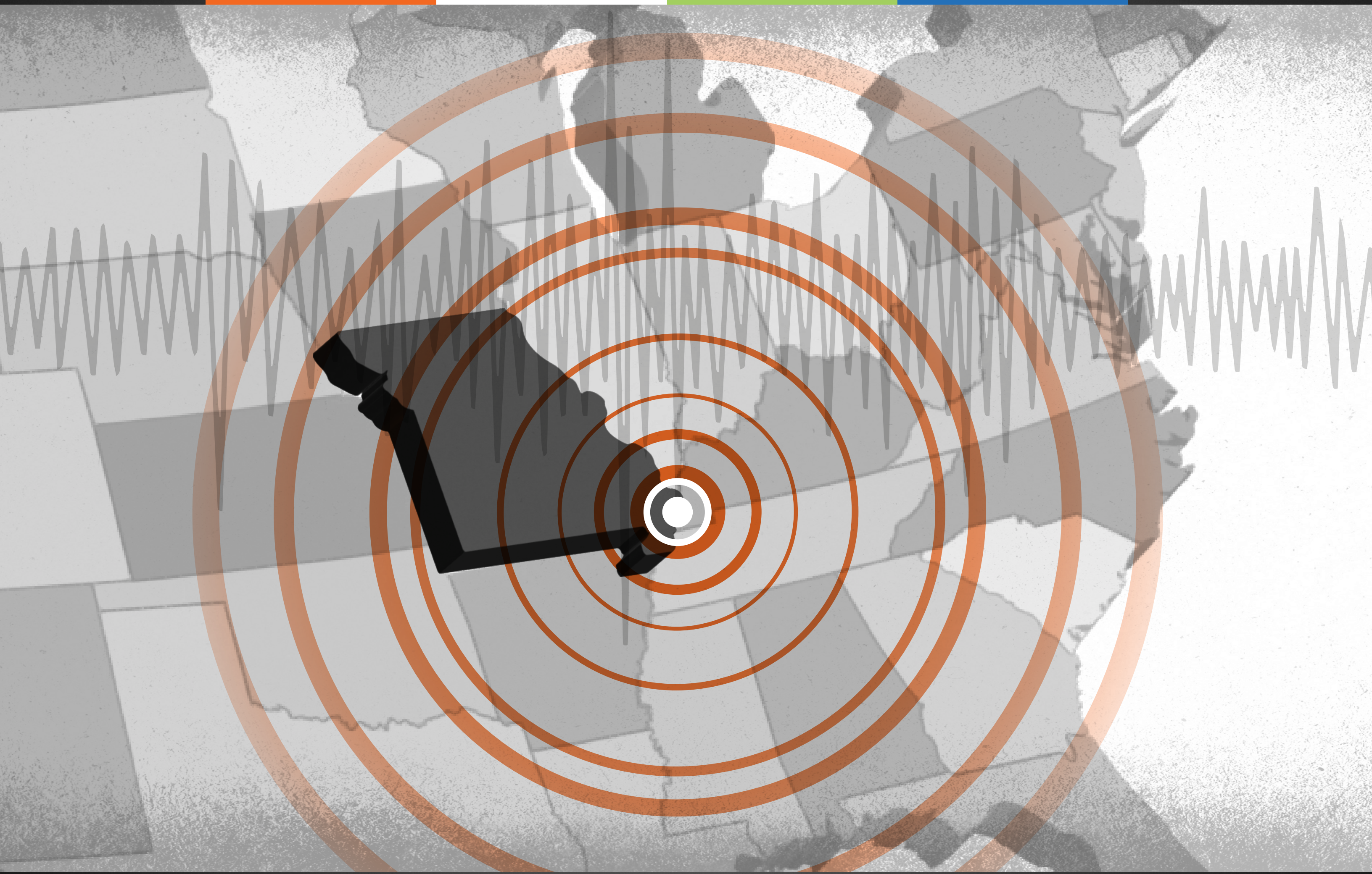
2024

RESIDENTIAL EARTHQUAKE COVERAGE IN MISSOURI

Missouri Department of Commerce & Insurance



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Missouri Department of Commerce & Insurance

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1 HIGHLIGHTS

Geologists generally concede that the New Madrid Seismic Zone presents a significant hazard to portions of the state. The highest risk area is roughly the state's southeast quadrant, extending from the bootheel up the Mississippi River to the entire St. Louis metropolitan statistical area (MSA). For this report, please note that the definition of the New Madrid region has changed. In previous iterations, the New Madrid region included Dunklin, Mississippi, New Madrid, Pemiscot, Scott and Stoddard counties. Similar to last year, this year's report also includes Butler County, as most carriers responded to the annual survey, including Butler County in the New Madrid region.

Historically, this report has presented a few graphics related to one particular range of home insured values (previously $110K - $140K) in order to focus on the median home insured value. This year, the range of these graphics was adjusted to reflect the increase in home prices experienced in Missouri over the past few years. As it was reported last year, you will see these graphics with the data for the $140K - $249K home insured value range.

It should be noted that for the purposes of this report, counties are defined to include the 114 counties in Missouri plus the City of St. Louis.

Unfortunately, residential insurance coverage for earthquakes in Missouri has grown increasingly difficult to obtain because:

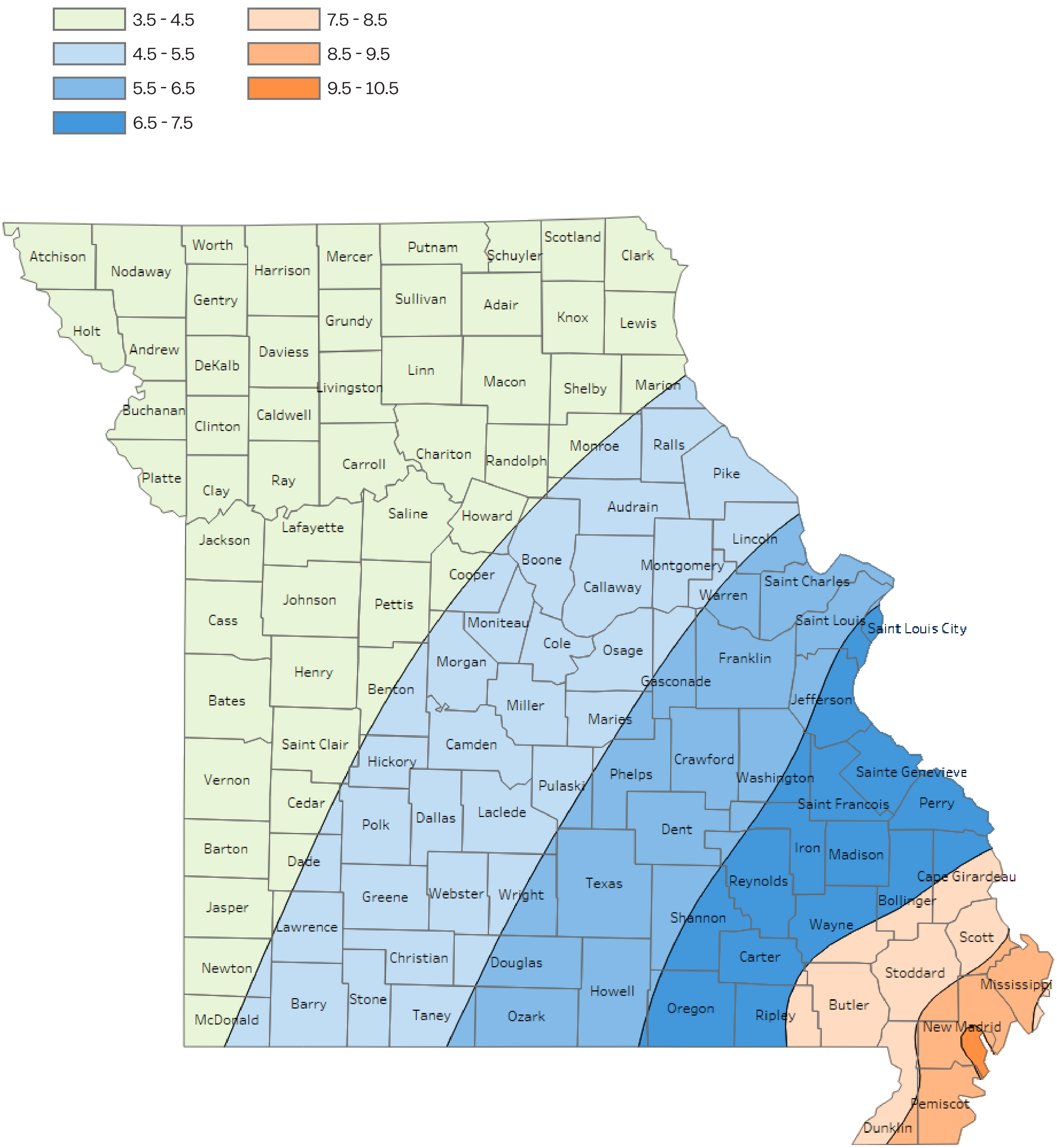
- Insurers have increasingly pulled out of high-risk areas of the state or have subjected such areas to stricter underwriting standards.
- Policyholders are required to self-insure to a significant extent through higher deductibles and the application of separate deductibles to structure and contents. Some insurers will only sell policies with a deductible equal to 20 or 25% of policy limits.
- The cost of coverage has increased dramatically in just the last ten 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 contracted significantly over the last twenty years. In the seven-county New Madrid region of the state, the percentage of residences with earthquake coverage declined by 7.9 percentage points between 2015 and 2024, from 18.3 to 10.4%.
- In 101 of Missouri's 115 counties, fewer than 20% of residences have earthquake coverage. No counties in Missouri had 50% or more of residences covered for earthquakes.
- The cost of earthquake coverage has increased significantly, particularly in the high-risk New Madrid area. Since 2015, and adjusting for inflation, costs have increased 42% in the New Madrid counties.
- Based on a survey of Missouri insurers, the availability of coverage for earthquakes in the New Madrid region has improved since last year. 85% of the market offers deductibles at less than 10% of the value of the property.

MERCALLI SCALE (PROJECTED EARTHQUAKE INTENSITY)

HIGHER VALUES INDICATE GREATER EARTHQUAKE RISK

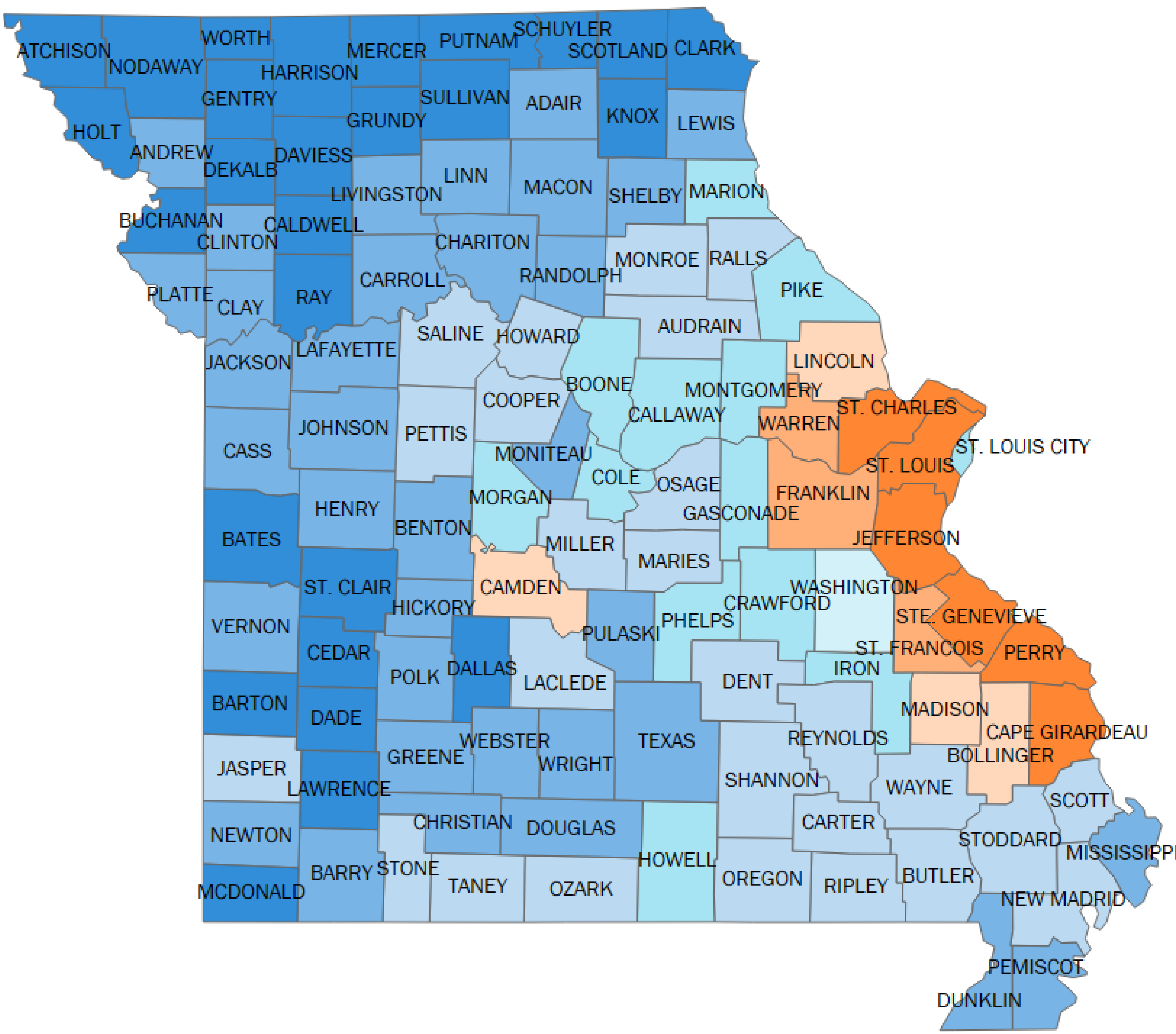


Source: USGS National Seismic Hazard Map

EARTHQUAKE COVERAGE IN 2024

PERCENT OF RESIDENCES WITH EARTHQUAKE COVERAGE

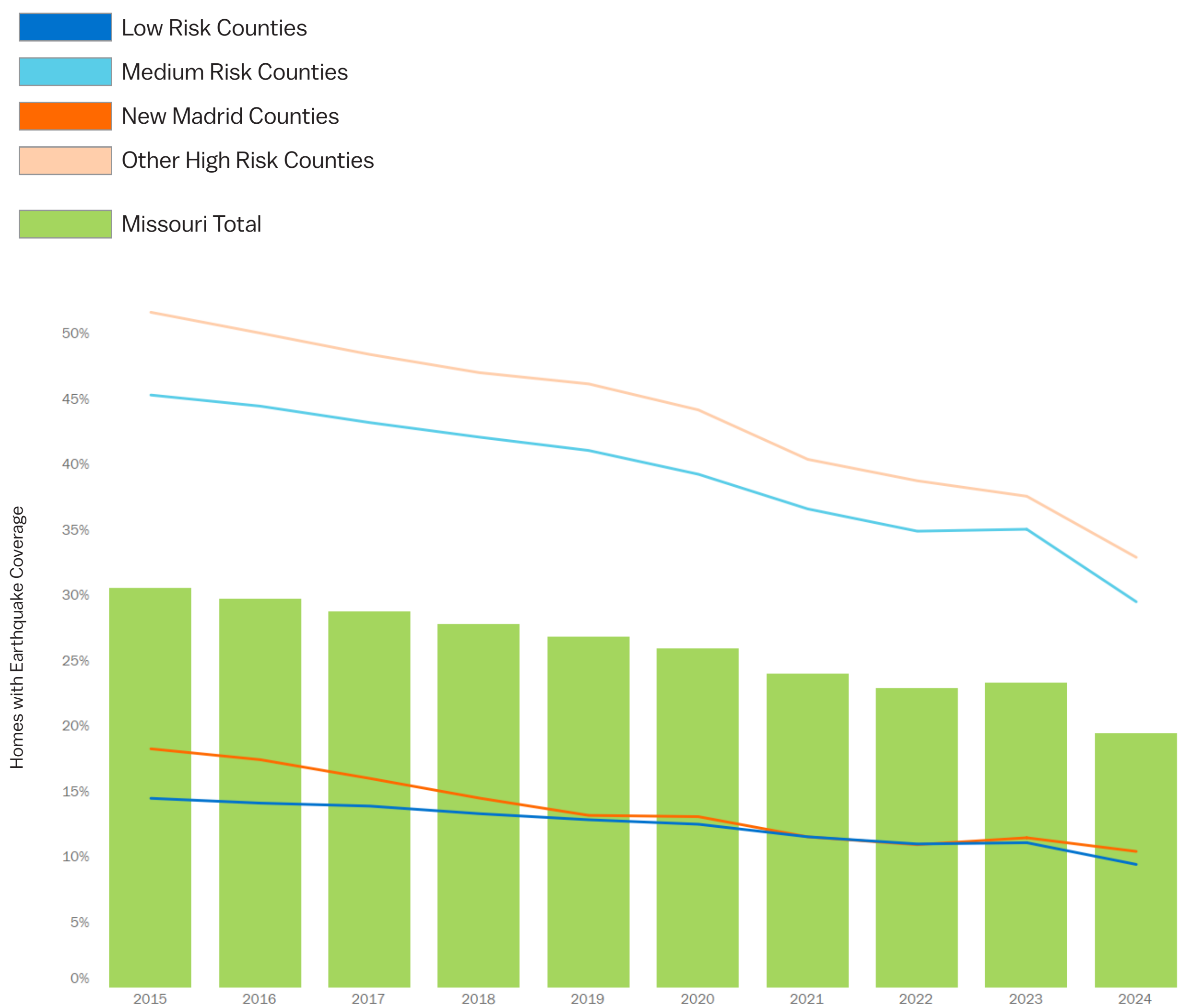
- 0% - 5%
- 5% - 10%
- 10% - 15%
- 15% - 20%
- 20% -25%
- 25% - 30%
- 30% - 35%
- Greater than 35%



REGIONAL TRENDS

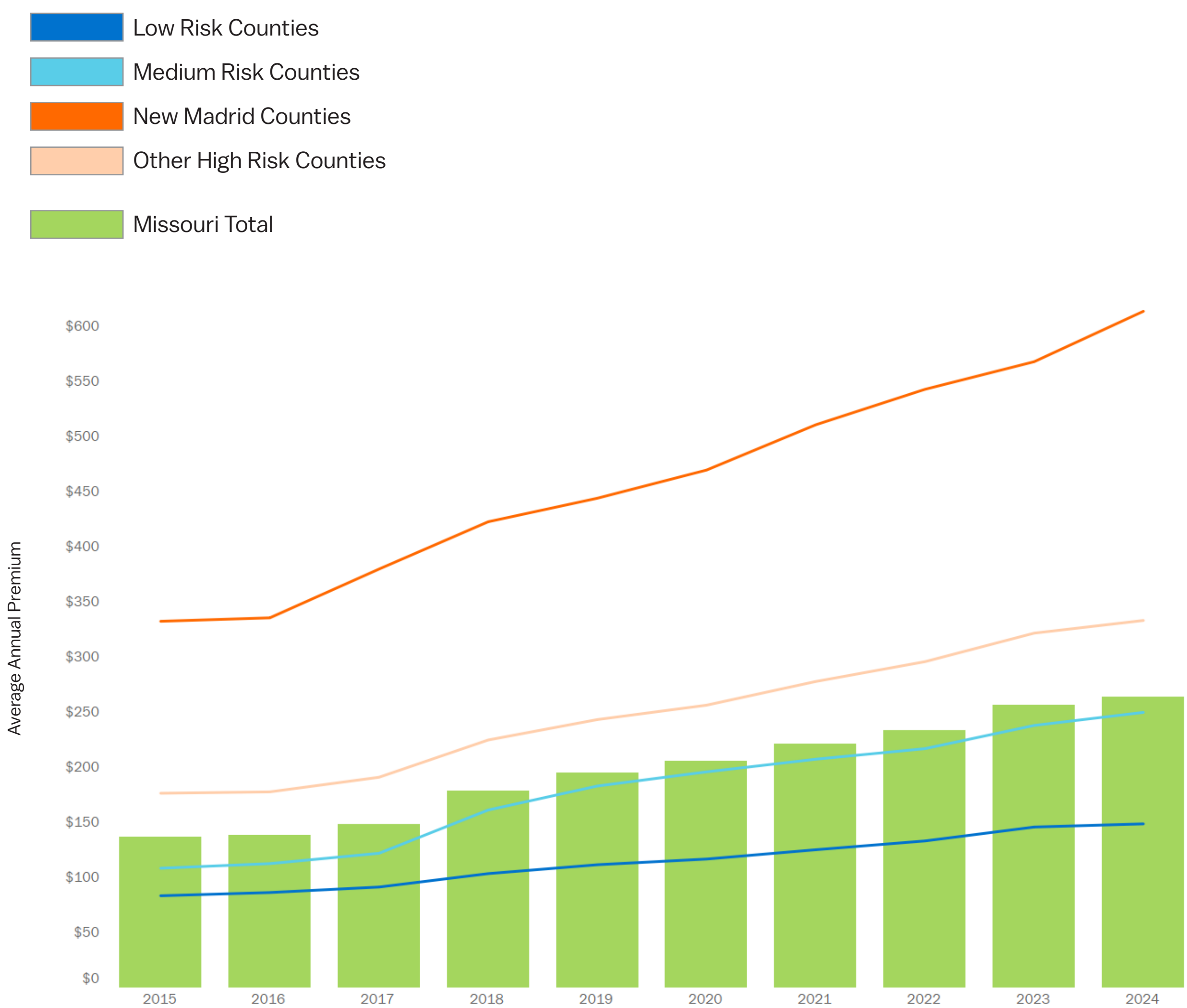
PERCENT OF RESIDENCES WITH EARTHQUAKE COVERAGE

Region	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
New Madrid Counties	18.3%	17.5%	16.0%	14.5%	13.2%	13.1%	11.6%	11.0%	11.5%	10.4%	(7.8%)
Other High Risk Counties	51.7%	50.1%	48.4%	47.1%	46.2%	44.2%	40.4%	38.8%	37.6%	32.9%	(18.7%)
Medium Risk Counties	45.3%	44.5%	43.2%	42.1%	41.1%	39.3%	36.6%	34.9%	35.1%	29.5%	(15.8%)
Low Risk Counties	14.5%	14.1%	13.9%	13.3%	12.9%	12.5%	11.6%	11.0%	11.1%	9.4%	(5.1%)
Missouri Total	30.6%	29.7%	28.7%	27.8%	26.8%	25.9%	24.0%	22.9%	23.3%	19.4%	(11.1%)



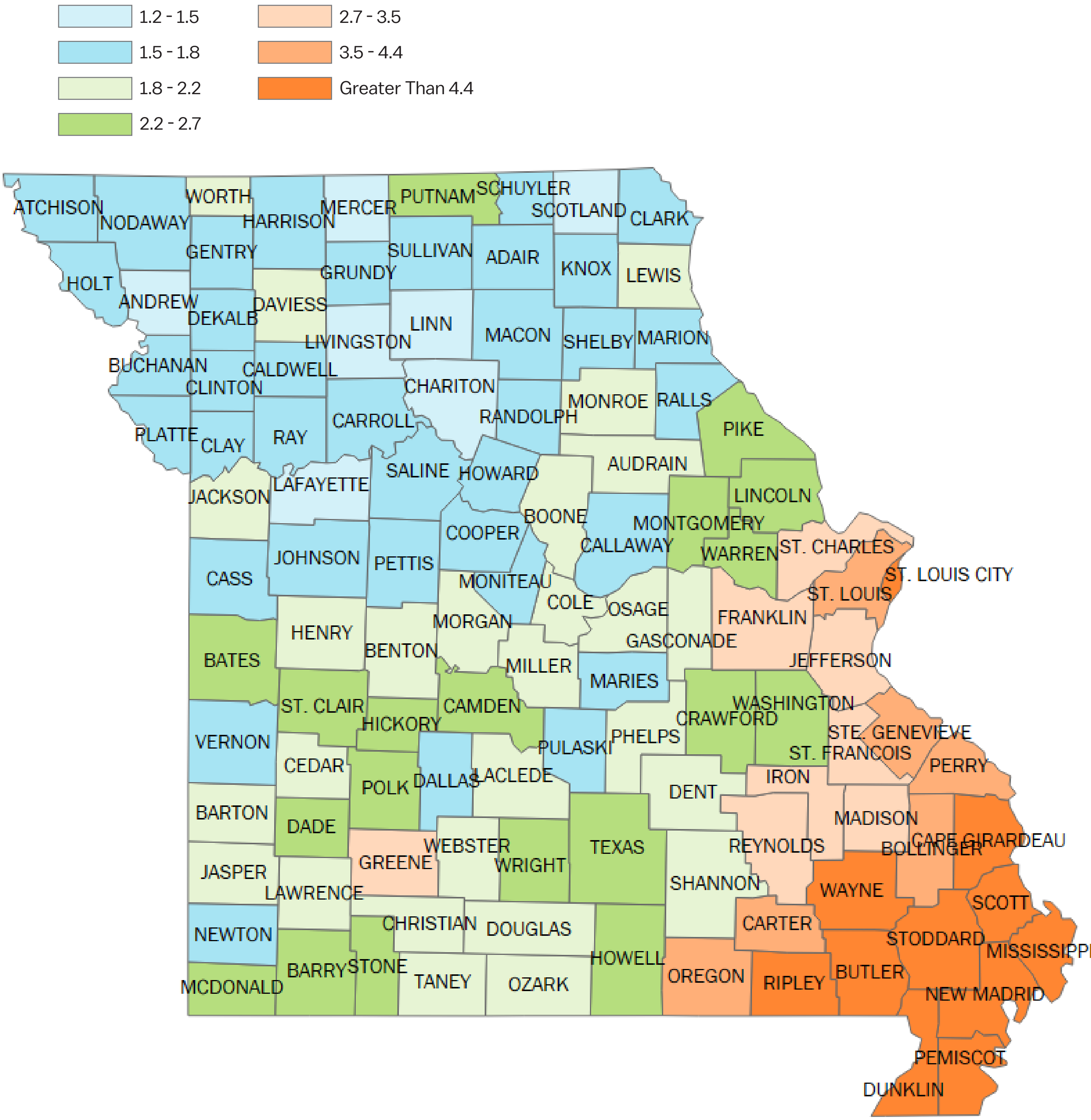
REGIONAL TRENDS
AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE

Region	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
New Madrid Counties	$333	$336	$380	$423	$445	$470	$511	$543	$569	$614
Other High Risk Counties	$177	$178	$191	$225	$244	$257	$278	$296	$322	$334
Medium Risk Counties	$109	$113	$122	$162	$183	$196	$208	$217	$238	$250
Low Risk Counties	$84	$87	$92	$104	$112	$117	$125	$133	$146	$149
Missouri Total	$137	$139	$149	$179	$195	$206	$221	$234	$257	$264



EARTHQUAKE COST TO MEDIAN INCOME

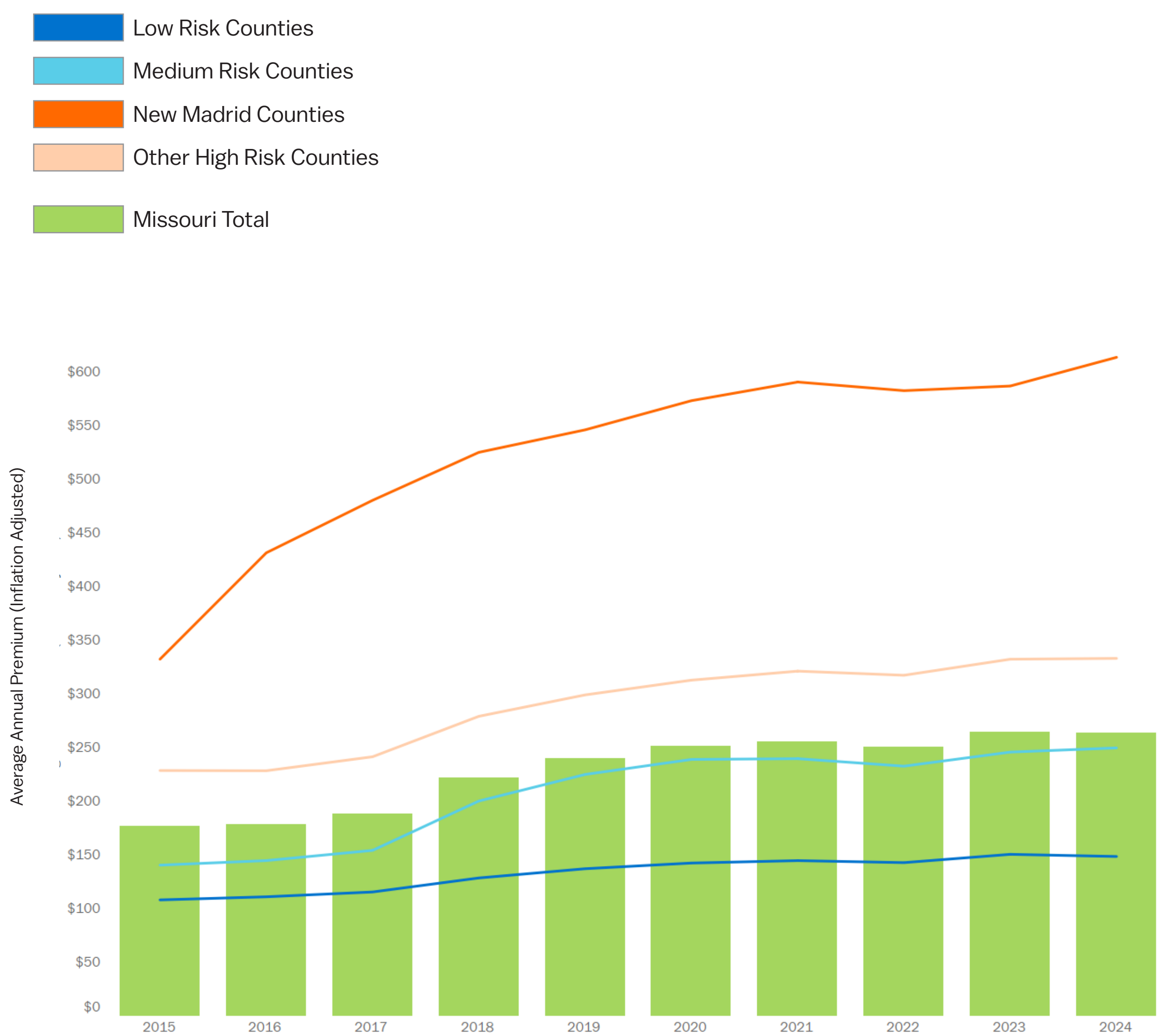
AVERAGE ANNUAL PREMIUM DIVIDED BY MEDIAN INCOME BY COUNTY, 2024



Source: Median household income derived from the American Community Survey.

REGIONAL TRENDS
AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE, INFLATION ADJUSTED, 2024 DOLLARS

Region	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
New Madrid Counties	$431	$432	$481	$526	$547	$574	$591	$583	$588	$614
Other High Risk Counties	$229	$229	$242	$280	$300	$313	$322	$318	$333	$334
Medium Risk Counties	$141	$145	$155	$201	$225	$239	$240	$233	$246	$250
Low Risk Counties	$108	$111	$116	$129	$138	$143	$145	$143	$151	$149
Missouri Total	$177	$179	$188	$222	$240	$251	$256	$251	$265	$264



MARKET PENETRATION AND COST OF COVERAGE, 2024

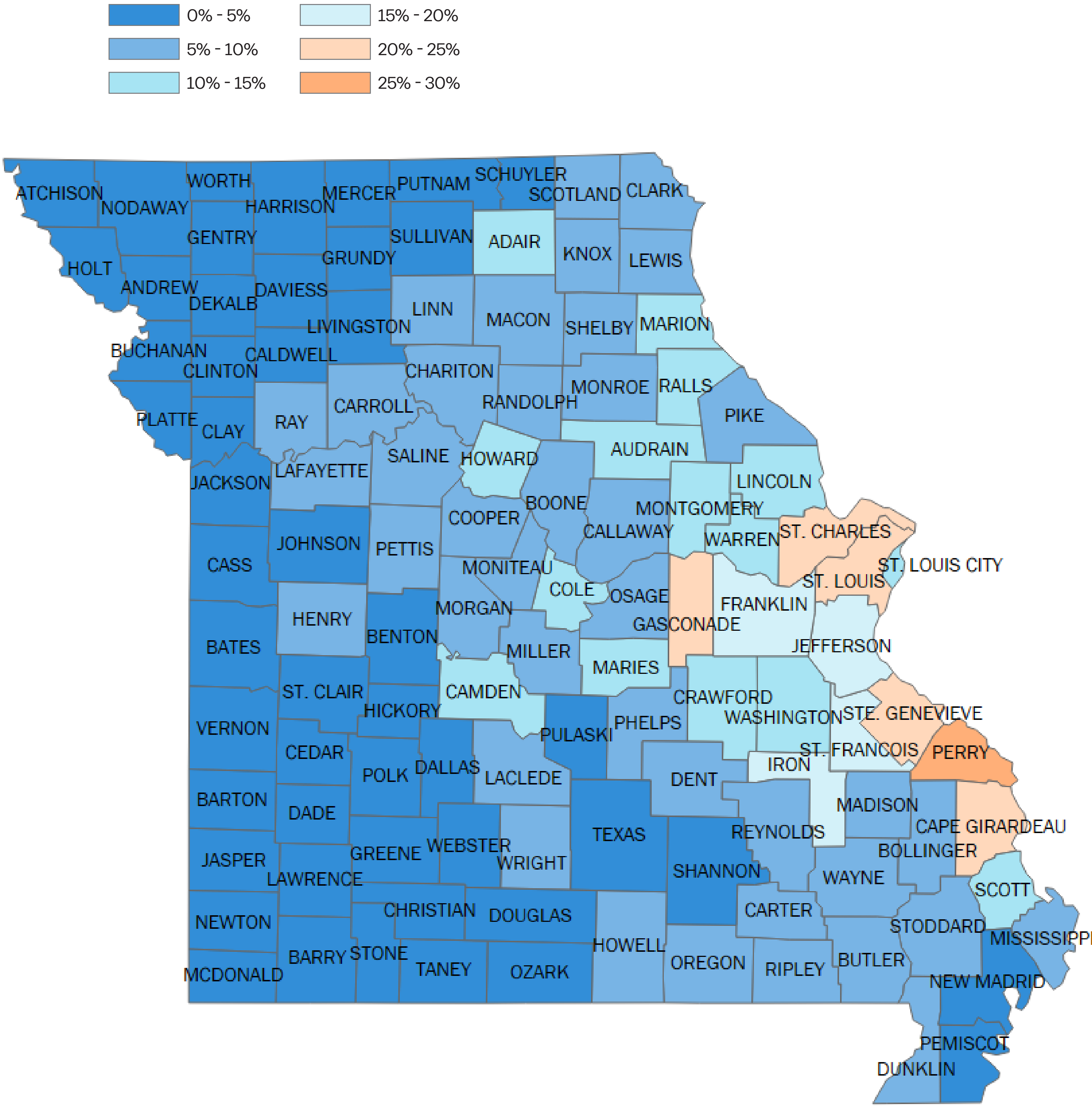
County	Earthquake Exposures	Homeowners, Farm, & Mobile Home Exposures	Percent with Earthquake Endorsements	Average Premium, All Earthquake	Average Premium, $140K - $249K Coverage
Adair	503	7,226	7.0%	$98	$61
Andrew	903	13,036	6.9%	$107	$60
Atchison	56	1,812	3.1%	$108	$54
Audrain	787	5,432	14.5%	$123	$69
Barry	842	12,347	6.8%	$136	$73
Barton	129	2,891	4.5%	$105	$68
Bates	148	5,209	2.8%	$143	$78
Benton	678	8,290	8.2%	$99	$57
Bollinger	739	2,713	27.2%	$211	$152
Boone	8,729	44,813	19.5%	$145	$71
Buchanan	645	13,185	4.9%	$94	$63
Butler	1,072	9,285	11.5%	$500	$329
Caldwell	99	2,775	3.6%	$99	$63
Callaway	1,705	10,630	16.0%	$125	$68
Camden	6,205	24,712	25.1%	$156	$61
Cape Girardeau	7,258	18,575	39.1%	$522	$295
Carroll	114	2,120	5.4%	$94	$59
Carter	208	1,946	10.7%	$177	$112
Cass	2,398	32,369	7.4%	$138	$69
Cedar	215	4,459	4.8%	$96	$68
Chariton	129	2,073	6.2%	$93	$56
Christian	2,272	29,591	7.7%	$170	$61
Clark	106	2,320	4.6%	$78	$57
Clay	5,875	75,348	7.8%	$130	$67
Clinton	359	6,986	5.1%	$122	$60
Cole	3,970	22,782	17.4%	$148	$78
Cooper	442	4,379	10.1%	$123	$57
Crawford	1,337	6,822	19.6%	$136	$68
Dade	100	2,412	4.1%	$130	$54
Dallas	192	4,714	4.1%	$86	$59
Daviess	91	3,285	2.8%	$112	$60
Dekalb	63	2,870	2.2%	$105	$61
Dent	476	4,622	10.3%	$103	$70
Douglas	235	3,896	6.0%	$108	$74
Dunklin	597	6,689	8.9%	$717	$629
Franklin	11,135	34,305	32.5%	$249	$108
Gasconade	929	5,486	16.9%	$146	$70

County	Earthquake Exposures	Homeowners, Farm, & Mobile Home Exposures	Percent with Earthquake Endorsements	Average Premium, All Earthquake	Average Premium, $140K - $249K Coverage
Gentry	59	2,153	2.7%	$98	$70
Greene	7,108	85,249	8.3%	$168	$64
Grundy	93	3,531	2.6%	$92	$56
Harrison	41	2,056	2.0%	$83	$57
Henry	602	7,670	7.8%	$106	$56
Hickory	198	2,813	7.0%	$92	$51
Holt	35	1,648	2.1%	$100	$61
Howard	351	3,236	10.8%	$104	$63
Howell	1,978	11,549	17.1%	$121	$75
Iron	764	3,994	19.1%	$165	$116
Jackson	13,044	192,495	6.8%	$139	$76
Jasper	4,296	39,694	10.8%	$131	$62
Jefferson	25,459	64,432	39.5%	$264	$125
Johnson	989	12,352	8.0%	$110	$62
Knox	53	1,397	3.8%	$89	$61
Laclede	1,241	10,058	12.3%	$114	$59
Lafayette	723	9,613	7.5%	$111	$66
Lawrence	404	9,947	4.1%	$115	$52
Lewis	171	3,044	5.6%	$98	$63
Lincoln	5,542	18,796	29.5%	$200	$71
Linn	369	3,882	9.5%	$74	$61
Livingston	238	4,618	5.2%	$88	$59
McDonald	222	5,318	4.2%	$113	$91
Macon	334	3,849	8.7%	$88	$57
Madison	1,023	3,569	28.7%	$180	$121
Maries	246	1,778	13.8%	$93	$60
Marion	1,202	7,415	16.2%	$115	$63
Mercer	28	1,623	1.7%	$87	$57
Miller	655	6,427	10.2%	$112	$58
Mississippi	202	3,087	6.5%	$660	$509
Moniteau	311	3,710	8.4%	$98	$61
Monroe	334	3,291	10.1%	$110	$60
Montgomery	690	3,456	20.0%	$146	$68
Morgan	1,801	10,709	16.8%	$111	$60
New Madrid	309	2,943	10.5%	$645	$630
Newton	785	12,608	6.2%	$110	$60
Nodaway	124	4,029	3.1%	$95	$60
Oregon	409	2,903	14.1%	$162	$104
Osage	355	3,044	11.7%	$141	$72
Ozark	366	3,458	10.6%	$90	$58
Pemiscot	269	3,599	7.5%	$675	$594

County	Earthquake Exposures	Homeowners, Farm, & Mobile Home Exposures	Percent with Earthquake Endorsements	Average Premium, All Earthquake	Average Premium, $140K - $249K Coverage
Perry	1,544	3,966	38.9%	$266	$141
Pettis	993	9,004	11.0%	$99	$57
Phelps	2,098	11,976	17.5%	$122	$72
Pike	830	5,192	16.0%	$133	$69
Platte	2,603	29,814	8.7%	$150	$76
Polk	645	9,751	6.6%	$132	$57
Pulaski	830	8,363	9.9%	$114	$72
Putnam	65	1,547	4.2%	$144	$50
Ralls	347	2,986	11.6%	$105	$67
Randolph	496	7,026	7.1%	$101	$58
Ray	314	6,409	4.9%	$110	$61
Reynolds	300	2,275	13.2%	$146	$122
Ripley	377	3,628	10.4%	$233	$142
St. Charles	44,539	109,002	40.9%	$306	$126
St. Clair	112	2,561	4.4%	$118	$66
Ste. Genevieve	2,244	5,510	40.7%	$241	$139
St. Francois	5,853	16,919	34.6%	$192	$118
St. Louis	111,005	294,854	37.6%	$337	$133
Saline	634	5,976	10.6%	$92	$60
Schuyler	21	719	2.9%	$95	$41
Scotland	51	2,549	2.0%	$99	$62
Scott	1,385	12,731	10.9%	$704	$621
Shannon	241	1,850	13.0%	$128	$93
Shelby	163	2,017	8.1%	$83	$65
Stoddard	1,132	9,200	12.3%	$527	$333
Stone	1,607	13,983	11.5%	$147	$63
Sullivan	62	2,219	2.8%	$85	$46
Taney	2,351	19,726	11.9%	$125	$73
Texas	479	6,248	7.7%	$116	$60
Vernon	319	6,227	5.1%	$99	$60
Warren	4,137	12,051	34.3%	$207	$73
Washington	1,406	6,038	23.3%	$127	$71
Wayne	550	4,554	12.1%	$207	$150
Webster	1,035	15,707	6.6%	$141	$58
Worth	12	572	2.1%	$99	$64
Wright	412	6,216	6.6%	$128	$63
St. Louis City	11,015	65,001	16.9%	$324	$145
Missouri Total	343,203	1,764,611	19.4%	$264	$123

PERCENT OF INSURED DWELLINGS WITH EARTHQUAKE ENDORSEMENTS

PERCENTAGE POINT DECREASE, PRIOR TEN YEARS



PERCENT OF INSURED DWELLINGS WITH EARTHQUAKE ENDORSEMENTS

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Adair	17.0%	17.0%	15.7%	14.7%	13.5%	12.5%	11.7%	11.2%	10.3%	7.0%	(10.1%)
Andrew	11.9%	11.8%	11.7%	11.0%	10.8%	10.4%	9.5%	8.8%	8.6%	6.9%	(5.0%)
Atchison	6.9%	6.9%	6.9%	6.7%	6.2%	5.0%	4.9%	4.3%	4.0%	3.1%	(3.8%)
Audrain	26.6%	26.6%	24.8%	24.2%	23.3%	19.9%	18.1%	16.7%	18.3%	14.5%	(12.1%)
Barry	8.6%	8.6%	9.1%	8.8%	8.3%	8.2%	7.7%	7.5%	7.7%	6.8%	(1.7%)
Barton	7.2%	7.3%	6.6%	5.8%	5.6%	5.4%	5.8%	5.2%	5.9%	4.4%	(2.7%)
Bates	5.4%	5.1%	5.2%	4.6%	4.7%	4.2%	4.0%	3.5%	4.5%	2.8%	(2.6%)
Benton	13.1%	12.9%	12.5%	11.9%	11.7%	11.0%	10.5%	9.8%	9.8%	8.2%	(5.0%)
Bollinger	33.1%	32.1%	32.4%	30.9%	29.6%	26.4%	26.2%	27.8%	27.2%	27.3%	(5.9%)
Boone	25.4%	25.0%	24.7%	24.3%	23.8%	23.5%	21.8%	21.1%	21.7%	19.5%	(5.9%)
Buchanan	7.8%	7.6%	7.5%	7.1%	7.0%	6.7%	6.4%	6.2%	5.9%	4.9%	(2.9%)
Butler	20.4%	19.7%	18.6%	17.0%	15.4%	15.1%	12.5%	11.8%	12.8%	11.6%	(8.9%)
Caldwell	6.5%	6.9%	6.8%	5.6%	5.3%	4.4%	4.4%	4.4%	5.4%	3.5%	(2.9%)
Callaway	25.5%	24.8%	24.9%	24.0%	24.1%	22.5%	20.4%	19.7%	20.3%	16.0%	(9.5%)
Camden	35.8%	34.3%	33.8%	32.8%	31.9%	31.2%	29.3%	27.9%	26.7%	25.1%	(10.7%)
Cape Girardeau	60.2%	60.2%	57.9%	56.0%	54.0%	52.6%	47.7%	44.1%	44.5%	39.1%	(21.1%)
Carroll	11.8%	11.6%	11.5%	10.0%	9.2%	8.0%	7.1%	6.6%	8.1%	5.4%	(6.4%)
Carter	16.2%	14.8%	14.5%	13.6%	12.6%	10.8%	10.8%	10.4%	10.0%	10.7%	(5.6%)
Cass	11.1%	11.0%	11.1%	10.7%	10.5%	10.1%	9.5%	8.9%	8.7%	7.4%	(3.7%)
Cedar	8.1%	7.3%	7.1%	6.5%	6.5%	5.5%	5.3%	5.2%	5.8%	4.8%	(3.3%)
Chariton	16.0%	16.2%	14.7%	12.2%	11.9%	9.5%	9.0%	8.4%	10.9%	6.1%	(9.8%)
Christian	10.7%	10.3%	9.8%	9.6%	9.2%	9.8%	9.0%	8.6%	8.8%	7.7%	(3.0%)
Clark	9.6%	9.4%	9.0%	7.5%	7.2%	6.0%	5.6%	5.2%	5.4%	4.5%	(5.1%)
Clay	12.3%	12.1%	12.2%	11.9%	11.6%	11.3%	10.3%	9.7%	9.1%	7.8%	(4.5%)
Clinton	7.8%	8.0%	8.1%	8.0%	7.6%	6.8%	6.3%	6.3%	6.2%	5.1%	(2.7%)
Cole	29.5%	28.7%	28.0%	26.5%	26.2%	24.8%	22.9%	21.7%	22.1%	17.4%	(12.1%)

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Cooper	16.1%	16.0%	15.5%	15.0%	14.4%	13.1%	12.1%	11.8%	12.3%	10.1%	(6.0%)
Crawford	32.1%	31.2%	30.2%	28.2%	28.1%	25.3%	23.5%	22.5%	26.9%	19.6%	(12.5%)
Dade	6.7%	6.6%	6.2%	5.8%	5.6%	5.3%	4.8%	4.4%	4.9%	4.1%	(2.6%)
Dallas	6.0%	5.6%	6.0%	5.1%	5.2%	4.8%	4.5%	4.4%	5.1%	4.1%	(1.9%)
Daviess	5.4%	5.6%	5.6%	5.0%	4.8%	4.6%	4.0%	3.7%	4.8%	2.7%	(2.7%)
Dekalb	4.3%	4.4%	4.4%	4.1%	3.7%	3.4%	3.3%	3.1%	2.9%	2.2%	(2.0%)
Dent	18.0%	17.4%	16.1%	14.5%	14.1%	13.2%	12.0%	11.6%	12.8%	10.3%	(7.7%)
Douglas	8.8%	8.6%	7.7%	7.7%	8.6%	7.6%	6.9%	6.7%	9.4%	6.0%	(2.8%)
Dunklin	14.0%	13.0%	12.5%	11.2%	10.5%	10.6%	8.8%	8.2%	9.3%	8.9%	(5.1%)
Franklin	49.5%	48.0%	47.2%	45.6%	44.3%	42.7%	40.4%	39.5%	37.8%	32.5%	(17.0%)
Gasconade	38.0%	36.1%	34.8%	29.8%	27.2%	25.4%	23.9%	21.5%	27.3%	16.9%	(21.1%)
Gentry	6.7%	6.4%	6.2%	5.2%	4.7%	3.8%	3.6%	3.2%	3.4%	2.7%	(3.9%)
Greene	11.9%	11.4%	11.1%	11.0%	10.5%	10.9%	9.9%	9.3%	9.2%	8.3%	(3.5%)
Grundy	6.9%	6.8%	6.4%	5.7%	4.6%	4.2%	3.8%	3.6%	5.5%	2.6%	(4.2%)
Harrison	4.5%	4.5%	4.5%	4.4%	4.0%	2.7%	2.6%	2.5%	2.4%	2.0%	(2.5%)
Henry	13.7%	13.3%	13.2%	11.9%	11.5%	10.8%	9.5%	9.0%	12.2%	7.9%	(5.9%)
Hickory	9.7%	9.0%	8.6%	8.1%	8.2%	8.5%	7.5%	7.0%	7.5%	7.0%	(2.6%)
Holt	4.4%	4.0%	4.0%	3.7%	3.8%	2.6%	2.2%	2.2%	2.2%	2.2%	(2.2%)
Howard	22.9%	22.2%	21.9%	20.1%	19.6%	17.0%	14.9%	15.4%	19.4%	10.8%	(12.1%)
Howell	23.3%	21.3%	20.5%	19.5%	18.9%	18.4%	17.6%	17.7%	19.6%	17.1%	(6.1%)
Iron	35.8%	33.5%	31.5%	30.3%	29.0%	27.0%	24.5%	23.5%	21.7%	19.2%	(16.6%)
Jackson	11.1%	10.8%	10.9%	10.5%	10.3%	10.0%	9.0%	8.4%	7.8%	6.8%	(4.3%)
Jasper	14.1%	13.7%	13.4%	12.6%	12.0%	12.5%	11.7%	11.4%	12.7%	10.8%	(3.3%)
Jefferson	56.6%	55.6%	54.1%	53.2%	51.8%	50.5%	47.5%	45.8%	44.5%	39.5%	(17.0%)
Johnson	12.3%	12.0%	12.1%	11.7%	11.1%	10.5%	9.7%	9.2%	8.9%	8.0%	(4.3%)
Knox	10.2%	9.7%	10.3%	8.3%	8.4%	6.6%	5.2%	4.8%	4.4%	3.8%	(6.4%)
Laclede	17.4%	16.8%	15.6%	15.2%	14.5%	14.0%	12.8%	12.9%	13.4%	12.3%	(5.1%)
Lafayette	13.2%	13.1%	12.9%	11.8%	11.3%	10.5%	10.0%	9.4%	9.1%	7.5%	(5.7%)
Lawrence	8.1%	8.0%	7.6%	6.8%	6.3%	6.0%	5.3%	5.0%	5.5%	4.1%	(4.0%)

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Lewis	13.6%	13.1%	12.6%	10.7%	9.7%	9.4%	8.8%	8.5%	7.9%	5.6%	(8.0%)
Lincoln	42.0%	40.9%	38.6%	38.0%	36.5%	35.2%	34.0%	32.8%	31.4%	29.5%	(12.6%)
Linn	19.2%	18.1%	16.7%	15.4%	14.4%	13.8%	11.0%	9.5%	14.3%	9.5%	(9.7%)
Livingston	9.8%	9.6%	9.1%	8.6%	8.0%	7.1%	6.6%	6.5%	7.7%	5.1%	(4.7%)
McDonald	5.7%	5.7%	5.9%	5.2%	5.1%	5.2%	4.9%	4.7%	5.0%	4.2%	(1.5%)
Macon	14.6%	13.8%	13.1%	12.0%	11.6%	10.9%	9.6%	9.3%	9.7%	8.7%	(5.9%)
Madison	37.9%	38.7%	38.8%	36.9%	35.0%	34.4%	30.7%	30.5%	29.1%	28.7%	(9.2%)
Maries	24.1%	24.1%	22.7%	21.5%	19.3%	18.1%	16.6%	15.6%	16.5%	13.8%	(10.3%)
Marion	28.8%	28.4%	28.0%	26.3%	25.1%	23.7%	22.0%	21.5%	20.0%	16.2%	(12.6%)
Mercer	5.2%	4.7%	5.0%	4.1%	4.0%	2.9%	2.4%	2.2%	3.4%	1.7%	(3.5%)
Miller	16.7%	16.5%	15.6%	14.5%	13.6%	13.4%	12.5%	12.3%	13.2%	10.2%	(6.5%)
Mississippi	13.3%	12.5%	11.0%	8.7%	9.0%	9.1%	8.7%	8.0%	7.7%	6.5%	(6.7%)
Moniteau	16.4%	15.8%	16.1%	15.0%	14.5%	13.3%	12.6%	11.3%	13.2%	8.4%	(8.0%)
Monroe	18.1%	17.1%	16.9%	13.4%	14.3%	13.2%	11.2%	10.5%	13.3%	10.1%	(8.0%)
Montgomery	31.7%	31.2%	31.1%	29.6%	28.9%	25.5%	24.9%	23.4%	21.7%	20.0%	(11.7%)
Morgan	26.8%	26.5%	24.9%	24.0%	22.8%	21.7%	20.3%	19.3%	19.8%	16.8%	(10.0%)
New Madrid	14.9%	14.3%	13.2%	12.3%	11.4%	12.0%	10.9%	10.6%	12.0%	10.5%	(4.4%)
Newton	9.0%	9.0%	8.9%	8.2%	8.0%	7.7%	7.4%	7.0%	8.3%	6.2%	(2.8%)
Nodaway	4.4%	4.5%	4.6%	4.0%	4.1%	4.0%	4.1%	3.6%	3.2%	3.1%	(1.4%)
Oregon	23.5%	21.4%	19.9%	18.4%	17.1%	16.1%	14.9%	15.3%	15.3%	14.1%	(9.4%)
Osage	20.6%	20.4%	20.1%	18.3%	17.9%	16.8%	15.5%	15.2%	18.8%	11.7%	(8.9%)
Ozark	12.9%	12.0%	12.3%	12.4%	11.2%	10.5%	9.9%	10.0%	13.3%	10.6%	(2.3%)
Pemiscot	12.3%	12.3%	11.5%	11.0%	10.7%	9.8%	8.5%	8.8%	7.9%	7.5%	(4.8%)
Perry	66.8%	66.4%	64.7%	58.5%	54.2%	48.6%	46.9%	45.9%	40.6%	38.9%	(27.8%)
Pettis	16.1%	15.8%	16.0%	15.6%	14.9%	14.5%	13.8%	13.0%	13.1%	11.0%	(5.0%)
Phelps	24.4%	23.9%	23.5%	22.2%	21.2%	20.7%	19.7%	19.1%	20.0%	17.5%	(6.9%)
Pike	25.4%	24.9%	23.5%	22.0%	20.8%	19.5%	18.4%	18.6%	18.4%	16.0%	(9.4%)
Platte	12.1%	12.2%	12.3%	12.3%	12.2%	11.8%	10.8%	10.1%	9.7%	8.7%	(3.3%)
Polk	10.0%	9.6%	8.7%	8.3%	8.2%	8.1%	7.5%	7.1%	8.1%	6.6%	(3.4%)

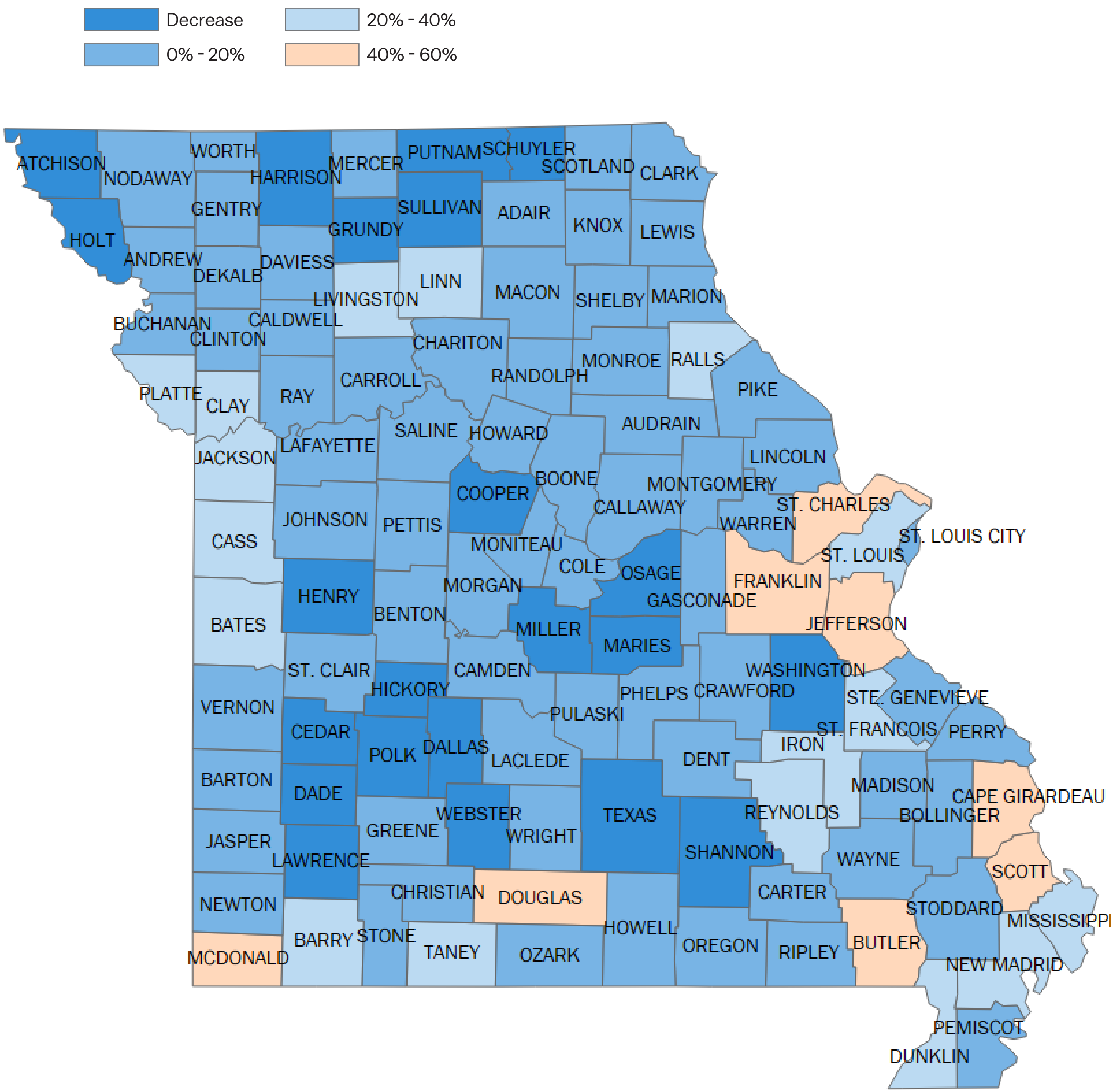
County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Pulaski	13.9%	13.7%	13.4%	12.7%	12.2%	11.6%	10.6%	10.5%	10.7%	9.9%	(4.0%)
Putnam	7.3%	7.1%	6.6%	6.4%	6.4%	5.9%	5.4%	5.0%	4.6%	4.2%	(3.2%)
Ralls	24.5%	23.7%	24.4%	20.6%	20.3%	16.9%	15.6%	14.5%	13.4%	11.6%	(12.9%)
Randolph	17.0%	16.3%	15.5%	13.9%	13.1%	12.4%	10.4%	10.0%	10.7%	7.1%	(10.0%)
Ray	10.3%	10.0%	9.5%	8.7%	8.2%	7.4%	6.7%	6.2%	6.0%	4.9%	(5.4%)
Reynolds	18.7%	19.1%	18.5%	17.6%	17.0%	16.3%	15.5%	15.1%	13.3%	13.2%	(5.5%)
Ripley	18.0%	17.2%	16.9%	16.0%	15.1%	14.2%	13.3%	12.3%	10.7%	10.4%	(7.6%)
St. Charles	63.6%	62.0%	60.6%	60.1%	58.7%	56.4%	52.5%	49.5%	48.8%	40.9%	(22.7%)
St. Clair	5.9%	5.6%	5.6%	5.4%	5.3%	5.0%	5.0%	4.9%	5.3%	4.4%	(1.5%)
Ste. Genevieve	64.0%	61.8%	59.2%	54.0%	53.2%	48.6%	45.9%	44.3%	42.7%	40.7%	(23.3%)
St. Francois	50.7%	49.3%	48.0%	45.2%	44.7%	43.3%	40.1%	38.3%	37.9%	34.6%	(16.1%)
St. Louis	57.8%	56.0%	54.4%	53.1%	52.4%	50.3%	46.1%	44.3%	43.1%	37.6%	(20.1%)
Saline	18.3%	18.5%	17.3%	15.8%	14.6%	13.8%	12.4%	12.1%	13.8%	10.6%	(7.7%)
Schuyler	6.4%	6.4%	6.0%	5.2%	4.5%	3.7%	3.3%	2.8%	3.0%	3.0%	(3.4%)
Scotland	9.4%	9.3%	7.9%	5.8%	6.0%	4.6%	4.0%	3.3%	2.8%	2.0%	(7.5%)
Scott	22.7%	21.8%	19.5%	18.0%	15.4%	15.4%	13.4%	12.4%	12.5%	10.9%	(11.8%)
Shannon	17.0%	16.7%	15.7%	14.7%	13.8%	13.4%	12.9%	13.0%	14.4%	13.0%	(4.0%)
Shelby	14.3%	14.0%	13.6%	10.5%	11.1%	9.6%	9.1%	9.2%	8.8%	8.1%	(6.3%)
Stoddard	20.7%	19.2%	17.2%	15.3%	13.6%	13.4%	12.6%	12.2%	12.8%	12.3%	(8.4%)
Stone	14.8%	14.6%	14.8%	14.5%	13.8%	13.7%	12.9%	12.2%	12.5%	11.5%	(3.3%)
Sullivan	5.7%	5.5%	5.2%	4.7%	4.4%	3.7%	3.3%	3.5%	3.1%	2.8%	(2.9%)
Taney	16.8%	16.5%	16.6%	16.2%	15.4%	15.1%	13.7%	12.9%	14.1%	11.9%	(4.9%)
Texas	11.8%	11.9%	11.7%	10.9%	10.3%	9.6%	8.9%	9.0%	10.2%	7.7%	(4.1%)
Vernon	8.6%	9.5%	9.0%	8.6%	8.0%	6.9%	6.6%	6.0%	6.8%	5.1%	(3.5%)
Warren	49.0%	47.9%	45.9%	45.1%	44.1%	41.6%	40.0%	38.6%	37.0%	34.3%	(14.7%)
Washington	36.1%	35.3%	34.6%	30.9%	29.8%	27.7%	26.4%	24.6%	23.4%	23.3%	(12.8%)
Wayne	18.8%	18.3%	17.7%	16.8%	16.0%	15.3%	14.5%	13.7%	12.9%	12.1%	(6.7%)
Webster	10.8%	10.2%	10.1%	9.4%	9.0%	8.8%	8.2%	7.9%	9.1%	6.6%	(4.2%)
Worth	4.4%	4.1%	6.0%	4.8%	3.7%	3.0%	3.1%	2.4%	2.2%	2.1%	(2.4%)

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Wright	11.8%	10.6%	10.5%	9.1%	8.9%	7.4%	6.6%	6.1%	8.7%	6.6%	(5.2%)
St. Louis City	30.5%	29.0%	27.5%	26.1%	25.8%	24.3%	21.2%	20.2%	18.7%	16.9%	(13.5%)
Missouri Totals	30.6%	29.7%	28.7%	27.8%	26.8%	25.9%	24.0%	22.9%	23.3%	19.4%	(11.1%)

Please note that the values for 2020, 2021, and 2022 do not match what was reported in the prior filing as one company refiled data for those years.

COST OF EARTHQUAKE COVERAGE, $140-$249K COVERAGE LIMITS

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS



AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE, $140-$249K COVERAGE LIMITS

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Adair	$54	$55	$57	$58	$59	$58	$60	$61	$61	$61	13.0%
Andrew	$56	$57	$60	$64	$63	$64	$66	$66	$62	$60	7.1%
Atchison	$64	$65	$68	$69	$74	$68	$65	$65	$63	$53	–17.2%
Audrain	$62	$65	$64	$68	$68	$68	$68	$68	$69	$69	11.3%
Barry	$58	$62	$63	$64	$64	$65	$66	$66	$67	$73	25.9%
Barton	$60	$64	$62	$66	$67	$64	$66	$66	$70	$68	13.3%
Bates	$61	$65	$68	$69	$70	$72	$70	$62	$67	$79	29.5%
Benton	$55	$56	$58	$63	$63	$61	$61	$62	$61	$57	3.6%
Bollinger	$137	$140	$149	$154	$159	$154	$158	$160	$158	$152	10.9%
Boone	$62	$63	$64	$66	$67	$68	$70	$70	$69	$71	14.5%
Buchanan	$55	$58	$59	$63	$63	$63	$65	$64	$62	$63	14.5%
Butler	$213	$217	$240	$260	$275	$298	$308	$312	$330	$330	54.9%
Caldwell	$59	$58	$61	$63	$62	$64	$60	$66	$67	$62	5.1%
Callaway	$63	$64	$66	$70	$70	$69	$70	$70	$71	$68	7.9%
Camden	$55	$57	$59	$61	$62	$61	$63	$61	$63	$61	10.9%
Cape Girardeau	$199	$201	$222	$237	$245	$256	$262	$272	$279	$296	48.7%
Carroll	$58	$56	$58	$61	$59	$60	$60	$61	$62	$59	1.7%
Carter	$101	$107	$111	$125	$123	$130	$127	$134	$137	$112	10.9%
Cass	$57	$60	$60	$64	$65	$68	$68	$68	$67	$69	21.1%
Cedar	$70	$68	$65	$67	$61	$58	$63	$65	$71	$68	–2.9%
Chariton	$52	$55	$58	$65	$65	$69	$63	$65	$66	$55	5.8%
Christian	$58	$60	$60	$62	$62	$64	$65	$62	$66	$61	5.2%
Clark	$50	$50	$53	$55	$55	$56	$57	$60	$61	$58	16.0%
Clay	$53	$56	$58	$61	$63	$64	$66	$66	$69	$67	26.4%
Clinton	$53	$55	$57	$60	$61	$61	$66	$61	$62	$60	13.2%

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Cole	$69	$70	$73	$76	$77	$79	$80	$82	$81	$78	13.0%
Cooper	$62	$62	$64	$67	$65	$65	$70	$72	$70	$58	–6.5%
Crawford	$63	$64	$65	$69	$70	$70	$71	$71	$71	$68	7.9%
Dade	$56	$58	$62	$63	$68	$68	$66	$66	$66	$55	–1.8%
Dallas	$67	$61	$61	$65	$62	$58	$60	$60	$60	$59	–11.9%
Daviess	$54	$56	$63	$65	$60	$63	$60	$62	$63	$60	11.1%
Dekalb	$57	$61	$64	$67	$65	$70	$71	$69	$65	$61	7.0%
Dent	$62	$64	$66	$72	$70	$71	$70	$69	$69	$71	14.5%
Douglas	$53	$52	$55	$56	$59	$60	$60	$60	$61	$75	41.5%
Dunklin	$507	$506	$538	$568	$574	$602	$614	$655	$646	$632	24.7%
Franklin	$76	$79	$83	$91	$93	$97	$101	$101	$102	$108	42.1%
Gasconade	$66	$68	$74	$76	$78	$78	$75	$72	$76	$70	6.1%
Gentry	$62	$69	$72	$71	$68	$67	$67	$70	$71	$70	12.9%
Greene	$59	$61	$63	$63	$64	$65	$65	$65	$66	$64	8.5%
Grundy	$57	$57	$58	$65	$59	$65	$62	$65	$73	$55	–3.5%
Harrison	$58	$66	$64	$57	$56	$60	$64	$66	$61	$56	–3.4%
Henry	$57	$57	$60	$62	$61	$61	$61	$62	$58	$56	–1.8%
Hickory	$58	$54	$55	$59	$59	$54	$58	$58	$54	$51	–12.1%
Holt	$71	$68	$75	$77	$80	$81	$73	$78	$66	$61	–14.1%
Howard	$57	$59	$62	$63	$63	$62	$62	$66	$66	$63	10.5%
Howell	$68	$69	$69	$73	$72	$73	$75	$75	$75	$75	10.3%
Iron	$88	$89	$94	$103	$106	$107	$109	$112	$114	$116	31.8%
Jackson	$56	$58	$60	$63	$65	$66	$68	$69	$71	$76	35.7%
Jasper	$55	$57	$58	$60	$61	$62	$62	$63	$63	$62	12.7%
Jefferson	$89	$91	$97	$106	$108	$115	$120	$121	$123	$125	40.4%
Johnson	$57	$58	$61	$64	$65	$63	$65	$65	$62	$63	10.5%
Knox	$59	$58	$59	$59	$61	$60	$60	$65	$57	$61	3.4%
Laclede	$58	$60	$60	$63	$62	$63	$63	$63	$61	$59	1.7%
Lafayette	$55	$57	$60	$62	$62	$61	$64	$64	$64	$66	20.0%

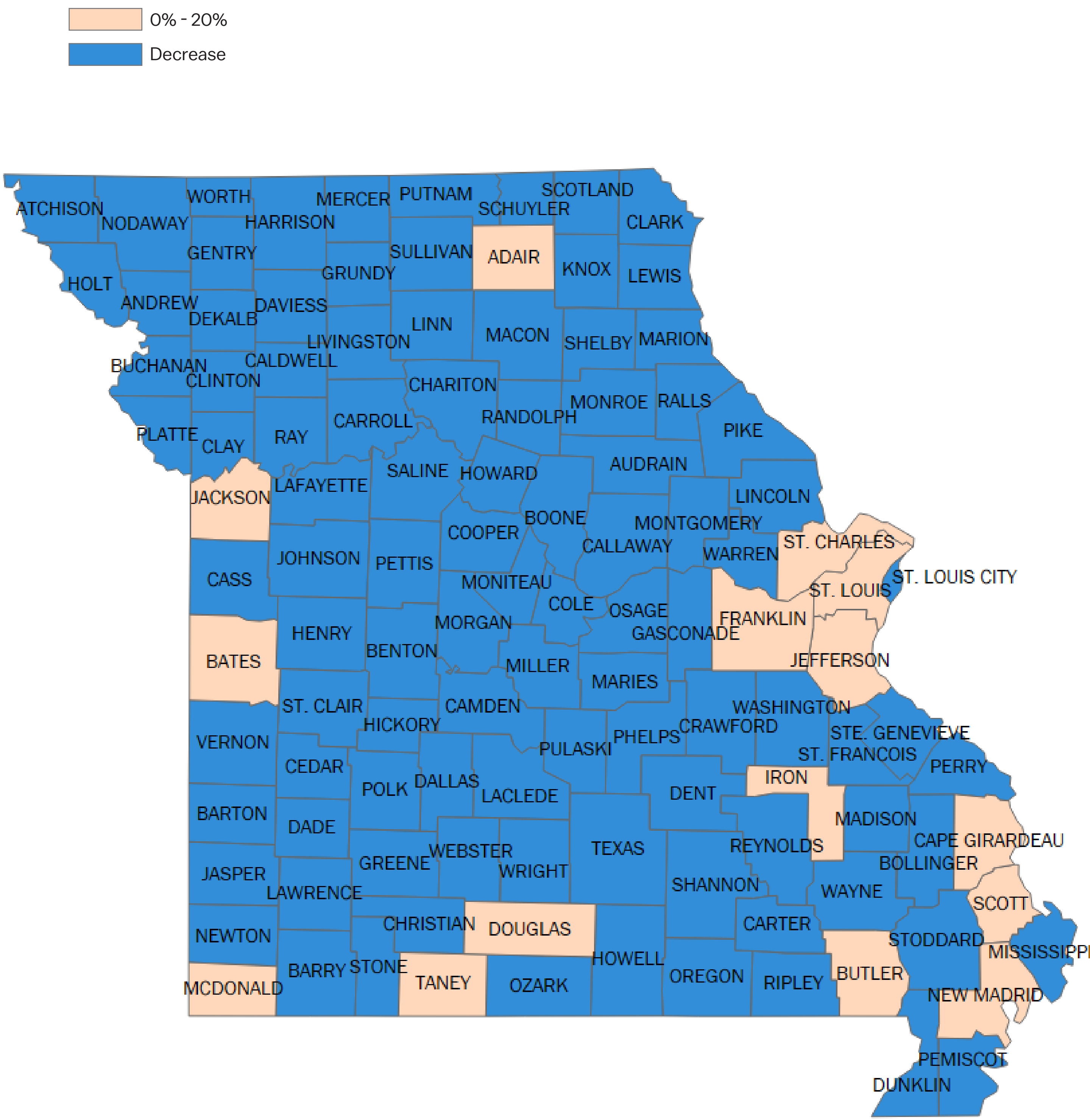
County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Lawrence	$64	$64	$68	$66	$64	$64	$64	$61	$61	$53	–17.2%
Lewis	$58	$64	$72	$57	$66	$61	$62	$60	$65	$62	6.9%
Lincoln	$62	$64	$67	$71	$72	$72	$75	$75	$73	$71	14.5%
Linn	$49	$48	$50	$53	$55	$56	$56	$60	$60	$61	24.5%
Livingston	$49	$52	$54	$57	$57	$58	$62	$60	$58	$59	20.4%
McDonald	$61	$62	$63	$62	$64	$64	$63	$62	$59	$91	49.2%
Macon	$54	$56	$57	$60	$59	$68	$59	$59	$58	$57	5.6%
Madison	$116	$113	$118	$129	$132	$132	$133	$136	$134	$121	4.3%
Maries	$63	$66	$68	$71	$68	$69	$64	$66	$67	$60	–4.8%
Marion	$56	$59	$62	$65	$65	$65	$66	$65	$64	$64	14.3%
Mercer	$54	$69	$69	$68	$48	$61	$69	$69	$69	$57	5.6%
Miller	$58	$60	$61	$61	$59	$59	$61	$59	$62	$58	0.0%
Mississippi	$407	$375	$385	$454	$476	$510	$524	$541	$544	$506	24.3%
Moniteau	$58	$60	$64	$65	$65	$66	$65	$64	$63	$60	3.4%
Monroe	$59	$59	$64	$64	$64	$66	$65	$66	$61	$60	1.7%
Montgomery	$64	$64	$68	$72	$73	$72	$73	$70	$68	$68	6.3%
Morgan	$56	$57	$59	$61	$61	$61	$61	$62	$62	$60	7.1%
New Madrid	$480	$476	$516	$580	$572	$595	$624	$593	$575	$631	31.5%
Newton	$58	$62	$60	$62	$63	$64	$64	$62	$60	$60	3.4%
Nodaway	$57	$60	$57	$63	$65	$65	$68	$60	$65	$60	5.3%
Oregon	$102	$92	$103	$104	$105	$105	$104	$107	$108	$103	1.0%
Osage	$74	$74	$81	$81	$82	$79	$86	$82	$75	$73	–1.4%
Ozark	$54	$58	$58	$65	$65	$61	$63	$65	$61	$58	7.4%
Pemiscot	$509	$464	$557	$594	$635	$642	$682	$673	$700	$593	16.5%
Perry	$127	$127	$133	$142	$144	$147	$146	$151	$148	$141	11.0%
Pettis	$56	$55	$56	$57	$58	$58	$60	$60	$60	$57	1.8%
Phelps	$68	$64	$68	$72	$73	$71	$74	$73	$71	$72	5.9%
Pike	$62	$62	$63	$66	$65	$66	$68	$67	$65	$69	11.3%
Platte	$59	$61	$63	$65	$67	$68	$71	$71	$74	$76	28.8%

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Polk	$61	$61	$61	$63	$63	$65	$65	$66	$63	$58	–4.9%
Pulaski	$71	$69	$72	$73	$76	$75	$72	$72	$77	$71	0.0%
Putnam	$69	$70	$76	$81	$84	$75	$80	$65	$60	$50	–27.5%
Ralls	$53	$54	$60	$63	$65	$66	$65	$67	$66	$68	28.3%
Randolph	$57	$59	$60	$63	$64	$65	$65	$66	$64	$59	3.5%
Ray	$55	$57	$64	$65	$67	$66	$67	$64	$65	$61	10.9%
Reynolds	$95	$94	$95	$109	$113	$114	$119	$120	$120	$122	28.4%
Ripley	$132	$129	$134	$140	$144	$145	$159	$165	$164	$141	6.8%
St. Charles	$86	$89	$96	$107	$110	$115	$119	$120	$121	$126	46.5%
St. Clair	$63	$66	$64	$67	$67	$66	$67	$69	$70	$65	3.2%
Ste. Genevieve	$124	$124	$128	$138	$138	$138	$144	$149	$143	$139	12.1%
St. Francois	$91	$93	$99	$106	$109	$113	$115	$115	$117	$118	29.7%
St. Louis	$103	$105	$111	$122	$123	$128	$132	$133	$132	$133	29.1%
Saline	$54	$55	$57	$59	$59	$60	$62	$63	$63	$60	11.1%
Schuyler	$82	$90	$70	$70	$67	$63	$64	$71	$61	$41	–50.0%
Scotland	$53	$55	$54	$58	$57	$60	$58	$55	$62	$61	15.1%
Scott	$418	$419	$477	$508	$541	$545	$553	$584	$579	$622	48.8%
Shannon	$101	$98	$100	$103	$101	$101	$100	$103	$97	$93	–7.9%
Shelby	$56	$58	$57	$62	$61	$58	$64	$68	$65	$66	17.9%
Stoddard	$286	$280	$311	$335	$344	$344	$361	$354	$364	$334	16.8%
Stone	$56	$57	$60	$64	$63	$62	$63	$62	$60	$63	12.5%
Sullivan	$55	$51	$54	$55	$57	$59	$57	$58	$60	$46	–16.4%
Taney	$56	$56	$58	$60	$61	$62	$62	$64	$65	$74	32.1%
Texas	$67	$70	$72	$73	$74	$69	$68	$63	$64	$60	–10.4%
Vernon	$57	$64	$58	$64	$60	$59	$58	$59	$60	$60	5.3%
Warren	$67	$69	$72	$76	$77	$78	$79	$81	$78	$73	9.0%
Washington	$74	$76	$80	$85	$83	$82	$83	$83	$81	$71	–4.1%
Wayne	$138	$132	$139	$148	$149	$153	$157	$159	$159	$150	8.7%
Webster	$61	$63	$64	$65	$66	$69	$65	$63	$65	$59	–3.3%

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Worth	$63	$53	$56	$62	$64	$62	$53	$56	$61	$64	1.6%
Wright	$62	$64	$68	$69	$69	$69	$69	$67	$68	$63	1.6%
St. Louis City	$129	$130	$136	$143	$144	$146	$150	$151	$151	$145	12.4%
Missouri Total	$93	$95	$101	$108	$110	$114	$117	$119	$122	$123	32.3%

COST OF EARTHQUAKE COVERAGE, $140-$249K COVERAGE LIMITS

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION



AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE, $140-$249K COVERAGE LIMITS, ADJUSTED FOR INFLATION

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Adair	$70	$71	$72	$72	$72	$71	$69	$66	$63	$61	–12.9%
Andrew	$73	$73	$75	$79	$77	$78	$77	$70	$64	$60	–17.6%
Atchison	$83	$83	$85	$86	$90	$83	$75	$69	$65	$53	–36.1%
Audrain	$81	$83	$81	$84	$83	$83	$78	$73	$71	$69	–14.5%
Barry	$75	$79	$79	$80	$78	$80	$77	$71	$69	$73	–3.5%
Barton	$77	$82	$79	$82	$82	$79	$76	$71	$72	$68	–12.7%
Bates	$79	$83	$87	$86	$87	$87	$81	$67	$69	$79	0.9%
Benton	$71	$72	$73	$79	$77	$74	$71	$66	$63	$57	–20.3%
Bollinger	$177	$180	$188	$192	$195	$188	$183	$172	$163	$152	–14.3%
Boone	$81	$82	$81	$82	$83	$83	$81	$75	$72	$71	–12.5%
Buchanan	$72	$75	$74	$78	$78	$77	$75	$69	$64	$63	–12.2%
Butler	$276	$279	$304	$322	$338	$364	$356	$335	$341	$330	19.4%
Caldwell	$76	$75	$77	$78	$76	$78	$69	$71	$69	$62	–19.0%
Callaway	$81	$83	$83	$87	$86	$84	$81	$75	$73	$68	–16.1%
Camden	$72	$73	$74	$76	$76	$75	$72	$66	$65	$61	–14.4%
Cape Girardeau	$258	$259	$280	$295	$301	$312	$303	$292	$289	$296	14.5%
Carroll	$75	$72	$73	$75	$73	$73	$70	$66	$64	$59	–20.6%
Carter	$131	$138	$140	$156	$151	$159	$146	$144	$142	$112	–14.9%
Cass	$74	$77	$76	$80	$79	$83	$79	$73	$69	$69	–6.6%
Cedar	$91	$88	$83	$83	$74	$71	$72	$69	$73	$68	–24.9%
Chariton	$67	$70	$73	$80	$80	$84	$72	$70	$68	$55	–18.9%
Christian	$76	$77	$75	$77	$77	$78	$76	$67	$68	$61	–18.7%
Clark	$65	$64	$67	$68	$67	$68	$66	$64	$63	$58	–10.7%
Clay	$69	$72	$74	$76	$78	$78	$77	$71	$71	$67	–2.6%
Clinton	$69	$71	$72	$75	$75	$75	$77	$66	$64	$60	–12.2%

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Cole	$89	$91	$93	$95	$95	$96	$93	$88	$84	$78	–11.7%
Cooper	$81	$79	$81	$83	$81	$80	$81	$77	$72	$58	–28.3%
Crawford	$82	$82	$83	$86	$86	$86	$82	$76	$73	$68	–16.8%
Dade	$72	$75	$78	$79	$83	$83	$77	$70	$68	$55	–24.3%
Dallas	$87	$79	$77	$81	$76	$71	$69	$64	$62	$59	–31.6%
Daviess	$71	$71	$79	$81	$74	$77	$69	$67	$65	$60	–15.1%
DeKalb	$75	$78	$81	$83	$80	$86	$82	$74	$67	$61	–18.5%
Dent	$80	$82	$83	$89	$86	$86	$81	$74	$72	$71	–12.1%
Douglas	$68	$66	$69	$70	$72	$73	$70	$65	$63	$75	9.4%
Dunklin	$657	$651	$681	$705	$705	$734	$710	$703	$668	$632	–3.8%
Franklin	$99	$102	$105	$113	$114	$118	$116	$108	$106	$108	9.2%
Gasconade	$86	$88	$93	$94	$96	$95	$87	$78	$78	$70	–18.0%
Gentry	$81	$89	$91	$89	$84	$81	$77	$76	$73	$70	–13.6%
Greene	$77	$78	$80	$78	$78	$79	$76	$70	$68	$64	–16.9%
Grundy	$74	$74	$73	$81	$73	$80	$72	$70	$75	$55	–25.5%
Harrison	$75	$85	$81	$71	$69	$74	$74	$71	$63	$56	–25.0%
Henry	$74	$74	$76	$77	$74	$74	$70	$67	$60	$56	–23.7%
Hickory	$76	$70	$69	$73	$72	$66	$67	$62	$56	$51	–32.9%
Holt	$92	$88	$95	$95	$98	$99	$85	$84	$69	$61	–33.9%
Howard	$74	$76	$79	$79	$77	$76	$72	$71	$68	$63	–15.5%
Howell	$88	$88	$87	$90	$88	$90	$87	$81	$77	$75	–14.8%
Iron	$114	$114	$119	$128	$131	$131	$126	$121	$118	$116	1.5%
Jackson	$73	$75	$76	$79	$80	$81	$79	$74	$73	$76	4.0%
Jasper	$71	$73	$74	$75	$75	$75	$72	$68	$65	$62	–12.9%
Jefferson	$115	$117	$123	$132	$133	$140	$138	$130	$127	$125	8.5%
Johnson	$74	$75	$78	$80	$80	$76	$75	$69	$64	$63	–15.0%
Knox	$77	$75	$75	$73	$75	$74	$69	$70	$59	$61	–19.8%
Laclede	$75	$77	$76	$78	$76	$77	$73	$67	$64	$59	–20.8%
Lafayette	$72	$73	$76	$77	$77	$74	$74	$68	$66	$66	–8.0%

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Lawrence	$83	$82	$86	$82	$78	$78	$73	$65	$63	$53	–36.4%
Lewis	$75	$83	$91	$71	$81	$74	$72	$65	$67	$62	–17.0%
Lincoln	$80	$82	$85	$88	$89	$88	$87	$80	$75	$71	–11.7%
Linn	$63	$62	$63	$66	$67	$68	$65	$64	$62	$61	–3.2%
Livingston	$63	$67	$68	$71	$71	$71	$72	$64	$60	$59	–7.0%
McDonald	$79	$80	$80	$77	$79	$78	$73	$66	$61	$91	15.8%
Macon	$70	$71	$72	$75	$72	$84	$68	$63	$60	$57	–18.3%
Madison	$150	$145	$150	$160	$163	$161	$154	$146	$138	$121	–19.3%
Maries	$81	$85	$86	$89	$83	$84	$75	$70	$70	$60	–26.0%
Marion	$73	$76	$78	$80	$80	$80	$76	$70	$66	$64	–12.9%
Mercer	$70	$89	$87	$84	$59	$75	$80	$75	$72	$57	–18.3%
Miller	$75	$77	$78	$76	$72	$72	$71	$64	$64	$58	–23.5%
Mississippi	$528	$483	$488	$563	$585	$622	$606	$580	$562	$506	–4.2%
Moniteau	$75	$77	$80	$81	$79	$81	$76	$68	$66	$60	–19.6%
Monroe	$77	$76	$81	$79	$79	$80	$75	$71	$63	$60	–21.9%
Montgomery	$83	$82	$86	$90	$90	$88	$85	$75	$70	$68	–18.2%
Morgan	$72	$73	$74	$76	$75	$75	$71	$67	$64	$60	–16.0%
New Madrid	$622	$613	$652	$721	$703	$726	$722	$636	$595	$631	1.5%
Newton	$75	$79	$76	$77	$78	$78	$74	$66	$62	$60	–20.3%
Nodaway	$74	$77	$72	$78	$80	$79	$79	$64	$67	$60	–19.4%
Oregon	$132	$118	$130	$129	$129	$128	$120	$114	$111	$103	–21.7%
Osage	$96	$95	$103	$101	$100	$97	$99	$88	$77	$73	–24.2%
Ozark	$70	$75	$74	$81	$80	$75	$73	$70	$63	$58	–17.5%
Pemiscot	$659	$596	$704	$738	$781	$784	$789	$723	$723	$593	–10.1%
Perry	$164	$163	$169	$176	$177	$180	$169	$162	$153	$141	–14.0%
Pettis	$73	$70	$71	$71	$72	$71	$70	$65	$62	$57	–22.0%
Phelps	$88	$83	$86	$89	$89	$87	$85	$78	$73	$72	–17.7%
Pike	$80	$80	$80	$82	$80	$81	$78	$72	$67	$69	–14.0%
Platte	$77	$79	$79	$80	$82	$83	$82	$76	$77	$76	–1.7%

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Polk	$79	$78	$77	$79	$78	$80	$75	$71	$65	$58	–27.2%
Pulaski	$92	$88	$92	$90	$93	$91	$83	$77	$80	$71	–22.5%
Putnam	$90	$90	$96	$101	$104	$92	$93	$69	$62	$50	–43.7%
Ralls	$68	$69	$76	$78	$80	$80	$75	$71	$69	$68	–1.1%
Randolph	$74	$76	$76	$78	$79	$79	$75	$70	$66	$59	–20.6%
Ray	$72	$74	$80	$80	$82	$81	$78	$69	$67	$61	–14.7%
Reynolds	$124	$121	$121	$135	$139	$139	$137	$128	$124	$122	–1.3%
Ripley	$171	$166	$169	$174	$177	$177	$184	$177	$170	$141	–17.2%
St. Charles	$111	$115	$121	$133	$135	$140	$138	$129	$125	$126	13.4%
St. Clair	$81	$85	$81	$83	$83	$80	$78	$74	$72	$65	–19.4%
Ste. Genevieve	$160	$160	$162	$172	$170	$168	$167	$159	$148	$139	–13.4%
St. Francois	$118	$120	$126	$132	$134	$138	$133	$124	$120	$118	0.1%
St. Louis	$133	$135	$141	$151	$152	$156	$153	$143	$137	$133	0.1%
Saline	$70	$71	$73	$73	$73	$73	$72	$68	$65	$60	–13.8%
Schuyler	$106	$116	$89	$86	$82	$77	$74	$76	$63	$41	–61.0%
Scotland	$69	$70	$68	$73	$70	$73	$67	$59	$64	$61	–11.8%
Scott	$542	$539	$603	$631	$665	$665	$639	$627	$598	$622	14.8%
Shannon	$130	$126	$127	$127	$125	$123	$116	$110	$101	$93	–28.7%
Shelby	$72	$75	$72	$76	$75	$71	$74	$73	$67	$66	–9.4%
Stoddard	$370	$360	$393	$416	$423	$420	$418	$380	$377	$334	–9.8%
Stone	$73	$74	$76	$79	$77	$76	$72	$66	$62	$63	–13.1%
Sullivan	$71	$65	$68	$68	$70	$72	$66	$62	$62	$46	–35.9%
Taney	$72	$72	$73	$75	$75	$75	$72	$68	$67	$74	2.1%
Texas	$87	$90	$91	$91	$91	$84	$79	$68	$66	$60	–30.7%
Vernon	$74	$82	$73	$80	$74	$72	$68	$63	$62	$60	–18.2%
Warren	$87	$88	$91	$94	$94	$95	$92	$87	$80	$73	–15.7%
Washington	$96	$98	$102	$105	$102	$100	$96	$89	$84	$71	–26.0%
Wayne	$179	$169	$176	$183	$183	$186	$181	$170	$164	$150	–16.0%
Webster	$79	$81	$81	$81	$82	$85	$76	$68	$67	$59	–25.7%

County	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	% Difference
Worth	$82	$68	$71	$77	$79	$75	$61	$60	$63	$64	–22.6%
Wright	$80	$83	$86	$86	$84	$84	$80	$72	$71	$63	–20.7%
St. Louis City	$167	$168	$172	$178	$177	$178	$174	$162	$156	$145	–13.4%
Missouri Total	$121	$122	$127	$135	$136	$139	$136	$128	$126	$123	2.0%

3 AFFORDABILITY OF COVERAGE IN MISSOURI

In general, it is expected that premiums relate to the risk of the exposure. The following charts and maps explore the earthquake risk associated with covering homes in Missouri. The first chart looks at the average written premium adjusted for inflation and number of exposures over the last ten years for the New Madrid region. From this chart, it is important to note the significant decrease in exposure months. In contrast, total written premiums have remained steady for the past several years.

The map following the first chart shows the average premium per exposure for all counties in the State of Missouri. The average written premium per exposure gives an approximation of how expensive covering an exposure (house-month) is in the county. The seven counties in the New Madrid region, as well as the counties in the St. Louis region, show higher average premiums per exposure. The higher risk of insuring houses in this region may contribute to the higher premium per exposure.

To get a better sense of the relative cost of coverage in the riskier parts of the state, we pulled the median home values.[1] Considering that our zip code level data only collects data for homes which have earthquake coverage, market value data provides an even better picture of the housing market. This data was combined with the written premium from the zip code data to produce the scatter plot below. This chart shows patterns that indicate where in the state lower-valued homes pay higher premiums. Typically, one would expect the higher the median house value, the higher the premiums paid for that county. However, the scatter plot shows several counties that do not follow the expected pattern. In fact, five clusters were identified in the scatter plot using a clustering algorithm:

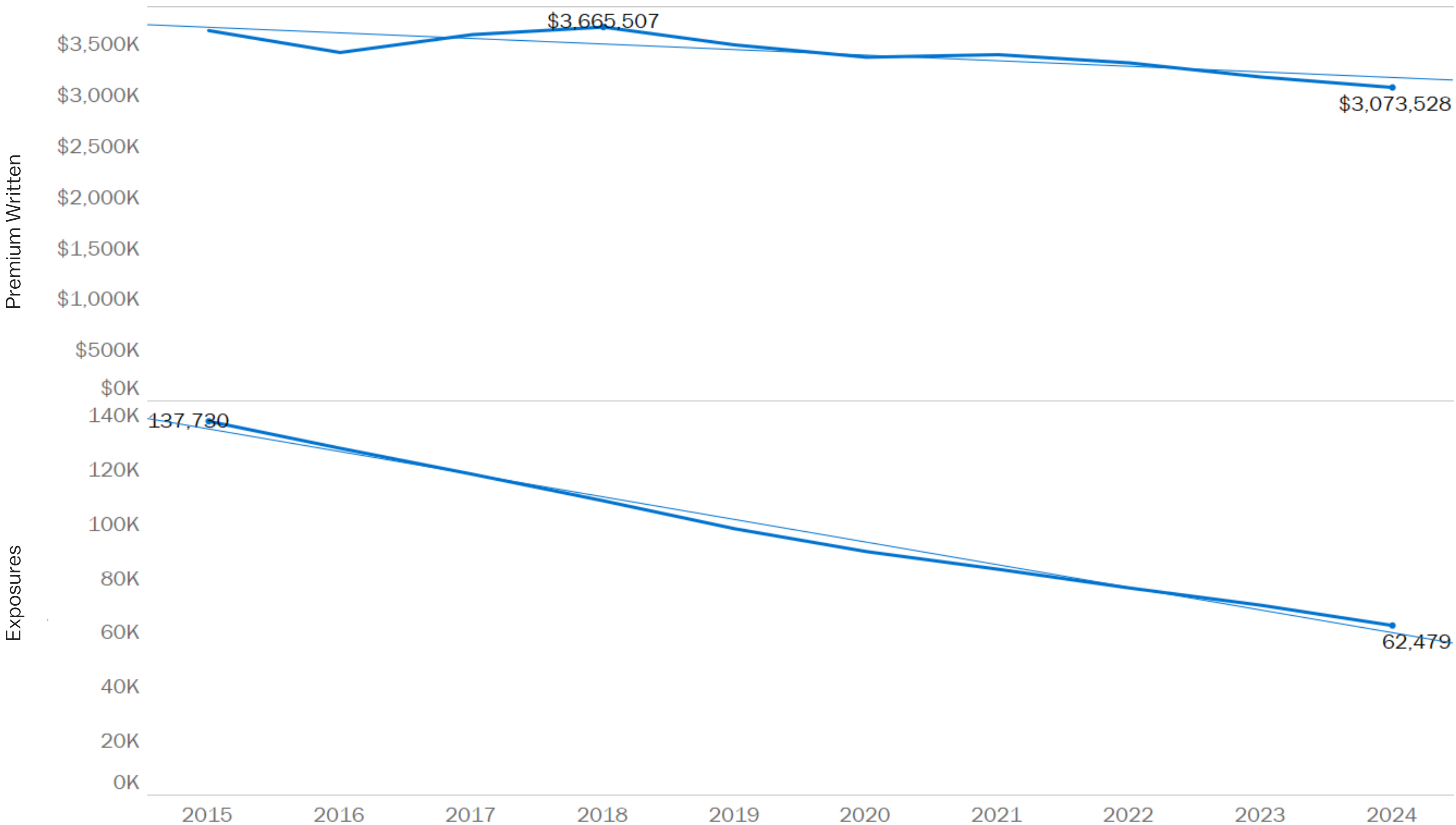
1. The dark blue cluster indicates those counties that pay lower premiums for their higher-than-average home values.
2. The light blue cluster indicates those counties that pay lower premiums for their average home values.
3. The white cluster indicates those counties that pay lower premiums for their lower-than-average home values.
4. The light orange cluster indicates those counties that pay average premiums for their average home values.
5. The dark orange cluster indicates those counties that pay higher premiums for their lower-than-average home values.

We should note that the light blue and teal clusters fit the expectation that the higher the home value, the higher the premium charged. However, the dark blue, orange, and green clusters do not follow this pattern, indicating that other factors, such as the risk of earthquake damage, play into the price that these counties are charged.

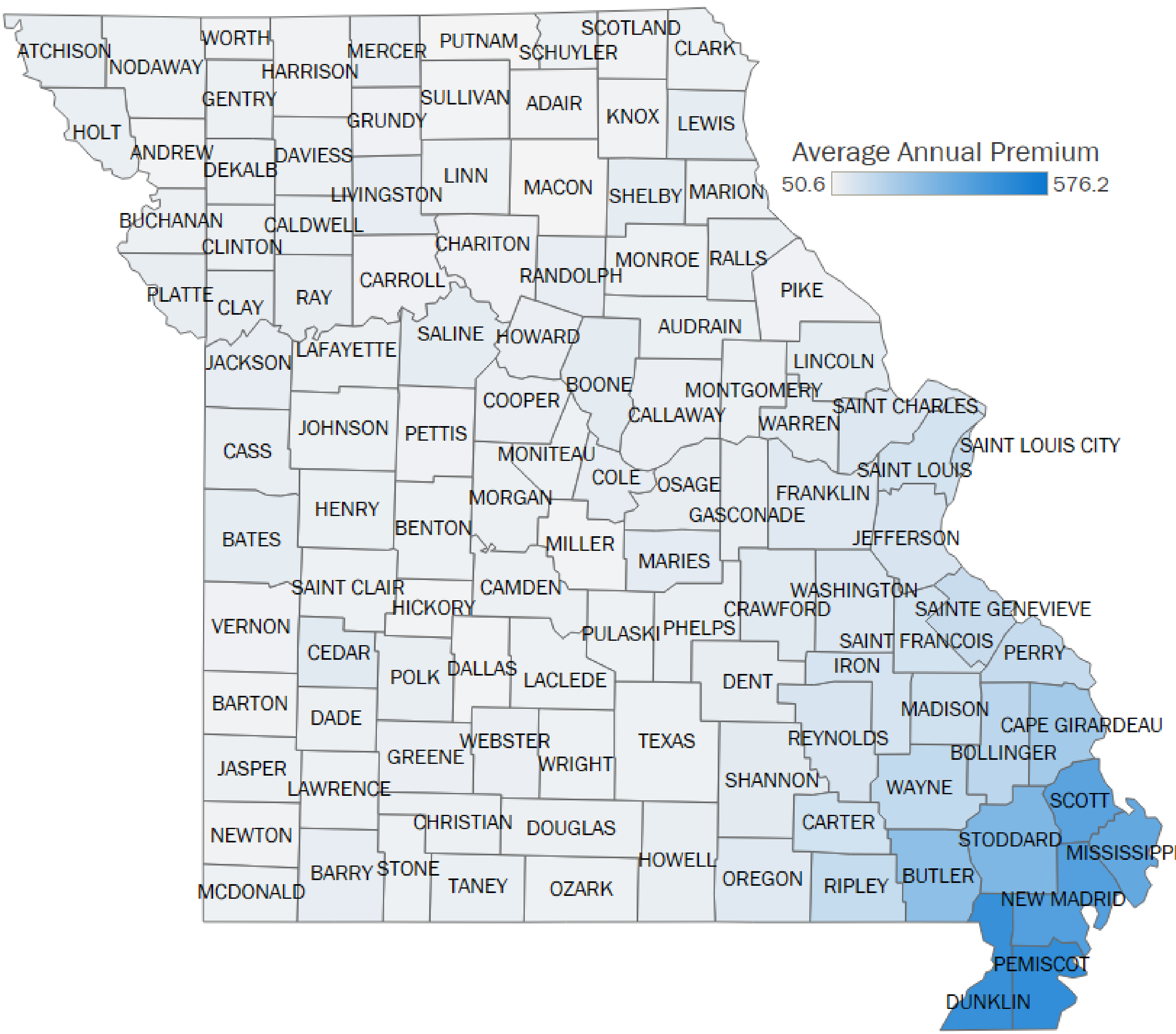
The final map shows the data presented in the scatter plot mapped by county. It is easy to see that the counties most at risk of earthquake damage are paying the highest premiums.

[1]Median home values were pulled from the National Association of Realtors website.

WRITTEN PREMIUM AND EXPOSURES

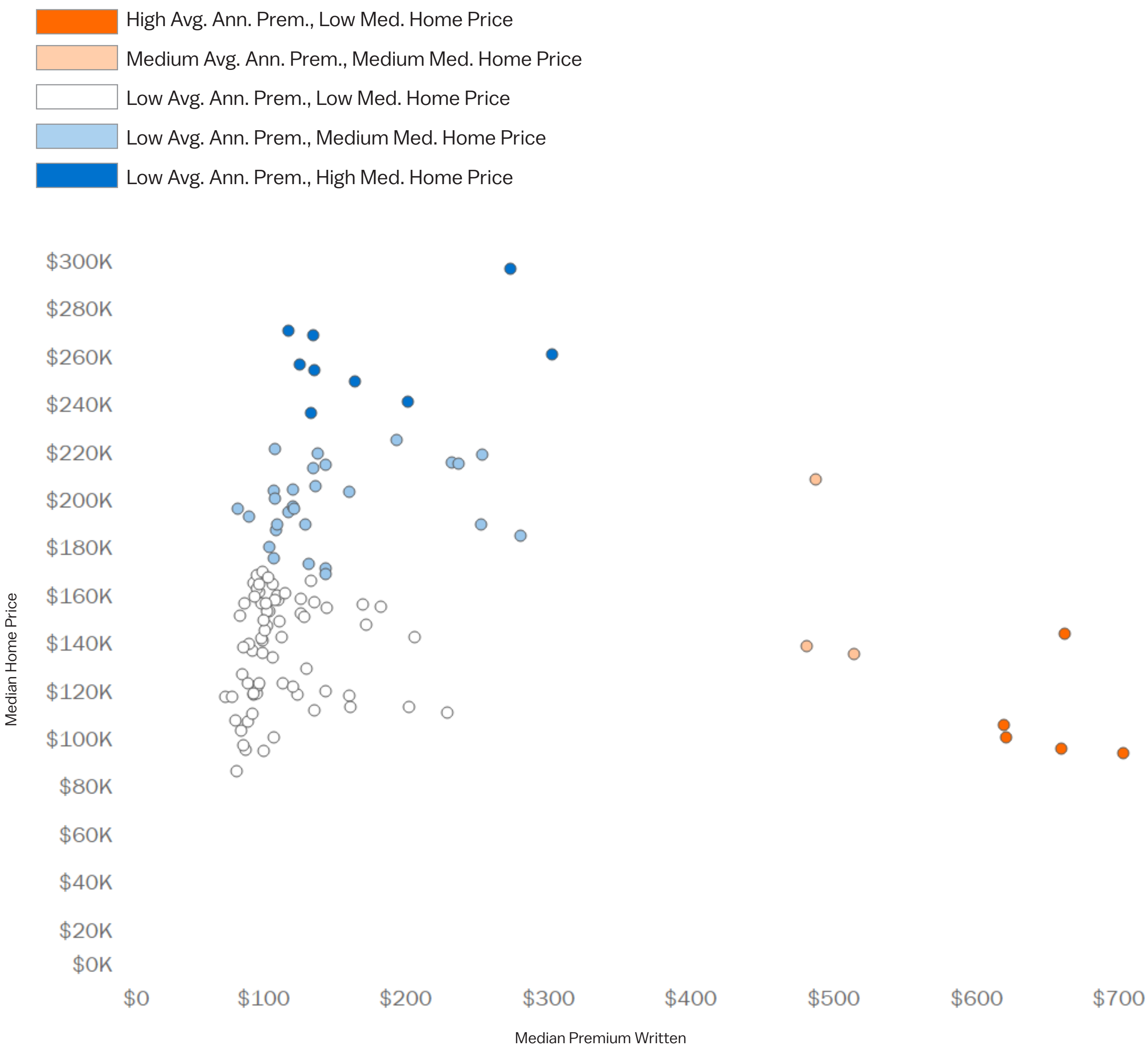


AVERAGE WRITTEN PREMIUM PER EXPOSURE, 2024



MEDIAN MARKET VALUE VS. WRITTEN PREMIUM

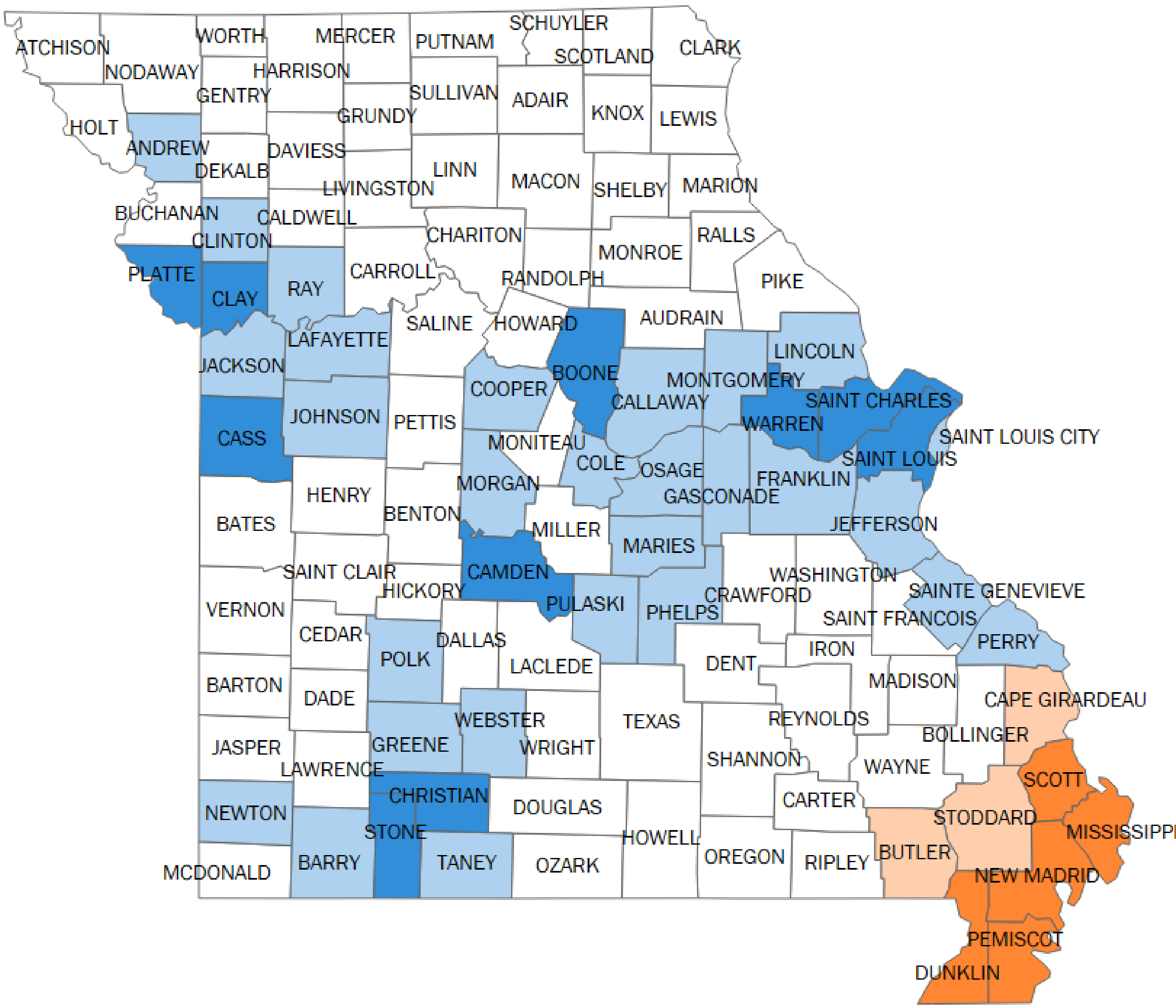
BY MARKET VALUE OF HOUSE, 2024



Source: Median home values were provided by the National Association of Realtors' website.

WRITTEN PREMIUM AND EXPOSURES
BY MARKET VALUE OF HOUSE, 2024

- High Avg. Ann. Prem., Low Med. Home Price
- Medium Avg. Ann. Prem., Medium Med. Home Price
- Low Avg. Ann. Prem., Low Med. Home Price
- Low Avg. Ann. Prem., Medium Med. Home Price
- Low Avg. Ann. Prem., High Med. Home Price



Source: Median home values were provided by the National Association of Realtors' website.

4 DATA FROM DCI ANNUAL INSURER SURVEY

4.1 UNDERWRITING

Insurers often make decisions about who they are willing to insure for earthquakes based on the construction type of a home. 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.

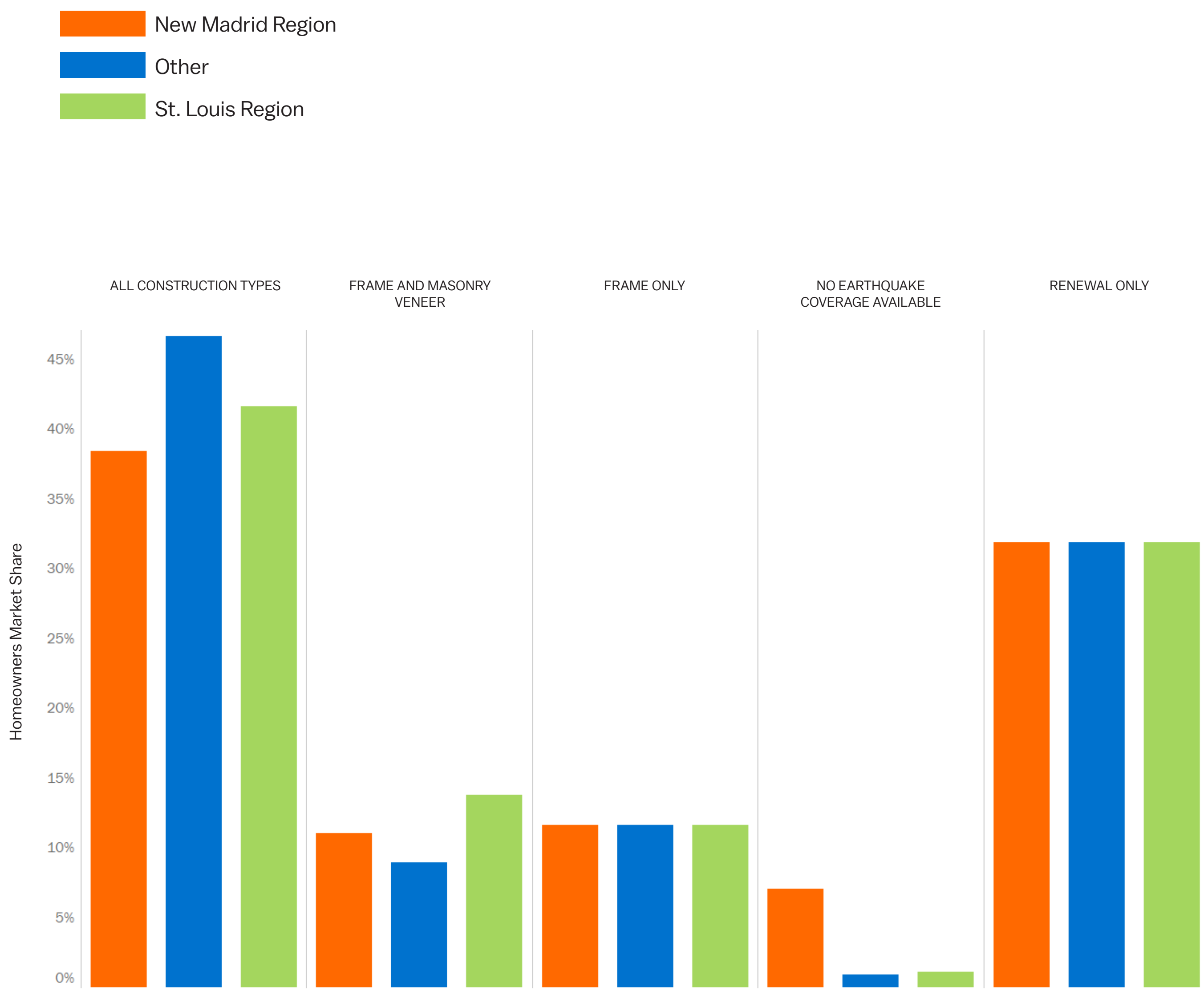
For example, insurers comprising 7.1% of the homeowners market do not make any earthquake coverage available in the New Madrid area, and 38.4% issue such coverage to all construction types (frame, masonry veneer, and solid masonry). Other characteristics of homes commonly used in underwriting include the location of the home (on a hillside, for example), and the number of stories a home has.

COVERAGE BY DWELLING TYPE

AS A PERCENTAGE OF HOMEOWNERS MARKET, 2024

Dwelling Type	New Madrid Region	St. Louis Region	Remainder of Missouri
NO EARTHQUAKE COVERAGE AVAILABLE	7.05%	1.10%	0.90%
RENEWAL ONLY	31.87%	31.87%	31.87%
FRAME ONLY	11.61%	11.61%	11.61%
FRAME AND MASONRY VENEER	11.04%	13.80%	8.93%
ALL CONSTRUCTION TYPES	38.42%	41.60%	46.69%

AVAILABILITY OF EARTHQUAKE COVERAGE



4.2 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% 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 the New Madrid region 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 5.4% of the earthquake market in the NewMadrid region require a deductible20%or higher. Only 0.5% of the market in the region offers policies with a deductible as low as 5%.

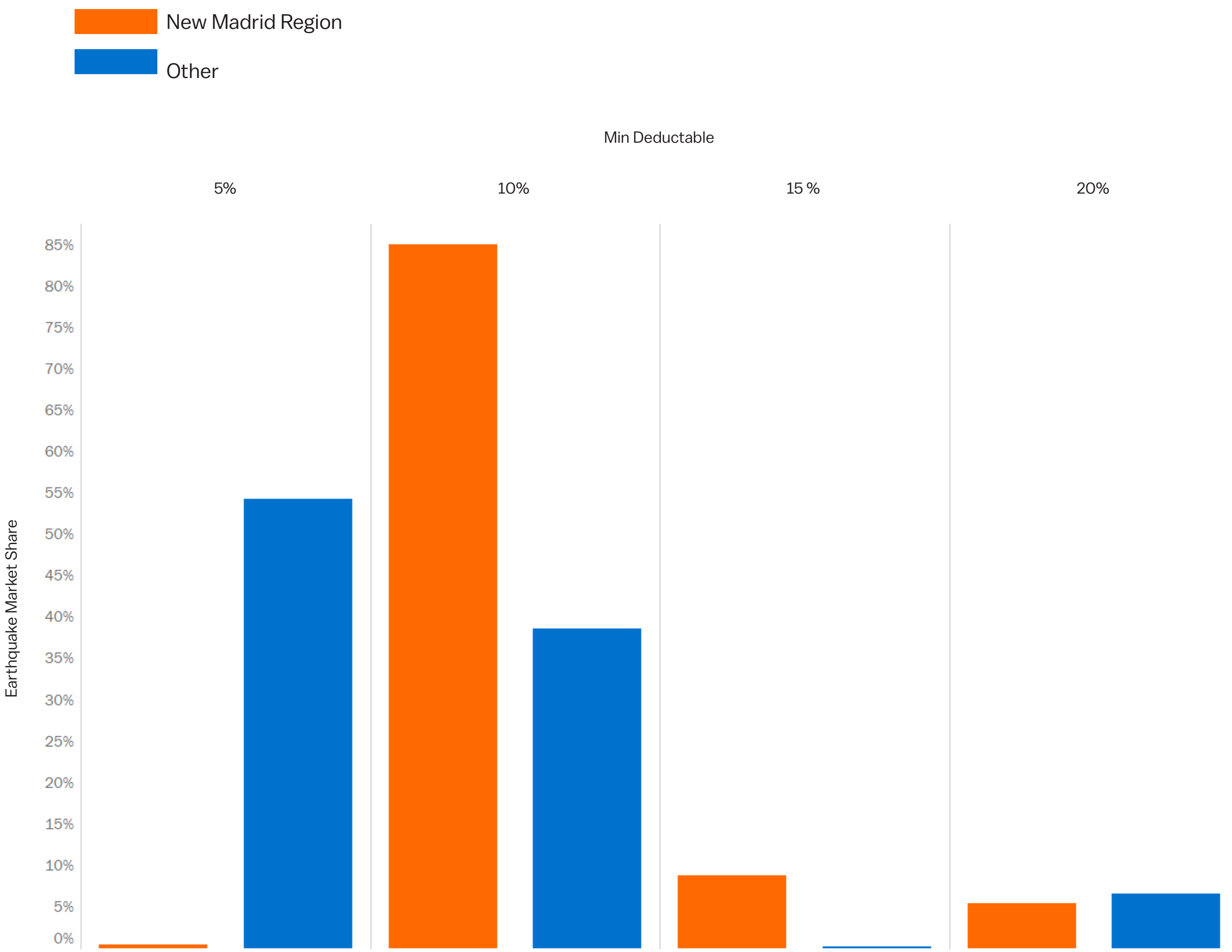
AVAILABILITY OF EARTHQUAKE COVERAGE

AS A PERCENTAGE OF EARTHQUAKE MARKET BY MINIMUM AVAILABLE DEDUCTIBLE, 2024

Min. Available Deductible	New Madrid Region	Elsewhere in MO
5%	0.5%	54.3%
10%	85.1%	38.7%
15%	8.8%	0.3%
20%	5.4%	6.6%

AVAILABILITY OF EARTHQUAKE COVERAGE

AS A PERCENTAGE OF EARTHQUAKE MARKET BY MINIMUM AVAILABLE DEDUCTIBLE, 2024



Only 70% of the earthquake market in Missouri responded to our survey. Market shares were normalized to this percentage so that totals summed to 100%.

5 DISCLAIMER

This report is based upon data provided by insurers to the Missouri Department of Commerce & Insurance (DCI). These data include detailed premium and loss information for homeowners, private passenger auto, earthquake, farmowners, and mobile homes insurance that insurers are required to report under Section 374.405, RSMo. DCI makes every possible effort to ensure these data are accurate and complete. However, the accuracy of the report depends largely on the accuracy of the data filed by insurers.

Questions regarding this report should be addressed to the Data Analytics Office of the Missouri Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be sent to **statistics@insurance.mo.gov**.

DCI also publishes other reports on the insurance market in Missouri. With this information, DCI aims to facilitate the flow of insurance market information for consumers, insurance companies, and DCI employees.

ALSO AVAILABLE FROM DCI

- Missouri Complaint Report
- Missouri Health Insurance Report
- Missouri Homeowners Insurance Report
- Missouri Legal Malpractice Report
- Missouri Life, Accident, & Health Supplement Report
- Missouri Medical Professional Liability Insurance Report
- Missouri Mortgage Guaranty Report
- Missouri Private Passenger Automobile Report
- Missouri Products Liability Report
- Missouri Property & Casualty Supplement Report

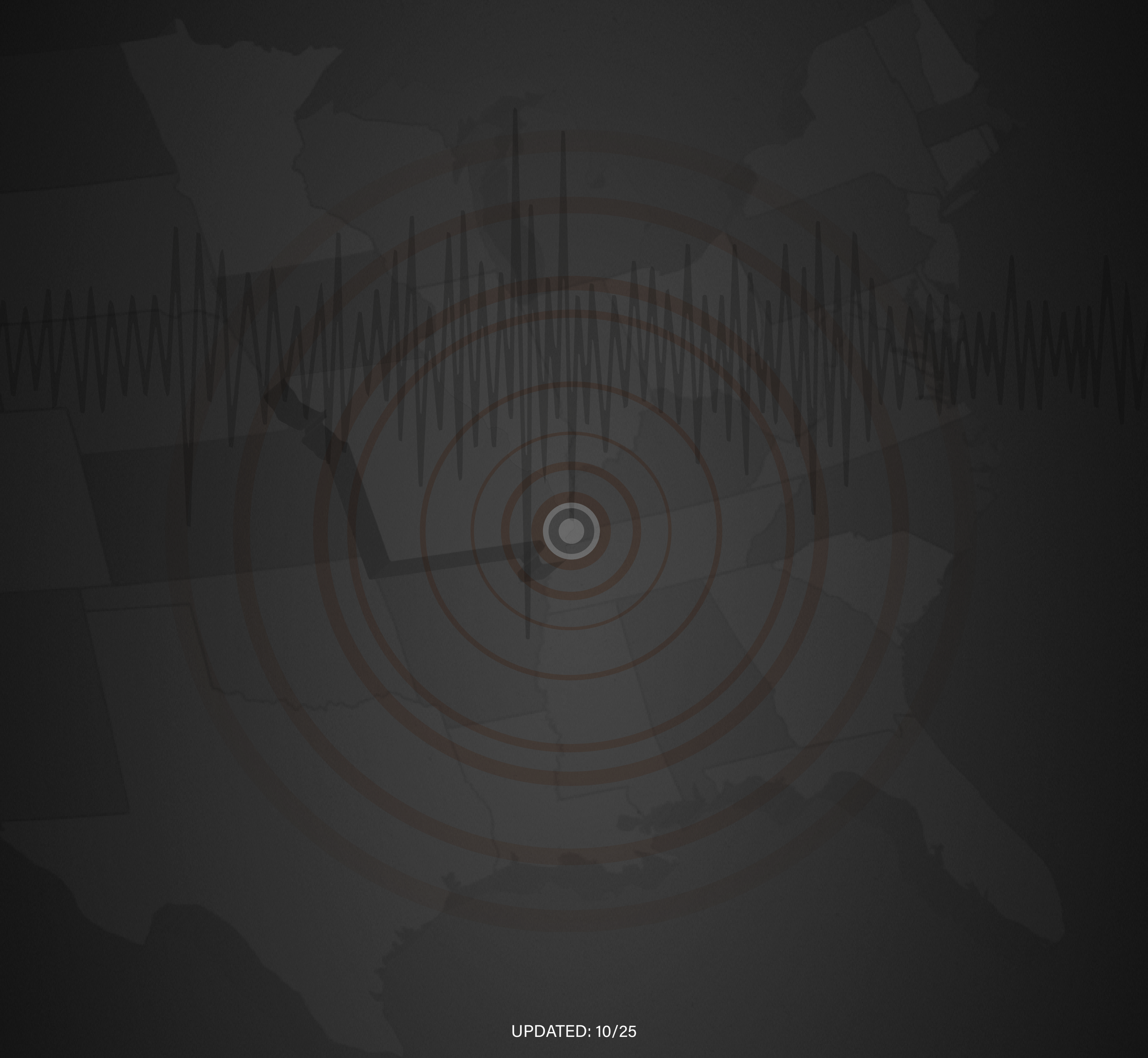
The reports, including this report, are available on the DCI website: **www.insurance.mo.gov/reports/**.

DCI also maintains the following databases:

- Missouri ZIP code insurance data for homeowners/dwelling fire, farmowners, mobile homes, earthquake, and private passenger automobiles
- Medigap (Medicare supplement) experience data
- Commercial liability experience data

Additional information on the content of these databases is available on DCI's website: **www.insurance.mo.gov/reports/**.

Aggregate data (non-company specific) is available to the public. Some data are available for a fee. Data requests should be directed to the Data Analytics Office at **statistics@insurance.mo.gov**.



UPDATED: 10/25

DCI

Missouri Department of Commerce & Insurance