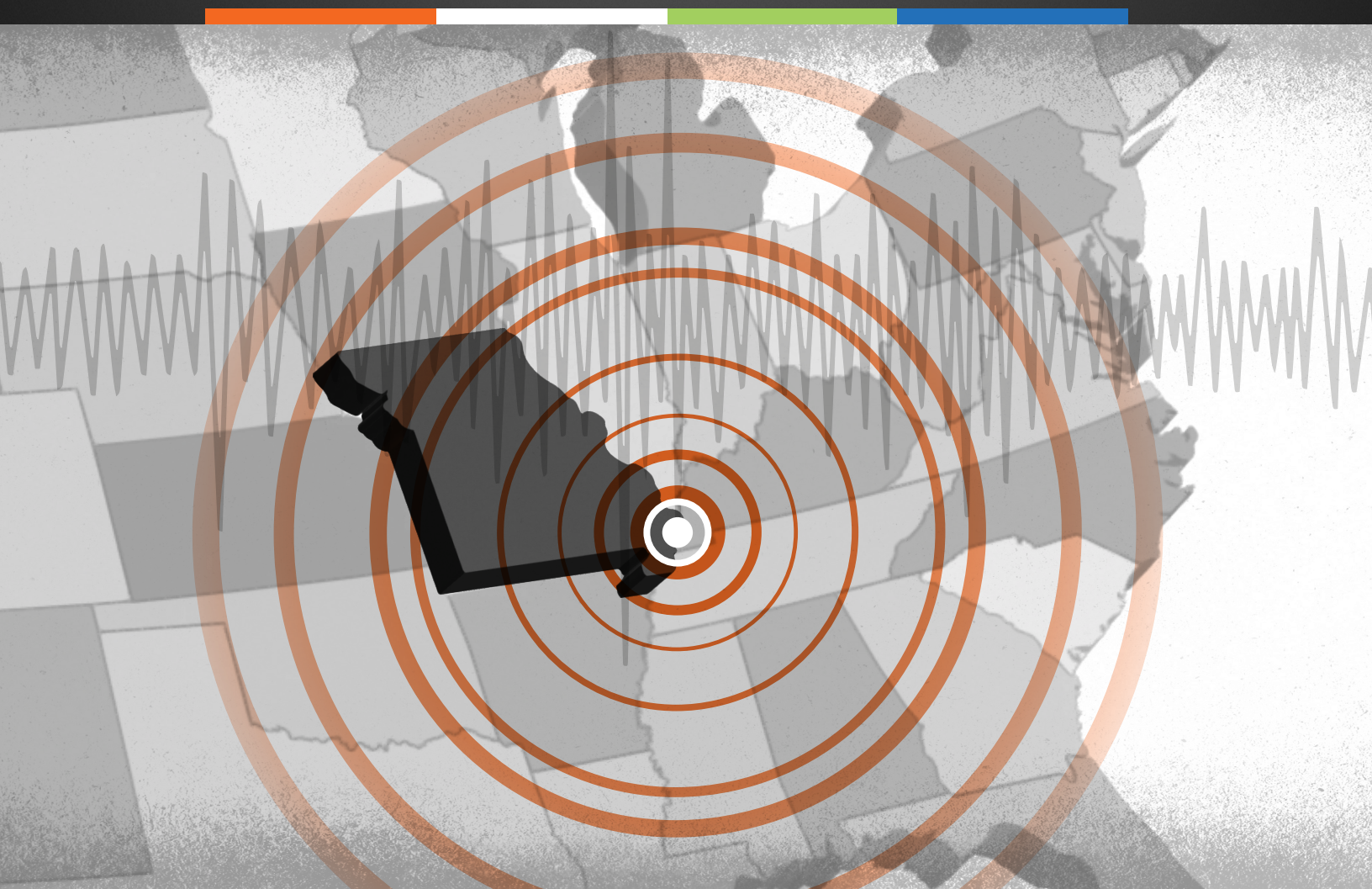


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RESIDENTIAL EARTHQUAKE COVERAGE IN MISSOURI

Missouri Department of Commerce & Insurance
Data Analytics Office



DCI

Missouri Department of Commerce & Insurance

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1 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**.

2 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, the 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:

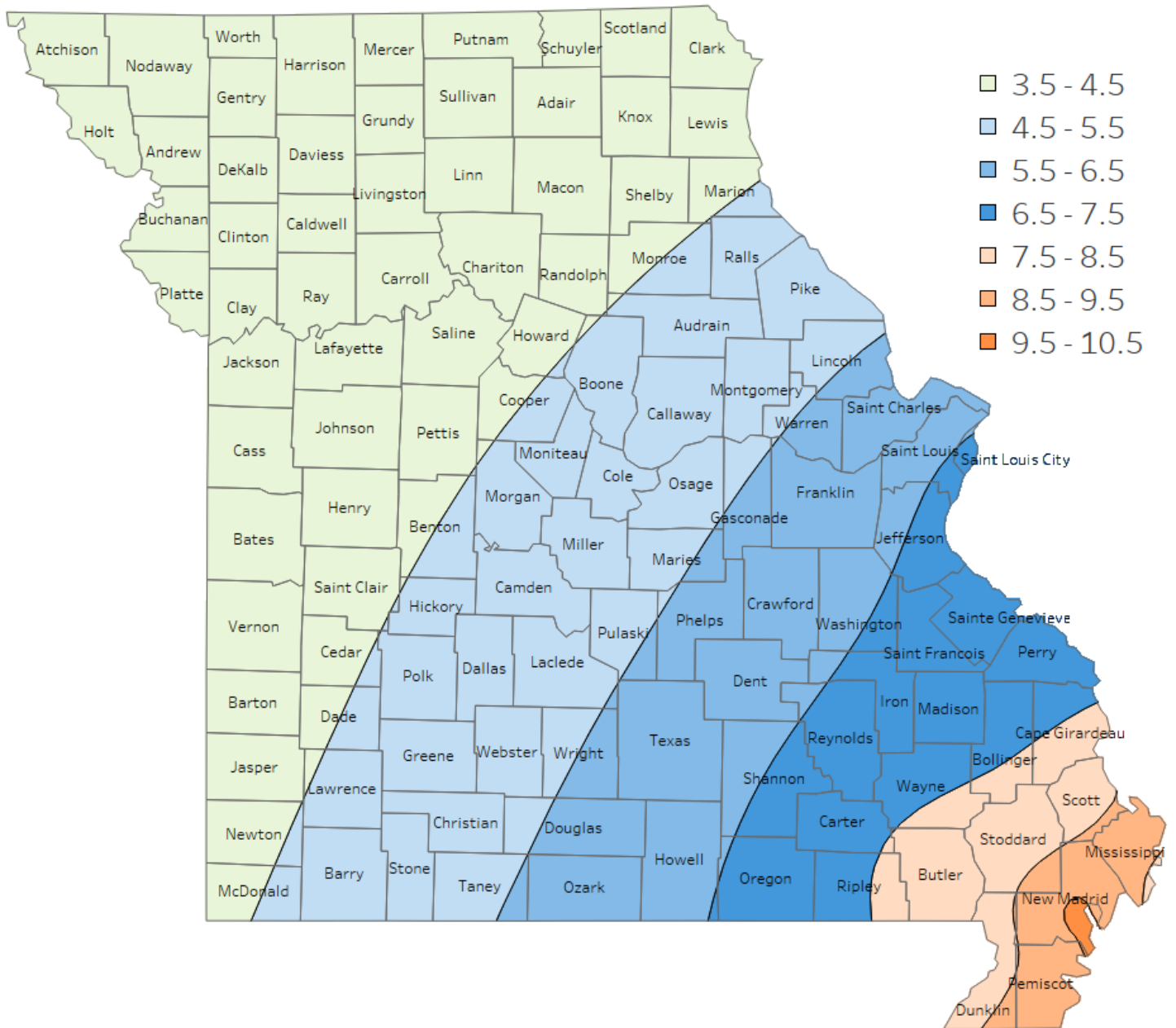
- Insurers have increasingly pulled out of high-risk areas of the state or have subjected such areas to stricter underwriting standards.
- Policyholders are required to self-insure to a significant extent through higher deductibles and the application of separate deductibles to structure and contents. 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:

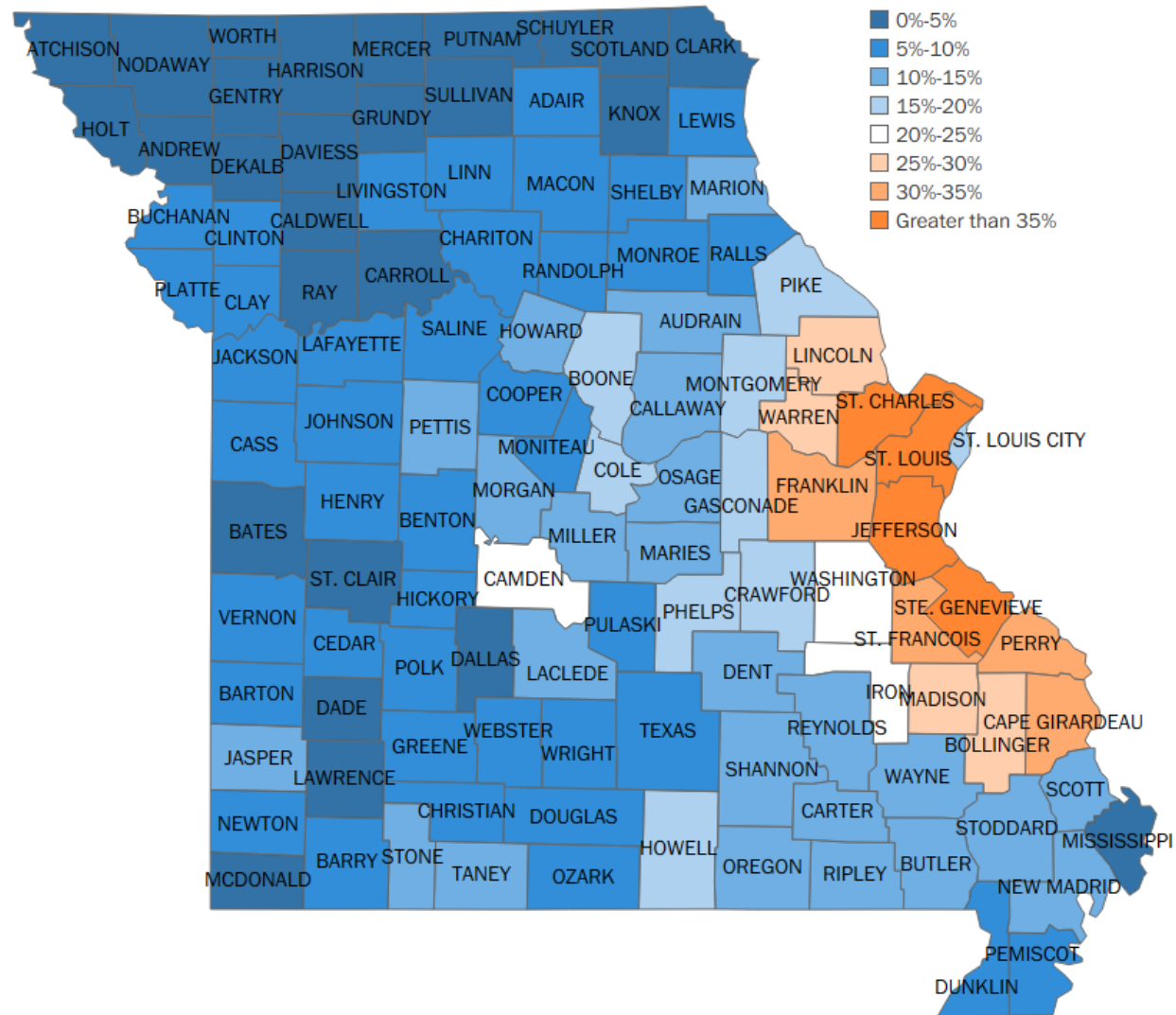
- The market has contracted significantly over the last ten years. In the seven-county New Madrid region of the state, the percentage of residences with earthquake coverage declined by 7.1 percentage points between 2016 and 2025, from 17.4 to 10.4%.
- In 98 of Missouri's 115 counties, fewer than 20% 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 2016, and adjusting for inflation, costs have increased 36% 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. 73% of that market offers deductibles at less than or equal to 10% of the value of the property.

MERCALLI SCALE: PROJECTED EARTHQUAKE RISK

HIGHER VALUES INDICATE GREATER EARTHQUAKE RISK



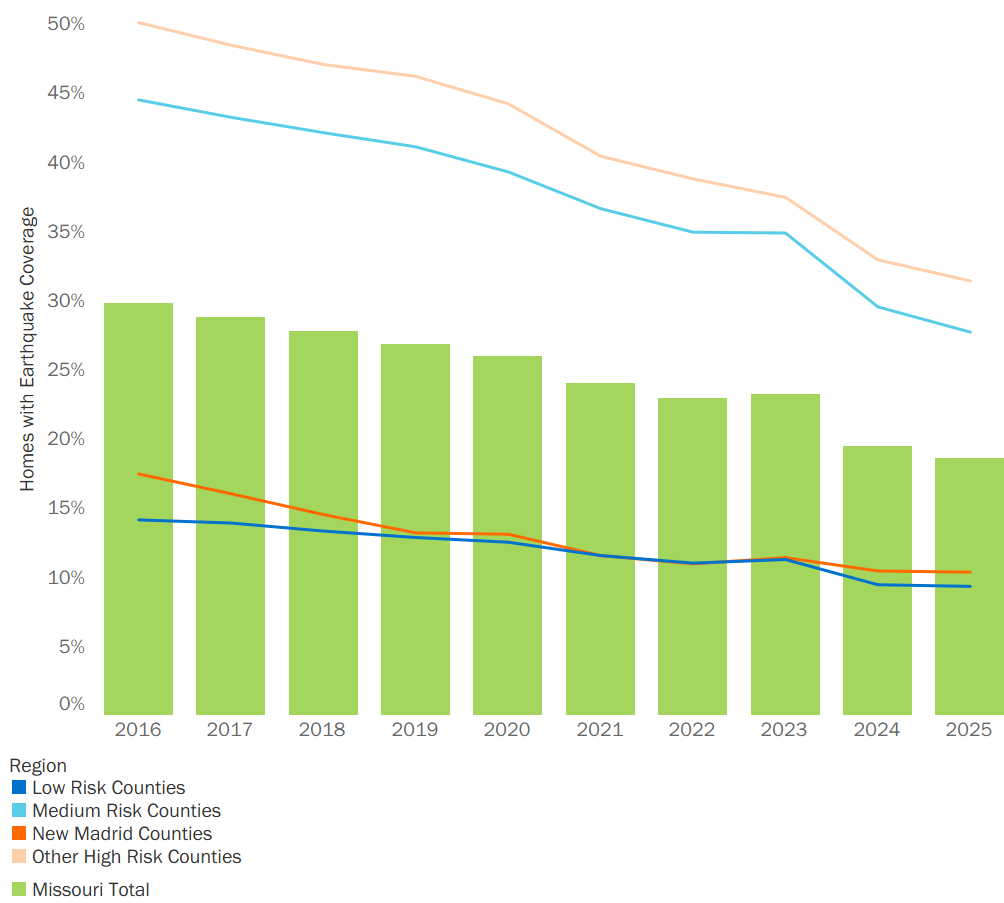
PERCENT OF RESIDENCES WITH EARTHQUAKE COVERAGE



3 REGIONAL TRENDS

REGIONAL TRENDS
PERCENT OF RESIDENCES WITH EARTHQUAKE COVERAGE

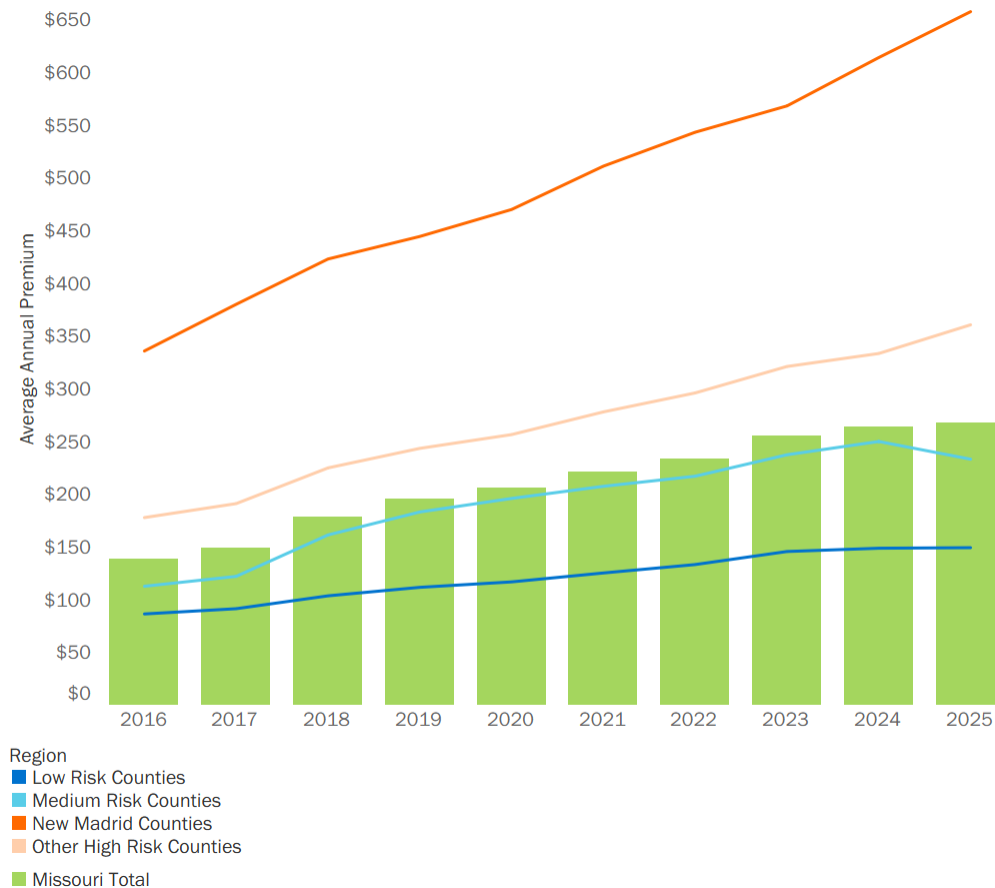
Region	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
New Madrid Counties	17.5%	16.0%	14.5%	13.2%	13.1%	11.6%	11.0%	11.4%	10.4%	10.4%	(7.1%)
Other High Risk Counties	50.1%	48.4%	47.1%	46.2%	44.2%	40.4%	38.8%	37.4%	32.9%	31.4%	(18.7%)
Medium Risk Counties	44.5%	43.2%	42.1%	41.1%	39.3%	36.6%	34.9%	34.9%	29.5%	27.7%	(16.8%)
Low Risk Counties	14.1%	13.9%	13.3%	12.9%	12.5%	11.6%	11.0%	11.3%	9.4%	9.3%	(4.8%)
Missouri Total	29.7%	28.7%	27.8%	26.8%	25.9%	24.0%	22.9%	23.2%	19.4%	18.5%	(11.2%)



REGIONAL TRENDS

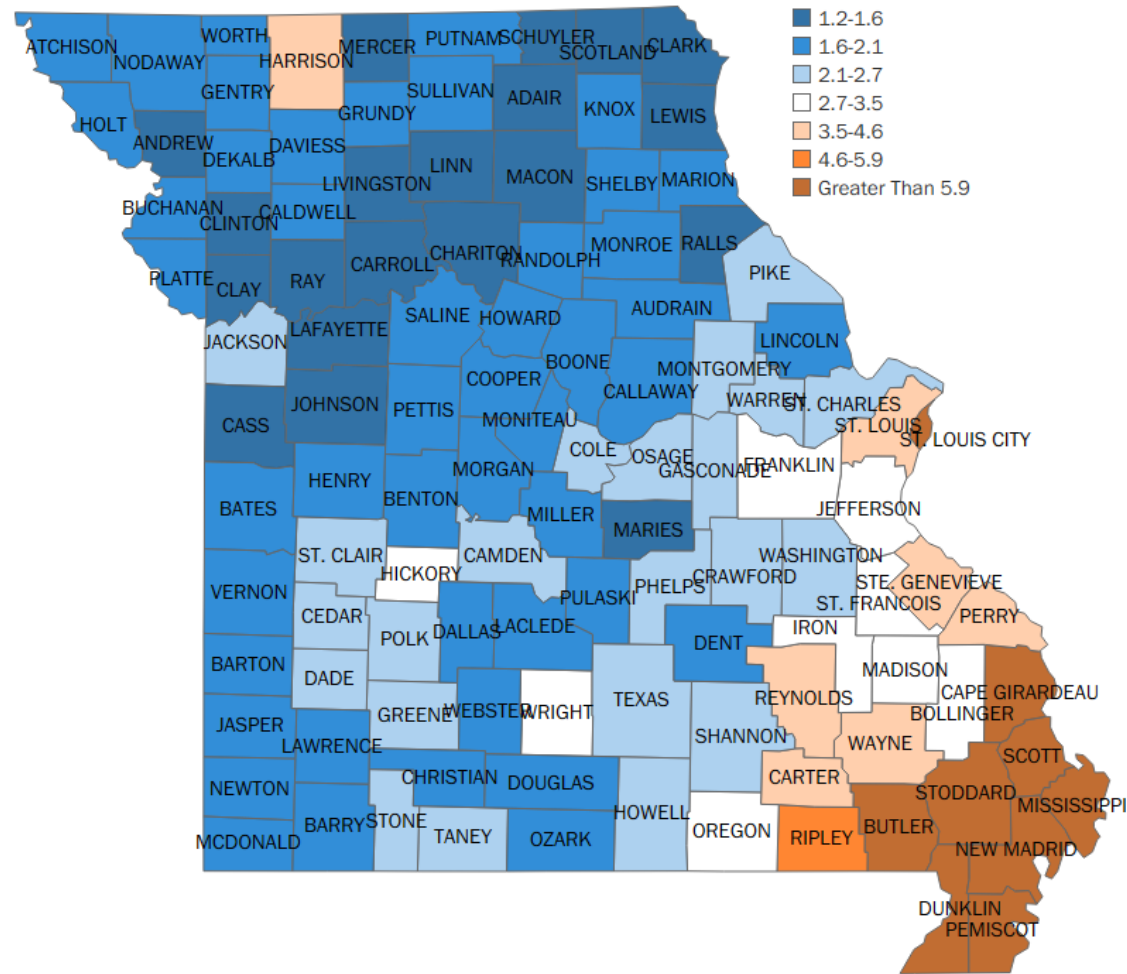
AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE

Region	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
New Madrid Counties	\$336	\$380	\$423	\$445	\$470	\$511	\$543	\$568	\$614	\$658
Other High Risk Counties	\$178	\$191	\$225	\$244	\$257	\$278	\$296	\$321	\$334	\$361
Medium Risk Counties	\$113	\$122	\$162	\$183	\$196	\$208	\$217	\$238	\$250	\$233
Low Risk Counties	\$87	\$92	\$104	\$112	\$117	\$125	\$133	\$146	\$149	\$149
Missouri Total	\$139	\$149	\$179	\$195	\$206	\$221	\$234	\$255	\$264	\$267



EARTHQUAKE COST TO MEDIAN INCOME

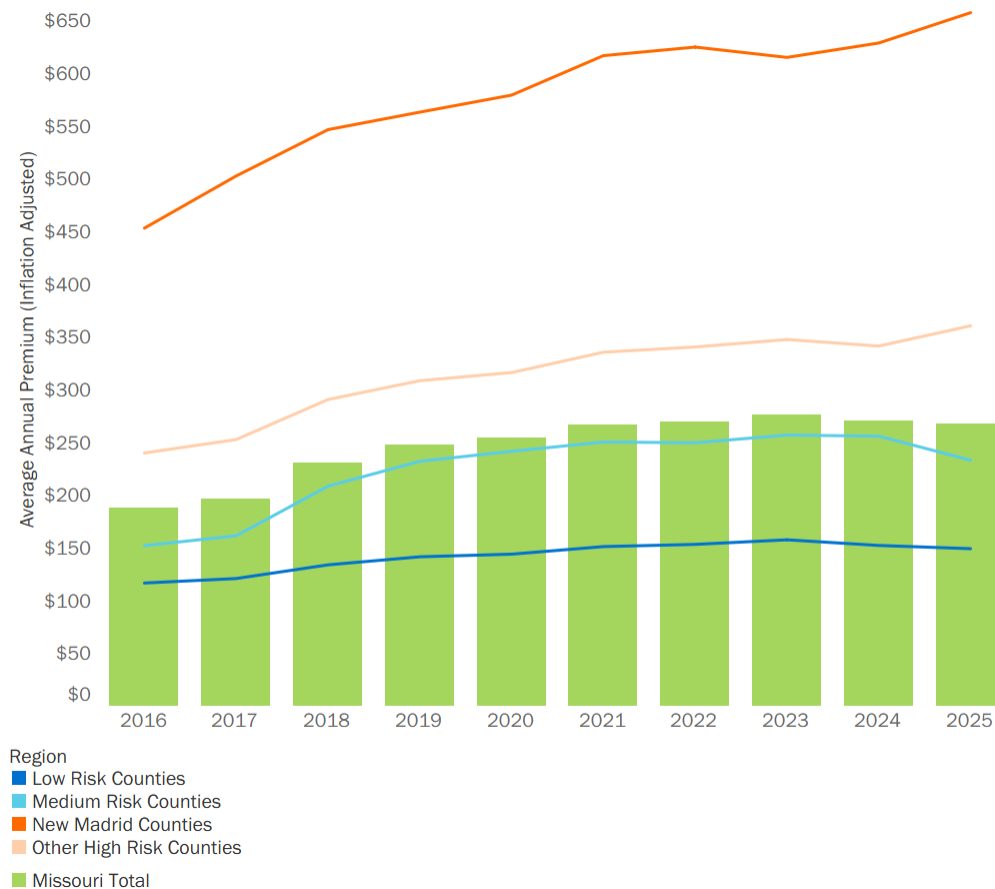
AVERAGE ANNUAL PREMIUM DIVIDED BY MEDIAN INCOME BY COUNTY, 2025



REGIONAL TRENDS

AVERAGE ANNUAL COST OF EARTHQUAKE COVERAGE, INFLATION ADJUSTED, 2025 DOLLARS

Region	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
New Madrid Counties	\$453	\$503	\$547	\$563	\$580	\$617	\$625	\$615	\$629	\$658
Other High Risk Counties	\$240	\$253	\$291	\$309	\$316	\$336	\$341	\$348	\$342	\$361
Medium Risk Counties	\$152	\$162	\$209	\$232	\$242	\$251	\$250	\$257	\$256	\$233
Low Risk Counties	\$117	\$121	\$134	\$142	\$144	\$151	\$154	\$158	\$153	\$149
Missouri Total	\$188	\$197	\$231	\$248	\$254	\$267	\$269	\$276	\$271	\$267



MARKET PENETRATION & COST OF COVERAGE

2025

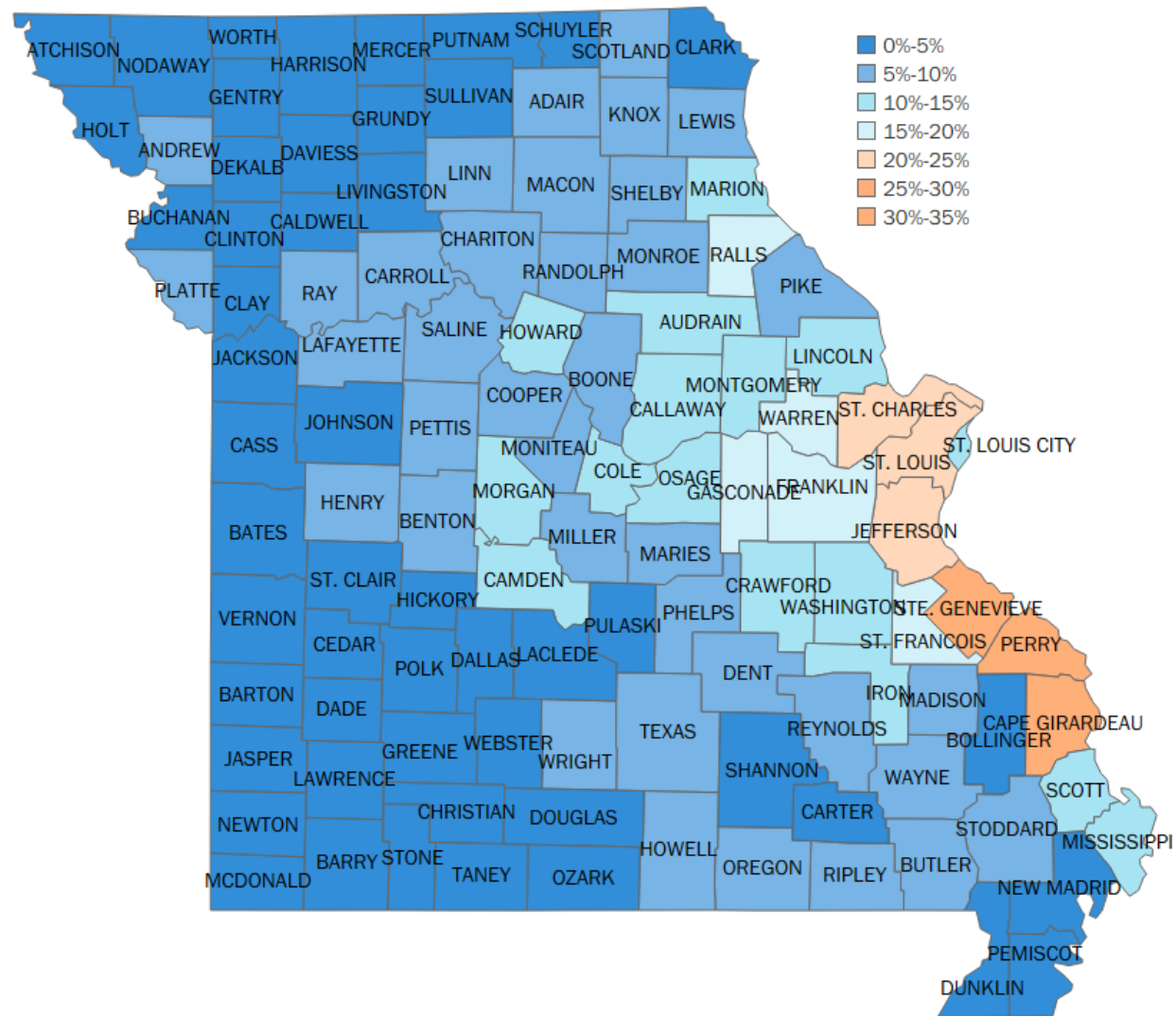
County	Earthquake Exposures	Homeowners, Farm, & Mobile Home Exposures	Percent with Earthquake Endorsements	Average Premium, All Earthquake	Average Premium, \$140K - \$249K Coverage
Adair	546	6,408	8.5%	\$97	\$60
Andrew	249	10,450	2.4%	\$94	\$55
Atchison	58	2,032	2.9%	\$113	\$63
Audrain	870	6,050	14.4%	\$114	\$66
Barry	950	13,900	6.8%	\$120	\$66
Barton	196	3,798	5.2%	\$104	\$49
Bates	161	6,423	2.5%	\$121	\$72
Benton	745	9,756	7.6%	\$90	\$63
Bollinger	744	2,483	30.0%	\$223	\$152
Boone	9,275	48,542	19.1%	\$146	\$72
Buchanan	1,347	17,197	7.8%	\$109	\$68
Butler	984	8,838	11.1%	\$541	\$349
Caldwell	109	3,225	3.4%	\$110	\$64
Callaway	1,891	13,074	14.5%	\$121	\$73
Camden	6,357	30,290	21.0%	\$147	\$75
Cape Girardeau	8,167	24,620	33.2%	\$542	\$309
Carroll	120	2,616	4.6%	\$97	\$57
Carter	206	1,916	10.8%	\$197	\$187
Cass	2,646	39,023	6.8%	\$141	\$91
Cedar	271	5,075	5.3%	\$102	\$67
Chariton	148	2,293	6.5%	\$105	\$57
Christian	2,156	30,748	7.0%	\$154	\$75
Clark	118	2,643	4.5%	\$82	\$56
Clay	7,545	89,885	8.4%	\$129	\$70
Clinton	441	8,765	5.0%	\$107	\$62
Cole	4,629	29,352	15.8%	\$161	\$75
Cooper	507	5,400	9.4%	\$117	\$61
Crawford	1,427	7,750	18.4%	\$125	\$72
Dade	95	2,062	4.6%	\$116	\$96
Dallas	216	4,844	4.5%	\$95	\$56
Daviess	105	3,453	3.0%	\$117	\$62
Dekalb	65	3,038	2.1%	\$123	\$56
Dent	516	4,879	10.6%	\$113	\$69

County	Earthquake Exposures	Homeowners, Farm, & Mobile Home Exposures	Percent with Earthquake Endorsements	Average Premium, All Earthquake	Average Premium, \$140K - \$249K Coverage
Douglas	223	3,952	5.6%	\$85	\$58
Dunklin	602	6,224	9.7%	\$720	\$580
Franklin	13,402	43,543	30.8%	\$231	\$131
Gasconade	1,241	6,999	17.7%	\$143	\$72
Gentry	65	2,374	2.7%	\$99	\$69
Greene	7,298	85,909	8.5%	\$161	\$66
Grundy	112	4,587	2.4%	\$93	\$65
Harrison	40	1,885	2.1%	\$245	\$102
Henry	625	9,082	6.9%	\$105	\$59
Hickory	307	3,455	8.9%	\$129	\$73
Holt	38	1,545	2.5%	\$100	\$65
Howard	424	3,606	11.8%	\$108	\$68
Howell	2,111	13,284	15.9%	\$119	\$75
Iron	700	3,115	22.5%	\$159	\$109
Jackson	13,467	198,492	6.8%	\$148	\$87
Jasper	4,370	42,186	10.4%	\$124	\$71
Jefferson	27,228	77,353	35.2%	\$239	\$138
Johnson	1,081	14,614	7.4%	\$109	\$67
Knox	57	1,504	3.8%	\$95	\$58
Laclede	1,179	9,542	12.4%	\$104	\$64
Lafayette	744	11,439	6.5%	\$108	\$65
Lawrence	440	10,300	4.3%	\$104	\$68
Lewis	235	3,529	6.7%	\$97	\$67
Lincoln	5,967	21,909	27.2%	\$162	\$87
Linn	354	4,280	8.3%	\$79	\$58
Livingston	254	5,008	5.1%	\$95	\$56
McDonald	182	3,910	4.7%	\$100	\$46
Macon	364	4,237	8.6%	\$92	\$56
Madison	1,014	3,474	29.2%	\$186	\$118
Maries	289	1,965	14.7%	\$95	\$58
Marion	1,486	10,085	14.7%	\$119	\$64
Mercer	40	2,105	1.9%	\$85	\$53
Miller	822	7,663	10.7%	\$113	\$76
Mississippi	6	1,573	0.4%	\$674	\$362
Moniteau	387	4,913	7.9%	\$119	\$56
Monroe	375	3,978	9.4%	\$108	\$67
Montgomery	667	3,926	17.0%	\$141	\$64

County	Earthquake Exposures	Homeowners, Farm, & Mobile Home Exposures	Percent with Earthquake Endorsements	Average Premium, All Earthquake	Average Premium, \$140K - \$249K Coverage
Morgan	1,797	12,179	14.8%	\$107	\$65
New Madrid	285	2,575	11.1%	\$688	\$613
Newton	843	12,995	6.5%	\$111	\$56
Nodaway	130	4,712	2.8%	\$106	\$55
Oregon	383	2,718	14.1%	\$140	\$95
Osage	447	4,302	10.4%	\$192	\$86
Ozark	370	3,739	9.9%	\$89	\$56
Pemiscot	239	3,008	7.9%	\$656	\$590
Perry	1,636	5,108	32.0%	\$277	\$164
Pettis	1,060	10,329	10.3%	\$102	\$56
Phelps	2,262	13,388	16.9%	\$125	\$76
Pike	1,020	5,390	18.9%	\$122	\$70
Platte	1,567	27,959	5.6%	\$156	\$79
Polk	606	9,303	6.5%	\$128	\$65
Pulaski	845	9,005	9.4%	\$111	\$72
Putnam	59	1,599	3.7%	\$128	\$135
Ralls	184	2,205	8.3%	\$95	\$51
Randolph	585	8,570	6.8%	\$105	\$60
Ray	371	7,498	4.9%	\$111	\$62
Reynolds	262	2,165	12.1%	\$163	\$121
Ripley	358	3,513	10.2%	\$230	\$146
St. Charles	54,136	130,506	41.5%	\$282	\$144
St. Clair	149	3,318	4.5%	\$114	\$65
Ste. Genevieve	2,217	6,133	36.1%	\$243	\$138
St. Francois	6,453	21,311	30.3%	\$183	\$116
St. Louis	119,014	333,204	35.7%	\$365	\$193
Saline	691	7,354	9.4%	\$97	\$60
Schuyler	26	832	3.1%	\$92	\$45
Scotland	53	2,297	2.3%	\$102	\$59
Scott	1,513	13,614	11.1%	\$737	\$568
Shannon	240	1,754	13.7%	\$143	\$79
Shelby	145	2,171	6.7%	\$88	\$52
Stoddard	858	7,441	11.5%	\$596	\$383
Stone	1,743	16,228	10.7%	\$142	\$76
Sullivan	55	2,096	2.6%	\$96	\$59
Taney	2,398	20,126	11.9%	\$121	\$65
Texas	360	5,411	6.7%	\$114	\$94

County	Earthquake Exposures	Homeowners, Farm, & Mobile Home Exposures	Percent with Earthquake Endorsements	Average Premium, All Earthquake	Average Premium, \$140K - \$249K Coverage
Vernon	346	6,353	5.4%	\$98	\$58
Warren	3,798	13,358	28.4%	\$180	\$92
Washington	1,462	7,176	20.4%	\$127	\$74
Wayne	651	4,960	13.1%	\$206	\$147
Webster	1,157	17,568	6.6%	\$142	\$63
Worth	13	630	2.1%	\$100	\$19
Wright	305	5,629	5.4%	\$131	\$80
St. Louis City	10,734	64,754	16.6%	\$385	\$172
Missouri Total	372,223	2,007,370	18.5%	\$267	\$146

PERCENTAGE POINT DECREASE, PRIOR TEN YEARS



PERCENT OF INSURED DWELLINGS WITH EARTHQUAKE ENDORSEMENTS

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Adair	17.0%	15.7%	14.7%	13.5%	12.5%	11.7%	11.2%	10.3%	7.0%	8.5%	(8.4%)
Andrew	11.8%	11.7%	11.0%	10.8%	10.4%	9.5%	8.8%	8.7%	6.9%	2.4%	(9.4%)
Atchison	6.9%	6.9%	6.7%	6.2%	5.0%	4.9%	4.3%	4.0%	3.1%	2.9%	(4.0%)
Audrain	26.6%	24.8%	24.2%	23.3%	19.9%	18.1%	16.7%	18.5%	14.5%	14.4%	(12.2%)
Barry	8.6%	9.1%	8.8%	8.3%	8.2%	7.7%	7.5%	7.7%	6.8%	6.8%	(1.8%)
Barton	7.3%	6.6%	5.8%	5.6%	5.4%	5.8%	5.2%	5.9%	4.4%	5.2%	(2.1%)
Bates	5.1%	5.2%	4.6%	4.7%	4.2%	4.0%	3.5%	4.8%	2.8%	2.5%	(2.6%)
Benton	12.9%	12.5%	11.9%	11.7%	11.0%	10.5%	9.8%	10.3%	8.2%	7.6%	(5.3%)
Bollinger	32.1%	32.4%	30.9%	29.6%	26.4%	26.2%	27.8%	27.1%	27.3%	29.9%	(2.2%)
Boone	25.0%	24.7%	24.3%	23.8%	23.5%	21.8%	21.1%	21.6%	19.5%	19.1%	(5.9%)
Buchanan	7.6%	7.5%	7.1%	7.0%	6.7%	6.4%	6.2%	5.9%	4.9%	7.8%	0.3%
Butler	19.7%	18.6%	17.0%	15.4%	15.1%	12.5%	11.8%	12.7%	11.6%	11.1%	(8.6%)
Caldwell	6.9%	6.8%	5.6%	5.3%	4.4%	4.4%	4.4%	5.4%	3.5%	3.4%	(3.6%)
Callaway	24.8%	24.9%	24.0%	24.1%	22.5%	20.4%	19.7%	20.4%	16.0%	14.5%	(10.3%)
Camden	34.3%	33.8%	32.8%	31.9%	31.2%	29.3%	27.9%	27.8%	25.1%	21.0%	(13.3%)
Cape Girardeau	60.2%	57.9%	56.0%	54.0%	52.6%	47.7%	44.1%	44.4%	39.1%	33.2%	(27.0%)
Carroll	11.6%	11.5%	10.0%	9.2%	8.0%	7.1%	6.6%	8.3%	5.4%	4.6%	(7.0%)
Carter	14.8%	14.5%	13.6%	12.6%	10.8%	10.8%	10.4%	10.0%	10.7%	10.7%	(4.1%)
Cass	11.0%	11.1%	10.7%	10.5%	10.1%	9.5%	8.9%	8.8%	7.4%	6.8%	(4.2%)
Cedar	7.3%	7.1%	6.5%	6.5%	5.5%	5.3%	5.2%	6.2%	4.8%	5.4%	(1.9%)
Chariton	16.2%	14.7%	12.2%	11.9%	9.5%	9.0%	8.4%	11.1%	6.1%	6.4%	(9.8%)
Christian	10.3%	9.8%	9.6%	9.2%	9.8%	9.0%	8.6%	9.0%	7.7%	7.0%	(3.3%)
Clark	9.4%	9.0%	7.5%	7.2%	6.0%	5.6%	5.2%	5.4%	4.5%	4.5%	(4.9%)
Clay	12.1%	12.2%	11.9%	11.6%	11.3%	10.3%	9.7%	9.1%	7.8%	8.4%	(3.7%)
Clinton	8.0%	8.1%	8.0%	7.6%	6.8%	6.3%	6.3%	6.2%	5.1%	5.0%	(3.0%)

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Cole	28.7%	28.0%	26.5%	26.2%	24.8%	22.9%	21.7%	22.4%	17.4%	15.8%	(13.0%)
Cooper	16.0%	15.5%	15.0%	14.4%	13.1%	12.1%	11.8%	12.6%	10.1%	9.4%	(6.6%)
Crawford	31.2%	30.2%	28.2%	28.1%	25.3%	23.5%	22.5%	26.7%	19.6%	18.4%	(12.8%)
Dade	6.6%	6.2%	5.8%	5.6%	5.3%	4.8%	4.4%	5.0%	4.1%	4.6%	(2.0%)
Dallas	5.6%	6.0%	5.1%	5.2%	4.8%	4.5%	4.4%	5.4%	4.1%	4.5%	(1.1%)
Daviess	5.6%	5.6%	5.0%	4.8%	4.6%	4.0%	3.7%	5.0%	2.7%	3.0%	(2.6%)
Dekalb	4.4%	4.4%	4.1%	3.7%	3.4%	3.3%	3.1%	2.9%	2.2%	2.1%	(2.2%)
Dent	17.4%	16.1%	14.5%	14.1%	13.2%	12.0%	11.6%	12.7%	10.3%	10.6%	(6.8%)
Douglas	8.6%	7.7%	7.7%	8.6%	7.6%	6.9%	6.7%	9.7%	6.0%	5.6%	(3.0%)
Dunklin	13.0%	12.5%	11.2%	10.5%	10.6%	8.8%	8.2%	9.3%	8.9%	9.7%	(3.3%)
Franklin	48.0%	47.2%	45.6%	44.3%	42.7%	40.4%	39.5%	38.2%	32.5%	30.8%	(17.2%)
Gasconade	36.1%	34.8%	29.8%	27.2%	25.4%	23.9%	21.5%	26.7%	16.9%	17.7%	(18.4%)
Gentry	6.4%	6.2%	5.2%	4.7%	3.8%	3.6%	3.2%	3.5%	2.7%	2.7%	(3.7%)
Greene	11.4%	11.1%	11.0%	10.5%	10.9%	9.9%	9.3%	9.4%	8.3%	8.5%	(2.9%)
Grundy	6.8%	6.4%	5.7%	4.6%	4.2%	3.8%	3.6%	5.5%	2.6%	2.4%	(4.3%)
Harrison	4.5%	4.5%	4.4%	4.0%	2.7%	2.6%	2.5%	2.5%	2.0%	2.1%	(2.4%)
Henry	13.3%	13.2%	11.9%	11.5%	10.8%	9.5%	9.0%	12.3%	7.9%	6.9%	(6.4%)
Hickory	9.0%	8.6%	8.1%	8.2%	8.5%	7.5%	7.0%	7.7%	7.0%	8.9%	(0.1%)
Holt	4.0%	4.0%	3.7%	3.8%	2.6%	2.2%	2.2%	2.3%	2.2%	2.5%	(1.5%)
Howard	22.2%	21.9%	20.1%	19.6%	17.0%	14.9%	15.4%	19.3%	10.8%	11.7%	(10.5%)
Howell	21.3%	20.5%	19.5%	18.9%	18.4%	17.6%	17.7%	19.4%	17.1%	15.9%	(5.4%)
Iron	33.5%	31.5%	30.3%	29.0%	27.0%	24.5%	23.5%	21.5%	19.2%	22.5%	(11.0%)
Jackson	10.8%	10.9%	10.5%	10.3%	10.0%	9.0%	8.4%	7.9%	6.8%	6.8%	(4.1%)
Jasper	13.7%	13.4%	12.6%	12.0%	12.5%	11.7%	11.4%	12.7%	10.8%	10.4%	(3.3%)
Jefferson	55.6%	54.1%	53.2%	51.8%	50.5%	47.5%	45.8%	44.2%	39.5%	35.2%	(20.4%)
Johnson	12.0%	12.1%	11.7%	11.1%	10.5%	9.7%	9.2%	9.0%	8.0%	7.4%	(4.6%)
Knox	9.7%	10.3%	8.3%	8.4%	6.6%	5.2%	4.8%	4.3%	3.8%	3.8%	(5.9%)
Laclede	16.8%	15.6%	15.2%	14.5%	14.0%	12.8%	12.9%	13.6%	12.3%	12.3%	(4.5%)
Lafayette	13.1%	12.9%	11.8%	11.3%	10.5%	10.0%	9.4%	9.2%	7.5%	6.5%	(6.6%)

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Lawrence	8.0%	7.6%	6.8%	6.3%	6.0%	5.3%	5.0%	5.8%	4.1%	4.3%	(3.8%)
Lewis	13.1%	12.6%	10.7%	9.7%	9.4%	8.8%	8.5%	7.9%	5.6%	6.7%	(6.4%)
Lincoln	40.9%	38.6%	38.0%	36.5%	35.2%	34.0%	32.8%	32.1%	29.5%	27.2%	(13.7%)
Linn	18.1%	16.7%	15.4%	14.4%	13.8%	11.0%	9.5%	14.1%	9.5%	8.3%	(9.8%)
Livingston	9.6%	9.1%	8.6%	8.0%	7.1%	6.6%	6.5%	7.9%	5.1%	5.1%	(4.5%)
McDonald	5.7%	5.9%	5.2%	5.1%	5.2%	4.9%	4.7%	5.0%	4.2%	4.7%	(1.0%)
Macon	13.8%	13.1%	12.0%	11.6%	10.9%	9.6%	9.3%	10.0%	8.7%	8.6%	(5.2%)
Madison	38.7%	38.8%	36.9%	35.0%	34.4%	30.7%	30.5%	29.0%	28.7%	29.2%	(9.5%)
Maries	24.1%	22.7%	21.5%	19.3%	18.1%	16.6%	15.6%	16.5%	13.8%	14.7%	(9.4%)
Marion	28.4%	28.0%	26.3%	25.1%	23.7%	22.0%	21.5%	20.0%	16.2%	14.7%	(13.7%)
Mercer	4.7%	5.0%	4.1%	4.0%	2.9%	2.4%	2.2%	3.4%	1.7%	1.9%	(2.8%)
Miller	16.5%	15.6%	14.5%	13.6%	13.4%	12.5%	12.3%	14.5%	10.2%	10.7%	(5.8%)
Mississippi	12.5%	11.0%	8.7%	9.0%	9.1%	8.7%	8.0%	7.7%	6.5%	0.4%	(12.1%)
Moniteau	15.8%	16.1%	15.0%	14.5%	13.3%	12.6%	11.3%	13.3%	8.4%	7.9%	(7.9%)
Monroe	17.1%	16.9%	13.4%	14.3%	13.2%	11.2%	10.5%	13.4%	10.1%	9.4%	(7.6%)
Montgomery	31.2%	31.1%	29.6%	28.9%	25.5%	24.9%	23.4%	22.2%	20.0%	17.0%	(14.2%)
Morgan	26.5%	24.9%	24.0%	22.8%	21.7%	20.3%	19.3%	20.2%	16.8%	14.8%	(11.8%)
New Madrid	14.3%	13.2%	12.3%	11.4%	12.0%	10.9%	10.6%	12.0%	10.5%	11.1%	(3.2%)
Newton	9.0%	8.9%	8.2%	8.0%	7.7%	7.4%	7.0%	8.4%	6.2%	6.5%	(2.5%)
Nodaway	4.5%	4.6%	4.0%	4.1%	4.0%	4.1%	3.6%	3.2%	3.1%	2.8%	(1.8%)
Oregon	21.4%	19.9%	18.4%	17.1%	16.1%	14.9%	15.3%	15.3%	14.1%	14.1%	(7.3%)
Osage	20.4%	20.1%	18.3%	17.9%	16.8%	15.5%	15.2%	18.5%	11.7%	10.3%	(10.0%)
Ozark	12.0%	12.3%	12.4%	11.2%	10.5%	9.9%	10.0%	13.3%	10.6%	9.9%	(2.1%)
Pemiscot	12.3%	11.5%	11.0%	10.7%	9.8%	8.5%	8.8%	7.9%	7.5%	7.9%	(4.4%)
Perry	66.4%	64.7%	58.5%	54.2%	48.6%	46.9%	45.9%	40.5%	38.9%	32.0%	(34.4%)
Pettis	15.8%	16.0%	15.6%	14.9%	14.5%	13.8%	13.0%	13.7%	11.0%	10.3%	(5.5%)
Phelps	23.9%	23.5%	22.2%	21.2%	20.7%	19.7%	19.1%	19.6%	17.5%	16.9%	(7.0%)
Pike	24.9%	23.5%	22.0%	20.8%	19.5%	18.4%	18.6%	18.6%	16.0%	18.9%	(6.0%)
Platte	12.2%	12.3%	12.3%	12.2%	11.8%	10.8%	10.1%	9.7%	8.7%	5.6%	(6.6%)

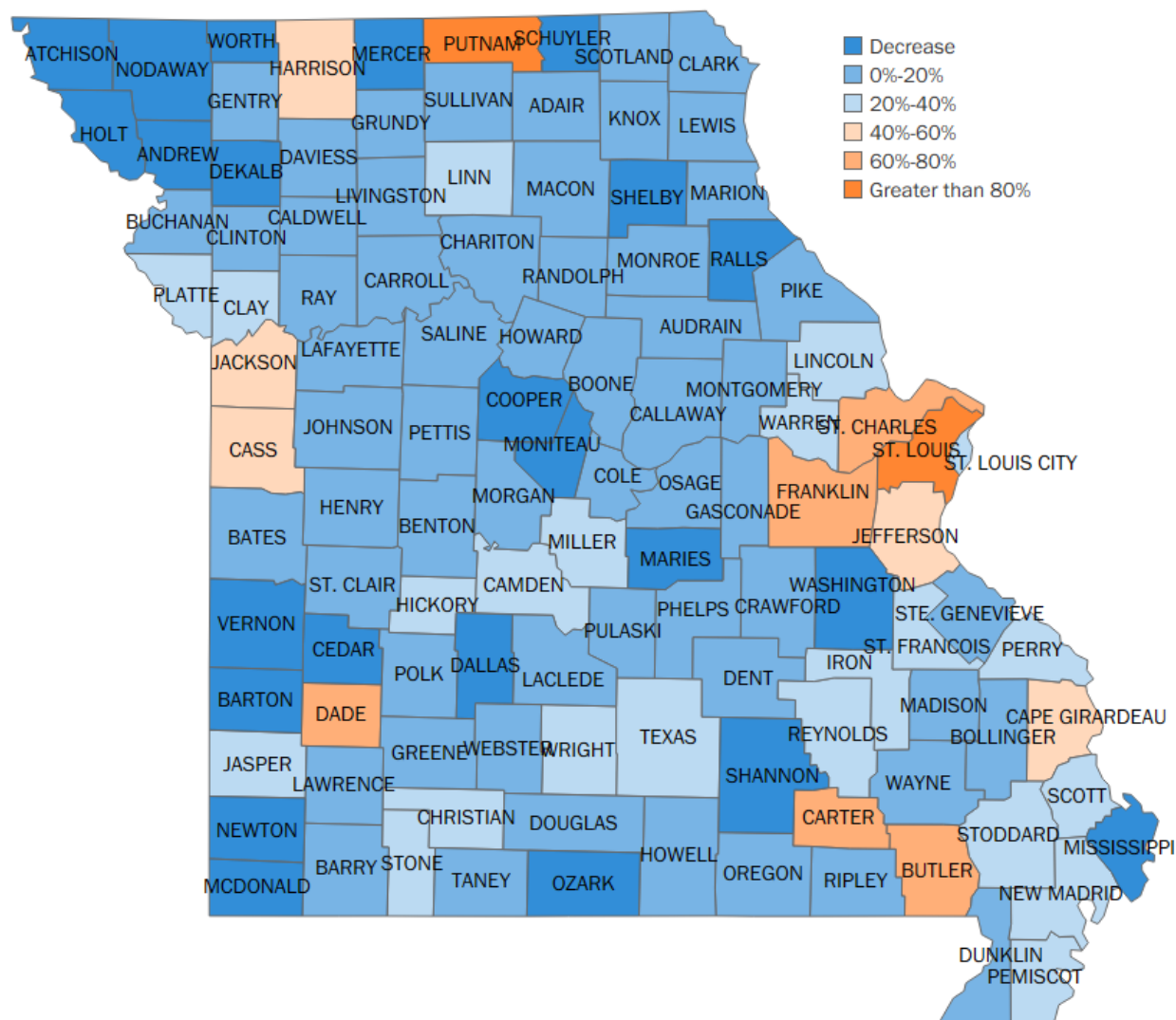
County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Polk	9.6%	8.7%	8.3%	8.2%	8.1%	7.5%	7.1%	8.2%	6.6%	6.5%	(3.1%)
Pulaski	13.7%	13.4%	12.7%	12.2%	11.6%	10.6%	10.5%	10.9%	9.9%	9.4%	(4.3%)
Putnam	7.1%	6.6%	6.4%	6.4%	5.9%	5.4%	5.0%	4.7%	4.2%	3.7%	(3.5%)
Ralls	23.7%	24.4%	20.6%	20.3%	16.9%	15.6%	14.5%	13.5%	11.6%	8.3%	(15.4%)
Randolph	16.3%	15.5%	13.9%	13.1%	12.4%	10.4%	10.0%	10.8%	7.1%	6.8%	(9.5%)
Ray	10.0%	9.5%	8.7%	8.2%	7.4%	6.7%	6.2%	6.1%	4.9%	4.9%	(5.1%)
Reynolds	19.1%	18.5%	17.6%	17.0%	16.3%	15.5%	15.1%	13.2%	13.2%	12.1%	(7.0%)
Ripley	17.2%	16.9%	16.0%	15.1%	14.2%	13.3%	12.3%	10.6%	10.4%	10.2%	(7.0%)
St. Charles	62.0%	60.6%	60.1%	58.7%	56.4%	52.5%	49.5%	48.3%	40.9%	41.5%	(20.6%)
St. Clair	5.6%	5.6%	5.4%	5.3%	5.0%	5.0%	4.9%	5.4%	4.4%	4.5%	(1.1%)
Ste. Genevieve	61.8%	59.2%	54.0%	53.2%	48.6%	45.9%	44.3%	42.3%	40.7%	36.2%	(25.7%)
St. Francois	49.3%	48.0%	45.2%	44.7%	43.3%	40.1%	38.3%	37.8%	34.6%	30.3%	(19.0%)
St. Louis	56.0%	54.4%	53.1%	52.4%	50.3%	46.1%	44.3%	42.8%	37.6%	35.7%	(20.3%)
Saline	18.5%	17.3%	15.8%	14.6%	13.8%	12.4%	12.1%	13.8%	10.6%	9.4%	(9.1%)
Schuyler	6.4%	6.0%	5.2%	4.5%	3.7%	3.3%	2.8%	3.1%	3.0%	3.1%	(3.3%)
Scotland	9.3%	7.9%	5.8%	6.0%	4.6%	4.0%	3.3%	2.8%	2.0%	2.3%	(7.0%)
Scott	21.8%	19.5%	18.0%	15.4%	15.4%	13.4%	12.4%	12.3%	10.9%	11.1%	(10.6%)
Shannon	16.7%	15.7%	14.7%	13.8%	13.4%	12.9%	13.0%	14.4%	13.0%	13.6%	(3.1%)
Shelby	14.0%	13.6%	10.5%	11.1%	9.6%	9.1%	9.2%	8.9%	8.1%	6.7%	(7.4%)
Stoddard	19.2%	17.2%	15.3%	13.6%	13.4%	12.6%	12.2%	12.8%	12.3%	11.5%	(7.7%)
Stone	14.6%	14.8%	14.5%	13.8%	13.7%	12.9%	12.2%	12.8%	11.5%	10.7%	(3.8%)
Sullivan	5.5%	5.2%	4.7%	4.4%	3.7%	3.3%	3.5%	3.2%	2.8%	2.7%	(2.9%)
Taney	16.5%	16.6%	16.2%	15.4%	15.1%	13.7%	12.9%	14.2%	11.9%	11.9%	(4.6%)
Texas	11.9%	11.7%	10.9%	10.3%	9.6%	8.9%	9.0%	10.3%	7.7%	6.6%	(5.3%)
Vernon	9.5%	9.0%	8.6%	8.0%	6.9%	6.6%	6.0%	7.1%	5.1%	5.4%	(4.1%)
Warren	47.9%	45.9%	45.1%	44.1%	41.6%	40.0%	38.6%	37.4%	34.3%	28.4%	(19.4%)
Washington	35.3%	34.6%	30.9%	29.8%	27.7%	26.4%	24.6%	23.4%	23.3%	20.4%	(15.0%)
Wayne	18.3%	17.7%	16.8%	16.0%	15.3%	14.5%	13.7%	12.9%	12.1%	13.1%	(5.2%)
Webster	10.2%	10.1%	9.4%	9.0%	8.8%	8.2%	7.9%	9.4%	6.6%	6.6%	(3.6%)

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Worth	4.1%	6.0%	4.8%	3.7%	3.0%	3.1%	2.4%	2.6%	2.1%	2.1%	(2.0%)
Wright	10.6%	10.5%	9.1%	8.9%	7.4%	6.6%	6.1%	8.9%	6.6%	5.4%	(5.2%)
St. Louis City	29.0%	27.5%	26.1%	25.8%	24.3%	21.2%	20.2%	18.7%	16.9%	16.6%	(12.4%)
Missouri Totals	29.7%	28.7%	27.8%	26.8%	25.9%	24.0%	22.9%	23.2%	19.4%	18.5%	(11.2%)

Please note that the values for 2020, 2021, and 2022 do not match what was reported in the 2023 report 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	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Adair	\$55	\$57	\$58	\$59	\$58	\$60	\$61	\$61	\$61	\$60	9.1%
Andrew	\$57	\$60	\$64	\$63	\$64	\$66	\$66	\$63	\$60	\$55	-3.5%
Atchison	\$65	\$68	\$69	\$74	\$68	\$65	\$65	\$64	\$53	\$61	-6.2%
Audrain	\$65	\$64	\$68	\$68	\$68	\$68	\$68	\$69	\$69	\$66	1.5%
Barry	\$62	\$63	\$64	\$64	\$65	\$66	\$66	\$67	\$73	\$66	6.5%
Barton	\$64	\$62	\$66	\$67	\$64	\$66	\$66	\$70	\$68	\$50	-21.9%
Bates	\$65	\$68	\$69	\$70	\$72	\$70	\$62	\$70	\$79	\$71	9.2%
Benton	\$56	\$58	\$63	\$63	\$61	\$61	\$62	\$61	\$57	\$63	12.5%
Bollinger	\$140	\$149	\$154	\$159	\$154	\$158	\$160	\$158	\$152	\$152	8.6%
Boone	\$64	\$64	\$66	\$67	\$68	\$70	\$70	\$70	\$71	\$72	12.5%
Buchanan	\$58	\$59	\$63	\$63	\$63	\$65	\$64	\$62	\$63	\$68	17.2%
Butler	\$216	\$240	\$260	\$275	\$298	\$308	\$312	\$330	\$330	\$349	61.6%
Caldwell	\$58	\$61	\$63	\$62	\$64	\$60	\$66	\$67	\$62	\$63	8.6%
Callaway	\$64	\$66	\$70	\$70	\$69	\$70	\$70	\$71	\$68	\$73	14.1%
Camden	\$57	\$59	\$61	\$62	\$61	\$63	\$61	\$63	\$61	\$75	31.6%
Cape Girardeau	\$201	\$222	\$237	\$245	\$256	\$262	\$272	\$279	\$296	\$310	54.2%
Carroll	\$56	\$58	\$61	\$59	\$60	\$60	\$61	\$62	\$59	\$57	1.8%
Carter	\$108	\$111	\$125	\$123	\$130	\$127	\$134	\$137	\$112	\$189	75.0%
Cass	\$60	\$60	\$64	\$65	\$68	\$68	\$68	\$68	\$69	\$91	51.7%
Cedar	\$69	\$65	\$67	\$61	\$58	\$63	\$65	\$70	\$68	\$68	-1.4%
Chariton	\$55	\$58	\$65	\$65	\$69	\$63	\$65	\$66	\$55	\$59	7.3%
Christian	\$60	\$60	\$62	\$62	\$64	\$65	\$62	\$65	\$61	\$75	25.0%
Clark	\$50	\$53	\$55	\$55	\$56	\$57	\$60	\$61	\$58	\$56	12.0%
Clay	\$56	\$58	\$61	\$63	\$64	\$66	\$66	\$69	\$67	\$70	25.0%
Clinton	\$55	\$57	\$60	\$61	\$61	\$66	\$61	\$62	\$60	\$62	12.7%
Cole	\$70	\$73	\$76	\$77	\$79	\$80	\$82	\$81	\$78	\$75	7.1%

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Cooper	\$61	\$64	\$67	\$65	\$65	\$70	\$72	\$70	\$58	\$61	0.0%
Crawford	\$64	\$65	\$69	\$70	\$70	\$71	\$71	\$71	\$68	\$72	12.5%
Dade	\$58	\$62	\$63	\$68	\$68	\$66	\$66	\$66	\$55	\$95	63.8%
Dallas	\$61	\$61	\$65	\$62	\$58	\$60	\$60	\$61	\$59	\$56	−8.2%
Daviess	\$56	\$63	\$65	\$60	\$63	\$60	\$62	\$63	\$60	\$62	10.7%
Dekalb	\$61	\$64	\$67	\$65	\$70	\$71	\$69	\$65	\$61	\$57	−6.6%
Dent	\$64	\$66	\$72	\$70	\$71	\$70	\$69	\$70	\$71	\$69	7.8%
Douglas	\$52	\$55	\$56	\$59	\$60	\$60	\$60	\$61	\$75	\$58	11.5%
Dunklin	\$506	\$538	\$568	\$574	\$602	\$614	\$655	\$646	\$632	\$579	14.4%
Franklin	\$79	\$83	\$91	\$93	\$97	\$101	\$101	\$102	\$108	\$131	65.8%
Gasconade	\$68	\$74	\$76	\$78	\$78	\$75	\$72	\$76	\$70	\$72	5.9%
Gentry	\$69	\$72	\$71	\$68	\$67	\$67	\$70	\$71	\$70	\$71	2.9%
Greene	\$61	\$63	\$63	\$64	\$65	\$65	\$65	\$66	\$64	\$66	8.2%
Grundy	\$57	\$58	\$65	\$59	\$65	\$62	\$65	\$72	\$55	\$66	15.8%
Harrison	\$65	\$64	\$57	\$56	\$60	\$64	\$66	\$61	\$56	\$102	56.9%
Henry	\$57	\$60	\$62	\$61	\$61	\$61	\$62	\$58	\$56	\$59	3.5%
Hickory	\$54	\$55	\$59	\$59	\$54	\$58	\$58	\$55	\$51	\$73	35.2%
Holt	\$68	\$75	\$77	\$80	\$81	\$73	\$78	\$68	\$61	\$62	−8.8%
Howard	\$59	\$62	\$63	\$63	\$62	\$62	\$66	\$66	\$63	\$69	16.9%
Howell	\$68	\$69	\$73	\$72	\$73	\$75	\$75	\$75	\$75	\$75	10.3%
Iron	\$89	\$94	\$103	\$106	\$107	\$109	\$112	\$114	\$116	\$109	22.5%
Jackson	\$58	\$60	\$63	\$65	\$66	\$68	\$69	\$71	\$76	\$87	50.0%
Jasper	\$57	\$58	\$60	\$61	\$62	\$62	\$63	\$63	\$62	\$71	24.6%
Jefferson	\$91	\$97	\$106	\$108	\$115	\$120	\$121	\$123	\$125	\$138	51.6%
Johnson	\$58	\$61	\$64	\$65	\$63	\$65	\$65	\$63	\$63	\$67	15.5%
Knox	\$58	\$59	\$59	\$61	\$60	\$60	\$65	\$58	\$61	\$59	1.7%
Laclede	\$60	\$60	\$63	\$62	\$63	\$63	\$63	\$61	\$59	\$64	6.7%
Lafayette	\$57	\$60	\$62	\$62	\$61	\$64	\$64	\$65	\$66	\$65	14.0%
Lawrence	\$64	\$68	\$66	\$64	\$64	\$64	\$61	\$61	\$53	\$68	6.3%

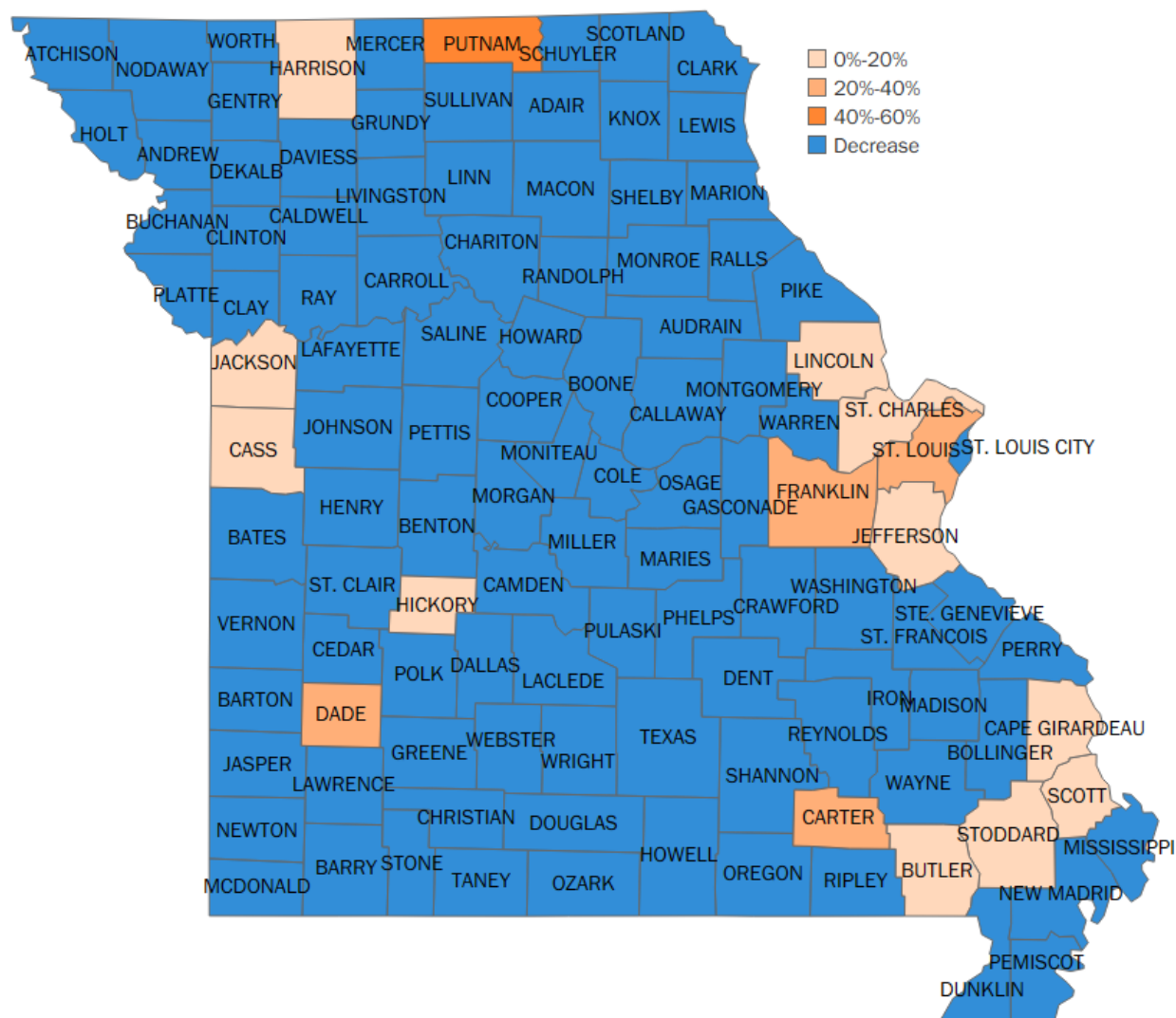
County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Lewis	\$64	\$72	\$57	\$66	\$61	\$62	\$60	\$65	\$62	\$67	4.7%
Lincoln	\$64	\$67	\$71	\$72	\$72	\$75	\$75	\$73	\$71	\$88	37.5%
Linn	\$48	\$50	\$53	\$55	\$56	\$56	\$60	\$60	\$61	\$58	20.8%
Livingston	\$52	\$54	\$57	\$57	\$58	\$62	\$60	\$58	\$59	\$57	9.6%
McDonald	\$62	\$63	\$62	\$64	\$64	\$63	\$62	\$59	\$91	\$46	−25.8%
Macon	\$56	\$57	\$60	\$59	\$68	\$59	\$59	\$58	\$57	\$57	1.8%
Madison	\$113	\$118	\$129	\$132	\$132	\$133	\$136	\$134	\$121	\$118	4.4%
Maries	\$66	\$68	\$71	\$68	\$69	\$64	\$66	\$68	\$60	\$58	−12.1%
Marion	\$59	\$62	\$65	\$65	\$65	\$66	\$65	\$64	\$64	\$63	6.8%
Mercer	\$69	\$69	\$68	\$48	\$61	\$69	\$69	\$69	\$57	\$53	−23.2%
Miller	\$60	\$61	\$61	\$59	\$59	\$61	\$59	\$62	\$58	\$76	26.7%
Mississippi	\$375	\$385	\$454	\$476	\$510	\$524	\$541	\$544	\$506	\$362	−3.5%
Moniteau	\$60	\$64	\$65	\$65	\$66	\$65	\$64	\$63	\$60	\$56	−6.7%
Monroe	\$59	\$64	\$64	\$64	\$66	\$65	\$66	\$61	\$60	\$66	11.9%
Montgomery	\$64	\$68	\$72	\$73	\$72	\$73	\$70	\$68	\$68	\$64	0.0%
Morgan	\$57	\$59	\$61	\$61	\$61	\$61	\$62	\$62	\$60	\$65	14.0%
New Madrid	\$477	\$516	\$580	\$572	\$595	\$624	\$593	\$575	\$631	\$609	27.7%
Newton	\$62	\$60	\$62	\$63	\$64	\$64	\$62	\$60	\$60	\$56	−9.7%
Nodaway	\$60	\$57	\$63	\$65	\$65	\$68	\$60	\$65	\$60	\$55	−8.3%
Oregon	\$92	\$103	\$104	\$105	\$105	\$104	\$107	\$108	\$103	\$96	4.3%
Osage	\$74	\$81	\$81	\$82	\$79	\$86	\$82	\$75	\$73	\$88	18.9%
Ozark	\$58	\$58	\$65	\$65	\$61	\$63	\$65	\$61	\$58	\$56	−3.4%
Pemiscot	\$461	\$557	\$594	\$635	\$642	\$682	\$673	\$700	\$593	\$588	27.5%
Perry	\$127	\$133	\$142	\$144	\$147	\$146	\$151	\$148	\$141	\$164	29.1%
Pettis	\$55	\$56	\$57	\$58	\$58	\$60	\$60	\$60	\$57	\$56	1.8%
Phelps	\$64	\$68	\$72	\$73	\$71	\$74	\$73	\$72	\$72	\$76	18.8%
Pike	\$62	\$63	\$66	\$65	\$66	\$68	\$67	\$65	\$69	\$70	12.9%
Platte	\$61	\$63	\$65	\$67	\$68	\$71	\$71	\$74	\$76	\$79	29.5%
Polk	\$61	\$61	\$63	\$63	\$65	\$65	\$66	\$63	\$58	\$65	6.6%

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Pulaski	\$69	\$72	\$73	\$76	\$75	\$72	\$72	\$78	\$71	\$73	5.8%
Putnam	\$70	\$76	\$81	\$84	\$75	\$80	\$65	\$63	\$50	\$142	102.9%
Ralls	\$54	\$60	\$63	\$65	\$66	\$65	\$67	\$67	\$68	\$51	−5.6%
Randolph	\$59	\$60	\$63	\$64	\$65	\$65	\$66	\$64	\$59	\$60	1.7%
Ray	\$57	\$64	\$65	\$67	\$66	\$67	\$64	\$65	\$61	\$62	8.8%
Reynolds	\$94	\$95	\$109	\$113	\$114	\$119	\$120	\$120	\$122	\$121	28.7%
Ripley	\$129	\$134	\$140	\$144	\$145	\$159	\$165	\$164	\$141	\$146	13.2%
St. Charles	\$89	\$96	\$107	\$110	\$115	\$119	\$120	\$121	\$126	\$144	61.8%
St. Clair	\$66	\$64	\$67	\$67	\$66	\$67	\$69	\$70	\$65	\$67	1.5%
Ste. Genevieve	\$124	\$128	\$138	\$138	\$138	\$144	\$149	\$143	\$139	\$138	11.3%
St. Francois	\$93	\$99	\$106	\$109	\$113	\$115	\$115	\$117	\$118	\$116	24.7%
St. Louis	\$105	\$111	\$122	\$123	\$128	\$132	\$133	\$132	\$133	\$193	83.8%
Saline	\$55	\$57	\$59	\$59	\$60	\$62	\$63	\$63	\$60	\$60	9.1%
Schuyler	\$90	\$70	\$70	\$67	\$63	\$64	\$71	\$61	\$41	\$45	−50.0%
Scotland	\$55	\$54	\$58	\$57	\$60	\$58	\$55	\$62	\$61	\$59	7.3%
Scott	\$419	\$477	\$508	\$541	\$545	\$553	\$584	\$579	\$622	\$568	35.6%
Shannon	\$98	\$100	\$103	\$101	\$101	\$100	\$103	\$97	\$93	\$79	−19.4%
Shelby	\$58	\$57	\$62	\$61	\$58	\$64	\$68	\$65	\$66	\$53	−8.6%
Stoddard	\$280	\$311	\$335	\$344	\$344	\$361	\$354	\$364	\$334	\$384	37.1%
Stone	\$57	\$60	\$64	\$63	\$62	\$63	\$62	\$61	\$63	\$76	33.3%
Sullivan	\$51	\$54	\$55	\$57	\$59	\$57	\$58	\$60	\$46	\$57	11.8%
Taney	\$56	\$58	\$60	\$61	\$62	\$62	\$64	\$65	\$74	\$65	16.1%
Texas	\$70	\$72	\$73	\$74	\$69	\$68	\$63	\$64	\$60	\$93	32.9%
Vernon	\$64	\$58	\$64	\$60	\$59	\$58	\$59	\$60	\$60	\$58	−9.4%
Warren	\$69	\$72	\$76	\$77	\$78	\$79	\$81	\$78	\$73	\$92	33.3%
Washington	\$76	\$80	\$85	\$83	\$82	\$83	\$83	\$81	\$71	\$74	−2.6%
Wayne	\$132	\$139	\$148	\$149	\$153	\$157	\$159	\$159	\$150	\$148	12.1%
Webster	\$63	\$64	\$65	\$66	\$69	\$65	\$63	\$65	\$59	\$63	0.0%
Worth	\$53	\$56	\$62	\$64	\$62	\$53	\$56	\$61	\$64	\$19	−64.2%

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Wright	\$64	\$68	\$69	\$69	\$69	\$69	\$67	\$68	\$63	\$81	26.6%
St. Louis City	\$130	\$136	\$143	\$144	\$146	\$150	\$151	\$151	\$145	\$172	32.3%
Missouri Total	\$95	\$101	\$108	\$110	\$114	\$117	\$119	\$121	\$123	\$146	53.7%

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	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Adair	\$75	\$75	\$75	\$74	\$72	\$72	\$70	\$66	\$63	\$60	-20.3%
Andrew	\$77	\$79	\$83	\$79	\$79	\$80	\$76	\$68	\$62	\$55	-28.5%
Atchison	\$87	\$89	\$89	\$93	\$84	\$79	\$74	\$69	\$54	\$61	-29.6%
Audrain	\$87	\$85	\$88	\$86	\$84	\$82	\$78	\$74	\$71	\$66	-24.8%
Barry	\$83	\$83	\$83	\$81	\$80	\$80	\$76	\$72	\$74	\$66	-20.2%
Barton	\$86	\$82	\$85	\$85	\$79	\$80	\$76	\$76	\$69	\$50	-41.9%
Bates	\$87	\$90	\$89	\$89	\$88	\$84	\$72	\$76	\$81	\$71	-18.9%
Benton	\$75	\$76	\$82	\$80	\$75	\$74	\$71	\$66	\$58	\$63	-16.7%
Bollinger	\$189	\$197	\$199	\$201	\$190	\$191	\$184	\$171	\$155	\$152	-19.3%
Boone	\$86	\$85	\$85	\$85	\$83	\$84	\$80	\$75	\$72	\$72	-16.3%
Buchanan	\$78	\$78	\$81	\$80	\$77	\$78	\$73	\$67	\$65	\$68	-12.8%
Butler	\$292	\$317	\$335	\$349	\$368	\$372	\$359	\$357	\$338	\$349	19.6%
Caldwell	\$79	\$80	\$81	\$79	\$79	\$72	\$76	\$72	\$63	\$63	-20.2%
Callaway	\$87	\$87	\$90	\$89	\$85	\$84	\$80	\$77	\$70	\$73	-15.2%
Camden	\$77	\$77	\$79	\$78	\$75	\$76	\$71	\$68	\$63	\$75	-1.4%
Cape Girardeau	\$271	\$293	\$307	\$310	\$315	\$316	\$313	\$303	\$303	\$310	14.2%
Carroll	\$76	\$77	\$78	\$75	\$74	\$73	\$70	\$67	\$61	\$57	-24.2%
Carter	\$146	\$146	\$162	\$156	\$160	\$153	\$155	\$149	\$114	\$189	29.9%
Cass	\$80	\$79	\$83	\$82	\$84	\$82	\$78	\$73	\$71	\$91	13.3%
Cedar	\$93	\$87	\$87	\$77	\$72	\$76	\$74	\$76	\$70	\$68	-26.7%
Chariton	\$74	\$76	\$83	\$82	\$85	\$75	\$75	\$72	\$56	\$59	-19.7%
Christian	\$81	\$79	\$80	\$79	\$79	\$79	\$72	\$71	\$63	\$75	-6.9%
Clark	\$67	\$70	\$71	\$70	\$69	\$69	\$69	\$66	\$60	\$56	-16.1%
Clay	\$75	\$77	\$79	\$80	\$79	\$80	\$76	\$74	\$69	\$70	-7.4%
Clinton	\$75	\$75	\$78	\$77	\$75	\$80	\$70	\$67	\$62	\$62	-17.1%

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Cole	\$95	\$97	\$99	\$98	\$97	\$97	\$94	\$88	\$80	\$75	−21.4%
Cooper	\$83	\$84	\$87	\$83	\$80	\$84	\$82	\$75	\$59	\$61	−26.5%
Crawford	\$86	\$86	\$90	\$89	\$87	\$86	\$82	\$77	\$69	\$72	−15.9%
Dade	\$79	\$82	\$82	\$86	\$84	\$80	\$75	\$72	\$56	\$95	20.5%
Dallas	\$82	\$81	\$84	\$78	\$72	\$72	\$68	\$66	\$61	\$56	−32.7%
Daviess	\$76	\$83	\$85	\$76	\$78	\$72	\$72	\$68	\$61	\$62	−18.3%
DeKalb	\$82	\$85	\$87	\$82	\$87	\$86	\$80	\$71	\$62	\$57	−30.5%
Dent	\$86	\$87	\$93	\$89	\$87	\$84	\$79	\$75	\$72	\$69	−19.9%
Douglas	\$70	\$73	\$73	\$74	\$74	\$73	\$70	\$66	\$76	\$58	−16.7%
Dunklin	\$683	\$712	\$734	\$727	\$742	\$741	\$754	\$699	\$647	\$579	−15.2%
Franklin	\$107	\$110	\$117	\$118	\$119	\$121	\$116	\$110	\$111	\$131	23.3%
Gasconade	\$92	\$98	\$98	\$99	\$96	\$90	\$83	\$82	\$72	\$72	−21.8%
Gentry	\$94	\$95	\$92	\$86	\$82	\$80	\$81	\$77	\$72	\$71	−24.3%
Greene	\$82	\$83	\$81	\$81	\$80	\$79	\$75	\$71	\$66	\$66	−19.7%
Grundy	\$77	\$77	\$84	\$75	\$81	\$75	\$75	\$78	\$57	\$66	−14.4%
Harrison	\$88	\$85	\$74	\$71	\$74	\$78	\$76	\$66	\$58	\$102	15.8%
Henry	\$78	\$79	\$80	\$77	\$75	\$73	\$72	\$63	\$58	\$59	−23.9%
Hickory	\$73	\$72	\$76	\$75	\$67	\$70	\$67	\$59	\$52	\$73	0.1%
Holt	\$92	\$99	\$99	\$101	\$100	\$88	\$90	\$74	\$62	\$62	−33.0%
Howard	\$79	\$82	\$82	\$80	\$77	\$75	\$76	\$71	\$64	\$69	−13.6%
Howell	\$92	\$91	\$94	\$91	\$90	\$90	\$87	\$81	\$76	\$75	−18.5%
Iron	\$119	\$125	\$133	\$135	\$132	\$132	\$129	\$124	\$119	\$109	−9.1%
Jackson	\$79	\$80	\$82	\$83	\$82	\$82	\$80	\$77	\$77	\$87	10.5%
Jasper	\$77	\$77	\$78	\$77	\$76	\$75	\$72	\$68	\$63	\$71	−7.1%
Jefferson	\$123	\$129	\$137	\$137	\$142	\$145	\$140	\$133	\$128	\$138	12.7%
Johnson	\$78	\$81	\$83	\$82	\$77	\$79	\$74	\$68	\$65	\$67	−14.2%
Knox	\$79	\$79	\$76	\$77	\$74	\$72	\$75	\$63	\$63	\$59	−25.6%
Laclede	\$81	\$79	\$81	\$79	\$77	\$76	\$72	\$67	\$61	\$64	−20.5%
Lafayette	\$77	\$79	\$80	\$79	\$75	\$77	\$73	\$71	\$67	\$65	−15.3%

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Lawrence	\$86	\$90	\$85	\$81	\$78	\$77	\$70	\$66	\$54	\$68	−20.5%
Lewis	\$87	\$95	\$74	\$83	\$75	\$75	\$70	\$71	\$64	\$67	−22.5%
Lincoln	\$86	\$89	\$92	\$92	\$89	\$91	\$86	\$79	\$73	\$88	1.9%
Linn	\$65	\$65	\$69	\$69	\$69	\$68	\$69	\$65	\$62	\$58	−10.2%
Livingston	\$70	\$71	\$74	\$73	\$71	\$75	\$69	\$63	\$60	\$57	−19.3%
McDonald	\$83	\$84	\$80	\$81	\$79	\$77	\$71	\$64	\$93	\$46	−45.0%
Macon	\$75	\$76	\$78	\$75	\$84	\$71	\$68	\$63	\$58	\$57	−24.5%
Madison	\$152	\$156	\$167	\$168	\$163	\$161	\$157	\$145	\$124	\$118	−22.5%
Maries	\$89	\$90	\$92	\$86	\$85	\$78	\$75	\$74	\$61	\$58	−34.6%
Marion	\$79	\$82	\$84	\$82	\$80	\$79	\$75	\$70	\$65	\$63	−19.9%
Mercer	\$93	\$91	\$87	\$61	\$76	\$84	\$80	\$75	\$58	\$53	−42.5%
Miller	\$80	\$81	\$79	\$74	\$72	\$74	\$68	\$67	\$59	\$76	−6.0%
Mississippi	\$507	\$510	\$586	\$603	\$628	\$632	\$622	\$589	\$518	\$362	−28.5%
Moniteau	\$81	\$84	\$84	\$82	\$81	\$79	\$73	\$69	\$62	\$56	−30.8%
Monroe	\$80	\$85	\$82	\$82	\$81	\$78	\$76	\$66	\$61	\$66	−16.7%
Montgomery	\$86	\$90	\$93	\$92	\$89	\$89	\$81	\$74	\$70	\$64	−25.5%
Morgan	\$77	\$77	\$79	\$78	\$76	\$74	\$72	\$68	\$62	\$65	−14.7%
New Madrid	\$644	\$682	\$750	\$724	\$734	\$753	\$682	\$623	\$646	\$609	−5.4%
Newton	\$83	\$80	\$80	\$80	\$79	\$77	\$71	\$65	\$61	\$56	−32.2%
Nodaway	\$81	\$75	\$82	\$83	\$80	\$83	\$69	\$70	\$61	\$55	−31.2%
Oregon	\$124	\$136	\$134	\$133	\$129	\$126	\$123	\$116	\$106	\$96	−22.2%
Osage	\$99	\$108	\$105	\$103	\$98	\$104	\$94	\$81	\$75	\$88	−11.8%
Ozark	\$78	\$77	\$84	\$82	\$76	\$76	\$75	\$66	\$59	\$56	−28.1%
Pemiscot	\$623	\$736	\$768	\$805	\$792	\$823	\$775	\$758	\$607	\$588	−5.6%
Perry	\$171	\$176	\$183	\$182	\$181	\$177	\$173	\$161	\$145	\$164	−4.4%
Pettis	\$74	\$74	\$73	\$74	\$72	\$73	\$69	\$65	\$58	\$56	−24.0%
Phelps	\$86	\$90	\$93	\$92	\$88	\$89	\$84	\$78	\$74	\$76	−12.0%
Pike	\$84	\$84	\$85	\$83	\$81	\$82	\$77	\$71	\$70	\$70	−16.5%
Platte	\$83	\$83	\$84	\$84	\$84	\$85	\$82	\$80	\$78	\$79	−4.9%

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Polk	\$82	\$80	\$82	\$80	\$81	\$79	\$76	\$68	\$59	\$65	−20.3%
Pulaski	\$93	\$96	\$94	\$96	\$92	\$87	\$83	\$84	\$73	\$73	−21.5%
Putnam	\$94	\$100	\$105	\$107	\$93	\$97	\$74	\$69	\$52	\$142	51.0%
Ralls	\$73	\$79	\$81	\$82	\$81	\$79	\$77	\$72	\$69	\$51	−29.6%
Randolph	\$79	\$80	\$82	\$82	\$80	\$79	\$76	\$69	\$60	\$60	−24.0%
Ray	\$77	\$84	\$84	\$85	\$81	\$81	\$74	\$70	\$63	\$62	−19.4%
Reynolds	\$127	\$126	\$140	\$143	\$140	\$143	\$138	\$130	\$125	\$121	−4.9%
Ripley	\$174	\$177	\$181	\$182	\$179	\$192	\$190	\$178	\$145	\$146	−16.2%
St. Charles	\$120	\$127	\$138	\$140	\$142	\$144	\$138	\$131	\$129	\$144	19.5%
St. Clair	\$89	\$84	\$86	\$85	\$81	\$81	\$79	\$76	\$67	\$67	−25.4%
Ste. Genevieve	\$168	\$169	\$178	\$175	\$170	\$174	\$171	\$155	\$142	\$138	−17.6%
St. Francois	\$126	\$131	\$137	\$138	\$139	\$139	\$132	\$126	\$121	\$116	−7.8%
St. Louis	\$142	\$147	\$157	\$156	\$158	\$160	\$153	\$143	\$136	\$193	36.0%
Saline	\$74	\$76	\$76	\$75	\$74	\$75	\$73	\$68	\$61	\$60	−18.9%
Schuyler	\$122	\$93	\$90	\$85	\$78	\$77	\$81	\$66	\$42	\$45	−62.8%
Scotland	\$74	\$71	\$76	\$73	\$74	\$70	\$63	\$67	\$62	\$59	−20.5%
Scott	\$565	\$631	\$656	\$686	\$672	\$667	\$672	\$627	\$637	\$568	0.5%
Shannon	\$133	\$133	\$133	\$128	\$124	\$121	\$118	\$106	\$95	\$79	−40.2%
Shelby	\$78	\$75	\$80	\$77	\$72	\$77	\$78	\$71	\$67	\$53	−32.1%
Stoddard	\$377	\$411	\$432	\$436	\$425	\$436	\$407	\$394	\$342	\$384	1.8%
Stone	\$77	\$79	\$82	\$80	\$77	\$76	\$71	\$66	\$65	\$76	−1.5%
Sullivan	\$68	\$71	\$71	\$72	\$73	\$69	\$66	\$64	\$47	\$57	−16.2%
Taney	\$75	\$77	\$78	\$77	\$76	\$75	\$73	\$70	\$75	\$65	−14.4%
Texas	\$94	\$95	\$94	\$94	\$85	\$83	\$73	\$70	\$62	\$93	−1.1%
Vernon	\$86	\$76	\$83	\$77	\$73	\$70	\$68	\$65	\$62	\$58	−32.5%
Warren	\$93	\$95	\$98	\$97	\$96	\$96	\$93	\$84	\$75	\$92	−1.0%
Washington	\$102	\$106	\$109	\$105	\$101	\$100	\$95	\$88	\$73	\$74	−28.1%
Wayne	\$177	\$184	\$191	\$188	\$188	\$189	\$183	\$172	\$154	\$148	−16.9%
Webster	\$85	\$85	\$84	\$84	\$85	\$79	\$73	\$71	\$60	\$63	−25.2%

County	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	% Difference
Worth	\$72	\$74	\$80	\$81	\$76	\$64	\$64	\$66	\$65	\$19	−73.5%
Wright	\$87	\$89	\$90	\$87	\$85	\$83	\$77	\$74	\$65	\$81	−6.7%
St. Louis City	\$176	\$180	\$185	\$183	\$180	\$182	\$174	\$163	\$148	\$172	−2.2%
Missouri Total	\$128	\$133	\$140	\$140	\$140	\$142	\$137	\$131	\$126	\$146	13.6%

4 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:

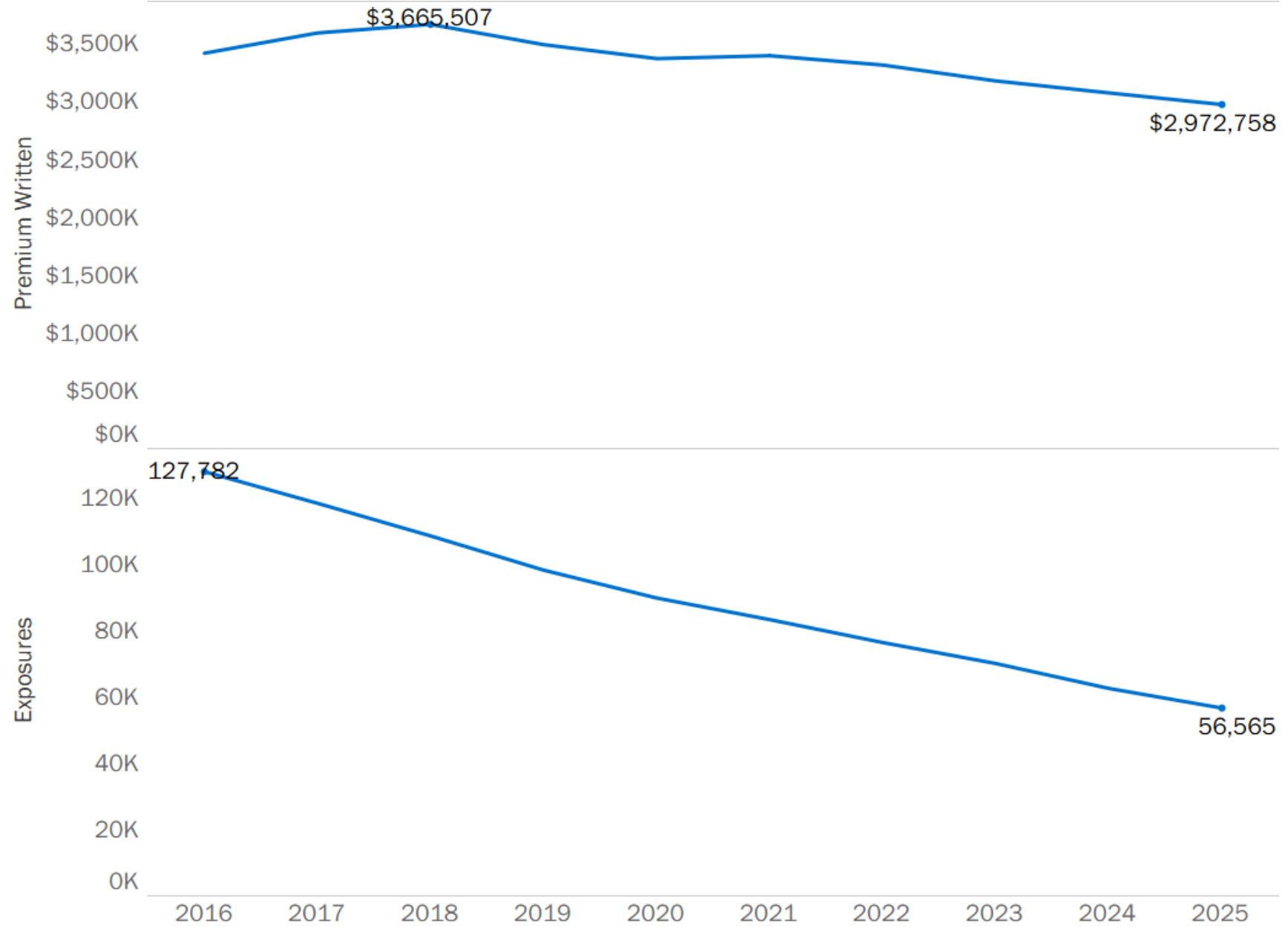
1. The dark blue cluster indicates those counties that pay lower premiums for their higher-than-average home values.
2. The light blue cluster indicates those counties that pay lower premiums for their average home values.
3. The white cluster indicates those counties that pay lower premiums for their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

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

WRITTEN PREMIUM AND EXPOSURES

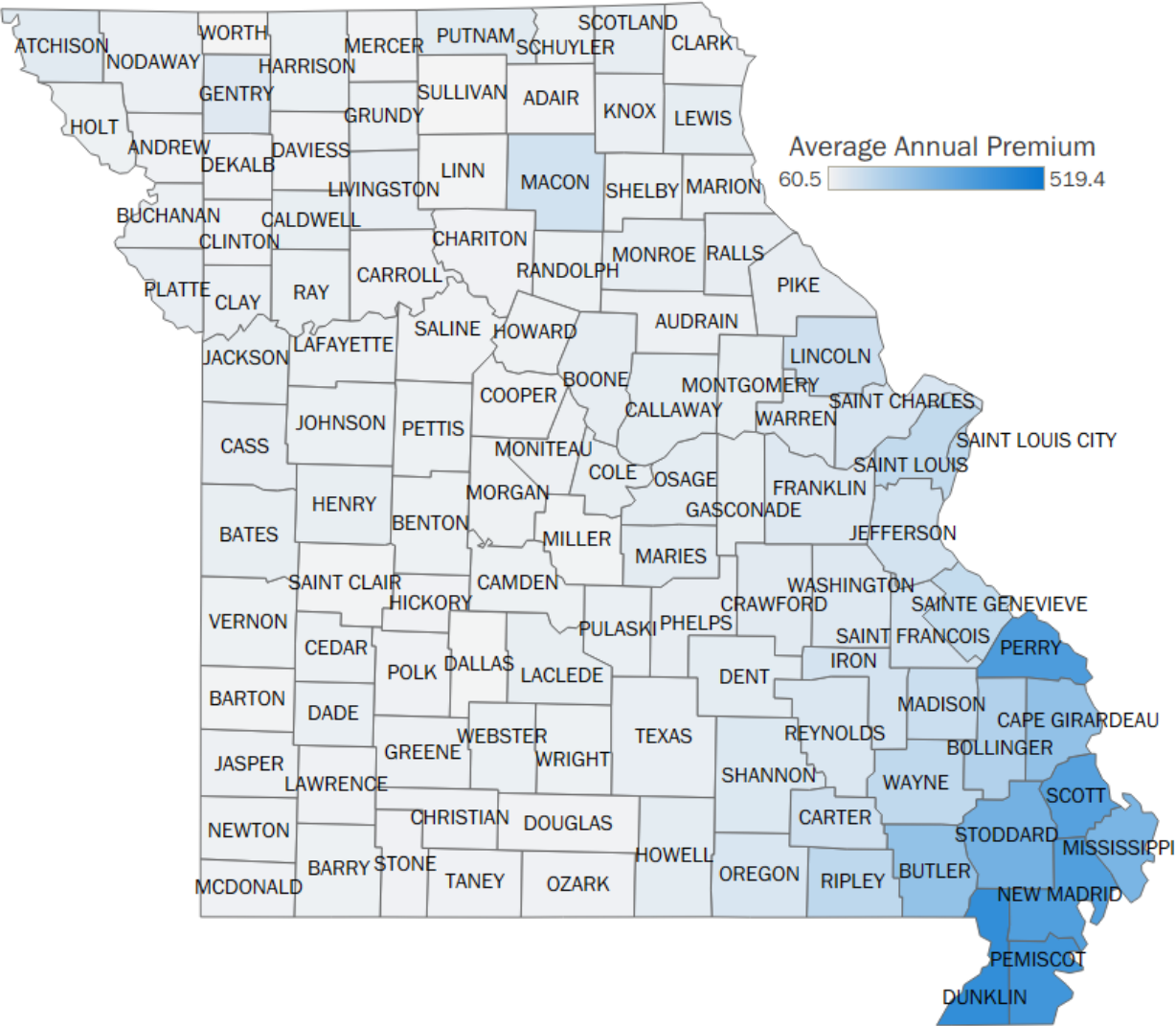


Measure Names

■ Exptot

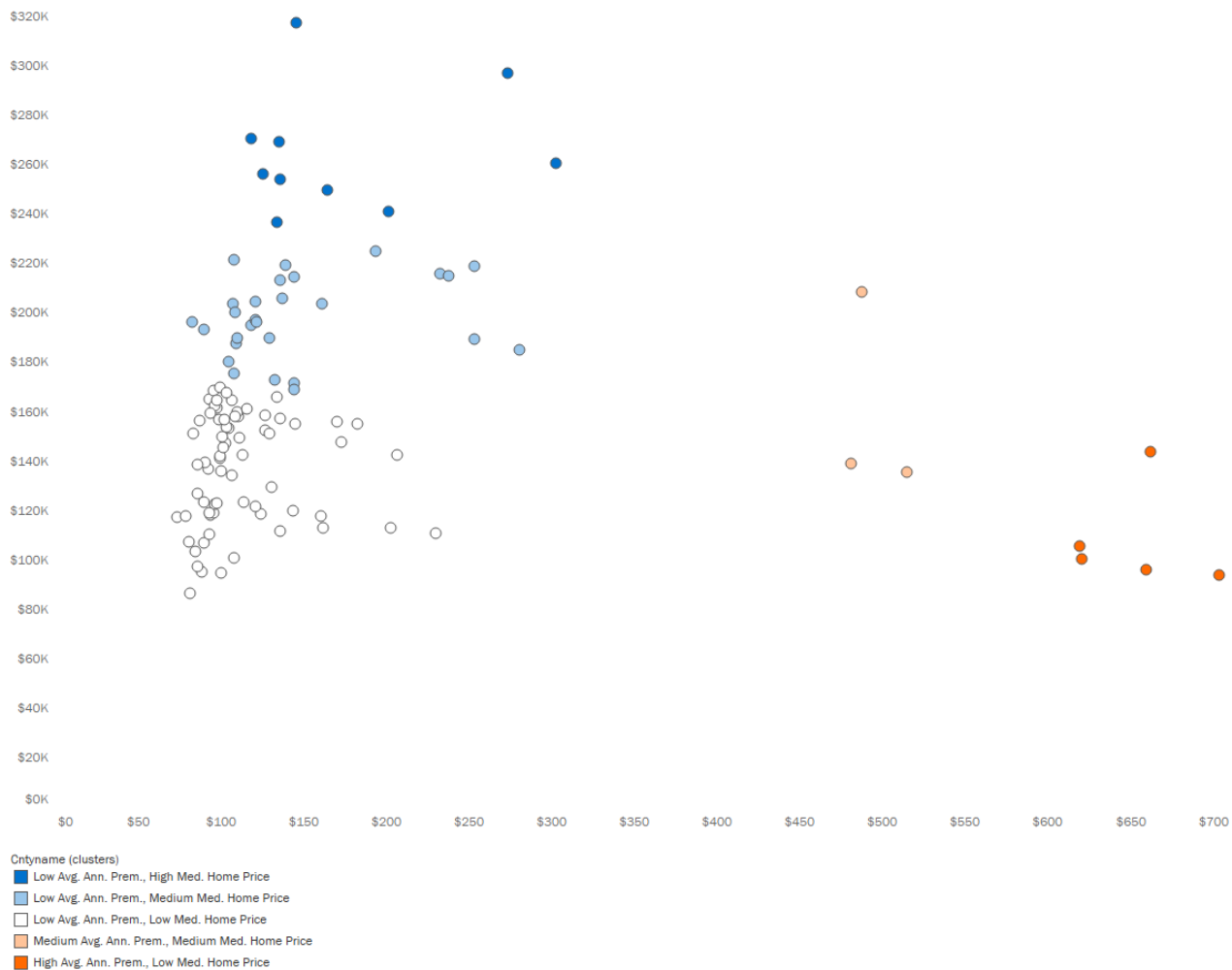
■ Prwtot

AVERAGE WRITTEN PREMIUM PER EXPOSURE, 2025



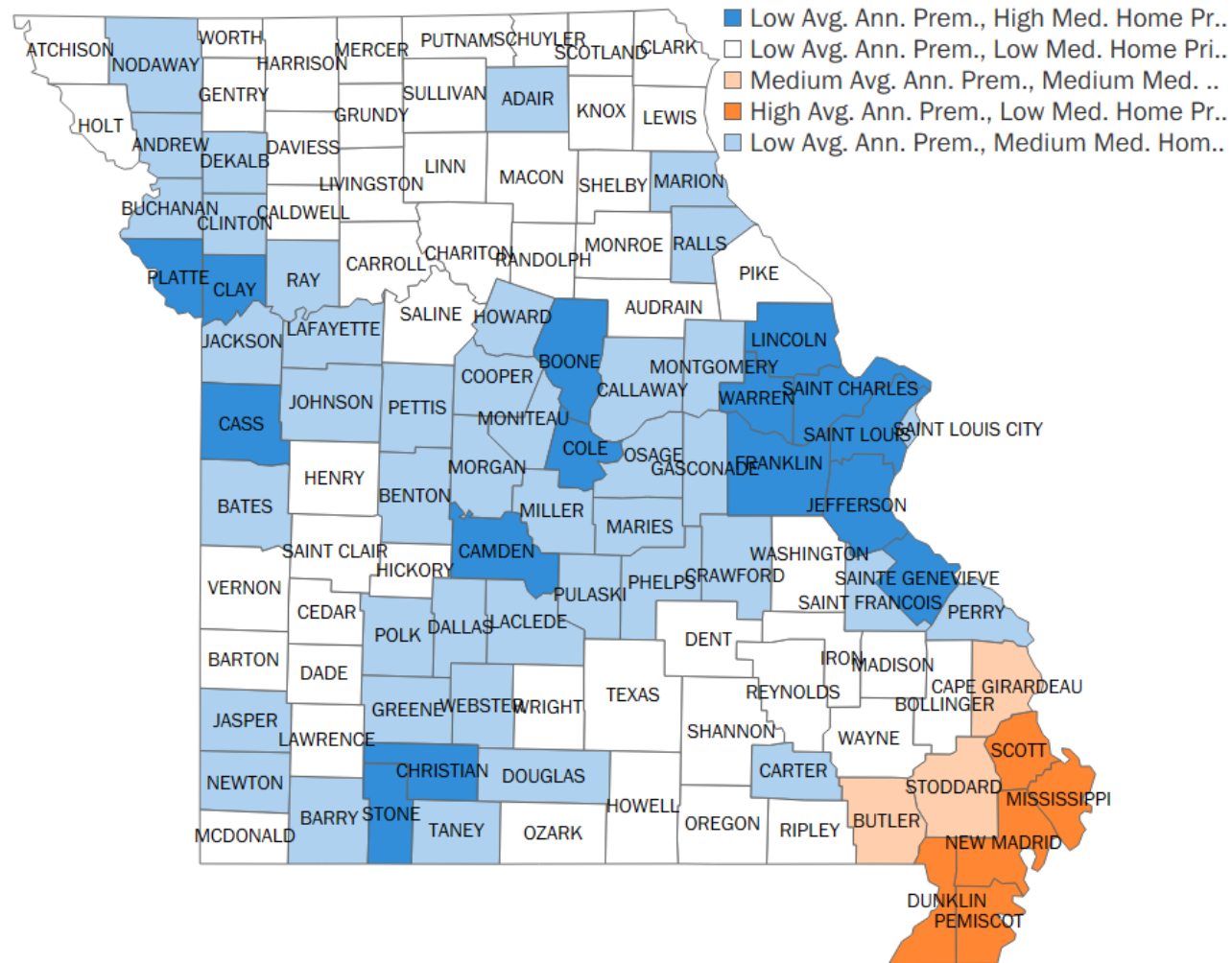
MEDIAN MARKET VALUE VS. WRITTEN PREMIUM

BY MARKET VALUE OF HOUSE, 2025



WRITTEN PREMIUM AND EXPOSURES

BY MARKET VALUE OF HOUSE, 2025



5 DATA FROM DCI ANNUAL INSURER SURVEY

5.1 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.

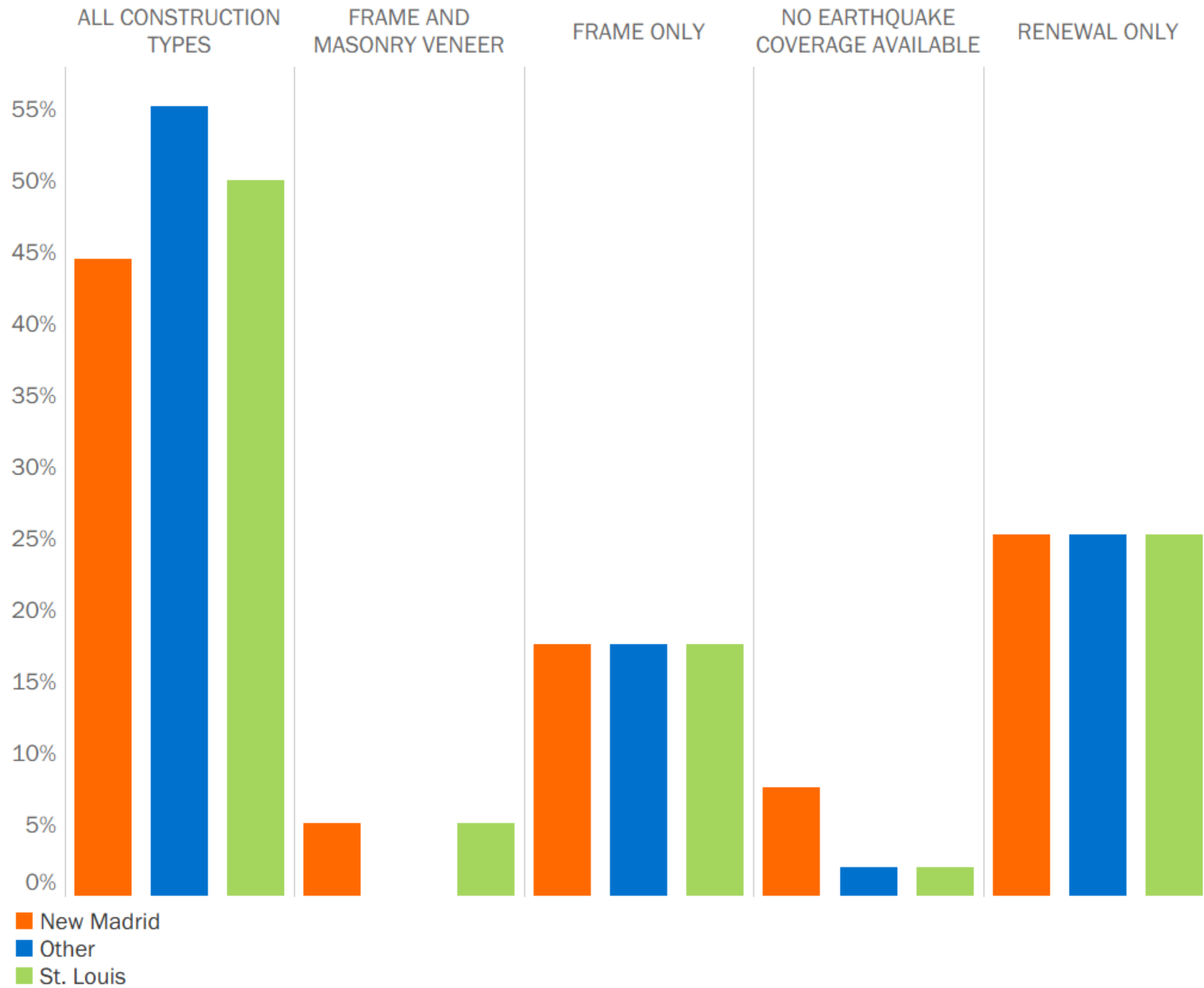
For example, insurers comprising 7.6% of the homeowners market do not make any earthquake coverage available in the New Madrid area, and 44.5% issue such coverage to all construction types (frame, masonry veneer, and solid masonry). Other characteristics of homes commonly used in underwriting include 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, 2025

Dwelling Type	New Madrid Region	St. Louis Region	Remainder of Missouri
NO EARTHQUAKE COVERAGE AVAILABLE	7.55%	1.97%	1.97%
RENEWAL ONLY	25.25%	25.25%	25.25%
FRAME ONLY	17.61%	17.61%	17.61%
FRAME AND MASONRY VENEER	5.12%	5.12%	.
ALL CONSTRUCTION TYPES	44.47%	50.05%	55.17%

AVAILABILITY OF EARTHQUAKE COVERAGE



5.2 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.

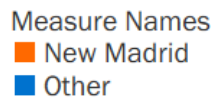
The table below specifies the minimum available deductible in the New Madrid region compared to the remainder of the state. The values in the cell are the market share of the earthquake market of insurers offering each minimum deductible level. For example, insurers with 4.6% of the earthquake market in the New Madrid region require a deductible 20% or higher. Only 13.7% 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, 2025

Min. Available Deductible	New Madrid Region	Elsewhere in MO
5%	13.7%	22.6%
10%	59.3%	60.9%
15%	9.8%	0.1%
20%	4.6%	4.1%
Fixed Amount	12.7%	12.3%

AS A PERCENTAGE OF EARTHQUAKE MARKET BY MINIMUM AVAILABLE DEDUCTIBLE, 2025



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%.

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