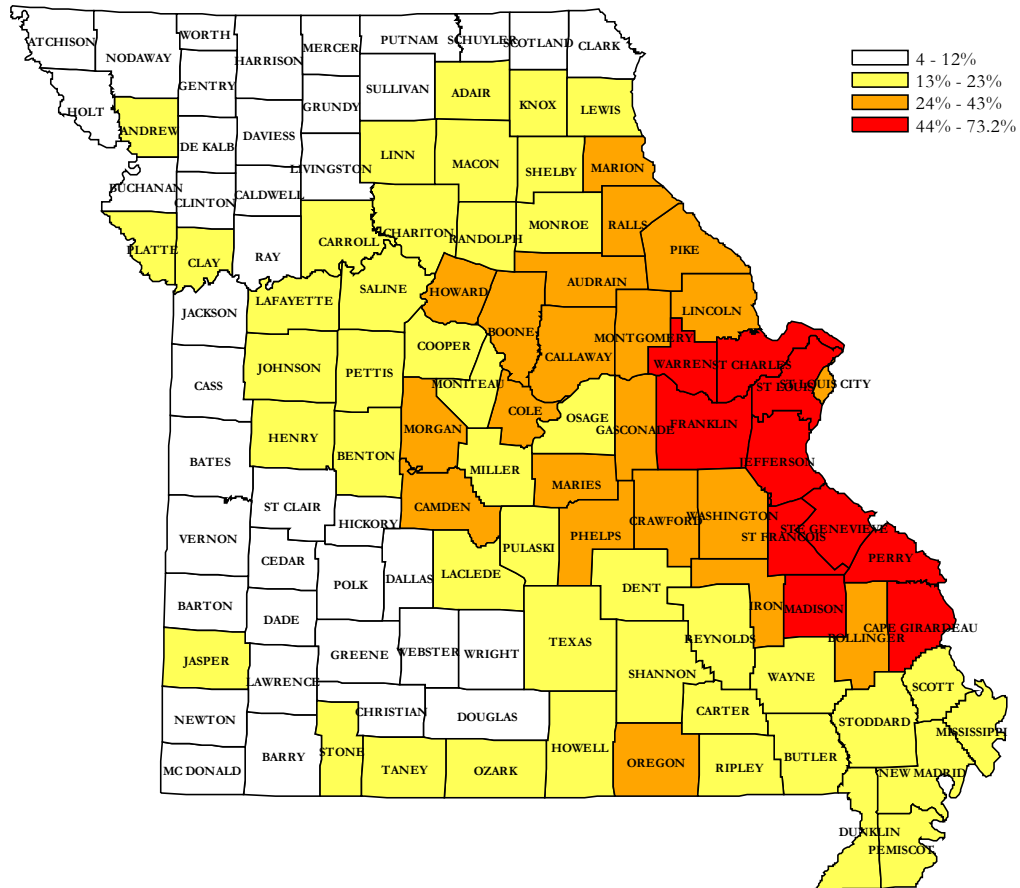
- The cost of earthquake coverage has increased significantly, particularly in the high-risk New Madrid area. In just the last 10 years, costs have increased by 132 percent in the New Madrid counties. Since 2000, costs have increased by 611 percent.



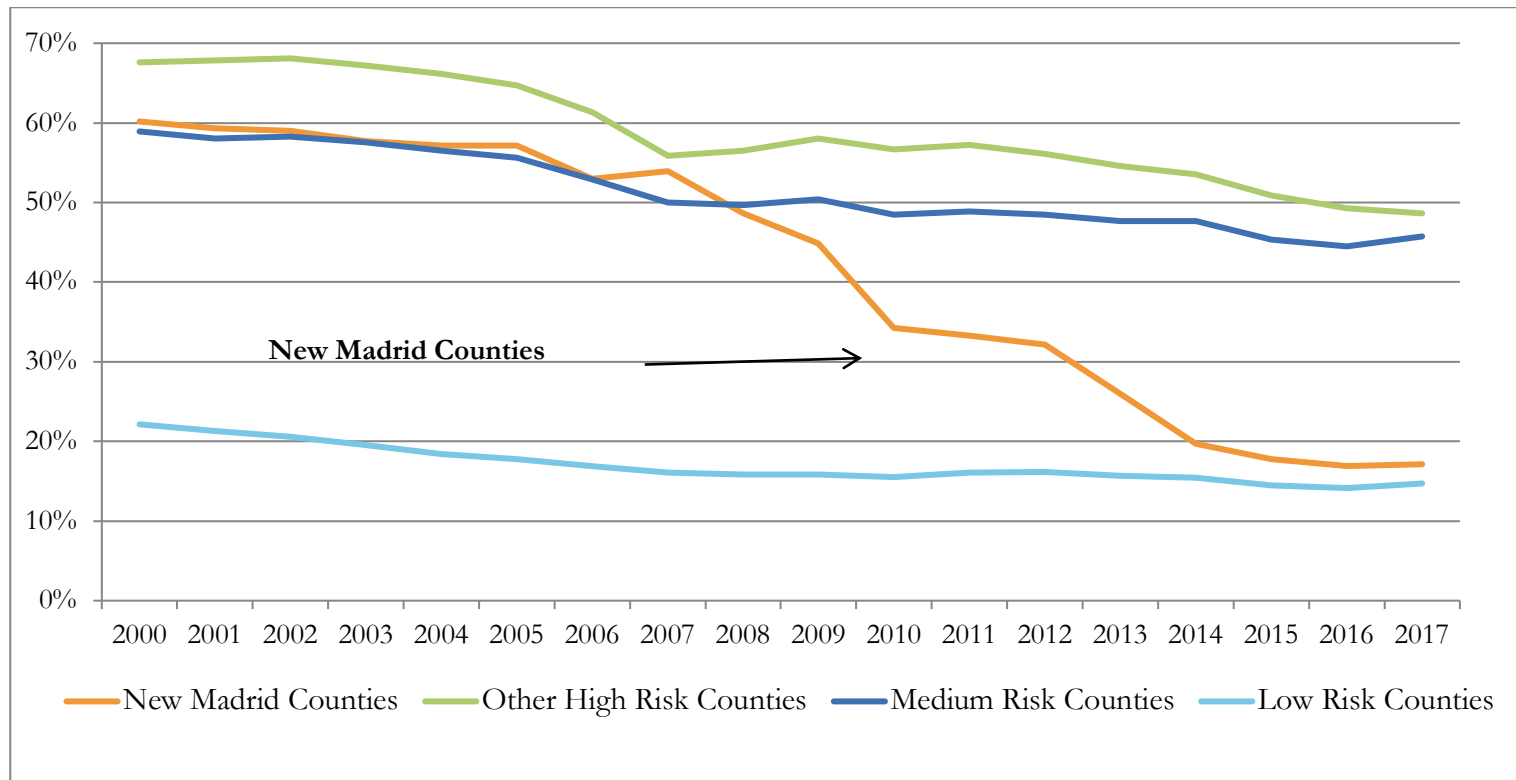
# MERCALLI SCALE (PROJECTED EARTHQUAKE INTENSITY)



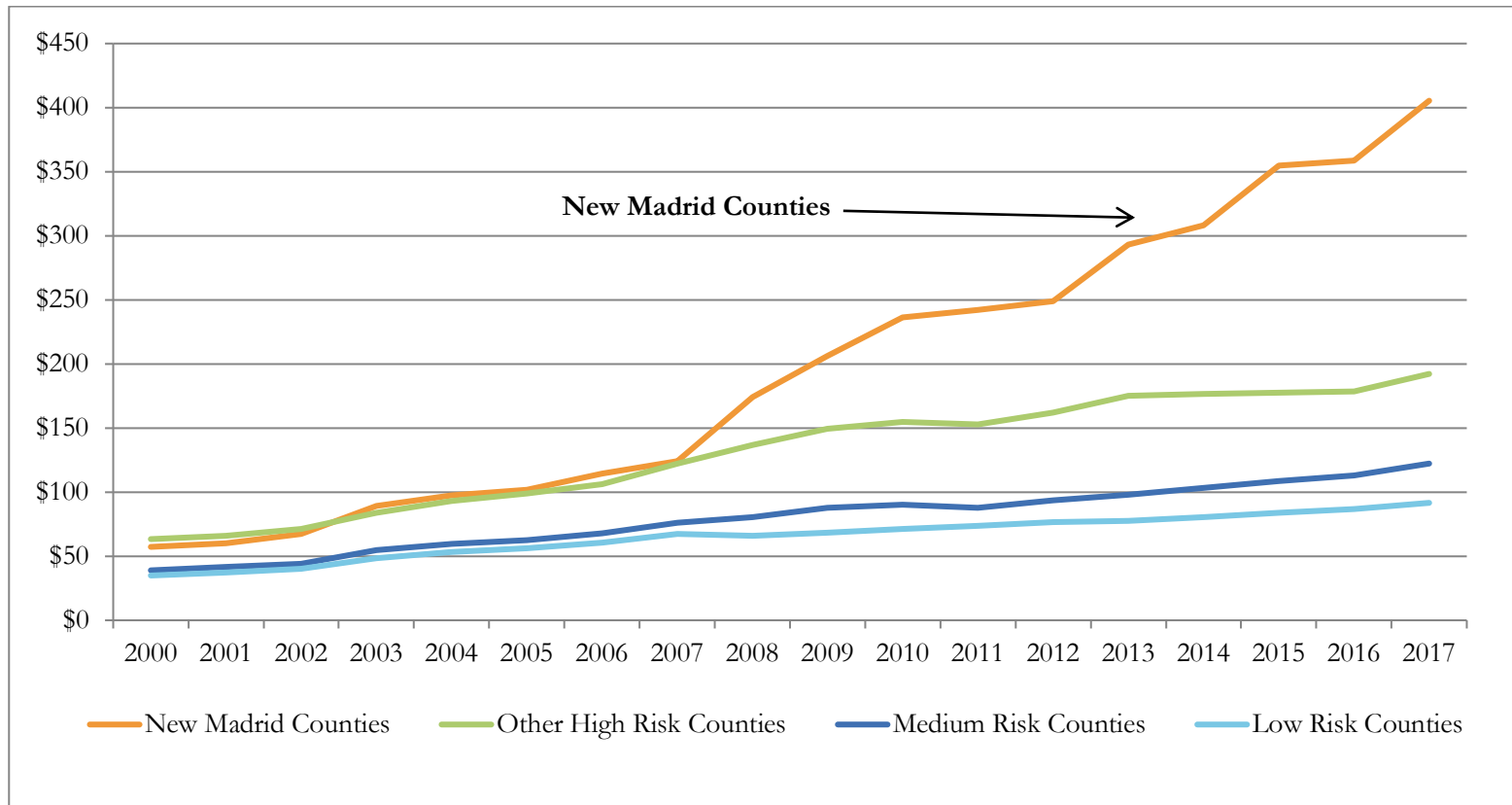
# PERCENT OF RESIDENTIAL POLICIES WITH EARTHQUAKE COVERAGE IN 2017



Percent of Residences with Earthquake Coverage												
Region	2000	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
New Madrid Counties	60.2%	53.9%	48.6%	44.9%	34.3%	33.3%	32.2%	25.9%	19.7%	17.8%	16.9%	17.1%
Other High Risk Counties	67.6%	55.8%	56.5%	58.1%	56.6%	57.2%	56.1%	54.6%	53.5%	50.9%	49.3%	48.6%
Medium Risk Counties	58.9%	50.0%	49.7%	50.4%	48.5%	48.8%	48.5%	47.6%	47.7%	45.3%	44.5%	45.8%
Low Risk Counties	22.1%	16.1%	15.9%	15.8%	15.5%	16.1%	16.2%	15.7%	15.5%	14.5%	14.1%	14.7%
MO Total	43.6%	35.2%	35.0%	35.4%	34.2%	34.6%	34.4%	33.2%	32.9%	30.6%	28.5%	30.2%



Average Annual Cost of EQ Coverage												
Region	2000	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017
New Madrid Counties	\$57	\$124	\$174	\$206	\$236	\$242	\$249	\$293	\$308	\$355	\$359	\$405
Other High Risk Counties	\$63	\$122	\$137	\$149	\$155	\$153	\$162	\$175	\$177	\$178	\$179	\$192
Medium Risk Counties	\$39	\$76	\$80	\$88	\$90	\$88	\$94	\$98	\$104	\$109	\$113	\$122
Low Risk Counties	\$35	\$67	\$66	\$69	\$71	\$74	\$76	\$78	\$81	\$84	\$87	\$92
MO Total	\$50	\$97	\$106	\$115	\$119	\$117	\$124	\$131	\$134	\$137	\$146	\$149



## Market Penetration and Cost of Coverage, 2017

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage	EQ Zone
Adair	897	4,846	18.5%	\$65	\$38	7
Andrew	1,530	12,335	12.4%	\$84	\$38	6
Atchison	94	1,236	7.6%	\$83	\$37	6
Audrain	1,229	4,683	26.2%	\$75	\$38	7
Barry	1,164	11,765	9.9%	\$88	\$40	6
Barton	177	2,410	7.3%	\$73	\$39	6
Bates	252	4,266	5.9%	\$96	\$45	6
Benton	1,003	7,503	13.4%	\$64	\$37	6
Bollinger	846	2,148	39.4%	\$140	\$84	8
Boone	11,036	43,045	25.6%	\$99	\$39	7
Buchanan	1,054	13,201	8.0%	\$65	\$37	6
Butler	2,042	9,839	20.8%	\$289	\$157	8
Caldwell	139	1,750	7.9%	\$70	\$36	6
Callaway	2,326	8,499	27.4%	\$80	\$39	7
Camden	8,153	22,907	35.6%	\$96	\$37	6
Cape Girardeau	11,246	18,315	61.4%	\$290	\$137	8
Carroll	197	1,303	15.1%	\$70	\$35	6
Carter	289	1,461	19.8%	\$118	\$83	7
Cass	3,414	29,449	11.6%	\$96	\$39	6
Cedar	304	3,828	7.9%	\$75	\$42	6
Chariton	220	1,253	17.6%	\$65	\$34	7
Christian	2,881	28,175	10.2%	\$93	\$40	6
Clark	194	1,872	10.4%	\$59	\$36	7
Clay	8,983	71,621	12.5%	\$82	\$45	6
Clinton	512	5,612	9.1%	\$75	\$38	6
Cole	6,110	19,606	31.2%	\$102	\$45	7
Cooper	597	3,174	18.8%	\$84	\$52	6
Crawford	1,756	5,273	33.3%	\$72	\$38	6
Dade	135	1,948	6.9%	\$74	\$43	6
Dallas	218	3,243	6.7%	\$70	\$36	6
Daviess	129	1,977	6.5%	\$80	\$35	6
De Kalb	95	1,692	5.6%	\$73	\$32	6
Dent	640	2,896	22.1%	\$71	\$38	6
Douglas	241	2,832	8.5%	\$59	\$37	6
Dunklin	1,190	8,897	13.4%	\$463	\$358	9
Franklin	15,356	31,324	49.0%	\$125	\$52	6
Gasconade	1,457	3,811	38.2%	\$96	\$44	6
Gentry	99	1,448	6.8%	\$79	\$44	6
Greene	9,795	85,957	11.4%	\$97	\$38	6
Grundy	148	2,099	7.1%	\$81	\$42	6
Harrison	63	1,144	5.5%	\$75	\$40	6



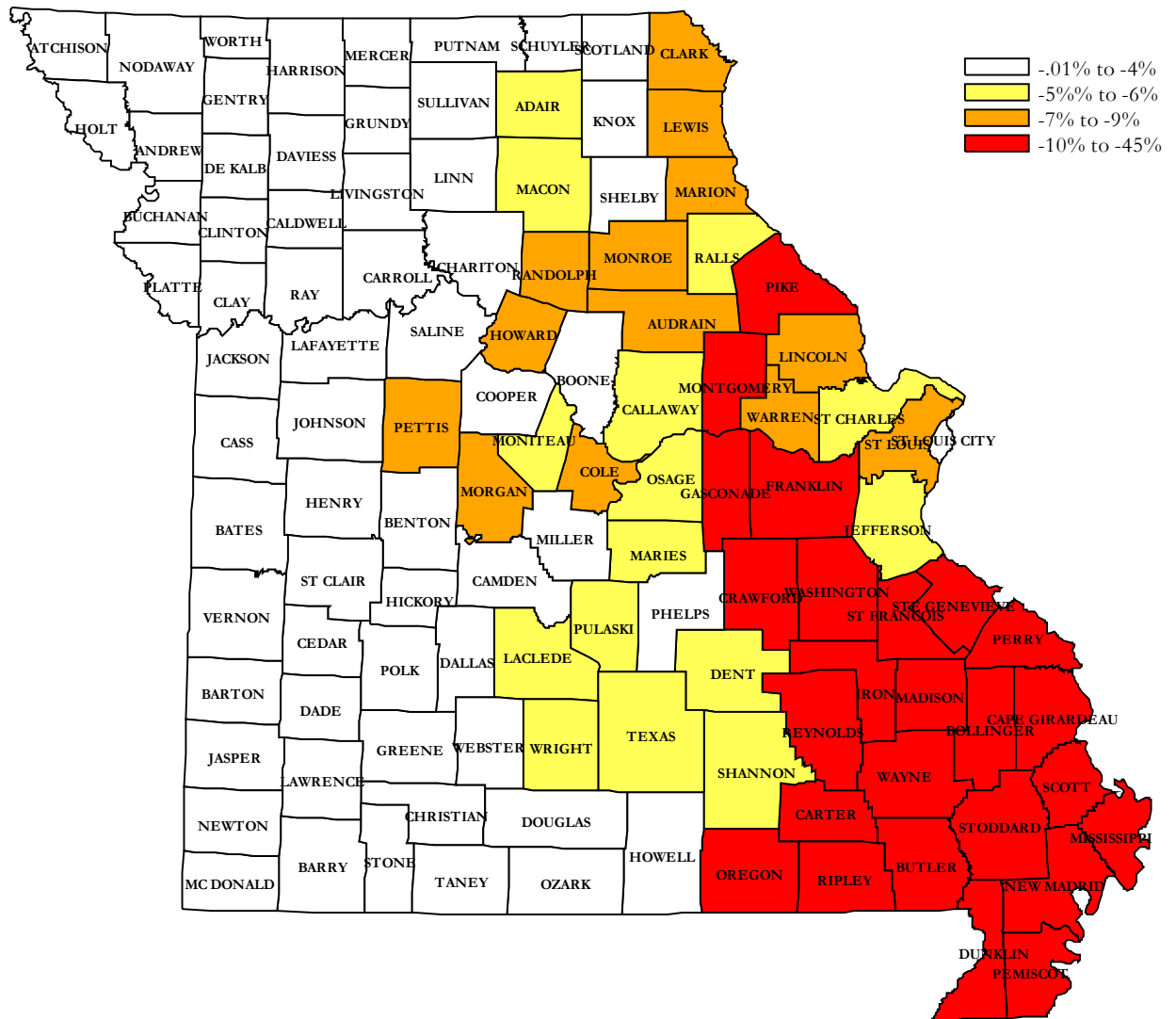
## Market Penetration and Cost of Coverage, 2017

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage	EQ Zone
Henry	793	5,574	14.2%	\$74	\$36	6
Hickory	238	2,397	9.9%	\$60	\$37	6
Holt	48	1,078	4.5%	\$80	\$33	6
Howard	525	1,974	26.6%	\$73	\$37	7
Howell	2,352	10,906	21.6%	\$79	\$45	6
Iron	1,072	2,847	37.7%	\$86	\$60	7
Jackson	19,967	178,131	11.2%	\$94	\$41	6
Jasper	6,160	43,548	14.1%	\$83	\$35	6
Jefferson	34,274	61,627	55.6%	\$120	\$60	7
Johnson	1,335	10,169	13.1%	\$81	\$35	6
Knox	97	780	12.4%	\$62	\$36	7
Laclede	1,556	8,381	18.6%	\$73	\$35	6
Lafayette	1,103	7,937	13.9%	\$80	\$35	6
Lawrence	720	8,911	8.1%	\$85	\$38	6
Lewis	317	2,179	14.5%	\$71	\$44	8
Lincoln	5,996	14,689	40.8%	\$88	\$44	8
Linn	623	3,402	18.3%	\$51	\$32	6
Livingston	336	3,161	10.6%	\$64	\$36	6
McDonald	284	4,265	6.7%	\$68	\$36	6
Macon	550	3,562	15.4%	\$64	\$37	7
Madison	1,250	2,744	45.6%	\$116	\$79	7
Maries	359	1,333	26.9%	\$71	\$43	6
Marion	2,002	6,785	29.5%	\$75	\$37	8
Mercer	48	729	6.6%	\$70	\$47	6
Miller	874	4,961	17.6%	\$71	\$36	6
Mississippi	478	3,960	12.1%	\$369	\$357	10
Moniteau	531	2,982	17.8%	\$80	\$44	6
Monroe	443	2,313	19.2%	\$65	\$40	7
Montgomery	884	2,582	34.2%	\$84	\$41	7
Morgan	2,629	9,892	26.6%	\$70	\$38	6
New Madrid	586	3,807	15.4%	\$431	\$348	10
Newton	1,160	11,793	9.8%	\$76	\$35	6
Nodaway	171	3,476	4.9%	\$69	\$35	6
Oregon	584	2,481	23.5%	\$90	\$63	7
Osage	579	2,630	22.0%	\$115	\$59	7
Ozark	409	3,051	13.4%	\$61	\$38	6
Pemiscot	496	3,650	13.6%	\$464	\$446	10
Perry	2,089	2,930	71.3%	\$157	\$77	8
Pettis	1,592	8,888	17.9%	\$70	\$35	6
Phelps	2,780	10,642	26.1%	\$82	\$40	6
Pike	1,040	4,120	25.2%	\$80	\$39	8
Platte	3,448	27,236	12.7%	\$106	\$41	6

## Market Penetration and Cost of Coverage, 2017

County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Earthquake	Average Premium, \$110k - \$140k Coverage	EQ Zone
Polk	791	8,323	9.5%	\$76	\$35	6
Pulaski	1,103	7,474	14.8%	\$89	\$48	6
Putnam	121	1,466	8.3%	\$94	\$34	7
Ralls	521	1,947	26.8%	\$70	\$45	8
Randolph	956	5,670	16.9%	\$65	\$37	7
Ray	526	4,783	11.0%	\$78	\$46	6
Reynolds	365	1,629	22.4%	\$87	\$60	7
Ripley	649	3,064	21.2%	\$130	\$106	7
St. Charles	63,983	104,251	61.4%	\$139	\$60	7
St. Clair	138	1,940	7.1%	\$76	\$46	6
Ste. Genevieve	2,936	4,396	66.8%	\$141	\$79	7
St. Francois	8,307	16,219	51.2%	\$107	\$61	7
St. Louis	165,842	302,529	54.8%	\$192	\$64	8
Saline	876	4,468	19.6%	\$70	\$36	6
Schuyler	34	445	7.6%	\$58	\$42	7
Scotland	92	896	10.3%	\$75	\$32	7
Scott	2,656	12,136	21.9%	\$446	\$339	9
Shannon	259	1,431	18.1%	\$102	\$67	6
Shelby	215	1,370	15.7%	\$63	\$37	7
Stoddard	1,877	10,124	18.5%	\$297	\$187	9
Stone	1,875	11,922	15.7%	\$92	\$39	6
Sullivan	86	1,206	7.1%	\$62	\$40	6
Taney	2,744	15,794	17.4%	\$77	\$39	6
Texas	631	5,047	12.5%	\$84	\$41	6
Vernon	509	4,801	10.6%	\$70	\$34	6
Warren	4,919	10,122	48.6%	\$101	\$49	7
Washington	1,746	4,338	40.2%	\$77	\$49	7
Wayne	795	3,730	21.3%	\$127	\$82	7
Webster	1,286	11,668	11.0%	\$96	\$41	6
Worth	16	235	6.8%	\$85	\$30	6
Wright	544	4,600	11.8%	\$76	\$43	6
St. Louis City	17,687	63,725	27.8%	\$193	\$82	7
Missouri	493,828	1,636,017	30.2%	\$149	\$69	

# PERCENTAGE POINT CHANGE IN PERCENT OF INSURED DWELLINGS WITH EARTHQUAKE ENDORSEMENT, 2008 – 2016



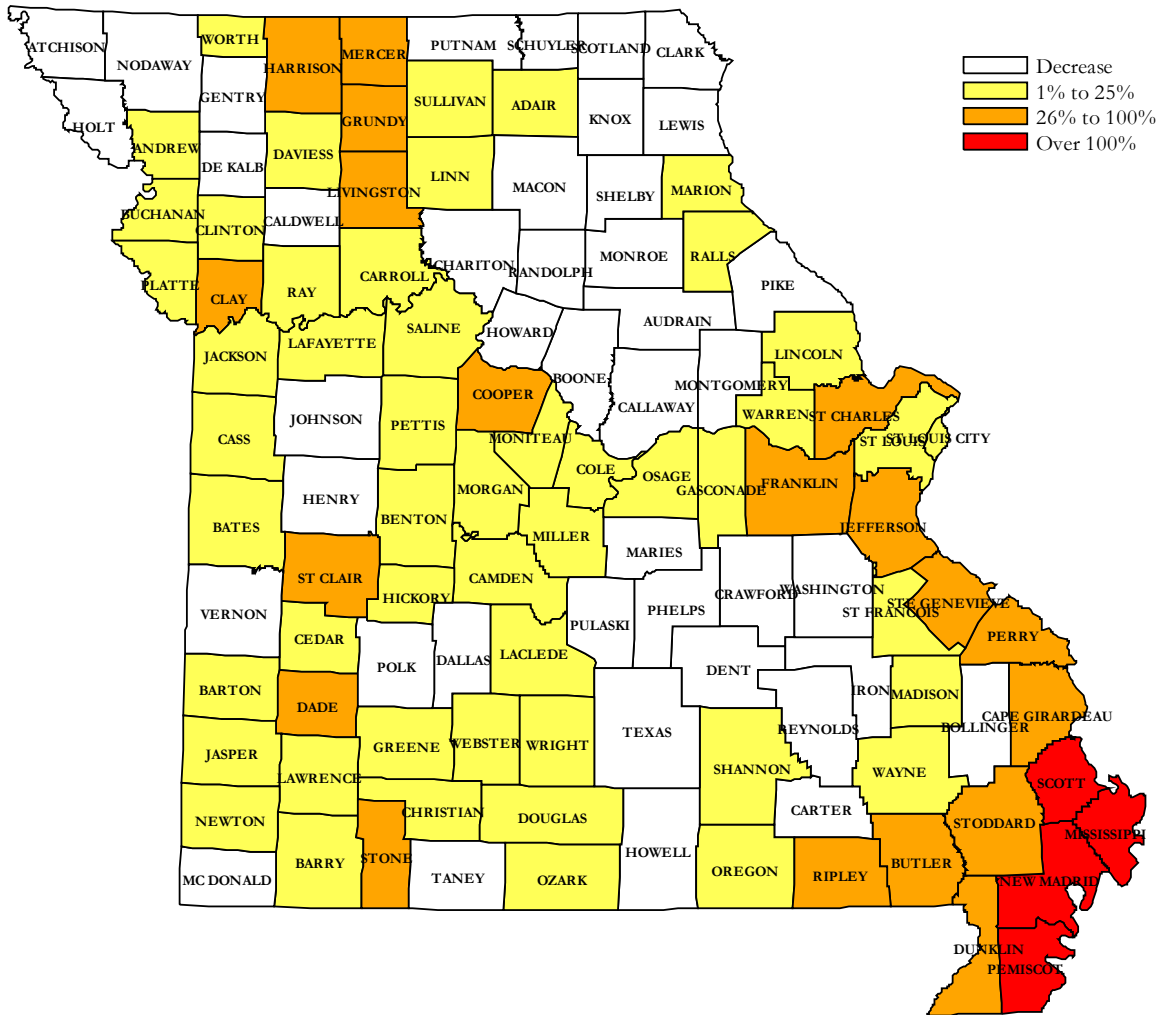
## Percent of Dwellings with Earthquake Coverage, 2009-2017

County	2009	2010	2011	2012	2013	2014	2015	2016	2017	% Point Difference, 2009-2017
Adair	20.4%	20.1%	20.0%	19.7%	18.6%	19.9%	17.0%	17.0%	18.5%	-1.9%
Andrew	13.6%	13.5%	13.3%	13.2%	12.8%	13.2%	11.9%	11.8%	12.4%	-1.2%
Atchison	7.7%	8.0%	7.7%	7.7%	6.9%	7.4%	6.9%	6.9%	7.5%	-0.1%
Audrain	31.4%	30.8%	30.6%	30.5%	29.3%	32.1%	26.6%	26.6%	26.2%	-5.2%
Barry	8.8%	8.9%	9.7%	9.7%	9.2%	9.0%	8.6%	8.6%	9.9%	1.0%
Barton	7.8%	7.8%	8.5%	8.4%	8.2%	6.7%	7.2%	7.3%	7.3%	-0.5%
Bates	6.4%	6.0%	6.4%	6.6%	6.0%	6.1%	5.4%	5.1%	5.9%	-0.5%
Benton	15.3%	14.7%	15.2%	15.4%	14.9%	15.1%	13.1%	12.9%	13.4%	-2.0%
Bollinger	46.9%	38.9%	39.2%	39.3%	37.0%	35.3%	33.1%	32.1%	39.5%	-7.4%
Boone	27.6%	27.0%	27.6%	27.3%	26.5%	26.5%	25.4%	25.0%	25.6%	-2.0%
Buchanan	9.4%	9.3%	9.2%	8.9%	8.6%	9.2%	7.8%	7.6%	8.0%	-1.4%
Butler	38.1%	33.8%	33.4%	33.7%	27.1%	22.9%	20.4%	19.7%	20.8%	-17.3%
Caldwell	6.4%	6.6%	6.3%	6.8%	6.7%	7.2%	6.5%	6.9%	7.9%	1.5%
Callaway	28.5%	27.0%	27.5%	27.4%	26.6%	25.8%	25.5%	24.8%	27.4%	-1.1%
Camden	38.2%	37.5%	38.0%	38.2%	37.2%	36.4%	35.8%	34.3%	35.6%	-2.6%
Cape Girardeau	76.5%	73.2%	72.1%	72.0%	68.8%	62.4%	60.2%	60.2%	61.4%	-15.1%
Carroll	14.1%	12.1%	12.5%	12.9%	13.1%	13.5%	11.8%	11.6%	15.1%	1.0%
Carter	32.4%	20.7%	20.3%	20.1%	18.4%	16.7%	16.2%	14.8%	19.7%	-12.6%
Cass	11.7%	11.6%	12.0%	12.1%	11.7%	11.6%	11.1%	11.0%	11.6%	-0.1%
Cedar	9.5%	9.1%	9.7%	10.1%	9.6%	8.9%	8.1%	7.3%	7.9%	-1.5%
Chariton	15.5%	15.9%	16.5%	17.2%	17.0%	17.5%	16.0%	16.2%	17.5%	2.0%
Christian	11.4%	11.8%	12.9%	13.1%	12.8%	11.5%	10.7%	10.3%	10.2%	-1.2%
Clark	14.5%	12.6%	12.1%	12.4%	11.4%	12.2%	9.6%	9.4%	10.4%	-4.1%
Clay	13.3%	13.0%	13.3%	13.4%	13.0%	12.9%	12.3%	12.1%	12.5%	-0.8%
Clinton	8.7%	8.8%	9.2%	9.2%	8.9%	9.2%	7.8%	8.0%	9.1%	0.4%
Cole	34.6%	32.5%	33.0%	32.4%	31.5%	29.6%	29.5%	28.7%	31.2%	-3.4%
Cooper	18.0%	15.7%	16.6%	16.4%	16.4%	14.7%	16.1%	16.0%	18.8%	0.7%
Crawford	37.0%	36.2%	36.2%	36.2%	34.4%	34.2%	32.1%	31.2%	33.3%	-3.7%
Dade	7.5%	7.5%	7.9%	8.2%	7.5%	7.3%	6.7%	6.6%	6.9%	-0.5%
Dallas	6.8%	6.6%	7.2%	7.4%	6.6%	6.4%	6.0%	5.6%	6.7%	-0.1%
Daviess	5.2%	5.2%	5.8%	5.8%	5.8%	6.5%	5.4%	5.6%	6.5%	1.3%
De Kalb	5.0%	4.3%	5.0%	4.9%	4.6%	5.5%	4.3%	4.4%	5.6%	0.6%
Dent	22.0%	20.4%	19.9%	19.9%	19.1%	18.2%	18.0%	17.4%	22.1%	0.1%
Douglas	10.4%	10.4%	11.1%	10.7%	10.0%	8.8%	8.8%	8.6%	8.5%	-1.9%
Dunklin	36.5%	30.4%	29.7%	28.5%	22.3%	14.5%	14.0%	13.0%	13.4%	-23.2%
Franklin	55.2%	52.5%	54.0%	53.2%	51.7%	50.1%	49.5%	48.0%	49.0%	-6.2%
Gasconade	45.6%	42.9%	43.1%	43.0%	40.7%	39.4%	38.0%	36.1%	38.2%	-7.4%
Gentry	7.6%	7.2%	7.2%	7.4%	7.0%	7.5%	6.7%	6.4%	6.8%	-0.8%
Greene	12.8%	13.0%	13.7%	13.9%	13.5%	12.9%	11.9%	11.4%	11.4%	-1.4%
Grundy	7.9%	7.5%	7.4%	7.8%	7.3%	7.8%	6.9%	6.8%	7.0%	-0.8%
Harrison	3.9%	4.4%	4.6%	4.4%	4.3%	4.2%	4.5%	4.5%	5.5%	1.6%
Henry	14.4%	14.6%	14.9%	15.3%	14.9%	14.9%	13.7%	13.3%	14.2%	-0.2%
Hickory	11.1%	10.9%	11.7%	11.5%	11.0%	11.2%	9.7%	9.0%	10.0%	-1.1%

Percent of Dwellings with Earthquake Coverage, 2009-2017										
County	2009	2010	2011	2012	2013	2014	2015	2016	2017	% Point Difference, 2009-2017
Holt	5.1%	4.8%	4.8%	4.7%	4.4%	4.2%	4.4%	4.0%	4.5%	-0.7%
Howard	24.8%	23.6%	23.3%	24.0%	23.4%	24.6%	22.9%	22.2%	26.6%	1.8%
Howell	24.5%	24.2%	24.9%	24.3%	24.2%	23.1%	23.3%	21.3%	21.6%	-3.0%
Iron	45.4%	36.9%	37.1%	37.5%	36.1%	37.2%	35.8%	33.5%	37.7%	-7.7%
Jackson	11.6%	11.3%	11.9%	11.8%	11.7%	11.9%	11.1%	10.8%	11.2%	-0.4%
Jasper	13.6%	13.8%	15.0%	17.1%	16.5%	15.6%	14.1%	13.7%	14.1%	0.5%
Jefferson	61.8%	60.1%	61.0%	60.5%	59.1%	57.8%	56.6%	55.6%	55.6%	-6.2%
Johnson	12.3%	12.2%	13.1%	13.0%	13.2%	13.1%	12.3%	12.0%	13.1%	0.9%
Knox	12.0%	11.8%	11.8%	11.8%	11.6%	11.8%	10.2%	9.7%	12.4%	0.4%
Laclede	21.0%	20.6%	21.5%	21.2%	19.6%	19.2%	17.4%	16.8%	18.6%	-2.5%
Lafayette	13.4%	13.3%	13.7%	13.8%	13.8%	15.1%	13.2%	13.1%	13.9%	0.5%
Lawrence	7.2%	7.8%	8.8%	9.3%	9.2%	9.1%	8.1%	8.0%	8.1%	0.8%
Lewis	16.4%	16.1%	16.7%	16.8%	15.9%	16.2%	13.6%	13.1%	14.6%	-1.8%
Lincoln	46.5%	44.4%	46.0%	46.2%	44.1%	44.0%	42.0%	40.9%	40.8%	-5.7%
Linn	22.5%	23.1%	23.2%	22.9%	21.5%	21.1%	19.2%	18.1%	18.3%	-4.2%
Livingston	11.3%	11.6%	11.3%	11.0%	10.7%	10.9%	9.8%	9.6%	10.7%	-0.7%
McDonald	4.8%	5.8%	6.8%	6.8%	6.4%	5.7%	5.7%	5.7%	6.7%	1.9%
Macon	16.5%	17.3%	17.7%	17.7%	16.6%	17.1%	14.6%	13.8%	15.5%	-1.0%
Madison	53.2%	39.5%	40.0%	41.2%	38.8%	40.7%	37.9%	38.7%	45.5%	-7.6%
Maries	25.3%	22.4%	23.3%	24.9%	23.9%	23.0%	24.1%	24.1%	27.0%	1.7%
Marion	33.6%	33.9%	33.9%	34.1%	32.1%	33.2%	28.8%	28.4%	29.5%	-4.1%
Mercer	6.1%	5.5%	6.0%	5.8%	5.6%	6.1%	5.2%	4.7%	6.6%	0.5%
Miller	17.9%	17.4%	18.0%	18.1%	18.3%	18.1%	16.7%	16.5%	17.6%	-0.3%
Mississippi	45.2%	30.0%	29.1%	27.5%	22.1%	13.9%	13.3%	12.5%	12.1%	-33.1%
Moniteau	19.8%	19.1%	19.7%	18.8%	18.3%	18.0%	16.4%	15.8%	17.8%	-2.0%
Monroe	22.6%	21.3%	21.7%	21.1%	20.2%	19.5%	18.1%	17.1%	19.1%	-3.5%
Montgomery	38.0%	36.6%	35.7%	35.7%	34.2%	35.1%	31.7%	31.2%	34.2%	-3.8%
Morgan	30.9%	30.4%	30.9%	30.2%	29.2%	27.6%	26.8%	26.5%	26.6%	-4.3%
New Madrid	42.6%	27.7%	26.8%	26.1%	20.2%	15.9%	14.9%	14.3%	15.4%	-27.2%
Newton	7.8%	8.5%	9.7%	10.6%	10.3%	9.5%	9.0%	9.0%	9.8%	2.0%
Nodaway	4.7%	4.7%	4.8%	5.2%	5.2%	5.4%	4.4%	4.5%	4.9%	0.3%
Oregon	26.4%	24.1%	25.0%	24.9%	23.9%	24.4%	23.5%	21.4%	23.5%	-2.9%
Osage	24.6%	23.8%	23.8%	24.1%	22.6%	23.4%	20.6%	20.4%	22.1%	-2.5%
Ozark	14.2%	14.1%	15.6%	14.7%	14.1%	13.8%	12.9%	12.0%	13.4%	-0.8%
Pemiscot	31.6%	21.1%	20.4%	19.1%	15.6%	10.8%	12.3%	12.3%	13.6%	-18.0%
Perry	73.6%	71.9%	71.6%	71.7%	69.2%	69.2%	66.8%	66.4%	71.3%	-2.3%
Pettis	20.7%	19.2%	19.6%	19.1%	17.8%	17.8%	16.1%	15.8%	17.9%	-2.8%
Phelps	26.4%	25.6%	26.5%	26.8%	25.8%	27.2%	24.4%	23.9%	26.1%	-0.3%
Pike	32.4%	30.3%	29.8%	29.3%	27.9%	31.6%	25.4%	24.9%	25.2%	-7.2%
Platte	12.6%	12.3%	13.1%	13.0%	12.7%	12.4%	12.1%	12.2%	12.7%	0.0%
Polk	10.9%	10.5%	11.3%	11.5%	11.3%	10.4%	10.0%	9.6%	9.5%	-1.4%
Pulaski	14.9%	13.9%	14.7%	14.7%	15.0%	12.8%	13.9%	13.7%	14.8%	-0.2%
Putnam	6.4%	6.9%	7.0%	7.3%	7.2%	7.6%	7.3%	7.1%	8.2%	1.8%
Ralls	26.8%	25.7%	26.6%	26.9%	26.0%	28.3%	24.5%	23.7%	26.8%	0.0%

Percent of Dwellings with Earthquake Coverage, 2009-2017										
County	2009	2010	2011	2012	2013	2014	2015	2016	2017	% Point Difference, 2009-2017
Randolph	20.9%	20.5%	20.4%	19.7%	18.9%	19.8%	17.0%	16.3%	16.9%	-4.1%
Ray	10.9%	10.9%	11.3%	11.6%	11.3%	11.2%	10.3%	10.0%	11.0%	0.1%
Reynolds	25.5%	21.4%	20.0%	20.5%	21.1%	22.6%	18.7%	19.1%	22.4%	-3.1%
Ripley	35.4%	24.4%	25.1%	25.7%	23.0%	21.1%	18.0%	17.2%	21.2%	-14.2%
St. Charles	68.4%	66.8%	67.2%	65.1%	66.2%	64.1%	63.6%	62.0%	61.4%	-7.0%
St. Clair	7.2%	6.0%	5.9%	6.2%	5.8%	5.8%	5.9%	5.6%	7.1%	-0.1%
Ste. Genevieve	72.5%	68.7%	68.1%	68.5%	66.3%	66.2%	64.0%	61.8%	66.8%	-5.7%
St. Francois	60.2%	56.7%	57.3%	59.0%	54.4%	52.8%	50.7%	49.3%	51.2%	-9.0%
St. Louis	64.4%	62.9%	63.5%	62.1%	61.0%	59.8%	57.8%	56.0%	54.8%	-9.6%
Saline	19.9%	19.3%	19.8%	19.6%	19.4%	22.3%	18.3%	18.5%	19.6%	-0.3%
Schuyler	9.9%	9.5%	8.5%	8.2%	7.0%	6.0%	6.4%	6.4%	7.7%	-2.3%
Scotland	13.0%	12.1%	12.0%	11.9%	10.8%	10.4%	9.4%	9.3%	10.3%	-2.7%
Scott	54.7%	41.5%	40.4%	39.1%	33.5%	25.5%	22.7%	21.8%	21.9%	-32.8%
Shannon	19.1%	19.0%	19.1%	19.7%	17.8%	16.5%	17.0%	16.7%	18.1%	-0.9%
Shelby	15.2%	14.4%	15.1%	14.3%	14.9%	15.1%	14.3%	14.0%	15.7%	0.5%
Stoddard	49.5%	42.2%	40.5%	39.7%	30.6%	24.0%	20.7%	19.2%	18.5%	-31.0%
Stone	14.3%	14.6%	15.9%	16.1%	15.5%	16.4%	14.8%	14.6%	15.7%	1.4%
Sullivan	7.8%	7.1%	7.5%	6.9%	6.5%	5.7%	5.7%	5.5%	7.2%	-0.6%
Taney	17.0%	17.0%	18.1%	18.0%	17.5%	18.7%	16.8%	16.5%	17.4%	0.3%
Texas	15.0%	14.2%	14.6%	14.9%	13.9%	12.6%	11.8%	11.9%	12.5%	-2.5%
Vernon	10.2%	9.5%	9.7%	9.7%	9.2%	9.4%	8.6%	9.5%	10.6%	0.4%
Warren	52.7%	49.5%	49.2%	50.3%	49.8%	51.2%	49.0%	47.9%	48.6%	-4.1%
Washington	43.7%	37.2%	38.8%	40.3%	38.4%	36.7%	36.1%	35.3%	40.3%	-3.4%
Wayne	33.6%	25.1%	25.0%	24.1%	21.9%	20.9%	18.8%	18.3%	21.3%	-12.3%
Webster	11.6%	11.5%	12.3%	12.6%	12.3%	10.5%	10.8%	10.2%	11.0%	-0.6%
Worth	6.2%	4.8%	5.5%	5.9%	6.2%	5.7%	4.4%	4.1%	7.0%	0.8%
Wright	14.2%	13.9%	14.5%	14.0%	13.1%	12.6%	11.8%	10.6%	11.8%	-2.3%
St. Louis City	36.8%	36.2%	37.5%	36.4%	34.8%	33.8%	30.5%	29.0%	27.8%	-9.0%
Missouri Total	35.4%	34.2%	34.6%	34.4%	33.2%	32.9%	30.6%	29.7%	30.2%	-5.2%

# % CHANGE IN COST OF EARTHQUAKE COVERAGE BETWEEN 2009 AND 2017 \$110-\$140 COVERAGE LIMITS



**Average Annual Cost of Earthquake Coverage, 2009-2017**  
**\$110-\$140 Coverage Limits**

County	2009	2010	2011	2012	2013	2014	2015	2016	2017	% Change, 2009-2017
Adair	\$36	\$36	\$38	\$38	\$39	\$33	\$35	\$36	\$38	3.9%
Andrew	\$35	\$33	\$34	\$33	\$33	\$31	\$32	\$33	\$38	10.4%
Atchison	\$41	\$40	\$41	\$39	\$39	\$32	\$38	\$38	\$38	-8.2%
Audrain	\$37	\$37	\$37	\$37	\$38	\$34	\$37	\$36	\$38	2.3%
Barry	\$31	\$33	\$34	\$33	\$34	\$36	\$38	\$40	\$40	27.7%
Barton	\$30	\$33	\$33	\$34	\$35	\$29	\$38	\$36	\$38	26.8%
Bates	\$36	\$38	\$40	\$36	\$34	\$36	\$36	\$38	\$45	26.6%
Benton	\$31	\$32	\$33	\$33	\$31	\$31	\$34	\$33	\$37	19.5%
Bollinger	\$86	\$91	\$88	\$83	\$84	\$73	\$82	\$80	\$84	-2.0%
Boone	\$40	\$41	\$41	\$40	\$40	\$35	\$37	\$38	\$40	-1.4%
Buchanan	\$35	\$34	\$34	\$33	\$36	\$34	\$36	\$38	\$37	6.7%
Butler	\$114	\$118	\$118	\$118	\$136	\$135	\$140	\$136	\$157	36.7%
Caldwell	\$40	\$41	\$42	\$41	\$41	\$39	\$39	\$41	\$36	-10.0%
Callaway	\$39	\$39	\$40	\$39	\$39	\$35	\$38	\$39	\$39	0.0%
Camden	\$31	\$32	\$32	\$31	\$32	\$34	\$36	\$36	\$37	19.8%
Cape Girardeau	\$101	\$102	\$102	\$103	\$119	\$120	\$121	\$122	\$137	34.7%
Carroll	\$30	\$30	\$30	\$30	\$31	\$29	\$34	\$34	\$35	17.5%
Carter	\$70	\$81	\$83	\$81	\$86	\$61	\$75	\$73	\$81	15.2%
Cass	\$33	\$34	\$35	\$35	\$36	\$34	\$36	\$38	\$39	17.5%
Cedar	\$32	\$34	\$35	\$36	\$34	\$33	\$34	\$39	\$42	31.2%
Chariton	\$40	\$40	\$39	\$37	\$38	\$28	\$33	\$33	\$35	-10.8%
Christian	\$32	\$33	\$35	\$34	\$34	\$33	\$36	\$37	\$40	22.9%
Clark	\$34	\$33	\$33	\$33	\$31	\$31	\$32	\$33	\$35	3.7%
Clay	\$33	\$33	\$34	\$34	\$34	\$33	\$35	\$38	\$45	37.7%
Clinton	\$32	\$33	\$33	\$35	\$34	\$32	\$33	\$35	\$37	16.3%
Cole	\$38	\$40	\$40	\$39	\$41	\$39	\$41	\$43	\$45	18.0%
Cooper	\$34	\$36	\$37	\$36	\$39	\$36	\$43	\$44	\$52	49.6%
Crawford	\$41	\$41	\$42	\$42	\$41	\$34	\$36	\$38	\$38	-7.3%
Dade	\$32	\$37	\$37	\$34	\$32	\$42	\$44	\$41	\$43	36.2%
Dallas	\$35	\$35	\$33	\$33	\$31	\$33	\$37	\$38	\$36	3.8%
Daviess	\$32	\$32	\$32	\$32	\$33	\$34	\$35	\$37	\$35	8.8%
De Kalb	\$27	\$29	\$33	\$35	\$36	\$35	\$36	\$37	\$32	17.8%
Dent	\$47	\$47	\$47	\$44	\$42	\$35	\$39	\$38	\$38	-18.7%
Douglas	\$31	\$31	\$31	\$30	\$30	\$29	\$32	\$36	\$37	19.9%
Dunklin	\$214	\$230	\$230	\$234	\$273	\$295	\$356	\$363	\$358	67.0%
Franklin	\$43	\$45	\$45	\$46	\$46	\$46	\$48	\$49	\$52	22.7%
Gasconade	\$38	\$37	\$38	\$38	\$37	\$34	\$37	\$39	\$44	14.6%
Gentry	\$49	\$49	\$47	\$47	\$47	\$40	\$42	\$44	\$44	-10.2%
Greene	\$32	\$32	\$33	\$33	\$34	\$33	\$37	\$37	\$38	19.5%
Grundy	\$31	\$31	\$33	\$37	\$37	\$37	\$38	\$39	\$41	32.8%
Harrison	\$33	\$35	\$38	\$37	\$36	\$32	\$38	\$38	\$39	19.2%
Henry	\$37	\$35	\$36	\$36	\$34	\$30	\$31	\$33	\$36	-4.2%



**Average Annual Cost of Earthquake Coverage, 2009-2017**  
**\$110-\$140 Coverage Limits**

County	2009	2010	2011	2012	2013	2014	2015	2016	2017	% Change, 2009-2017
Hickory	\$32	\$32	\$33	\$32	\$32	\$31	\$33	\$35	\$37	16.5%
Holt	\$48	\$48	\$44	\$39	\$35	\$30	\$41	\$46	\$33	-30.5%
Howard	\$38	\$38	\$37	\$37	\$38	\$31	\$34	\$34	\$37	-1.6%
Howell	\$52	\$50	\$52	\$52	\$51	\$39	\$44	\$44	\$44	-14.4%
Iron	\$53	\$52	\$52	\$50	\$55	\$51	\$55	\$56	\$61	14.7%
Jackson	\$32	\$33	\$34	\$34	\$34	\$34	\$36	\$38	\$41	25.2%
Jasper	\$31	\$31	\$32	\$32	\$32	\$32	\$34	\$34	\$35	10.5%
Jefferson	\$46	\$47	\$46	\$47	\$50	\$51	\$55	\$57	\$60	29.9%
Johnson	\$33	\$34	\$35	\$35	\$34	\$33	\$33	\$34	\$35	5.7%
Knox	\$44	\$43	\$43	\$43	\$39	\$32	\$35	\$35	\$35	-20.4%
Laclede	\$31	\$32	\$32	\$32	\$33	\$33	\$35	\$35	\$35	12.8%
Lafayette	\$30	\$32	\$31	\$31	\$31	\$30	\$30	\$33	\$35	17.1%
Lawrence	\$33	\$35	\$35	\$37	\$34	\$33	\$36	\$35	\$38	15.5%
Lewis	\$43	\$40	\$35	\$35	\$40	\$34	\$33	\$36	\$44	2.3%
Lincoln	\$40	\$40	\$40	\$39	\$42	\$37	\$39	\$39	\$44	10.6%
Linn	\$29	\$29	\$29	\$29	\$31	\$31	\$31	\$31	\$32	8.3%
Livingston	\$28	\$29	\$30	\$29	\$31	\$32	\$31	\$35	\$36	30.3%
McDonald	\$33	\$39	\$39	\$39	\$35	\$33	\$35	\$37	\$36	6.9%
Macon	\$33	\$34	\$34	\$33	\$32	\$29	\$32	\$34	\$37	13.4%
Madison	\$60	\$67	\$67	\$66	\$69	\$57	\$69	\$71	\$79	30.9%
Maries	\$50	\$50	\$49	\$51	\$47	\$35	\$41	\$40	\$43	-13.8%
Marion	\$37	\$36	\$36	\$34	\$34	\$32	\$32	\$35	\$37	2.0%
Mercer	\$28	\$29	\$31	\$31	\$33	\$26	\$41	\$37	\$44	60.3%
Miller	\$32	\$33	\$32	\$33	\$33	\$31	\$33	\$34	\$36	12.0%
Mississippi	\$181	\$212	\$209	\$213	\$232	\$280	\$308	\$307	\$358	97.4%
Moniteau	\$33	\$34	\$33	\$33	\$32	\$29	\$33	\$34	\$44	31.8%
Monroe	\$44	\$44	\$45	\$45	\$43	\$34	\$38	\$39	\$40	-9.4%
Montgomery	\$43	\$43	\$44	\$42	\$43	\$39	\$37	\$39	\$41	-3.3%
Morgan	\$32	\$32	\$33	\$32	\$33	\$33	\$36	\$36	\$38	21.8%
New Madrid	\$192	\$264	\$252	\$256	\$333	\$301	\$319	\$309	\$349	82.0%
Newton	\$31	\$30	\$33	\$32	\$31	\$33	\$33	\$35	\$36	16.1%
Nodaway	\$38	\$41	\$43	\$37	\$34	\$34	\$32	\$33	\$35	-6.8%
Oregon	\$54	\$54	\$55	\$54	\$58	\$46	\$66	\$63	\$64	18.9%
Osage	\$46	\$43	\$43	\$44	\$40	\$37	\$38	\$45	\$58	25.9%
Ozark	\$33	\$34	\$34	\$36	\$34	\$35	\$37	\$36	\$38	13.9%
Pemiscot	\$185	\$239	\$238	\$240	\$282	\$333	\$411	\$387	\$445	140.6%
Perry	\$56	\$57	\$58	\$58	\$67	\$66	\$71	\$72	\$77	38.8%
Pettis	\$30	\$30	\$31	\$31	\$32	\$32	\$35	\$34	\$36	19.6%
Phelps	\$41	\$41	\$43	\$42	\$41	\$34	\$38	\$39	\$40	-4.2%
Pike	\$44	\$46	\$45	\$44	\$43	\$35	\$37	\$38	\$40	-10.1%
Platte	\$33	\$36	\$35	\$35	\$35	\$32	\$34	\$37	\$40	20.8%
Polk	\$33	\$32	\$33	\$33	\$31	\$30	\$36	\$31	\$36	9.5%

**Average Annual Cost of Earthquake Coverage, 2009-2017**  
**\$110-\$140 Coverage Limits**

County	2009	2010	2011	2012	2013	2014	2015	2016	2017	% Change, 2009-2017
Pulaski	\$50	\$52	\$54	\$53	\$51	\$43	\$46	\$49	\$49	-2.1%
Putnam	\$45	\$34	\$46	\$53	\$49	\$51	\$39	\$32	\$36	-21.0%
Ralls	\$37	\$37	\$38	\$36	\$36	\$34	\$35	\$36	\$45	23.4%
Randolph	\$38	\$37	\$36	\$35	\$35	\$32	\$33	\$34	\$37	-2.5%
Ray	\$40	\$39	\$42	\$39	\$39	\$32	\$37	\$37	\$46	14.5%
Reynolds	\$67	\$66	\$67	\$69	\$66	\$47	\$59	\$59	\$61	-9.8%
Ripley	\$71	\$78	\$76	\$76	\$88	\$73	\$97	\$98	\$106	50.5%
St. Charles	\$46	\$46	\$47	\$48	\$51	\$51	\$52	\$54	\$60	29.0%
St. Clair	\$34	\$32	\$34	\$36	\$37	\$37	\$45	\$51	\$47	40.9%
Ste. Genevieve	\$57	\$58	\$59	\$58	\$68	\$65	\$75	\$74	\$79	38.4%
St. Francois	\$52	\$53	\$53	\$53	\$57	\$52	\$55	\$57	\$61	16.4%
St. Louis	\$54	\$53	\$53	\$54	\$57	\$57	\$58	\$59	\$64	18.5%
Saline	\$31	\$31	\$31	\$31	\$30	\$30	\$34	\$34	\$36	16.0%
Schuyler	\$59	\$58	\$59	\$58	\$60	\$53	\$54	\$40	\$41	-30.7%
Scotland	\$34	\$34	\$37	\$35	\$44	\$36	\$38	\$32	\$32	-5.1%
Scott	\$198	\$225	\$225	\$230	\$266	\$271	\$289	\$298	\$340	71.7%
Shannon	\$55	\$52	\$53	\$52	\$56	\$45	\$64	\$64	\$68	23.4%
Shelby	\$38	\$37	\$38	\$37	\$34	\$32	\$36	\$36	\$36	-5.4%
Stoddard	\$124	\$129	\$132	\$134	\$158	\$142	\$173	\$170	\$187	51.3%
Stone	\$30	\$32	\$32	\$32	\$33	\$34	\$37	\$37	\$39	26.8%
Sullivan	\$31	\$33	\$31	\$31	\$33	\$31	\$35	\$40	\$39	22.5%
Taney	\$34	\$33	\$34	\$33	\$34	\$33	\$36	\$35	\$39	15.5%
Texas	\$43	\$44	\$49	\$49	\$46	\$33	\$40	\$40	\$41	-4.7%
Vernon	\$33	\$32	\$33	\$32	\$32	\$31	\$34	\$33	\$34	1.1%
Warren	\$39	\$40	\$42	\$40	\$42	\$42	\$42	\$45	\$49	23.4%
Washington	\$40	\$40	\$41	\$43	\$46	\$46	\$47	\$47	\$50	24.4%
Wayne	\$64	\$72	\$70	\$67	\$76	\$64	\$71	\$73	\$82	28.7%
Webster	\$35	\$35	\$37	\$36	\$38	\$36	\$41	\$40	\$41	19.0%
Worth	\$31	\$32	\$29	\$32	\$26	\$31	\$36	\$30	\$30	-2.0%
Wright	\$34	\$34	\$34	\$35	\$35	\$33	\$40	\$41	\$43	26.1%
St. Louis City	\$75	\$75	\$76	\$75	\$76	\$73	\$73	\$75	\$82	8.8%
Missouri Total	\$56	\$56	\$56	\$56	\$60	\$58	\$63	\$63	\$69	23.5%

INSURANCE

**CONSUMER  
HOTLINE**

800-726-7390

For questions about your  
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**difp.mo.gov**  
**800-726-7390**