

MISSOURI EARTHQUAKE INSURANCE SHOPPING GUIDE



DCI

Missouri Department of Commerce & Insurance

WHY CONSIDER EARTHQUAKE INSURANCE

- 1.** Earthquakes can cause a great deal of damage that won't be covered under your homeowners, renters or condominium insurance policy. These policies don't cover damage due to natural disasters such as earthquake, flood and landslide.
- 2.** Your home is insured for earthquake damage ONLY if you've added an endorsement to your policy or bought a separate earthquake policy. A homeowners policy and earthquake coverage don't overlap, but work together to give your home more insurance protection.
- 3.** Think about how you would manage the costs to recover from an earthquake. Without insurance, how would you pay to repair or rebuild your home?
- 4.** How would you pay the costs to live somewhere else while your home is being repaired or rebuilt?
- 5.** How much would you owe a lender, who will expect you to repay the mortgage or home equity loan even if your home is destroyed?
- 6.** How much would you lose if your home were damaged or destroyed by an earthquake and you couldn't afford to repair it?
- 7.** How likely is it that your home will be damaged in a quake? Brick homes, wood frame homes with crawl spaces, and multi-story homes are more likely to be damaged in an earthquake.

WHAT EARTHQUAKE INSURANCE COVERS

Earthquake insurance covers repairs needed because of earthquake damage to your dwelling and may cover other structures not attached to your house, like a garage. It insures your personal property against damage from an earthquake. It may cover increased costs to meet current building codes and costs to stabilize the land under your home. Earthquake insurance covers the cost to remove debris. It also pays for extra living expenses you may have while your home is being rebuilt or repaired.

While insurance for earthquake damage isn't part of your homeowners insurance, you may be able to add it by buying an endorsement (a written change to your coverage) and paying an extra premium. Or, you may buy a separate earthquake insurance policy. Either way, it's likely there will be important differences between your earthquake insurance and your homeowners insurance policy. Ask your insurance agent to explain those differences.

WHAT ISN'T COVERED (EXCLUSIONS)

What your earthquake insurance doesn't cover (the exclusions) varies by insurance company. Review your earthquake coverage and declarations page to learn what the exclusions are.

Some of the most common exclusions in earthquake insurance are:

- **Fire.** Earthquake insurance usually won't cover anything your homeowners insurance policy already covers. It won't, for instance, cover fire damage to your home—even if the fire started because an earthquake ruptured a gas line. Your homeowners policy would cover losses from a fire.
- **Land.** Typically, earthquake insurance doesn't cover damage to your land, such as sinkholes from erosion or other hidden openings under your land. Earthquake insurance wouldn't pay to fill in large cracks or holes that appear in the middle of your yard after an earthquake. If your insurance includes Engineering Costs coverage, it will pay at least part of the cost to stabilize the land that supports your home.
- **Vehicles.** Earthquake insurance doesn't cover damage to your vehicles, even if an earthquake damaged cars in your garage. Your automobile insurance policy may cover that damage.
- **Pre-Existing Damage.** Earthquake insurance won't cover damage to your home that was there before the earthquake.
- **External Water Damage.** Earthquake insurance doesn't cover water damage from external sources—such as from sewer or drain backup or flood. For example, if you live near a lake that floods your home after an earthquake, earthquake insurance won't pay to repair the damage. A flood insurance policy will cover your property for that damage.
- **Masonry (Brick) Veneer.** Some earthquake insurance doesn't cover masonry veneer—the brick, rock or stone that covers your home's outside instead of stucco or siding. If masonry veneer isn't covered, the insurer usually deducts its value from the total cost of your loss before applying the deductible. That means the cost to repair a home damaged in an earthquake would be based on using siding materials that cost less than masonry veneer. If you have any masonry veneer on your home, ask your insurance agent if it would be covered.

HOW MUCH COVERAGE DO I NEED?

How much coverage is right for you will depend on your situation. Insurance policies have “limits of coverage” that tell you the largest dollar amount covered for different types of losses. A policy may even have sub-limits. For example, a policy could have a \$50,000 limit for personal property and a \$5,000 sublimit for computers. That sublimit would mean that the insurer would pay no more than \$5,000 to repair or replace your computers.

Insuring your home for its appraisal or loan value likely means you'll only have enough coverage to repay your lender. It may not be enough to repair or rebuild your home, especially if it's a total loss. Usually, the dwelling coverage limit will be the same on your homeowners insurance policy and your earthquake insurance. If you don't have enough homeowners insurance coverage, you probably won't have enough earthquake insurance either. You should review your dwelling coverage from time to time to be sure it doesn't drop below the cost to replace your home. If it drops below 80% of the full replacement cost of your home, your insurance company may reduce the amount that it will pay on a claim.

THE FOLLOWING ARE QUESTIONS THAT MAY HELP YOU DECIDE HOW MUCH COVERAGE YOU NEED:



For dwelling coverage to repair or rebuild your house:

- How much would it cost to repair or rebuild your home? How much of that cost could you personally pay?

For contents coverage:

- How much would it cost to replace your household items (such as furniture, appliances, electronics and clothing)? Could you afford it? Ask what you need to do to be sure the insurance will cover all of your personal property, especially valuable or breakable items such as artwork or porcelain.

For additional living expense coverage:

- How much would it cost to find a temporary place to live because you couldn't live in your home after an earthquake? You could be out of your house for many months if there's major damage to your home. This coverage pays the extra costs you have to pay because you aren't able to live in your home. For example, it would pay rent for temporary housing while you continue to pay your home mortgage. This coverage does not pay your regular costs of living—for example, your groceries or your car payment.

UNDERSTANDING EARTHQUAKE DEDUCTIBLES

A deductible is the amount you (the homeowner) are responsible for on each claim. The insurer is responsible for the amount greater than the deductible, up to the coverage limit.

The deductible for earthquake insurance usually is 10%–20% of the coverage limit. Depending on the policy, there may be separate deductibles for the dwelling, outside structures (such as outbuildings, detached garages and yard fences), and personal contents. This is different from a homeowners policy where there usually is only one flat amount deductible, like \$500 or \$1,000. You may not be responsible for a deductible for additional living expenses coverage.

As coverage and terms of insurance can vary from company to company, ask your agent how the deductibles will be calculated under your policy.

Assume that an earthquake totally destroys your home and you have earthquake insurance that covers all the damage. The following table explains how one type of earthquake deductible may work.

One Example of an Earthquake Deductible

Some policies may pay up to the total of one or more of the coverage limits if the damage is more than the coverage limits. The following table gives an example of how the deductible may work in that type of arrangement. Always check with your agent for an explanation of how the deductible may work for your earthquake coverage.

	Dwelling	Outside Structures	Personal Contents	Total Amount
Coverage Limits	\$100,000	\$10,000	\$50,000	\$160,000
Deductible	20%	20%	20%	
Your Property Damage	\$110,000	\$8,500	\$62,000	180,500
Deductible Amount (Your Responsibility)	[\$20,000] (\$100,000 x 20%)	[\$2,000] (\$10,000 x 20%)	[\$10,000] (\$50,000 x 20%)	\$32,000
Total Amount Insurer May Pay <i>The greater of: (covered loss - deductible) or policy limits</i>	\$90,000	\$6,500	\$50,000	\$146,500

In the table, the deductible is 20% for each type of coverage. You would be responsible for the deductible for the dwelling, or \$20,000 in this case. You also would be responsible for the \$2,000 deductible on outside structures and the \$10,000 deductible on personal property.

The earthquake damage to the dwelling and personal property is more than the coverage limit for both of these types of property. For example, there is \$110,000 in damages to the dwelling versus a \$100,000 coverage limit. But the damage to outside structures is less (\$8,500) than the \$10,000 coverage limit.

Total reimbursement to you would be based on the difference between your property damage and the deductible, up to the coverage limit. In this example, the insurer would pay \$90,000 (\$110,000 – \$20,000) for the dwelling and \$6,500 (\$8,500 – \$2,000) for outside structures. In each of these, the net loss was less than the coverage limit.

The insurer's payment for personal property would be calculated the same way—property damage (\$62,000) minus deductible (\$10,000). Your net loss would be \$52,000. But your policy limit is \$50,000 for personal contents, so the total amount you would be paid for your personal property loss would be capped at the coverage limit, or \$50,000.

In this example, your total loss is \$180,500. You would be responsible for \$32,000 in deductibles plus \$2,000 in unreimbursed or non-covered damage to your personal property. The insurer's total payment for this claim would be \$146,500.

SHOPPING FOR EARTHQUAKE INSURANCE

If you already have homeowners insurance, you can begin your search for earthquake insurance by contacting your current agent or company. You may be able to buy earthquake insurance as an endorsement (a written change to your coverage) to an existing homeowners policy. If earthquake coverage isn't available as an endorsement to your homeowners policy, your insurer may connect you with another company to buy a stand-alone policy.

EARTHQUAKE INSURANCE COVERAGE

INSURERS NOT OFFERING EARTHQUAKE INSURANCE ANYWHERE IN MISSOURI

Allstate Indemnity Company	Encompass Indemnity Company	MutualAid Exchange
Allstate Insurance Company	Encompass Insurance Company of America	New Horizons Insurance Company Of Missouri
Allstate P&C Insurance Company	Esurance Insurance Company	Praetorian Insurance Company
Allstate Vehicle & Property Insurance Company	Esurance Property & Casualty Insurance Company	Progressive Casualty Insurance Company
American Bankers Insurance Company of FL	Farm Bureau Town & Country Ins Company Of MO	QBE Insurance Corporation
American Modern Home Insurance Company	Fire Insurance Exchange	Spinnaker Insurance Company
American Security Insurance Company	General Security National Insurance Company	Truck Insurance Exchange
Branch Insurance Exchange	Lemonade Insurance Company	United Home Insurance Company
Cameron Mutual Insurance Company	Markel American Insurance Company	Unitrin Direct Property & Casualty
Century-National Insurance Company	Mid Century Insurance Company	Unitrin Safeguard Insurance Company

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EARTHQUAKE INSURANCE COVERAGE

INSURERS OFFERING RENEWAL-ONLY EARTHQUAKE INSURANCE IN MISSOURI

AMCO Insurance Company
 American Family Mutual Insurance Company S.I.
 American National General Insurance Company
 American National Property And Casualty Company
 Bankers Standard Insurance Company
 Chubb National Insurance Company
 COUNTRY Mutual Insurance Company
 Farm Insurance Exchange - Next Gen Product
 Federal Insurance Company
 Great Northern Insurance Company

Hartford Casualty Insurance Company
 Homesite Indemnity Company
 Nationwide Affinity Insurance Company of America
 Nationwide Insurance Company of America
 Nationwide Mutual Insurance Company
 Pacific Indemnity Insurance Company
 State Auto Mutual Insurance Company
 State Auto Property & Casualty Insurance Company
 Vigilant Insurance Company

INSURERS OFFERING EARTHQUAKE INSURANCE IN MISSOURI

Note: Even though a company issues new coverage for a specific construction type, that company may still have significant underwriting restrictions applicable to a given risk. For example, a company might refuse to issue coverage for multi-story masonry homes, older homes, homes with unusual architectural features, homes built on a hillside or cliff, etc. Please check with the company or agent for details about your particular situation.

COLUMBIA

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Acadia Insurance Company (31325)	Yes	Yes	Yes	Yes	No
Accident Insurance Company Inc (11573)	Yes	Yes	Yes	Yes	No
Ace Property And Casualty Insurance Company (20699)	Yes	Yes	Yes	Yes	No
Acuity A Mutual Insurance Company (14184)	Yes	Yes	Yes	Yes	No
Admiral Indemnity Company (44318)	Yes	Yes	Yes	Yes	No
Alamance Insurance Company (10957)	Yes	Yes	Yes	Yes	No
Amco Insurance Company (19100)	Yes	No	No	No	Yes
American Economy Insurance Company (19690)	Yes	Yes	Yes	No	No
American Family Connect Property And Casualty Insurance Company (29068)	Yes	No	No	No	Yes
American Family Insurance Company (10386)	Yes	Yes	Yes	No	No
American Family Mutual Insurance Company S.I. (19275)	Yes	No	No	No	Yes
American Fire & Casualty Company (24066)	Yes	No	No	No	Yes
American Modern Home Insurance Co (23469)	Yes	Yes	Yes	Yes	No
American Modern Property And Casualty Insurance Company (42722)	Yes	Yes	Yes	Yes	No
American Road Insurance Company (19631)	Yes	Yes	Yes	Yes	No
Amerisure Insurance Company (19488)	Yes	Yes	Yes	Yes	No
Amerisure Mutual Insurance Company (23396)	Yes	Yes	Yes	Yes	No
Amerisure Partners Insurance Company (11050)	Yes	Yes	Yes	Yes	No
Amguard Insurance Company (42390)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

COLUMBIA - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Amica Mutual Insurance Company (19976)	Yes	Yes	Yes	Yes	No
Annuity Investors Life Insurance Company (93661)	Yes	Yes	Yes	Yes	No
Arch Insurance Company (11150)	Yes	Yes	Yes	Yes	No
Armed Forces Insurance Exchange (41459)	Yes	Yes	Yes	Yes	No
Auto Club Family Insurance Company (27235)	Yes	Yes	Yes	Yes	No
Auto Owners Insurance Company (18988)	Yes	Yes	Yes	Yes	No
Automobile Ins Co Of Hartford Ct (19062)	Yes	No	No	No	Yes
Axa XI Insurance Company Americas (19518)	Yes	Yes	Yes	Yes	No
Axis Reinsurance Company (20370)	Yes	Yes	Yes	Yes	No
Axis Specialty Insurance Company (15610)	Yes	Yes	Yes	Yes	No
Bankers Standard Insurance Company (18279)	Yes	No	No	No	Yes
Berkley Casualty Company (15911)	Yes	Yes	Yes	Yes	No
Berkley Insurance Company (32603)	Yes	Yes	Yes	Yes	No
Berkley Life And Health Insurance Company (64890)	Yes	Yes	Yes	Yes	No
Berkley National Insurance Company (38911)	Yes	Yes	Yes	Yes	No
Berkley Regional Insurance Company (29580)	Yes	Yes	Yes	Yes	No
Berkshire Hathaway Direct Insurance Company (10391)	Yes	Yes	Yes	Yes	No
Brotherhood Mutual Insurance Co (13528)	Yes	Yes	Yes	Yes	No
Carolina Casualty Insurance Company (10510)	Yes	Yes	Yes	Yes	No
Catholic Fraternal Life (57770)	Yes	Yes	Yes	Yes	No
Century-National Insurance Company (26905)	Yes	Yes	Yes	Yes	No
Chiron Insurance Company (16356)	Yes	Yes	Yes	Yes	No
Chubb Indemnity Insurance Company (12777)	Yes	Yes	Yes	Yes	No
Chubb National Insurance Company (10052)	Yes	No	No	No	Yes
Cincinnati Casualty Company The (28665)	Yes	Yes	Yes	Yes	No
Cincinnati Insurance Company The (10677)	Yes	Yes	Yes	Yes	No
Clermont Insurance Company (33480)	Yes	Yes	Yes	Yes	No
Coface North America Insurance Company (31887)	Yes	Yes	Yes	Yes	No
Columbia Mutual Insurance Company (40371)	No	No	No	No	No
Continental Western Insurance Company (10804)	Yes	Yes	Yes	Yes	No
Country Mutual Insurance Company (20990)	Yes	Yes	Yes	Yes	No
Country Preferred Insurance Company (21008)	Yes	Yes	Yes	Yes	No
Courtesy Insurance Company (26492)	Yes	Yes	Yes	Yes	No
Economy Preferred Insurance Company (38067)	Yes	Yes	Yes	No	No
Economy Premier Assurance Company (40649)	Yes	Yes	Yes	Yes	No
Emc Property & Casualty Company (25186)	Yes	Yes	Yes	Yes	No
Emcasco Insurance Company (21407)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

COLUMBIA - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Employers Insurance Company Of Wausau (21458)	Yes	No	No	No	Yes
Employers Mutual Casualty Company (21415)	Yes	Yes	Yes	Yes	No
Executive Risk Indemnity Inc (35181)	Yes	Yes	Yes	Yes	No
Factory Mutual Insurance Company (21482)	No	No	No	No	No
Farmers Group Property And Casualty Insurance Company (34339)	Yes	Yes	Yes	No	No
Farmers Insurance Exchange (21652)	Yes	No	No	No	Yes
Farmers Property And Casualty Insurance Company (26298)	Yes	Yes	Yes	No	No
Fcci Insurance Company (10178)	No	No	No	No	No
Federal Insurance Company (20281)	Yes	No	No	No	Yes
Federated Mutual Insurance Company (13935)	No	No	No	No	No
Federated Reserve Insurance Company (16024)	No	No	No	No	No
Federated Service Insurance Company (28304)	No	No	No	No	No
Firemens Insurance Company Of Washington DC (21784)	Yes	Yes	Yes	Yes	No
First Financial Insurance Company (11177)	Yes	Yes	Yes	Yes	No
Foremost Insurance Company Grand Rapids Michigan (11185)	Yes	Yes	Yes	Yes	No
Fortitude Casualty Insurance Company (26794)	Yes	Yes	Yes	Yes	No
Garrison Property And Casualty Insurance Company (21253)	Yes	Yes	Yes	Yes	No
Golden Security Insurance Company (65463)	Yes	Yes	Yes	Yes	No
Great Divide Insurance Company (25224)	Yes	Yes	Yes	Yes	No
Great Midwest Insurance Company (18694)	Yes	Yes	Yes	Yes	No
Great Northern Insurance Company (20303)	Yes	No	No	No	Yes
Greenwich Insurance Company (22322)	Yes	Yes	Yes	Yes	No
Greystone Insurance Company (10019)	Yes	Yes	Yes	Yes	No
Grinnell Mutual Reinsurance Company, Si (14117)	Yes	Yes	Yes	Yes	No
Guideone Insurance Company (15032)	Yes	Yes	Yes	Yes	No
Hdi Global Insurance Company (41343)	No	No	No	No	No
Heartland National Life Insurance Company (66214)	Yes	Yes	Yes	Yes	No
Homesite Indemnity Company (20419)	Yes	No	No	No	Yes
Homesite Insurance Company Of The Midwest (13927)	Yes	No	Yes	Yes	No
Horace Mann Insurance Company (22578)	Yes	Yes	Yes	Yes	No
Hudson Insurance Company (25054)	Yes	Yes	Yes	Yes	No
Imperium Insurance Company (35408)	Yes	Yes	Yes	Yes	No
Incline Casualty Company (11090)	Yes	Yes	Yes	Yes	No
Indemnity National Insurance Company (18468)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

COLUMBIA - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Integon National Insurance Company (29742)	Yes	Yes	Yes	Yes	No
Intrepid Casualty Company (17182)	Yes	Yes	Yes	Yes	No
Intrepid Insurance Company (10749)	Yes	Yes	Yes	Yes	No
Kaiser Permanente Insurance Company (60053)	Yes	Yes	Yes	Yes	No
Key Risk Insurance Company (10885)	Yes	Yes	Yes	Yes	No
Lemonade Insurance Company (16023)	Yes	Yes	Yes	Yes	No
Lexington National Insurance Corporation (37940)	Yes	Yes	Yes	Yes	No
Liberty Mutual Fire Insurance Company (23035)	Yes	No	No	No	Yes
Liberty Mutual Insurance Company (23043)	Yes	Yes	Yes	Yes	No
Liberty Mutual Personal Insurance Company (12484)	Yes	No	No	No	Yes
Lio Insurance Company (40550)	Yes	Yes	Yes	Yes	No
Lititz Mutual Insurance Company (14400)	Yes	Yes	Yes	Yes	No
Lm Insurance Corporation (33600)	Yes	No	No	No	Yes
Manhattan National Life Insurance Company (67083)	Yes	Yes	Yes	Yes	No
Markel American Insurance Company (28932)	No	No	No	No	No
Massmutual Ascend Life Insurance Company (63312)	Yes	Yes	Yes	Yes	No
Mem Mutual Insurance Company (10191)	Yes	Yes	Yes	Yes	No
Mem Protect Insurance Company (17569)	Yes	Yes	Yes	Yes	No
Mem Secure Insurance Company (17568)	Yes	Yes	Yes	Yes	No
Mem Shield Insurance Company (17570)	Yes	Yes	Yes	Yes	No
Metromile Insurance Company (16187)	Yes	Yes	Yes	Yes	No
Midvale Indemnity Company (27138)	Yes	No	No	No	Yes
Midwest Employers Casualty Company (23612)	Yes	Yes	Yes	Yes	No
Midwest Family Mutual Insurance Company (23574)	Yes	Yes	Yes	Yes	No
Ms Transverse Insurance Company (21075)	Yes	Yes	Yes	Yes	No
National Liability & Fire Insurance Company (20052)	Yes	Yes	Yes	Yes	No
National Teachers Associates Life Insurance Company (87963)	Yes	Yes	Yes	Yes	No
Nationwide General Insurance Company (23760)	Yes	Yes	Yes	Yes	No
Nationwide Insurance Company Of America (25453)	Yes	No	No	No	Yes
Nationwide Mutual Insurance Company (23787)	Yes	No	No	No	Yes
Norfolk & Dedham Mutual Fire Insurance Company (23965)	Yes	Yes	Yes	Yes	No
Ohio Casualty Insurance Company (24074)	Yes	No	No	No	Yes
Ohio Security Insurance Company (24082)	Yes	No	No	No	Yes

EARTHQUAKE INSURANCE COVERAGE

COLUMBIA - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Pacific Indemnity Company (20346)	Yes	No	No	No	Yes
Palomar Specialty Insurance Company (20338)	Yes	Yes	Yes	Yes	No
Peerless Indemnity Insurance Company (18333)	Yes	Yes	Yes	Yes	No
Pharmacists Mutual Insurance Company (13714)	Yes	Yes	Yes	Yes	No
Plymouth Rock Assurance Preferred Corporation (36587)	Yes	Yes	Yes	Yes	No
Preferred Employers Insurance Company (10900)	Yes	Yes	Yes	Yes	No
Previsor Insurance Company (21776)	Yes	Yes	Yes	Yes	No
Privilege Underwriters Reciprocal Exchange (12873)	Yes	Yes	Yes	Yes	No
Riverport Insurance Company (36684)	Yes	Yes	Yes	Yes	No
Riverstone International Insurance, Inc. (21261)	Yes	Yes	Yes	Yes	No
Rsui Indemnity Company (22314)	Yes	Yes	Yes	Yes	No
Safeco Insurance Company Of America (24740)	Yes	No	No	No	Yes
Samsung Fire & Marine Insurance Co Ltd (Us Branch) (38300)	Yes	Yes	Yes	Yes	No
Shelter Mutual Insurance Company (23388)	Yes	Yes	Yes	Yes	No
Spinnaker Insurance Company (24376)	Yes	Yes	Yes	Yes	No
Standard Fire Insurance Company (19070)	Yes	No	No	No	Yes
Starnet Insurance Company (40045)	Yes	Yes	Yes	Yes	No
State Farm Fire And Casualty Company (25143)	Yes	Yes	Yes	Yes	No
Stillwater Insurance Company (25180)	Yes	Yes	Yes	Yes	No
T.H.E. Insurance Company (12866)	Yes	Yes	Yes	Yes	No
Teachers Insurance Company (22683)	Yes	Yes	Yes	Yes	No
The Independent Order Of Foresters, U.S. Branch (58068)	Yes	Yes	Yes	Yes	No
Travelers Home And Marine Insurance Company The (27998)	Yes	No	No	No	Yes
Travelers Indemnity Company Of America (25666)	Yes	No	No	No	Yes
Travelers Personal Insurance Company (38130)	Yes	No	No	No	Yes
Travelers Property Casualty Insurance Company (36161)	Yes	No	No	No	Yes
Tri State Insurance Company Of Minnesota (31003)	Yes	Yes	Yes	Yes	No
Triangle Insurance Company Inc (28535)	Yes	Yes	Yes	Yes	No
Trisura Insurance Company (22225)	Yes	Yes	Yes	Yes	No
Truck Insurance Exchange (21709)	Yes	Yes	Yes	No	No
Trustgard Insurance Company (40118)	Yes	Yes	Yes	Yes	No
Union Insurance Company (25844)	Yes	Yes	Yes	Yes	No
United Services Automobile Association (25941)	Yes	Yes	Yes	Yes	No
Usaa Casualty Insurance Company (25968)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

COLUMBIA - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Usaa General Indemnity Company (18600)	Yes	Yes	Yes	Yes	No
Vigilant Insurance Company (20397)	Yes	No	No	No	Yes
Wesco Insurance Company (25011)	No	No	No	No	No
West Bend Insurance Company (15350)	Yes	Yes	Yes	Yes	No
West Bend Premier Insurance Company (17649)	Yes	Yes	Yes	Yes	No
West Bend Select Insurance Company (17648)	Yes	Yes	Yes	Yes	No
XI Insurance America Inc (24554)	Yes	Yes	Yes	Yes	No
XI Insurance Company Of New York Inc (40193)	Yes	Yes	Yes	Yes	No
XI Reinsurance America Inc (20583)	Yes	Yes	Yes	Yes	No
XI Specialty Insurance Company (37885)	Yes	Yes	Yes	Yes	No

KANSAS CITY

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Acadia Insurance Company (31325)	Yes	Yes	Yes	Yes	No
Accident Insurance Company Inc (11573)	Yes	Yes	Yes	Yes	No
Ace Property And Casualty Insurance Company (20699)	Yes	Yes	Yes	Yes	No
Acuity A Mutual Insurance Company (14184)	Yes	Yes	Yes	Yes	No
Admiral Indemnity Company (44318)	Yes	Yes	Yes	Yes	No
Alamance Insurance Company (10957)	Yes	Yes	Yes	Yes	No
Amco Insurance Company (19100)	Yes	No	No	No	Yes
American Economy Insurance Company (19690)	Yes	Yes	Yes	No	No
American Family Connect Property And Casualty Insurance Company (29068)	Yes	No	No	No	Yes
American Family Insurance Company (10386)	Yes	Yes	Yes	No	No
American Family Mutual Insurance Company S.I. (19275)	Yes	No	No	No	Yes
American Fire & Casualty Company (24066)	Yes	No	No	No	Yes
American Modern Home Insurance Co (23469)	Yes	Yes	Yes	Yes	No
American Modern Property And Casualty Insurance Company (42722)	Yes	Yes	Yes	Yes	No
American Road Insurance Company (19631)	Yes	Yes	Yes	Yes	No
Amerisure Insurance Company (19488)	Yes	Yes	Yes	Yes	No
Amerisure Mutual Insurance Company (23396)	Yes	Yes	Yes	Yes	No
Amerisure Partners Insurance Company (11050)	Yes	Yes	Yes	Yes	No
Amguard Insurance Company (42390)	Yes	Yes	Yes	Yes	No
Amica Mutual Insurance Company (19976)	Yes	Yes	Yes	Yes	No
Annuity Investors Life Insurance Company (93661)	Yes	Yes	Yes	Yes	No
Arch Insurance Company (11150)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

KANSAS CITY - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Armed Forces Insurance Exchange (41459)	Yes	Yes	Yes	Yes	No
Auto Club Family Insurance Company (27235)	Yes	Yes	Yes	Yes	No
Auto Owners Insurance Company (18988)	Yes	Yes	Yes	Yes	No
Automobile Ins Co Of Hartford Ct (19062)	Yes	No	No	No	Yes
Axa XI Insurance Company Americas (19518)	Yes	Yes	Yes	Yes	No
Axis Reinsurance Company (20370)	Yes	Yes	Yes	Yes	No
Axis Specialty Insurance Company (15610)	Yes	Yes	Yes	Yes	No
Bankers Standard Insurance Company (18279)	Yes	No	No	No	Yes
Berkley Casualty Company (15911)	Yes	Yes	Yes	Yes	No
Berkley Insurance Company (32603)	Yes	Yes	Yes	Yes	No
Berkley Life And Health Insurance Company (64890)	Yes	Yes	Yes	Yes	No
Berkley National Insurance Company (38911)	Yes	Yes	Yes	Yes	No
Berkley Regional Insurance Company (29580)	Yes	Yes	Yes	Yes	No
Berkshire Hathaway Direct Insurance Company (10391)	Yes	Yes	Yes	Yes	No
Brotherhood Mutual Insurance Co (13528)	Yes	Yes	Yes	Yes	No
Carolina Casualty Insurance Company (10510)	Yes	Yes	Yes	Yes	No
Catholic Fraternal Life (57770)	Yes	Yes	Yes	Yes	No
Century-National Insurance Company (26905)	Yes	Yes	Yes	Yes	No
Chiron Insurance Company (16356)	Yes	Yes	Yes	Yes	No
Chubb Indemnity Insurance Company (12777)	Yes	Yes	Yes	Yes	No
Chubb National Insurance Company (10052)	Yes	No	No	No	Yes
Cincinnati Casualty Company The (28665)	Yes	Yes	Yes	Yes	No
Cincinnati Insurance Company The (10677)	Yes	Yes	Yes	Yes	No
Clermont Insurance Company (33480)	Yes	Yes	Yes	Yes	No
Coface North America Insurance Company (31887)	Yes	Yes	Yes	Yes	No
Columbia Mutual Insurance Company (40371)	No	No	No	No	No
Continental Western Insurance Company (10804)	Yes	Yes	Yes	Yes	No
Country Mutual Insurance Company (20990)	Yes	Yes	Yes	Yes	No
Country Preferred Insurance Company (21008)	Yes	Yes	Yes	Yes	No
Courtesy Insurance Company (26492)	Yes	Yes	Yes	Yes	No
Economy Preferred Insurance Company (38067)	Yes	Yes	Yes	No	No
Economy Premier Assurance Company (40649)	Yes	Yes	Yes	Yes	No
Emc Property & Casualty Company (25186)	Yes	Yes	Yes	Yes	No
Emcasco Insurance Company (21407)	Yes	Yes	Yes	Yes	No
Employers Insurance Company Of Wausau (21458)	Yes	No	No	No	Yes
Employers Mutual Casualty Company (21415)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

KANSAS CITY - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Executive Risk Indemnity Inc (35181)	Yes	Yes	Yes	Yes	No
Factory Mutual Insurance Company (21482)	No	No	No	No	No
Farmers Group Property And Casualty Insurance Company (34339)	Yes	Yes	Yes	No	No
Farmers Insurance Exchange (21652)	Yes	No	No	No	Yes
Farmers Property And Casualty Insurance Company (26298)	Yes	Yes	Yes	No	No
Fcci Insurance Company (10178)	No	No	No	No	No
Federal Insurance Company (20281)	Yes	No	No	No	Yes
Federated Mutual Insurance Company (13935)	No	No	No	No	No
Federated Reserve Insurance Company (16024)	No	No	No	No	No
Federated Service Insurance Company (28304)	No	No	No	No	No
Firemens Insurance Company Of Washington Dc (21784)	Yes	Yes	Yes	Yes	No
First Financial Insurance Company (11177)	Yes	Yes	Yes	Yes	No
Foremost Insurance Company Grand Rapids Michigan (11185)	Yes	Yes	Yes	Yes	No
Fortitude Casualty Insurance Company (26794)	Yes	Yes	Yes	Yes	No
Garrison Property And Casualty Insurance Company (21253)	Yes	Yes	Yes	Yes	No
Golden Security Insurance Company (65463)	Yes	Yes	Yes	Yes	No
Great Divide Insurance Company (25224)	Yes	Yes	Yes	Yes	No
Great Midwest Insurance Company (18694)	Yes	Yes	Yes	Yes	No
Great Northern Insurance Company (20303)	Yes	No	No	No	Yes
Greenwich Insurance Company (22322)	Yes	Yes	Yes	Yes	No
Greystone Insurance Company (10019)	Yes	Yes	Yes	Yes	No
Grinnell Mutual Reinsurance Company, Si (14117)	Yes	Yes	Yes	Yes	No
Guideone Insurance Company (15032)	Yes	Yes	Yes	Yes	No
Hdi Global Insurance Company (41343)	No	No	No	No	No
Heartland National Life Insurance Company (66214)	Yes	Yes	Yes	Yes	No
Homesite Indemnity Company (20419)	Yes	No	No	No	Yes
Homesite Insurance Company Of The Midwest (13927)	Yes	No	Yes	Yes	No
Horace Mann Insurance Company (22578)	Yes	Yes	Yes	Yes	No
Hudson Insurance Company (25054)	Yes	Yes	Yes	Yes	No
Imperium Insurance Company (35408)	Yes	Yes	Yes	Yes	No
Incline Casualty Company (11090)	Yes	Yes	Yes	Yes	No
Indemnity National Insurance Company (18468)	Yes	Yes	Yes	Yes	No
Integon National Insurance Company (29742)	Yes	Yes	Yes	Yes	No
Intrepid Casualty Company (17182)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

KANSAS CITY - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Intrepid Insurance Company (10749)	Yes	Yes	Yes	Yes	No
Kaiser Permanente Insurance Company (60053)	Yes	Yes	Yes	Yes	No
Key Risk Insurance Company (10885)	Yes	Yes	Yes	Yes	No
Lemonade Insurance Company (16023)	Yes	Yes	Yes	Yes	No
Lexington National Insurance Corporation (37940)	Yes	Yes	Yes	Yes	No
Liberty Mutual Fire Insurance Company (23035)	Yes	No	No	No	Yes
Liberty Mutual Insurance Company (23043)	Yes	Yes	Yes	Yes	No
Liberty Mutual Personal Insurance Company (12484)	Yes	No	No	No	Yes
Lio Insurance Company (40550)	Yes	Yes	Yes	Yes	No
Lititz Mutual Insurance Company (14400)	Yes	Yes	Yes	Yes	No
Lm Insurance Corporation (33600)	Yes	No	No	No	Yes
Manhattan National Life Insurance Company (67083)	Yes	Yes	Yes	Yes	No
Markel American Insurance Company (28932)	No	No	No	No	No
Massmutual Ascend Life Insurance Company (63312)	Yes	Yes	Yes	Yes	No
Mem Mutual Insurance Company (10191)	Yes	Yes	Yes	Yes	No
Mem Protect Insurance Company (17569)	Yes	Yes	Yes	Yes	No
Mem Secure Insurance Company (17568)	Yes	Yes	Yes	Yes	No
Mem Shield Insurance Company (17570)	Yes	Yes	Yes	Yes	No
Metromile Insurance Company (16187)	Yes	Yes	Yes	Yes	No
Midvale Indemnity Company (27138)	Yes	No	No	No	Yes
Midwest Employers Casualty Company (23612)	Yes	Yes	Yes	Yes	No
Midwest Family Mutual Insurance Company (23574)	Yes	Yes	Yes	Yes	No
Ms Transverse Insurance Company (21075)	Yes	Yes	Yes	Yes	No
National Liability & Fire Insurance Company (20052)	Yes	Yes	Yes	Yes	No
National Teachers Associates Life Insurance Company (87963)	Yes	Yes	Yes	Yes	No
Nationwide General Insurance Company (23760)	Yes	Yes	Yes	Yes	No
Nationwide Insurance Company Of America (25453)	Yes	No	No	No	Yes
Nationwide Mutual Insurance Company (23787)	Yes	No	No	No	Yes
Norfolk & Dedham Mutual Fire Insurance Company (23965)	Yes	Yes	Yes	Yes	No
Ohio Casualty Insurance Company (24074)	Yes	No	No	No	Yes
Ohio Security Insurance Company (24082)	Yes	No	No	No	Yes
Pacific Indemnity Company (20346)	Yes	No	No	No	Yes
Palomar Specialty Insurance Company (20338)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

KANSAS CITY - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Peerless Indemnity Insurance Company (18333)	Yes	Yes	Yes	Yes	No
Pharmacists Mutual Insurance Company (13714)	Yes	Yes	Yes	Yes	No
Plymouth Rock Assurance Preferred Corporation (36587)	Yes	Yes	Yes	Yes	No
Preferred Employers Insurance Company (10900)	Yes	Yes	Yes	Yes	No
Previsor Insurance Company (21776)	Yes	Yes	Yes	Yes	No
Privilege Underwriters Reciprocal Exchange (12873)	Yes	Yes	Yes	Yes	No
Riverport Insurance Company (36684)	Yes	Yes	Yes	Yes	No
Riverstone International Insurance, Inc. (21261)	Yes	Yes	Yes	Yes	No
Rsui Indemnity Company (22314)	Yes	Yes	Yes	Yes	No
Safeco Insurance Company Of America (24740)	Yes	No	No	No	Yes
Samsung Fire & Marine Insurance Co Ltd (Us Branch) (38300)	Yes	Yes	Yes	Yes	No
Shelter Mutual Insurance Company (23388)	Yes	Yes	Yes	Yes	No
Spinnaker Insurance Company (24376)	Yes	Yes	Yes	Yes	No
Standard Fire Insurance Company (19070)	Yes	No	No	No	Yes
Starnet Insurance Company (40045)	Yes	Yes	Yes	Yes	No
State Farm Fire And Casualty Company (25143)	Yes	Yes	Yes	Yes	No
Stillwater Insurance Company (25180)	Yes	Yes	Yes	Yes	No
T.H.E. Insurance Company (12866)	Yes	Yes	Yes	Yes	No
Teachers Insurance Company (22683)	Yes	Yes	Yes	Yes	No
The Independent Order Of Foresters, U.S. Branch (58068)	Yes	Yes	Yes	Yes	No
Travelers Home And Marine Insurance Company The (27998)	Yes	No	No	No	Yes
Travelers Indemnity Company Of America (25666)	Yes	No	No	No	Yes
Travelers Personal Insurance Company (38130)	Yes	No	No	No	Yes
Travelers Property Casualty Insurance Company (36161)	Yes	No	No	No	Yes
Tri State Insurance Company Of Minnesota (31003)	Yes	Yes	Yes	Yes	No
Triangle Insurance Company Inc (28535)	Yes	Yes	Yes	Yes	No
Trisura Insurance Company (22225)	Yes	Yes	Yes	Yes	No
Truck Insurance Exchange (21709)	Yes	Yes	Yes	No	No
Trustgard Insurance Company (40118)	Yes	Yes	Yes	Yes	No
Union Insurance Company (25844)	Yes	Yes	Yes	Yes	No
United Services Automobile Association (25941)	Yes	Yes	Yes	Yes	No
Usaa Casualty Insurance Company (25968)	Yes	Yes	Yes	Yes	No
Usaa General Indemnity Company (18600)	Yes	Yes	Yes	Yes	No
Vigilant Insurance Company (20397)	Yes	No	No	No	Yes

EARTHQUAKE INSURANCE COVERAGE

KANSAS CITY - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Wesco Insurance Company (25011)	No	No	No	No	No
West Bend Insurance Company (15350)	Yes	Yes	Yes	Yes	No
West Bend Premier Insurance Company (17649)	Yes	Yes	Yes	Yes	No
West Bend Select Insurance Company (17648)	Yes	Yes	Yes	Yes	No
XI Insurance America Inc (24554)	Yes	Yes	Yes	Yes	No
XI Insurance Company Of New York Inc (40193)	Yes	Yes	Yes	Yes	No
XI Reinsurance America Inc (20583)	Yes	Yes	Yes	Yes	No
XI Specialty Insurance Company (37885)	Yes	Yes	Yes	Yes	No

SOUTHEAST MO

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Acadia Insurance Company (31325)	Yes	Yes	Yes	Yes	No
Accident Insurance Company Inc (11573)	Yes	Yes	Yes	Yes	No
Ace Property And Casualty Insurance Company (20699)	Yes	Yes	Yes	Yes	No
Acuity A Mutual Insurance Company (14184)	Yes	Yes	Yes	Yes	No
Admiral Indemnity Company (44318)	Yes	Yes	Yes	Yes	No
Alamance Insurance Company (10957)	Yes	Yes	Yes	Yes	No
Amco Insurance Company (19100)	Yes	No	No	No	Yes
American Economy Insurance Company (19690)	No	No	No	No	No
American Family Connect Property And Casualty Insurance Company (29068)	Yes	No	No	No	Yes
American Family Insurance Company (10386)	Yes	Yes	Yes	No	No
American Family Mutual Insurance Company S.I. (19275)	Yes	No	No	No	Yes
American Fire & Casualty Company (24066)	Yes	No	No	No	Yes
American Modern Home Insurance Co (23469)	Yes	Yes	Yes	Yes	No
American Modern Property And Casualty Insurance Company (42722)	Yes	Yes	Yes	Yes	No
American Road Insurance Company (19631)	Yes	Yes	Yes	Yes	No
Amerisure Insurance Company (19488)	Yes	Yes	Yes	Yes	No
Amerisure Mutual Insurance Company (23396)	Yes	Yes	Yes	Yes	No
Amerisure Partners Insurance Company (11050)	Yes	Yes	Yes	Yes	No
Amguard Insurance Company (42390)	Yes	Yes	Yes	Yes	No
Amica Mutual Insurance Company (19976)	Yes	Yes	Yes	Yes	No
Annuity Investors Life Insurance Company (93661)	Yes	Yes	Yes	Yes	No
Arch Insurance Company (11150)	Yes	Yes	Yes	Yes	No
Armed Forces Insurance Exchange (41459)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

SOUTHEAST MO - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Auto Club Family Insurance Company (27235)	No	No	No	No	No
Auto Owners Insurance Company (18988)	No	No	No	No	No
Automobile Ins Co Of Hartford Ct (19062)	Yes	No	No	No	Yes
Axa XI Insurance Company Americas (19518)	Yes	Yes	Yes	Yes	No
Axis Reinsurance Company (20370)	Yes	Yes	Yes	Yes	No
Axis Specialty Insurance Company (15610)	Yes	Yes	Yes	Yes	No
Bankers Standard Insurance Company (18279)	Yes	No	No	No	Yes
Berkley Casualty Company (15911)	Yes	Yes	Yes	Yes	No
Berkley Insurance Company (32603)	Yes	Yes	Yes	Yes	No
Berkley Life And Health Insurance Company (64890)	Yes	Yes	Yes	Yes	No
Berkley National Insurance Company (38911)	Yes	Yes	Yes	Yes	No
Berkley Regional Insurance Company (29580)	Yes	Yes	Yes	Yes	No
Berkshire Hathaway Direct Insurance Company (10391)	Yes	Yes	Yes	Yes	No
Brotherhood Mutual Insurance Co (13528)	Yes	Yes	Yes	Yes	No
Carolina Casualty Insurance Company (10510)	Yes	Yes	Yes	Yes	No
Catholic Fraternal Life (57770)	Yes	Yes	Yes	Yes	No
Century-National Insurance Company (26905)	Yes	Yes	Yes	Yes	No
Chiron Insurance Company (16356)	Yes	Yes	Yes	Yes	No
Chubb Indemnity Insurance Company (12777)	Yes	Yes	Yes	Yes	No
Chubb National Insurance Company (10052)	Yes	No	No	No	Yes
Cincinnati Casualty Company The (28665)	Yes	Yes	Yes	Yes	No
Cincinnati Insurance Company The (10677)	Yes	Yes	Yes	Yes	No
Clermont Insurance Company (33480)	Yes	Yes	Yes	Yes	No
Coface North America Insurance Company (31887)	Yes	Yes	Yes	Yes	No
Columbia Mutual Insurance Company (40371)	No	No	No	No	No
Continental Western Insurance Company (10804)	Yes	Yes	Yes	Yes	No
Country Mutual Insurance Company (20990)	Yes	Yes	Yes	Yes	No
Country Preferred Insurance Company (21008)	Yes	Yes	Yes	Yes	No
Courtesy Insurance Company (26492)	Yes	Yes	Yes	Yes	No
Economy Preferred Insurance Company (38067)	Yes	Yes	Yes	No	No
Economy Premier Assurance Company (40649)	Yes	Yes	Yes	Yes	No
Emc Property & Casualty Company (25186)	Yes	Yes	Yes	Yes	No
Emcasco Insurance Company (21407)	Yes	Yes	Yes	Yes	No
Employers Insurance Company Of Wausau (21458)	Yes	No	No	No	Yes
Employers Mutual Casualty Company (21415)	Yes	Yes	Yes	Yes	No
Executive Risk Indemnity Inc (35181)	Yes	Yes	Yes	Yes	No
Factory Mutual Insurance Company (21482)	No	No	No	No	No

EARTHQUAKE INSURANCE COVERAGE

SOUTHEAST MO - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Farmers Group Property And Casualty Insurance Company (34339)	Yes	Yes	Yes	No	No
Farmers Insurance Exchange (21652)	Yes	No	No	No	Yes
Farmers Property And Casualty Insurance Company (26298)	Yes	Yes	Yes	No	No
Fcci Insurance Company (10178)	No	No	No	No	No
Federal Insurance Company (20281)	Yes	No	No	No	Yes
Federated Mutual Insurance Company (13935)	No	No	No	No	No
Federated Reserve Insurance Company (16024)	No	No	No	No	No
Federated Service Insurance Company (28304)	No	No	No	No	No
Firemens Insurance Company Of Washington Dc (21784)	Yes	Yes	Yes	Yes	No
First Financial Insurance Company (11177)	Yes	Yes	Yes	Yes	No
Foremost Insurance Company Grand Rapids Michigan (11185)	Yes	Yes	Yes	Yes	No
Fortitude Casualty Insurance Company (26794)	Yes	Yes	Yes	Yes	No
Garrison Property And Casualty Insurance Company (21253)	Yes	Yes	Yes	Yes	No
Golden Security Insurance Company (65463)	Yes	Yes	Yes	Yes	No
Great Divide Insurance Company (25224)	Yes	Yes	Yes	Yes	No
Great Midwest Insurance Company (18694)	Yes	Yes	Yes	Yes	No
Great Northern Insurance Company (20303)	Yes	No	No	No	Yes
Greenwich Insurance Company (22322)	Yes	Yes	Yes	Yes	No
Greystone Insurance Company (10019)	Yes	Yes	Yes	Yes	No
Grinnell Mutual Reinsurance Company, Si (14117)	Yes	Yes	Yes	Yes	No
Guideone Insurance Company (15032)	Yes	Yes	Yes	Yes	No
Hdi Global Insurance Company (41343)	No	No	No	No	No
Heartland National Life Insurance Company (66214)	Yes	Yes	Yes	Yes	No
Homesite Indemnity Company (20419)	Yes	No	No	No	Yes
Homesite Insurance Company Of The Midwest (13927)	Yes	No	Yes	Yes	No
Horace Mann Insurance Company (22578)	Yes	Yes	Yes	Yes	No
Hudson Insurance Company (25054)	Yes	Yes	Yes	Yes	No
Imperium Insurance Company (35408)	Yes	Yes	Yes	Yes	No
Incline Casualty Company (11090)	Yes	Yes	Yes	Yes	No
Indemnity National Insurance Company (18468)	Yes	Yes	Yes	Yes	No
Integon National Insurance Company (29742)	Yes	Yes	Yes	Yes	No
Intrepid Casualty Company (17182)	Yes	Yes	Yes	Yes	No
Intrepid Insurance Company (10749)	Yes	Yes	Yes	Yes	No
Kaiser Permanente Insurance Company (60053)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

SOUTHEAST MO - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Key Risk Insurance Company (10885)	Yes	Yes	Yes	Yes	No
Lemonade Insurance Company (16023)	Yes	Yes	Yes	Yes	No
Lexington National Insurance Corporation (37940)	Yes	Yes	Yes	Yes	No
Liberty Mutual Fire Insurance Company (23035)	Yes	No	No	No	Yes
Liberty Mutual Insurance Company (23043)	No	No	No	No	No
Liberty Mutual Personal Insurance Company (12484)	Yes	No	No	No	Yes
Lio Insurance Company (40550)	Yes	Yes	Yes	Yes	No
Lititz Mutual Insurance Company (14400)	Yes	Yes	Yes	No	No
Lm Insurance Corporation (33600)	Yes	No	No	No	Yes
Manhattan National Life Insurance Company (67083)	Yes	Yes	Yes	Yes	No
Markel American Insurance Company (28932)	No	No	No	No	No
Massmutual Ascend Life Insurance Company (63312)	Yes	Yes	Yes	Yes	No
Mem Mutual Insurance Company (10191)	Yes	Yes	Yes	Yes	No
Mem Protect Insurance Company (17569)	Yes	Yes	Yes	Yes	No
Mem Secure Insurance Company (17568)	Yes	Yes	Yes	Yes	No
Mem Shield Insurance Company (17570)	Yes	Yes	Yes	Yes	No
Metromile Insurance Company (16187)	Yes	Yes	Yes	Yes	No
Midvale Indemnity Company (27138)	Yes	No	No	No	Yes
Midwest Employers Casualty Company (23612)	Yes	Yes	Yes	Yes	No
Midwest Family Mutual Insurance Company (23574)	Yes	Yes	Yes	Yes	No
Ms Transverse Insurance Company (21075)	Yes	Yes	Yes	Yes	No
National Liability & Fire Insurance Company (20052)	Yes	Yes	Yes	Yes	No
National Teachers Associates Life Insurance Company (87963)	Yes	Yes	Yes	Yes	No
Nationwide General Insurance Company (23760)	Yes	Yes	Yes	Yes	No
Nationwide Insurance Company Of America (25453)	Yes	No	No	No	Yes
Nationwide Mutual Insurance Company (23787)	Yes	No	No	No	Yes
Norfolk & Dedham Mutual Fire Insurance Company (23965)	Yes	Yes	Yes	Yes	No
Ohio Casualty Insurance Company (24074)	Yes	No	No	No	Yes
Ohio Security Insurance Company (24082)	Yes	No	No	No	Yes
Pacific Indemnity Company (20346)	Yes	No	No	No	Yes
Palomar Specialty Insurance Company (20338)	Yes	Yes	Yes	Yes	No
Peerless Indemnity Insurance Company (18333)	No	No	No	No	No
Pharmacists Mutual Insurance Company (13714)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

SOUTHEAST MO - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Plymouth Rock Assurance Preferred Corporation (36587)	Yes	Yes	Yes	Yes	No
Preferred Employers Insurance Company (10900)	Yes	Yes	Yes	Yes	No
Previsor Insurance Company (21776)	Yes	Yes	Yes	Yes	No
Privilege Underwriters Reciprocal Exchange (12873)	Yes	Yes	Yes	Yes	No
Riverport Insurance Company (36684)	Yes	Yes	Yes	Yes	No
Riverstone International Insurance, Inc. (21261)	Yes	Yes	Yes	Yes	No
Rsui Indemnity Company (22314)	Yes	Yes	Yes	Yes	No
Safeco Insurance Company Of America (24740)	Yes	No	No	No	Yes
Samsung Fire & Marine Insurance Co Ltd (Us Branch) (38300)	Yes	Yes	Yes	Yes	No
Shelter Mutual Insurance Company (23388)	Yes	Yes	Yes	No	No
Spinnaker Insurance Company (24376)	Yes	Yes	Yes	Yes	No
Standard Fire Insurance Company (19070)	Yes	No	No	No	Yes
Starnet Insurance Company (40045)	Yes	Yes	Yes	Yes	No
State Farm Fire And Casualty Company (25143)	Yes	Yes	Yes	Yes	No
Stillwater Insurance Company (25180)	Yes	Yes	Yes	Yes	No
T.H.E. Insurance Company (12866)	Yes	Yes	Yes	Yes	No
Teachers Insurance Company (22683)	Yes	Yes	Yes	Yes	No
The Independent Order Of Foresters, U.S. Branch (58068)	Yes	Yes	Yes	Yes	No
Travelers Home And Marine Insurance Company The (27998)	Yes	No	No	No	Yes
Travelers Indemnity Company Of America (25666)	Yes	No	No	No	Yes
Travelers Personal Insurance Company (38130)	Yes	No	No	No	Yes
Travelers Property Casualty Insurance Company (36161)	Yes	No	No	No	Yes
Tri State Insurance Company Of Minnesota (31003)	Yes	Yes	Yes	Yes	No
Triangle Insurance Company Inc (28535)	Yes	Yes	Yes	Yes	No
Trisura Insurance Company (22225)	Yes	Yes	Yes	Yes	No
Truck Insurance Exchange (21709)	Yes	Yes	Yes	No	No
Trustgard Insurance Company (40118)	Yes	Yes	Yes	Yes	No
Union Insurance Company (25844)	Yes	Yes	Yes	Yes	No
United Services Automobile Association (25941)	Yes	Yes	Yes	Yes	No
Usaa Casualty Insurance Company (25968)	Yes	Yes	Yes	Yes	No
Usaa General Indemnity Company (18600)	Yes	Yes	Yes	Yes	No
Vigilant Insurance Company (20397)	Yes	No	No	No	Yes
Wesco Insurance Company (25011)	No	No	No	No	No
West Bend Insurance Company (15350)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

SOUTHEAST MO - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
West Bend Premier Insurance Company (17649)	Yes	Yes	Yes	Yes	No
West Bend Select Insurance Company (17648)	Yes	Yes	Yes	Yes	No
XI Insurance America Inc (24554)	Yes	Yes	Yes	Yes	No
XI Insurance Company Of New York Inc (40193)	Yes	Yes	Yes	Yes	No
XI Reinsurance America Inc (20583)	Yes	Yes	Yes	Yes	No
XI Specialty Insurance Company (37885)	Yes	Yes	Yes	Yes	No

SPRINGFIELD

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Acadia Insurance Company (31325)	Yes	Yes	Yes	Yes	No
Accident Insurance Company Inc (11573)	Yes	Yes	Yes	Yes	No
Ace Property And Casualty Insurance Company (20699)	Yes	Yes	Yes	Yes	No
Acuity A Mutual Insurance Company (14184)	Yes	Yes	Yes	Yes	No
Admiral Indemnity Company (44318)	Yes	Yes	Yes	Yes	No
Alamance Insurance Company (10957)	Yes	Yes	Yes	Yes	No
Amco Insurance Company (19100)	Yes	No	No	No	Yes
American Economy Insurance Company (19690)	Yes	Yes	Yes	No	No
American Family Connect Property And Casualty Insurance Company (29068)	Yes	No	No	No	Yes
American Family Insurance Company (10386)	Yes	Yes	Yes	No	No
American Family Mutual Insurance Company S.I. (19275)	Yes	No	No	No	Yes
American Fire & Casualty Company (24066)	Yes	No	No	No	Yes
American Modern Home Insurance Co (23469)	Yes	Yes	Yes	Yes	No
American Modern Property And Casualty Insurance Company (42722)	Yes	Yes	Yes	Yes	No
American Road Insurance Company (19631)	Yes	Yes	Yes	Yes	No
Amerisure Insurance Company (19488)	Yes	Yes	Yes	Yes	No
Amerisure Mutual Insurance Company (23396)	Yes	Yes	Yes	Yes	No
Amerisure Partners Insurance Company (11050)	Yes	Yes	Yes	Yes	No
Amguard Insurance Company (42390)	Yes	Yes	Yes	Yes	No
Amica Mutual Insurance Company (19976)	Yes	Yes	Yes	Yes	No
Annuity Investors Life Insurance Company (93661)	Yes	Yes	Yes	Yes	No
Arch Insurance Company (11150)	Yes	Yes	Yes	Yes	No
Armed Forces Insurance Exchange (41459)	Yes	Yes	Yes	Yes	No
Auto Club Family Insurance Company (27235)	Yes	Yes	Yes	Yes	No
Auto Owners Insurance Company (18988)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

SPRINGFIELD - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Automobile Ins Co Of Hartford Ct (19062)	Yes	No	No	No	Yes
Axa XI Insurance Company Americas (19518)	Yes	Yes	Yes	Yes	No
Axis Reinsurance Company (20370)	Yes	Yes	Yes	Yes	No
Axis Specialty Insurance Company (15610)	Yes	Yes	Yes	Yes	No
Bankers Standard Insurance Company (18279)	Yes	No	No	No	Yes
Berkley Casualty Company (15911)	Yes	Yes	Yes	Yes	No
Berkley Insurance Company (32603)	Yes	Yes	Yes	Yes	No
Berkley Life And Health Insurance Company (64890)	Yes	Yes	Yes	Yes	No
Berkley National Insurance Company (38911)	Yes	Yes	Yes	Yes	No
Berkley Regional Insurance Company (29580)	Yes	Yes	Yes	Yes	No
Berkshire Hathaway Direct Insurance Company (10391)	Yes	Yes	Yes	Yes	No
Brotherhood Mutual Insurance Co (13528)	Yes	Yes	Yes	Yes	No
Carolina Casualty Insurance Company (10510)	Yes	Yes	Yes	Yes	No
Catholic Fraternal Life (57770)	Yes	Yes	Yes	Yes	No
Century-National Insurance Company (26905)	Yes	Yes	Yes	Yes	No
Chiron Insurance Company (16356)	Yes	Yes	Yes	Yes	No
Chubb Indemnity Insurance Company (12777)	Yes	Yes	Yes	Yes	No
Chubb National Insurance Company (10052)	Yes	No	No	No	Yes
Cincinnati Casualty Company The (28665)	Yes	Yes	Yes	Yes	No
Cincinnati Insurance Company The (10677)	Yes	Yes	Yes	Yes	No
Clermont Insurance Company (33480)	Yes	Yes	Yes	Yes	No
Coface North America Insurance Company (31887)	Yes	Yes	Yes	Yes	No
Columbia Mutual Insurance Company (40371)	No	No	No	No	No
Continental Western Insurance Company (10804)	Yes	Yes	Yes	Yes	No
Country Mutual Insurance Company (20990)	Yes	Yes	Yes	Yes	No
Country Preferred Insurance Company (21008)	Yes	Yes	Yes	Yes	No
Courtesy Insurance Company (26492)	Yes	Yes	Yes	Yes	No
Economy Preferred Insurance Company (38067)	Yes	Yes	Yes	No	No
Economy Premier Assurance Company (40649)	Yes	Yes	Yes	Yes	No
Emc Property & Casualty Company (25186)	Yes	Yes	Yes	Yes	No
Emcasco Insurance Company (21407)	Yes	Yes	Yes	Yes	No
Employers Insurance Company Of Wausau (21458)	Yes	No	No	No	Yes
Employers Mutual Casualty Company (21415)	Yes	Yes	Yes	Yes	No
Executive Risk Indemnity Inc (35181)	Yes	Yes	Yes	Yes	No
Factory Mutual Insurance Company (21482)	No	No	No	No	No
Farmers Group Property And Casualty Insurance Company (34339)	Yes	Yes	Yes	No	No

EARTHQUAKE INSURANCE COVERAGE

SPRINGFIELD - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Farmers Insurance Exchange (21652)	Yes	No	No	No	Yes
Farmers Property And Casualty Insurance Company (26298)	Yes	Yes	Yes	No	No
Fcci Insurance Company (10178)	No	No	No	No	No
Federal Insurance Company (20281)	Yes	No	No	No	Yes
Federated Mutual Insurance Company (13935)	No	No	No	No	No
Federated Reserve Insurance Company (16024)	No	No	No	No	No
Federated Service Insurance Company (28304)	No	No	No	No	No
Firemens Insurance Company Of Washington Dc (21784)	Yes	Yes	Yes	Yes	No
First Financial Insurance Company (11177)	Yes	Yes	Yes	Yes	No
Foremost Insurance Company Grand Rapids Michigan (11185)	Yes	Yes	Yes	Yes	No
Fortitude Casualty Insurance Company (26794)	Yes	Yes	Yes	Yes	No
Garrison Property And Casualty Insurance Company (21253)	Yes	Yes	Yes	Yes	No
Golden Security Insurance Company (65463)	Yes	Yes	Yes	Yes	No
Great Divide Insurance Company (25224)	Yes	Yes	Yes	Yes	No
Great Midwest Insurance Company (18694)	Yes	Yes	Yes	Yes	No
Great Northern Insurance Company (20303)	Yes	No	No	No	Yes
Greenwich Insurance Company (22322)	Yes	Yes	Yes	Yes	No
Greystone Insurance Company (10019)	Yes	Yes	Yes	Yes	No
Grinnell Mutual Reinsurance Company, Si (14117)	Yes	Yes	Yes	Yes	No
Guideone Insurance Company (15032)	Yes	Yes	Yes	Yes	No
Hdi Global Insurance Company (41343)	No	No	No	No	No
Heartland National Life Insurance Company (66214)	Yes	Yes	Yes	Yes	No
Homesite Indemnity Company (20419)	Yes	No	No	No	Yes
Homesite Insurance Company Of The Midwest (13927)	Yes	No	Yes	Yes	No
Horace Mann Insurance Company (22578)	Yes	Yes	Yes	Yes	No
Hudson Insurance Company (25054)	Yes	Yes	Yes	Yes	No
Imperium Insurance Company (35408)	Yes	Yes	Yes	Yes	No
Incline Casualty Company (11090)	Yes	Yes	Yes	Yes	No
Indemnity National Insurance Company (18468)	Yes	Yes	Yes	Yes	No
Integon National Insurance Company (29742)	Yes	Yes	Yes	Yes	No
Intrepid Casualty Company (17182)	Yes	Yes	Yes	Yes	No
Intrepid Insurance Company (10749)	Yes	Yes	Yes	Yes	No
Kaiser Permanente Insurance Company (60053)	Yes	Yes	Yes	Yes	No
Key Risk Insurance Company (10885)	Yes	Yes	Yes	Yes	No
Lemonade Insurance Company (16023)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

SPRINGFIELD - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Lexington National Insurance Corporation (37940)	Yes	Yes	Yes	Yes	No
Liberty Mutual Fire Insurance Company (23035)	Yes	No	No	No	Yes
Liberty Mutual Insurance Company (23043)	Yes	Yes	Yes	Yes	No
Liberty Mutual Personal Insurance Company (12484)	Yes	No	No	No	Yes
Lio Insurance Company (40550)	Yes	Yes	Yes	Yes	No
Lititz Mutual Insurance Company (14400)	Yes	Yes	Yes	Yes	No
Lm Insurance Corporation (33600)	Yes	No	No	No	Yes
Manhattan National Life Insurance Company (67083)	Yes	Yes	Yes	Yes	No
Markel American Insurance Company (28932)	No	No	No	No	No
Massmutual Ascend Life Insurance Company (63312)	Yes	Yes	Yes	Yes	No
Mem Mutual Insurance Company (10191)	Yes	Yes	Yes	Yes	No
Mem Protect Insurance Company (17569)	Yes	Yes	Yes	Yes	No
Mem Secure Insurance Company (17568)	Yes	Yes	Yes	Yes	No
Mem Shield Insurance Company (17570)	Yes	Yes	Yes	Yes	No
Metromile Insurance Company (16187)	Yes	Yes	Yes	Yes	No
Midvale Indemnity Company (27138)	Yes	No	No	No	Yes
Midwest Employers Casualty Company (23612)	Yes	Yes	Yes	Yes	No
Midwest Family Mutual Insurance Company (23574)	Yes	Yes	Yes	Yes	No
Ms Transverse Insurance Company (21075)	Yes	Yes	Yes	Yes	No
National Liability & Fire Insurance Company (20052)	Yes	Yes	Yes	Yes	No
National Teachers Associates Life Insurance Company (87963)	Yes	Yes	Yes	Yes	No
Nationwide General Insurance Company (23760)	Yes	Yes	Yes	Yes	No
Nationwide Insurance Company Of America (25453)	Yes	No	No	No	Yes
Nationwide Mutual Insurance Company (23787)	Yes	No	No	No	Yes
Norfolk & Dedham Mutual Fire Insurance Company (23965)	Yes	Yes	Yes	Yes	No
Ohio Casualty Insurance Company (24074)	Yes	No	No	No	Yes
Ohio Security Insurance Company (24082)	Yes	No	No	No	Yes
Pacific Indemnity Company (20346)	Yes	No	No	No	Yes
Palomar Specialty Insurance Company (20338)	Yes	Yes	Yes	Yes	No
Peerless Indemnity Insurance Company (18333)	Yes	Yes	Yes	Yes	No
Pharmacists Mutual Insurance Company (13714)	Yes	Yes	Yes	Yes	No
Plymouth Rock Assurance Preferred Corporation (36587)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

SPRINGFIELD - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Preferred Employers Insurance Company (10900)	Yes	Yes	Yes	Yes	No
Previsor Insurance Company (21776)	Yes	Yes	Yes	Yes	No
Privilege Underwriters Reciprocal Exchange (12873)	Yes	Yes	Yes	Yes	No
Riverport Insurance Company (36684)	Yes	Yes	Yes	Yes	No
Riverstone International Insurance, Inc. (21261)	Yes	Yes	Yes	Yes	No
Rsui Indemnity Company (22314)	Yes	Yes	Yes	Yes	No
Safeco Insurance Company Of America (24740)	Yes	No	No	No	Yes
Samsung Fire & Marine Insurance Co Ltd (Us Branch) (38300)	Yes	Yes	Yes	Yes	No
Shelter Mutual Insurance Company (23388)	Yes	Yes	Yes	Yes	No
Spinnaker Insurance Company (24376)	Yes	Yes	Yes	Yes	No
Standard Fire Insurance Company (19070)	Yes	No	No	No	Yes
Starnet Insurance Company (40045)	Yes	Yes	Yes	Yes	No
State Farm Fire And Casualty Company (25143)	Yes	Yes	Yes	Yes	No
Stillwater Insurance Company (25180)	Yes	Yes	Yes	Yes	No
T.H.E. Insurance Company (12866)	Yes	Yes	Yes	Yes	No
Teachers Insurance Company (22683)	Yes	Yes	Yes	Yes	No
The Independent Order Of Foresters, U.S. Branch (58068)	Yes	Yes	Yes	Yes	No
Travelers Home And Marine Insurance Company The (27998)	Yes	No	No	No	Yes
Travelers Indemnity Company Of America (25666)	Yes	No	No	No	Yes
Travelers Personal Insurance Company (38130)	Yes	No	No	No	Yes
Travelers Property Casualty Insurance Company (36161)	Yes	No	No	No	Yes
Tri State Insurance Company Of Minnesota (31003)	Yes	Yes	Yes	Yes	No
Triangle Insurance Company Inc (28535)	Yes	Yes	Yes	Yes	No
Trisura Insurance Company (22225)	Yes	Yes	Yes	Yes	No
Truck Insurance Exchange (21709)	Yes	Yes	Yes	No	No
Trustgard Insurance Company (40118)	Yes	Yes	Yes	Yes	No
Union Insurance Company (25844)	Yes	Yes	Yes	Yes	No
United Services Automobile Association (25941)	Yes	Yes	Yes	Yes	No
Usaa Casualty Insurance Company (25968)	Yes	Yes	Yes	Yes	No
Usaa General Indemnity Company (18600)	Yes	Yes	Yes	Yes	No
Vigilant Insurance Company (20397)	Yes	No	No	No	Yes
Wesco Insurance Company (25011)	No	No	No	No	No
West Bend Insurance Company (15350)	Yes	Yes	Yes	Yes	No
West Bend Premier Insurance Company (17649)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

SPRINGFIELD - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
West Bend Select Insurance Company (17648)	Yes	Yes	Yes	Yes	No
XI Insurance America Inc (24554)	Yes	Yes	Yes	Yes	No
XI Insurance Company Of New York Inc (40193)	Yes	Yes	Yes	Yes	No
XI Reinsurance America Inc (20583)	Yes	Yes	Yes	Yes	No
XI Specialty Insurance Company (37885)	Yes	Yes	Yes	Yes	No

ST. LOUIS

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Acadia Insurance Company (31325)	Yes	Yes	Yes	Yes	No
Accident Insurance Company Inc (11573)	Yes	Yes	Yes	Yes	No
Ace Property And Casualty Insurance Company (20699)	Yes	Yes	Yes	Yes	No
Acuity A Mutual Insurance Company (14184)	Yes	Yes	Yes	Yes	No
Admiral Indemnity Company (44318)	Yes	Yes	Yes	Yes	No
Alamance Insurance Company (10957)	Yes	Yes	Yes	Yes	No
Amco Insurance Company (19100)	Yes	No	No	No	Yes
American Economy Insurance Company (19690)	Yes	Yes	Yes	No	No
American Family Connect Property And Casualty Insurance Company (29068)	Yes	No	No	No	Yes
American Family Insurance Company (10386)	Yes	Yes	Yes	No	No
American Family Mutual Insurance Company S.I. (19275)	Yes	No	No	No	Yes
American Fire & Casualty Company (24066)	Yes	No	No	No	Yes
American Modern Home Insurance Co (23469)	Yes	Yes	Yes	Yes	No
American Modern Property And Casualty Insurance Company (42722)	Yes	Yes	Yes	Yes	No
American Road Insurance Company (19631)	Yes	Yes	Yes	Yes	No
Amerisure Insurance Company (19488)	Yes	Yes	Yes	Yes	No
Amerisure Mutual Insurance Company (23396)	Yes	Yes	Yes	Yes	No
Amerisure Partners Insurance Company (11050)	Yes	Yes	Yes	Yes	No
Amguard Insurance Company (42390)	Yes	Yes	Yes	Yes	No
Amica Mutual Insurance Company (19976)	Yes	Yes	Yes	Yes	No
Annuity Investors Life Insurance Company (93661)	Yes	Yes	Yes	Yes	No
Arch Insurance Company (11150)	Yes	Yes	Yes	Yes	No
Armed Forces Insurance Exchange (41459)	Yes	Yes	Yes	Yes	No
Auto Club Family Insurance Company (27235)	Yes	Yes	Yes	Yes	No
Auto Owners Insurance Company (18988)	Yes	Yes	Yes	Yes	No
Automobile Ins Co Of Hartford Ct (19062)	Yes	No	No	No	Yes

EARTHQUAKE INSURANCE COVERAGE

ST. LOUIS - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Axa XI Insurance Company Americas (19518)	Yes	Yes	Yes	Yes	No
Axis Reinsurance Company (20370)	Yes	Yes	Yes	Yes	No
Axis Specialty Insurance Company (15610)	Yes	Yes	Yes	Yes	No
Bankers Standard Insurance Company (18279)	Yes	No	No	No	Yes
Berkley Casualty Company (15911)	Yes	Yes	Yes	Yes	No
Berkley Insurance Company (32603)	Yes	Yes	Yes	Yes	No
Berkley Life And Health Insurance Company (64890)	Yes	Yes	Yes	Yes	No
Berkley National Insurance Company (38911)	Yes	Yes	Yes	Yes	No
Berkley Regional Insurance Company (29580)	Yes	Yes	Yes	Yes	No
Berkshire Hathaway Direct Insurance Company (10391)	Yes	Yes	Yes	Yes	No
Brotherhood Mutual Insurance Co (13528)	Yes	Yes	Yes	Yes	No
Carolina Casualty Insurance Company (10510)	Yes	Yes	Yes	Yes	No
Catholic Fraternal Life (57770)	Yes	Yes	Yes	Yes	No
Century-National Insurance Company (26905)	Yes	Yes	Yes	Yes	No
Chiron Insurance Company (16356)	Yes	Yes	Yes	Yes	No
Chubb Indemnity Insurance Company (12777)	Yes	Yes	Yes	Yes	No
Chubb National Insurance Company (10052)	Yes	No	No	No	Yes
Cincinnati Casualty Company The (28665)	Yes	Yes	Yes	Yes	No
Cincinnati Insurance Company The (10677)	Yes	Yes	Yes	Yes	No
Clermont Insurance Company (33480)	Yes	Yes	Yes	Yes	No
Coface North America Insurance Company (31887)	Yes	Yes	Yes	Yes	No
Columbia Mutual Insurance Company (40371)	No	No	No	No	No
Continental Western Insurance Company (10804)	Yes	Yes	Yes	Yes	No
Country Mutual Insurance Company (20990)	Yes	Yes	Yes	Yes	No
Country Preferred Insurance Company (21008)	Yes	Yes	Yes	Yes	No
Courtesy Insurance Company (26492)	Yes	Yes	Yes	Yes	No
Economy Preferred Insurance Company (38067)	Yes	Yes	Yes	No	No
Economy Premier Assurance Company (40649)	Yes	Yes	Yes	Yes	No
Emc Property & Casualty Company (25186)	Yes	Yes	Yes	Yes	No
Emcasco Insurance Company (21407)	Yes	Yes	Yes	Yes	No
Employers Insurance Company Of Wausau (21458)	Yes	No	No	No	Yes
Employers Mutual Casualty Company (21415)	Yes	Yes	Yes	Yes	No
Executive Risk Indemnity Inc (35181)	Yes	Yes	Yes	Yes	No
Factory Mutual Insurance Company (21482)	No	No	No	No	No
Farmers Group Property And Casualty Insurance Company (34339)	Yes	Yes	Yes	No	No

EARTHQUAKE INSURANCE COVERAGE

ST. LOUIS - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Farmers Insurance Exchange (21652)	Yes	No	No	No	Yes
Farmers Property And Casualty Insurance Company (26298)	Yes	Yes	Yes	No	No
Fcci Insurance Company (10178)	No	No	No	No	No
Federal Insurance Company (20281)	Yes	No	No	No	Yes
Federated Mutual Insurance Company (13935)	No	No	No	No	No
Federated Reserve Insurance Company (16024)	No	No	No	No	No
Federated Service Insurance Company (28304)	No	No	No	No	No
Firemens Insurance Company Of Washington Dc (21784)	Yes	Yes	Yes	Yes	No
First Financial Insurance Company (11177)	Yes	Yes	Yes	Yes	No
Foremost Insurance Company Grand Rapids Michigan (11185)	Yes	Yes	Yes	Yes	No
Fortitude Casualty Insurance Company (26794)	Yes	Yes	Yes	Yes	No
Garrison Property And Casualty Insurance Company (21253)	Yes	Yes	Yes	Yes	No
Golden Security Insurance Company (65463)	Yes	Yes	Yes	Yes	No
Great Divide Insurance Company (25224)	Yes	Yes	Yes	Yes	No
Great Midwest Insurance Company (18694)	Yes	Yes	Yes	Yes	No
Great Northern Insurance Company (20303)	Yes	No	No	No	Yes
Greenwich Insurance Company (22322)	Yes	Yes	Yes	Yes	No
Greystone Insurance Company (10019)	Yes	Yes	Yes	Yes	No
Grinnell Mutual Reinsurance Company, Si (14117)	Yes	Yes	Yes	Yes	No
Guideone Insurance Company (15032)	Yes	Yes	Yes	Yes	No
Hdi Global Insurance Company (41343)	No	No	No	No	No
Heartland National Life Insurance Company (66214)	Yes	Yes	Yes	Yes	No
Homesite Indemnity Company (20419)	Yes	No	No	No	Yes
Homesite Insurance Company Of The Midwest (13927)	Yes	No	Yes	Yes	No
Horace Mann Insurance Company (22578)	Yes	Yes	Yes	Yes	No
Hudson Insurance Company (25054)	Yes	Yes	Yes	Yes	No
Imperium Insurance Company (35408)	Yes	Yes	Yes	Yes	No
Incline Casualty Company (11090)	Yes	Yes	Yes	Yes	No
Indemnity National Insurance Company (18468)	Yes	Yes	Yes	Yes	No
Integon National Insurance Company (29742)	Yes	Yes	Yes	Yes	No
Intrepid Casualty Company (17182)	Yes	Yes	Yes	Yes	No
Intrepid Insurance Company (10749)	Yes	Yes	Yes	Yes	No
Kaiser Permanente Insurance Company (60053)	Yes	Yes	Yes	Yes	No
Key Risk Insurance Company (10885)	Yes	Yes	Yes	Yes	No
Lemonade Insurance Company (16023)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

ST. LOUIS - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
Lexington National Insurance Corporation (37940)	Yes	Yes	Yes	Yes	No
Liberty Mutual Fire Insurance Company (23035)	Yes	No	No	No	Yes
Liberty Mutual Insurance Company (23043)	Yes	Yes	Yes	Yes	No
Liberty Mutual Personal Insurance Company (12484)	Yes	No	No	No	Yes
Lio Insurance Company (40550)	Yes	Yes	Yes	Yes	No
Lititz Mutual Insurance Company (14400)	Yes	Yes	Yes	No	No
Lm Insurance Corporation (33600)	Yes	No	No	No	Yes
Manhattan National Life Insurance Company (67083)	Yes	Yes	Yes	Yes	No
Markel American Insurance Company (28932)	No	No	No	No	No
Massmutual Ascend Life Insurance Company (63312)	Yes	Yes	Yes	Yes	No
Mem Mutual Insurance Company (10191)	Yes	Yes	Yes	Yes	No
Mem Protect Insurance Company (17569)	Yes	Yes	Yes	Yes	No
Mem Secure Insurance Company (17568)	Yes	Yes	Yes	Yes	No
Mem Shield Insurance Company (17570)	Yes	Yes	Yes	Yes	No
Metromile Insurance Company (16187)	Yes	Yes	Yes	Yes	No
Midvale Indemnity Company (27138)	Yes	No	No	No	Yes
Midwest Employers Casualty Company (23612)	Yes	Yes	Yes	Yes	No
Midwest Family Mutual Insurance Company (23574)	Yes	Yes	Yes	Yes	No
Ms Transverse Insurance Company (21075)	Yes	Yes	Yes	Yes	No
National Liability & Fire Insurance Company (20052)	Yes	Yes	Yes	Yes	No
National Teachers Associates Life Insurance Company (87963)	Yes	Yes	Yes	Yes	No
Nationwide General Insurance Company (23760)	Yes	Yes	Yes	Yes	No
Nationwide Insurance Company Of America (25453)	Yes	No	No	No	Yes
Nationwide Mutual Insurance Company (23787)	Yes	No	No	No	Yes
Norfolk & Dedham Mutual Fire Insurance Company (23965)	Yes	Yes	Yes	Yes	No
Ohio Casualty Insurance Company (24074)	Yes	No	No	No	Yes
Ohio Security Insurance Company (24082)	Yes	No	No	No	Yes
Pacific Indemnity Company (20346)	Yes	No	No	No	Yes
Palomar Specialty Insurance Company (20338)	Yes	Yes	Yes	Yes	No
Peerless Indemnity Insurance Company (18333)	Yes	Yes	Yes	Yes	No
Pharmacists Mutual Insurance Company (13714)	Yes	Yes	Yes	Yes	No
Plymouth Rock Assurance Preferred Corporation (36587)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

ST. LOUIS - CONTINUED

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Riverport Insurance Company (36684)	Yes	Yes	Yes	Yes	No
Riverstone International Insurance, Inc. (21261)	Yes	Yes	Yes	Yes	No
Rsui Indemnity Company (22314)	Yes	Yes	Yes	Yes	No
Safeco Insurance Company Of America (24740)	Yes	No	No	No	Yes
Samsung Fire & Marine Insurance Co Ltd (Us Branch) (38300)	Yes	Yes	Yes	Yes	No
Shelter Mutual Insurance Company (23388)	Yes	Yes	Yes	No	No
Spinnaker Insurance Company (24376)	Yes	Yes	Yes	Yes	No
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Starnet Insurance Company (40045)	Yes	Yes	Yes	Yes	No
State Farm Fire And Casualty Company (25143)	Yes	Yes	Yes	Yes	No
Stillwater Insurance Company (25180)	Yes	Yes	Yes	Yes	No
T.H.E. Insurance Company (12866)	Yes	Yes	Yes	Yes	No
Teachers Insurance Company (22683)	Yes	Yes	Yes	Yes	No
The Independent Order Of Foresters, U.S. Branch (58068)	Yes	Yes	Yes	Yes	No
Travelers Home And Marine Insurance Company The (27998)	Yes	No	No	No	Yes
Travelers Indemnity Company Of America (25666)	Yes	No	No	No	Yes
Travelers Personal Insurance Company (38130)	Yes	No	No	No	Yes
Travelers Property Casualty Insurance Company (36161)	Yes	No	No	No	Yes
Tri State Insurance Company Of Minnesota (31003)	Yes	Yes	Yes	Yes	No
Triangle Insurance Company Inc (28535)	Yes	Yes	Yes	Yes	No
Trisura Insurance Company (22225)	Yes	Yes	Yes	Yes	No
Truck Insurance Exchange (21709)	Yes	Yes	Yes	No	No
Trustgard Insurance Company (40118)	Yes	Yes	Yes	Yes	No
Union Insurance Company (25844)	Yes	Yes	Yes	Yes	No
United Services Automobile Association (25941)	Yes	Yes	Yes	Yes	No
Usaa Casualty Insurance Company (25968)	Yes	Yes	Yes	Yes	No
Usaa General Indemnity Company (18600)	Yes	Yes	Yes	Yes	No
Vigilant Insurance Company (20397)	Yes	No	No	No	Yes
Wesco Insurance Company (25011)	No	No	No	No	No
West Bend Insurance Company (15350)	Yes	Yes	Yes	Yes	No
West Bend Premier Insurance Company (17649)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

ST. LOUIS - CONTINUED

Namecode	Writing Business	Frame	Frame Masonry Veneer	Masonry	Renewal Only
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XI Insurance America Inc (24554)	Yes	Yes	Yes	Yes	No
XI Insurance Company Of New York Inc (40193)	Yes	Yes	Yes	Yes	No
XI Reinsurance America Inc (20583)	Yes	Yes	Yes	Yes	No
XI Specialty Insurance Company (37885)	Yes	Yes	Yes	Yes	No

EARTHQUAKE INSURANCE COVERAGE

UPDATED: 02/2026



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Missouri Department of Commerce & Insurance