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# **HOMEOWNERS INSURANCE REPORT**

**Missouri Department of Commerce & Insurance**



**DCI**

Missouri Department of Commerce & Insurance

# TABLE OF CONTENTS

<b>1</b>	<b>DISCLAIMER</b> .....	<b>3</b>
<b>2</b>	<b>DEFINITION OF TERMS</b> .....	<b>4</b>
<b>3</b>	<b>HIGHLIGHTS</b> .....	<b>5</b>
<b>4</b>	<b>STATEWIDE SUMMARY</b> .....	<b>7</b>
4.1	HOMEOWNERS .....	<b>7</b>
4.2	DWELLING FIRE .....	<b>26</b>
<b>5</b>	<b>HOMEOWNERS</b> .....	<b>45</b>
5.1	EXPOSURES AND PREMIUMS .....	<b>45</b>
5.2	LOSS COUNTS AND TOTALS .....	<b>63</b>
5.3	LOSS RATIOS .....	<b>103</b>
<b>6</b>	<b>DWELLING FIRE</b> .....	<b>120</b>
6.1	EXPOSURES AND PREMIUMS .....	<b>120</b>
6.2	LOSS COUNTS AND TOTALS .....	<b>138</b>
6.3	LOSS RATIOS .....	<b>178</b>
<b>7</b>	<b>APPENDIX</b> .....	<b>195</b>
7.1	HOMEOWNERS .....	<b>195</b>
7.1.1	EXPOSURES AND PREMIUMS .....	<b>195</b>
7.1.2	LOSS COUNTS AND TOTALS .....	<b>206</b>
7.2	DWELLING FIRE .....	<b>227</b>
7.2.1	EXPOSURES AND PREMIUMS .....	<b>227</b>
7.2.2	LOSS COUNTS AND TOTALS .....	<b>238</b>

# 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 Business Analytics/Statistics Section 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](mailto: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 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
- Missouri Residential Earthquake Coverage Report

The reports, including this report, are available on the DCI website:  
[www.insurance.mo.gov/reports/](http://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 automobile
- 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/](http://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 Business Analytics/Statistics section at [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

## 2 DEFINITION OF TERMS

**AVERAGE ANNUAL PREMIUM:** The average amount of premium paid per exposure for insurance over a one-year period.

$$\frac{\text{Premium Written}}{\text{Annual Exposures Written}}$$

**DOLLAR LOSSES PAID:** The amount of losses paid during the year, less salvage and subrogation amounts. It does not include loss adjustment expenses.

**DWELLING FIRE:** A type of insurance which covers the structure of a home (typically not used as a primary residence) against the risk of damage from specific perils, such as fire, lightning, hail, vandalism, and falling objects. This coverage is often used for properties such as vacation homes, cabins, cottages, rental properties, and vacant homes. For the purposes of this report, dwelling fire includes standardized dwelling fire coverage forms DP-1, DP-2, and DP-3, or comparable policy forms.

**EXPOSURES WRITTEN:** An exposure is one month of coverage home/dwelling reported in the year the policy is effective less the number of exposures canceled that year.

**HOMEOWNERS:** A type of insurance which covers losses and damages to a home (typically used as a primary residence) and/or belongings from a variety of events such as fire, theft, and severe weather. For the purposes of this report, homeowners includes standardized homeowners coverage forms HO-1, HO-2, HO-3, and HO-5, or comparable policy forms.

**LOSS FREQUENCY:** A measure of the number of losses with respect to the size of the market.

$$\frac{\text{Number of Losses}}{\text{Annual Exposures Written}}$$

**LOSS SEVERITY:** A measure of the average loss amount per loss.

$$\frac{\text{Dollar Losses Paid}}{\text{Number of Losses}}$$

**LOSS RATIO:** A measure of how much is paid out in claims compared to the amount of written premium.

$$\frac{\text{Dollar Losses Paid}}{\text{Premium Written}}$$

**PURE PREMIUM:** A measure of the amount of losses paid with respect to the size of the market.

$$\frac{\text{Dollar Losses Paid}}{\text{Annual Exposures Written}}$$

### 3 HIGHLIGHTS

This report presents data regarding trends in the homeowners and dwelling fire insurance markets in Missouri. It should be noted that for the purposes of this report, 'counties' is defined to include the 114 counties in Missouri plus the City of St. Louis.

This report focuses on both statewide trends, as well as market issues in subsections of the state, broken down by homeowners and dwelling fire coverage. Among the highlights:

Homeowners:

- 1.** The Average Annual Premium to Median Income map shows which counties pay the most relative to income. Hickory County pays the most with 5.08% of their income going to pay their homeowners premium.
- 2.** St. Louis County has the most homeowners business in the state with 275,543 exposures.
- 3.** Missouri had 1.3 million exposures in 2023 with an average annual premium of \$1,872.
- 4.** The highest average annual premium was in Camden County at \$2,286.
- 5.** For property values in the \$140K-\$249K insured value range, Missouri experienced a nearly 30% increase in the cost of homeowners coverage since 2014, without accounting for inflation. The largest increase was located in Mississippi County with a 92.5% increase since 2014. Adjusted for inflation, Missouri only experienced a 3.8% increase over the last 10 years.
- 6.** Missourians experienced 125,231 losses due to homeowners events in 2023, with an average loss severity of \$16,635. St. Louis County had the highest number of losses with 26,634, but Knox County had the highest severity with an average \$31,008 per loss.
- 7.** The highest pure premiums were located in northern counties of the state: Audrain, Marion, Macon, Grundy, and Nodaway.
- 8.** On average, Missouri had a 76.6% increase in pure premium since 2014. This means that total losses in Missouri increased relative to the number of exposures in the state.
- 9.** While pure premiums are increasing on average across the state, many counties experienced decreases over the prior 10 years.
- 10.** Loss frequency has also increased statewide over the last 10 years, but not consistently. In 2022 loss frequency across the state was at an average 4.8%, but this jumped 4.4% in 2023 to 9.2%.
- 11.** The average homeowners loss ratio in Missouri is 82% meaning that carriers, on average, take in more money than they spend on paying claims.

## Dwelling Fire:

- 1.** While not as heavily purchased as homeowners, there are still 236,745 dwelling fire exposures and the average annual premium for these dwelling fire policies is \$900.
- 2.** On average, dwelling fire policies in Missouri have experienced 16.1% rate increases since 2014. However, when inflation is taken into account, the average annual premium has decreased 7% since 2014.
- 3.** Missourians reported 10,186 dwelling fire losses in 2023 with an average loss severity of \$14,544.
- 4.** The average dwelling fire loss ratio in Missouri is 10% less than the ratio for homeowners, but historically, this gap has been even wider.

# 4 STATEWIDE SUMMARY

## 4.1 HOMEOWNERS

### TABLE 4.1.1: HOMEOWNERS - EXPOSURES, PREMIUMS, AND LOSSES | PRIOR TEN YEARS

This table shows a number of measures that are frequently used throughout this report. These measures include written premium, average annual premium, loss severity, pure premium, dollar losses paid, exposures written, number of losses, loss ratio, and loss frequency. Inflation-adjusted numbers are provided for several of these measures. Definitions can be found in the “Definition of Terms” section.

### FIGURE 4.1.1.1: HOMEOWNERS - EXPOSURES WRITTEN | PRIOR TEN YEARS

This graph shows the number of exposures written over the prior ten years.

### FIGURE 4.1.1.2: HOMEOWNERS - PREMIUM WRITTEN | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

This graph shows the volume of premium written for the past ten years.

### FIGURE 4.1.1.3: HOMEOWNERS - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

This graph shows average annual premiums over the past ten years with and without inflation adjustments.

### FIGURE 4.1.1.4: MEDIAN MARKET VALUE VS. AVERAGE ANNUAL PREMIUM | BY MARKET VALUE OF HOUSE, 2023

This graph shows a scatterplot of median market value for homes in each Missouri county versus average annual premium in those counties.

### FIGURE 4.1.1.5: MEDIAN MARKET VALUE VS. PURE PREMIUM | BY MARKET VALUE OF HOUSE, 2023

This is a scatterplot showing median home market value versus pure premium.

### FIGURE 4.1.1.6: PURE PREMIUM VS. AVERAGE ANNUAL PREMIUM | 2023

This is a scatterplot showing pure premium versus average annual premium for each county in the state for 2023.

### FIGURE 4.1.1.7: HOMEOWNERS - NUMBER OF LOSSES | PRIOR TEN YEARS

This graph shows the number of losses over the past ten years.

### FIGURE 4.1.1.8: HOMEOWNERS - DOLLAR LOSSES PAID | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

This chart shows dollar losses paid for the prior ten years with and without adjusted for inflation.

### FIGURE 4.1.1.9: HOMEOWNERS - LOSS FREQUENCY | PRIOR TEN YEARS

This chart shows loss frequency for the prior ten years.

**FIGURE 4.1.1.10: HOMEOWNERS - LOSS SEVERITY | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023**

This chart shows loss severity with and without adjustments for inflation for the prior ten years.

**FIGURE 4.1.1.11: HOMEOWNERS - PURE PREMIUM | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023**

This chart shows pure premium with and without inflation adjustments for the prior ten years.

**FIGURE 4.1.1.12: EXPOSURES VS. LOSSES | PRIOR TEN YEARS**

This figure shows two graphs. The first one plot loss amounts and written premiums, and the second plots loss counts and exposures.

**FIGURE 4.1.1.13: BREAKDOWN OF LOSS RATIO | PRIOR TEN YEARS**

This chart shows loss ratios for the prior ten years.

**TABLE 4.1.2: HOMEOWNERS LOSSES BY CAUSE OF LOSS | PRIOR TEN YEARS**

This table shows homeowners losses by the cause of the loss for the prior ten years.

**FIGURE 4.1.2.1: HOMEOWNERS LOSSES BY CAUSE OF LOSS | PRIOR TEN YEARS**

This figure shows wind/hail and fire/lightning losses for the prior ten years.

**FIGURE 4.1.2.2: HOMEOWNERS LOSSES BY CAUSE OF LOSS | PRIOR TEN YEARS, FIVE YEAR MOVING AVERAGE**

This figure also shows wind/hail and fire/lightning losses for the prior ten years, but unlike FIGURE 4.1.2.1, this figure uses a five year moving average calculation to smooth the loss curve.



# HOMEOWNERS - EXPOSURES, PREMIUMS, AND LOSSES

## PRIOR TEN YEARS

Measure	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Dif- ference
Premium Written (\$M)	\$1,537	\$1,689	\$1,740	\$1,784	\$1,892	\$1,893	\$1,944	\$2,227	\$2,443	\$2,546	65.7%
Premium Written, Adjusted for Inflation, 2023 (\$M)	\$1,920	\$2,119	\$2,165	\$2,184	\$2,274	\$2,252	\$2,296	\$2,492	\$2,537	\$2,546	32.6%
Average Annual Premium	\$1,219	\$1,251	\$1,288	\$1,306	\$1,356	\$1,399	\$1,440	\$1,531	\$1,661	\$1,872	53.6%
Average Annual Premium, Adjusted for Inflation, 2023	\$1,522	\$1,569	\$1,602	\$1,598	\$1,630	\$1,664	\$1,701	\$1,713	\$1,725	\$1,872	23.0%
Loss Severity	\$9,106	\$9,701	\$9,797	\$10,364	\$11,694	\$11,643	\$11,954	\$12,957	\$15,468	\$16,635	82.7%
Loss Severity, Adjusted for Inflation, 2023	\$11,374	\$12,167	\$12,191	\$12,685	\$14,056	\$13,854	\$14,119	\$14,500	\$16,063	\$16,635	46.3%
Pure Premium	\$694	\$645	\$704	\$857	\$629	\$777	\$1,021	\$720	\$744	\$1,532	120.6%
Pure Premium, Adjusted for Inflation, 2023	\$867	\$809	\$875	\$1,049	\$756	\$925	\$1,205	\$806	\$773	\$1,532	76.6%
Dollar Losses Paid (\$M)	\$876	\$871	\$951	\$1,172	\$877	\$1,052	\$1,378	\$1,047	\$1,095	\$2,083	137.9%
Dollar Losses Paid, Adjusted for Inflation, 2023 (\$M)	\$1,094	\$1,092	\$1,183	\$1,434	\$1,055	\$1,252	\$1,627	\$1,172	\$1,137	\$2,083	90.4%
Exposures Written (K)	1,261	1,350	1,351	1,366	1,395	1,353	1,350	1,455	1,471	1,360	7.8%
Number of Losses	96,183	89,745	97,029	113,035	75,023	90,342	115,235	80,835	70,796	125,231	30.2%
Loss Ratio	57.0%	51.5%	54.6%	65.7%	46.4%	55.6%	70.9%	47.0%	44.8%	81.8%	24.8%
Loss Frequency	7.6%	6.6%	7.2%	8.3%	5.4%	6.7%	8.5%	5.6%	4.8%	9.2%	1.6%

TABLE 4.1.1

# HOMEOWNERS - EXPOSURES WRITTEN

## PRIOR TEN YEARS

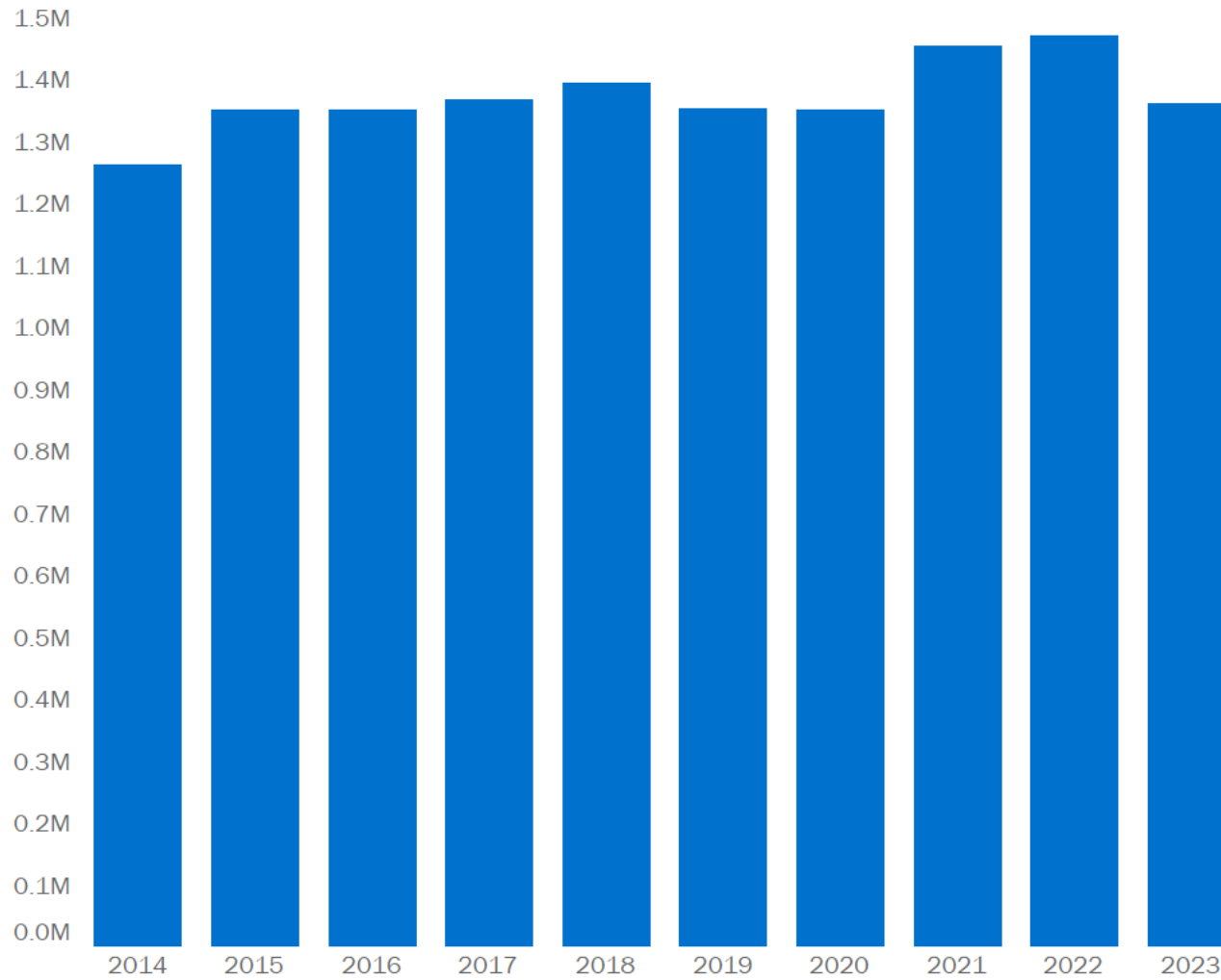


FIGURE 4.1.1.1

# HOMEOWNERS - PREMIUM WRITTEN

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

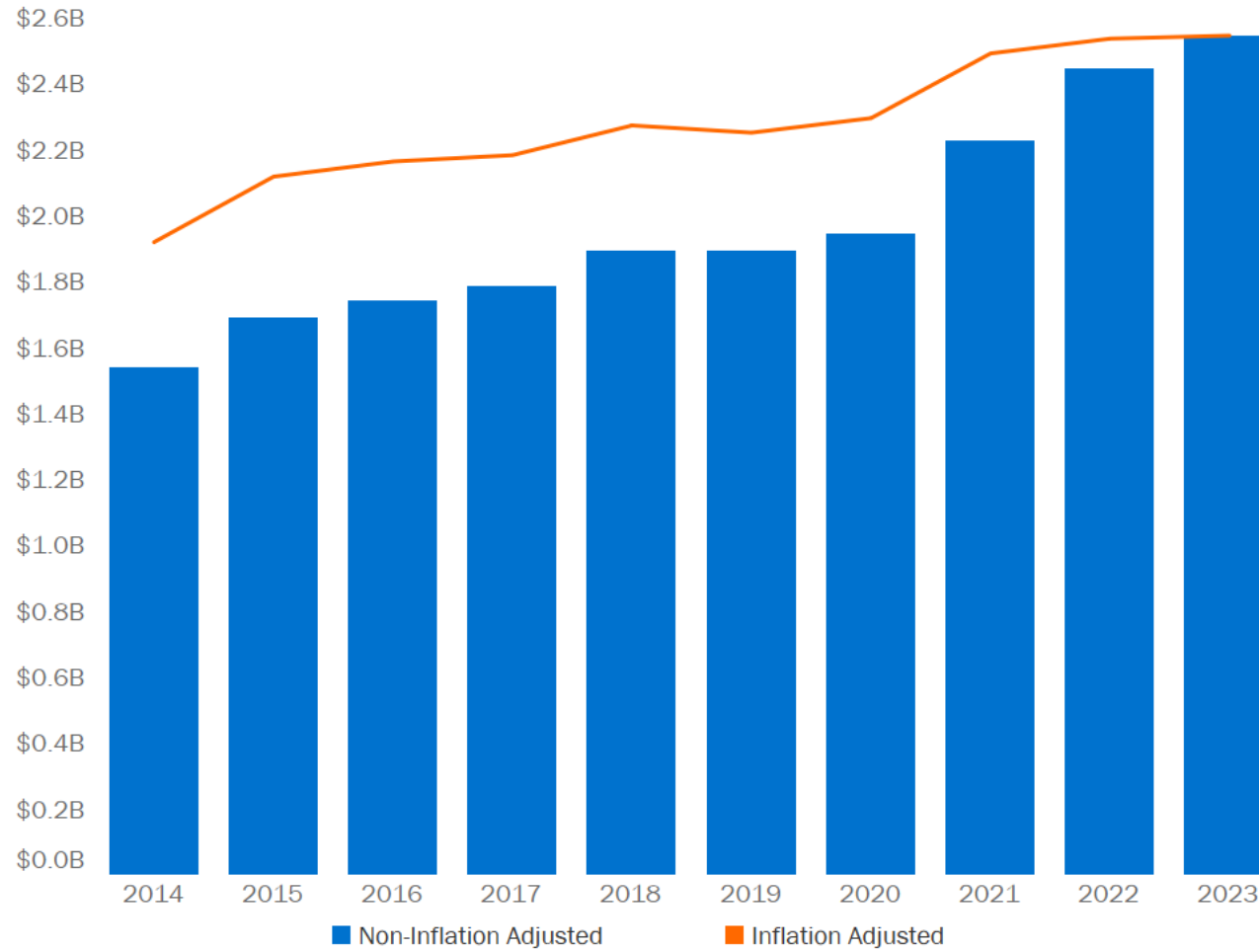


FIGURE 4.1.1.2

# HOMEOWNERS - AVERAGE ANNUAL PREMIUM

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

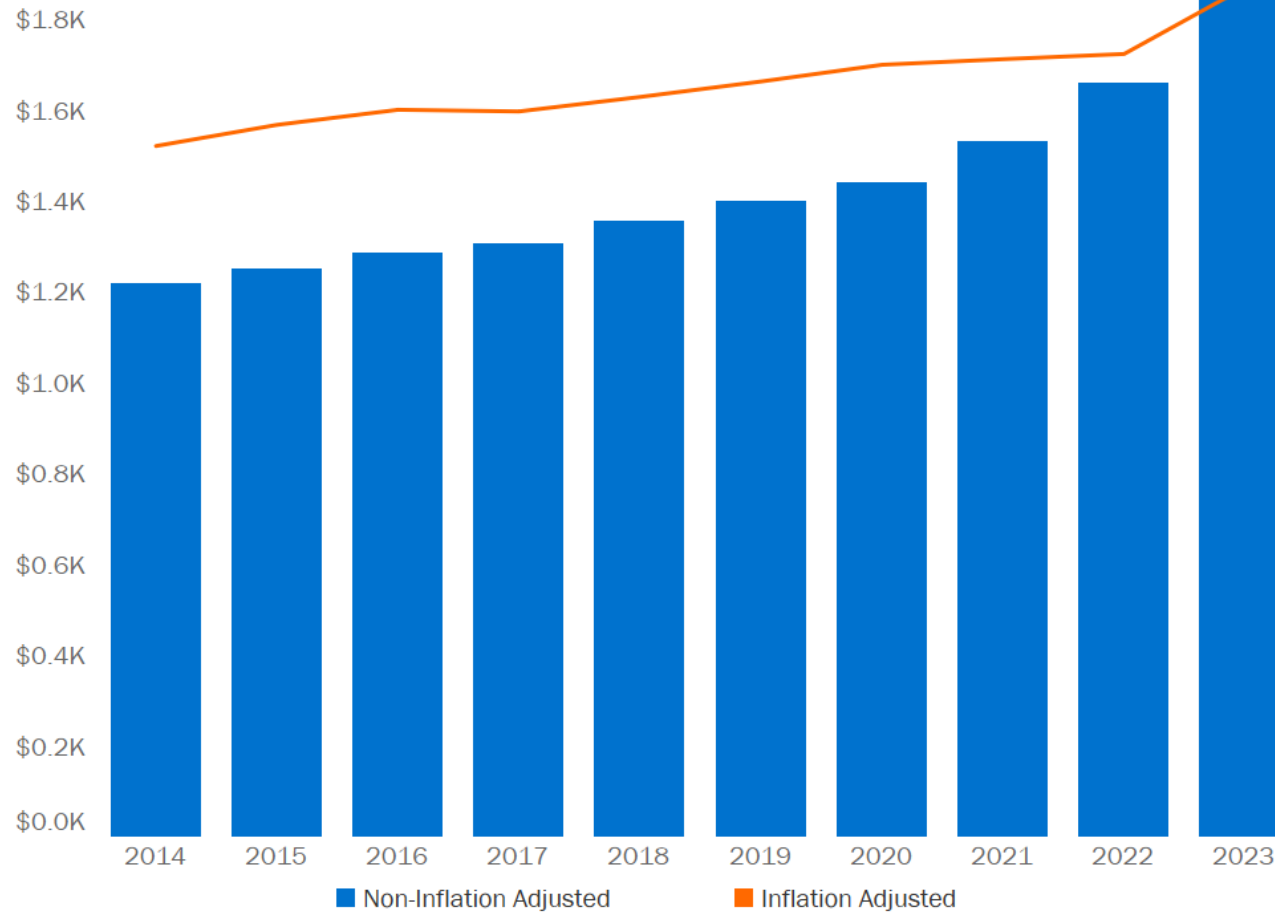


FIGURE 4.1.1.3

# MEDIAN MARKET VALUE VS. AVERAGE ANNUAL PREMIUM

## BY MARKET VALUE OF HOUSE, 2023



FIGURE 4.1.1.4

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

# MEDIAN MARKET VALUE VS. PURE PREMIUM

BY MARKET VALUE OF HOUSE, 2023



FIGURE 4.1.1.5

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

# PURE PREMIUM VS. AVERAGE ANNUAL PREMIUM

2023

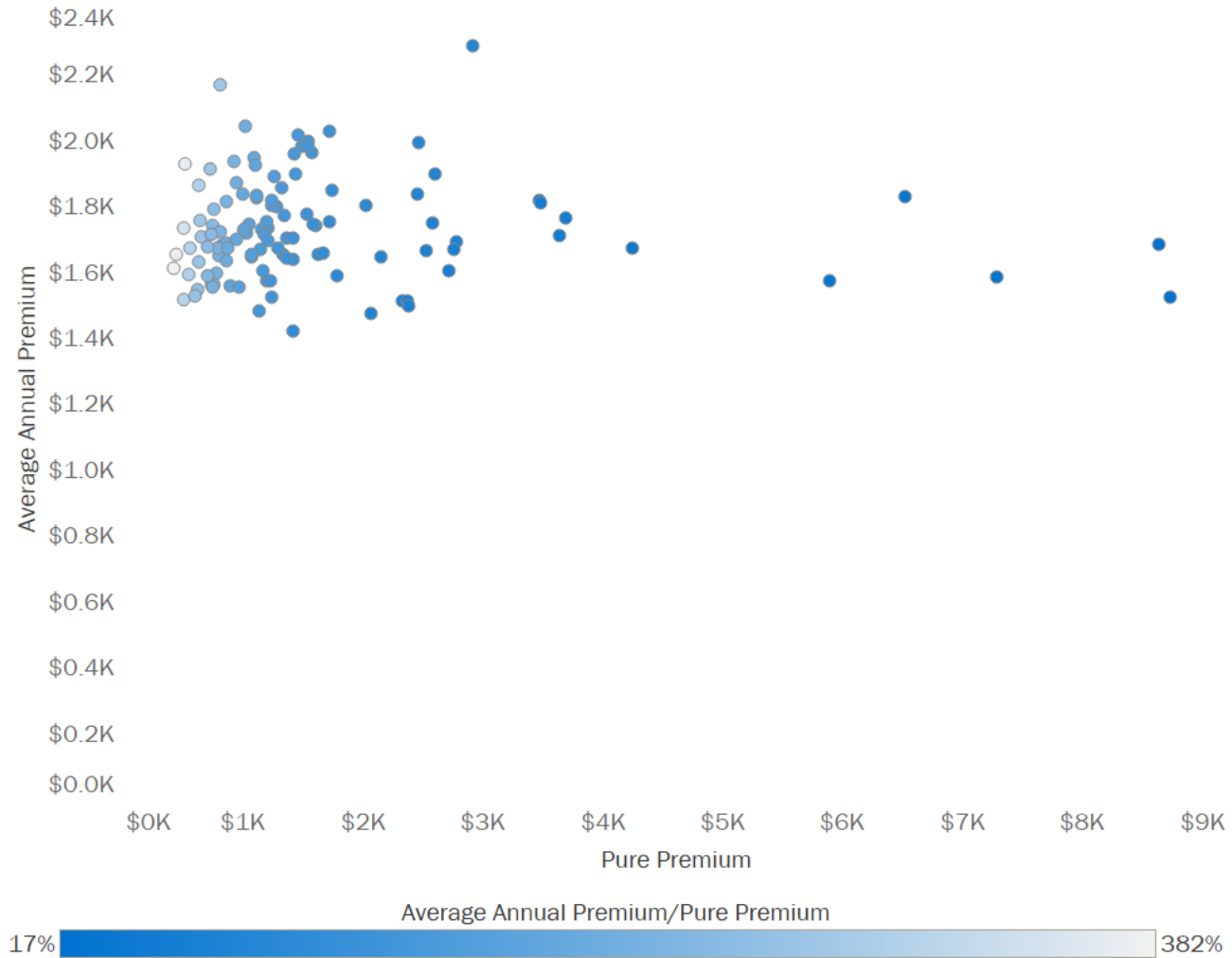


FIGURE 4.1.1.6

# HOMEOWNERS - NUMBER OF LOSSES

## PRIOR TEN YEARS

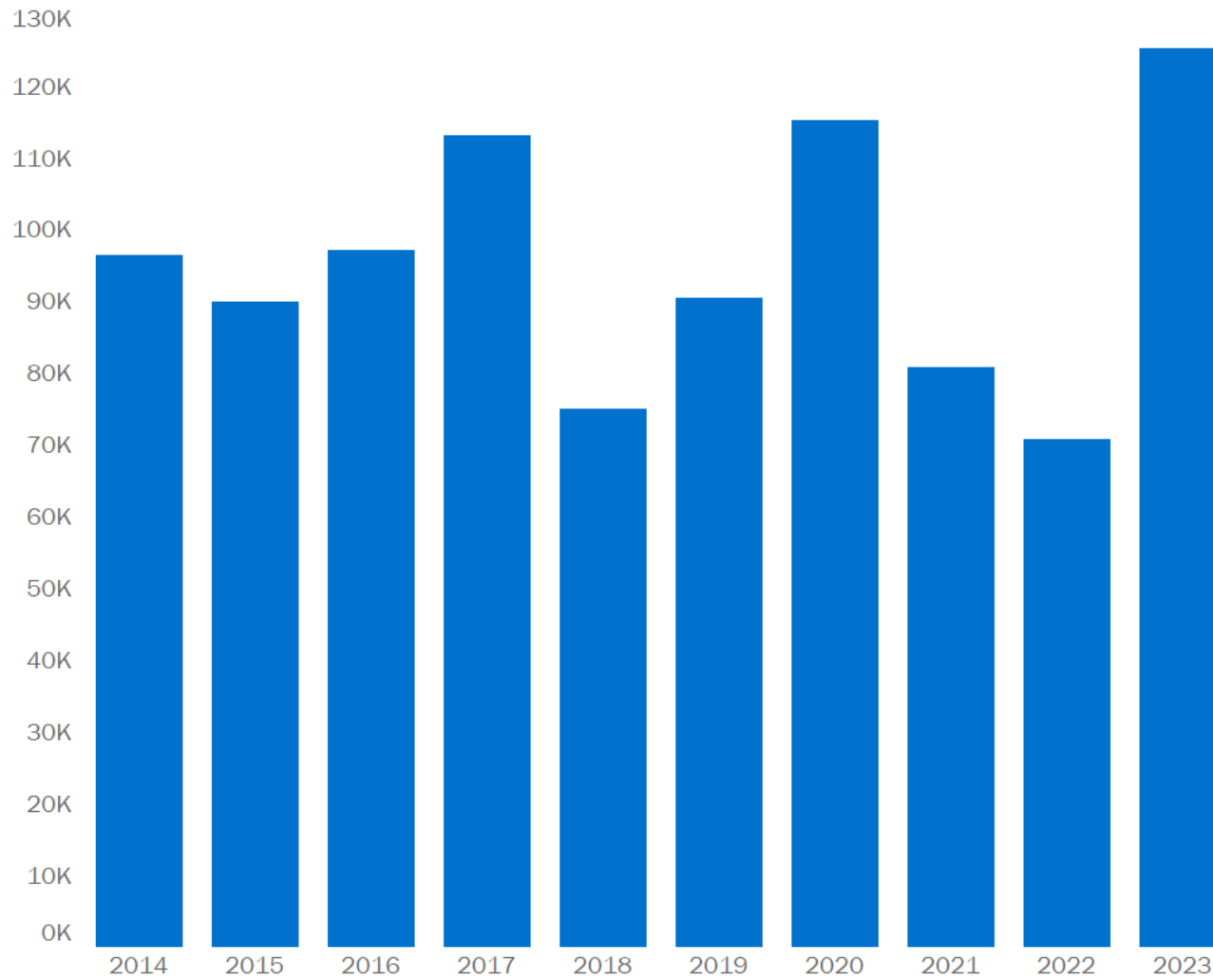


FIGURE 4.1.1.7



# HOMEOWNERS - DOLLAR LOSSES PAID

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

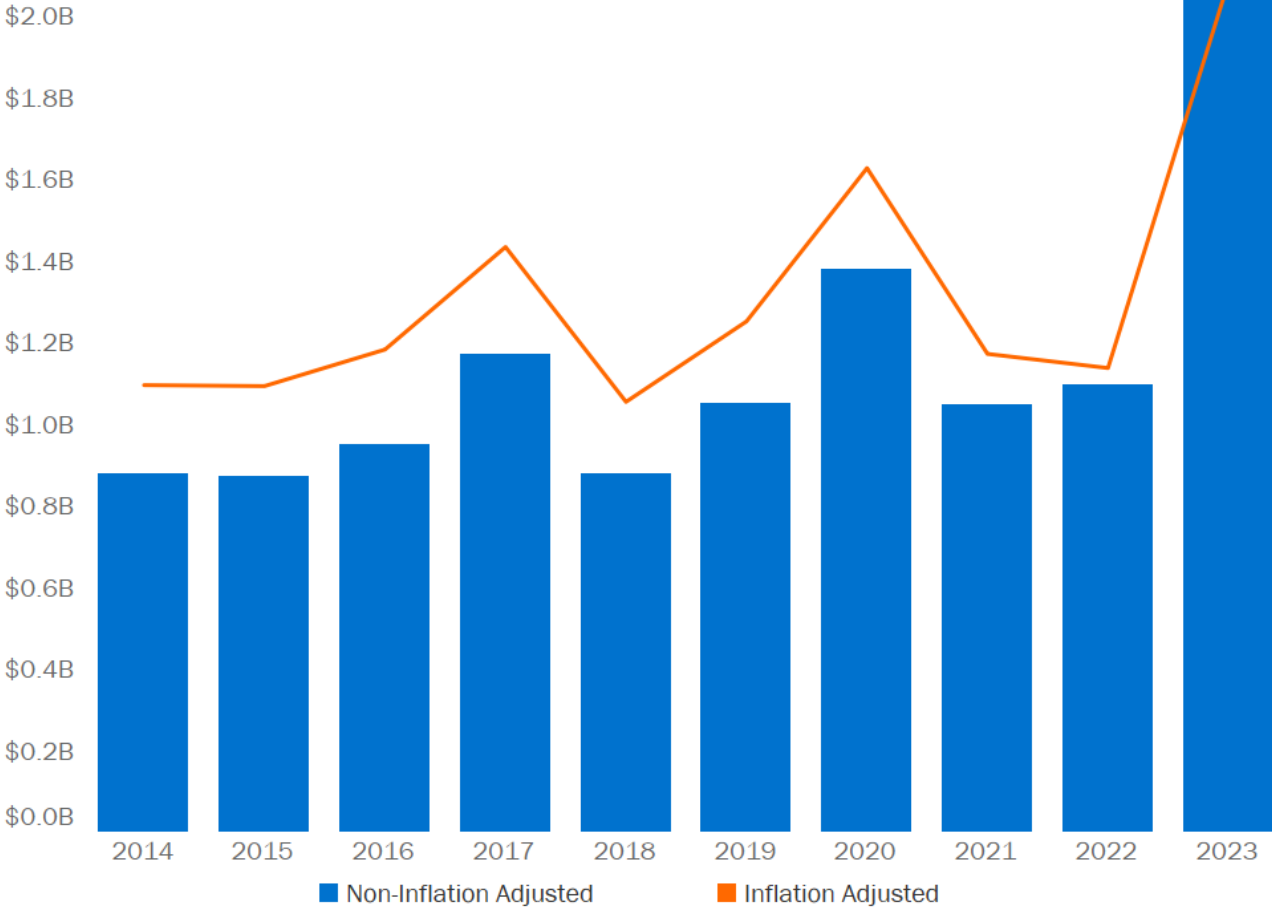


FIGURE 4.1.1.8

# HOMEOWNERS - LOSS FREQUENCY

## PRIOR TEN YEARS

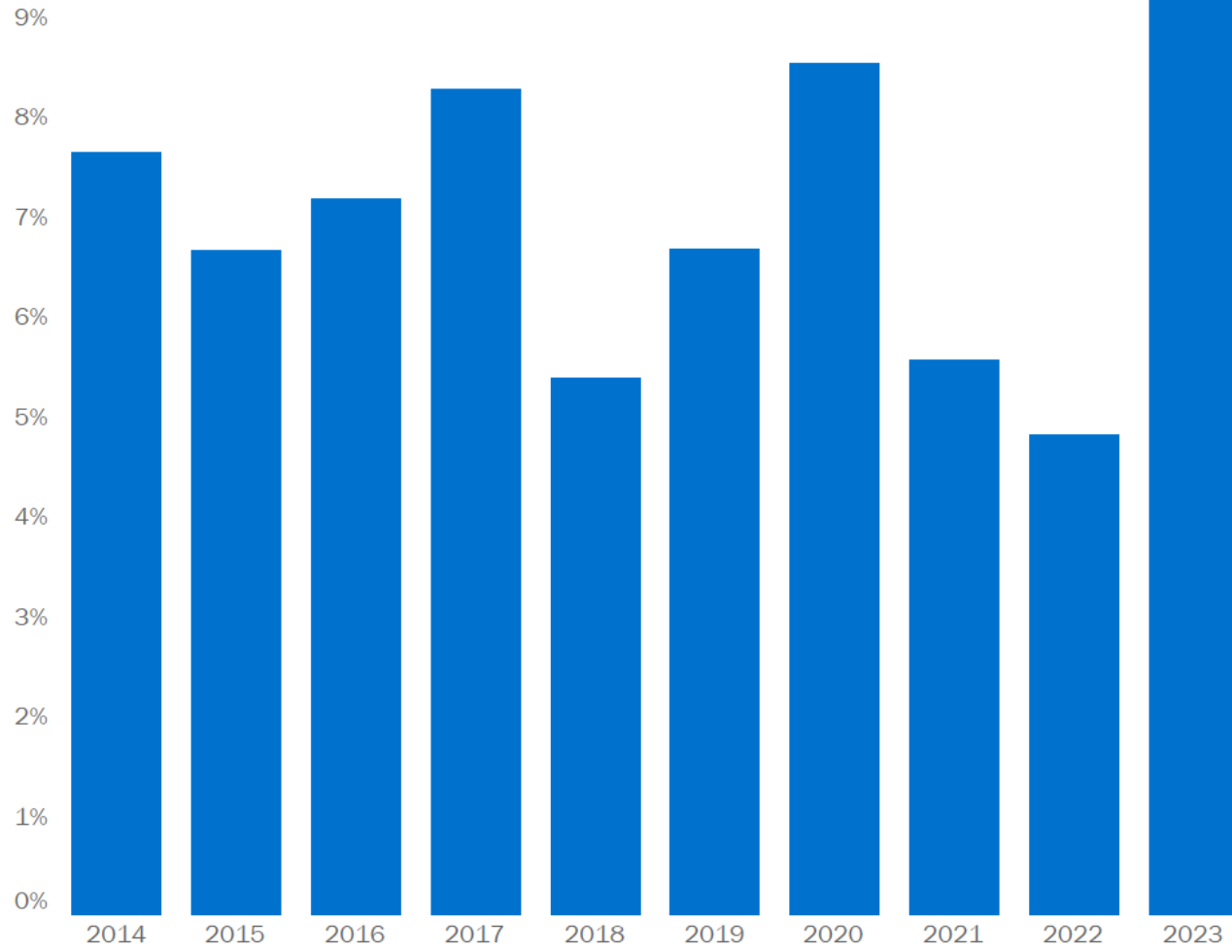


FIGURE 4.1.1.9

# HOMEOWNERS - LOSS SEVERITY

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

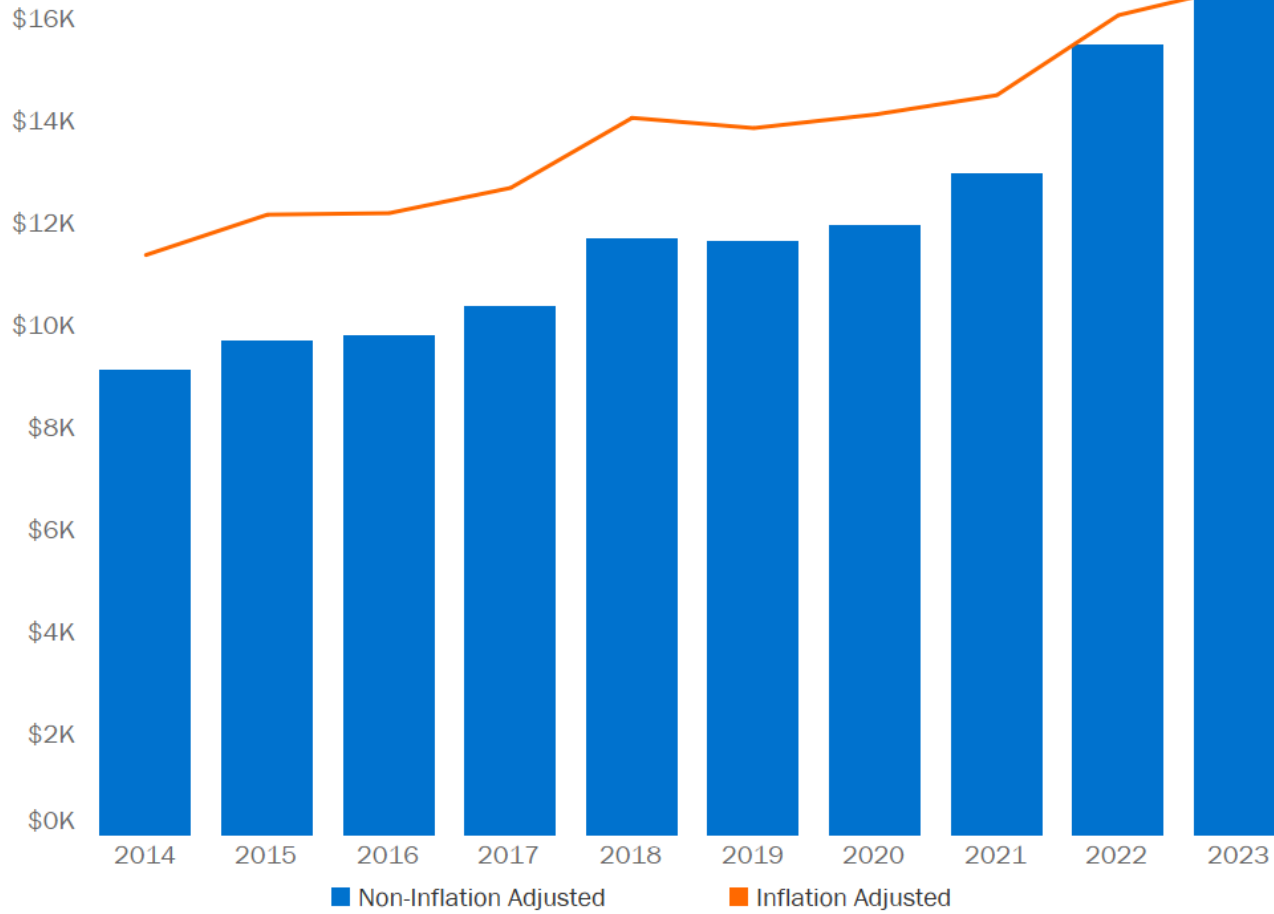


FIGURE 4.1.1.10

# HOMEOWNERS - PURE PREMIUM

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

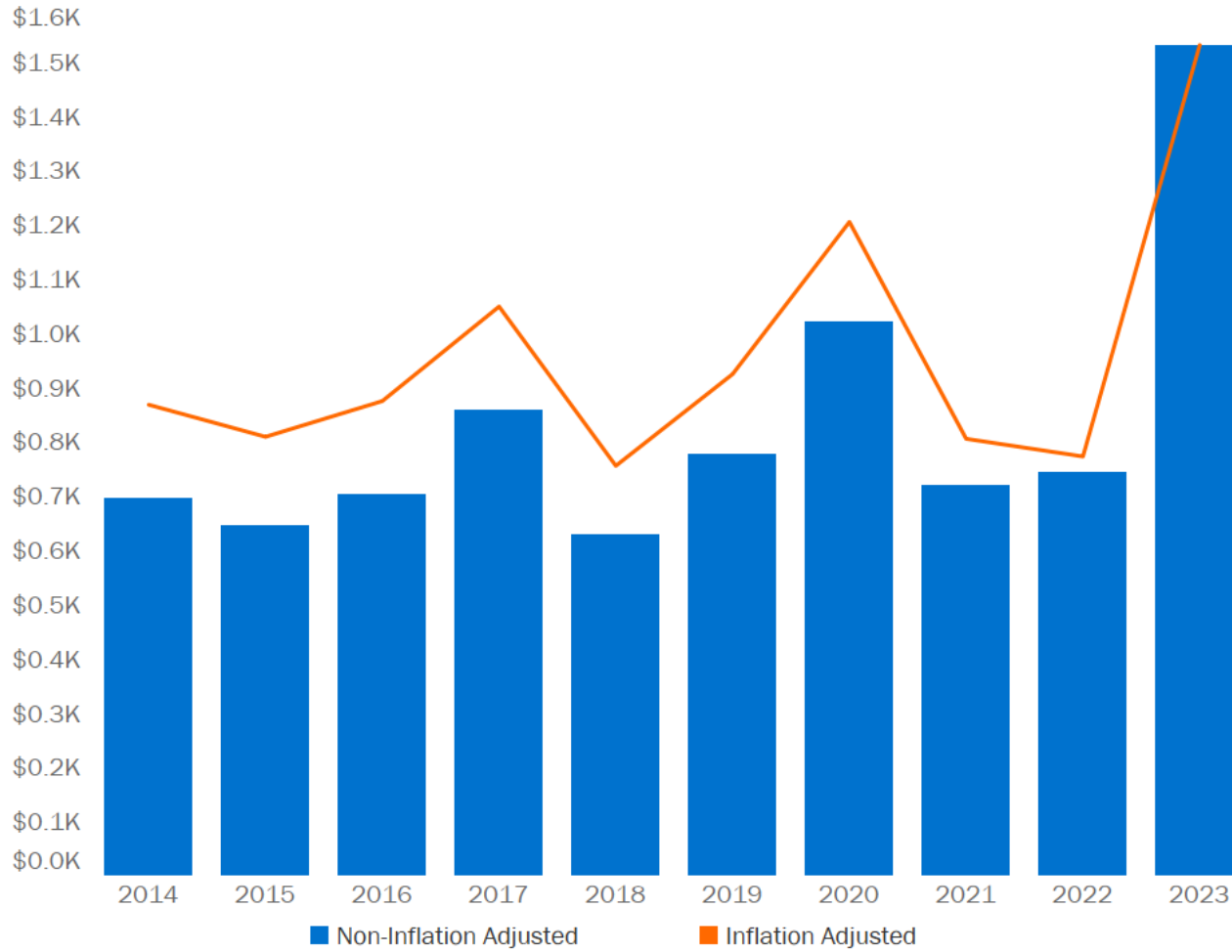


FIGURE 4.1.1.11

# EXPOSURES VS. LOSSES

PRIOR TEN YEARS

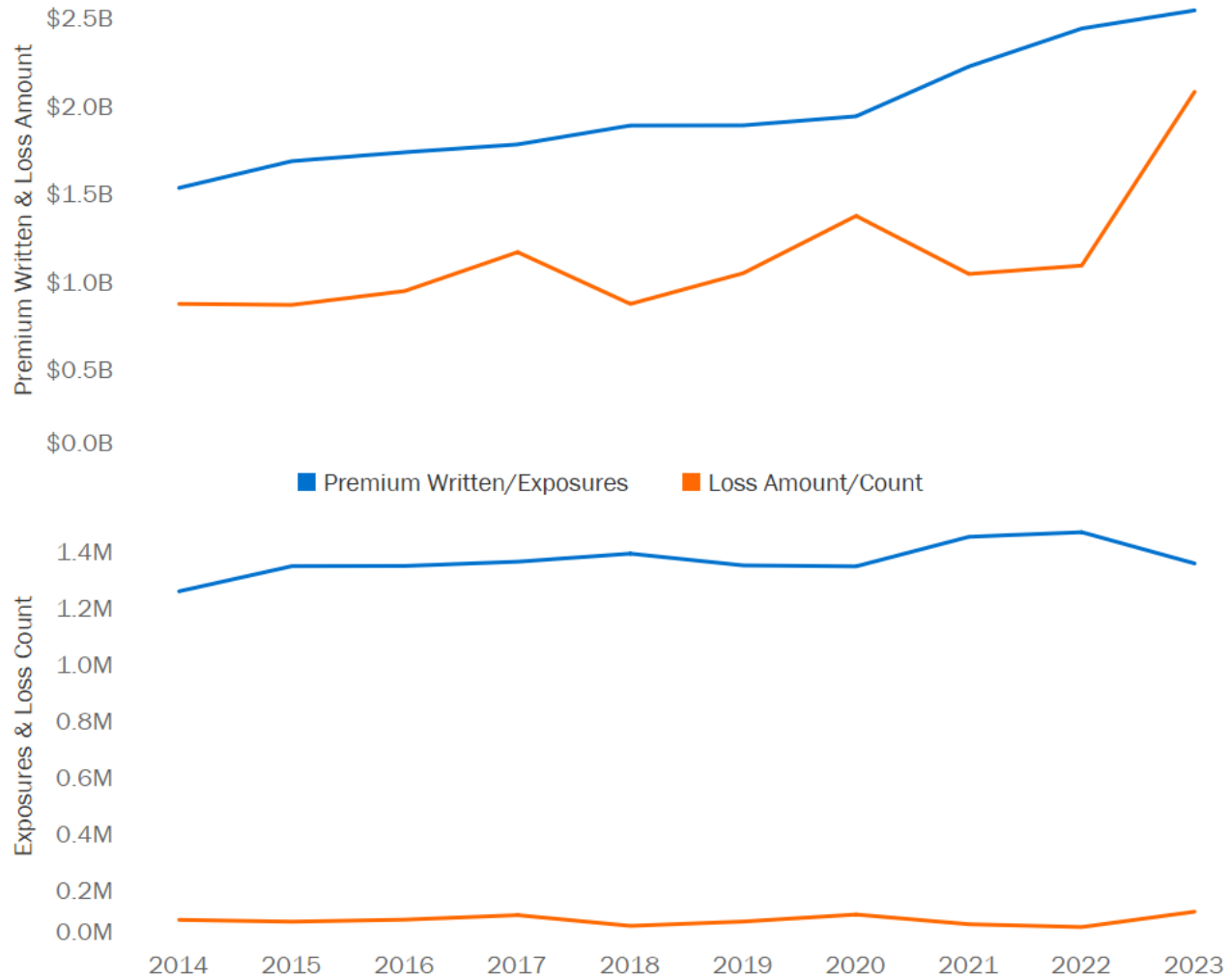


FIGURE 4.1.1.12

# BREAKDOWN OF LOSS RATIO

PRIOR TEN YEARS

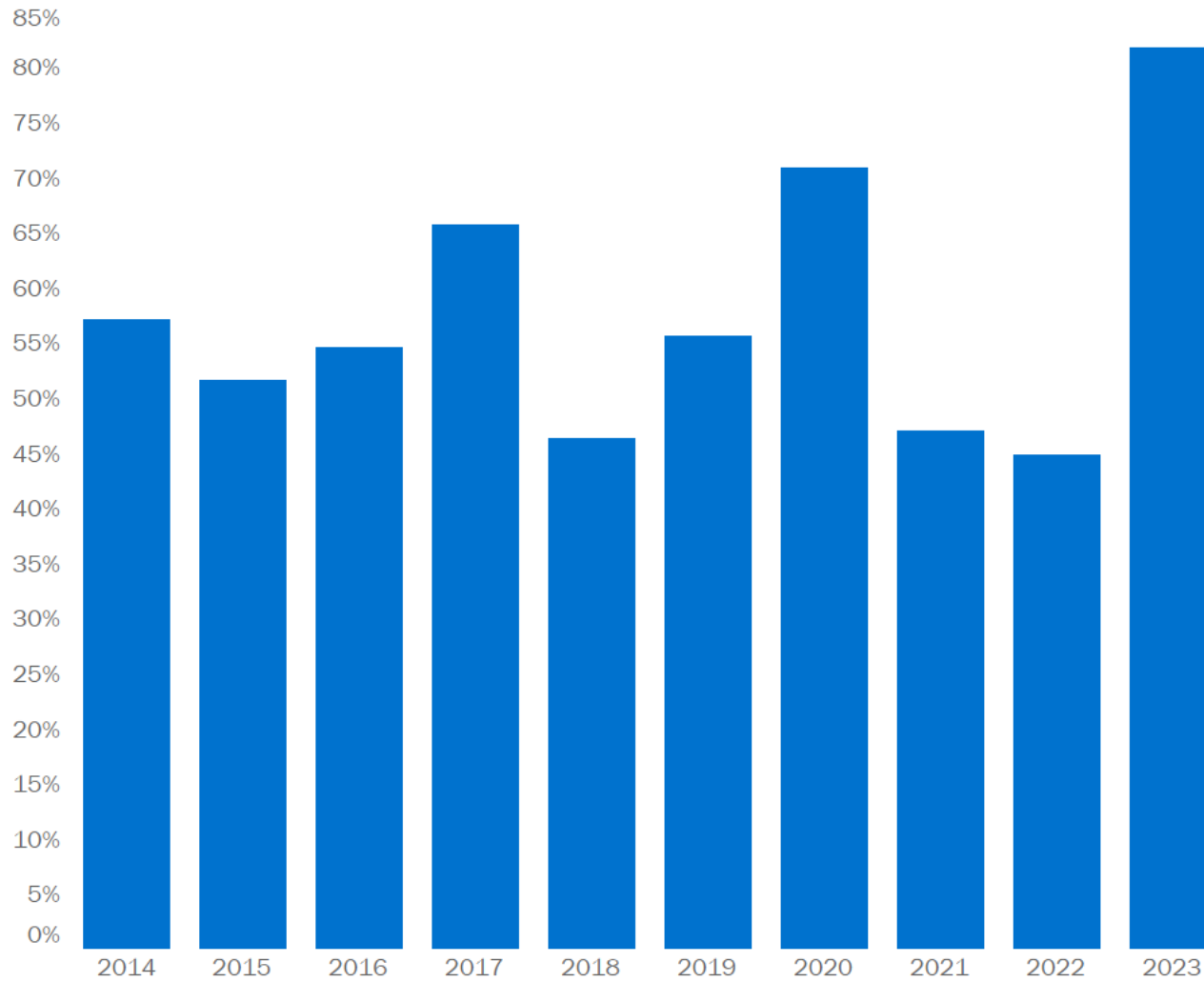


FIGURE 4.1.1.13

# HOMEOWNERS LOSSES BY CAUSE OF LOSS

## PRIOR TEN YEARS

Cause of Loss	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Fire & Lightning (\$K)	\$203,521	\$195,238	\$193,518	\$207,064	\$245,634	\$226,604	\$216,310	\$255,220	\$247,146	\$287,376	41.2%
Wind & Hail (\$K)	\$435,617	\$461,585	\$526,632	\$725,094	\$376,938	\$560,904	\$877,021	\$537,468	\$499,134	\$1,389,970	219.1%
Burglary & Theft (\$K)	\$15,400	\$14,902	\$13,172	\$12,092	\$11,314	\$10,942	\$9,711	\$9,422	\$10,972	\$10,217	(33.7%)
All Other (\$K)	\$222,628	\$199,995	\$217,369	\$227,487	\$243,570	\$253,686	\$274,836	\$323,342	\$338,211	\$395,713	77.7%
Total (\$K)	\$877,166	\$871,720	\$950,691	\$1,171,738	\$877,455	\$1,052,137	\$1,377,878	\$1,125,451	\$1,095,464	\$2,083,275	137.5%

TABLE 4.1.2

# HOMEOWNERS LOSSES BY CAUSE OF LOSS

## PRIOR TEN YEARS

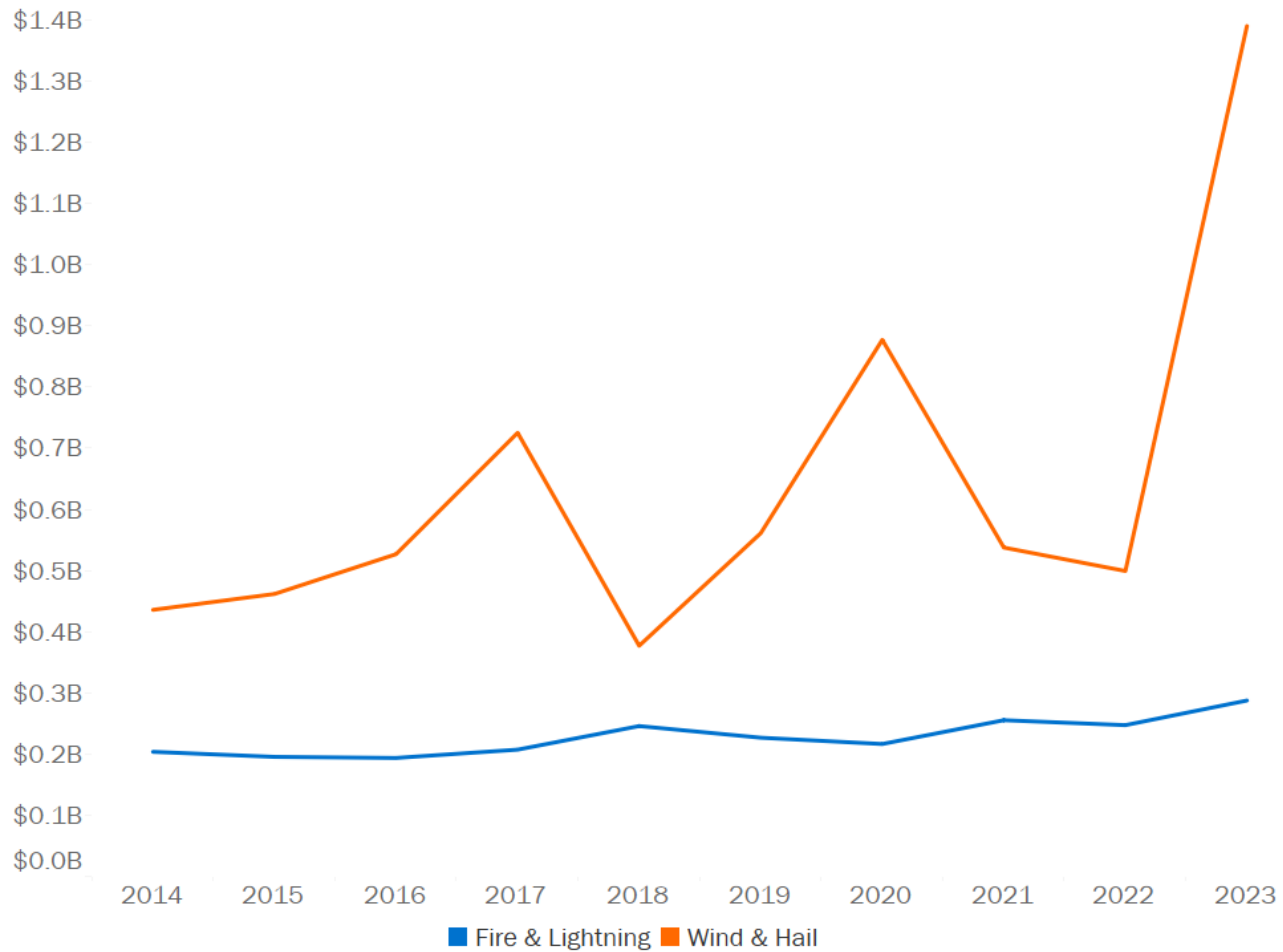


FIGURE 4.1.2.1



# HOMEOWNERS LOSSES BY CAUSE OF LOSS

PRIOR TEN YEARS, FIVE YEAR MOVING AVERAGE

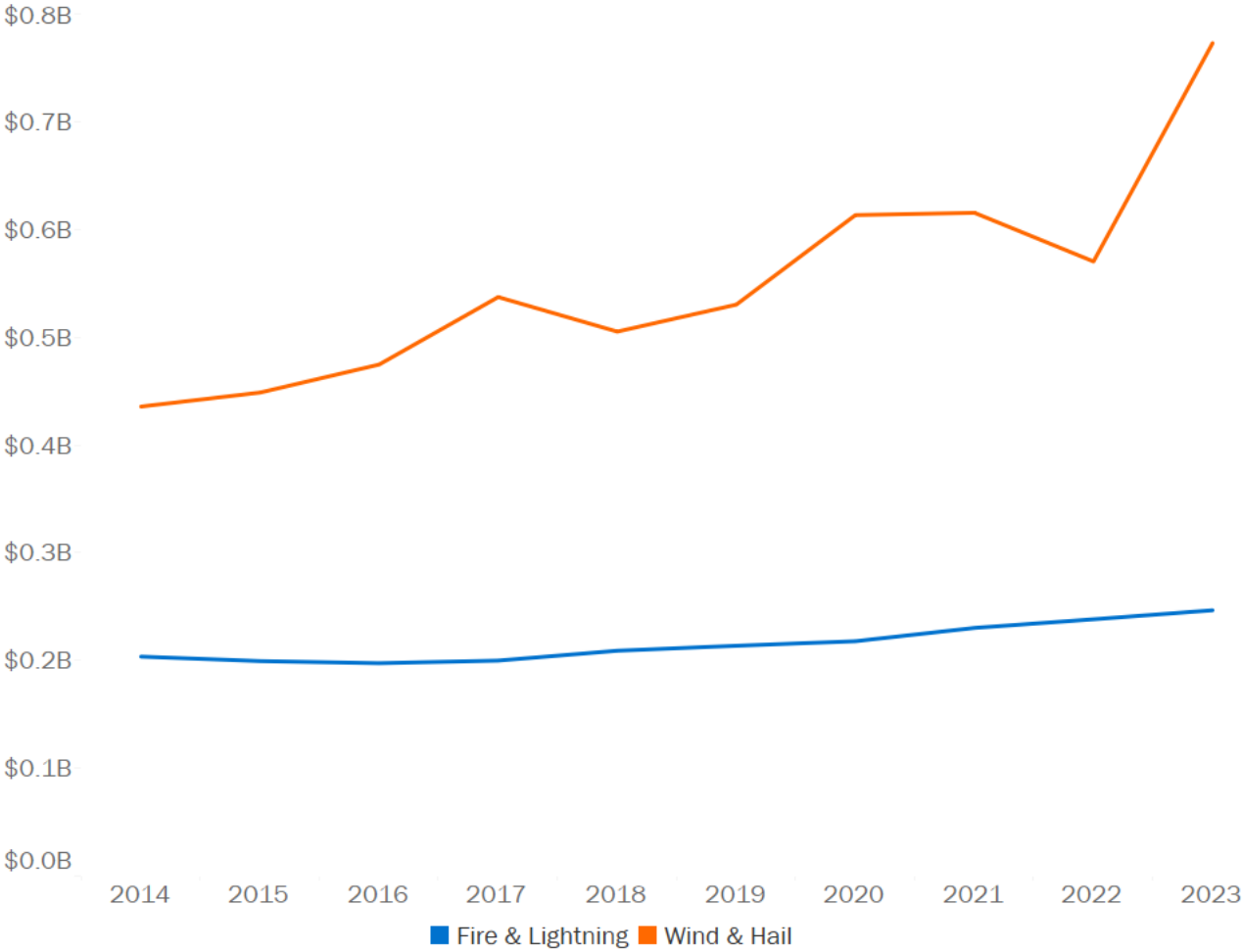


FIGURE 4.1.2.2

## 4.2 DWELLING FIRE

### **TABLE 4.2.1: DWELLING FIRE - EXPOSURES, PREMIUMS, AND LOSSES | PRIOR TEN YEARS**

This table shows a number of measures that are frequently used throughout this report. These measures include written premium, average annual premium, loss severity, pure premium, dollar losses paid, exposures written, number of losses, loss ratio, and loss frequency. Inflation-adjusted numbers are provided for several of these measures. Definitions can be found in the “Definitions” section.

### **FIGURE 4.2.1.1: DWELLING FIRE - EXPOSURES WRITTEN | PRIOR TEN YEARS**

This graph shows the number of exposures written over the prior ten years.

### **FIGURE 4.2.1.2: DWELLING FIRE - PREMIUM WRITTEN | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023**

This graph shows the volume of premium written for the past ten years.

### **FIGURE 4.2.1.3: DWELLING FIRE - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023**

This graph shows average annual premiums over the past ten years with and without inflation adjustments.

### **FIGURE 4.2.1.4: MEDIAN MARKET VALUE VS. AVERAGE ANNUAL PREMIUM | BY MARKET VALUE OF HOUSE, 2023**

This graph shows a scatterplot of median market value for homes in each Missouri county versus average annual premium in those counties.

### **FIGURE 4.2.1.5: MEDIAN MARKET VALUE VS. PURE PREMIUM | BY MARKET VALUE OF HOUSE, 2023**

This is a scatterplot showing median home market value versus pure premium with clusters added.

### **FIGURE 4.2.1.6: PURE PREMIUM VS. AVERAGE ANNUAL PREMIUM | 2023**

This is a scatterplot showing pure premium versus average annual premium for each county in the state for 2023. In essence, this is a losses vs. premiums chart with clusters added to show different county groupings.

### **FIGURE 4.2.1.7: DWELLING FIRE - NUMBER OF LOSSES | PRIOR TEN YEARS**

This graph shows the number of losses over the past ten years.

### **FIGURE 4.2.1.8: DWELLING FIRE - DOLLAR LOSSES PAID | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023**

This chart shows dollar losses paid for the prior ten years with and without adjusted for inflation.

### **FIGURE 4.2.1.9: DWELLING FIRE - LOSS FREQUENCY | PRIOR TEN YEARS**

This chart shows loss frequency for the prior ten years.

**FIGURE 4.2.1.10: DWELLING FIRE - LOSS SEVERITY | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023**

This chart shows loss severity with and without adjustments for inflation for the prior ten years.

**FIGURE 4.2.1.11: DWELLING FIRE - PURE PREMIUM | PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023**

This chart shows pure premium with and without inflation adjustments for the prior ten years.

**FIGURE 4.2.1.12: EXPOSURES VS. LOSSES | PRIOR TEN YEARS**

This figure shows two graphs. The first one plot loss amounts and written premiums, and the second plots loss counts and exposures.

**FIGURE 4.2.1.13: BREAKDOWN OF LOSS RATIO | PRIOR TEN YEARS**

This chart shows loss ratios for the prior ten years.

**TABLE 4.2.2: DWELLING FIRE LOSSES BY CAUSE OF LOSS | PRIOR TEN YEARS**

This table shows dwelling fire losses by the cause of the loss for the prior ten years.

**FIGURE 4.2.2.1: DWELLING FIRE LOSSES BY CAUSE OF LOSS | PRIOR TEN YEARS**

This figure shows wind/hail and fire/lightning losses for the prior ten years.

**FIGURE 4.2.2.2: DWELLING FIRE LOSSES BY CAUSE OF LOSS | PRIOR TEN YEARS, FIVE YEAR MOVING AVERAGE**

This figure also shows wind/hail and fire/lightning losses for the prior ten years, but unlike FIGURE 5.1.2.1, this figure uses a five year moving average calculation to smooth the loss curve.

# DWELLING FIRE - EXPOSURES, PREMIUMS, AND LOSSES

## PRIOR TEN YEARS

Measure	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Dif- ference
Premium Written (\$M)	\$122	\$152	\$159	\$157	\$162	\$165	\$165	\$176	\$189	\$213	75.0%
Premium Written, Adjusted for Inflation, 2023 (\$M)	\$152	\$191	\$198	\$192	\$194	\$196	\$195	\$197	\$196	\$213	40.1%
Average Annual Premium	\$775	\$648	\$693	\$688	\$697	\$704	\$717	\$750	\$862	\$900	16.1%
Average Annual Premium, Adjusted for Inflation, 2023	\$969	\$813	\$862	\$842	\$838	\$837	\$847	\$840	\$895	\$900	(7.0%)
Loss Severity	\$8,423	\$8,707	\$8,815	\$8,162	\$10,431	\$9,677	\$9,945	\$12,552	\$14,012	\$14,555	72.8%
Loss Severity, Adjusted for Inflation, 2023	\$10,521	\$10,921	\$10,969	\$9,990	\$12,538	\$11,514	\$11,746	\$14,046	\$14,551	\$14,555	38.3%
Pure Premium	\$321	\$269	\$268	\$387	\$291	\$317	\$390	\$327	\$347	\$625	94.6%
Pure Premium, Adjusted for Inflation, 2023	\$401	\$337	\$334	\$473	\$350	\$377	\$460	\$366	\$360	\$625	55.8%
Dollar Losses Paid (\$M)	\$50	\$63	\$61	\$88	\$68	\$74	\$89	\$77	\$76	\$148	193.2%
Dollar Losses Paid, Adjusted for Inflation, 2023 (\$M)	\$63	\$79	\$76	\$108	\$81	\$88	\$106	\$86	\$79	\$148	134.8%
Exposures Written (K)	157	235	229	228	232	234	230	234	219	237	50.7%
Number of Losses	5,991	7,250	6,974	10,813	6,477	7,668	8,995	6,101	5,423	10,166	69.7%
Loss Ratio	41.4%	41.5%	38.7%	56.2%	41.8%	45.1%	54.3%	43.6%	40.3%	69.4%	28.0%
Loss Frequency	3.8%	3.1%	3.0%	4.7%	2.8%	3.3%	3.9%	2.6%	2.5%	4.3%	0.5%

TABLE 4.2.1

# DWELLING FIRE - EXPOSURES WRITTEN

## PRIOR TEN YEARS

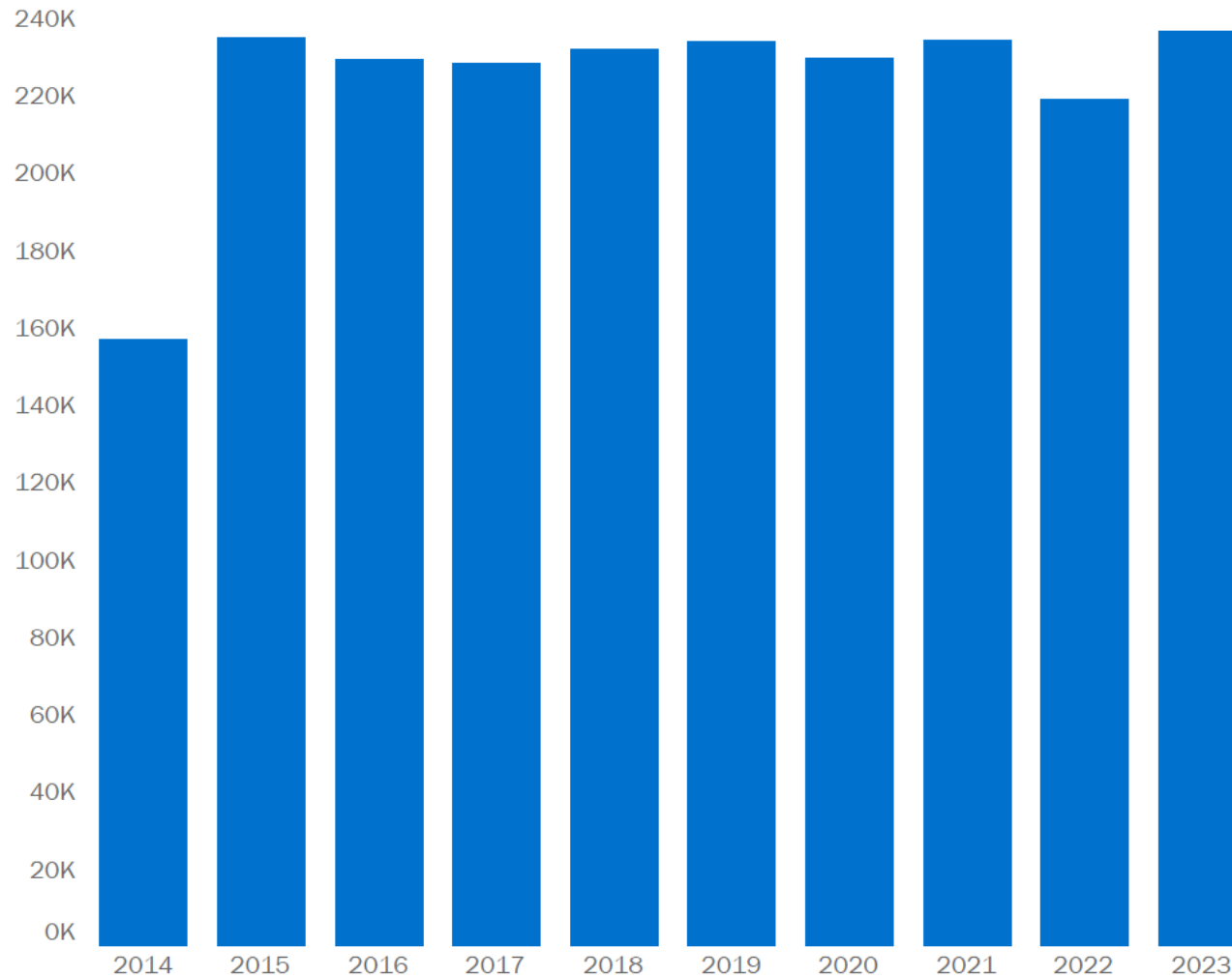


FIGURE 4.2.1.1

# DWELLING FIRE - PREMIUM WRITTEN

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

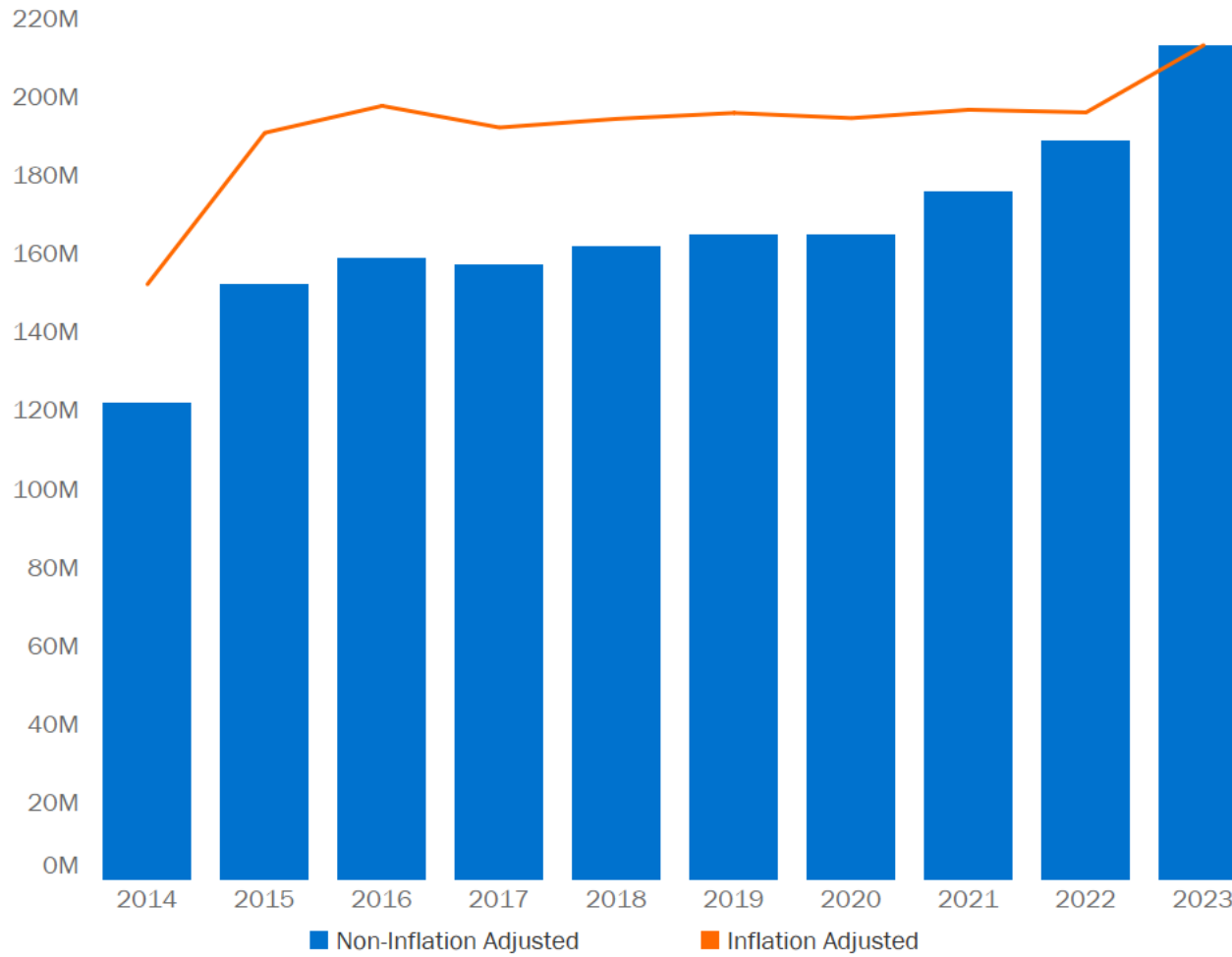


FIGURE 4.2.1.2

# DWELLING FIRE - AVERAGE ANNUAL PREMIUM

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

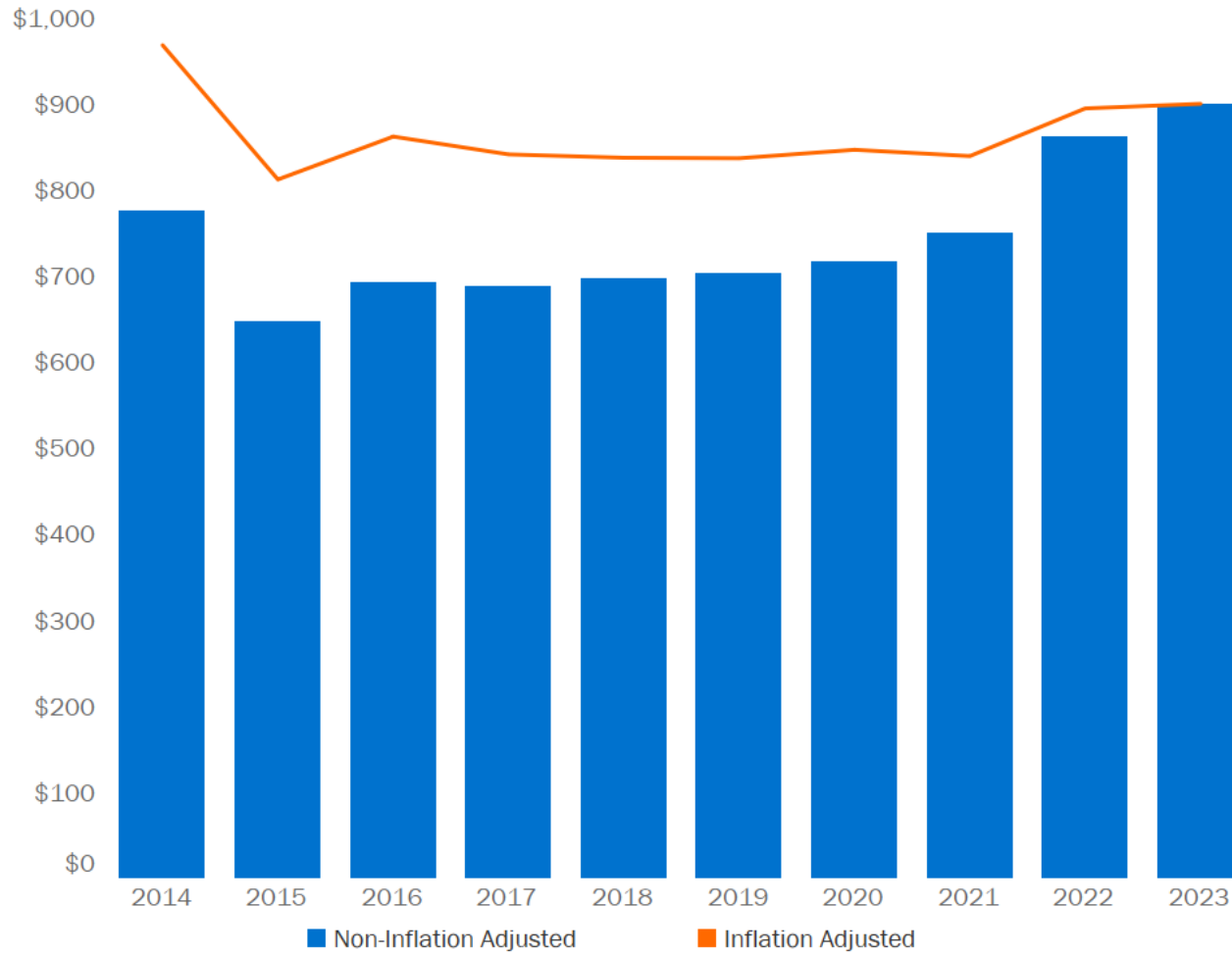


FIGURE 4.2.1.3

# MEDIAN MARKET VALUE VS. AVERAGE ANNUAL PREMIUM

## BY MARKET VALUE OF HOUSE, 2023



FIGURE 4.2.1.4

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



# MEDIAN MARKET VALUE VS. PURE PREMIUM

BY MARKET VALUE OF HOUSE, 2023

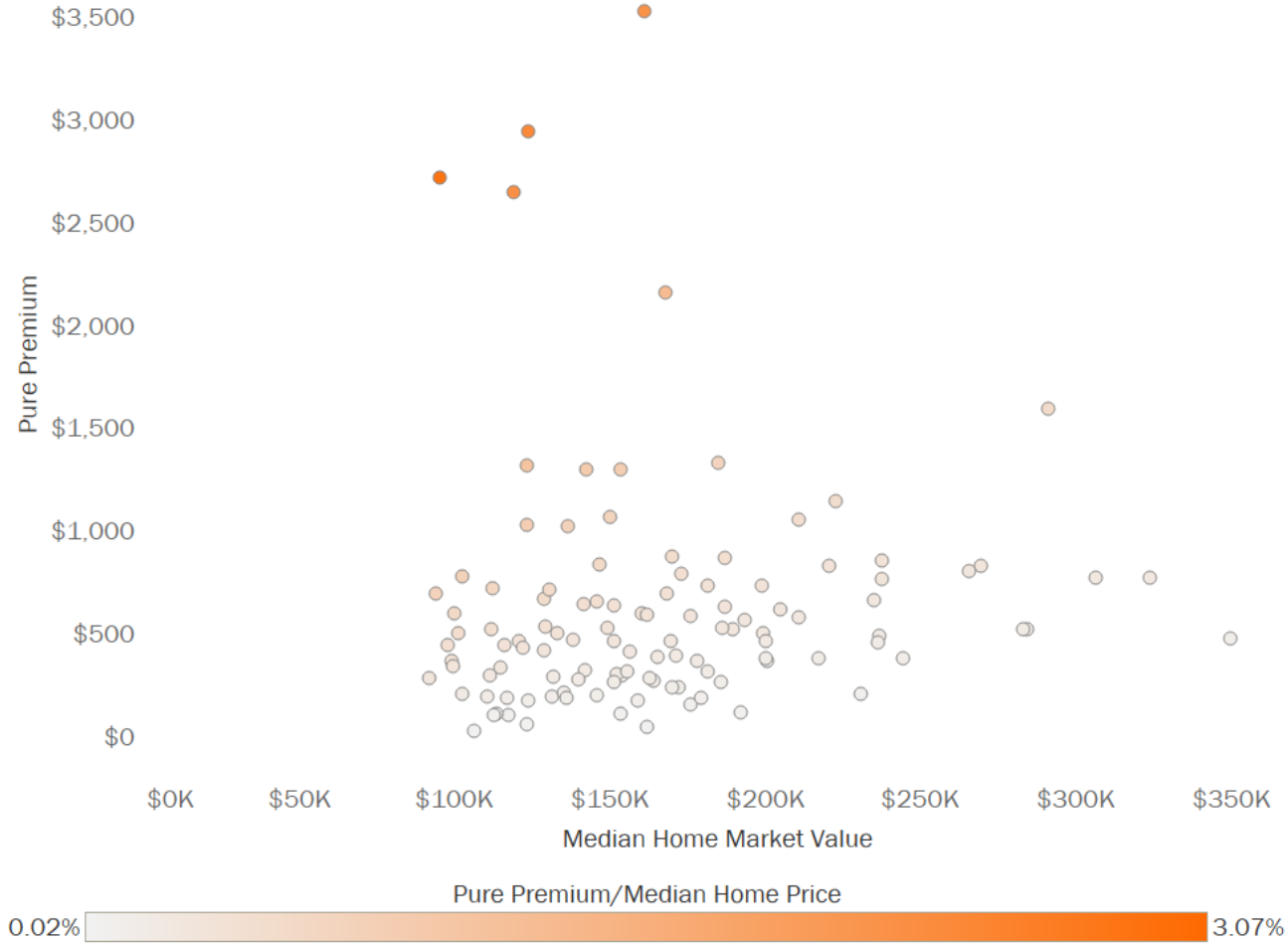


FIGURE 4.2.1.5

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

# PURE PREMIUM VS. AVERAGE ANNUAL PREMIUM

2023

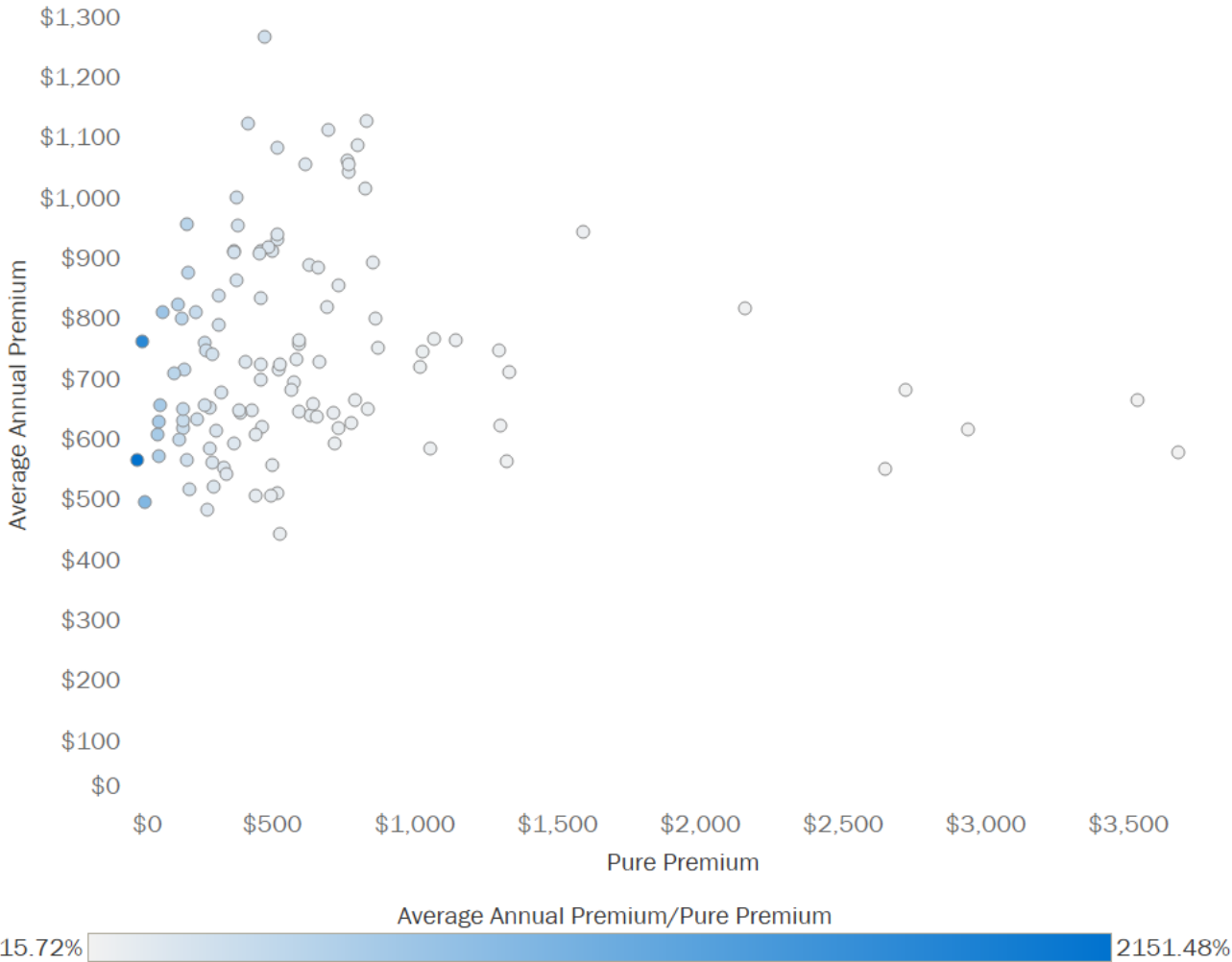


FIGURE 4.2.1.6

# DWELLING FIRE - NUMBER OF LOSSES

PRIOR TEN YEARS

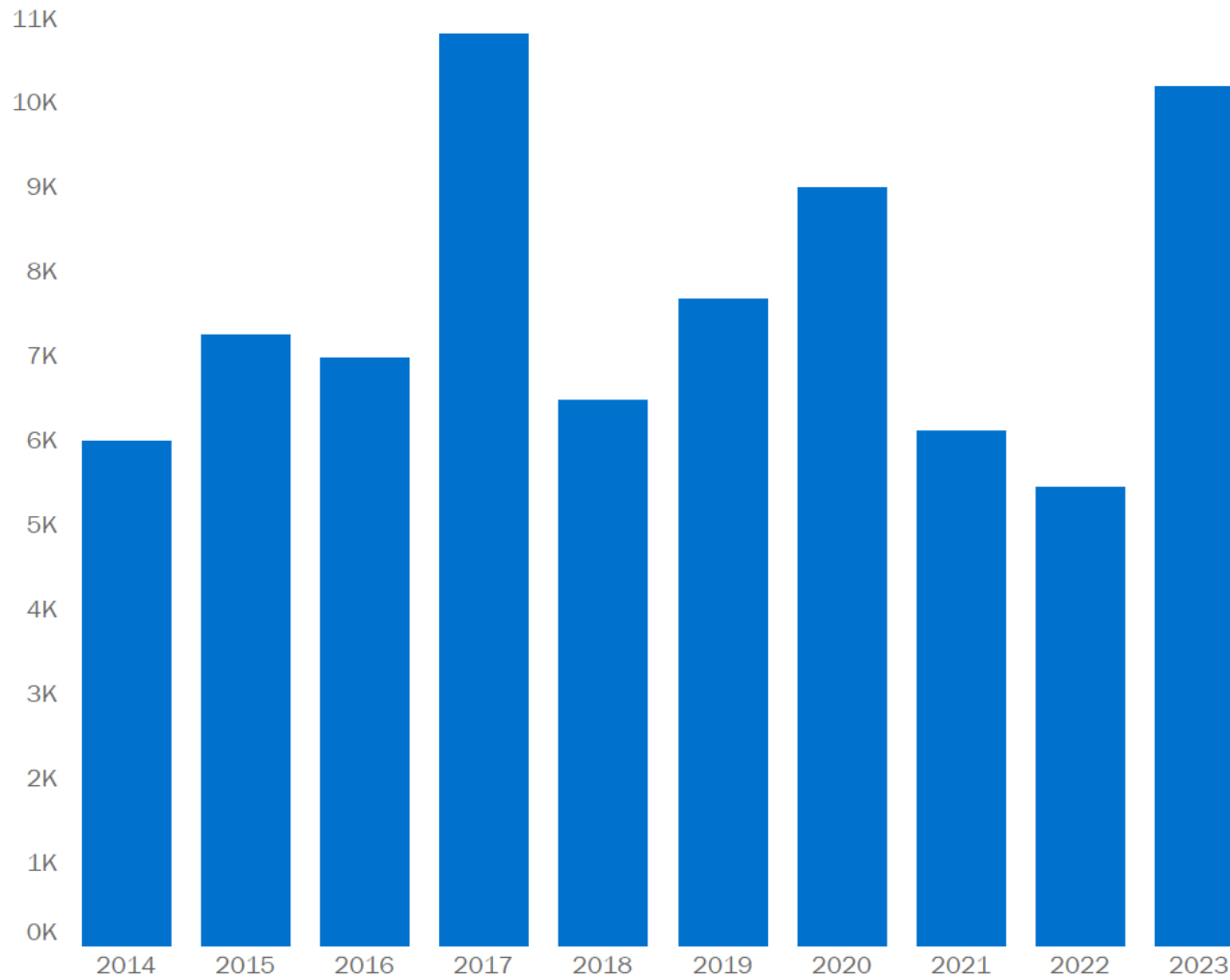


FIGURE 4.2.17

# DWELLING FIRE - DOLLAR LOSSES PAID

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

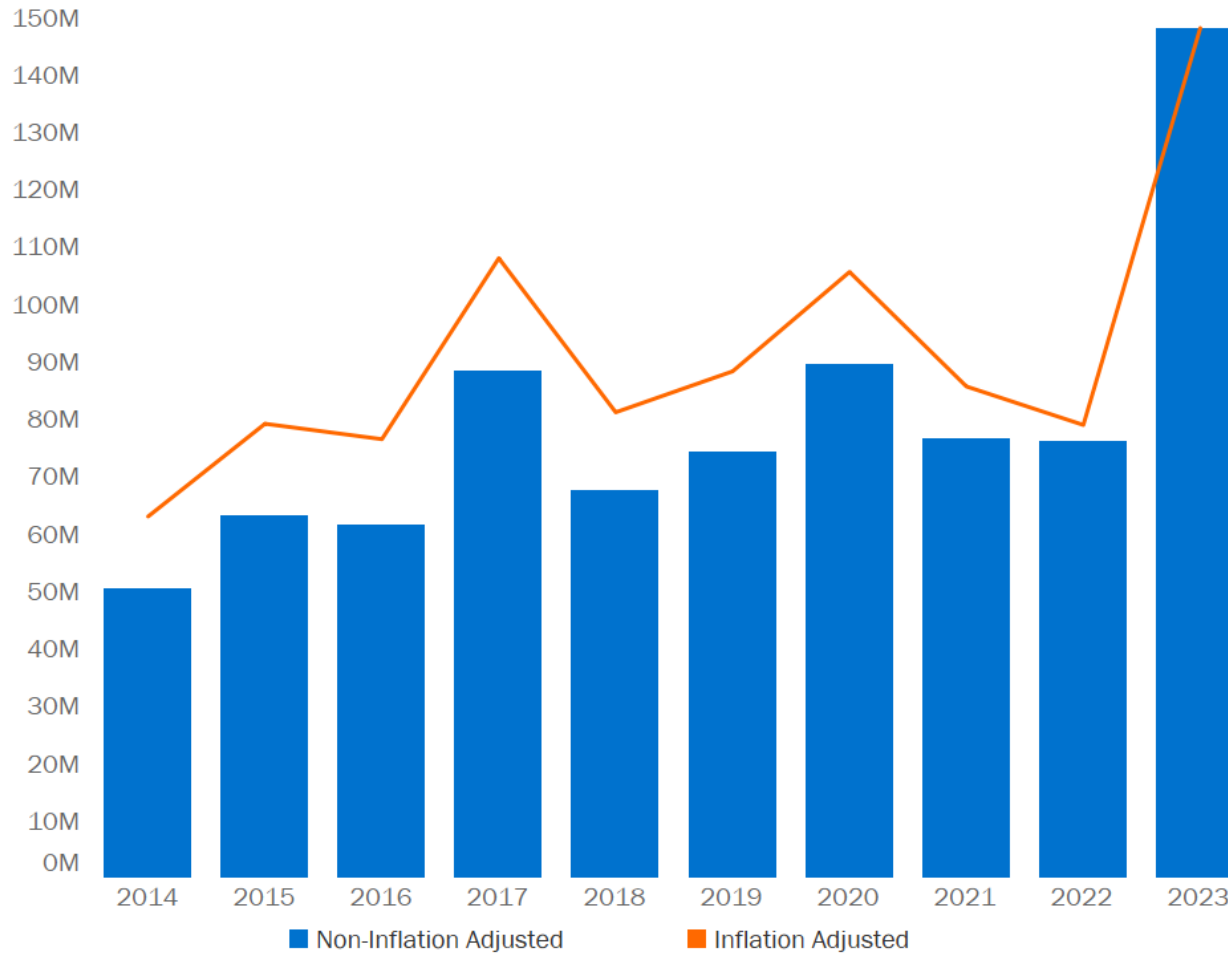


FIGURE 4.2.1.8

# DWELLING FIRE - LOSS FREQUENCY

## PRIOR TEN YEARS

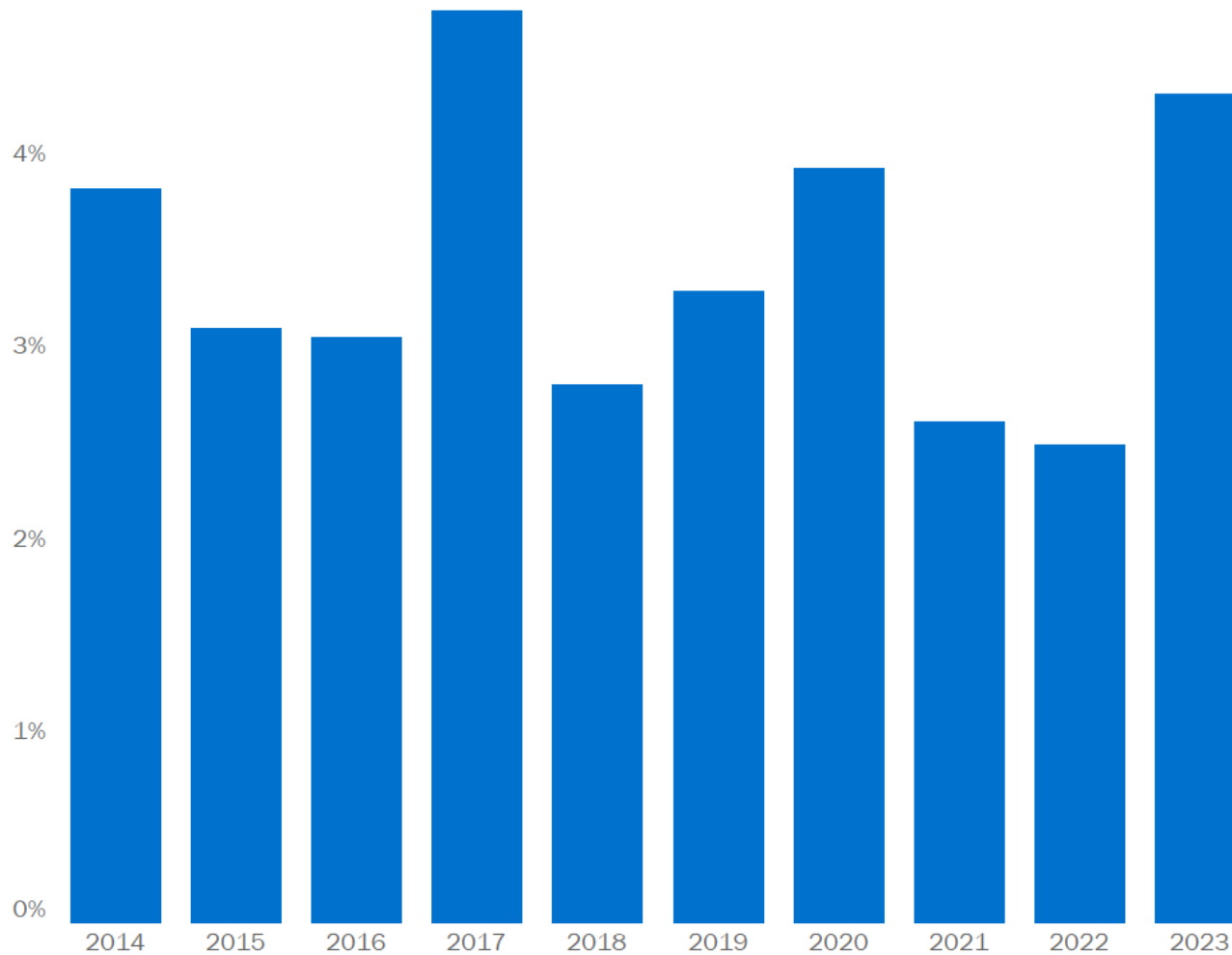


FIGURE 4.2.1.9

# DWELLING FIRE - LOSS SEVERITY

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

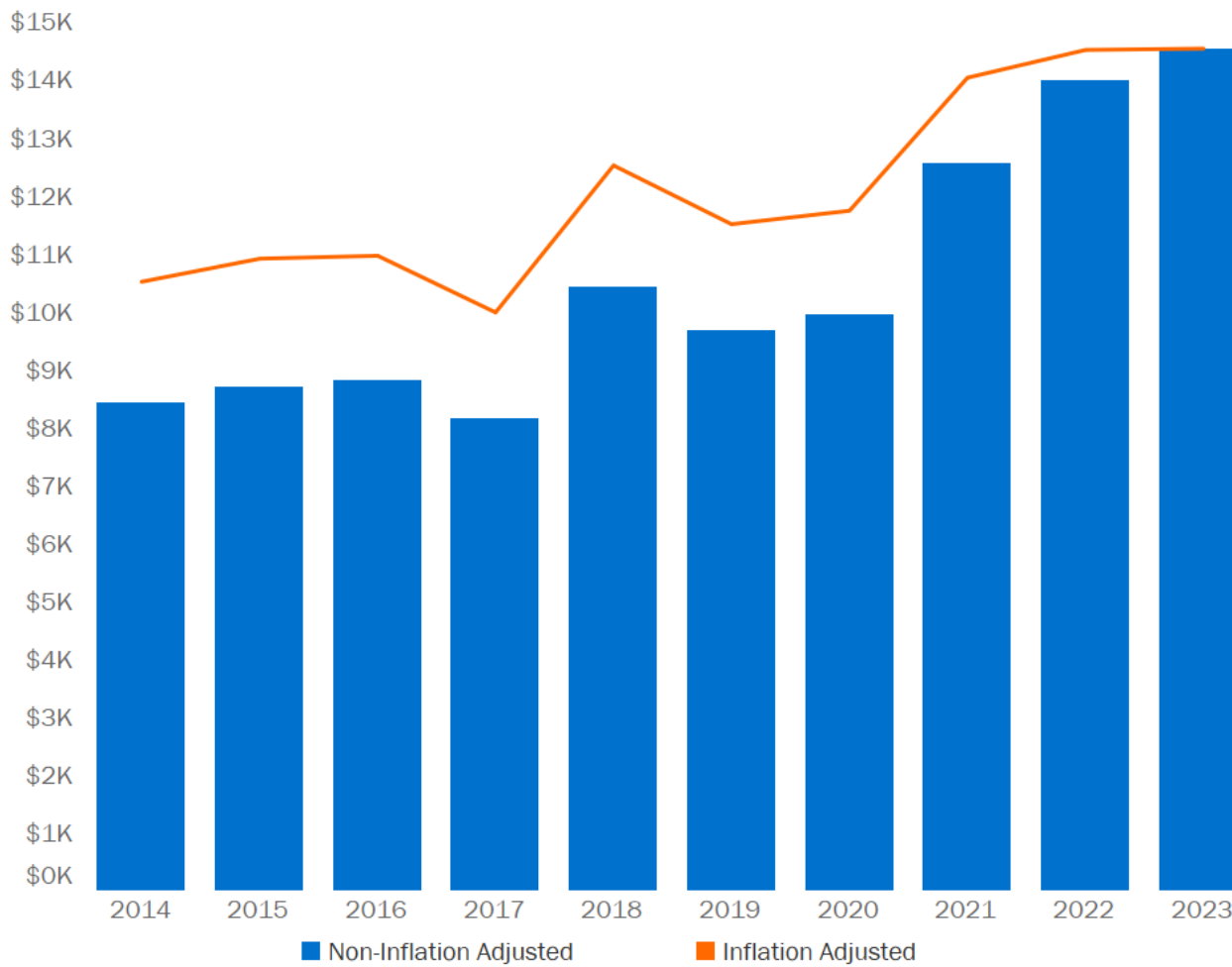


FIGURE 4.2.1.10

# DWELLING FIRE - PURE PREMIUM

PRIOR TEN YEARS, NON-INFLATION AND INFLATION ADJUSTED, 2023

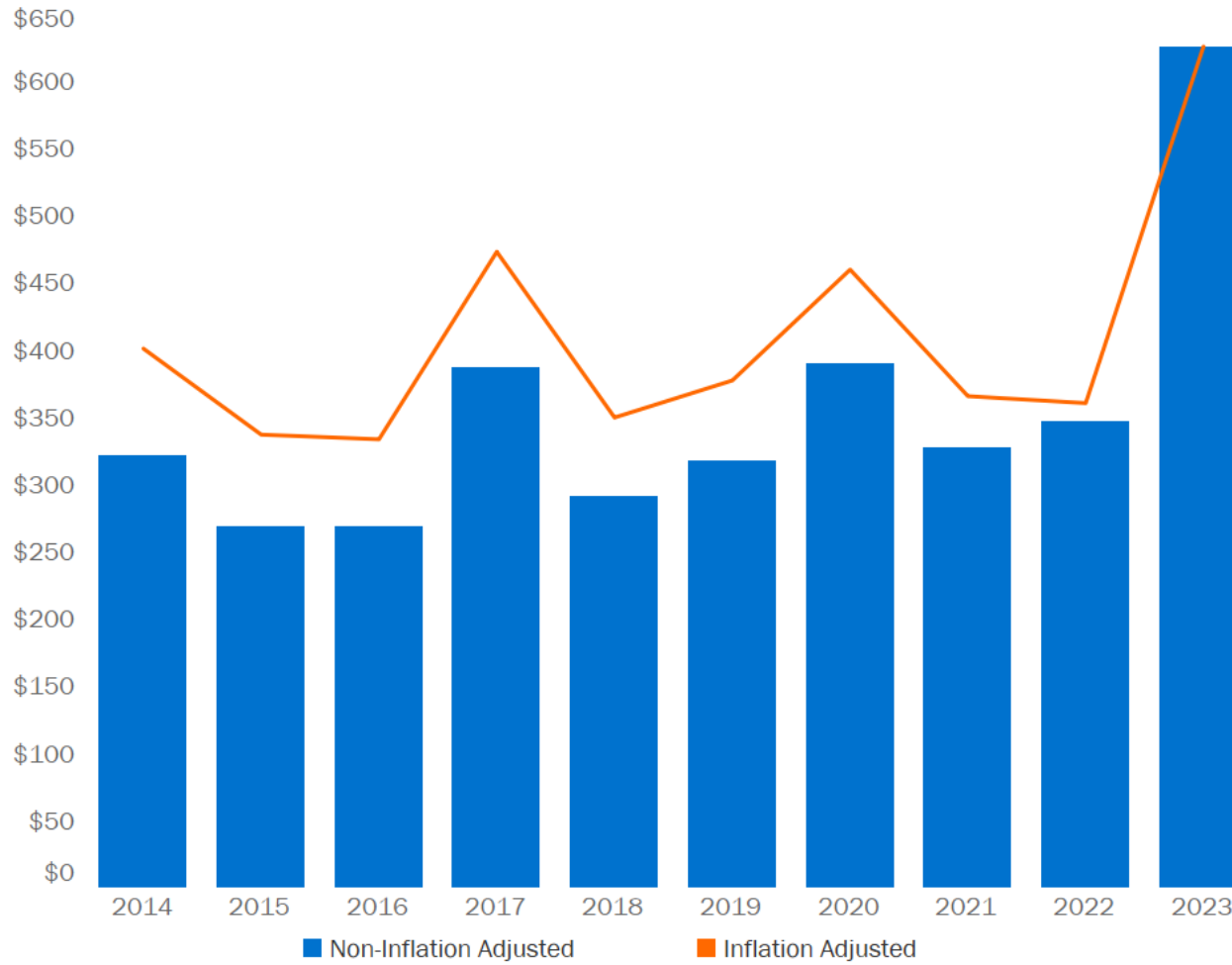


FIGURE 4.2.1.11

# EXPOSURES VS. LOSSES

PRIOR TEN YEARS

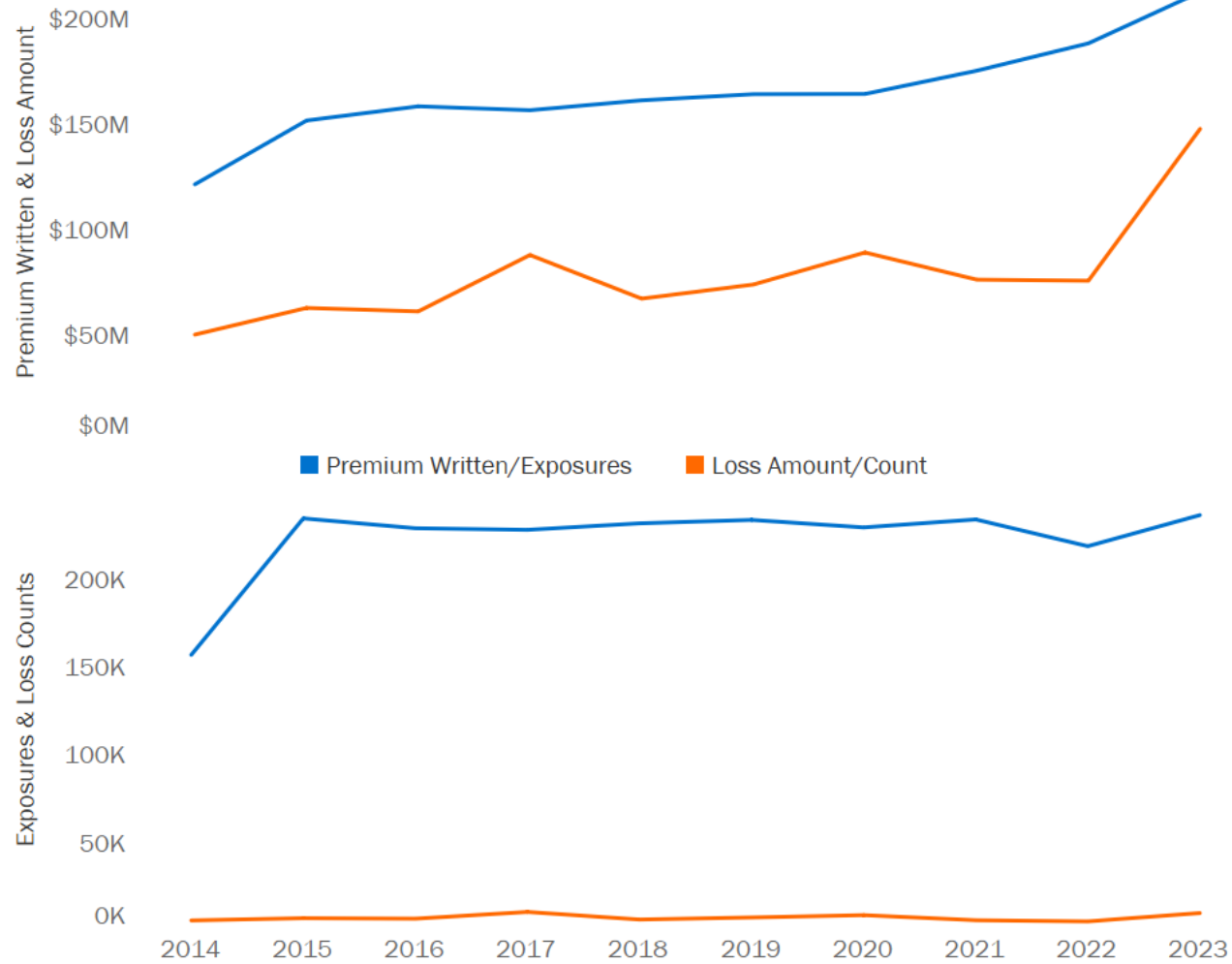


FIGURE 4.2.1.12



# BREAKDOWN OF LOSS RATIO

PRIOR TEN YEARS

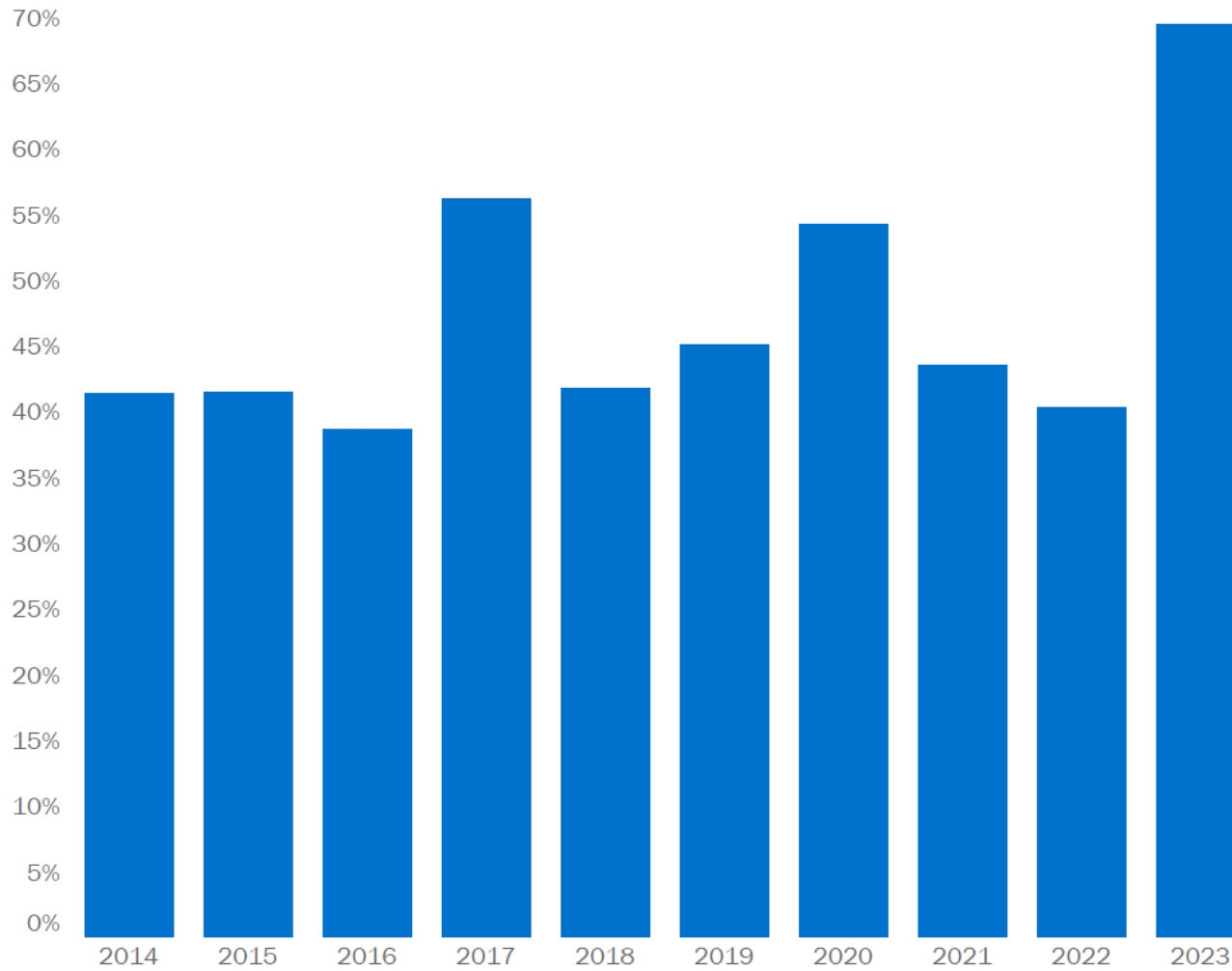


FIGURE 4.2.1.13

## DWELLING FIRE LOSSES BY CAUSE OF LOSS

### PRIOR TEN YEARS

Cause of Loss	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Fire & Lightning (\$K)	\$16,463	\$23,473	\$25,588	\$25,621	\$30,945	\$29,417	\$30,107	\$35,619	\$37,236	\$41,323	151.0%
Wind & Hail (\$K)	\$19,635	\$25,740	\$25,762	\$51,265	\$23,059	\$31,865	\$46,836	\$24,862	\$23,364	\$74,745	280.7%
Burglary & Theft (\$K)	\$1,972	\$2,310	\$1,581	\$1,563	\$1,828	\$1,983	\$1,614	\$1,475	\$1,798	\$1,775	(9.9%)
All Other (\$K)	\$12,399	\$11,625	\$8,562	\$9,827	\$11,724	\$10,977	\$10,901	\$14,627	\$13,671	\$30,304	144.4%
Total (\$K)	\$50,468	\$63,148	\$61,494	\$88,275	\$67,556	\$74,242	\$89,458	\$76,583	\$76,069	\$148,148	193.5%

TABLE 4.2.2

# TOTAL DWELLING FIRE LOSSES BY CAUSE OF LOSS

## PRIOR TEN YEARS

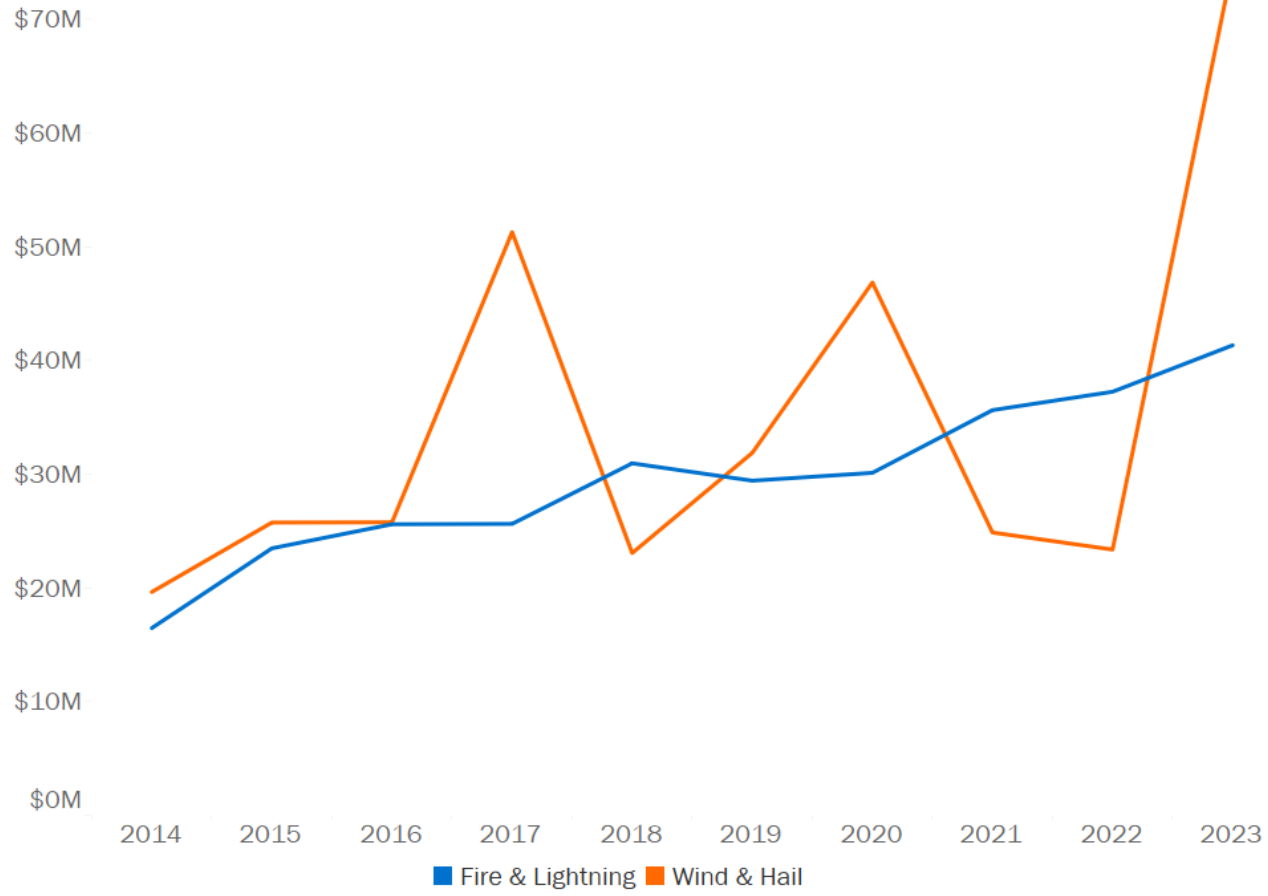


FIGURE 4.2.2.1

# TOTAL DWELLING FIRE LOSSES BY CAUSE OF LOSS

PRIOR TEN YEARS, FIVE YEAR MOVING AVERAGE

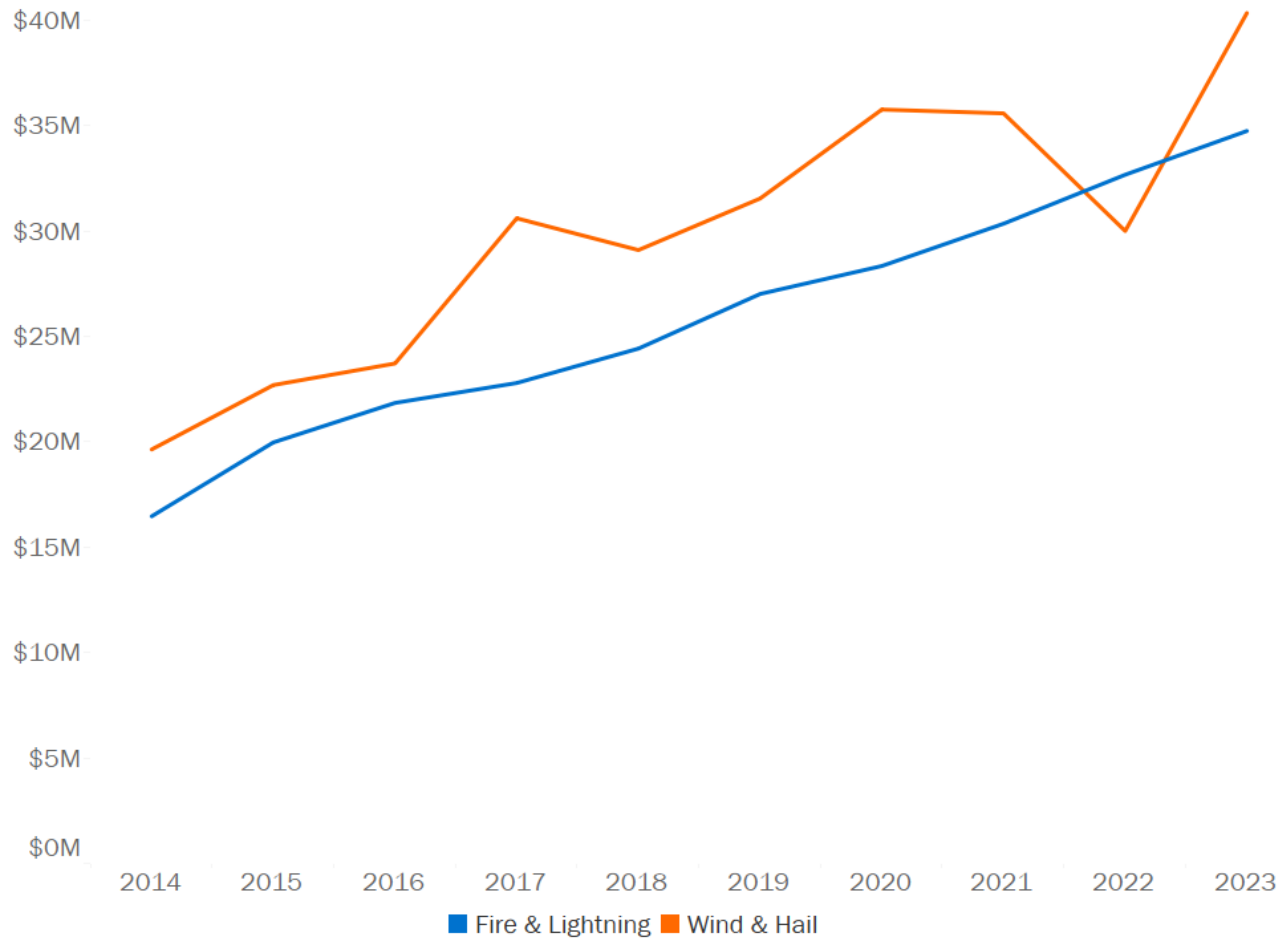


FIGURE 4.2.2.2

# 5 HOMEOWNERS

## 5.1 EXPOSURES AND PREMIUMS

### TABLE 5.1.1: HOMEOWNERS - AVERAGE ANNUAL PREMIUM | MARKET PENETRATION, 2023

This chart shows average annual premiums by county for 2023. It also shows exposures, median income, and average annual premium over median income.

### FIGURE 5.1.1.1: HOMEOWNERS - AVERAGE ANNUAL PREMIUM | 2023

This map shows average annual premiums by county for 2023.

### FIGURE 5.1.1.2: HOMEOWNERS - AVERAGE ANNUAL PREMIUM TO MEDIAN INCOME | AVERAGE ANNUAL PREMIUM DIVIDED BY MEDIAN INCOME BY COUNTY, 2023

This map shows average annual premium divided by median income. This metric shows how much of a person's income on average would go toward paying his or her homeowner's policy.

### TABLE 5.1.2: HOMEOWNERS - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows average annual premium for the prior ten years adjusted for inflation by county.

### FIGURE 5.1.2.1: HOMEOWNERS - AVERAGE ANNUAL PREMIUM | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This map shows average annual premium percentage point change over the prior ten years adjusted for inflation.

### TABLE 5.1.3: HOMEOWNERS - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows average annual premium for the prior ten years adjusted for inflation.

### FIGURE 5.1.3.1: HOMEOWNERS - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This map shows the percentage point change from the prior table.

# HOMEOWNERS - AVERAGE ANNUAL PREMIUM

## MARKET PENETRATION, 2023

County	Homeowners Exposures Written	Average Annual Homeowners Premium	Median Income	Average Annual Premium/Median Income
Adair	3,816	\$1,589	\$46,639	3.4%
Andrew	2,186	\$1,928	\$63,769	3.0%
Atchison	748	\$1,910	\$53,867	3.5%
Audrain	3,153	\$1,521	\$47,178	3.2%
Barry	7,991	\$1,815	\$49,574	3.7%
Barton	1,549	\$1,664	\$45,113	3.7%
Bates	2,691	\$1,980	\$52,093	3.8%
Benton	5,067	\$1,712	\$45,533	3.8%
Bollinger	1,516	\$1,601	\$51,250	3.1%
Boone	34,710	\$1,807	\$62,653	2.9%
Buchanan	16,400	\$1,755	\$54,073	3.2%
Butler	5,812	\$1,721	\$44,842	3.8%
Caldwell	1,172	\$1,800	\$54,321	3.3%
Callaway	6,938	\$1,669	\$63,791	2.6%
Camden	17,361	\$2,286	\$55,717	4.1%
Cape Girardeau	15,849	\$1,861	\$59,252	3.1%
Carroll	1,136	\$1,553	\$54,967	2.8%
Carter	1,143	\$1,732	\$42,378	4.1%
Cass	26,591	\$2,027	\$76,924	2.6%
Cedar	2,285	\$1,696	\$41,211	4.1%
Chariton	821	\$1,527	\$56,758	2.7%
Christian	22,405	\$1,848	\$69,212	2.7%
Clark	861	\$1,666	\$45,965	3.6%
Clay	71,617	\$1,962	\$75,596	2.6%
Clinton	4,748	\$1,997	\$63,876	3.1%
Cole	17,307	\$1,739	\$64,715	2.7%
Cooper	2,766	\$1,676	\$55,711	3.0%
Crawford	3,439	\$1,749	\$46,643	3.7%
Dade	1,034	\$1,645	\$43,661	3.8%
Dallas	1,915	\$1,702	\$44,948	3.8%
Daviess	1,300	\$1,993	\$55,750	3.6%
DeKalb	1,209	\$1,751	\$59,462	2.9%
Dent	2,314	\$1,521	\$45,700	3.3%
Douglas	1,640	\$1,721	\$45,125	3.8%
Dunklin	3,770	\$1,562	\$42,194	3.7%
Franklin	27,386	\$1,896	\$65,263	2.9%

Source: Median household income derived from *An Ecosystem of Minority Health and Health Disparities Resources* by the National Institute on Minority Health and Health Disparities.

County	Homeowners Exposures Written	Average Annual Homeowners Premium	Median Income	Average Annual Premium/Median Income
Gasconade	2,848	\$1,836	\$58,956	3.1%
Gentry	803	\$1,761	\$47,746	3.7%
Greene	62,884	\$1,770	\$50,682	3.5%
Grundy	1,167	\$1,585	\$49,621	3.2%
Harrison	774	\$1,693	\$45,313	3.7%
Henry	3,616	\$1,922	\$49,682	3.9%
Hickory	1,411	\$1,633	\$32,132	5.1%
Holt	649	\$1,789	\$52,500	3.4%
Howard	1,493	\$1,690	\$58,596	2.9%
Howell	6,262	\$1,654	\$43,200	3.8%
Iron	2,126	\$1,545	\$44,717	3.5%
Jackson	164,627	\$1,945	\$60,800	3.2%
Jasper	28,131	\$1,812	\$51,876	3.5%
Jefferson	59,579	\$1,701	\$71,285	2.4%
Johnson	8,699	\$1,958	\$59,952	3.3%
Knox	482	\$1,495	\$40,814	3.7%
Laclede	5,803	\$1,672	\$46,968	3.6%
Lafayette	6,669	\$1,869	\$70,969	2.6%
Lawrence	5,568	\$1,713	\$46,923	3.6%
Lewis	1,511	\$1,585	\$46,250	3.4%
Lincoln	14,906	\$1,709	\$76,622	2.2%
Linn	1,598	\$1,474	\$54,245	2.7%
Livingston	2,125	\$1,640	\$54,309	3.0%
Macon	2,083	\$1,572	\$48,583	3.2%
Madison	1,959	\$1,553	\$50,529	3.1%
Maries	964	\$1,671	\$50,434	3.3%
Marion	5,382	\$1,682	\$56,213	3.0%
McDonald	3,046	\$1,573	\$43,086	3.7%
Mercer	438	\$1,511	\$52,105	2.9%
Miller	3,336	\$1,745	\$47,288	3.7%
Mississippi	1,710	\$1,636	\$39,127	4.2%
Moniteau	1,946	\$1,671	\$58,900	2.8%
Monroe	1,541	\$1,559	\$46,441	3.4%
Montgomery	2,096	\$1,775	\$54,390	3.3%
Morgan	6,994	\$1,832	\$46,078	4.0%
New Madrid	1,853	\$1,513	\$42,370	3.6%
Newton	7,599	\$1,729	\$55,820	3.1%
Nodaway	2,544	\$1,826	\$47,669	3.8%
Oregon	1,413	\$1,591	\$35,972	4.4%
Osage	1,701	\$1,979	\$67,088	3.0%
Ozark	1,513	\$1,738	\$36,402	4.8%

County	Homeowners Exposures Written	Average Annual Homeowners Premium	Median Income	Average Annual Premium/Median Income
Pemiscot	2,056	\$1,555	\$35,865	4.3%
Perry	2,481	\$1,727	\$56,832	3.0%
Pettis	5,541	\$1,718	\$51,936	3.3%
Phelps	7,554	\$1,688	\$48,124	3.5%
Pike	2,807	\$1,658	\$47,382	3.5%
Platte	28,407	\$2,168	\$85,031	2.5%
Polk	5,290	\$1,816	\$50,890	3.6%
Pulaski	6,978	\$1,855	\$59,252	3.1%
Putnam	732	\$1,670	\$46,161	3.6%
Ralls	1,539	\$1,752	\$58,829	3.0%
Randolph	3,900	\$1,602	\$51,403	3.1%
Ray	4,189	\$1,889	\$67,643	2.8%
Reynolds	1,007	\$1,653	\$41,925	3.9%
Ripley	1,856	\$1,680	\$36,089	4.7%
Saline	3,355	\$1,573	\$49,705	3.2%
Schuyler	299	\$1,510	\$49,746	3.0%
Scotland	555	\$1,610	\$48,705	3.3%
Scott	7,584	\$1,667	\$50,556	3.3%
Shannon	945	\$1,706	\$41,176	4.1%
Shelby	889	\$1,481	\$46,178	3.2%
St. Charles	116,451	\$1,802	\$91,792	2.0%
St. Clair	1,148	\$1,652	\$40,470	4.1%
St. Francois	12,924	\$1,732	\$50,015	3.5%
St. Louis	275,543	\$2,014	\$72,562	2.8%
St. Louis City	49,340	\$1,834	\$48,751	3.8%
Ste. Genevieve	4,146	\$1,648	\$62,607	2.6%
Stoddard	4,507	\$1,628	\$46,052	3.5%
Stone	8,930	\$2,040	\$54,320	3.8%
Sullivan	854	\$1,421	\$46,964	3.0%
Taney	11,125	\$1,897	\$51,031	3.7%
Texas	2,883	\$1,744	\$37,994	4.6%
Vernon	2,779	\$1,654	\$49,494	3.3%
Warren	10,337	\$1,825	\$68,350	2.7%
Washington	3,292	\$1,643	\$44,955	3.7%
Wayne	2,268	\$1,593	\$42,257	3.8%
Webster	8,605	\$1,933	\$59,325	3.3%
Worth	92	\$1,724	\$41,847	4.1%
Wright	2,404	\$1,797	\$40,179	4.5%
<b>Missouri Total</b>	<b>1,360,291</b>	<b>\$1,872</b>	<b>\$65,920</b>	<b>2.8%</b>

TABLE 5.1.1



# HOMEOWNERS - AVERAGE ANNUAL PREMIUM

2023

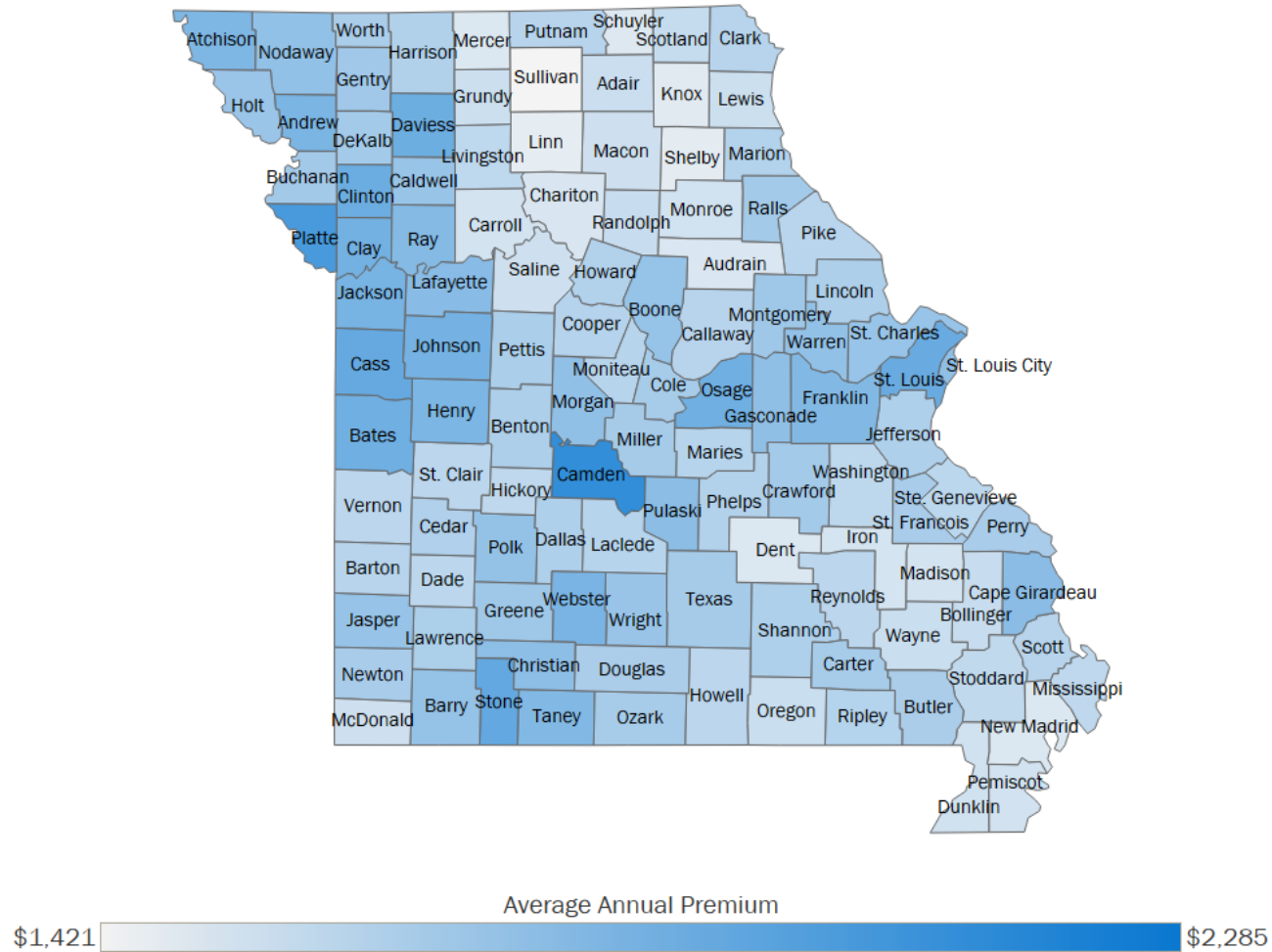


FIGURE 5.1.1.1

# HOMEOWNERS - AVERAGE ANNUAL PREMIUM TO MEDIAN INCOME

AVERAGE ANNUAL PREMIUM DIVIDED BY MEDIAN INCOME BY COUNTY, 2023

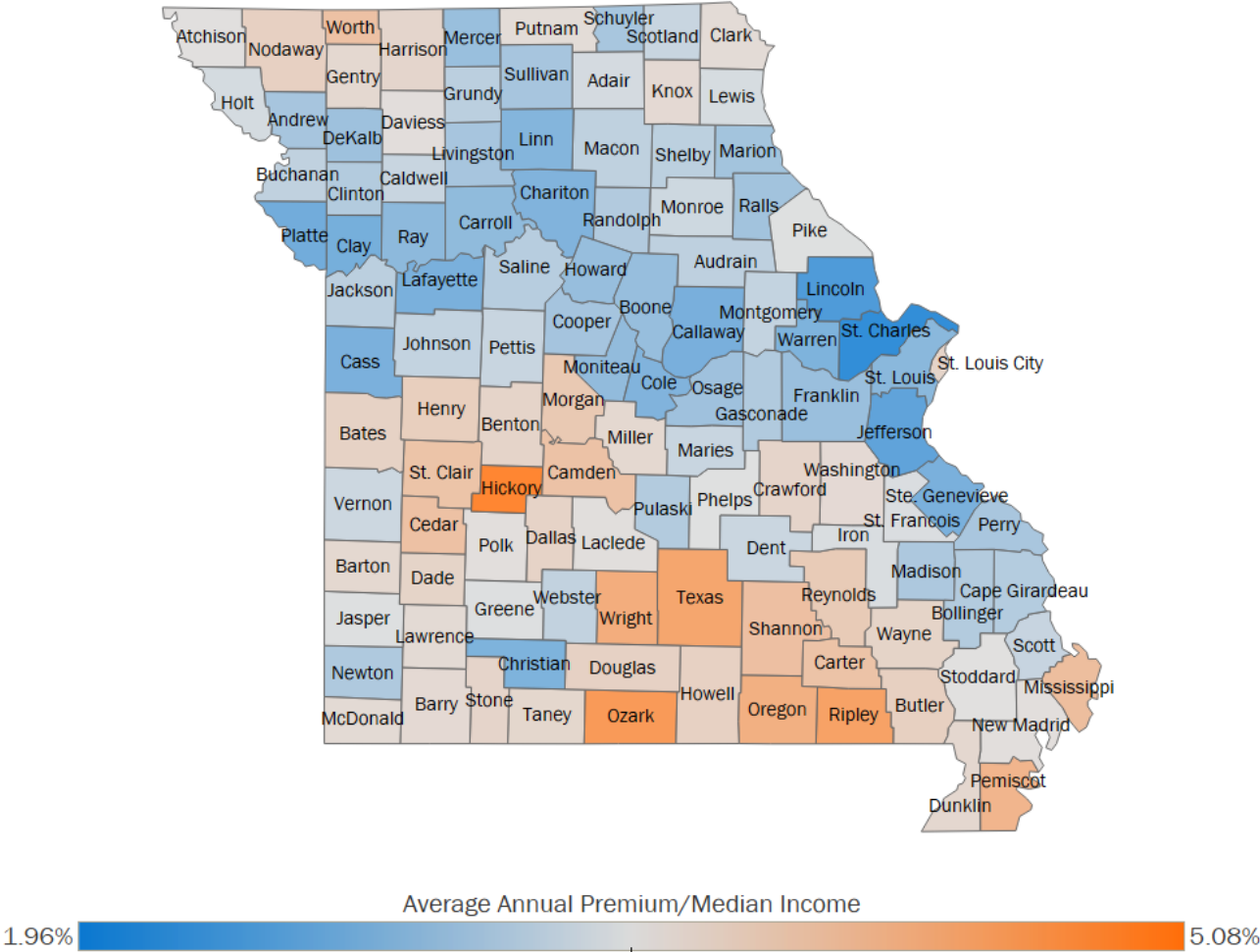


FIGURE 5.1.1.2

Source: Median household income derived from *An Ecosystem of Minority Health and Health Disparities Resources* by the National Institute on Minority Health and Health Disparities.

# HOMEOWNERS - AVERAGE ANNUAL PREMIUM

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$1,255	\$1,340	\$1,412	\$1,385	\$1,422	\$1,471	\$1,464	\$1,478	\$1,507	\$1,589	26.5%
Andrew	\$1,456	\$1,562	\$1,589	\$1,545	\$1,522	\$1,580	\$1,713	\$1,736	\$1,760	\$1,928	32.3%
Atchison	\$1,439	\$1,557	\$1,641	\$1,519	\$1,556	\$1,567	\$1,616	\$1,680	\$1,712	\$1,910	32.7%
Audrain	\$1,259	\$1,296	\$1,372	\$1,369	\$1,402	\$1,440	\$1,420	\$1,426	\$1,407	\$1,521	20.9%
Barry	\$1,308	\$1,337	\$1,396	\$1,387	\$1,436	\$1,464	\$1,575	\$1,600	\$1,649	\$1,815	38.7%
Barton	\$1,252	\$1,254	\$1,383	\$1,273	\$1,218	\$1,264	\$1,378	\$1,446	\$1,517	\$1,664	32.9%
Bates	\$1,347	\$1,392	\$1,373	\$1,324	\$1,472	\$1,578	\$1,713	\$1,780	\$1,849	\$1,980	47.0%
Benton	\$1,300	\$1,340	\$1,459	\$1,428	\$1,488	\$1,496	\$1,561	\$1,610	\$1,618	\$1,712	31.7%
Bollinger	\$1,188	\$1,242	\$1,239	\$1,270	\$1,331	\$1,358	\$1,357	\$1,381	\$1,383	\$1,601	34.8%
Boone	\$1,427	\$1,535	\$1,573	\$1,568	\$1,598	\$1,632	\$1,637	\$1,630	\$1,642	\$1,807	26.7%
Buchanan	\$1,436	\$1,500	\$1,534	\$1,502	\$1,530	\$1,586	\$1,642	\$1,664	\$1,686	\$1,755	22.2%
Butler	\$1,017	\$1,045	\$1,089	\$1,091	\$1,143	\$1,169	\$1,240	\$1,298	\$1,305	\$1,721	69.2%
Caldwell	\$1,525	\$1,601	\$1,684	\$1,617	\$1,664	\$1,685	\$1,718	\$1,743	\$1,734	\$1,800	18.0%
Callaway	\$1,399	\$1,446	\$1,486	\$1,506	\$1,511	\$1,544	\$1,565	\$1,597	\$1,607	\$1,669	19.3%
Camden	\$1,710	\$1,809	\$1,840	\$1,851	\$1,901	\$1,964	\$1,997	\$2,061	\$2,092	\$2,286	33.6%
Cape Girardeau	\$1,382	\$1,435	\$1,495	\$1,475	\$1,503	\$1,540	\$1,570	\$1,584	\$1,595	\$1,861	34.6%
Carroll	\$1,321	\$1,357	\$1,426	\$1,394	\$1,414	\$1,476	\$1,490	\$1,534	\$1,534	\$1,553	17.5%
Carter	\$1,318	\$1,427	\$1,471	\$1,480	\$1,506	\$1,545	\$1,469	\$1,511	\$1,551	\$1,732	31.4%
Cass	\$1,570	\$1,629	\$1,655	\$1,664	\$1,706	\$1,763	\$1,834	\$1,848	\$1,875	\$2,027	29.1%
Cedar	\$1,177	\$1,263	\$1,308	\$1,242	\$1,285	\$1,283	\$1,390	\$1,386	\$1,434	\$1,696	44.2%
Chariton	\$1,245	\$1,367	\$1,448	\$1,414	\$1,419	\$1,462	\$1,468	\$1,509	\$1,508	\$1,527	22.7%
Christian	\$1,350	\$1,361	\$1,404	\$1,365	\$1,395	\$1,389	\$1,576	\$1,606	\$1,654	\$1,848	36.8%
Clark	\$1,096	\$1,064	\$1,061	\$1,036	\$1,081	\$1,192	\$1,360	\$1,406	\$1,448	\$1,666	52.0%
Clay	\$1,571	\$1,632	\$1,669	\$1,680	\$1,704	\$1,771	\$1,814	\$1,799	\$1,819	\$1,962	25.0%
Clinton	\$1,550	\$1,605	\$1,639	\$1,642	\$1,645	\$1,720	\$1,796	\$1,818	\$1,854	\$1,997	28.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$1,365	\$1,460	\$1,528	\$1,551	\$1,583	\$1,633	\$1,656	\$1,663	\$1,665	\$1,739	27.4%
Cooper	\$1,382	\$1,476	\$1,512	\$1,509	\$1,548	\$1,582	\$1,606	\$1,635	\$1,658	\$1,676	21.3%
Crawford	\$1,376	\$1,446	\$1,526	\$1,479	\$1,544	\$1,580	\$1,597	\$1,656	\$1,661	\$1,749	27.1%
Dade	\$1,431	\$1,399	\$1,419	\$1,310	\$1,387	\$1,406	\$1,448	\$1,512	\$1,560	\$1,645	14.9%
Dallas	\$1,278	\$1,330	\$1,354	\$1,397	\$1,433	\$1,494	\$1,541	\$1,571	\$1,606	\$1,702	33.2%
Daviess	\$1,520	\$1,575	\$1,631	\$1,643	\$1,677	\$1,751	\$1,797	\$1,868	\$1,937	\$1,993	31.1%
DeKalb	\$1,498	\$1,549	\$1,612	\$1,480	\$1,473	\$1,555	\$1,607	\$1,650	\$1,694	\$1,751	16.9%
Dent	\$1,341	\$1,389	\$1,420	\$1,399	\$1,407	\$1,441	\$1,469	\$1,492	\$1,477	\$1,521	13.4%
Douglas	\$1,211	\$1,271	\$1,322	\$1,236	\$1,351	\$1,417	\$1,478	\$1,528	\$1,593	\$1,721	42.1%
Dunklin	\$791	\$890	\$933	\$925	\$954	\$975	\$1,096	\$1,095	\$1,120	\$1,562	97.5%
Franklin	\$1,507	\$1,570	\$1,614	\$1,627	\$1,668	\$1,717	\$1,733	\$1,755	\$1,758	\$1,896	25.8%
Gasconade	\$1,552	\$1,584	\$1,610	\$1,630	\$1,659	\$1,720	\$1,720	\$1,769	\$1,722	\$1,836	18.3%
Gentry	\$1,433	\$1,504	\$1,643	\$1,555	\$1,531	\$1,570	\$1,600	\$1,661	\$1,734	\$1,761	22.9%
Greene	\$1,367	\$1,388	\$1,409	\$1,390	\$1,403	\$1,408	\$1,535	\$1,545	\$1,598	\$1,770	29.5%
Grundy	\$1,213	\$1,317	\$1,381	\$1,367	\$1,397	\$1,389	\$1,457	\$1,500	\$1,539	\$1,585	30.6%
Harrison	\$1,327	\$1,362	\$1,412	\$1,380	\$1,432	\$1,467	\$1,477	\$1,554	\$1,570	\$1,693	27.6%
Henry	\$1,471	\$1,535	\$1,591	\$1,613	\$1,567	\$1,612	\$1,676	\$1,735	\$1,727	\$1,922	30.7%
Hickory	\$1,327	\$1,371	\$1,398	\$1,373	\$1,332	\$1,440	\$1,471	\$1,483	\$1,512	\$1,633	23.0%
Holt	\$1,297	\$1,390	\$1,478	\$1,369	\$1,457	\$1,502	\$1,567	\$1,599	\$1,634	\$1,789	37.9%
Howard	\$1,407	\$1,451	\$1,505	\$1,485	\$1,517	\$1,572	\$1,572	\$1,618	\$1,667	\$1,690	20.1%
Howell	\$1,310	\$1,327	\$1,403	\$1,350	\$1,360	\$1,399	\$1,449	\$1,476	\$1,510	\$1,654	26.2%
Iron	\$1,314	\$1,375	\$1,401	\$1,372	\$1,409	\$1,438	\$1,457	\$1,497	\$1,497	\$1,545	17.6%
Jackson	\$1,650	\$1,709	\$1,733	\$1,751	\$1,780	\$1,829	\$1,858	\$1,844	\$1,839	\$1,945	17.9%
Jasper	\$1,214	\$1,203	\$1,191	\$1,153	\$1,154	\$1,178	\$1,347	\$1,403	\$1,487	\$1,812	49.3%
Jefferson	\$1,493	\$1,545	\$1,568	\$1,571	\$1,591	\$1,610	\$1,593	\$1,604	\$1,595	\$1,701	14.0%
Johnson	\$1,528	\$1,581	\$1,637	\$1,661	\$1,675	\$1,719	\$1,803	\$1,827	\$1,823	\$1,958	28.2%
Knox	\$1,219	\$1,209	\$1,251	\$1,363	\$1,370	\$1,380	\$1,354	\$1,289	\$1,320	\$1,495	22.6%
Laclede	\$1,275	\$1,304	\$1,347	\$1,272	\$1,329	\$1,370	\$1,402	\$1,462	\$1,510	\$1,672	31.2%
Lafayette	\$1,576	\$1,626	\$1,692	\$1,677	\$1,673	\$1,702	\$1,750	\$1,788	\$1,799	\$1,869	18.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$1,271	\$1,277	\$1,301	\$1,295	\$1,313	\$1,264	\$1,409	\$1,391	\$1,487	\$1,713	34.7%
Lewis	\$1,307	\$1,360	\$1,489	\$1,477	\$1,490	\$1,540	\$1,544	\$1,567	\$1,578	\$1,585	21.3%
Lincoln	\$1,521	\$1,571	\$1,578	\$1,540	\$1,573	\$1,607	\$1,597	\$1,605	\$1,596	\$1,709	12.4%
Linn	\$1,045	\$1,092	\$1,075	\$1,012	\$1,012	\$1,067	\$1,143	\$1,083	\$1,131	\$1,474	41.1%
Livingston	\$1,297	\$1,345	\$1,385	\$1,390	\$1,428	\$1,485	\$1,506	\$1,531	\$1,554	\$1,640	26.5%
McDonald	\$1,164	\$1,208	\$1,274	\$1,165	\$1,148	\$1,226	\$1,281	\$1,334	\$1,372	\$1,573	35.1%
Macon	\$1,193	\$1,211	\$1,237	\$1,223	\$1,250	\$1,305	\$1,330	\$1,226	\$1,264	\$1,572	31.7%
Madison	\$1,184	\$1,327	\$1,385	\$1,372	\$1,408	\$1,407	\$1,451	\$1,485	\$1,471	\$1,553	31.1%
Maries	\$1,411	\$1,423	\$1,586	\$1,553	\$1,573	\$1,628	\$1,635	\$1,633	\$1,644	\$1,671	18.4%
Marion	\$1,342	\$1,411	\$1,482	\$1,482	\$1,522	\$1,559	\$1,567	\$1,586	\$1,596	\$1,682	25.3%
Mercer	\$1,260	\$1,305	\$1,432	\$1,405	\$1,413	\$1,498	\$1,457	\$1,474	\$1,487	\$1,511	19.9%
Miller	\$1,307	\$1,393	\$1,467	\$1,447	\$1,501	\$1,515	\$1,575	\$1,604	\$1,655	\$1,745	33.5%
Mississippi	\$854	\$881	\$905	\$849	\$898	\$968	\$1,179	\$1,336	\$1,351	\$1,636	91.5%
Moniteau	\$1,322	\$1,389	\$1,455	\$1,462	\$1,473	\$1,499	\$1,532	\$1,585	\$1,608	\$1,671	26.4%
Monroe	\$1,194	\$1,300	\$1,328	\$1,313	\$1,291	\$1,360	\$1,426	\$1,381	\$1,437	\$1,559	30.6%
Montgomery	\$1,454	\$1,502	\$1,553	\$1,548	\$1,572	\$1,671	\$1,621	\$1,636	\$1,682	\$1,775	22.1%
Morgan	\$1,380	\$1,472	\$1,536	\$1,512	\$1,570	\$1,599	\$1,634	\$1,680	\$1,720	\$1,832	32.7%
New Madrid	\$880	\$913	\$936	\$864	\$936	\$981	\$1,131	\$1,156	\$1,156	\$1,513	71.8%
Newton	\$1,154	\$1,192	\$1,217	\$1,142	\$1,156	\$1,244	\$1,370	\$1,449	\$1,503	\$1,729	49.8%
Nodaway	\$1,439	\$1,497	\$1,544	\$1,502	\$1,544	\$1,596	\$1,641	\$1,701	\$1,767	\$1,826	26.9%
Oregon	\$1,339	\$1,354	\$1,442	\$1,404	\$1,406	\$1,398	\$1,446	\$1,490	\$1,544	\$1,591	18.8%
Osage	\$1,503	\$1,526	\$1,632	\$1,615	\$1,684	\$1,700	\$1,777	\$1,832	\$1,891	\$1,979	31.7%
Ozark	\$1,325	\$1,291	\$1,267	\$1,298	\$1,289	\$1,292	\$1,446	\$1,506	\$1,523	\$1,738	31.2%
Pemiscot	\$1,165	\$1,290	\$1,378	\$1,325	\$1,385	\$1,443	\$1,450	\$1,449	\$1,534	\$1,555	33.4%
Perry	\$1,436	\$1,491	\$1,552	\$1,568	\$1,599	\$1,597	\$1,563	\$1,578	\$1,612	\$1,727	20.3%
Pettis	\$1,309	\$1,415	\$1,453	\$1,456	\$1,490	\$1,557	\$1,591	\$1,634	\$1,621	\$1,718	31.3%
Phelps	\$1,397	\$1,486	\$1,508	\$1,511	\$1,546	\$1,566	\$1,579	\$1,618	\$1,599	\$1,688	20.8%
Pike	\$1,479	\$1,519	\$1,594	\$1,555	\$1,559	\$1,603	\$1,577	\$1,550	\$1,562	\$1,658	12.1%
Platte	\$1,748	\$1,798	\$1,838	\$1,848	\$1,882	\$1,966	\$2,017	\$1,979	\$2,009	\$2,168	24.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$1,248	\$1,335	\$1,342	\$1,300	\$1,355	\$1,347	\$1,470	\$1,488	\$1,520	\$1,816	45.5%
Pulaski	\$1,485	\$1,515	\$1,583	\$1,590	\$1,593	\$1,635	\$1,667	\$1,680	\$1,692	\$1,855	24.9%
Putnam	\$1,172	\$1,212	\$1,288	\$1,262	\$1,336	\$1,461	\$1,521	\$1,607	\$1,639	\$1,670	42.5%
Ralls	\$1,474	\$1,521	\$1,570	\$1,563	\$1,553	\$1,585	\$1,600	\$1,626	\$1,641	\$1,752	18.9%
Randolph	\$1,267	\$1,349	\$1,408	\$1,385	\$1,418	\$1,463	\$1,443	\$1,453	\$1,494	\$1,602	26.4%
Ray	\$1,536	\$1,623	\$1,660	\$1,625	\$1,647	\$1,734	\$1,764	\$1,796	\$1,803	\$1,889	23.0%
Reynolds	\$1,461	\$1,498	\$1,519	\$1,471	\$1,490	\$1,526	\$1,516	\$1,514	\$1,528	\$1,653	13.2%
Ripley	\$1,161	\$1,228	\$1,242	\$1,285	\$1,319	\$1,458	\$1,448	\$1,480	\$1,555	\$1,680	44.7%
St. Charles	\$1,569	\$1,627	\$1,653	\$1,663	\$1,690	\$1,710	\$1,686	\$1,688	\$1,674	\$1,802	14.8%
St. Clair	\$1,348	\$1,445	\$1,539	\$1,449	\$1,476	\$1,507	\$1,533	\$1,572	\$1,534	\$1,652	22.5%
Ste. Genevieve	\$1,369	\$1,465	\$1,517	\$1,531	\$1,553	\$1,582	\$1,521	\$1,527	\$1,538	\$1,648	20.4%
St. Francois	\$1,368	\$1,477	\$1,529	\$1,516	\$1,553	\$1,583	\$1,590	\$1,578	\$1,584	\$1,732	26.6%
St. Louis	\$1,706	\$1,771	\$1,803	\$1,823	\$1,868	\$1,907	\$1,888	\$1,893	\$1,878	\$2,014	18.0%
Saline	\$1,420	\$1,469	\$1,564	\$1,463	\$1,442	\$1,451	\$1,521	\$1,512	\$1,516	\$1,573	10.8%
Schuyler	\$1,184	\$1,323	\$1,367	\$1,336	\$1,383	\$1,420	\$1,385	\$1,441	\$1,476	\$1,510	27.6%
Scotland	\$1,184	\$1,228	\$1,292	\$1,228	\$1,309	\$1,363	\$1,401	\$1,498	\$1,543	\$1,610	36.0%
Scott	\$1,094	\$1,060	\$1,093	\$1,063	\$1,114	\$1,119	\$1,275	\$1,306	\$1,380	\$1,667	52.4%
Shannon	\$1,415	\$1,365	\$1,508	\$1,477	\$1,404	\$1,496	\$1,521	\$1,586	\$1,609	\$1,706	20.5%
Shelby	\$1,231	\$1,294	\$1,314	\$1,320	\$1,359	\$1,350	\$1,378	\$1,396	\$1,406	\$1,481	20.3%
Stoddard	\$838	\$884	\$884	\$842	\$880	\$894	\$1,077	\$1,071	\$1,147	\$1,628	94.4%
Stone	\$1,595	\$1,638	\$1,712	\$1,702	\$1,707	\$1,747	\$1,826	\$1,859	\$1,923	\$2,040	27.9%
Sullivan	\$1,236	\$1,327	\$1,372	\$1,356	\$1,347	\$1,368	\$1,385	\$1,355	\$1,407	\$1,421	15.0%
Taney	\$1,501	\$1,559	\$1,582	\$1,559	\$1,594	\$1,646	\$1,684	\$1,694	\$1,745	\$1,897	26.3%
Texas	\$1,339	\$1,351	\$1,409	\$1,390	\$1,423	\$1,472	\$1,525	\$1,595	\$1,613	\$1,744	30.3%
Vernon	\$1,233	\$1,262	\$1,322	\$1,293	\$1,344	\$1,340	\$1,402	\$1,501	\$1,552	\$1,654	34.1%
Warren	\$1,567	\$1,613	\$1,627	\$1,632	\$1,661	\$1,700	\$1,656	\$1,671	\$1,705	\$1,825	16.5%
Washington	\$1,361	\$1,413	\$1,442	\$1,436	\$1,447	\$1,474	\$1,482	\$1,545	\$1,547	\$1,643	20.7%
Wayne	\$1,215	\$1,261	\$1,345	\$1,317	\$1,314	\$1,384	\$1,377	\$1,431	\$1,418	\$1,593	31.2%
Webster	\$1,526	\$1,534	\$1,590	\$1,568	\$1,545	\$1,558	\$1,638	\$1,658	\$1,718	\$1,933	26.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$1,108	\$1,339	\$1,397	\$1,394	\$1,373	\$1,437	\$1,510	\$1,549	\$1,619	\$1,724	55.6%
Wright	\$1,249	\$1,283	\$1,284	\$1,306	\$1,335	\$1,475	\$1,518	\$1,574	\$1,604	\$1,797	43.9%
St. Louis City	\$1,688	\$1,719	\$1,727	\$1,714	\$1,756	\$1,770	\$1,744	\$1,751	\$1,741	\$1,834	8.7%
<b>Missouri Total</b>	<b>\$1,522</b>	<b>\$1,569</b>	<b>\$1,602</b>	<b>\$1,598</b>	<b>\$1,630</b>	<b>\$1,664</b>	<b>\$1,701</b>	<b>\$1,713</b>	<b>\$1,725</b>	<b>\$1,872</b>	<b>23.0%</b>

TABLE 5.1.2

# HOMEOWNERS - AVERAGE ANNUAL PREMIUM

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

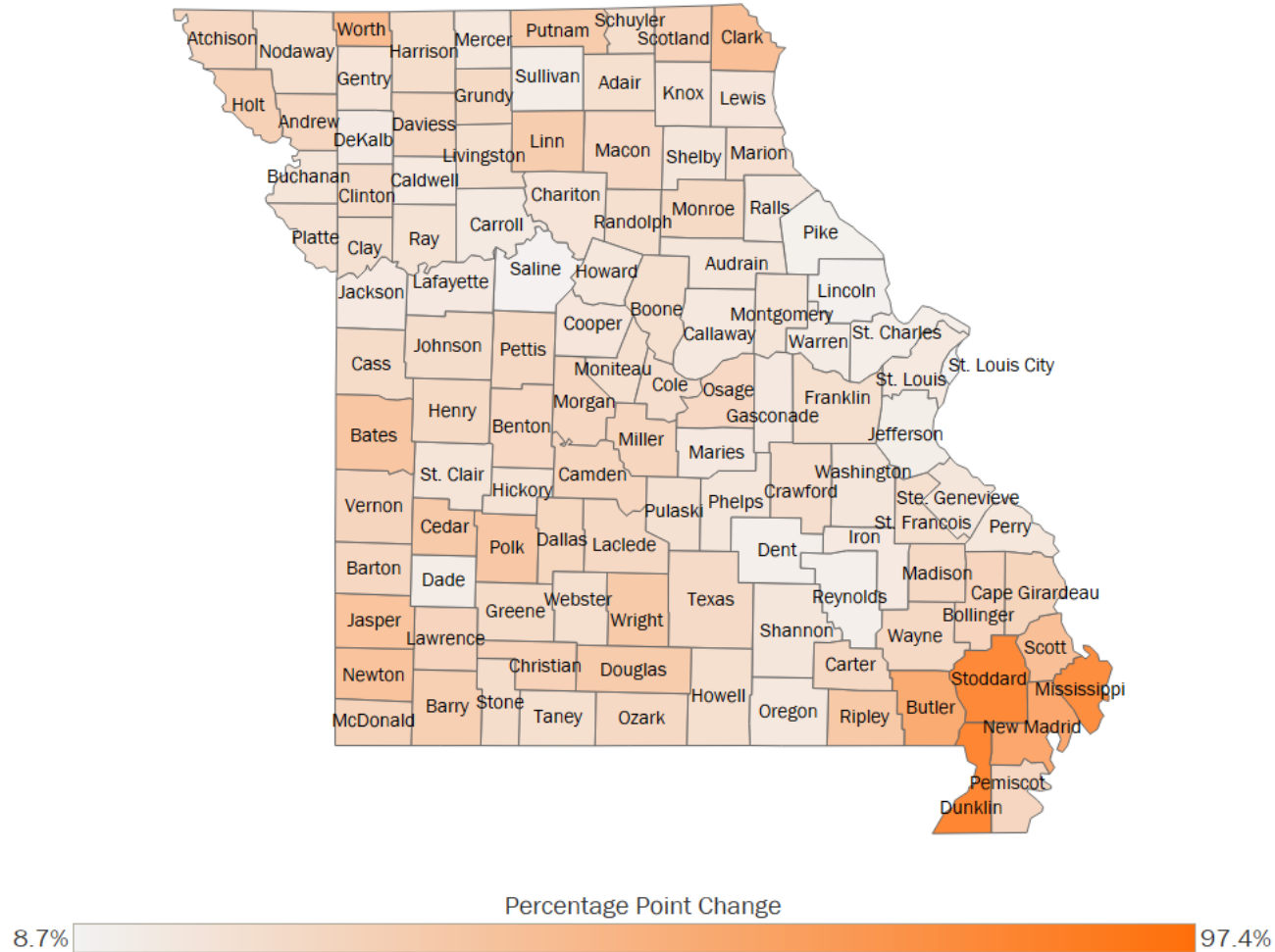


FIGURE 5.1.2.1



# HOMEOWNERS - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$1,314	\$1,370	\$1,428	\$1,381	\$1,400	\$1,413	\$1,370	\$1,366	\$1,329	\$1,320	0.5%
Andrew	\$1,463	\$1,537	\$1,508	\$1,468	\$1,431	\$1,405	\$1,608	\$1,544	\$1,517	\$1,591	8.8%
Atchison	\$1,532	\$1,630	\$1,685	\$1,599	\$1,605	\$1,640	\$1,659	\$1,644	\$1,606	\$1,666	8.7%
Audrain	\$1,308	\$1,349	\$1,429	\$1,379	\$1,372	\$1,412	\$1,395	\$1,347	\$1,310	\$1,292	(1.2%)
Barry	\$1,286	\$1,281	\$1,345	\$1,344	\$1,376	\$1,368	\$1,542	\$1,518	\$1,494	\$1,516	17.9%
Barton	\$1,460	\$1,436	\$1,502	\$1,421	\$1,302	\$1,424	\$1,574	\$1,542	\$1,543	\$1,541	5.5%
Bates	\$1,447	\$1,492	\$1,410	\$1,428	\$1,489	\$1,562	\$1,706	\$1,702	\$1,672	\$1,710	18.2%
Benton	\$1,480	\$1,501	\$1,573	\$1,539	\$1,525	\$1,514	\$1,553	\$1,517	\$1,464	\$1,486	0.4%
Bollinger	\$1,408	\$1,434	\$1,402	\$1,504	\$1,508	\$1,532	\$1,498	\$1,497	\$1,449	\$1,502	6.7%
Boone	\$1,266	\$1,334	\$1,356	\$1,331	\$1,342	\$1,327	\$1,346	\$1,307	\$1,284	\$1,322	4.4%
Buchanan	\$1,390	\$1,426	\$1,446	\$1,420	\$1,422	\$1,459	\$1,508	\$1,479	\$1,450	\$1,447	4.1%
Butler	\$1,127	\$1,186	\$1,189	\$1,201	\$1,226	\$1,230	\$1,432	\$1,411	\$1,436	\$1,474	30.8%
Caldwell	\$1,664	\$1,654	\$1,710	\$1,631	\$1,640	\$1,670	\$1,649	\$1,588	\$1,576	\$1,577	(5.2%)
Callaway	\$1,383	\$1,420	\$1,438	\$1,437	\$1,413	\$1,419	\$1,436	\$1,412	\$1,389	\$1,385	0.2%
Camden	\$1,416	\$1,467	\$1,498	\$1,483	\$1,487	\$1,487	\$1,512	\$1,468	\$1,433	\$1,497	5.8%
Cape Girardeau	\$1,270	\$1,288	\$1,317	\$1,277	\$1,273	\$1,286	\$1,358	\$1,335	\$1,295	\$1,368	7.7%
Carroll	\$1,395	\$1,441	\$1,524	\$1,490	\$1,450	\$1,477	\$1,490	\$1,483	\$1,435	\$1,487	6.6%
Carter	\$1,546	\$1,563	\$1,669	\$1,584	\$1,579	\$1,629	\$1,569	\$1,529	\$1,588	\$1,600	3.4%
Cass	\$1,473	\$1,483	\$1,510	\$1,482	\$1,504	\$1,514	\$1,586	\$1,541	\$1,522	\$1,527	3.6%
Cedar	\$1,357	\$1,393	\$1,479	\$1,398	\$1,409	\$1,403	\$1,597	\$1,551	\$1,526	\$1,497	10.3%
Chariton	\$1,408	\$1,502	\$1,560	\$1,490	\$1,465	\$1,475	\$1,467	\$1,425	\$1,371	\$1,381	(1.9%)
Christian	\$1,223	\$1,229	\$1,253	\$1,201	\$1,181	\$1,138	\$1,453	\$1,429	\$1,400	\$1,445	18.1%
Clark	\$1,373	\$1,333	\$1,334	\$1,210	\$1,322	\$1,370	\$1,530	\$1,528	\$1,471	\$1,492	8.7%
Clay	\$1,422	\$1,459	\$1,490	\$1,478	\$1,489	\$1,517	\$1,535	\$1,495	\$1,466	\$1,500	5.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Clinton	\$1,483	\$1,524	\$1,558	\$1,566	\$1,541	\$1,574	\$1,605	\$1,560	\$1,512	\$1,558	5.1%
Cole	\$1,242	\$1,318	\$1,369	\$1,361	\$1,362	\$1,382	\$1,386	\$1,348	\$1,301	\$1,321	6.3%
Cooper	\$1,376	\$1,438	\$1,467	\$1,437	\$1,441	\$1,457	\$1,466	\$1,452	\$1,394	\$1,399	1.7%
Crawford	\$1,470	\$1,519	\$1,614	\$1,526	\$1,573	\$1,575	\$1,561	\$1,517	\$1,453	\$1,495	1.7%
Dade	\$1,604	\$1,450	\$1,503	\$1,397	\$1,430	\$1,418	\$1,598	\$1,577	\$1,513	\$1,539	(4.1%)
Dallas	\$1,437	\$1,435	\$1,450	\$1,547	\$1,523	\$1,580	\$1,669	\$1,597	\$1,562	\$1,597	11.2%
Daviess	\$1,589	\$1,532	\$1,590	\$1,564	\$1,573	\$1,576	\$1,626	\$1,607	\$1,504	\$1,525	(4.0%)
DeKalb	\$1,627	\$1,669	\$1,684	\$1,522	\$1,484	\$1,516	\$1,575	\$1,533	\$1,497	\$1,523	(6.4%)
Dent	\$1,508	\$1,524	\$1,542	\$1,533	\$1,516	\$1,508	\$1,501	\$1,480	\$1,430	\$1,412	(6.4%)
Douglas	\$1,480	\$1,458	\$1,507	\$1,455	\$1,484	\$1,577	\$1,682	\$1,601	\$1,582	\$1,574	6.4%
Dunklin	\$1,041	\$1,108	\$1,156	\$1,116	\$1,112	\$1,161	\$1,501	\$1,501	\$1,452	\$1,463	40.6%
Franklin	\$1,364	\$1,400	\$1,433	\$1,422	\$1,432	\$1,442	\$1,437	\$1,406	\$1,365	\$1,418	4.0%
Gasconade	\$1,524	\$1,540	\$1,556	\$1,536	\$1,526	\$1,561	\$1,565	\$1,490	\$1,448	\$1,481	(2.9%)
Gentry	\$1,410	\$1,517	\$1,664	\$1,546	\$1,524	\$1,540	\$1,584	\$1,586	\$1,585	\$1,516	7.5%
Greene	\$1,264	\$1,263	\$1,282	\$1,265	\$1,244	\$1,223	\$1,432	\$1,391	\$1,356	\$1,389	9.9%
Grundy	\$1,362	\$1,448	\$1,510	\$1,441	\$1,454	\$1,512	\$1,515	\$1,482	\$1,460	\$1,465	7.6%
Harrison	\$1,453	\$1,492	\$1,492	\$1,483	\$1,473	\$1,478	\$1,557	\$1,542	\$1,522	\$1,514	4.1%
Henry	\$1,519	\$1,563	\$1,554	\$1,571	\$1,523	\$1,526	\$1,599	\$1,601	\$1,549	\$1,559	2.6%
Hickory	\$1,536	\$1,526	\$1,524	\$1,535	\$1,592	\$1,592	\$1,648	\$1,639	\$1,603	\$1,572	2.3%
Holt	\$1,368	\$1,433	\$1,491	\$1,282	\$1,423	\$1,451	\$1,582	\$1,579	\$1,512	\$1,624	18.7%
Howard	\$1,457	\$1,481	\$1,531	\$1,505	\$1,491	\$1,527	\$1,518	\$1,480	\$1,485	\$1,484	1.8%
Howell	\$1,365	\$1,360	\$1,442	\$1,369	\$1,368	\$1,404	\$1,455	\$1,432	\$1,400	\$1,414	3.6%
Iron	\$1,572	\$1,588	\$1,618	\$1,547	\$1,598	\$1,555	\$1,613	\$1,570	\$1,513	\$1,553	(1.2%)
Jackson	\$1,496	\$1,522	\$1,536	\$1,537	\$1,543	\$1,558	\$1,568	\$1,522	\$1,489	\$1,499	0.2%
Jasper	\$1,223	\$1,213	\$1,189	\$1,159	\$1,145	\$1,149	\$1,521	\$1,498	\$1,445	\$1,455	18.9%
Jefferson	\$1,414	\$1,442	\$1,455	\$1,443	\$1,449	\$1,438	\$1,401	\$1,375	\$1,348	\$1,394	(1.4%)
Johnson	\$1,481	\$1,501	\$1,536	\$1,567	\$1,536	\$1,559	\$1,649	\$1,584	\$1,539	\$1,548	4.5%
Knox	\$1,505	\$1,530	\$1,532	\$1,509	\$1,497	\$1,521	\$1,473	\$1,460	\$1,449	\$1,362	(9.5%)
Laclede	\$1,381	\$1,384	\$1,434	\$1,369	\$1,371	\$1,400	\$1,532	\$1,525	\$1,478	\$1,514	9.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lafayette	\$1,524	\$1,542	\$1,578	\$1,542	\$1,526	\$1,533	\$1,579	\$1,541	\$1,506	\$1,489	(2.3%)
Lawrence	\$1,418	\$1,408	\$1,426	\$1,442	\$1,445	\$1,337	\$1,573	\$1,532	\$1,492	\$1,549	9.3%
Lewis	\$1,383	\$1,470	\$1,515	\$1,524	\$1,517	\$1,507	\$1,481	\$1,478	\$1,443	\$1,434	3.7%
Lincoln	\$1,447	\$1,476	\$1,463	\$1,437	\$1,444	\$1,447	\$1,423	\$1,377	\$1,364	\$1,425	(1.5%)
Linn	\$1,228	\$1,263	\$1,210	\$1,221	\$1,169	\$1,253	\$1,432	\$1,423	\$1,395	\$1,377	12.1%
Livingston	\$1,311	\$1,366	\$1,410	\$1,382	\$1,386	\$1,423	\$1,454	\$1,437	\$1,402	\$1,393	6.3%
McDonald	\$1,578	\$1,601	\$1,648	\$1,556	\$1,503	\$1,597	\$1,797	\$1,736	\$1,673	\$1,670	5.8%
Macon	\$1,296	\$1,326	\$1,382	\$1,293	\$1,337	\$1,321	\$1,443	\$1,403	\$1,369	\$1,403	8.2%
Madison	\$1,380	\$1,511	\$1,550	\$1,511	\$1,506	\$1,453	\$1,547	\$1,468	\$1,418	\$1,412	2.3%
Maries	\$1,580	\$1,542	\$1,655	\$1,600	\$1,560	\$1,588	\$1,578	\$1,524	\$1,468	\$1,547	(2.1%)
Marion	\$1,334	\$1,401	\$1,438	\$1,433	\$1,435	\$1,443	\$1,443	\$1,402	\$1,371	\$1,396	4.6%
Mercer	\$1,483	\$1,561	\$1,609	\$1,574	\$1,575	\$1,627	\$1,567	\$1,544	\$1,506	\$1,498	1.0%
Miller	\$1,392	\$1,419	\$1,508	\$1,458	\$1,482	\$1,478	\$1,507	\$1,509	\$1,461	\$1,460	4.8%
Mississippi	\$969	\$931	\$969	\$957	\$983	\$1,048	\$1,564	\$1,550	\$1,489	\$1,493	54.1%
Moniteau	\$1,347	\$1,401	\$1,462	\$1,439	\$1,428	\$1,450	\$1,456	\$1,424	\$1,387	\$1,395	3.6%
Monroe	\$1,465	\$1,480	\$1,403	\$1,411	\$1,410	\$1,350	\$1,533	\$1,434	\$1,396	\$1,402	(4.3%)
Montgomery	\$1,502	\$1,551	\$1,634	\$1,562	\$1,547	\$1,610	\$1,517	\$1,477	\$1,407	\$1,455	(3.1%)
Morgan	\$1,400	\$1,482	\$1,525	\$1,499	\$1,516	\$1,529	\$1,525	\$1,485	\$1,434	\$1,456	4.0%
New Madrid	\$1,204	\$1,195	\$1,170	\$1,158	\$1,118	\$1,226	\$1,587	\$1,556	\$1,479	\$1,472	22.2%
Newton	\$1,349	\$1,382	\$1,372	\$1,323	\$1,262	\$1,360	\$1,629	\$1,600	\$1,574	\$1,560	15.6%
Nodaway	\$1,441	\$1,440	\$1,506	\$1,454	\$1,439	\$1,478	\$1,519	\$1,492	\$1,517	\$1,529	6.1%
Oregon	\$1,517	\$1,444	\$1,554	\$1,526	\$1,526	\$1,535	\$1,570	\$1,538	\$1,491	\$1,470	(3.1%)
Osage	\$1,412	\$1,386	\$1,506	\$1,425	\$1,477	\$1,547	\$1,560	\$1,522	\$1,447	\$1,448	2.6%
Ozark	\$1,443	\$1,421	\$1,279	\$1,359	\$1,311	\$1,320	\$1,576	\$1,575	\$1,577	\$1,562	8.2%
Pemiscot	\$1,446	\$1,434	\$1,616	\$1,527	\$1,564	\$1,589	\$1,558	\$1,533	\$1,516	\$1,489	2.9%
Perry	\$1,423	\$1,433	\$1,485	\$1,485	\$1,477	\$1,467	\$1,386	\$1,356	\$1,313	\$1,351	(5.0%)
Pettis	\$1,309	\$1,398	\$1,419	\$1,407	\$1,435	\$1,479	\$1,516	\$1,496	\$1,459	\$1,457	11.3%
Phelps	\$1,406	\$1,440	\$1,475	\$1,433	\$1,445	\$1,439	\$1,472	\$1,433	\$1,399	\$1,393	(0.9%)
Pike	\$1,520	\$1,575	\$1,570	\$1,519	\$1,489	\$1,493	\$1,448	\$1,415	\$1,356	\$1,358	(10.7%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Platte	\$1,439	\$1,462	\$1,498	\$1,489	\$1,491	\$1,527	\$1,561	\$1,510	\$1,491	\$1,526	6.0%
Polk	\$1,280	\$1,317	\$1,308	\$1,224	\$1,282	\$1,237	\$1,557	\$1,501	\$1,482	\$1,539	20.2%
Pulaski	\$1,484	\$1,510	\$1,569	\$1,567	\$1,530	\$1,545	\$1,601	\$1,550	\$1,501	\$1,579	6.4%
Putnam	\$1,297	\$1,276	\$1,388	\$1,234	\$1,370	\$1,473	\$1,557	\$1,543	\$1,503	\$1,475	13.7%
Ralls	\$1,510	\$1,571	\$1,606	\$1,554	\$1,524	\$1,524	\$1,532	\$1,506	\$1,471	\$1,472	(2.5%)
Randolph	\$1,369	\$1,377	\$1,476	\$1,420	\$1,398	\$1,435	\$1,434	\$1,382	\$1,360	\$1,398	2.1%
Ray	\$1,508	\$1,593	\$1,599	\$1,567	\$1,565	\$1,613	\$1,615	\$1,576	\$1,537	\$1,550	2.8%
Reynolds	\$1,761	\$1,700	\$1,741	\$1,682	\$1,697	\$1,698	\$1,671	\$1,546	\$1,537	\$1,559	(11.4%)
Ripley	\$1,383	\$1,398	\$1,377	\$1,456	\$1,563	\$1,584	\$1,640	\$1,637	\$1,588	\$1,641	18.6%
St. Charles	\$1,349	\$1,381	\$1,397	\$1,388	\$1,398	\$1,389	\$1,350	\$1,312	\$1,269	\$1,296	(4.0%)
St. Clair	\$1,486	\$1,579	\$1,692	\$1,587	\$1,616	\$1,652	\$1,636	\$1,678	\$1,635	\$1,617	8.8%
Ste. Genevieve	\$1,388	\$1,429	\$1,494	\$1,475	\$1,465	\$1,483	\$1,415	\$1,361	\$1,328	\$1,380	(0.5%)
St. Francois	\$1,413	\$1,478	\$1,541	\$1,504	\$1,532	\$1,528	\$1,502	\$1,467	\$1,424	\$1,490	5.4%
St. Louis	\$1,360	\$1,402	\$1,421	\$1,425	\$1,431	\$1,424	\$1,388	\$1,350	\$1,312	\$1,347	(0.9%)
Saline	\$1,455	\$1,480	\$1,575	\$1,497	\$1,448	\$1,472	\$1,514	\$1,507	\$1,448	\$1,414	(2.9%)
Schuyler	\$1,494	\$1,553	\$1,643	\$1,486	\$1,514	\$1,603	\$1,496	\$1,479	\$1,478	\$1,491	(0.2%)
Scotland	\$1,447	\$1,466	\$1,529	\$1,478	\$1,443	\$1,472	\$1,566	\$1,564	\$1,553	\$1,524	5.3%
Scott	\$1,202	\$1,095	\$1,141	\$1,122	\$1,151	\$1,118	\$1,481	\$1,462	\$1,389	\$1,412	17.5%
Shannon	\$1,575	\$1,551	\$1,662	\$1,570	\$1,551	\$1,566	\$1,571	\$1,605	\$1,528	\$1,612	2.4%
Shelby	\$1,395	\$1,485	\$1,485	\$1,424	\$1,451	\$1,394	\$1,481	\$1,462	\$1,423	\$1,345	(3.5%)
Stoddard	\$1,024	\$1,017	\$1,019	\$977	\$988	\$976	\$1,498	\$1,465	\$1,410	\$1,443	41.0%
Stone	\$1,465	\$1,466	\$1,511	\$1,493	\$1,440	\$1,456	\$1,572	\$1,524	\$1,491	\$1,526	4.2%
Sullivan	\$1,450	\$1,538	\$1,593	\$1,538	\$1,525	\$1,525	\$1,556	\$1,530	\$1,493	\$1,400	(3.5%)
Taney	\$1,392	\$1,449	\$1,452	\$1,430	\$1,434	\$1,435	\$1,491	\$1,452	\$1,422	\$1,476	6.0%
Texas	\$1,476	\$1,413	\$1,517	\$1,523	\$1,498	\$1,543	\$1,658	\$1,634	\$1,583	\$1,588	7.6%
Vernon	\$1,352	\$1,351	\$1,442	\$1,375	\$1,434	\$1,417	\$1,576	\$1,557	\$1,496	\$1,526	12.9%
Warren	\$1,416	\$1,423	\$1,426	\$1,422	\$1,431	\$1,429	\$1,372	\$1,343	\$1,353	\$1,368	(3.3%)
Washington	\$1,582	\$1,593	\$1,651	\$1,614	\$1,637	\$1,628	\$1,609	\$1,623	\$1,598	\$1,629	3.0%
Wayne	\$1,430	\$1,413	\$1,481	\$1,507	\$1,485	\$1,520	\$1,564	\$1,570	\$1,544	\$1,558	9.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Webster	\$1,449	\$1,449	\$1,468	\$1,435	\$1,385	\$1,368	\$1,556	\$1,517	\$1,483	\$1,542	6.4%
Worth	\$1,508	\$1,550	\$1,733	\$1,635	\$1,690	\$1,492	\$1,558	\$1,531	\$1,604	\$1,563	3.7%
Wright	\$1,470	\$1,419	\$1,435	\$1,435	\$1,420	\$1,479	\$1,583	\$1,565	\$1,504	\$1,542	5.0%
St. Louis City	\$1,447	\$1,449	\$1,447	\$1,425	\$1,431	\$1,422	\$1,384	\$1,350	\$1,309	\$1,331	(8.0%)
<b>Missouri Total</b>	<b>\$1,382</b>	<b>\$1,409</b>	<b>\$1,431</b>	<b>\$1,416</b>	<b>\$1,417</b>	<b>\$1,419</b>	<b>\$1,473</b>	<b>\$1,439</b>	<b>\$1,408</b>	<b>\$1,435</b>	<b>3.8%</b>

TABLE 5.1.3

# HOMEOWNERS - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

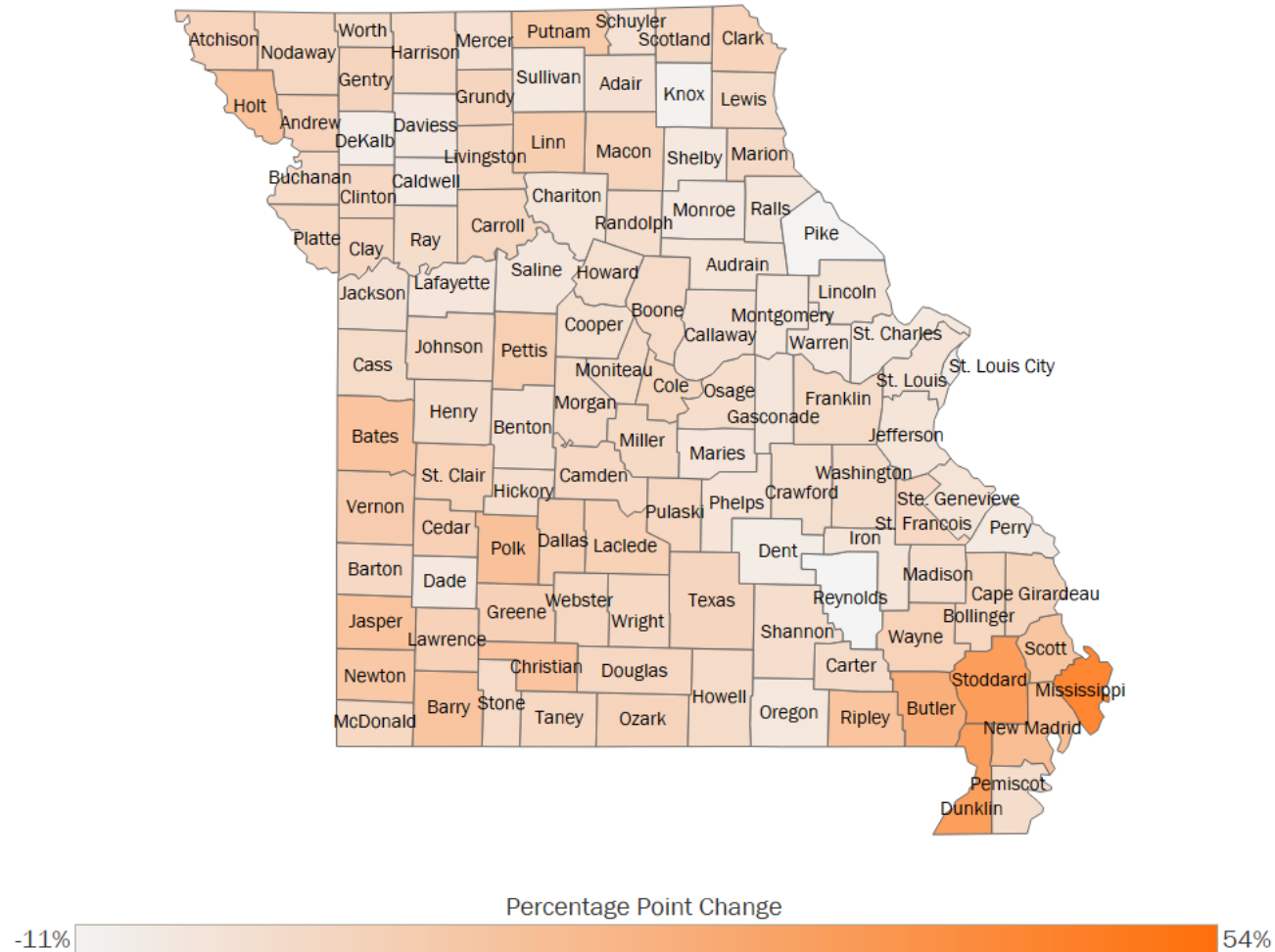


FIGURE 5.1.3.1

## 5.2 LOSS COUNTS AND TOTALS

### TABLE 5.2.1: HOMEOWNERS - TOTAL LOSSES AND LOSS COUNTS | 2023

This table shows 2023 values for number of losses, dollar losses paid, loss severity, pure premiums, and loss frequency by county.

### FIGURE 5.2.1.1: HOMEOWNERS - LOSS FREQUENCY | 2023

This map shows loss frequency by county for 2023.

### FIGURE 5.2.1.2: HOMEOWNERS - LOSS SEVERITY | 2023

This map shows loss severity by county for 2023.

### FIGURE 5.2.1.3: HOMEOWNERS - PURE PREMIUM | 2023

This map shows pure premiums by county for 2023.

### TABLE 5.2.2: HOMEOWNERS - LOSS FREQUENCY | PRIOR TEN YEARS

This table shows loss frequency values for the prior ten years by county, and it shows the spread between the highest loss frequency and the lowest over those ten years.

### TABLE 5.2.3: HOMEOWNERS - LOSS SEVERITY | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows loss severity values for the prior ten years and the percent difference from the first year to the tenth.

### TABLE 5.2.4: HOMEOWNERS - PURE PREMIUM | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows loss severity values for the prior ten years and the percent difference from the first year to the tenth.

### FIGURE 5.2.4.1: HOMEOWNERS - PURE PREMIUM | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This map shows the percent difference calculated for each county from the prior table.

### TABLE 5.2.5: HOMEOWNERS - LOSS FREQUENCY, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS

This table is similar to TABLE 5.2.2, but the data is limited to only those houses with an insured value between \$140,000 and \$249,000.

### TABLE 5.2.6: HOMEOWNERS - LOSS SEVERITY, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table is similar to TABLE 5.2.3, but the data is limited to only those houses with an insured value between \$140,000 and \$249,000.

### TABLE 5.2.7: HOMEOWNERS - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table is similar to TABLE 5.2.4, but the data is limited to only those houses with an insured value between \$140,000 and \$249,000.

**FIGURE 5.2.7.1: HOMEOWNERS - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023**

This map shows the percent difference calculated for each county from the prior table.



# HOMEOWNERS - TOTAL LOSSES AND LOSS COUNTS

2023

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Adair	182	\$2,686,198	\$14,759	\$704	4.8%
Andrew	70	\$1,131,130	\$16,159	\$517	3.2%
Atchison	32	\$540,852	\$16,902	\$723	4.3%
Audrain	1,578	\$27,544,946	\$17,456	\$8,736	50.0%
Barry	627	\$9,876,697	\$15,752	\$1,236	7.8%
Barton	213	\$3,912,835	\$18,370	\$2,527	13.8%
Bates	188	\$4,141,453	\$22,029	\$1,539	7.0%
Benton	245	\$3,726,240	\$15,209	\$735	4.8%
Bollinger	145	\$4,117,444	\$28,396	\$2,716	9.6%
Boone	6,249	\$120,866,816	\$19,342	\$3,482	18.0%
Buchanan	684	\$10,549,019	\$15,423	\$643	4.2%
Butler	223	\$4,671,515	\$20,948	\$804	3.8%
Caldwell	48	\$1,451,478	\$30,239	\$1,239	4.1%
Callaway	436	\$8,930,691	\$20,483	\$1,287	6.3%
Camden	2,568	\$50,566,467	\$19,691	\$2,913	14.8%
Cape Girardeau	688	\$9,995,619	\$14,529	\$631	4.3%
Carroll	54	\$849,106	\$15,724	\$748	4.8%
Carter	58	\$572,434	\$9,870	\$501	5.1%
Cass	2,768	\$45,792,921	\$16,544	\$1,722	10.4%
Cedar	150	\$2,167,060	\$14,447	\$948	6.6%
Chariton	45	\$492,067	\$10,935	\$599	5.5%
Christian	2,624	\$38,908,532	\$14,828	\$1,737	11.7%
Clark	189	\$2,375,283	\$12,568	\$2,760	22.0%
Clay	6,962	\$112,319,628	\$16,133	\$1,568	9.7%
Clinton	448	\$7,307,722	\$16,312	\$1,539	9.4%
Cole	850	\$12,964,075	\$15,252	\$749	4.9%
Cooper	177	\$1,948,561	\$11,009	\$705	6.4%
Crawford	512	\$8,859,448	\$17,304	\$2,576	14.9%
Dade	75	\$2,224,455	\$29,659	\$2,151	7.3%
Dallas	197	\$2,704,356	\$13,728	\$1,412	10.3%
Daviess	173	\$3,202,215	\$18,510	\$2,462	13.3%
DeKalb	51	\$1,443,552	\$28,305	\$1,194	4.2%
Dent	184	\$2,867,153	\$15,582	\$1,239	8.0%
Douglas	97	\$1,268,976	\$13,082	\$774	5.9%
Dunklin	202	\$2,849,394	\$14,106	\$756	5.4%
Franklin	4,190	\$71,087,935	\$16,966	\$2,596	15.3%
Gasconade	369	\$6,974,770	\$18,902	\$2,449	13.0%
Gentry	239	\$2,967,909	\$12,418	\$3,695	29.8%

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Greene	5,529	\$84,599,671	\$15,301	\$1,345	8.8%
Grundy	493	\$8,503,411	\$17,248	\$7,287	42.2%
Harrison	96	\$934,750	\$9,737	\$1,208	12.4%
Henry	224	\$3,986,519	\$17,797	\$1,102	6.2%
Hickory	95	\$1,205,613	\$12,691	\$854	6.7%
Holt	19	\$488,449	\$25,708	\$752	2.9%
Howard	207	\$4,156,114	\$20,078	\$2,783	13.9%
Howell	305	\$6,674,045	\$21,882	\$1,066	4.9%
Iron	82	\$1,325,874	\$16,169	\$624	3.9%
Jackson	11,185	\$178,895,183	\$15,994	\$1,087	6.8%
Jasper	1,567	\$24,124,876	\$15,396	\$858	5.6%
Jefferson	5,146	\$81,154,479	\$15,770	\$1,362	8.6%
Johnson	713	\$12,364,739	\$17,342	\$1,421	8.2%
Knox	37	\$1,147,296	\$31,008	\$2,379	7.7%
Laclede	287	\$5,068,544	\$17,660	\$873	4.9%
Lafayette	449	\$6,308,335	\$14,050	\$946	6.7%
Lawrence	400	\$6,556,094	\$16,390	\$1,177	7.2%
Lewis	117	\$2,692,582	\$23,014	\$1,782	7.7%
Lincoln	2,936	\$54,280,938	\$18,488	\$3,642	19.7%
Linn	158	\$3,301,404	\$20,895	\$2,066	9.9%
Livingston	146	\$2,887,761	\$19,779	\$1,359	6.9%
Macon	766	\$12,268,451	\$16,016	\$5,889	36.8%
Madison	128	\$1,894,545	\$14,801	\$967	6.5%
Maries	231	\$4,091,300	\$17,711	\$4,244	24.0%
Marion	2,674	\$46,520,725	\$17,397	\$8,643	49.7%
McDonald	173	\$3,749,166	\$21,671	\$1,231	5.7%
Mercer	85	\$1,037,445	\$12,205	\$2,369	19.4%
Miller	305	\$5,267,555	\$17,271	\$1,579	9.1%
Mississippi	151	\$2,424,529	\$16,056	\$1,418	8.8%
Moniteau	80	\$1,528,890	\$19,111	\$786	4.1%
Monroe	89	\$1,136,491	\$12,770	\$738	5.8%
Montgomery	164	\$3,204,013	\$19,537	\$1,529	7.8%
Morgan	456	\$7,775,633	\$17,052	\$1,112	6.5%
New Madrid	104	\$926,639	\$8,910	\$500	5.6%
Newton	453	\$7,657,892	\$16,905	\$1,008	6.0%
Nodaway	1,018	\$16,580,824	\$16,288	\$6,517	40.0%
Oregon	69	\$763,154	\$11,060	\$540	4.9%
Osage	176	\$2,539,703	\$14,430	\$1,493	10.3%
Ozark	152	\$2,422,456	\$15,937	\$1,602	10.0%
Pemiscot	121	\$1,831,613	\$15,137	\$891	5.9%
Perry	116	\$2,864,434	\$24,693	\$1,154	4.7%
Pettis	396	\$5,672,066	\$14,323	\$1,024	7.1%
Phelps	434	\$6,513,321	\$15,008	\$862	5.7%

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Pike	248	\$4,668,690	\$18,825	\$1,663	8.8%
Platte	1,324	\$23,021,301	\$17,388	\$810	4.7%
Polk	991	\$18,363,541	\$18,530	\$3,471	18.7%
Pulaski	649	\$9,219,814	\$14,206	\$1,321	9.3%
Putnam	35	\$408,764	\$11,679	\$559	4.8%
Ralls	160	\$2,646,637	\$16,541	\$1,720	10.4%
Randolph	245	\$4,543,971	\$18,547	\$1,165	6.3%
Ray	331	\$5,248,290	\$15,856	\$1,253	7.9%
Reynolds	109	\$1,338,686	\$12,282	\$1,329	10.8%
Ripley	75	\$1,525,251	\$20,337	\$822	4.0%
Saline	190	\$3,995,249	\$21,028	\$1,191	5.7%
Schuyler	43	\$695,677	\$16,179	\$2,325	14.4%
Scotland	16	\$233,742	\$14,609	\$421	2.9%
Scott	597	\$8,681,010	\$14,541	\$1,145	7.9%
Shannon	38	\$616,457	\$16,223	\$652	4.0%
Shelby	34	\$1,002,290	\$29,479	\$1,128	3.8%
St. Charles	13,453	\$235,379,133	\$17,496	\$2,021	11.6%
St. Clair	62	\$506,045	\$8,162	\$441	5.4%
St. Francois	1,004	\$15,518,995	\$15,457	\$1,201	7.8%
St. Louis	24,634	\$402,428,713	\$16,336	\$1,460	8.9%
St. Louis City	3,119	\$49,200,166	\$15,774	\$997	6.3%
Ste. Genevieve	239	\$3,287,667	\$13,756	\$793	5.8%
Stoddard	261	\$2,847,577	\$10,910	\$632	5.8%
Stone	662	\$9,107,280	\$13,757	\$1,020	7.4%
Sullivan	59	\$1,208,667	\$20,486	\$1,416	6.9%
Taney	1,163	\$15,921,250	\$13,690	\$1,431	10.5%
Texas	177	\$3,036,783	\$17,157	\$1,053	6.1%
Vernon	310	\$4,527,729	\$14,606	\$1,629	11.2%
Warren	629	\$11,478,408	\$18,249	\$1,110	6.1%
Washington	246	\$3,532,406	\$14,359	\$1,073	7.5%
Wayne	101	\$1,749,659	\$17,323	\$771	4.5%
Webster	447	\$7,898,367	\$17,670	\$918	5.2%
Worth	10	\$93,030	\$9,303	\$1,008	10.8%
Wright	248	\$3,072,669	\$12,390	\$1,278	10.3%
<b>Missouri Total</b>	<b>125,250</b>	<b>\$2,083,274,673</b>	<b>\$16,633</b>	<b>\$1,531</b>	<b>9.2%</b>

TABLE 5.2.1

# HOMEOWNERS - LOSS FREQUENCY

2023

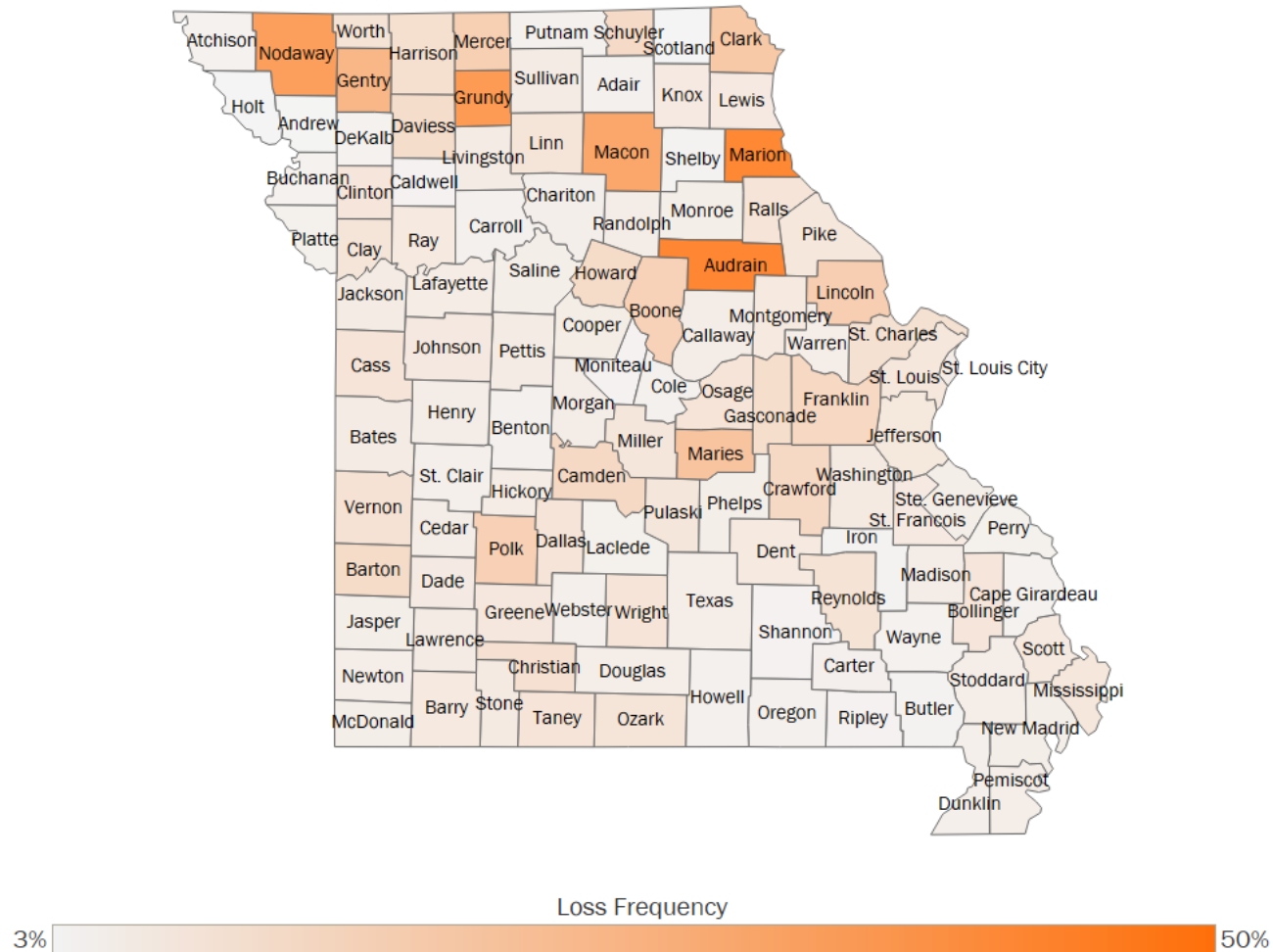


FIGURE 5.2.1.1

# HOMEOWNERS - LOSS SEVERITY

2023

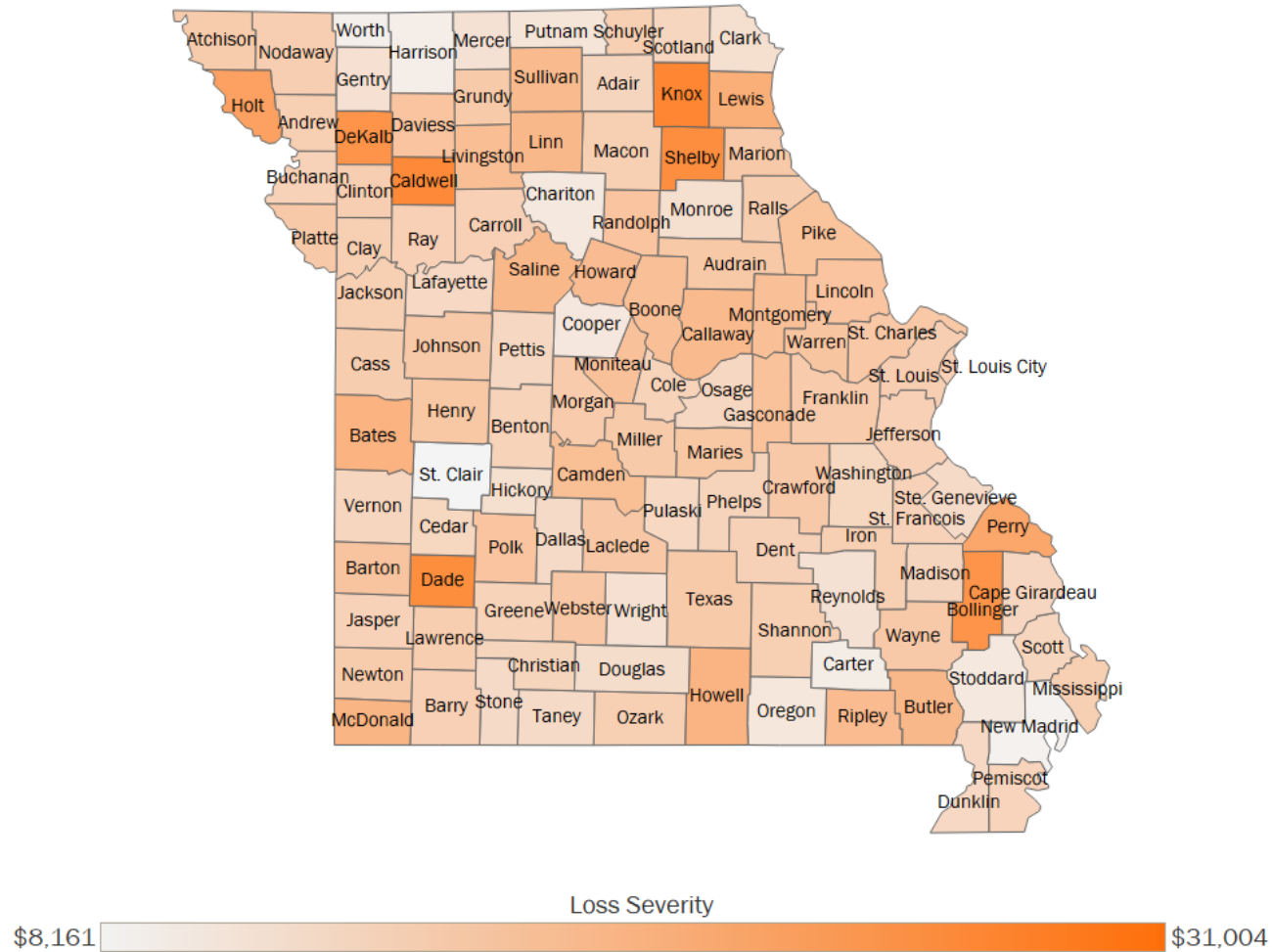


FIGURE 5.2.1.2

# HOMEOWNERS - PURE PREMIUM

2023

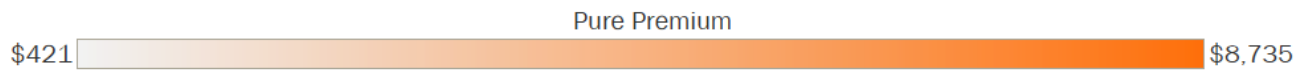
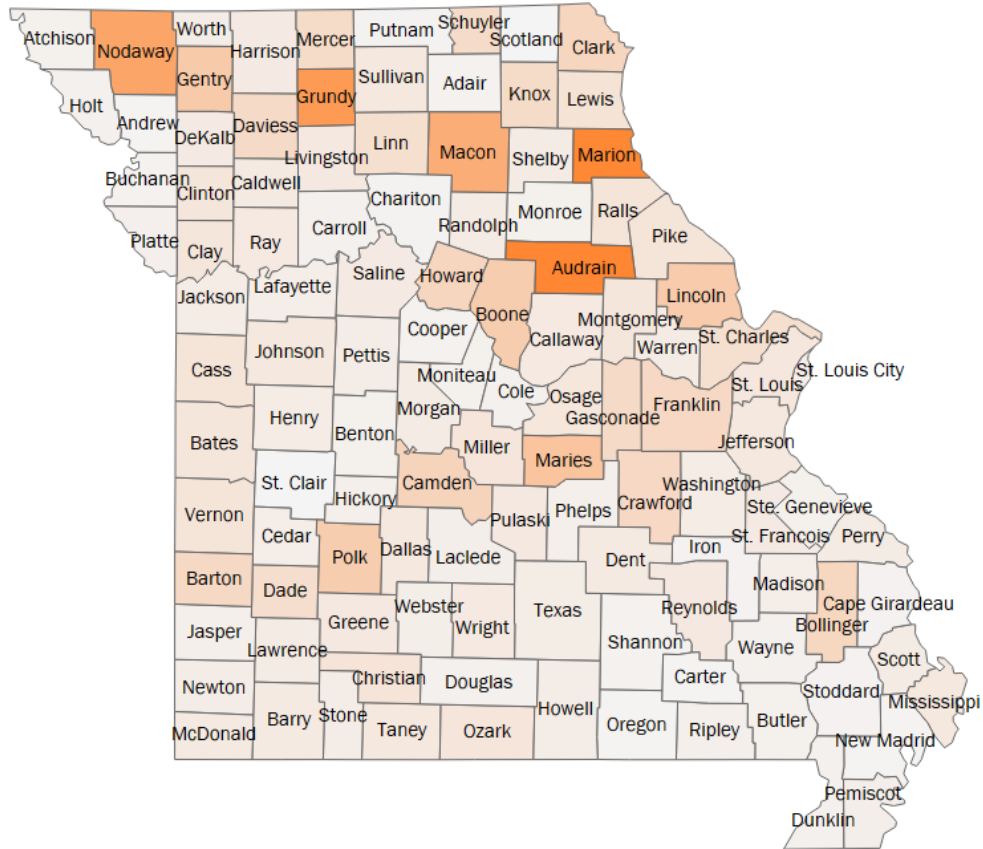


FIGURE 5.2.1.3

# HOMEOWNERS - LOSS FREQUENCY

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Adair	6.5%	3.4%	2.2%	3.1%	3.5%	4.1%	2.1%	3.1%	2.2%	4.8%	4.4%
Andrew	8.6%	3.9%	3.7%	7.4%	5.2%	38.8%	7.7%	4.8%	5.1%	3.2%	35.6%
Atchison	31.3%	9.8%	9.6%	3.7%	4.0%	4.1%	3.3%	3.9%	7.8%	4.3%	28.0%
Audrain	6.0%	3.9%	12.2%	4.1%	4.6%	3.6%	3.5%	3.5%	3.5%	50.0%	46.6%
Barry	6.5%	12.6%	3.9%	18.5%	4.9%	5.6%	4.6%	4.5%	4.9%	7.8%	14.7%
Barton	3.3%	2.9%	3.9%	5.7%	8.6%	11.8%	8.1%	5.4%	2.9%	13.8%	10.9%
Bates	4.5%	10.6%	3.2%	17.1%	4.3%	6.1%	9.3%	4.6%	4.0%	7.0%	13.9%
Benton	6.0%	4.9%	3.2%	6.5%	3.8%	4.8%	3.5%	3.8%	2.9%	4.8%	3.6%
Bollinger	3.5%	5.7%	3.7%	6.0%	4.3%	4.1%	3.8%	2.3%	2.5%	9.6%	7.2%
Boone	7.0%	4.5%	3.6%	3.8%	3.0%	3.4%	3.8%	4.2%	3.3%	18.0%	15.0%
Buchanan	4.2%	4.2%	4.2%	3.7%	3.9%	7.9%	9.8%	5.6%	4.8%	4.2%	6.1%
Butler	3.7%	2.5%	3.1%	4.0%	9.9%	4.5%	5.0%	3.2%	2.5%	3.8%	7.4%
Caldwell	6.8%	4.7%	4.3%	5.7%	4.4%	4.7%	5.7%	5.8%	4.9%	4.1%	2.7%
Callaway	33.1%	5.6%	4.7%	5.0%	3.0%	4.2%	23.4%	5.0%	2.9%	6.3%	30.2%
Camden	6.3%	4.8%	5.1%	9.0%	7.6%	7.8%	5.8%	5.0%	4.6%	14.8%	10.2%
Cape Girardeau	4.2%	12.3%	4.5%	4.8%	3.9%	6.1%	4.3%	3.2%	3.6%	4.3%	9.0%
Carroll	3.2%	3.7%	4.3%	6.2%	2.2%	7.8%	5.7%	4.6%	3.1%	4.8%	5.6%
Carter	4.0%	3.4%	3.1%	8.0%	4.9%	3.7%	5.0%	2.6%	3.9%	5.1%	5.4%
Cass	5.0%	4.2%	4.0%	13.0%	9.0%	5.9%	13.4%	4.6%	3.7%	10.4%	9.7%
Cedar	25.6%	11.4%	3.5%	6.9%	4.1%	4.5%	3.3%	3.9%	4.8%	6.6%	22.3%
Chariton	23.3%	6.3%	3.9%	6.7%	3.0%	4.7%	3.7%	3.2%	3.3%	5.5%	20.3%
Christian	4.6%	3.1%	2.9%	7.1%	5.2%	6.9%	7.6%	7.6%	6.5%	11.7%	8.8%
Clark	4.6%	1.7%	2.7%	3.4%	2.5%	2.0%	2.0%	1.3%	2.2%	22.0%	20.7%
Clay	13.3%	5.5%	14.3%	12.4%	4.1%	9.4%	6.2%	5.7%	4.7%	9.7%	10.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Clinton	11.3%	5.4%	8.7%	13.0%	4.5%	6.3%	11.9%	8.5%	4.3%	9.4%	8.7%
Cole	5.9%	3.3%	3.4%	4.6%	3.6%	6.9%	54.4%	8.0%	3.7%	4.9%	51.1%
Cooper	7.6%	4.2%	3.4%	5.2%	3.1%	5.2%	4.4%	4.2%	3.2%	6.4%	4.5%
Crawford	4.5%	3.8%	6.4%	4.3%	4.0%	5.2%	5.6%	3.4%	4.1%	14.9%	11.5%
Dade	4.9%	1.9%	4.3%	18.5%	8.6%	6.7%	15.5%	5.4%	4.0%	7.3%	16.5%
Dallas	6.4%	4.4%	4.2%	5.1%	4.5%	5.8%	6.8%	3.6%	3.9%	10.3%	6.7%
Daviess	7.5%	3.8%	3.6%	4.2%	3.8%	5.3%	4.7%	3.4%	3.6%	13.3%	9.9%
DeKalb	7.2%	4.6%	5.0%	4.9%	3.3%	10.0%	6.2%	5.3%	6.9%	4.2%	6.7%
Dent	5.8%	3.6%	3.6%	12.3%	4.6%	5.2%	4.4%	4.4%	3.8%	8.0%	8.7%
Douglas	6.7%	2.8%	3.0%	4.2%	4.4%	6.3%	3.6%	4.2%	3.6%	5.9%	3.9%
Dunklin	3.8%	3.8%	2.5%	5.7%	3.5%	3.5%	8.7%	4.2%	3.1%	5.4%	6.1%
Franklin	7.8%	6.2%	5.5%	7.6%	3.7%	11.3%	5.1%	3.6%	4.4%	15.3%	11.7%
Gasconade	5.3%	4.9%	4.0%	4.6%	2.7%	4.2%	4.8%	2.8%	3.1%	13.0%	10.2%
Gentry	13.2%	4.8%	3.3%	8.5%	3.0%	6.9%	5.4%	4.5%	11.7%	29.8%	26.8%
Greene	4.1%	2.9%	3.5%	5.0%	7.8%	7.6%	17.6%	6.6%	4.2%	8.8%	14.6%
Grundy	67.5%	8.9%	3.6%	4.2%	2.4%	3.1%	3.4%	4.2%	3.4%	42.2%	65.1%
Harrison	27.6%	6.4%	3.2%	10.6%	6.1%	63.1%	6.6%	4.0%	5.6%	12.4%	59.9%
Henry	3.8%	6.2%	3.3%	12.7%	6.7%	23.9%	8.0%	4.9%	3.0%	6.2%	20.9%
Hickory	5.4%	4.4%	3.0%	4.9%	2.7%	5.5%	4.1%	2.7%	3.1%	6.7%	4.0%
Holt	5.2%	2.3%	5.9%	2.7%	6.1%	23.5%	26.2%	9.0%	9.0%	2.9%	23.9%
Howard	8.1%	4.2%	3.4%	4.1%	2.3%	4.7%	2.1%	4.1%	14.1%	13.9%	12.0%
Howell	4.2%	4.2%	3.2%	16.0%	5.4%	5.4%	6.0%	3.2%	3.2%	4.9%	12.8%
Iron	3.5%	3.6%	3.9%	5.1%	6.6%	5.7%	3.4%	3.3%	3.0%	3.9%	3.6%
Jackson	11.3%	4.9%	5.1%	13.6%	6.4%	6.3%	6.0%	5.0%	4.9%	6.8%	8.7%
Jasper	4.1%	3.5%	2.9%	15.5%	5.0%	6.7%	8.6%	4.9%	3.7%	5.6%	12.6%
Jefferson	7.7%	4.7%	12.3%	12.4%	5.9%	4.7%	4.7%	3.7%	4.2%	8.6%	8.7%
Johnson	7.6%	5.2%	5.0%	8.7%	11.9%	8.4%	20.8%	6.3%	3.8%	8.2%	17.0%
Knox	16.3%	4.0%	2.3%	3.7%	3.7%	6.8%	3.1%	2.1%	3.1%	7.7%	14.2%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Laclede	5.8%	3.7%	3.5%	7.3%	4.3%	7.4%	24.5%	7.0%	4.5%	4.9%	21.0%
Lafayette	7.6%	5.3%	16.4%	11.7%	6.0%	6.5%	6.3%	4.5%	3.9%	6.7%	12.4%
Lawrence	5.0%	29.2%	4.6%	10.6%	6.0%	6.5%	14.3%	6.2%	5.3%	7.2%	24.6%
Lewis	4.7%	3.8%	7.4%	5.8%	3.1%	5.7%	3.6%	3.0%	2.4%	7.7%	5.4%
Lincoln	11.2%	22.7%	5.3%	6.8%	3.8%	5.7%	9.3%	5.2%	3.2%	19.7%	19.6%
Linn	4.6%	3.7%	3.3%	2.0%	2.3%	3.9%	5.4%	3.5%	3.2%	9.9%	7.9%
Livingston	4.1%	3.9%	2.9%	4.1%	4.1%	4.4%	3.5%	3.4%	3.1%	6.9%	3.9%
McDonald	3.8%	4.8%	4.9%	9.1%	4.0%	11.9%	5.0%	6.7%	4.2%	5.7%	8.1%
Macon	4.3%	3.0%	2.1%	4.7%	2.6%	3.6%	3.0%	2.8%	2.4%	36.8%	34.7%
Madison	5.7%	4.2%	3.4%	4.5%	3.3%	4.8%	3.4%	9.2%	7.0%	6.5%	5.9%
Maries	7.3%	3.8%	7.7%	4.6%	2.6%	3.8%	5.5%	3.0%	3.5%	24.0%	21.4%
Marion	5.1%	3.1%	3.2%	2.9%	3.1%	3.9%	3.2%	7.0%	3.1%	49.7%	46.8%
Mercer	41.0%	6.1%	3.1%	9.7%	5.1%	4.4%	5.4%	4.9%	3.9%	19.4%	37.9%
Miller	6.8%	4.0%	4.1%	7.0%	5.1%	11.5%	4.4%	4.2%	4.1%	9.1%	7.5%
Mississippi	2.4%	2.2%	3.7%	5.7%	3.5%	6.4%	5.4%	3.0%	3.5%	8.8%	6.6%
Moniteau	6.9%	3.6%	3.4%	13.0%	2.9%	3.8%	5.9%	7.9%	5.4%	4.1%	10.1%
Monroe	5.2%	3.1%	8.5%	4.6%	2.2%	3.9%	3.6%	6.5%	3.4%	5.8%	6.3%
Montgomery	13.5%	8.9%	3.8%	5.0%	4.3%	5.4%	9.4%	3.8%	5.0%	7.8%	9.7%
Morgan	5.9%	3.2%	4.3%	8.2%	4.2%	5.1%	5.1%	4.0%	3.1%	6.5%	5.1%
New Madrid	3.9%	2.6%	3.0%	10.8%	3.9%	3.8%	9.0%	4.0%	4.0%	5.6%	8.2%
Newton	4.0%	4.3%	3.3%	8.6%	4.1%	5.5%	6.2%	5.4%	4.3%	6.0%	5.3%
Nodaway	5.8%	3.9%	2.4%	3.7%	3.5%	4.6%	2.9%	3.3%	5.5%	40.0%	37.6%
Oregon	4.8%	4.5%	4.8%	4.8%	4.5%	3.6%	5.4%	4.9%	3.7%	4.9%	1.8%
Osage	6.0%	7.5%	4.7%	5.2%	2.3%	2.4%	5.0%	4.0%	5.2%	10.3%	8.0%
Ozark	4.0%	3.3%	3.4%	6.3%	3.5%	5.3%	3.8%	2.8%	3.4%	10.0%	7.2%
Pemiscot	7.4%	5.9%	6.6%	16.4%	5.3%	7.1%	19.2%	8.8%	7.5%	5.9%	13.8%
Perry	5.3%	3.3%	3.3%	9.1%	4.7%	3.2%	2.7%	3.0%	3.1%	4.7%	6.3%
Pettis	6.1%	3.8%	3.2%	5.6%	3.5%	5.3%	5.7%	7.2%	5.4%	7.1%	3.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Phelps	4.8%	3.5%	3.9%	5.2%	4.6%	6.5%	4.0%	3.7%	3.8%	5.7%	3.0%
Pike	5.6%	11.2%	3.0%	3.7%	7.2%	5.2%	3.9%	3.6%	3.3%	8.8%	8.2%
Platte	10.2%	6.1%	6.0%	14.8%	5.8%	5.3%	6.9%	5.3%	5.3%	4.7%	10.1%
Polk	4.6%	3.6%	3.3%	5.1%	4.3%	6.0%	5.8%	5.4%	30.4%	18.7%	27.1%
Pulaski	7.6%	4.0%	4.6%	7.0%	5.0%	7.0%	4.9%	4.2%	4.9%	9.3%	5.3%
Putnam	5.3%	3.8%	2.7%	3.3%	3.0%	2.4%	3.8%	4.1%	6.7%	4.8%	4.3%
Ralls	5.2%	3.4%	4.9%	4.3%	4.1%	7.3%	5.2%	16.1%	4.1%	10.4%	12.7%
Randolph	4.7%	3.8%	6.0%	9.2%	31.0%	13.1%	4.4%	3.4%	3.0%	6.3%	28.0%
Ray	16.1%	7.8%	9.2%	11.3%	4.0%	6.9%	4.6%	5.5%	5.0%	7.9%	12.1%
Reynolds	3.5%	2.7%	4.8%	6.0%	5.5%	4.3%	3.0%	3.8%	2.9%	10.8%	8.1%
Ripley	5.2%	3.6%	5.3%	5.1%	4.5%	5.4%	4.8%	2.5%	3.4%	4.0%	2.9%
St. Charles	6.7%	4.0%	18.5%	5.4%	3.6%	5.9%	11.3%	6.1%	4.5%	11.6%	15.0%
St. Clair	6.0%	4.4%	5.1%	5.9%	8.0%	6.4%	4.4%	3.4%	3.3%	5.4%	4.7%
Ste. Genevieve	3.9%	5.4%	5.4%	5.2%	3.4%	8.3%	6.0%	4.6%	5.0%	5.8%	4.9%
St. Francois	4.2%	39.0%	11.7%	5.1%	3.9%	4.3%	3.0%	3.1%	3.5%	7.8%	36.1%
St. Louis	7.8%	11.1%	7.8%	6.1%	5.5%	6.8%	7.1%	7.3%	5.8%	8.9%	5.6%
Saline	7.9%	6.6%	36.9%	4.6%	3.0%	2.8%	3.6%	6.0%	2.8%	5.7%	34.1%
Schuyler	4.6%	4.4%	2.0%	6.2%	2.2%	4.5%	2.8%	3.4%	6.3%	14.4%	12.4%
Scotland	4.5%	2.8%	2.5%	55.9%	6.4%	2.7%	2.3%	2.3%	4.1%	2.9%	53.7%
Scott	3.6%	3.1%	3.2%	4.1%	4.4%	5.2%	8.3%	4.0%	3.5%	7.9%	5.2%
Shannon	6.2%	3.0%	2.1%	6.4%	3.9%	4.2%	7.1%	3.0%	2.6%	4.0%	4.9%
Shelby	6.1%	2.7%	2.4%	6.5%	3.2%	4.4%	1.8%	4.2%	3.5%	3.8%	4.7%
Stoddard	2.6%	2.1%	2.2%	4.3%	2.6%	4.7%	4.2%	3.3%	2.1%	5.8%	3.7%
Stone	5.4%	5.1%	4.2%	13.9%	7.0%	7.4%	17.9%	6.4%	6.5%	7.4%	13.8%
Sullivan	8.0%	3.3%	4.0%	3.5%	6.5%	3.8%	3.7%	2.9%	5.3%	6.9%	5.1%
Taney	4.6%	4.1%	4.0%	10.0%	15.6%	14.2%	12.1%	6.1%	6.8%	10.5%	11.6%
Texas	5.3%	3.8%	3.6%	8.3%	3.9%	7.2%	21.6%	4.9%	4.9%	6.1%	18.0%
Vernon	5.2%	4.6%	3.5%	25.0%	7.3%	5.5%	4.8%	4.2%	9.0%	11.2%	21.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Warren	4.9%	14.9%	7.2%	5.1%	3.2%	5.7%	18.3%	7.7%	3.2%	6.1%	15.0%
Washington	5.1%	15.7%	5.7%	4.6%	5.4%	6.0%	3.7%	4.3%	3.9%	7.5%	12.0%
Wayne	3.2%	3.3%	3.6%	4.0%	3.5%	4.3%	4.8%	3.8%	3.4%	4.5%	1.6%
Webster	5.0%	4.3%	3.5%	5.3%	7.9%	8.3%	7.7%	4.4%	3.8%	5.2%	4.8%
Worth	5.0%	9.8%	2.9%	15.6%	2.2%	5.1%	2.6%	3.5%	8.1%	10.8%	13.3%
Wright	5.0%	3.8%	2.1%	24.3%	5.3%	7.2%	15.7%	4.6%	3.5%	10.3%	22.2%
St. Louis City	7.2%	5.9%	6.6%	4.6%	4.6%	6.4%	5.2%	4.8%	5.7%	6.3%	2.6%
<b>Missouri Total</b>	<b>7.6%</b>	<b>6.7%</b>	<b>7.2%</b>	<b>8.3%</b>	<b>5.4%</b>	<b>6.7%</b>	<b>8.5%</b>	<b>5.6%</b>	<b>4.8%</b>	<b>9.2%</b>	<b>4.4%</b>

TABLE 5.2.2

# HOMEOWNERS - LOSS SEVERITY

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$9,567	\$8,481	\$7,507	\$12,073	\$11,539	\$10,910	\$8,554	\$9,527	\$16,882	\$14,759	54.3%
Andrew	\$7,755	\$15,367	\$14,231	\$8,410	\$13,727	\$13,219	\$8,946	\$19,538	\$12,772	\$16,159	108.4%
Atchison	\$8,262	\$4,511	\$5,385	\$8,530	\$13,490	\$10,978	\$17,515	\$6,908	\$7,757	\$16,902	104.6%
Audrain	\$11,577	\$7,250	\$8,827	\$9,455	\$12,043	\$8,086	\$8,912	\$16,541	\$11,152	\$17,456	50.8%
Barry	\$10,242	\$10,488	\$12,156	\$11,797	\$12,645	\$13,410	\$15,599	\$12,615	\$16,858	\$15,752	53.8%
Barton	\$9,395	\$5,305	\$10,031	\$9,183	\$12,417	\$13,720	\$13,601	\$8,576	\$12,562	\$18,370	95.5%
Bates	\$11,813	\$9,839	\$14,804	\$14,225	\$13,384	\$20,512	\$16,729	\$17,036	\$14,342	\$22,029	86.5%
Benton	\$10,012	\$10,665	\$15,512	\$15,955	\$22,317	\$17,668	\$19,198	\$12,668	\$15,971	\$15,209	51.9%
Bollinger	\$22,171	\$8,174	\$12,509	\$9,389	\$9,125	\$14,455	\$12,462	\$10,203	\$19,862	\$28,396	28.1%
Boone	\$11,105	\$11,492	\$11,393	\$12,149	\$11,648	\$13,858	\$12,111	\$16,772	\$17,975	\$19,342	74.2%
Buchanan	\$12,394	\$13,244	\$12,975	\$10,940	\$12,373	\$16,358	\$11,776	\$11,155	\$13,616	\$15,423	24.4%
Butler	\$14,618	\$14,919	\$17,757	\$16,128	\$14,423	\$13,126	\$10,294	\$12,181	\$23,083	\$20,948	43.3%
Caldwell	\$7,477	\$8,502	\$16,660	\$5,725	\$11,466	\$9,921	\$15,563	\$22,839	\$13,488	\$30,239	304.4%
Callaway	\$9,781	\$14,057	\$11,358	\$12,850	\$12,800	\$19,407	\$14,659	\$21,045	\$30,257	\$20,483	109.4%
Camden	\$14,602	\$18,688	\$15,168	\$15,507	\$16,905	\$16,495	\$19,161	\$18,366	\$21,684	\$19,691	34.9%
Cape Girardeau	\$10,859	\$11,522	\$10,737	\$11,875	\$12,743	\$10,909	\$11,013	\$10,896	\$21,812	\$14,529	33.8%
Carroll	\$7,222	\$14,255	\$5,385	\$11,278	\$31,999	\$19,169	\$27,157	\$12,210	\$22,436	\$15,724	117.7%
Carter	\$26,942	\$11,826	\$62,129	\$13,749	\$43,732	\$9,784	\$16,191	\$22,958	\$9,163	\$9,870	(63.4%)
Cass	\$10,862	\$13,767	\$16,116	\$12,716	\$15,338	\$14,141	\$14,460	\$15,522	\$18,367	\$16,544	52.3%
Cedar	\$8,918	\$8,343	\$8,035	\$17,355	\$12,920	\$18,858	\$22,151	\$10,299	\$16,967	\$14,447	62.0%
Chariton	\$11,450	\$6,347	\$5,822	\$10,511	\$6,002	\$37,433	\$10,504	\$26,558	\$4,543	\$10,935	(4.5%)
Christian	\$12,428	\$12,632	\$22,201	\$13,576	\$13,101	\$15,261	\$14,106	\$14,200	\$16,445	\$14,828	19.3%
Clark	\$14,134	\$-488	\$7,114	\$20,180	\$9,058	\$32,864	\$16,075	\$9,585	\$22,481	\$12,568	(11.1%)
Clay	\$10,620	\$9,919	\$10,347	\$11,439	\$16,390	\$14,156	\$14,589	\$12,049	\$15,325	\$16,133	51.9%
Clinton	\$14,522	\$11,167	\$16,437	\$23,733	\$12,556	\$16,898	\$13,673	\$11,683	\$12,923	\$16,312	12.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$8,206	\$12,043	\$12,921	\$10,773	\$14,268	\$20,059	\$14,042	\$12,969	\$16,500	\$15,252	85.9%
Cooper	\$10,489	\$17,304	\$11,341	\$9,330	\$14,507	\$12,872	\$10,560	\$11,021	\$14,540	\$11,009	5.0%
Crawford	\$13,643	\$13,524	\$10,918	\$12,420	\$15,870	\$16,560	\$12,802	\$21,082	\$16,166	\$17,304	26.8%
Dade	\$26,673	\$31,365	\$23,782	\$13,377	\$17,992	\$10,835	\$13,968	\$21,782	\$26,736	\$29,659	11.2%
Dallas	\$13,873	\$31,062	\$20,544	\$8,593	\$26,571	\$11,585	\$14,608	\$19,340	\$24,691	\$13,728	(1.0%)
Daviess	\$11,891	\$6,169	\$14,896	\$7,687	\$25,562	\$14,420	\$12,341	\$8,793	\$13,255	\$18,510	55.7%
DeKalb	\$9,879	\$17,087	\$9,827	\$11,901	\$25,769	\$12,904	\$14,224	\$8,823	\$13,957	\$28,305	186.5%
Dent	\$17,400	\$11,399	\$22,416	\$9,833	\$16,412	\$48,744	\$9,684	\$21,131	\$11,954	\$15,582	(10.4%)
Douglas	\$10,023	\$24,599	\$7,602	\$9,582	\$27,519	\$9,113	\$13,644	\$18,766	\$15,612	\$13,082	30.5%
Dunklin	\$11,028	\$11,897	\$11,580	\$10,662	\$14,447	\$15,198	\$15,154	\$11,691	\$13,213	\$14,106	27.9%
Franklin	\$14,257	\$15,849	\$14,579	\$13,611	\$15,793	\$14,879	\$15,092	\$16,539	\$17,138	\$16,966	19.0%
Gasconade	\$17,283	\$18,925	\$9,289	\$9,779	\$38,476	\$7,967	\$23,148	\$11,589	\$21,545	\$18,902	9.4%
Gentry	\$10,330	\$7,192	\$8,393	\$9,341	\$7,761	\$25,495	\$10,519	\$5,598	\$12,071	\$12,418	20.2%
Greene	\$9,049	\$9,256	\$11,703	\$11,924	\$11,299	\$11,770	\$13,382	\$12,790	\$14,384	\$15,301	69.1%
Grundy	\$12,062	\$5,131	\$7,624	\$5,010	\$42,672	\$10,043	\$11,115	\$12,048	\$11,536	\$17,248	43.0%
Harrison	\$9,972	\$12,078	\$32,784	\$8,089	\$28,365	\$17,878	\$17,993	\$14,021	\$10,297	\$9,737	(2.4%)
Henry	\$12,100	\$9,141	\$9,235	\$12,289	\$15,711	\$13,720	\$14,567	\$15,204	\$14,326	\$17,797	47.1%
Hickory	\$15,083	\$22,365	\$11,415	\$12,531	\$18,659	\$11,992	\$9,506	\$12,490	\$11,763	\$12,691	(15.9%)
Holt	\$1,693	\$9,463	\$9,356	\$2,589	\$5,715	\$14,075	\$9,336	\$10,921	\$7,899	\$25,708	1418.2%
Howard	\$8,384	\$16,518	\$11,547	\$13,575	\$27,281	\$8,912	\$9,145	\$6,705	\$14,652	\$20,078	139.5%
Howell	\$9,931	\$9,366	\$13,824	\$9,662	\$10,889	\$13,957	\$13,488	\$13,377	\$14,247	\$21,882	120.3%
Iron	\$28,422	\$21,314	\$16,099	\$24,707	\$12,256	\$15,171	\$20,218	\$11,531	\$12,760	\$16,169	(43.1%)
Jackson	\$10,776	\$10,348	\$12,897	\$12,270	\$13,683	\$13,778	\$14,681	\$15,278	\$16,362	\$15,994	48.4%
Jasper	\$13,022	\$11,377	\$11,112	\$12,566	\$12,338	\$18,143	\$14,943	\$13,497	\$16,269	\$15,396	18.2%
Jefferson	\$10,984	\$12,547	\$9,702	\$11,237	\$13,225	\$14,011	\$15,510	\$16,130	\$16,053	\$15,770	43.6%
Johnson	\$10,903	\$10,601	\$15,722	\$12,441	\$13,969	\$10,224	\$15,004	\$17,266	\$14,169	\$17,342	59.1%
Knox	\$9,027	\$15,273	\$6,520	\$5,985	\$5,214	\$5,429	\$6,956	\$8,683	\$18,174	\$31,008	243.5%
Laclede	\$9,628	\$14,113	\$14,536	\$11,433	\$10,540	\$11,171	\$14,139	\$12,757	\$15,142	\$17,660	83.4%
Lafayette	\$9,289	\$12,000	\$13,145	\$14,993	\$20,873	\$15,813	\$15,811	\$15,185	\$13,823	\$14,050	51.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$12,287	\$10,347	\$14,565	\$13,093	\$10,010	\$9,689	\$13,450	\$13,431	\$17,466	\$16,390	33.4%
Lewis	\$5,482	\$7,804	\$16,655	\$11,609	\$15,940	\$11,785	\$15,304	\$14,454	\$11,558	\$23,014	319.8%
Lincoln	\$11,938	\$12,313	\$15,067	\$10,474	\$12,694	\$13,804	\$16,343	\$12,252	\$15,247	\$18,488	54.9%
Linn	\$11,508	\$10,743	\$7,670	\$11,188	\$20,605	\$6,833	\$13,742	\$8,410	\$9,915	\$20,895	81.6%
Livingston	\$6,473	\$10,962	\$10,061	\$14,568	\$9,839	\$16,734	\$8,505	\$19,541	\$28,059	\$19,779	205.6%
McDonald	\$11,568	\$17,341	\$10,937	\$11,418	\$19,182	\$11,036	\$13,798	\$16,737	\$15,439	\$21,671	87.3%
Macon	\$20,068	\$10,541	\$12,302	\$12,260	\$8,481	\$7,702	\$14,218	\$12,482	\$31,382	\$16,016	(20.2%)
Madison	\$10,083	\$20,045	\$11,026	\$8,381	\$23,881	\$11,369	\$9,998	\$36,272	\$15,188	\$14,801	46.8%
Maries	\$32,731	\$26,817	\$9,191	\$14,943	\$18,022	\$13,105	\$25,157	\$25,699	\$9,063	\$17,711	(45.9%)
Marion	\$8,248	\$13,891	\$19,581	\$16,295	\$14,273	\$8,528	\$11,352	\$12,155	\$10,719	\$17,397	110.9%
Mercer	\$11,955	\$3,311	\$14,202	\$11,452	\$15,819	\$5,707	\$11,278	\$6,484	\$11,326	\$12,205	2.1%
Miller	\$10,601	\$10,845	\$9,737	\$16,391	\$15,170	\$23,598	\$18,660	\$20,414	\$16,983	\$17,271	62.9%
Mississippi	\$23,137	\$12,253	\$25,342	\$13,786	\$16,595	\$9,303	\$13,233	\$18,567	\$9,053	\$16,056	(30.6%)
Moniteau	\$8,217	\$15,820	\$7,880	\$14,352	\$23,383	\$15,662	\$11,371	\$13,532	\$17,013	\$19,111	132.6%
Monroe	\$7,467	\$14,357	\$6,949	\$12,265	\$26,114	\$11,487	\$10,688	\$13,992	\$16,787	\$12,770	71.0%
Montgomery	\$12,978	\$13,425	\$9,629	\$13,841	\$10,325	\$12,923	\$23,208	\$16,593	\$16,465	\$19,537	50.5%
Morgan	\$9,702	\$12,628	\$11,307	\$11,200	\$12,285	\$12,284	\$10,694	\$26,083	\$19,967	\$17,052	75.8%
New Madrid	\$22,666	\$19,332	\$17,097	\$11,632	\$18,640	\$9,097	\$16,363	\$11,525	\$13,020	\$8,910	(60.7%)
Newton	\$13,870	\$11,966	\$11,978	\$11,023	\$11,356	\$13,267	\$12,406	\$15,109	\$11,238	\$16,905	21.9%
Nodaway	\$9,833	\$11,173	\$7,343	\$20,565	\$15,438	\$11,659	\$17,640	\$14,289	\$10,388	\$16,288	65.6%
Oregon	\$30,512	\$14,010	\$27,396	\$21,348	\$29,250	\$23,132	\$23,632	\$18,300	\$13,285	\$11,060	(63.8%)
Osage	\$11,385	\$11,979	\$8,899	\$22,398	\$8,651	\$22,522	\$12,267	\$9,007	\$11,014	\$14,430	26.8%
Ozark	\$8,832	\$17,918	\$14,465	\$25,940	\$14,834	\$8,736	\$15,591	\$18,568	\$25,523	\$15,937	80.4%
Pemiscot	\$25,130	\$16,400	\$12,025	\$9,602	\$23,450	\$16,405	\$14,926	\$16,586	\$22,284	\$15,137	(39.8%)
Perry	\$16,253	\$12,573	\$12,882	\$36,706	\$18,182	\$12,736	\$20,518	\$15,333	\$16,345	\$24,693	51.9%
Pettis	\$8,716	\$9,009	\$12,781	\$10,579	\$15,725	\$11,632	\$10,449	\$11,389	\$12,981	\$14,323	64.3%
Phelps	\$7,810	\$15,071	\$10,239	\$12,231	\$16,186	\$10,912	\$13,215	\$21,511	\$21,535	\$15,008	92.2%
Pike	\$13,251	\$10,841	\$26,370	\$11,746	\$18,302	\$21,951	\$28,141	\$16,193	\$20,255	\$18,825	42.1%
Platte	\$11,783	\$11,156	\$12,101	\$14,176	\$17,038	\$14,013	\$14,507	\$14,179	\$15,963	\$17,388	47.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$14,722	\$16,749	\$13,653	\$11,665	\$16,815	\$13,803	\$9,305	\$14,754	\$17,262	\$18,530	25.9%
Pulaski	\$11,832	\$11,334	\$10,140	\$7,986	\$16,014	\$15,683	\$13,456	\$14,724	\$10,350	\$14,206	20.1%
Putnam	\$14,218	\$16,041	\$8,695	\$7,885	\$19,375	\$24,045	\$24,835	\$14,964	\$11,112	\$11,679	(17.9%)
Ralls	\$12,490	\$18,502	\$9,854	\$16,769	\$31,415	\$10,785	\$9,416	\$14,387	\$17,393	\$16,541	32.4%
Randolph	\$12,330	\$9,771	\$12,260	\$10,860	\$13,423	\$16,248	\$16,144	\$11,127	\$11,119	\$18,547	50.4%
Ray	\$16,511	\$10,791	\$12,143	\$9,094	\$13,631	\$16,962	\$21,027	\$15,759	\$18,491	\$15,856	(4.0%)
Reynolds	\$16,425	\$40,627	\$21,265	\$19,621	\$15,109	\$13,152	\$6,244	\$13,949	\$35,486	\$12,282	(25.2%)
Ripley	\$21,288	\$30,396	\$14,458	\$18,799	\$23,212	\$32,168	\$11,135	\$20,180	\$17,692	\$20,337	(4.5%)
St. Charles	\$10,878	\$10,309	\$11,795	\$12,660	\$14,252	\$10,714	\$13,273	\$14,658	\$15,720	\$17,496	60.8%
St. Clair	\$10,031	\$30,122	\$15,730	\$12,078	\$11,513	\$7,189	\$27,559	\$15,038	\$17,284	\$8,162	(18.6%)
Ste. Genevieve	\$20,881	\$14,205	\$14,240	\$11,136	\$16,398	\$11,089	\$12,775	\$19,559	\$15,443	\$13,756	(34.1%)
St. Francois	\$14,554	\$12,496	\$11,524	\$13,583	\$17,506	\$21,065	\$17,963	\$16,067	\$19,729	\$15,457	6.2%
St. Louis	\$11,502	\$12,366	\$12,568	\$13,375	\$13,884	\$13,152	\$13,522	\$14,240	\$15,805	\$16,336	42.0%
Saline	\$9,338	\$7,365	\$10,847	\$9,970	\$17,598	\$12,002	\$13,937	\$8,332	\$11,162	\$21,028	125.2%
Schuyler	\$22,860	\$22,937	\$4,702	\$2,361	\$2,720	\$9,021	\$6,733	\$4,103	\$15,722	\$16,179	(29.2%)
Scotland	\$6,194	\$6,773	\$3,617	\$8,841	\$30,635	\$7,603	\$5,371	\$12,661	\$12,768	\$14,609	135.9%
Scott	\$11,541	\$14,647	\$12,383	\$9,887	\$11,350	\$9,752	\$13,577	\$14,596	\$17,635	\$14,541	26.0%
Shannon	\$9,102	\$21,592	\$6,683	\$7,764	\$19,535	\$11,846	\$22,953	\$12,316	\$18,627	\$16,223	78.2%
Shelby	\$11,675	\$21,333	\$4,523	\$13,593	\$8,081	\$10,669	\$7,588	\$16,346	\$9,889	\$29,479	152.5%
Stoddard	\$11,980	\$16,238	\$12,667	\$12,084	\$13,314	\$13,622	\$13,156	\$11,885	\$16,903	\$10,910	(8.9%)
Stone	\$15,894	\$16,290	\$9,620	\$14,456	\$12,250	\$12,151	\$13,987	\$12,456	\$18,458	\$13,757	(13.4%)
Sullivan	\$5,148	\$4,490	\$20,296	\$42,557	\$21,115	\$6,868	\$28,917	\$9,129	\$9,307	\$20,486	297.9%
Taney	\$12,924	\$13,028	\$14,196	\$12,864	\$12,281	\$14,232	\$13,182	\$15,760	\$14,188	\$13,690	5.9%
Texas	\$15,729	\$16,955	\$26,797	\$16,011	\$23,247	\$15,778	\$14,601	\$11,010	\$12,789	\$17,157	9.1%
Vernon	\$9,680	\$17,187	\$8,213	\$10,302	\$11,555	\$16,610	\$22,301	\$13,729	\$14,015	\$14,606	50.9%
Warren	\$12,630	\$16,256	\$16,471	\$16,769	\$14,441	\$14,227	\$18,498	\$15,028	\$18,863	\$18,249	44.5%
Washington	\$24,034	\$11,553	\$15,323	\$23,021	\$9,894	\$16,154	\$28,095	\$29,537	\$20,381	\$14,359	(40.3%)
Wayne	\$21,976	\$30,837	\$16,505	\$15,954	\$16,781	\$23,344	\$18,219	\$28,221	\$13,584	\$17,323	(21.2%)
Webster	\$10,121	\$18,173	\$12,238	\$16,387	\$13,756	\$21,706	\$16,407	\$18,843	\$18,623	\$17,670	74.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$3,460	\$39,493	\$66,802	\$25,960	\$1,117	\$63,634	\$8,027	\$5,377	\$17,749	\$9,303	168.9%
Wright	\$9,583	\$17,057	\$12,292	\$12,812	\$16,528	\$12,266	\$14,473	\$18,195	\$11,720	\$12,390	29.3%
St. Louis City	\$11,544	\$12,502	\$12,341	\$14,742	\$13,980	\$12,938	\$13,795	\$14,779	\$14,765	\$15,774	36.7%
<b>Missouri Total</b>	<b>\$11,372</b>	<b>\$12,162</b>	<b>\$12,190</b>	<b>\$12,685</b>	<b>\$14,055</b>	<b>\$13,855</b>	<b>\$14,121</b>	<b>\$14,505</b>	<b>\$16,061</b>	<b>\$16,633</b>	<b>46.3%</b>

TABLE 5.2.3



# HOMEOWNERS - PURE PREMIUM

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$624	\$286	\$162	\$377	\$399	\$447	\$180	\$293	\$366	\$704	12.7%
Andrew	\$668	\$602	\$529	\$623	\$717	\$5,129	\$689	\$940	\$645	\$517	( 22.5%)
Atchison	\$2,587	\$441	\$519	\$313	\$533	\$447	\$580	\$269	\$604	\$723	( 72.1%)
Audrain	\$695	\$279	\$1,079	\$389	\$551	\$291	\$308	\$578	\$393	\$8,736	1157.7%
Barry	\$663	\$1,323	\$472	\$2,187	\$614	\$748	\$723	\$571	\$833	\$1,236	86.3%
Barton	\$307	\$154	\$389	\$519	\$1,073	\$1,620	\$1,098	\$467	\$364	\$2,527	723.5%
Bates	\$535	\$1,043	\$470	\$2,432	\$582	\$1,246	\$1,548	\$783	\$571	\$1,539	187.6%
Benton	\$604	\$519	\$490	\$1,034	\$846	\$852	\$669	\$481	\$468	\$735	21.8%
Bollinger	\$786	\$469	\$457	\$565	\$393	\$599	\$471	\$238	\$502	\$2,716	245.7%
Boone	\$780	\$512	\$416	\$460	\$349	\$469	\$459	\$711	\$601	\$3,482	346.2%
Buchanan	\$522	\$557	\$543	\$405	\$487	\$1,298	\$1,149	\$624	\$655	\$643	23.3%
Butler	\$541	\$369	\$546	\$642	\$1,428	\$586	\$517	\$396	\$573	\$804	48.5%
Caldwell	\$506	\$397	\$721	\$324	\$501	\$466	\$880	\$1,316	\$664	\$1,239	144.8%
Callaway	\$3,240	\$781	\$534	\$648	\$385	\$810	\$3,436	\$1,045	\$878	\$1,287	( 60.3%)
Camden	\$915	\$898	\$779	\$1,399	\$1,292	\$1,280	\$1,105	\$918	\$992	\$2,913	218.3%
Cape Girardeau	\$458	\$1,416	\$485	\$572	\$500	\$670	\$475	\$354	\$790	\$631	37.8%
Carroll	\$234	\$533	\$229	\$700	\$699	\$1,497	\$1,551	\$559	\$699	\$748	219.7%
Carter	\$1,068	\$399	\$1,947	\$1,103	\$2,147	\$359	\$812	\$607	\$358	\$501	( 53.1%)
Cass	\$544	\$572	\$637	\$1,653	\$1,388	\$829	\$1,939	\$721	\$688	\$1,722	216.6%
Cedar	\$2,280	\$953	\$282	\$1,190	\$526	\$846	\$728	\$401	\$809	\$948	( 58.4%)
Chariton	\$2,667	\$401	\$226	\$704	\$180	\$1,774	\$389	\$839	\$148	\$599	( 77.5%)
Christian	\$571	\$389	\$653	\$962	\$687	\$1,059	\$1,071	\$1,075	\$1,072	\$1,737	204.2%
Clark	\$654	\$-8	\$190	\$690	\$225	\$651	\$318	\$122	\$490	\$2,760	322.1%
Clay	\$1,410	\$542	\$1,478	\$1,420	\$670	\$1,333	\$898	\$691	\$724	\$1,568	11.2%
Clinton	\$1,645	\$606	\$1,424	\$3,082	\$561	\$1,069	\$1,632	\$994	\$553	\$1,539	( 6.4%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$485	\$400	\$439	\$493	\$516	\$1,386	\$7,642	\$1,036	\$613	\$749	54.4%
Cooper	\$793	\$725	\$383	\$484	\$443	\$673	\$467	\$458	\$467	\$705	(11.2%)
Crawford	\$614	\$512	\$699	\$538	\$641	\$864	\$718	\$722	\$663	\$2,576	319.7%
Dade	\$1,310	\$605	\$1,031	\$2,469	\$1,538	\$727	\$2,162	\$1,169	\$1,059	\$2,151	64.2%
Dallas	\$886	\$1,357	\$863	\$438	\$1,206	\$671	\$995	\$693	\$969	\$1,412	59.4%
Daviess	\$895	\$236	\$540	\$321	\$967	\$763	\$576	\$296	\$477	\$2,462	175.0%
DeKalb	\$716	\$792	\$495	\$583	\$848	\$1,294	\$879	\$470	\$962	\$1,194	66.8%
Dent	\$1,017	\$415	\$800	\$1,209	\$758	\$2,540	\$422	\$928	\$460	\$1,239	21.9%
Douglas	\$667	\$683	\$229	\$402	\$1,199	\$575	\$495	\$785	\$565	\$774	16.0%
Dunklin	\$414	\$452	\$293	\$605	\$511	\$532	\$1,315	\$496	\$408	\$756	82.4%
Franklin	\$1,113	\$989	\$799	\$1,031	\$580	\$1,679	\$773	\$589	\$760	\$2,596	133.2%
Gasconade	\$914	\$924	\$368	\$449	\$1,045	\$331	\$1,104	\$327	\$672	\$2,449	167.9%
Gentry	\$1,363	\$346	\$277	\$795	\$229	\$1,763	\$567	\$254	\$1,409	\$3,695	171.0%
Greene	\$368	\$273	\$404	\$601	\$882	\$896	\$2,349	\$849	\$608	\$1,345	265.2%
Grundy	\$8,147	\$454	\$276	\$211	\$1,028	\$311	\$373	\$508	\$393	\$7,287	(10.6%)
Harrison	\$2,755	\$779	\$1,046	\$858	\$1,743	\$11,277	\$1,190	\$560	\$575	\$1,208	(56.1%)
Henry	\$454	\$566	\$309	\$1,567	\$1,055	\$3,282	\$1,160	\$747	\$433	\$1,102	142.9%
Hickory	\$814	\$976	\$338	\$618	\$511	\$662	\$391	\$336	\$360	\$854	5.0%
Holt	\$87	\$221	\$556	\$70	\$350	\$3,301	\$2,447	\$985	\$714	\$752	760.5%
Howard	\$679	\$687	\$396	\$551	\$629	\$418	\$192	\$275	\$2,061	\$2,783	309.8%
Howell	\$413	\$392	\$439	\$1,542	\$589	\$759	\$803	\$434	\$463	\$1,066	157.8%
Iron	\$982	\$777	\$627	\$1,249	\$807	\$866	\$697	\$377	\$379	\$624	(36.5%)
Jackson	\$1,223	\$511	\$658	\$1,668	\$870	\$863	\$878	\$757	\$805	\$1,087	(11.1%)
Jasper	\$536	\$397	\$324	\$1,949	\$617	\$1,214	\$1,285	\$666	\$594	\$858	60.0%
Jefferson	\$843	\$589	\$1,197	\$1,398	\$783	\$665	\$731	\$601	\$680	\$1,362	61.6%
Johnson	\$832	\$553	\$781	\$1,082	\$1,665	\$862	\$3,128	\$1,092	\$543	\$1,421	70.9%
Knox	\$1,471	\$609	\$150	\$219	\$191	\$367	\$216	\$185	\$568	\$2,379	61.7%
Laclede	\$560	\$525	\$502	\$829	\$453	\$826	\$3,462	\$897	\$682	\$873	56.1%
Lafayette	\$702	\$633	\$2,151	\$1,760	\$1,256	\$1,022	\$1,001	\$683	\$545	\$946	34.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$618	\$3,018	\$667	\$1,394	\$605	\$629	\$1,922	\$831	\$925	\$1,177	90.6%
Lewis	\$255	\$297	\$1,239	\$670	\$500	\$675	\$558	\$438	\$273	\$1,782	598.9%
Lincoln	\$1,333	\$2,801	\$791	\$712	\$483	\$784	\$1,517	\$637	\$484	\$3,642	173.1%
Linn	\$527	\$399	\$254	\$225	\$465	\$269	\$749	\$293	\$318	\$2,066	292.1%
Livingston	\$266	\$426	\$295	\$597	\$404	\$741	\$299	\$660	\$874	\$1,359	411.5%
McDonald	\$443	\$835	\$534	\$1,045	\$764	\$1,313	\$695	\$1,125	\$642	\$1,231	177.9%
Macon	\$860	\$321	\$259	\$577	\$219	\$278	\$427	\$348	\$762	\$5,889	585.0%
Madison	\$571	\$835	\$380	\$376	\$793	\$541	\$338	\$3,345	\$1,070	\$967	69.4%
Maries	\$2,405	\$1,019	\$708	\$688	\$460	\$495	\$1,379	\$782	\$319	\$4,244	76.5%
Marion	\$418	\$433	\$627	\$471	\$442	\$330	\$359	\$854	\$334	\$8,643	1968.3%
Mercer	\$4,904	\$201	\$438	\$1,110	\$799	\$252	\$611	\$321	\$444	\$2,369	(51.7%)
Miller	\$725	\$436	\$404	\$1,148	\$777	\$2,710	\$817	\$868	\$689	\$1,579	117.7%
Mississippi	\$559	\$271	\$941	\$781	\$585	\$591	\$717	\$554	\$320	\$1,418	153.8%
Moniteau	\$567	\$571	\$269	\$1,864	\$673	\$599	\$670	\$1,072	\$924	\$786	38.5%
Monroe	\$392	\$443	\$590	\$567	\$578	\$449	\$384	\$904	\$567	\$738	88.4%
Montgomery	\$1,748	\$1,195	\$364	\$693	\$441	\$698	\$2,181	\$636	\$828	\$1,529	(12.6%)
Morgan	\$573	\$398	\$486	\$919	\$512	\$630	\$550	\$1,038	\$614	\$1,112	94.2%
New Madrid	\$893	\$506	\$507	\$1,255	\$725	\$349	\$1,474	\$461	\$516	\$500	(44.0%)
Newton	\$556	\$515	\$396	\$953	\$468	\$731	\$771	\$812	\$478	\$1,008	81.1%
Nodaway	\$566	\$433	\$176	\$753	\$545	\$531	\$503	\$470	\$573	\$6,517	1052.3%
Oregon	\$1,471	\$624	\$1,310	\$1,019	\$1,306	\$843	\$1,276	\$892	\$497	\$540	(63.3%)
Osage	\$685	\$902	\$420	\$1,170	\$199	\$552	\$612	\$360	\$568	\$1,493	118.1%
Ozark	\$356	\$587	\$490	\$1,646	\$524	\$461	\$588	\$526	\$856	\$1,602	349.7%
Pemiscot	\$1,861	\$971	\$799	\$1,570	\$1,246	\$1,162	\$2,859	\$1,458	\$1,669	\$891	(52.1%)
Perry	\$861	\$411	\$425	\$3,325	\$849	\$408	\$562	\$456	\$508	\$1,154	34.1%
Pettis	\$527	\$347	\$414	\$588	\$543	\$612	\$592	\$817	\$696	\$1,024	94.1%
Phelps	\$374	\$527	\$401	\$638	\$749	\$711	\$525	\$792	\$809	\$862	130.2%
Pike	\$740	\$1,216	\$798	\$430	\$1,324	\$1,148	\$1,100	\$576	\$671	\$1,663	124.9%
Platte	\$1,199	\$681	\$727	\$2,096	\$991	\$745	\$998	\$758	\$849	\$810	(32.4%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$681	\$610	\$449	\$590	\$722	\$834	\$535	\$791	\$5,252	\$3,471	410.1%
Pulaski	\$896	\$454	\$469	\$562	\$800	\$1,092	\$663	\$624	\$503	\$1,321	47.4%
Putnam	\$748	\$604	\$239	\$258	\$582	\$576	\$940	\$610	\$741	\$559	(25.3%)
Ralls	\$651	\$629	\$484	\$720	\$1,295	\$787	\$491	\$2,314	\$711	\$1,720	164.4%
Randolph	\$574	\$376	\$736	\$995	\$4,166	\$2,125	\$718	\$377	\$337	\$1,165	103.0%
Ray	\$2,661	\$842	\$1,113	\$1,032	\$542	\$1,170	\$973	\$873	\$929	\$1,253	(52.9%)
Reynolds	\$568	\$1,101	\$1,018	\$1,176	\$826	\$560	\$189	\$534	\$1,029	\$1,329	134.0%
Ripley	\$1,096	\$1,101	\$759	\$967	\$1,043	\$1,737	\$534	\$510	\$603	\$822	(25.0%)
St. Charles	\$734	\$414	\$2,186	\$689	\$507	\$630	\$1,501	\$893	\$713	\$2,021	175.5%
St. Clair	\$601	\$1,334	\$804	\$710	\$918	\$458	\$1,212	\$513	\$575	\$441	(26.6%)
Ste. Genevieve	\$820	\$767	\$774	\$579	\$554	\$920	\$768	\$908	\$767	\$793	(3.2%)
St. Francois	\$616	\$4,878	\$1,352	\$687	\$681	\$900	\$535	\$493	\$687	\$1,201	94.9%
St. Louis	\$896	\$1,372	\$982	\$816	\$767	\$895	\$965	\$1,040	\$916	\$1,460	63.0%
Saline	\$742	\$485	\$4,000	\$457	\$528	\$331	\$496	\$499	\$309	\$1,191	60.5%
Schuyler	\$1,044	\$1,004	\$93	\$146	\$61	\$406	\$191	\$140	\$993	\$2,325	122.6%
Scotland	\$281	\$192	\$89	\$4,946	\$1,971	\$209	\$121	\$292	\$519	\$421	50.1%
Scott	\$414	\$451	\$394	\$403	\$502	\$508	\$1,129	\$588	\$615	\$1,145	176.6%
Shannon	\$563	\$646	\$142	\$499	\$771	\$497	\$1,623	\$369	\$487	\$652	15.9%
Shelby	\$712	\$576	\$107	\$888	\$261	\$468	\$138	\$687	\$343	\$1,128	58.4%
Stoddard	\$312	\$343	\$284	\$524	\$346	\$641	\$553	\$394	\$352	\$632	102.4%
Stone	\$858	\$827	\$402	\$2,011	\$863	\$894	\$2,511	\$802	\$1,198	\$1,020	18.9%
Sullivan	\$412	\$149	\$816	\$1,494	\$1,373	\$263	\$1,082	\$263	\$489	\$1,416	243.7%
Taney	\$592	\$538	\$567	\$1,281	\$1,917	\$2,026	\$1,601	\$955	\$968	\$1,431	141.8%
Texas	\$840	\$652	\$978	\$1,327	\$903	\$1,132	\$3,157	\$535	\$621	\$1,053	25.4%
Vernon	\$501	\$792	\$284	\$2,571	\$838	\$913	\$1,066	\$571	\$1,258	\$1,629	225.0%
Warren	\$619	\$2,419	\$1,191	\$850	\$464	\$814	\$3,377	\$1,156	\$606	\$1,110	79.2%
Washington	\$1,233	\$1,817	\$879	\$1,061	\$533	\$966	\$1,047	\$1,275	\$788	\$1,073	(12.9%)
Wayne	\$701	\$1,026	\$599	\$645	\$593	\$999	\$881	\$1,072	\$465	\$771	10.1%
Webster	\$501	\$789	\$428	\$870	\$1,083	\$1,810	\$1,262	\$836	\$712	\$918	83.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$174	\$3,855	\$1,933	\$4,046	\$25	\$3,227	\$206	\$187	\$1,440	\$1,008	480.1%
Wright	\$478	\$654	\$259	\$3,112	\$879	\$880	\$2,274	\$833	\$404	\$1,278	167.2%
St. Louis City	\$835	\$741	\$818	\$679	\$645	\$822	\$716	\$704	\$838	\$997	19.4%
<b>Missouri Total</b>	<b>\$869</b>	<b>\$809</b>	<b>\$875</b>	<b>\$1,050</b>	<b>\$756</b>	<b>\$925</b>	<b>\$1,206</b>	<b>\$807</b>	<b>\$773</b>	<b>\$1,531</b>	<b>76.3%</b>

TABLE 5.2.4

# HOMEOWNERS - PURE PREMIUM

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

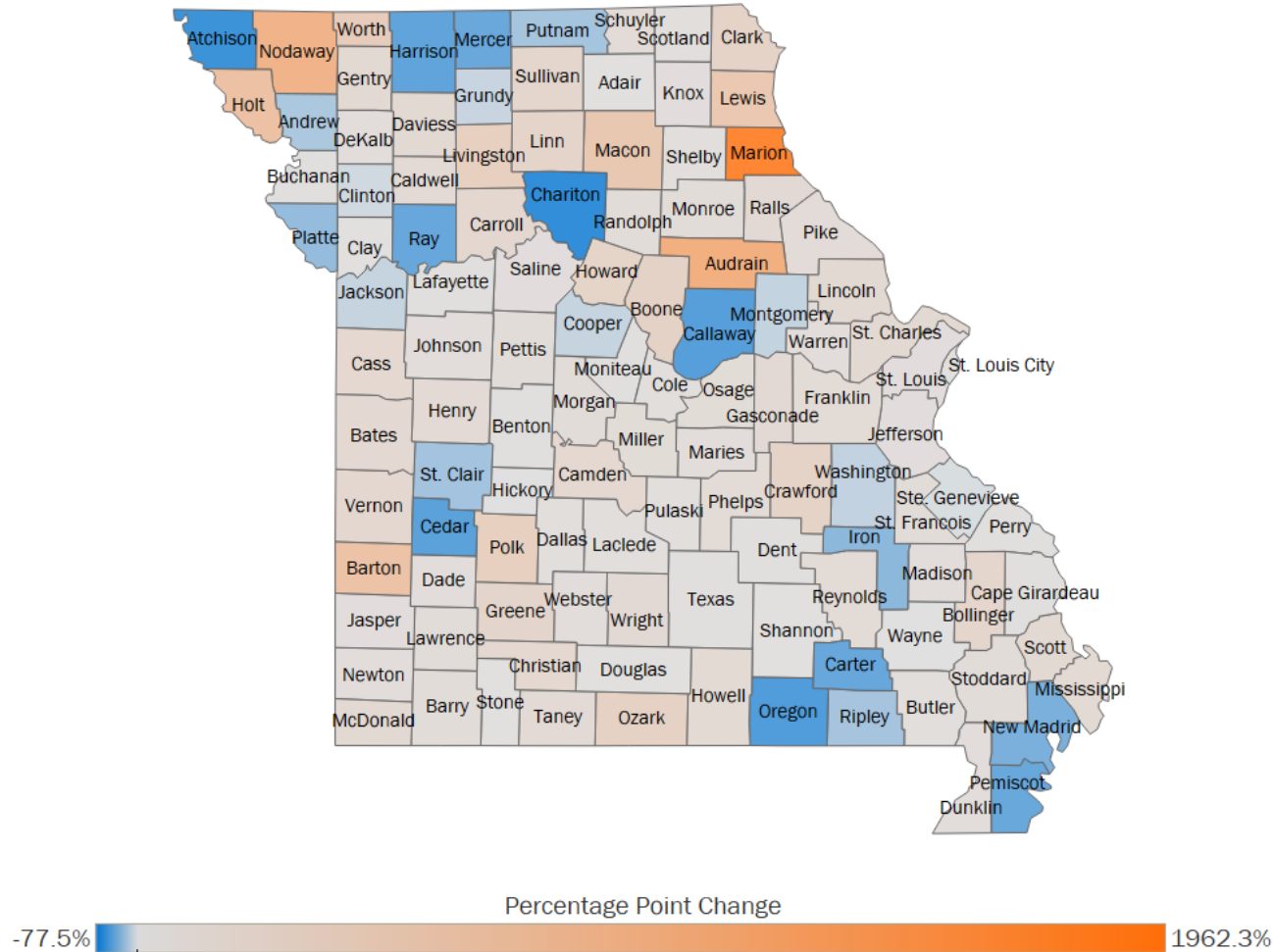


FIGURE 5.2.4.1

# HOMEOWNERS - LOSS FREQUENCY, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Adair	7.9%	3.9%	1.8%	2.1%	3.0%	3.6%	1.9%	2.2%	1.2%	2.9%	6.8%
Andrew	9.1%	3.1%	2.8%	5.8%	4.1%	31.1%	5.4%	2.6%	3.6%	1.6%	29.5%
Atchison	32.5%	12.3%	4.0%	2.5%	4.1%	3.4%	2.5%	3.5%	4.0%	2.6%	30.0%
Audrain	6.5%	4.1%	11.5%	3.4%	3.8%	2.6%	2.9%	2.4%	2.7%	35.8%	33.4%
Barry	7.0%	13.0%	3.3%	16.0%	4.6%	4.8%	3.6%	3.9%	3.9%	6.3%	12.6%
Barton	4.4%	2.8%	3.1%	5.7%	9.6%	11.9%	6.8%	4.6%	1.3%	8.2%	10.7%
Bates	5.5%	12.8%	2.4%	13.2%	4.1%	4.2%	7.2%	3.1%	2.5%	4.2%	10.7%
Benton	7.2%	5.8%	2.6%	5.6%	3.3%	4.0%	3.3%	2.4%	2.4%	3.0%	4.8%
Bollinger	4.0%	8.8%	2.5%	6.9%	3.6%	4.9%	4.4%	1.9%	2.3%	9.3%	7.4%
Boone	6.5%	4.3%	3.0%	3.1%	2.8%	2.9%	3.0%	3.5%	3.2%	13.0%	10.2%
Buchanan	4.2%	3.8%	3.0%	2.8%	2.7%	5.1%	6.6%	3.5%	3.6%	3.0%	3.9%
Butler	3.6%	2.3%	2.7%	4.6%	11.6%	4.1%	6.0%	3.5%	3.0%	4.2%	9.3%
Caldwell	8.1%	7.4%	5.3%	4.3%	4.3%	3.4%	4.4%	4.4%	3.5%	2.0%	6.1%
Callaway	31.6%	5.8%	3.7%	4.1%	2.9%	3.3%	18.3%	3.9%	2.5%	4.5%	29.1%
Camden	6.3%	4.3%	3.6%	7.5%	6.8%	7.0%	4.1%	4.2%	4.3%	10.7%	7.1%
Cape Girardeau	4.3%	10.9%	3.4%	3.3%	3.4%	5.0%	3.8%	2.6%	3.4%	3.7%	8.4%
Carroll	3.9%	3.2%	4.4%	6.6%	1.9%	6.1%	4.3%	3.1%	2.2%	2.9%	4.6%
Carter	5.0%	3.1%	3.3%	8.4%	7.0%	4.6%	5.6%	2.3%	1.7%	5.7%	6.7%
Cass	4.8%	3.8%	3.1%	11.1%	8.1%	4.7%	11.6%	4.1%	3.9%	8.6%	8.5%
Cedar	28.1%	13.5%	4.1%	7.2%	3.9%	4.3%	2.8%	3.1%	4.0%	3.5%	25.3%
Chariton	27.8%	6.5%	3.5%	7.2%	1.8%	2.3%	3.1%	2.1%	1.9%	2.3%	26.0%
Christian	4.0%	3.0%	2.4%	5.5%	4.6%	6.2%	6.4%	7.3%	6.5%	11.3%	8.9%
Clark	4.5%	1.4%	1.6%	2.7%	2.0%	1.5%	1.8%	0.7%	0.8%	16.3%	15.6%
Clay	13.0%	5.1%	10.1%	10.4%	3.5%	6.8%	4.8%	5.4%	5.1%	8.6%	9.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Clinton	11.8%	4.9%	6.8%	11.3%	3.3%	4.4%	8.9%	5.9%	2.4%	8.0%	9.5%
Cole	6.3%	3.3%	2.6%	3.6%	2.6%	6.3%	45.7%	6.2%	3.6%	4.2%	43.1%
Cooper	7.5%	4.7%	2.9%	4.4%	2.8%	4.1%	3.3%	3.5%	2.4%	5.0%	5.1%
Crawford	5.4%	3.9%	6.4%	3.8%	3.4%	4.3%	4.6%	2.5%	2.7%	10.5%	8.0%
Dade	6.9%	2.2%	4.3%	18.3%	7.8%	5.5%	12.3%	4.8%	3.4%	3.7%	16.0%
Dallas	7.1%	4.1%	3.0%	4.8%	5.0%	6.1%	5.2%	4.3%	3.4%	8.0%	5.0%
Daviess	7.4%	2.7%	1.8%	3.6%	2.9%	4.6%	3.5%	2.4%	2.1%	5.0%	5.7%
DeKalb	5.9%	5.1%	4.5%	4.9%	2.0%	9.9%	4.3%	3.4%	5.1%	2.7%	7.8%
Dent	5.2%	3.7%	2.9%	12.5%	4.0%	4.0%	4.4%	4.2%	2.9%	5.1%	9.6%
Douglas	7.5%	2.6%	2.2%	3.2%	4.4%	6.5%	3.4%	3.0%	3.0%	4.6%	5.3%
Dunklin	4.8%	4.2%	2.4%	5.9%	2.8%	3.9%	7.3%	3.7%	2.6%	3.3%	4.9%
Franklin	6.7%	6.1%	4.1%	5.6%	3.1%	7.4%	4.2%	2.7%	3.9%	10.9%	8.2%
Gasconade	5.0%	4.7%	2.7%	3.2%	2.0%	2.8%	3.2%	1.9%	2.2%	7.7%	5.8%
Gentry	14.4%	5.3%	2.8%	7.8%	1.6%	4.9%	2.4%	3.2%	5.5%	15.8%	14.1%
Greene	3.7%	2.7%	2.7%	4.3%	7.5%	6.8%	13.3%	5.7%	4.3%	7.6%	10.6%
Grundy	75.7%	9.3%	3.1%	2.2%	1.7%	2.7%	2.5%	3.8%	2.2%	25.9%	74.0%
Harrison	33.4%	6.2%	2.8%	7.6%	4.6%	57.9%	6.5%	1.9%	4.8%	8.6%	56.0%
Henry	4.2%	6.2%	2.1%	11.1%	5.5%	23.2%	7.0%	3.2%	2.8%	4.6%	21.1%
Hickory	7.5%	3.1%	3.0%	4.2%	2.5%	5.3%	4.0%	3.2%	2.3%	4.2%	5.2%
Holt	3.2%	2.1%	3.0%	1.0%	3.9%	17.9%	21.3%	8.2%	8.8%	2.1%	20.3%
Howard	9.4%	3.8%	2.3%	3.6%	1.2%	2.5%	1.0%	2.6%	7.7%	10.7%	9.7%
Howell	4.1%	4.0%	3.1%	12.8%	5.2%	4.5%	4.2%	2.4%	2.0%	3.3%	10.8%
Iron	4.7%	2.8%	3.8%	3.4%	6.2%	5.0%	2.1%	2.7%	1.4%	3.4%	4.8%
Jackson	11.5%	4.6%	4.0%	12.6%	5.5%	5.7%	5.2%	4.2%	4.9%	5.6%	8.6%
Jasper	4.2%	3.2%	2.3%	13.7%	5.0%	6.0%	8.7%	4.6%	3.4%	4.4%	11.4%
Jefferson	7.5%	4.2%	9.6%	10.3%	5.3%	4.3%	4.2%	3.3%	4.1%	7.8%	7.0%
Johnson	7.2%	4.9%	3.6%	7.4%	9.3%	7.1%	17.5%	5.3%	3.7%	6.3%	13.9%
Knox	23.3%	4.8%	0.5%	4.5%	3.9%	4.7%	3.2%	3.1%	2.4%	5.5%	22.8%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Laclede	5.4%	3.7%	3.3%	6.4%	4.7%	8.5%	26.7%	6.5%	3.7%	4.4%	23.4%
Lafayette	7.6%	5.3%	12.7%	8.8%	4.8%	4.9%	4.1%	2.8%	3.0%	4.8%	9.9%
Lawrence	5.6%	32.0%	4.2%	10.1%	6.2%	6.8%	14.4%	5.3%	4.8%	5.2%	27.8%
Lewis	4.6%	2.6%	5.8%	4.2%	2.7%	4.6%	1.8%	1.4%	1.4%	6.2%	4.8%
Lincoln	11.1%	27.4%	4.1%	5.7%	3.3%	4.5%	5.7%	4.6%	3.1%	19.4%	24.2%
Linn	5.1%	4.1%	3.3%	2.8%	2.2%	4.2%	4.8%	2.1%	3.2%	5.5%	3.4%
Livingston	4.1%	4.5%	1.9%	3.2%	3.4%	3.5%	2.9%	2.2%	2.2%	5.5%	3.6%
McDonald	4.6%	5.8%	5.8%	9.7%	3.4%	11.5%	6.1%	6.2%	4.3%	5.4%	8.1%
Macon	5.8%	3.6%	1.6%	2.7%	1.7%	3.2%	2.9%	2.5%	2.0%	27.9%	26.3%
Madison	5.3%	4.4%	4.1%	4.3%	2.8%	5.3%	2.5%	7.0%	5.6%	5.0%	4.5%
Maries	5.3%	4.1%	9.2%	4.9%	2.6%	2.9%	3.5%	1.6%	1.7%	14.3%	12.8%
Marion	4.7%	3.3%	1.5%	1.7%	1.8%	2.5%	1.4%	3.6%	1.8%	31.0%	29.6%
Mercer	40.4%	4.2%	3.4%	10.2%	3.1%	2.3%	3.2%	3.3%	3.8%	7.7%	38.1%
Miller	6.9%	3.9%	3.3%	5.4%	5.3%	11.4%	3.8%	3.3%	2.9%	4.7%	8.5%
Mississippi	2.7%	1.8%	3.6%	5.4%	3.2%	4.1%	6.1%	2.1%	2.1%	6.5%	4.6%
Moniteau	7.4%	4.1%	3.1%	10.9%	2.0%	2.7%	2.9%	2.3%	4.5%	2.0%	8.9%
Monroe	5.1%	2.5%	5.9%	3.4%	1.2%	2.6%	2.9%	3.7%	1.3%	3.8%	4.6%
Montgomery	12.1%	9.2%	3.4%	3.5%	3.4%	5.7%	6.6%	2.6%	3.8%	5.2%	9.6%
Morgan	6.2%	3.2%	3.3%	6.8%	3.7%	4.2%	3.9%	3.0%	2.8%	4.3%	4.0%
New Madrid	6.6%	2.3%	3.9%	12.8%	3.7%	5.0%	12.6%	4.1%	4.3%	5.8%	10.5%
Newton	4.4%	4.9%	3.0%	7.9%	3.6%	5.1%	5.9%	5.0%	3.8%	4.4%	4.9%
Nodaway	4.1%	3.7%	1.3%	3.1%	3.0%	3.2%	2.2%	2.1%	3.4%	21.3%	20.0%
Oregon	5.0%	5.0%	4.9%	3.1%	4.5%	3.3%	4.9%	3.1%	1.5%	4.8%	3.5%
Osage	5.5%	7.3%	3.4%	3.8%	1.6%	1.5%	1.8%	1.8%	2.5%	3.4%	5.8%
Ozark	4.4%	4.0%	3.5%	6.0%	3.8%	4.7%	3.3%	1.9%	3.0%	7.6%	5.7%
Pemiscot	9.0%	5.5%	4.4%	16.9%	4.0%	5.7%	15.5%	7.2%	8.2%	5.0%	12.9%
Perry	6.4%	2.8%	2.1%	6.9%	3.7%	2.6%	2.8%	2.4%	1.2%	4.6%	5.7%
Pettis	6.5%	4.2%	2.7%	4.3%	2.8%	4.5%	5.1%	5.4%	4.5%	5.6%	3.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Phelps	5.0%	3.7%	3.2%	5.0%	4.3%	6.0%	3.1%	3.3%	2.8%	3.6%	3.2%
Pike	6.5%	14.9%	2.8%	3.1%	7.0%	4.8%	2.9%	2.9%	2.6%	5.9%	12.3%
Platte	10.8%	6.2%	4.5%	13.7%	4.3%	4.6%	6.3%	4.8%	7.0%	5.9%	9.3%
Polk	4.8%	3.8%	2.6%	4.8%	4.0%	5.1%	4.5%	4.6%	29.8%	12.4%	27.3%
Pulaski	7.6%	3.5%	4.0%	6.5%	5.0%	6.1%	3.4%	3.5%	3.7%	6.6%	4.2%
Putnam	6.3%	2.9%	3.1%	3.0%	3.5%	3.0%	3.8%	2.2%	6.4%	1.4%	5.0%
Ralls	4.6%	4.2%	3.0%	2.9%	2.6%	4.6%	2.0%	11.8%	3.3%	3.8%	9.8%
Randolph	5.0%	3.7%	5.0%	8.0%	32.1%	12.6%	3.7%	2.8%	2.3%	5.0%	29.8%
Ray	16.2%	7.9%	7.1%	9.3%	3.6%	5.2%	3.5%	3.5%	3.2%	4.1%	13.1%
Reynolds	2.8%	3.8%	4.7%	5.4%	6.2%	2.5%	1.7%	3.1%	4.6%	8.1%	6.4%
Ripley	5.4%	3.3%	4.4%	4.1%	4.4%	6.3%	3.2%	3.5%	3.3%	2.5%	3.8%
St. Charles	6.5%	4.1%	13.5%	4.3%	3.2%	5.2%	10.2%	5.7%	5.3%	8.8%	10.3%
St. Clair	9.0%	2.4%	3.3%	5.9%	8.7%	6.0%	3.1%	1.3%	1.9%	4.9%	7.7%
Ste. Genevieve	3.9%	5.5%	4.8%	4.8%	2.8%	7.9%	5.5%	4.4%	5.0%	4.9%	5.2%
St. Francois	4.5%	41.6%	8.9%	3.7%	3.3%	3.4%	2.5%	2.9%	3.3%	5.6%	39.1%
St. Louis	6.9%	8.1%	5.2%	4.4%	4.4%	5.7%	6.7%	6.7%	5.8%	7.7%	3.7%
Saline	8.3%	7.9%	28.4%	3.3%	2.4%	2.0%	2.0%	4.1%	1.7%	2.8%	26.7%
Schuyler	3.4%	4.0%	0.0%	3.0%	1.0%	3.5%	0.8%	1.5%	4.9%	7.6%	7.6%
Scotland	6.0%	3.0%	2.0%	47.5%	6.0%	1.3%	2.8%	2.8%	0.5%	1.7%	47.0%
Scott	3.8%	3.0%	2.5%	3.4%	4.4%	4.1%	8.7%	3.9%	3.4%	7.5%	6.2%
Shannon	6.1%	3.9%	2.0%	7.3%	4.9%	2.4%	3.6%	1.7%	2.4%	2.4%	5.7%
Shelby	5.2%	2.7%	0.9%	5.6%	2.7%	3.5%	0.9%	1.9%	2.5%	3.0%	4.7%
Stoddard	3.1%	2.2%	1.9%	4.4%	2.7%	4.2%	4.3%	3.1%	2.0%	4.2%	2.5%
Stone	6.0%	5.1%	3.2%	12.6%	6.8%	6.3%	12.3%	5.8%	5.7%	5.5%	9.4%
Sullivan	11.6%	3.7%	2.7%	1.8%	5.0%	3.3%	2.3%	3.1%	4.2%	5.8%	9.8%
Taney	4.4%	4.4%	3.2%	8.3%	15.6%	14.4%	9.3%	5.1%	6.2%	7.7%	12.4%
Texas	5.9%	4.0%	3.0%	8.6%	3.5%	7.1%	19.9%	3.8%	3.8%	4.9%	16.9%
Vernon	5.9%	4.1%	3.3%	26.6%	7.1%	4.0%	4.0%	2.9%	6.6%	7.8%	23.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Frequency Spread
Warren	5.0%	11.0%	4.8%	3.7%	2.7%	4.9%	16.5%	7.6%	3.3%	4.1%	13.8%
Washington	6.5%	17.6%	4.9%	3.9%	4.0%	4.5%	2.0%	3.5%	3.2%	6.4%	15.5%
Wayne	3.6%	4.1%	2.9%	2.3%	2.0%	3.1%	4.2%	2.3%	2.8%	3.5%	2.2%
Webster	5.2%	3.8%	2.8%	4.6%	7.4%	7.2%	5.6%	3.4%	3.3%	3.2%	4.6%
Worth	3.3%	9.3%	1.6%	8.1%	1.8%	5.4%	3.7%	3.9%	8.4%	9.4%	7.7%
Wright	5.3%	4.8%	2.3%	25.6%	6.3%	6.0%	13.0%	4.2%	2.7%	8.3%	23.3%
St. Louis City	6.9%	5.6%	5.7%	4.0%	4.2%	5.6%	4.8%	4.8%	5.7%	5.7%	2.9%
<b>Missouri Total</b>	<b>7.6%</b>	<b>6.0%</b>	<b>5.3%</b>	<b>7.1%</b>	<b>4.8%</b>	<b>5.7%</b>	<b>7.2%</b>	<b>4.7%</b>	<b>4.5%</b>	<b>7.1%</b>	<b>3.1%</b>

TABLE 5.2.5

# HOMEOWNERS - LOSS SEVERITY, \$140-\$249K COVERAGE LIMITS

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$5,733	\$8,623	\$4,892	\$11,240	\$12,119	\$12,872	\$6,080	\$7,254	\$5,763	\$9,257	61.5%
Andrew	\$8,022	\$8,434	\$19,215	\$7,838	\$11,755	\$8,927	\$6,786	\$21,062	\$6,927	\$10,470	30.5%
Atchison	\$8,274	\$5,485	\$5,048	\$3,995	\$6,002	\$8,444	\$36,314	\$8,452	\$6,249	\$10,907	31.8%
Audrain	\$7,026	\$6,280	\$8,501	\$10,274	\$5,704	\$5,485	\$8,762	\$4,588	\$6,025	\$12,292	74.9%
Barry	\$9,429	\$10,302	\$13,088	\$9,651	\$9,426	\$10,115	\$16,765	\$10,276	\$7,776	\$12,652	34.2%
Barton	\$7,758	\$6,252	\$5,426	\$9,313	\$12,897	\$14,595	\$13,727	\$7,520	\$9,482	\$15,778	103.4%
Bates	\$16,150	\$10,284	\$15,353	\$12,666	\$12,670	\$14,908	\$14,755	\$15,807	\$9,553	\$19,648	21.7%
Benton	\$13,167	\$13,931	\$8,799	\$17,604	\$24,788	\$17,752	\$26,902	\$10,442	\$15,869	\$11,570	(12.1%)
Bollinger	\$46,397	\$9,513	\$9,701	\$8,306	\$7,154	\$16,874	\$17,192	\$9,211	\$20,562	\$39,588	(14.7%)
Boone	\$8,797	\$9,326	\$8,925	\$11,505	\$12,463	\$11,520	\$10,295	\$14,806	\$11,055	\$13,121	49.1%
Buchanan	\$13,639	\$13,859	\$9,886	\$8,464	\$11,950	\$18,210	\$9,763	\$8,819	\$13,893	\$10,337	(24.2%)
Butler	\$12,434	\$16,535	\$13,320	\$15,059	\$10,819	\$14,179	\$10,731	\$14,638	\$13,997	\$24,210	94.7%
Caldwell	\$7,457	\$6,025	\$23,900	\$5,545	\$5,990	\$8,168	\$13,713	\$9,372	\$14,755	\$23,644	217.1%
Callaway	\$9,409	\$7,093	\$7,991	\$13,467	\$17,421	\$14,417	\$11,060	\$13,695	\$15,792	\$10,390	10.4%
Camden	\$12,176	\$11,963	\$13,853	\$10,707	\$13,199	\$9,029	\$8,722	\$12,722	\$12,568	\$11,764	(3.4%)
Cape Girardeau	\$8,860	\$8,412	\$11,597	\$9,721	\$10,735	\$8,114	\$8,176	\$9,665	\$48,592	\$10,770	21.6%
Carroll	\$8,980	\$11,954	\$6,601	\$6,663	\$39,623	\$14,892	\$28,056	\$17,301	\$7,698	\$6,818	(24.1%)
Carter	\$56,331	\$6,686	\$5,306	\$17,510	\$50,339	\$11,589	\$26,038	\$26,912	\$9,074	\$6,927	(87.7%)
Cass	\$8,532	\$11,804	\$13,187	\$11,033	\$10,330	\$12,684	\$12,107	\$15,530	\$12,809	\$12,454	46.0%
Cedar	\$9,266	\$6,955	\$7,388	\$12,247	\$14,200	\$9,159	\$42,889	\$9,183	\$8,049	\$10,574	14.1%
Chariton	\$15,427	\$5,842	\$3,518	\$7,210	\$5,551	\$57,878	\$6,293	\$6,891	\$4,222	\$5,412	(64.9%)
Christian	\$13,714	\$11,998	\$11,066	\$11,176	\$10,352	\$11,178	\$11,845	\$12,365	\$11,190	\$11,825	(13.8%)
Clark	\$7,035	\$9,322	\$9,741	\$13,094	\$10,344	\$4,713	\$8,372	\$9,900	\$4,170	\$7,551	7.3%
Clay	\$8,075	\$9,071	\$8,098	\$9,556	\$12,492	\$9,999	\$11,569	\$11,123	\$12,053	\$11,298	39.9%
Clinton	\$10,062	\$13,981	\$10,946	\$12,317	\$14,520	\$12,198	\$10,213	\$9,776	\$14,005	\$10,038	(0.2%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$8,056	\$10,068	\$12,332	\$10,646	\$12,045	\$16,690	\$9,361	\$9,349	\$13,366	\$14,021	74.1%
Cooper	\$8,010	\$6,151	\$12,970	\$8,014	\$11,734	\$18,276	\$11,489	\$13,497	\$23,657	\$13,275	65.7%
Crawford	\$11,277	\$11,608	\$10,260	\$7,297	\$18,822	\$13,413	\$9,287	\$13,658	\$14,707	\$14,687	30.2%
Dade	\$18,109	\$19,151	\$51,146	\$17,583	\$7,882	\$16,521	\$16,381	\$8,823	\$10,074	\$21,161	16.9%
Dallas	\$19,486	\$41,401	\$34,981	\$6,598	\$30,205	\$10,413	\$17,657	\$22,183	\$20,925	\$11,460	(41.2%)
Daviess	\$12,012	\$3,838	\$5,415	\$6,316	\$10,160	\$9,847	\$7,272	\$8,774	\$9,125	\$12,647	5.3%
DeKalb	\$8,616	\$19,993	\$14,176	\$13,819	\$37,130	\$14,105	\$12,892	\$8,899	\$13,750	\$37,421	334.3%
Dent	\$17,624	\$14,649	\$40,241	\$7,472	\$15,293	\$14,682	\$6,963	\$24,448	\$10,732	\$8,521	(51.7%)
Douglas	\$10,094	\$24,950	\$5,013	\$9,944	\$22,017	\$10,537	\$12,137	\$25,225	\$16,321	\$6,980	(30.9%)
Dunklin	\$6,027	\$12,019	\$4,813	\$10,824	\$12,449	\$21,470	\$17,324	\$7,106	\$18,883	\$15,266	153.3%
Franklin	\$9,727	\$11,121	\$11,173	\$9,923	\$15,278	\$10,338	\$10,614	\$12,647	\$14,063	\$10,425	7.2%
Gasconade	\$7,174	\$18,636	\$10,504	\$6,384	\$47,468	\$9,262	\$11,963	\$6,042	\$16,230	\$14,589	103.4%
Gentry	\$9,229	\$6,994	\$8,441	\$6,872	\$9,461	\$11,026	\$9,256	\$2,589	\$8,003	\$11,824	28.1%
Greene	\$8,418	\$8,951	\$9,451	\$10,093	\$9,954	\$9,739	\$9,582	\$11,083	\$11,778	\$12,332	46.5%
Grundy	\$11,201	\$4,964	\$7,550	\$7,305	\$68,209	\$11,413	\$7,742	\$15,425	\$4,299	\$15,874	41.7%
Harrison	\$11,172	\$9,395	\$17,603	\$8,420	\$39,683	\$14,286	\$21,229	\$25,167	\$19,715	\$9,089	(18.6%)
Henry	\$14,896	\$8,682	\$8,798	\$10,266	\$13,267	\$11,486	\$12,405	\$11,677	\$9,643	\$9,849	(33.9%)
Hickory	\$8,841	\$71,305	\$6,938	\$16,876	\$14,620	\$11,140	\$13,093	\$11,106	\$7,033	\$9,375	6.0%
Holt	\$-12,251	\$4,949	\$23,167	\$-4,922	\$4,506	\$13,050	\$7,671	\$9,065	\$6,283	\$38,490	(414.2%)
Howard	\$6,482	\$23,765	\$5,786	\$6,415	\$5,574	\$12,226	\$8,716	\$4,462	\$10,603	\$12,025	85.5%
Howell	\$7,878	\$8,233	\$16,457	\$9,322	\$10,223	\$8,849	\$20,163	\$10,181	\$7,460	\$21,411	171.8%
Iron	\$47,416	\$20,670	\$12,598	\$42,241	\$8,946	\$16,589	\$29,227	\$9,506	\$12,099	\$14,155	(70.1%)
Jackson	\$9,627	\$9,347	\$10,655	\$10,464	\$12,155	\$11,698	\$11,923	\$12,544	\$12,754	\$13,902	44.4%
Jasper	\$10,751	\$9,296	\$11,162	\$11,402	\$10,170	\$13,739	\$12,818	\$11,454	\$15,403	\$10,927	1.6%
Jefferson	\$9,665	\$10,257	\$7,873	\$9,099	\$11,312	\$14,148	\$14,884	\$12,435	\$14,630	\$14,463	49.6%
Johnson	\$9,323	\$9,802	\$8,777	\$10,493	\$9,492	\$7,532	\$12,426	\$10,643	\$15,135	\$13,925	49.4%
Knox	\$10,574	\$6,644	\$25,420	\$7,515	\$7,183	\$3,140	\$7,493	\$7,224	\$3,276	\$47,750	351.6%
Laclede	\$9,041	\$6,408	\$12,044	\$13,521	\$10,611	\$8,640	\$12,966	\$12,786	\$19,984	\$12,143	34.3%
Lafayette	\$10,325	\$11,489	\$11,198	\$14,104	\$15,628	\$13,138	\$18,460	\$14,386	\$11,835	\$11,468	11.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$9,208	\$10,571	\$12,545	\$11,826	\$9,079	\$11,172	\$11,213	\$12,844	\$18,702	\$12,840	39.4%
Lewis	\$4,658	\$5,218	\$21,421	\$12,554	\$30,060	\$7,467	\$10,009	\$9,389	\$8,607	\$13,708	194.3%
Lincoln	\$10,324	\$11,197	\$10,875	\$8,762	\$10,666	\$11,788	\$12,554	\$9,920	\$13,370	\$13,069	26.6%
Linn	\$6,231	\$11,511	\$7,499	\$16,151	\$35,980	\$6,644	\$9,007	\$7,800	\$11,282	\$22,163	255.7%
Livingston	\$11,713	\$12,674	\$6,409	\$17,836	\$9,677	\$18,294	\$9,270	\$20,689	\$56,209	\$17,761	51.6%
McDonald	\$15,414	\$26,279	\$9,045	\$10,015	\$15,314	\$9,175	\$19,824	\$12,101	\$7,350	\$15,248	(1.1%)
Macon	\$13,741	\$12,693	\$25,223	\$15,681	\$12,962	\$7,841	\$19,892	\$7,281	\$27,600	\$12,889	(6.2%)
Madison	\$11,756	\$12,147	\$7,773	\$7,598	\$56,993	\$12,835	\$12,215	\$25,641	\$12,733	\$13,068	11.2%
Maries	\$6,772	\$24,098	\$8,255	\$22,522	\$29,682	\$21,683	\$20,587	\$7,776	\$11,049	\$11,157	64.7%
Marion	\$7,009	\$9,487	\$9,287	\$13,414	\$8,960	\$7,125	\$11,384	\$15,697	\$11,219	\$11,968	70.8%
Mercer	\$14,625	\$5,303	\$9,329	\$10,424	\$20,009	\$2,031	\$5,148	\$2,858	\$10,563	\$6,630	(54.7%)
Miller	\$14,167	\$7,320	\$7,456	\$16,712	\$20,052	\$21,502	\$13,222	\$13,596	\$17,604	\$9,762	(31.1%)
Mississippi	\$8,687	\$7,064	\$43,379	\$19,040	\$18,681	\$11,159	\$11,936	\$8,157	\$7,152	\$7,647	(12.0%)
Moniteau	\$9,955	\$22,895	\$6,464	\$9,759	\$8,429	\$21,986	\$12,671	\$27,083	\$7,644	\$14,734	48.0%
Monroe	\$5,252	\$10,912	\$7,039	\$20,013	\$25,260	\$8,343	\$6,685	\$16,534	\$18,951	\$10,594	101.7%
Montgomery	\$13,815	\$15,648	\$5,651	\$15,876	\$6,534	\$13,637	\$18,975	\$19,457	\$11,332	\$16,269	17.8%
Morgan	\$8,794	\$9,478	\$9,113	\$8,205	\$12,836	\$9,897	\$10,408	\$18,393	\$19,525	\$20,919	137.9%
New Madrid	\$20,930	\$17,039	\$6,419	\$11,656	\$8,877	\$7,531	\$14,218	\$7,137	\$16,468	\$6,232	(70.2%)
Newton	\$13,881	\$11,405	\$14,296	\$11,221	\$14,964	\$8,110	\$11,270	\$15,612	\$15,584	\$10,676	(23.1%)
Nodaway	\$8,960	\$6,146	\$7,284	\$8,336	\$24,604	\$9,188	\$21,382	\$6,028	\$12,210	\$13,152	46.8%
Oregon	\$24,239	\$13,867	\$33,198	\$19,318	\$39,702	\$20,734	\$18,378	\$27,814	\$23,030	\$13,065	(46.1%)
Osage	\$19,945	\$10,198	\$6,832	\$14,529	\$4,166	\$31,886	\$14,261	\$7,549	\$9,273	\$8,947	(55.1%)
Ozark	\$10,582	\$29,807	\$25,910	\$26,881	\$11,192	\$10,263	\$18,515	\$16,772	\$40,925	\$14,054	32.8%
Pemiscot	\$18,182	\$7,316	\$14,321	\$10,100	\$21,402	\$12,859	\$14,353	\$25,977	\$32,101	\$13,593	(25.2%)
Perry	\$17,421	\$13,707	\$5,959	\$33,566	\$29,254	\$12,179	\$25,416	\$9,988	\$21,366	\$6,608	(62.1%)
Pettis	\$6,912	\$8,100	\$8,461	\$6,772	\$19,184	\$10,745	\$9,306	\$9,492	\$9,277	\$10,753	55.6%
Phelps	\$6,991	\$14,345	\$13,084	\$13,076	\$14,805	\$9,922	\$14,462	\$12,762	\$11,900	\$10,944	56.5%
Pike	\$16,122	\$11,351	\$5,297	\$5,145	\$18,539	\$16,208	\$47,609	\$17,430	\$25,548	\$16,221	0.6%
Platte	\$10,304	\$8,137	\$9,641	\$10,563	\$11,725	\$9,773	\$10,517	\$11,939	\$12,122	\$14,865	44.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$15,138	\$20,277	\$12,562	\$11,168	\$12,839	\$11,222	\$9,170	\$17,013	\$13,567	\$14,736	(2.7%)
Pulaski	\$9,423	\$6,804	\$6,557	\$8,634	\$19,617	\$11,238	\$9,240	\$8,694	\$8,597	\$13,364	41.8%
Putnam	\$20,396	\$7,708	\$10,652	\$10,637	\$26,907	\$40,950	\$8,104	\$5,362	\$5,908	\$22,515	10.4%
Ralls	\$22,150	\$23,197	\$11,535	\$10,524	\$76,817	\$11,039	\$5,784	\$13,259	\$24,354	\$18,248	(17.6%)
Randolph	\$13,938	\$7,185	\$16,390	\$10,406	\$13,175	\$10,814	\$10,317	\$10,592	\$13,937	\$16,201	16.2%
Ray	\$18,912	\$10,988	\$11,516	\$8,832	\$17,002	\$14,347	\$8,718	\$15,149	\$21,916	\$11,666	(38.3%)
Reynolds	\$36,268	\$49,823	\$8,860	\$25,371	\$8,881	\$7,261	\$6,193	\$22,609	\$49,542	\$11,377	(68.6%)
Ripley	\$32,327	\$23,312	\$17,465	\$31,773	\$10,324	\$26,729	\$9,181	\$14,068	\$7,283	\$9,269	(71.3%)
St. Charles	\$8,267	\$8,448	\$8,544	\$9,200	\$11,062	\$8,021	\$9,119	\$9,213	\$11,031	\$11,492	39.0%
St. Clair	\$6,703	\$65,551	\$7,100	\$9,317	\$10,084	\$6,122	\$25,810	\$6,441	\$10,161	\$6,309	(5.9%)
Ste. Genevieve	\$22,988	\$16,665	\$9,077	\$8,539	\$18,581	\$9,223	\$8,086	\$16,310	\$11,982	\$12,516	(45.6%)
St. Francois	\$10,450	\$11,811	\$10,995	\$13,220	\$21,413	\$17,642	\$21,874	\$16,362	\$12,984	\$12,248	17.2%
St. Louis	\$8,867	\$9,438	\$9,042	\$9,630	\$9,447	\$8,579	\$10,197	\$9,324	\$11,083	\$10,830	22.1%
Saline	\$11,234	\$7,483	\$9,261	\$7,743	\$14,962	\$9,591	\$17,637	\$6,710	\$7,923	\$11,614	3.4%
Schuyler	\$821	\$6,378		\$1,870	\$2,006	\$3,457	\$26,807	\$4,015	\$7,428	\$11,728	1329.1%
Scotland	\$7,047	\$9,957	\$5,094	\$8,965	\$11,110	\$8,679	\$7,239	\$17,913	\$10,529	\$12,115	71.9%
Scott	\$13,556	\$18,804	\$11,491	\$10,223	\$9,649	\$8,610	\$10,403	\$13,939	\$19,164	\$11,837	(12.7%)
Shannon	\$7,184	\$35,876	\$11,279	\$7,456	\$34,575	\$9,700	\$11,915	\$5,469	\$4,866	\$25,753	258.5%
Shelby	\$8,220	\$50,649	\$3,950	\$8,982	\$12,740	\$6,042	\$5,760	\$6,711	\$4,176	\$12,044	46.5%
Stoddard	\$10,070	\$11,960	\$14,124	\$12,849	\$15,903	\$18,302	\$21,551	\$8,056	\$25,514	\$12,877	27.9%
Stone	\$12,523	\$9,789	\$6,570	\$11,011	\$7,977	\$10,340	\$9,239	\$11,086	\$18,888	\$12,331	(1.5%)
Sullivan	\$6,018	\$3,617	\$8,179	\$8,477	\$45,489	\$7,170	\$13,819	\$8,737	\$14,218	\$18,623	209.5%
Taney	\$9,344	\$9,695	\$10,693	\$9,178	\$9,650	\$10,057	\$12,766	\$9,732	\$9,913	\$11,327	21.2%
Texas	\$10,387	\$8,424	\$41,022	\$16,076	\$10,969	\$16,417	\$14,297	\$11,849	\$7,729	\$10,132	(2.5%)
Vernon	\$9,762	\$15,670	\$11,495	\$10,244	\$7,338	\$15,771	\$16,834	\$9,186	\$14,597	\$7,548	(22.7%)
Warren	\$13,839	\$13,425	\$12,007	\$11,429	\$11,015	\$9,543	\$12,797	\$15,911	\$27,134	\$9,785	(29.3%)
Washington	\$18,762	\$13,527	\$16,093	\$22,091	\$9,710	\$20,906	\$53,824	\$47,224	\$24,396	\$15,670	(16.5%)
Wayne	\$32,067	\$36,363	\$6,971	\$25,374	\$9,409	\$43,058	\$13,490	\$36,171	\$23,296	\$21,604	(32.6%)
Webster	\$6,288	\$15,569	\$7,318	\$9,947	\$13,330	\$17,034	\$15,637	\$10,051	\$15,882	\$14,491	130.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$4,601	\$7,602	\$153,930	\$54,053	\$257	\$128,560	\$7,949	\$7,366	\$14,800	\$5,185	12.7%
Wright	\$9,123	\$25,843	\$13,012	\$10,785	\$22,264	\$17,547	\$13,533	\$15,364	\$5,111	\$9,762	7.0%
St. Louis City	\$8,839	\$10,037	\$10,028	\$12,111	\$12,069	\$10,276	\$10,079	\$10,634	\$12,385	\$10,406	17.7%
<b>Missouri Total</b>	<b>\$9,640</b>	<b>\$10,329</b>	<b>\$9,653</b>	<b>\$10,485</b>	<b>\$11,816</b>	<b>\$11,076</b>	<b>\$11,259</b>	<b>\$11,509</b>	<b>\$13,184</b>	<b>\$12,384</b>	<b>28.5%</b>

TABLE 5.2.6



# HOMEOWNERS - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$456	\$337	\$90	\$230	\$359	\$467	\$117	\$161	\$69	\$269	(41.0%)
Andrew	\$728	\$266	\$544	\$457	\$478	\$2,775	\$364	\$556	\$251	\$165	(77.3%)
Atchison	\$2,688	\$676	\$201	\$101	\$247	\$290	\$895	\$299	\$248	\$285	(89.4%)
Audrain	\$457	\$257	\$976	\$351	\$216	\$143	\$251	\$110	\$161	\$4,396	861.3%
Barry	\$663	\$1,340	\$437	\$1,542	\$432	\$487	\$604	\$397	\$306	\$797	20.2%
Barton	\$341	\$173	\$169	\$532	\$1,238	\$1,739	\$928	\$342	\$119	\$1,298	280.2%
Bates	\$888	\$1,313	\$375	\$1,666	\$522	\$621	\$1,061	\$486	\$242	\$815	(8.2%)
Benton	\$952	\$805	\$231	\$986	\$814	\$702	\$888	\$249	\$378	\$349	(63.3%)
Bollinger	\$1,841	\$840	\$242	\$571	\$258	\$830	\$762	\$176	\$474	\$3,680	99.9%
Boone	\$570	\$403	\$269	\$357	\$348	\$331	\$306	\$521	\$355	\$1,701	198.5%
Buchanan	\$579	\$527	\$298	\$233	\$324	\$937	\$645	\$310	\$497	\$309	(46.7%)
Butler	\$451	\$374	\$361	\$686	\$1,250	\$581	\$646	\$516	\$416	\$1,022	126.8%
Caldwell	\$603	\$448	\$1,261	\$241	\$259	\$279	\$602	\$415	\$514	\$467	(22.6%)
Callaway	\$2,969	\$412	\$295	\$556	\$501	\$482	\$2,021	\$535	\$390	\$463	(84.4%)
Camden	\$764	\$517	\$498	\$805	\$903	\$633	\$356	\$538	\$542	\$1,259	64.9%
Cape Girardeau	\$378	\$920	\$393	\$321	\$364	\$408	\$314	\$249	\$1,675	\$403	6.5%
Carroll	\$352	\$385	\$292	\$437	\$758	\$905	\$1,197	\$529	\$167	\$200	(43.1%)
Carter	\$2,794	\$207	\$176	\$1,474	\$3,504	\$535	\$1,451	\$623	\$155	\$392	(86.0%)
Cass	\$407	\$452	\$409	\$1,229	\$834	\$590	\$1,400	\$644	\$502	\$1,067	162.1%
Cedar	\$2,605	\$936	\$306	\$878	\$557	\$395	\$1,212	\$282	\$318	\$367	(85.9%)
Chariton	\$4,295	\$377	\$123	\$520	\$99	\$1,310	\$192	\$145	\$80	\$124	(97.1%)
Christian	\$554	\$355	\$266	\$616	\$476	\$698	\$760	\$903	\$724	\$1,335	140.8%
Clark	\$318	\$130	\$156	\$350	\$205	\$71	\$147	\$74	\$34	\$1,233	287.5%
Clay	\$1,053	\$465	\$820	\$993	\$434	\$682	\$553	\$600	\$616	\$966	(8.2%)
Clinton	\$1,191	\$690	\$740	\$1,387	\$479	\$537	\$912	\$574	\$329	\$807	(32.2%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$506	\$328	\$324	\$381	\$317	\$1,057	\$4,278	\$579	\$475	\$591	16.7%
Cooper	\$603	\$291	\$372	\$356	\$325	\$743	\$378	\$470	\$564	\$663	10.0%
Crawford	\$615	\$455	\$653	\$280	\$647	\$575	\$427	\$337	\$395	\$1,542	151.0%
Dade	\$1,252	\$430	\$2,201	\$3,217	\$613	\$905	\$2,010	\$424	\$343	\$789	(36.9%)
Dallas	\$1,381	\$1,704	\$1,066	\$315	\$1,505	\$638	\$918	\$948	\$703	\$917	(33.6%)
Daviess	\$892	\$105	\$96	\$229	\$295	\$451	\$253	\$207	\$188	\$628	(29.6%)
DeKalb	\$507	\$1,015	\$641	\$679	\$760	\$1,391	\$550	\$304	\$705	\$1,013	99.8%
Dent	\$918	\$547	\$1,167	\$932	\$609	\$593	\$305	\$1,017	\$306	\$431	(53.0%)
Douglas	\$761	\$658	\$110	\$319	\$970	\$681	\$415	\$766	\$492	\$322	(57.7%)
Dunklin	\$289	\$501	\$115	\$643	\$350	\$843	\$1,267	\$265	\$495	\$506	75.2%
Franklin	\$656	\$674	\$459	\$553	\$480	\$761	\$441	\$343	\$551	\$1,138	73.5%
Gasconade	\$360	\$881	\$286	\$205	\$969	\$263	\$378	\$113	\$351	\$1,118	210.2%
Gentry	\$1,328	\$371	\$240	\$538	\$153	\$544	\$222	\$83	\$438	\$1,864	40.3%
Greene	\$309	\$242	\$254	\$433	\$745	\$664	\$1,274	\$631	\$503	\$935	202.9%
Grundy	\$8,481	\$463	\$236	\$160	\$1,145	\$312	\$192	\$579	\$96	\$4,113	(51.5%)
Harrison	\$3,735	\$583	\$490	\$638	\$1,821	\$8,273	\$1,385	\$481	\$952	\$785	(79.0%)
Henry	\$620	\$538	\$187	\$1,140	\$732	\$2,670	\$871	\$379	\$268	\$457	(26.3%)
Hickory	\$661	\$2,196	\$205	\$715	\$360	\$594	\$525	\$355	\$163	\$389	(41.2%)
Holt	\$-387	\$102	\$692	\$-50	\$177	\$2,329	\$1,638	\$746	\$551	\$802	(307.6%)
Howard	\$610	\$913	\$132	\$232	\$70	\$300	\$91	\$114	\$820	\$1,292	111.8%
Howell	\$321	\$331	\$508	\$1,196	\$536	\$397	\$850	\$247	\$148	\$704	119.5%
Iron	\$2,228	\$577	\$478	\$1,428	\$558	\$824	\$615	\$261	\$171	\$485	(78.2%)
Jackson	\$1,104	\$425	\$429	\$1,316	\$673	\$671	\$615	\$530	\$624	\$772	(30.1%)
Jasper	\$455	\$299	\$258	\$1,563	\$507	\$825	\$1,110	\$532	\$529	\$484	6.3%
Jefferson	\$722	\$432	\$756	\$940	\$602	\$602	\$620	\$413	\$605	\$1,128	56.1%
Johnson	\$667	\$482	\$312	\$780	\$883	\$533	\$2,171	\$567	\$561	\$879	31.8%
Knox	\$2,463	\$319	\$131	\$336	\$282	\$148	\$241	\$227	\$78	\$2,618	6.3%
Laclede	\$493	\$236	\$396	\$860	\$503	\$735	\$3,460	\$825	\$733	\$533	8.2%
Lafayette	\$786	\$614	\$1,424	\$1,240	\$743	\$643	\$765	\$400	\$357	\$545	(30.6%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$514	\$3,380	\$523	\$1,194	\$567	\$757	\$1,614	\$676	\$893	\$661	28.7%
Lewis	\$214	\$137	\$1,249	\$533	\$823	\$340	\$184	\$129	\$120	\$850	297.3%
Lincoln	\$1,149	\$3,064	\$450	\$496	\$354	\$536	\$714	\$461	\$420	\$2,533	120.5%
Linn	\$316	\$472	\$250	\$459	\$781	\$277	\$436	\$164	\$360	\$1,220	285.8%
Livingston	\$484	\$567	\$121	\$569	\$330	\$632	\$270	\$460	\$1,210	\$975	101.4%
McDonald	\$706	\$1,513	\$529	\$976	\$517	\$1,056	\$1,207	\$755	\$316	\$830	17.5%
Macon	\$794	\$457	\$409	\$421	\$225	\$248	\$576	\$182	\$556	\$3,599	353.1%
Madison	\$617	\$535	\$317	\$327	\$1,608	\$677	\$306	\$1,804	\$716	\$649	5.1%
Maries	\$360	\$978	\$761	\$1,092	\$785	\$637	\$723	\$121	\$183	\$1,600	344.4%
Marion	\$331	\$315	\$140	\$224	\$158	\$175	\$158	\$563	\$204	\$3,705	1019.9%
Mercer	\$5,914	\$223	\$319	\$1,067	\$628	\$47	\$163	\$94	\$402	\$514	(91.3%)
Miller	\$978	\$289	\$250	\$900	\$1,065	\$2,441	\$502	\$450	\$508	\$461	(52.9%)
Mississippi	\$238	\$130	\$1,544	\$1,034	\$595	\$455	\$730	\$169	\$153	\$496	108.4%
Moniteau	\$732	\$941	\$204	\$1,061	\$165	\$594	\$362	\$629	\$347	\$298	(59.3%)
Monroe	\$267	\$274	\$413	\$690	\$309	\$218	\$196	\$617	\$247	\$405	51.5%
Montgomery	\$1,674	\$1,442	\$190	\$561	\$223	\$780	\$1,260	\$498	\$430	\$846	(49.5%)
Morgan	\$544	\$304	\$305	\$556	\$472	\$416	\$405	\$549	\$548	\$894	64.4%
New Madrid	\$1,391	\$397	\$250	\$1,491	\$330	\$377	\$1,798	\$291	\$712	\$362	(74.0%)
Newton	\$612	\$561	\$432	\$891	\$539	\$413	\$664	\$776	\$589	\$466	(23.9%)
Nodaway	\$372	\$225	\$95	\$257	\$736	\$292	\$468	\$125	\$420	\$2,807	655.2%
Oregon	\$1,215	\$700	\$1,626	\$596	\$1,804	\$682	\$904	\$859	\$355	\$625	(48.6%)
Osage	\$1,092	\$745	\$230	\$552	\$65	\$474	\$253	\$139	\$233	\$300	(72.5%)
Ozark	\$470	\$1,199	\$912	\$1,607	\$420	\$486	\$611	\$315	\$1,212	\$1,062	126.0%
Pemiscot	\$1,631	\$399	\$632	\$1,710	\$857	\$732	\$2,224	\$1,872	\$2,636	\$675	(58.6%)
Perry	\$1,115	\$378	\$125	\$2,330	\$1,075	\$318	\$716	\$237	\$264	\$305	(72.7%)
Pettis	\$446	\$343	\$227	\$292	\$538	\$480	\$472	\$517	\$414	\$602	34.7%
Phelps	\$347	\$524	\$424	\$650	\$638	\$597	\$449	\$421	\$333	\$396	14.4%
Pike	\$1,049	\$1,692	\$147	\$158	\$1,296	\$785	\$1,380	\$503	\$661	\$958	(8.6%)
Platte	\$1,115	\$503	\$432	\$1,444	\$510	\$448	\$664	\$573	\$853	\$871	(21.8%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$722	\$779	\$324	\$538	\$510	\$570	\$414	\$778	\$4,047	\$1,834	154.2%
Pulaski	\$715	\$241	\$264	\$557	\$976	\$687	\$314	\$303	\$318	\$887	24.1%
Putnam	\$1,278	\$225	\$332	\$318	\$944	\$1,208	\$311	\$120	\$376	\$309	(75.8%)
Ralls	\$1,029	\$973	\$346	\$304	\$1,975	\$507	\$117	\$1,568	\$811	\$695	(32.5%)
Randolph	\$699	\$263	\$815	\$835	\$4,232	\$1,367	\$386	\$301	\$319	\$808	15.6%
Ray	\$3,072	\$872	\$814	\$825	\$604	\$749	\$301	\$535	\$698	\$477	(84.5%)
Reynolds	\$1,026	\$1,895	\$419	\$1,368	\$553	\$179	\$106	\$701	\$2,286	\$918	(10.5%)
Ripley	\$1,754	\$760	\$766	\$1,289	\$457	\$1,671	\$295	\$495	\$241	\$227	(87.0%)
St. Charles	\$541	\$347	\$1,151	\$399	\$351	\$414	\$931	\$524	\$584	\$1,010	86.7%
St. Clair	\$605	\$1,560	\$231	\$549	\$877	\$369	\$804	\$83	\$191	\$307	(49.2%)
Ste. Genevieve	\$900	\$919	\$433	\$414	\$511	\$729	\$442	\$724	\$601	\$616	(31.6%)
St. Francois	\$465	\$4,910	\$975	\$491	\$704	\$607	\$548	\$481	\$428	\$688	47.9%
St. Louis	\$613	\$761	\$472	\$423	\$419	\$488	\$681	\$620	\$641	\$838	36.7%
Saline	\$937	\$588	\$2,631	\$258	\$364	\$193	\$351	\$278	\$137	\$324	(65.4%)
Schuyler	\$28	\$255	\$0	\$57	\$19	\$122	\$227	\$62	\$366	\$888	3065.9%
Scotland	\$421	\$294	\$102	\$4,259	\$664	\$116	\$202	\$508	\$55	\$204	(51.7%)
Scott	\$520	\$560	\$291	\$348	\$421	\$351	\$906	\$546	\$654	\$888	70.7%
Shannon	\$442	\$1,411	\$225	\$547	\$1,686	\$233	\$434	\$90	\$118	\$630	42.6%
Shelby	\$424	\$1,358	\$34	\$500	\$350	\$213	\$50	\$125	\$102	\$356	(16.2%)
Stoddard	\$310	\$261	\$273	\$570	\$429	\$773	\$929	\$253	\$512	\$543	74.8%
Stone	\$748	\$500	\$208	\$1,383	\$543	\$652	\$1,135	\$640	\$1,073	\$673	(10.0%)
Sullivan	\$696	\$133	\$223	\$150	\$2,281	\$234	\$320	\$274	\$594	\$1,082	55.4%
Taney	\$410	\$428	\$341	\$764	\$1,507	\$1,445	\$1,193	\$495	\$619	\$867	111.4%
Texas	\$609	\$334	\$1,220	\$1,375	\$386	\$1,169	\$2,843	\$453	\$290	\$492	(19.2%)
Vernon	\$577	\$645	\$378	\$2,730	\$524	\$633	\$679	\$264	\$964	\$590	2.2%
Warren	\$687	\$1,482	\$581	\$428	\$301	\$468	\$2,117	\$1,216	\$896	\$398	(42.1%)
Washington	\$1,216	\$2,376	\$788	\$867	\$392	\$951	\$1,093	\$1,669	\$773	\$1,002	(17.5%)
Wayne	\$1,156	\$1,502	\$205	\$588	\$191	\$1,352	\$572	\$847	\$658	\$759	(34.3%)
Webster	\$327	\$593	\$207	\$453	\$987	\$1,219	\$871	\$342	\$529	\$471	43.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$151	\$705	\$2,523	\$4,371	\$5	\$6,897	\$294	\$284	\$1,238	\$485	221.6%
Wright	\$485	\$1,231	\$297	\$2,761	\$1,394	\$1,056	\$1,753	\$651	\$140	\$813	67.6%
St. Louis City	\$608	\$560	\$568	\$480	\$507	\$575	\$481	\$513	\$710	\$591	(2.7%)
<b>Missouri Total</b>	<b>\$731</b>	<b>\$615</b>	<b>\$515</b>	<b>\$749</b>	<b>\$569</b>	<b>\$635</b>	<b>\$813</b>	<b>\$541</b>	<b>\$594</b>	<b>\$883</b>	<b>20.8%</b>

TABLE 5.2.7

# HOMEOWNERS - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

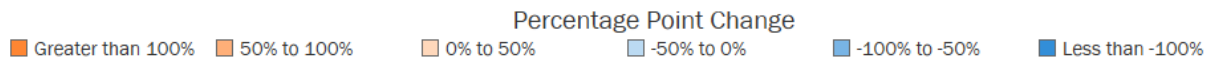
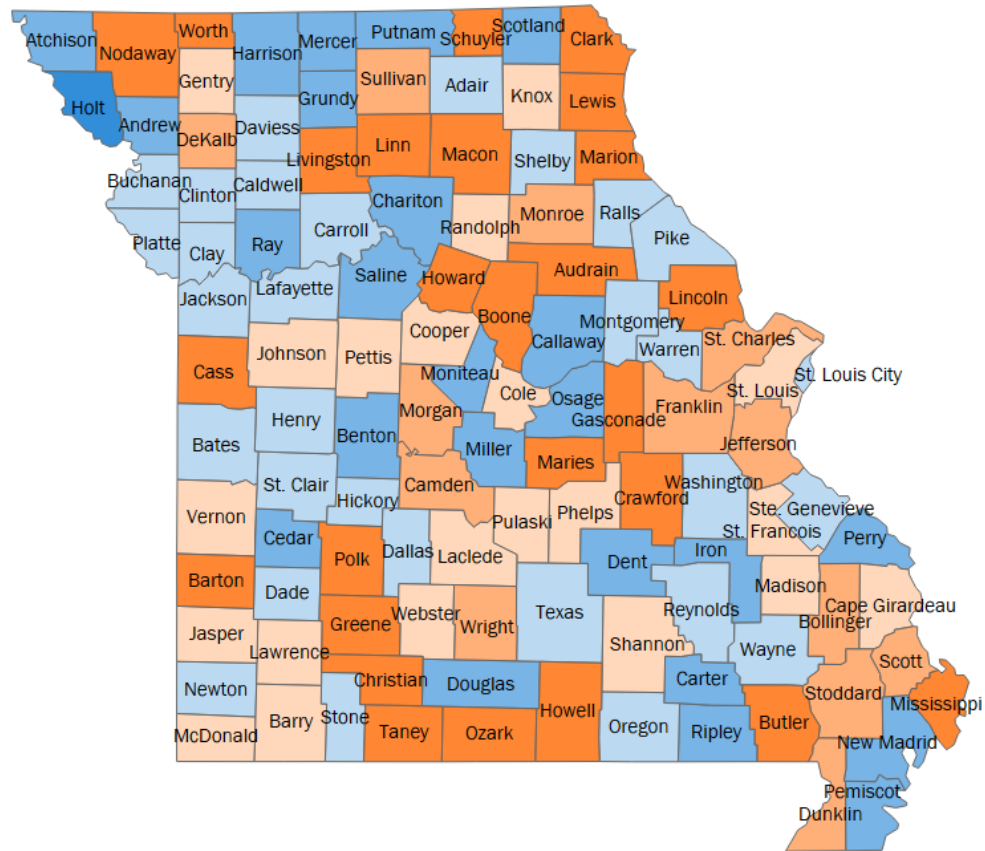


TABLE 5.2.7.1

## 5.3 LOSS RATIOS

### **TABLE 5.3.1: HOMEOWNERS - LOSS RATIO | 2023**

This table shows dollar losses paid, written premium, and loss ratio by county for 2023.

### **FIGURE 5.3.1.1: HOMEOWNERS - LOSS RATIO | 2023**

This map shows the loss ratios calculated in the prior table.

### **TABLE 5.3.2: HOMEOWNERS - LOSS RATIO | PRIOR TEN YEARS**

This table shows loss ratio values for the prior ten years and the spread of loss ratios by county over that period.

### **FIGURE 5.3.2.1: HOMEOWNERS - LOSS RATIO | LOSS RATIO SPREAD, PRIOR TEN YEARS**

This map shows the loss ratio spreads calculated in the prior table.

### **TABLE 5.3.3: HOMEOWNERS - LOSS RATIO, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS**

Similar to TABLE 5.3.2, this table shows the loss ratio values over the prior ten years and the spread of loss ratios by county over that time, but this table only looks at data for houses with an insured value between \$140,000 and \$249,000.

### **FIGURE 5.3.3.1: HOMEOWNERS - LOSS RATIO, \$140-\$249K COVERAGE LIMITS | LOSS RATIO SPREAD, PRIOR TEN YEARS**

This map shows the loss ratio spreads calculated in the prior table by county.

# HOMEOWNERS - LOSS RATIO

2023

County	Dollar Losses Paid	Premium Written	Loss Ratio
Adair	\$2,686,198	\$6,062,148	44.3%
Andrew	\$1,131,130	\$4,213,868	26.8%
Atchison	\$540,852	\$1,428,618	37.9%
Audrain	\$27,544,946	\$4,795,776	574.4%
Barry	\$9,876,697	\$14,500,196	68.1%
Barton	\$3,912,835	\$2,577,021	151.8%
Bates	\$4,141,453	\$5,328,702	77.7%
Benton	\$3,726,240	\$8,671,549	43.0%
Bollinger	\$4,117,444	\$2,427,544	169.6%
Boone	\$120,866,816	\$62,722,397	192.7%
Buchanan	\$10,549,019	\$28,777,531	36.7%
Butler	\$4,671,515	\$10,000,691	46.7%
Caldwell	\$1,451,478	\$2,109,273	68.8%
Callaway	\$8,930,691	\$11,581,913	77.1%
Camden	\$50,566,467	\$39,681,658	127.4%
Cape Girardeau	\$9,995,619	\$29,494,227	33.9%
Carroll	\$849,106	\$1,763,518	48.1%
Carter	\$572,434	\$1,980,697	28.9%
Cass	\$45,792,921	\$53,897,235	85.0%
Cedar	\$2,167,060	\$3,876,564	55.9%
Chariton	\$492,067	\$1,253,749	39.2%
Christian	\$38,908,532	\$41,394,220	94.0%
Clark	\$2,375,283	\$1,433,731	165.7%
Clay	\$112,319,628	\$140,539,527	79.9%
Clinton	\$7,307,722	\$9,480,980	77.1%
Cole	\$12,964,075	\$30,097,573	43.1%
Cooper	\$1,948,561	\$4,636,113	42.0%
Crawford	\$8,859,448	\$6,014,305	147.3%
Dade	\$2,224,455	\$1,700,671	130.8%
Dallas	\$2,704,356	\$3,259,430	83.0%
Daviess	\$3,202,215	\$2,591,187	123.6%
DeKalb	\$1,443,552	\$2,117,660	68.2%
Dent	\$2,867,153	\$3,519,385	81.5%
Douglas	\$1,268,976	\$2,822,663	45.0%
Dunklin	\$2,849,394	\$5,889,318	48.4%
Franklin	\$71,087,935	\$51,912,483	136.9%
Gasconade	\$6,974,770	\$5,227,754	133.4%
Gentry	\$2,967,909	\$1,414,636	209.8%



County	Dollar Losses Paid	Premium Written	Loss Ratio
Greene	\$84,599,671	\$111,283,844	76.0%
Grundy	\$8,503,411	\$1,849,744	459.7%
Harrison	\$934,750	\$1,309,154	71.4%
Henry	\$3,986,519	\$6,951,296	57.3%
Hickory	\$1,205,613	\$2,303,738	52.3%
Holt	\$488,449	\$1,161,965	42.0%
Howard	\$4,156,114	\$2,524,092	164.7%
Howell	\$6,674,045	\$10,353,849	64.5%
Iron	\$1,325,874	\$3,286,033	40.3%
Jackson	\$178,895,183	\$320,125,882	55.9%
Jasper	\$24,124,876	\$50,964,803	47.3%
Jefferson	\$81,154,479	\$101,343,164	80.1%
Johnson	\$12,364,739	\$17,031,690	72.6%
Knox	\$1,147,296	\$720,732	159.2%
Laclede	\$5,068,544	\$9,700,052	52.3%
Lafayette	\$6,308,335	\$12,461,931	50.6%
Lawrence	\$6,556,094	\$9,536,083	68.8%
Lewis	\$2,692,582	\$2,395,254	112.4%
Lincoln	\$54,280,938	\$25,480,454	213.0%
Linn	\$3,301,404	\$2,355,469	140.2%
Livingston	\$2,887,761	\$3,485,426	82.9%
McDonald	\$3,749,166	\$4,791,428	78.2%
Macon	\$12,268,451	\$3,275,245	374.6%
Madison	\$1,894,545	\$3,041,792	62.3%
Maries	\$4,091,300	\$1,611,057	254.0%
Marion	\$46,520,725	\$9,052,431	513.9%
Mercer	\$1,037,445	\$661,907	156.7%
Miller	\$5,267,555	\$5,822,216	90.5%
Mississippi	\$2,424,529	\$2,797,412	86.7%
Moniteau	\$1,528,890	\$3,251,969	47.0%
Monroe	\$1,136,491	\$2,401,693	47.3%
Montgomery	\$3,204,013	\$3,721,022	86.1%
Morgan	\$7,775,633	\$12,810,123	60.7%
New Madrid	\$926,639	\$2,803,354	33.1%
Newton	\$7,657,892	\$13,139,666	58.3%
Nodaway	\$16,580,824	\$4,646,690	356.8%
Oregon	\$763,154	\$2,247,997	33.9%
Osage	\$2,539,703	\$3,366,223	75.4%
Ozark	\$2,422,456	\$2,629,279	92.1%
Pemiscot	\$1,831,613	\$3,195,877	57.3%
Perry	\$2,864,434	\$4,285,431	66.8%
Pettis	\$5,672,066	\$9,519,379	59.6%
Phelps	\$6,513,321	\$12,749,841	51.1%

County	Dollar Losses Paid	Premium Written	Loss Ratio
Pike	\$4,668,690	\$4,652,753	100.3%
Platte	\$23,021,301	\$61,580,005	37.4%
Polk	\$18,363,541	\$9,604,907	191.2%
Pulaski	\$9,219,814	\$12,947,194	71.2%
Putnam	\$408,764	\$1,221,481	33.5%
Ralls	\$2,646,637	\$2,695,659	98.2%
Randolph	\$4,543,971	\$6,248,710	72.7%
Ray	\$5,248,290	\$7,913,229	66.3%
Reynolds	\$1,338,686	\$1,664,936	80.4%
Ripley	\$1,525,251	\$3,117,350	48.9%
St. Charles	\$235,379,133	\$209,787,352	112.2%
St. Clair	\$506,045	\$1,895,602	26.7%
Ste. Genevieve	\$3,287,667	\$6,832,588	48.1%
St. Francois	\$15,518,995	\$22,382,253	69.3%
St. Louis	\$402,428,713	\$555,077,957	72.5%
Saline	\$3,995,249	\$5,277,216	75.7%
Schuyler	\$695,677	\$451,828	154.0%
Scotland	\$233,742	\$893,867	26.1%
Scott	\$8,681,010	\$12,645,416	68.6%
Shannon	\$616,457	\$1,612,547	38.2%
Shelby	\$1,002,290	\$1,316,064	76.2%
Stoddard	\$2,847,577	\$7,338,416	38.8%
Stone	\$9,107,280	\$18,220,505	50.0%
Sullivan	\$1,208,667	\$1,213,131	99.6%
Taney	\$15,921,250	\$21,099,527	75.5%
Texas	\$3,036,783	\$5,028,779	60.4%
Vernon	\$4,527,729	\$4,595,409	98.5%
Warren	\$11,478,408	\$18,864,928	60.8%
Washington	\$3,532,406	\$5,406,806	65.3%
Wayne	\$1,749,659	\$3,613,136	48.4%
Webster	\$7,898,367	\$16,631,276	47.5%
Worth	\$93,030	\$159,079	58.5%
Wright	\$3,072,669	\$4,320,771	71.1%
St. Louis City	\$49,200,166	\$90,510,376	54.4%
<b>Missouri Total</b>	<b>\$2,083,274,673</b>	<b>\$2,546,604,567</b>	<b>81.8%</b>

TABLE 5.3.1

# HOMEOWNERS - LOSS RATIO

2023

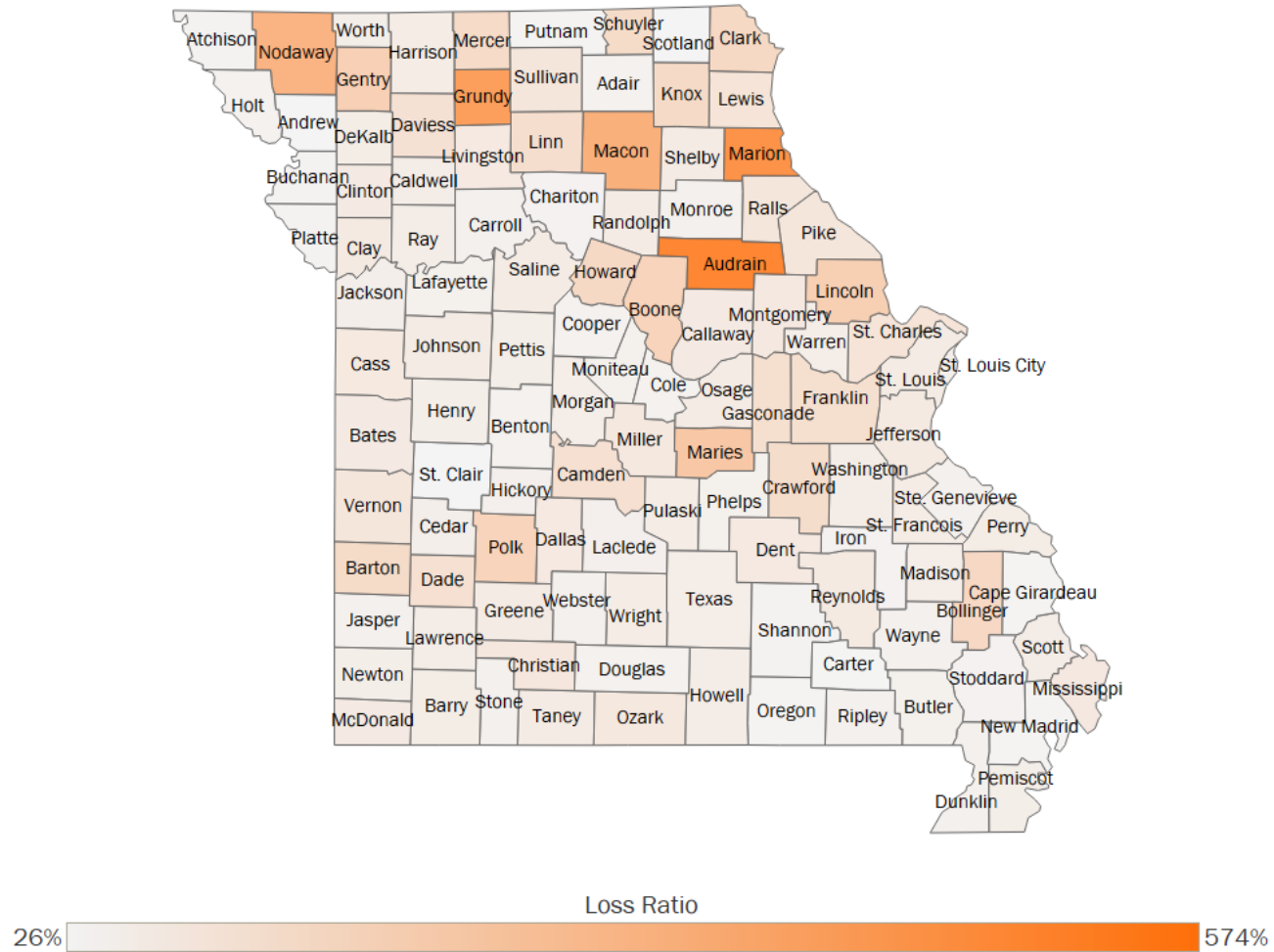


FIGURE 5.3.1.1

# HOMEOWNERS - LOSS RATIO

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Adair	49.7%	21.3%	11.5%	27.2%	28.1%	30.4%	12.3%	19.8%	24.3%	44.3%	38.2%
Andrew	45.9%	38.6%	33.3%	40.3%	47.1%	324.6%	40.2%	54.2%	36.7%	26.8%	297.7%
Atchison	179.8%	28.3%	31.6%	20.6%	34.3%	28.5%	35.9%	16.0%	35.3%	37.9%	163.8%
Audrain	55.2%	21.5%	78.7%	28.4%	39.3%	20.2%	21.7%	40.6%	27.9%	574.4%	554.1%
Barry	50.7%	99.0%	33.8%	157.6%	42.7%	51.1%	45.9%	35.7%	50.6%	68.1%	123.8%
Barton	24.5%	12.3%	28.1%	40.8%	88.1%	128.1%	79.7%	32.3%	24.0%	151.8%	139.6%
Bates	39.7%	74.9%	34.2%	183.7%	39.5%	78.9%	90.4%	44.0%	30.9%	77.7%	152.8%
Benton	46.5%	38.8%	33.6%	72.5%	56.8%	56.9%	42.8%	29.9%	28.9%	43.0%	43.5%
Bollinger	66.1%	37.8%	36.9%	44.5%	29.5%	44.1%	34.7%	17.3%	36.3%	169.6%	152.4%
Boone	54.7%	33.4%	26.4%	29.3%	21.9%	28.7%	28.1%	43.6%	36.6%	192.7%	170.8%
Buchanan	36.3%	37.2%	35.4%	27.0%	31.8%	81.8%	69.9%	37.5%	38.9%	36.7%	54.8%
Butler	53.2%	35.3%	50.1%	58.8%	124.9%	50.1%	41.7%	30.5%	43.9%	46.7%	94.4%
Caldwell	33.2%	24.8%	42.8%	20.1%	30.1%	27.7%	51.2%	75.5%	38.3%	68.8%	55.4%
Callaway	231.6%	54.0%	35.9%	43.0%	25.5%	52.4%	219.6%	65.4%	54.7%	77.1%	206.2%
Camden	53.5%	49.6%	42.4%	75.6%	68.0%	65.2%	55.3%	44.5%	47.4%	127.4%	85.1%
Cape Girardeau	33.1%	98.7%	32.5%	38.8%	33.3%	43.5%	30.2%	22.3%	49.6%	33.9%	76.4%
Carroll	17.7%	39.3%	16.1%	50.2%	49.5%	101.4%	104.1%	36.5%	45.6%	48.1%	88.1%
Carter	81.0%	27.9%	132.4%	74.6%	142.6%	23.3%	55.3%	40.2%	23.1%	28.9%	119.5%
Cass	34.6%	35.1%	38.5%	99.3%	81.3%	47.0%	105.7%	39.0%	36.7%	85.0%	71.1%
Cedar	193.7%	75.5%	21.6%	95.8%	41.0%	65.9%	52.4%	28.9%	56.4%	55.9%	172.1%
Chariton	214.2%	29.3%	15.6%	49.8%	12.7%	121.3%	26.5%	55.6%	9.8%	39.2%	204.4%
Christian	42.3%	28.6%	46.5%	70.4%	49.3%	76.3%	68.0%	66.9%	64.8%	94.0%	65.4%
Clark	59.7%	(0.8%)	17.9%	66.7%	20.8%	54.6%	23.4%	8.7%	33.8%	165.7%	166.5%
Clay	89.8%	33.2%	88.5%	84.5%	39.3%	75.2%	49.5%	38.4%	39.8%	79.9%	56.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Clinton	106.1%	37.7%	86.9%	187.7%	34.1%	62.2%	90.8%	54.7%	29.8%	77.1%	157.8%
Cole	35.5%	27.4%	28.7%	31.8%	32.6%	84.9%	461.4%	62.3%	36.8%	43.1%	434.1%
Cooper	57.4%	49.1%	25.3%	32.1%	28.6%	42.6%	29.1%	28.0%	28.2%	42.0%	32.1%
Crawford	44.6%	35.4%	45.8%	36.4%	41.5%	54.7%	45.0%	43.6%	39.9%	147.3%	111.9%
Dade	91.5%	43.3%	72.6%	188.5%	110.9%	51.7%	149.3%	77.3%	67.9%	130.8%	145.2%
Dallas	69.3%	102.0%	63.7%	31.4%	84.2%	44.9%	64.6%	44.1%	60.3%	83.0%	70.6%
Daviess	58.9%	15.0%	33.1%	19.5%	57.6%	43.6%	32.1%	15.9%	24.6%	123.6%	108.6%
DeKalb	47.8%	51.1%	30.7%	39.4%	57.6%	83.2%	54.7%	28.5%	56.8%	68.2%	54.7%
Dent	75.8%	29.9%	56.3%	86.4%	53.9%	176.3%	28.7%	62.2%	31.1%	81.5%	147.5%
Douglas	55.0%	53.7%	17.4%	32.5%	88.8%	40.6%	33.5%	51.4%	35.5%	45.0%	71.5%
Dunklin	52.4%	50.8%	31.4%	65.4%	53.6%	54.6%	119.9%	45.3%	36.4%	48.4%	88.5%
Franklin	73.9%	63.0%	49.5%	63.4%	34.7%	97.8%	44.6%	33.6%	43.2%	136.9%	103.4%
Gasconade	58.9%	58.4%	22.8%	27.5%	63.0%	19.3%	64.2%	18.5%	39.0%	133.4%	114.9%
Gentry	95.1%	23.0%	16.9%	51.1%	15.0%	112.3%	35.5%	15.3%	81.3%	209.8%	194.8%
Greene	27.0%	19.7%	28.7%	43.3%	62.8%	63.7%	153.1%	55.0%	38.1%	76.0%	133.4%
Grundy	671.4%	34.5%	20.0%	15.4%	73.6%	22.4%	25.6%	33.8%	25.5%	459.7%	656.0%
Harrison	207.6%	57.1%	74.1%	62.2%	121.8%	768.9%	80.6%	36.1%	36.6%	71.4%	732.8%
Henry	30.9%	36.9%	19.4%	97.1%	67.3%	203.6%	69.2%	43.1%	25.1%	57.3%	184.2%
Hickory	61.4%	71.2%	24.2%	45.0%	38.3%	46.0%	26.6%	22.6%	23.8%	52.3%	48.6%
Holt	6.7%	15.9%	37.6%	5.1%	24.1%	219.8%	156.2%	61.6%	43.7%	42.0%	214.6%
Howard	48.3%	47.4%	26.3%	37.1%	41.4%	26.6%	12.2%	17.0%	123.6%	164.7%	152.5%
Howell	31.6%	29.5%	31.3%	114.2%	43.3%	54.2%	55.4%	29.4%	30.6%	64.5%	84.8%
Iron	74.7%	56.5%	44.8%	91.0%	57.3%	60.2%	47.8%	25.2%	25.3%	40.3%	65.8%
Jackson	74.1%	29.9%	37.9%	95.3%	48.9%	47.2%	47.2%	41.1%	43.8%	55.9%	65.3%
Jasper	44.2%	33.0%	27.2%	169.1%	53.4%	103.1%	95.3%	47.5%	40.0%	47.3%	141.9%
Jefferson	56.5%	38.1%	76.3%	89.0%	49.2%	41.3%	45.9%	37.5%	42.7%	80.1%	51.5%
Johnson	54.5%	34.9%	47.7%	65.2%	99.4%	50.1%	173.5%	59.8%	29.8%	72.6%	143.7%
Knox	120.7%	50.4%	12.0%	16.1%	13.9%	26.6%	15.9%	14.4%	43.0%	159.2%	147.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Laclede	43.9%	40.2%	37.3%	65.2%	34.1%	60.3%	246.8%	61.4%	45.2%	52.3%	212.8%
Lafayette	44.6%	38.9%	127.2%	104.9%	75.1%	60.1%	57.2%	38.2%	30.3%	50.6%	96.9%
Lawrence	48.6%	236.3%	51.3%	107.6%	46.1%	49.7%	136.4%	59.7%	62.2%	68.8%	190.2%
Lewis	19.5%	21.8%	83.2%	45.3%	33.6%	43.9%	36.1%	28.0%	17.3%	112.4%	95.1%
Lincoln	87.7%	178.3%	50.2%	46.3%	30.7%	48.8%	94.9%	39.7%	30.3%	213.0%	182.7%
Linn	50.4%	36.6%	23.6%	22.2%	46.0%	25.2%	65.5%	27.1%	28.1%	140.2%	117.9%
Livingston	20.5%	31.7%	21.3%	43.0%	28.3%	49.9%	19.9%	43.1%	56.3%	82.9%	63.0%
McDonald	38.0%	69.2%	41.9%	89.7%	66.6%	107.1%	54.2%	84.3%	46.8%	78.2%	69.1%
Macon	72.0%	26.5%	20.9%	47.2%	17.5%	21.3%	32.1%	28.4%	60.3%	374.6%	357.1%
Madison	48.2%	62.9%	27.5%	27.4%	56.3%	38.4%	23.3%	225.2%	72.7%	62.3%	201.9%
Maries	170.4%	71.6%	44.6%	44.3%	29.2%	30.4%	84.3%	47.9%	19.4%	254.0%	234.5%
Marion	31.1%	30.7%	42.3%	31.8%	29.0%	21.1%	22.9%	53.9%	20.9%	513.9%	493.0%
Mercer	389.1%	15.4%	30.6%	79.0%	56.6%	16.8%	42.0%	21.8%	29.8%	156.7%	373.7%
Miller	55.5%	31.3%	27.5%	79.3%	51.8%	178.9%	51.9%	54.1%	41.6%	90.5%	151.4%
Mississippi	65.4%	30.8%	104.0%	92.0%	65.2%	61.0%	60.8%	41.5%	23.7%	86.7%	80.3%
Moniteau	42.9%	41.1%	18.5%	127.4%	45.7%	40.0%	43.7%	67.7%	57.4%	47.0%	108.9%
Monroe	32.8%	34.1%	44.4%	43.2%	44.8%	33.0%	26.9%	65.5%	39.5%	47.3%	38.6%
Montgomery	120.2%	79.6%	23.4%	44.8%	28.1%	41.8%	134.5%	38.9%	49.3%	86.1%	111.1%
Morgan	41.5%	27.0%	31.7%	60.8%	32.6%	39.4%	33.6%	61.8%	35.7%	60.7%	34.8%
New Madrid	101.4%	55.4%	54.2%	145.3%	77.4%	35.6%	130.4%	39.9%	44.6%	33.1%	112.2%
Newton	48.2%	43.2%	32.5%	83.4%	40.5%	58.8%	56.3%	56.0%	31.8%	58.3%	51.6%
Nodaway	39.3%	28.9%	11.4%	50.1%	35.3%	33.3%	30.7%	27.6%	32.4%	356.8%	345.4%
Oregon	109.9%	46.1%	90.8%	72.5%	92.8%	60.3%	88.3%	59.9%	32.2%	33.9%	77.7%
Osage	45.6%	59.1%	25.7%	72.5%	11.8%	32.4%	34.5%	19.6%	30.0%	75.4%	63.6%
Ozark	26.9%	45.4%	38.7%	126.9%	40.7%	35.7%	40.6%	35.0%	56.2%	92.1%	100.0%
Pemiscot	159.7%	75.2%	58.0%	118.5%	90.0%	80.5%	197.2%	100.6%	108.9%	57.3%	139.9%
Perry	59.9%	27.5%	27.4%	212.1%	53.1%	25.6%	36.0%	28.9%	31.5%	66.8%	186.5%
Pettis	40.3%	24.5%	28.5%	40.4%	36.4%	39.3%	37.2%	50.0%	43.0%	59.6%	35.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Phelps	26.8%	35.4%	26.6%	42.2%	48.5%	45.4%	33.3%	49.0%	50.6%	51.1%	24.5%
Pike	50.0%	80.0%	50.1%	27.7%	84.9%	71.6%	69.8%	37.1%	43.0%	100.3%	72.7%
Platte	68.6%	37.9%	39.5%	113.5%	52.6%	37.9%	49.5%	38.3%	42.3%	37.4%	76.1%
Polk	54.5%	45.7%	33.5%	45.4%	53.3%	61.9%	36.4%	53.1%	345.5%	191.2%	312.1%
Pulaski	60.3%	30.0%	29.7%	35.3%	50.2%	66.8%	39.8%	37.2%	29.8%	71.2%	41.5%
Putnam	63.8%	49.9%	18.5%	20.4%	43.6%	39.4%	61.8%	38.0%	45.2%	33.5%	45.3%
Ralls	44.1%	41.4%	30.8%	46.0%	83.4%	49.6%	30.7%	142.4%	43.3%	98.2%	111.7%
Randolph	45.3%	27.9%	52.3%	71.8%	293.8%	145.2%	49.7%	25.9%	22.6%	72.7%	271.2%
Ray	173.3%	51.9%	67.1%	63.5%	32.9%	67.5%	55.1%	48.6%	51.5%	66.3%	140.4%
Reynolds	38.9%	73.5%	67.0%	79.9%	55.4%	36.7%	12.5%	35.3%	67.3%	80.4%	67.9%
Ripley	94.4%	89.7%	61.1%	75.3%	79.0%	119.1%	36.9%	34.5%	38.8%	48.9%	84.7%
St. Charles	46.8%	25.4%	132.3%	41.4%	30.0%	36.8%	89.0%	52.9%	42.6%	112.2%	106.8%
St. Clair	44.6%	92.3%	52.2%	49.0%	62.2%	30.4%	79.0%	32.6%	37.5%	26.7%	65.6%
Ste. Genevieve	59.9%	52.4%	51.0%	37.9%	35.7%	58.1%	50.5%	59.5%	49.9%	48.1%	24.2%
St. Francois	45.0%	330.4%	88.5%	45.3%	43.8%	56.9%	33.6%	31.2%	43.4%	69.3%	299.2%
St. Louis	52.5%	77.5%	54.4%	44.7%	41.1%	46.9%	51.1%	54.9%	48.8%	72.5%	36.4%
Saline	52.2%	33.0%	255.8%	31.3%	36.6%	22.8%	32.6%	33.0%	20.4%	75.7%	235.4%
Schuyler	88.3%	75.9%	6.8%	11.0%	4.4%	28.6%	13.8%	9.7%	67.3%	154.0%	149.6%
Scotland	23.7%	15.6%	6.9%	402.8%	150.6%	15.3%	8.6%	19.5%	33.6%	26.1%	395.9%
Scott	37.8%	42.5%	36.1%	38.0%	45.1%	45.4%	88.5%	45.0%	44.6%	68.6%	52.4%
Shannon	39.8%	47.3%	9.4%	33.8%	54.9%	33.2%	106.7%	23.3%	30.3%	38.2%	97.3%
Shelby	57.8%	44.5%	8.2%	67.3%	19.2%	34.7%	10.0%	49.2%	24.4%	76.2%	68.0%
Stoddard	37.3%	38.9%	32.1%	62.3%	39.4%	71.7%	51.3%	36.8%	30.7%	38.8%	41.1%
Stone	53.8%	50.5%	23.5%	118.2%	50.6%	51.2%	137.5%	43.1%	62.3%	50.0%	114.0%
Sullivan	33.3%	11.2%	59.5%	110.2%	101.9%	19.2%	78.1%	19.4%	34.8%	99.6%	99.0%
Taney	39.4%	34.5%	35.9%	82.2%	120.3%	123.1%	95.1%	56.4%	55.5%	75.5%	88.6%
Texas	62.7%	48.3%	69.4%	95.5%	63.5%	76.9%	207.0%	33.6%	38.5%	60.4%	173.5%
Vernon	40.7%	62.8%	21.5%	198.9%	62.4%	68.1%	76.0%	38.0%	81.1%	98.5%	177.4%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Warren	39.5%	150.0%	73.2%	52.1%	27.9%	47.9%	203.9%	69.1%	35.5%	60.8%	176.0%
Washington	90.6%	128.6%	60.9%	73.9%	36.8%	65.5%	70.6%	82.6%	50.9%	65.3%	91.7%
Wayne	57.7%	81.3%	44.5%	49.0%	45.1%	72.2%	64.0%	74.9%	32.8%	48.4%	48.6%
Webster	32.8%	51.4%	26.9%	55.5%	70.1%	116.2%	77.0%	50.4%	41.4%	47.5%	89.3%
Worth	15.7%	287.8%	138.4%	290.2%	1.8%	224.5%	13.7%	12.1%	89.0%	58.5%	288.4%
Wright	38.3%	51.0%	20.2%	238.4%	65.9%	59.7%	149.7%	52.9%	25.2%	71.1%	218.2%
St. Louis City	49.5%	43.1%	47.4%	39.6%	36.7%	46.4%	41.1%	40.2%	48.1%	54.4%	17.6%
<b>Missouri Total</b>	<b>57.1%</b>	<b>51.6%</b>	<b>54.6%</b>	<b>65.7%</b>	<b>46.4%</b>	<b>55.6%</b>	<b>70.9%</b>	<b>47.1%</b>	<b>44.8%</b>	<b>81.8%</b>	<b>37.0%</b>

TABLE 5.3.2



# HOMEOWNERS - LOSS RATIO

## PERCENTAGE POINT CHANGE, PRIOR TEN YEARS

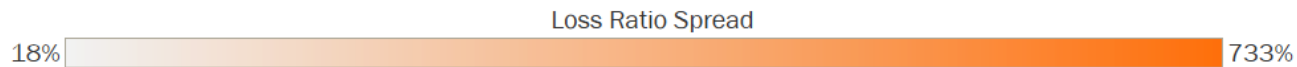
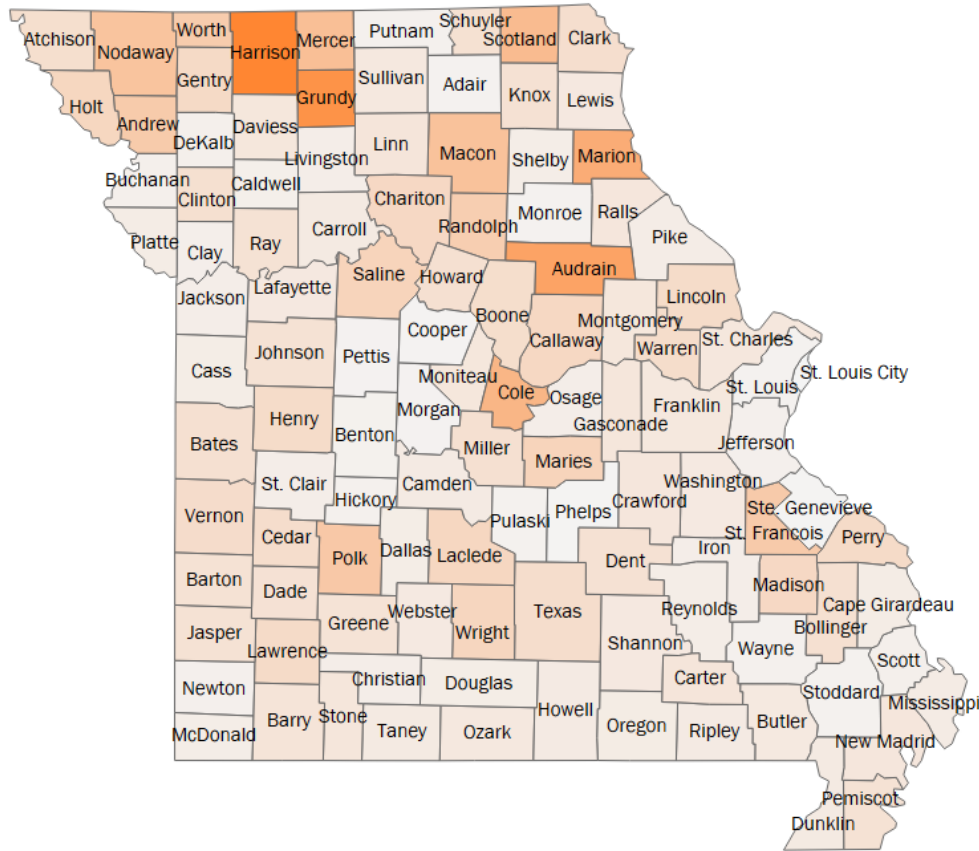


FIGURE 5.3.2.1

# HOMEOWNERS - LOSS RATIO, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Adair	34.7%	24.6%	6.3%	16.7%	25.7%	33.0%	8.6%	11.8%	5.2%	20.4%	29.5%
Andrew	49.8%	17.3%	36.1%	31.1%	33.4%	197.5%	22.6%	36.0%	16.5%	10.4%	187.1%
Atchison	175.5%	41.5%	11.9%	6.3%	15.4%	17.7%	53.9%	18.2%	15.4%	17.1%	169.2%
Audrain	35.0%	19.1%	68.3%	25.5%	15.8%	10.2%	18.0%	8.1%	12.3%	340.2%	332.1%
Barry	51.5%	104.6%	32.5%	114.8%	31.4%	35.6%	39.1%	26.2%	20.5%	52.5%	94.3%
Barton	23.4%	12.0%	11.3%	37.5%	95.1%	122.2%	58.9%	22.2%	7.7%	84.2%	114.5%
Bates	61.4%	88.0%	26.6%	116.7%	35.1%	39.7%	62.2%	28.5%	14.5%	47.7%	102.2%
Benton	64.3%	53.6%	14.7%	64.1%	53.4%	46.3%	57.2%	16.4%	25.9%	23.5%	49.6%
Bollinger	130.8%	58.6%	17.3%	37.9%	17.1%	54.2%	50.9%	11.8%	32.7%	244.9%	233.2%
Boone	45.0%	30.2%	19.8%	26.9%	25.9%	25.0%	22.7%	39.9%	27.7%	128.7%	108.8%
Buchanan	41.7%	36.9%	20.6%	16.4%	22.8%	64.3%	42.7%	21.0%	34.3%	21.3%	47.8%
Butler	40.0%	31.5%	30.4%	57.1%	101.9%	47.3%	45.1%	36.5%	29.0%	69.4%	73.0%
Caldwell	36.2%	27.1%	73.7%	14.8%	15.8%	16.7%	36.5%	26.2%	32.6%	29.6%	59.0%
Callaway	214.7%	29.0%	20.5%	38.7%	35.5%	34.0%	140.8%	37.9%	28.1%	33.4%	194.2%
Camden	54.0%	35.2%	33.3%	54.3%	60.7%	42.6%	23.6%	36.6%	37.8%	84.1%	60.6%
Cape Girardeau	29.8%	71.5%	29.8%	25.1%	28.6%	31.8%	23.1%	18.7%	129.4%	29.4%	110.7%
Carroll	25.2%	26.7%	19.2%	29.3%	52.3%	61.2%	80.4%	35.6%	11.6%	13.5%	68.7%
Carter	180.7%	13.2%	10.6%	93.0%	222.0%	32.9%	92.5%	40.8%	9.8%	24.5%	212.2%
Cass	27.6%	30.5%	27.1%	83.0%	55.5%	39.0%	88.3%	41.8%	33.0%	69.9%	61.2%
Cedar	191.9%	67.2%	20.7%	62.8%	39.6%	28.1%	75.9%	18.2%	20.9%	24.5%	173.7%
Chariton	305.0%	25.1%	7.9%	34.9%	6.8%	88.8%	13.1%	10.2%	5.9%	9.0%	299.2%
Christian	45.3%	28.9%	21.2%	51.3%	40.4%	61.4%	52.3%	63.2%	51.7%	92.4%	71.2%
Clark	23.2%	9.8%	11.7%	28.9%	15.5%	5.2%	9.6%	4.8%	2.3%	82.6%	80.4%
Clay	74.0%	31.9%	55.1%	67.2%	29.2%	45.0%	36.0%	40.1%	42.0%	64.4%	44.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Clinton	80.3%	45.3%	47.5%	88.6%	31.1%	34.1%	56.8%	36.8%	21.8%	51.8%	66.8%
Cole	40.7%	24.9%	23.7%	28.0%	23.2%	76.4%	308.7%	42.9%	36.5%	44.7%	285.4%
Cooper	43.8%	20.2%	25.4%	24.8%	22.5%	51.0%	25.8%	32.4%	40.5%	47.4%	30.8%
Crawford	41.8%	29.9%	40.5%	18.4%	41.1%	36.5%	27.4%	22.2%	27.2%	103.2%	84.8%
Dade	78.0%	29.7%	146.5%	230.3%	42.9%	63.8%	125.8%	26.9%	22.6%	51.3%	207.6%
Dallas	96.1%	118.7%	73.6%	20.3%	98.9%	40.4%	55.0%	59.4%	45.0%	57.4%	98.4%
Daviess	56.1%	6.9%	6.0%	14.6%	18.7%	28.6%	15.6%	12.9%	12.5%	41.2%	50.1%
DeKalb	31.2%	60.8%	38.0%	44.6%	51.2%	91.8%	34.9%	19.8%	47.1%	66.5%	72.0%
Dent	60.9%	35.9%	75.6%	60.8%	40.2%	39.3%	20.3%	68.7%	21.4%	30.6%	55.3%
Douglas	51.4%	45.1%	7.3%	21.9%	65.4%	43.2%	24.6%	47.9%	31.1%	20.4%	58.0%
Dunklin	27.8%	45.2%	9.9%	57.6%	31.5%	72.6%	84.4%	17.6%	34.1%	34.6%	74.5%
Franklin	48.1%	48.2%	32.1%	38.9%	33.5%	52.8%	30.7%	24.4%	40.3%	80.2%	55.8%
Gasconade	23.6%	57.2%	18.4%	13.4%	63.5%	16.8%	24.1%	7.6%	24.2%	75.5%	67.9%
Gentry	94.2%	24.5%	14.4%	34.8%	10.1%	35.3%	14.0%	5.2%	27.6%	122.9%	117.7%
Greene	24.4%	19.1%	19.8%	34.2%	59.9%	54.3%	89.0%	45.3%	37.1%	67.3%	69.9%
Grundy	622.7%	32.0%	15.6%	11.1%	78.8%	20.7%	12.7%	39.0%	6.6%	280.7%	616.1%
Harrison	257.0%	39.1%	32.9%	43.0%	123.6%	559.9%	88.9%	31.2%	62.5%	51.8%	528.7%
Henry	40.8%	34.4%	12.1%	72.6%	48.0%	174.9%	54.4%	23.7%	17.3%	29.3%	162.8%
Hickory	43.1%	143.9%	13.5%	46.6%	22.6%	37.3%	31.8%	21.6%	10.2%	24.8%	133.7%
Holt	(28.3%)	7.1%	46.4%	(3.9%)	12.4%	160.5%	103.5%	47.2%	36.4%	49.4%	188.8%
Howard	41.9%	61.7%	8.6%	15.4%	4.7%	19.6%	6.0%	7.7%	55.3%	87.1%	82.4%
Howell	23.5%	24.3%	35.2%	87.4%	39.2%	28.3%	58.4%	17.2%	10.6%	49.8%	76.8%
Iron	141.7%	36.3%	29.5%	92.3%	34.9%	53.0%	38.1%	16.6%	11.3%	31.3%	130.4%
Jackson	73.8%	27.9%	27.9%	85.6%	43.6%	43.1%	39.2%	34.8%	41.9%	51.5%	57.7%
Jasper	37.2%	24.6%	21.7%	134.9%	44.3%	71.8%	73.0%	35.5%	36.6%	33.3%	113.2%
Jefferson	51.1%	30.0%	52.0%	65.1%	41.5%	41.8%	44.2%	30.1%	44.9%	80.9%	50.9%
Johnson	45.0%	32.1%	20.3%	49.8%	57.5%	34.2%	131.6%	35.8%	36.4%	56.8%	111.3%
Knox	163.6%	20.9%	8.6%	22.2%	18.8%	9.8%	16.4%	15.5%	5.4%	192.2%	186.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Laclede	35.7%	17.1%	27.6%	62.8%	36.7%	52.5%	225.8%	54.1%	49.6%	35.2%	208.7%
Lafayette	51.6%	39.8%	90.2%	80.4%	48.7%	41.9%	48.5%	25.9%	23.7%	36.6%	66.5%
Lawrence	36.2%	240.0%	36.7%	82.8%	39.3%	56.6%	102.6%	44.1%	59.9%	42.7%	203.8%
Lewis	15.5%	9.3%	82.4%	35.0%	54.2%	22.6%	12.4%	8.7%	8.3%	59.3%	74.1%
Lincoln	79.4%	207.6%	30.8%	34.5%	24.5%	37.0%	50.2%	33.5%	30.8%	177.8%	183.0%
Linn	25.7%	37.4%	20.7%	37.6%	66.8%	22.1%	30.4%	11.6%	25.8%	88.6%	77.0%
Livingston	36.9%	41.5%	8.6%	41.2%	23.8%	44.4%	18.5%	32.0%	86.3%	70.0%	77.7%
McDonald	44.8%	94.5%	32.1%	62.7%	34.4%	66.1%	67.1%	43.5%	18.9%	49.7%	75.6%
Macon	61.3%	34.5%	29.6%	32.6%	16.8%	18.8%	39.9%	13.0%	40.6%	256.6%	243.6%
Madison	44.7%	35.4%	20.5%	21.7%	106.8%	46.6%	19.8%	122.9%	50.5%	46.0%	103.1%
Maries	22.8%	63.4%	46.0%	68.3%	50.3%	40.1%	45.8%	7.9%	12.5%	103.4%	95.5%
Marion	24.8%	22.5%	9.7%	15.6%	11.0%	12.1%	10.9%	40.1%	14.9%	265.5%	255.8%
Mercer	398.9%	14.3%	19.8%	67.8%	39.9%	2.9%	10.4%	6.1%	26.7%	34.3%	396.0%
Miller	70.2%	20.4%	16.6%	61.7%	71.8%	165.1%	33.3%	29.8%	34.7%	31.6%	148.6%
Mississippi	24.5%	14.0%	159.3%	108.0%	60.5%	43.4%	46.7%	10.9%	10.3%	33.2%	149.0%
Moniteau	54.4%	67.2%	13.9%	73.8%	11.6%	41.0%	24.9%	44.2%	25.0%	21.4%	62.2%
Monroe	18.2%	18.5%	29.4%	48.9%	21.9%	16.2%	12.8%	43.0%	17.7%	28.9%	36.1%
Montgomery	111.5%	92.9%	11.6%	35.9%	14.4%	48.5%	83.0%	33.7%	30.6%	58.1%	99.8%
Morgan	38.8%	20.5%	20.0%	37.1%	31.2%	27.2%	26.6%	37.0%	38.2%	61.4%	41.4%
New Madrid	115.5%	33.2%	21.4%	128.7%	29.5%	30.7%	113.3%	18.7%	48.1%	24.6%	110.0%
Newton	45.3%	40.6%	31.5%	67.3%	42.7%	30.4%	40.8%	48.5%	37.4%	29.9%	37.5%
Nodaway	25.8%	15.6%	6.3%	17.7%	51.1%	19.8%	30.8%	8.4%	27.7%	183.7%	177.3%
Oregon	80.1%	48.5%	104.6%	39.1%	118.2%	44.4%	57.6%	55.9%	23.8%	42.5%	94.4%
Osage	77.4%	53.8%	15.2%	38.7%	4.4%	30.6%	16.2%	9.1%	16.1%	20.7%	73.0%
Ozark	32.6%	84.4%	71.4%	118.3%	32.1%	36.8%	38.8%	20.0%	76.8%	68.0%	98.3%
Pemiscot	112.8%	27.8%	39.1%	112.0%	54.8%	46.1%	142.7%	122.1%	173.8%	45.3%	146.0%
Perry	78.4%	26.4%	8.4%	156.9%	72.8%	21.7%	51.7%	17.5%	20.1%	22.6%	148.5%
Pettis	34.1%	24.6%	16.0%	20.8%	37.5%	32.4%	31.1%	34.5%	28.4%	41.3%	25.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Phelps	24.7%	36.4%	28.8%	45.4%	44.2%	41.5%	30.5%	29.4%	23.8%	28.5%	21.5%
Pike	69.0%	107.4%	9.3%	10.4%	87.0%	52.6%	95.3%	35.6%	48.8%	70.5%	98.1%
Platte	77.5%	34.4%	28.8%	97.0%	34.2%	29.3%	42.5%	38.0%	57.2%	57.1%	68.2%
Polk	56.4%	59.1%	24.8%	43.9%	39.8%	46.1%	26.6%	51.8%	273.1%	119.2%	248.3%
Pulaski	48.2%	16.0%	16.8%	35.6%	63.8%	44.5%	19.6%	19.6%	21.2%	56.2%	47.8%
Putnam	98.5%	17.6%	23.9%	25.7%	68.9%	82.1%	20.0%	7.8%	25.0%	21.0%	90.7%
Ralls	68.2%	62.0%	21.5%	19.6%	129.5%	33.2%	7.6%	104.1%	55.1%	47.2%	121.9%
Randolph	51.1%	19.1%	55.2%	58.8%	302.7%	95.3%	26.9%	21.8%	23.5%	57.8%	283.6%
Ray	203.8%	54.7%	50.9%	52.7%	38.6%	46.4%	18.7%	33.9%	45.4%	30.8%	185.1%
Reynolds	58.3%	111.5%	24.1%	81.3%	32.6%	10.5%	6.3%	45.3%	148.8%	58.9%	142.5%
Ripley	126.8%	54.4%	55.6%	88.5%	29.3%	105.5%	18.0%	30.2%	15.2%	13.8%	113.0%
St. Charles	40.1%	25.1%	82.4%	28.7%	25.1%	29.8%	69.0%	39.9%	46.0%	78.0%	57.3%
St. Clair	40.7%	98.8%	13.7%	34.6%	54.3%	22.3%	49.1%	4.9%	11.7%	19.0%	93.9%
Ste. Genevieve	64.9%	64.3%	29.0%	28.1%	34.9%	49.2%	31.2%	53.2%	45.2%	44.6%	36.8%
St. Francois	32.9%	332.2%	63.3%	32.6%	46.0%	39.7%	36.5%	32.8%	30.0%	46.2%	302.2%
St. Louis	45.1%	54.3%	33.2%	29.7%	29.3%	34.3%	49.1%	45.9%	48.9%	62.2%	32.9%
Saline	64.4%	39.7%	167.1%	17.2%	25.1%	13.1%	23.2%	18.4%	9.5%	22.9%	157.6%
Schuyler	1.9%	16.4%	0.0%	3.8%	1.3%	7.6%	15.2%	4.2%	24.8%	59.6%	59.6%
Scotland	29.1%	20.1%	6.7%	288.1%	46.0%	7.9%	12.9%	32.5%	3.6%	13.4%	284.5%
Scott	43.3%	51.2%	25.5%	31.0%	36.6%	31.4%	61.2%	37.3%	47.1%	62.9%	37.4%
Shannon	28.1%	90.9%	13.5%	34.8%	108.7%	14.9%	27.6%	5.6%	7.7%	39.1%	103.1%
Shelby	30.4%	91.5%	2.3%	35.1%	24.1%	15.3%	3.4%	8.6%	7.2%	26.5%	89.2%
Stoddard	30.3%	25.7%	26.8%	58.4%	43.5%	79.1%	62.0%	17.3%	36.3%	37.6%	61.9%
Stone	51.0%	34.1%	13.8%	92.7%	37.7%	44.8%	72.2%	42.0%	72.0%	44.1%	78.9%
Sullivan	48.0%	8.6%	14.0%	9.7%	149.6%	15.3%	20.5%	17.9%	39.8%	77.3%	141.0%
Taney	29.5%	29.6%	23.5%	53.5%	105.1%	100.7%	80.0%	34.1%	43.5%	58.7%	81.6%
Texas	41.3%	23.6%	80.4%	90.3%	25.8%	75.8%	171.5%	27.7%	18.3%	31.0%	153.2%
Vernon	42.7%	47.8%	26.2%	198.6%	36.5%	44.7%	43.1%	16.9%	64.4%	38.7%	181.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Warren	48.5%	104.2%	40.7%	30.1%	21.0%	32.7%	154.2%	90.6%	66.2%	29.1%	133.2%
Washington	76.8%	149.2%	47.7%	53.7%	24.0%	58.4%	67.9%	102.8%	48.4%	61.5%	125.2%
Wayne	80.9%	106.3%	13.8%	39.0%	12.9%	89.0%	36.6%	54.0%	42.6%	48.7%	93.4%
Webster	22.6%	40.9%	14.1%	31.6%	71.3%	89.1%	56.0%	22.5%	35.6%	30.5%	75.0%
Worth	10.0%	45.5%	145.6%	267.4%	0.3%	462.4%	18.9%	18.6%	77.2%	31.0%	462.1%
Wright	33.0%	86.7%	20.7%	192.4%	98.1%	71.4%	110.7%	41.6%	9.3%	52.7%	183.1%
St. Louis City	42.0%	38.6%	39.3%	33.7%	35.4%	40.5%	34.8%	38.0%	54.2%	44.4%	20.6%
<b>Missouri Total</b>	<b>52.9%</b>	<b>43.6%</b>	<b>36.0%</b>	<b>52.9%</b>	<b>40.2%</b>	<b>44.7%</b>	<b>55.2%</b>	<b>37.6%</b>	<b>42.2%</b>	<b>61.6%</b>	<b>25.6%</b>

TABLE 5.3.3

# HOMEOWNERS - LOSS RATIO, \$140-\$249K COVERAGE LIMITS

## PERCENTAGE POINT CHANGE, PRIOR TEN YEARS

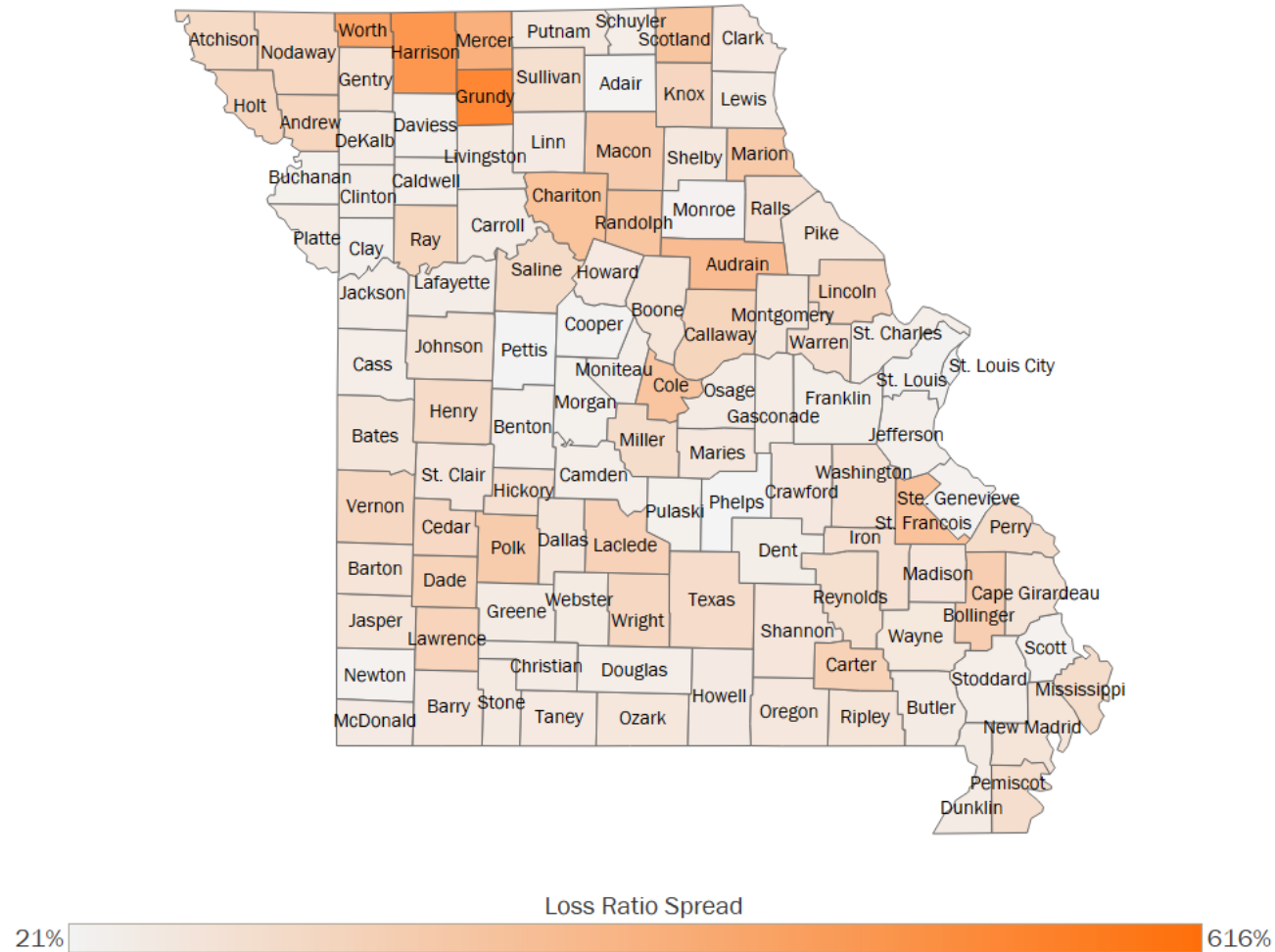


FIGURE 5.3.3.1

# 6 DWELLING FIRE

## 6.1 EXPOSURES AND PREMIUMS

### TABLE 6.1.1: DWELLING FIRE - AVERAGE ANNUAL PREMIUM | MARKET PENETRATION, 2023

This chart shows average annual premiums by county for 2023. It also shows exposures, median income, and average annual premium over median income.

### FIGURE 6.1.1.1: DWELLING FIRE - AVERAGE ANNUAL PREMIUM | 2023

This map shows average annual premiums by county for 2023.

### FIGURE 6.1.1.2: DWELLING FIRE - AVERAGE ANNUAL PREMIUM TO MEDIAN INCOME | AVERAGE ANNUAL PREMIUM DIVIDED BY MEDIAN INCOME BY COUNTY, 2023

This map shows average annual premium divided by median income. This metric shows how much of a person's income on average would go toward paying his or her homeowner's policy.

### TABLE 6.1.2: DWELLING FIRE - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows average annual premium for the prior ten years adjusted for inflation by county.

### FIGURE 6.1.2.1: DWELLING FIRE - AVERAGE ANNUAL PREMIUM | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This map shows average annual premium percentage point change over the prior ten years adjusted for inflation.

### TABLE 6.1.3: DWELLING FIRE - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows average annual premium for the prior ten years adjusted for inflation.

### FIGURE 6.1.3.1: DWELLING FIRE - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This map shows the percentage point change from the prior table.



# DWELLING FIRE - AVERAGE ANNUAL PREMIUM

## MARKET PENETRATION, 2023

County	Dwelling Fire Exposures Written	Average Annual Dwelling Fire Premium	Median Income	Average Annual Premium/Median Income
Adair	1,067	\$727	\$46,639	1.6%
Andrew	244	\$798	\$63,769	1.3%
Atchison	124	\$874	\$53,867	1.6%
Audrain	921	\$578	\$47,178	1.2%
Barry	1,385	\$832	\$49,574	1.7%
Barton	422	\$743	\$45,113	1.6%
Bates	629	\$761	\$52,093	1.5%
Benton	1,059	\$647	\$45,533	1.4%
Bollinger	266	\$643	\$51,250	1.3%
Boone	7,166	\$943	\$62,653	1.5%
Buchanan	4,086	\$810	\$54,073	1.5%
Butler	1,881	\$656	\$44,842	1.5%
Caldwell	295	\$655	\$54,321	1.2%
Callaway	902	\$863	\$63,791	1.4%
Camden	2,700	\$1,087	\$55,717	2.0%
Cape Girardeau	2,563	\$952	\$59,252	1.6%
Carroll	253	\$607	\$54,967	1.1%
Carter	386	\$680	\$42,378	1.6%
Cass	2,465	\$1,054	\$76,924	1.4%
Cedar	754	\$584	\$41,211	1.4%
Chariton	278	\$442	\$56,758	0.8%
Christian	2,700	\$1,014	\$69,212	1.5%
Clark	291	\$504	\$45,965	1.1%
Clay	6,045	\$1,082	\$75,596	1.4%
Clinton	624	\$908	\$63,876	1.4%
Cole	1,916	\$955	\$64,715	1.5%
Cooper	457	\$798	\$55,711	1.4%
Crawford	791	\$817	\$46,643	1.8%
Dade	232	\$648	\$43,661	1.5%
Dallas	479	\$766	\$44,948	1.7%
Daviess	334	\$621	\$55,750	1.1%
DeKalb	247	\$643	\$59,462	1.1%
Dent	507	\$740	\$45,700	1.6%
Douglas	326	\$821	\$45,125	1.8%
Dunklin	2,526	\$541	\$42,194	1.3%
Franklin	3,075	\$892	\$65,263	1.4%

Source: Median household income derived from *An Ecosystem of Minority Health and Health Disparities Resources* by the National Institute on Minority Health and Health Disparities.

County	Dwelling Fire Exposures Written	Average Annual Dwelling Fire Premium	Median Income	Average Annual Premium/Median Income
Gasconade	498	\$750	\$58,956	1.3%
Gentry	253	\$561	\$47,746	1.2%
Greene	16,123	\$905	\$50,682	1.8%
Grundy	444	\$549	\$49,621	1.1%
Harrison	222	\$625	\$45,313	1.4%
Henry	935	\$746	\$49,682	1.5%
Hickory	397	\$606	\$32,132	1.9%
Holt	245	\$495	\$52,500	0.9%
Howard	328	\$747	\$58,596	1.3%
Howell	2,375	\$656	\$43,200	1.5%
Iron	611	\$649	\$44,717	1.5%
Jackson	30,890	\$1,060	\$60,800	1.7%
Jasper	6,634	\$910	\$51,876	1.8%
Jefferson	4,937	\$918	\$71,285	1.3%
Johnson	1,450	\$1,126	\$59,952	1.9%
Knox	63	\$680	\$40,814	1.7%
Laclede	1,300	\$762	\$46,968	1.6%
Lafayette	1,010	\$912	\$70,969	1.3%
Lawrence	1,301	\$788	\$46,923	1.7%
Lewis	358	\$561	\$46,250	1.2%
Lincoln	1,573	\$763	\$76,622	1.0%
Linn	398	\$551	\$54,245	1.0%
Livingston	521	\$723	\$54,309	1.3%
Macon	466	\$614	\$48,583	1.3%
Madison	589	\$630	\$50,529	1.2%
Maries	284	\$582	\$50,434	1.2%
Marion	1,270	\$664	\$56,213	1.2%
McDonald	584	\$1,123	\$43,086	2.6%
Mercer	146	\$508	\$52,105	1.0%
Miller	724	\$731	\$47,288	1.5%
Mississippi	848	\$592	\$39,127	1.5%
Moniteau	386	\$709	\$58,900	1.2%
Monroe	364	\$564	\$46,441	1.2%
Montgomery	327	\$663	\$54,390	1.2%
Morgan	1,466	\$715	\$46,078	1.6%
New Madrid	693	\$645	\$42,370	1.5%
Newton	1,364	\$837	\$55,820	1.5%
Nodaway	583	\$815	\$47,669	1.7%
Oregon	692	\$598	\$35,972	1.7%
Osage	271	\$617	\$67,088	0.9%
Ozark	543	\$613	\$36,402	1.7%

County	Dwelling Fire Exposures Written	Average Annual Dwelling Fire Premium	Median Income	Average Annual Premium/Median Income
Pemiscot	1,334	\$555	\$35,865	1.5%
Perry	295	\$809	\$56,832	1.4%
Pettis	1,493	\$756	\$51,936	1.5%
Phelps	1,880	\$759	\$48,124	1.6%
Pike	794	\$646	\$47,382	1.4%
Platte	2,114	\$1,266	\$85,031	1.5%
Polk	1,240	\$710	\$50,890	1.4%
Pulaski	2,075	\$938	\$59,252	1.6%
Putnam	147	\$564	\$46,161	1.2%
Ralls	260	\$520	\$58,829	0.9%
Randolph	1,263	\$481	\$51,403	0.9%
Ray	541	\$853	\$67,643	1.3%
Reynolds	564	\$592	\$41,925	1.4%
Ripley	509	\$713	\$36,089	2.0%
Saline	823	\$618	\$49,705	1.2%
Schuyler	54	\$628	\$49,746	1.3%
Scotland	97	\$635	\$48,705	1.3%
Scott	1,702	\$675	\$50,556	1.3%
Shannon	356	\$697	\$41,176	1.7%
Shelby	146	\$651	\$46,178	1.4%
St. Charles	7,681	\$1,043	\$91,792	1.1%
St. Clair	473	\$517	\$40,470	1.3%
St. Francois	2,805	\$632	\$50,015	1.3%
St. Louis	40,575	\$929	\$72,562	1.3%
St. Louis City	19,413	\$1,054	\$48,751	2.2%
Ste. Genevieve	382	\$694	\$62,607	1.1%
Stoddard	1,599	\$617	\$46,052	1.3%
Stone	1,497	\$884	\$54,320	1.6%
Sullivan	265	\$504	\$46,964	1.1%
Taney	3,228	\$887	\$51,031	1.7%
Texas	858	\$727	\$37,994	1.9%
Vernon	893	\$718	\$49,494	1.5%
Warren	978	\$1,000	\$68,350	1.5%
Washington	556	\$724	\$44,955	1.6%
Wayne	803	\$571	\$42,257	1.4%
Webster	1,185	\$910	\$59,325	1.5%
Worth	22	\$1,112	\$41,847	2.7%
Wright	916	\$639	\$40,179	1.6%
<b>Missouri Total</b>	<b>236,745</b>	<b>\$900</b>	<b>\$65,920</b>	<b>1.4%</b>

TABLE 6.1.1

# DWELLING FIRE - AVERAGE ANNUAL PREMIUM

2023

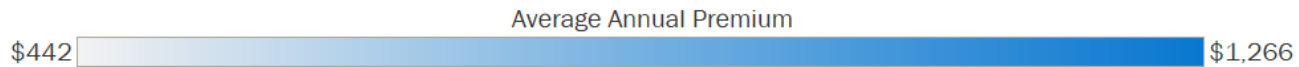
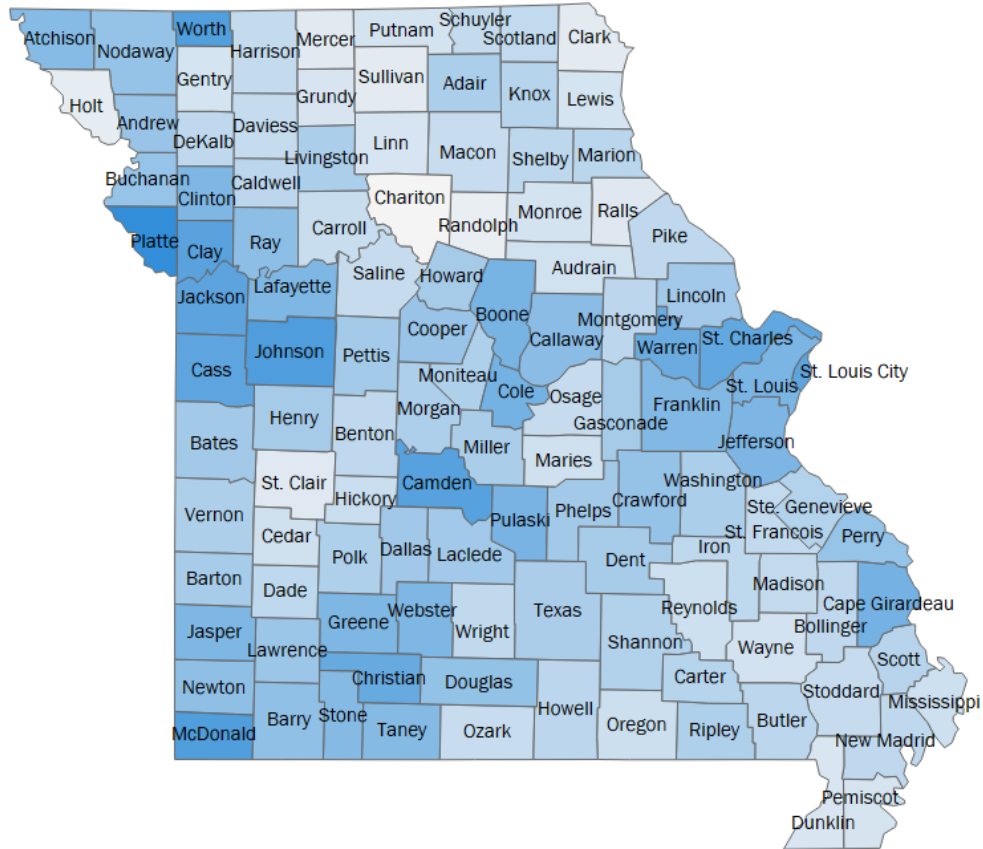


FIGURE 6.1.1.1

# DWELLING FIRE - AVERAGE ANNUAL PREMIUM TO MEDIAN INCOME

AVERAGE ANNUAL PREMIUM DIVIDED BY MEDIAN INCOME BY COUNTY, 2023

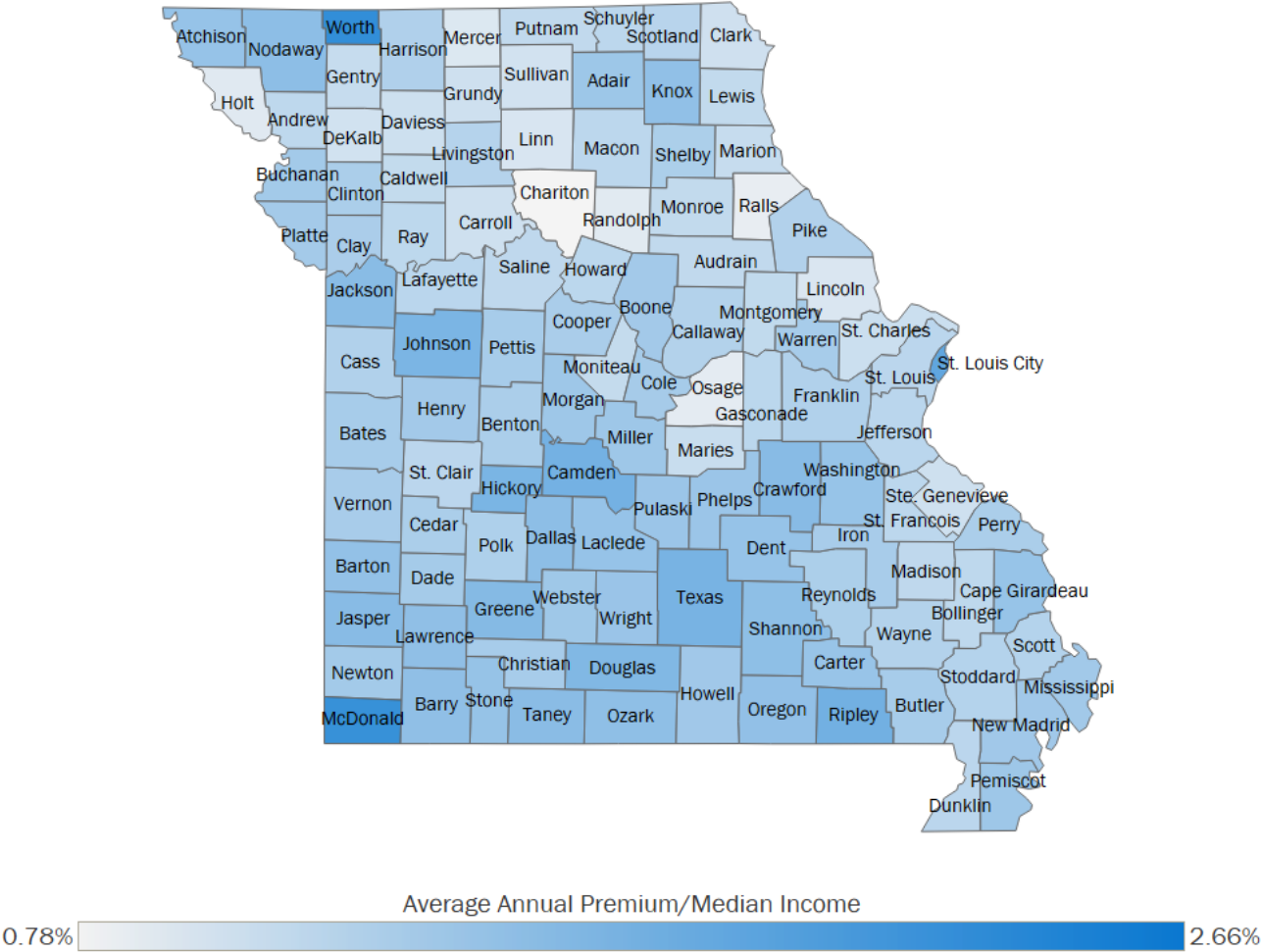


FIGURE 6.1.1.2

Source: Median household income derived from *An Ecosystem of Minority Health and Health Disparities Resources* by the National Institute on Minority Health and Health Disparities.

# DWELLING FIRE - AVERAGE ANNUAL PREMIUM

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$851	\$636	\$767	\$694	\$708	\$722	\$773	\$708	\$738	\$727	(14.7%)
Andrew	\$964	\$683	\$801	\$725	\$717	\$707	\$770	\$756	\$834	\$798	(17.1%)
Atchison	\$846	\$742	\$787	\$742	\$793	\$830	\$839	\$883	\$995	\$874	3.3%
Audrain	\$872	\$529	\$600	\$562	\$552	\$543	\$559	\$556	\$637	\$578	(33.7%)
Barry	\$910	\$696	\$793	\$752	\$795	\$781	\$778	\$796	\$891	\$832	(8.6%)
Barton	\$931	\$607	\$677	\$662	\$671	\$665	\$688	\$702	\$693	\$743	(20.2%)
Bates	\$921	\$762	\$733	\$749	\$745	\$727	\$728	\$715	\$791	\$761	(17.4%)
Benton	\$951	\$551	\$627	\$579	\$601	\$598	\$617	\$638	\$717	\$647	(32.0%)
Bollinger	\$980	\$622	\$631	\$630	\$619	\$628	\$591	\$615	\$665	\$643	(34.4%)
Boone	\$935	\$878	\$918	\$931	\$937	\$925	\$922	\$905	\$948	\$943	0.9%
Buchanan	\$936	\$721	\$758	\$740	\$743	\$754	\$759	\$769	\$840	\$810	(13.4%)
Butler	\$782	\$674	\$780	\$689	\$645	\$669	\$680	\$644	\$686	\$656	(16.0%)
Caldwell	\$1,140	\$622	\$685	\$675	\$645	\$633	\$604	\$619	\$721	\$655	(42.6%)
Callaway	\$991	\$812	\$845	\$844	\$840	\$840	\$830	\$832	\$867	\$863	(12.9%)
Camden	\$856	\$907	\$964	\$940	\$960	\$951	\$923	\$962	\$1,066	\$1,087	27.0%
Cape Girardeau	\$999	\$951	\$985	\$984	\$979	\$979	\$1,004	\$948	\$937	\$952	(4.7%)
Carroll	\$872	\$566	\$635	\$616	\$595	\$566	\$571	\$616	\$658	\$607	(30.4%)
Carter	\$852	\$634	\$728	\$724	\$677	\$692	\$600	\$617	\$734	\$680	(20.2%)
Cass	\$980	\$957	\$1,005	\$980	\$976	\$979	\$996	\$993	\$1,017	\$1,054	7.6%
Cedar	\$926	\$523	\$663	\$568	\$564	\$543	\$523	\$503	\$641	\$584	(36.9%)
Chariton	\$890	\$421	\$478	\$426	\$413	\$450	\$457	\$450	\$525	\$442	(50.4%)
Christian	\$939	\$975	\$985	\$978	\$986	\$996	\$1,002	\$1,019	\$1,016	\$1,014	7.9%
Clark	\$848	\$464	\$524	\$492	\$469	\$495	\$478	\$443	\$576	\$504	(40.5%)
Clay	\$1,038	\$964	\$997	\$993	\$983	\$993	\$1,018	\$999	\$1,044	\$1,082	4.2%
Clinton	\$985	\$819	\$870	\$907	\$808	\$808	\$829	\$829	\$922	\$908	(7.8%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$901	\$871	\$905	\$921	\$907	\$926	\$942	\$906	\$958	\$955	6.0%
Cooper	\$832	\$707	\$756	\$752	\$743	\$757	\$765	\$733	\$819	\$798	(4.1%)
Crawford	\$944	\$716	\$744	\$705	\$719	\$725	\$723	\$773	\$888	\$817	(13.4%)
Dade	\$865	\$550	\$601	\$585	\$625	\$590	\$603	\$659	\$808	\$648	(25.0%)
Dallas	\$933	\$781	\$808	\$748	\$687	\$730	\$747	\$712	\$788	\$766	(17.9%)
Daviess	\$1,194	\$628	\$706	\$686	\$693	\$684	\$695	\$699	\$738	\$621	(47.9%)
DeKalb	\$895	\$566	\$594	\$587	\$612	\$618	\$611	\$637	\$660	\$643	(28.2%)
Dent	\$941	\$657	\$786	\$760	\$741	\$743	\$757	\$745	\$764	\$740	(21.3%)
Douglas	\$958	\$749	\$778	\$770	\$780	\$749	\$724	\$724	\$819	\$821	(14.2%)
Dunklin	\$625	\$518	\$585	\$557	\$565	\$552	\$568	\$540	\$570	\$541	(13.6%)
Franklin	\$934	\$807	\$870	\$838	\$845	\$837	\$851	\$808	\$896	\$892	(4.4%)
Gasconade	\$913	\$736	\$740	\$796	\$768	\$754	\$708	\$671	\$803	\$750	(17.9%)
Gentry	\$889	\$509	\$601	\$521	\$530	\$528	\$488	\$561	\$599	\$561	(36.8%)
Greene	\$892	\$813	\$853	\$837	\$836	\$848	\$865	\$861	\$907	\$905	1.6%
Grundy	\$882	\$469	\$563	\$543	\$556	\$514	\$520	\$507	\$651	\$549	(37.7%)
Harrison	\$905	\$590	\$732	\$637	\$611	\$584	\$604	\$549	\$785	\$625	(30.9%)
Henry	\$955	\$737	\$754	\$734	\$729	\$727	\$728	\$704	\$812	\$746	(21.8%)
Hickory	\$938	\$490	\$556	\$561	\$583	\$600	\$629	\$601	\$663	\$606	(35.4%)
Holt	\$843	\$580	\$707	\$584	\$568	\$543	\$527	\$478	\$538	\$495	(41.3%)
Howard	\$965	\$656	\$716	\$673	\$648	\$663	\$689	\$677	\$744	\$747	(22.6%)
Howell	\$939	\$627	\$748	\$681	\$679	\$678	\$652	\$644	\$723	\$656	(30.2%)
Iron	\$889	\$594	\$639	\$630	\$660	\$654	\$661	\$672	\$724	\$649	(27.1%)
Jackson	\$1,002	\$892	\$932	\$929	\$925	\$931	\$968	\$958	\$1,006	\$1,060	5.8%
Jasper	\$943	\$730	\$818	\$783	\$786	\$808	\$809	\$831	\$923	\$910	(3.4%)
Jefferson	\$1,095	\$912	\$943	\$907	\$902	\$893	\$887	\$866	\$922	\$918	(16.2%)
Johnson	\$1,097	\$993	\$1,060	\$1,041	\$1,037	\$1,065	\$1,082	\$1,034	\$1,088	\$1,126	2.6%
Knox	\$766	\$495	\$603	\$535	\$575	\$549	\$653	\$746	\$800	\$680	(11.2%)
Laclede	\$966	\$698	\$727	\$707	\$714	\$711	\$706	\$708	\$808	\$762	(21.1%)
Lafayette	\$952	\$780	\$853	\$855	\$850	\$821	\$835	\$821	\$917	\$912	(4.2%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$902	\$732	\$817	\$780	\$745	\$743	\$741	\$728	\$830	\$788	(12.6%)
Lewis	\$842	\$525	\$623	\$603	\$592	\$590	\$602	\$555	\$676	\$561	(33.4%)
Lincoln	\$1,018	\$926	\$902	\$874	\$863	\$807	\$790	\$752	\$819	\$763	(25.0%)
Linn	\$760	\$658	\$678	\$711	\$668	\$694	\$636	\$590	\$670	\$551	(27.6%)
Livingston	\$846	\$715	\$741	\$689	\$693	\$701	\$709	\$715	\$766	\$723	(14.6%)
McDonald	\$962	\$667	\$746	\$758	\$801	\$932	\$990	\$1,047	\$1,138	\$1,123	16.8%
Macon	\$751	\$580	\$596	\$582	\$588	\$565	\$708	\$571	\$620	\$614	(18.3%)
Madison	\$869	\$570	\$595	\$620	\$631	\$643	\$607	\$572	\$603	\$630	(27.5%)
Maries	\$770	\$537	\$588	\$560	\$523	\$533	\$529	\$574	\$637	\$582	(24.4%)
Marion	\$844	\$649	\$632	\$652	\$648	\$651	\$637	\$643	\$724	\$664	(21.4%)
Mercer	\$927	\$568	\$679	\$602	\$577	\$565	\$531	\$494	\$573	\$508	(45.2%)
Miller	\$780	\$592	\$683	\$643	\$643	\$674	\$674	\$694	\$817	\$731	(6.3%)
Mississippi	\$605	\$523	\$583	\$547	\$544	\$552	\$594	\$564	\$611	\$592	(2.1%)
Moniteau	\$901	\$601	\$628	\$626	\$644	\$639	\$639	\$612	\$720	\$709	(21.4%)
Monroe	\$944	\$581	\$606	\$597	\$572	\$579	\$553	\$512	\$574	\$564	(40.3%)
Montgomery	\$881	\$630	\$737	\$692	\$690	\$680	\$669	\$723	\$776	\$663	(24.7%)
Morgan	\$967	\$610	\$732	\$647	\$660	\$631	\$631	\$663	\$779	\$715	(26.1%)
New Madrid	\$655	\$601	\$604	\$610	\$613	\$632	\$653	\$661	\$673	\$645	(1.7%)
Newton	\$968	\$739	\$773	\$764	\$735	\$751	\$766	\$776	\$804	\$837	(13.5%)
Nodaway	\$941	\$699	\$808	\$740	\$731	\$756	\$761	\$787	\$865	\$815	(13.3%)
Oregon	\$831	\$544	\$664	\$639	\$629	\$626	\$646	\$608	\$629	\$598	(28.1%)
Osage	\$903	\$514	\$579	\$544	\$608	\$627	\$635	\$604	\$678	\$617	(31.7%)
Ozark	\$1,058	\$736	\$780	\$704	\$702	\$651	\$691	\$603	\$675	\$613	(42.1%)
Pemiscot	\$581	\$461	\$521	\$488	\$497	\$517	\$527	\$533	\$560	\$555	(4.4%)
Perry	\$898	\$803	\$787	\$852	\$860	\$821	\$863	\$752	\$821	\$809	(9.8%)
Pettis	\$840	\$591	\$740	\$677	\$677	\$674	\$694	\$708	\$756	\$756	(9.9%)
Phelps	\$963	\$743	\$813	\$770	\$760	\$769	\$770	\$753	\$812	\$759	(21.1%)
Pike	\$996	\$590	\$647	\$590	\$608	\$607	\$600	\$611	\$726	\$646	(35.2%)
Platte	\$1,183	\$1,163	\$1,189	\$1,182	\$1,175	\$1,200	\$1,202	\$1,155	\$1,179	\$1,266	7.0%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$932	\$685	\$719	\$679	\$657	\$641	\$658	\$641	\$751	\$710	(23.8%)
Pulaski	\$1,220	\$1,022	\$1,090	\$1,044	\$1,022	\$1,079	\$1,059	\$984	\$966	\$938	(23.1%)
Putnam	\$870	\$614	\$734	\$650	\$656	\$650	\$645	\$592	\$723	\$564	(35.2%)
Ralls	\$791	\$639	\$639	\$610	\$642	\$657	\$596	\$568	\$629	\$520	(34.2%)
Randolph	\$820	\$521	\$572	\$549	\$555	\$541	\$532	\$491	\$518	\$481	(41.4%)
Ray	\$990	\$747	\$776	\$756	\$749	\$726	\$755	\$789	\$848	\$853	(13.8%)
Reynolds	\$1,008	\$546	\$611	\$543	\$549	\$555	\$558	\$569	\$662	\$592	(41.3%)
Ripley	\$934	\$604	\$683	\$644	\$629	\$629	\$672	\$681	\$781	\$713	(23.7%)
St. Charles	\$976	\$990	\$1,011	\$1,014	\$1,017	\$1,013	\$1,018	\$1,011	\$1,012	\$1,043	6.8%
St. Clair	\$886	\$446	\$531	\$719	\$513	\$509	\$527	\$466	\$581	\$517	(41.7%)
Ste. Genevieve	\$910	\$736	\$804	\$808	\$755	\$736	\$707	\$707	\$769	\$694	(23.7%)
St. Francois	\$893	\$562	\$653	\$615	\$622	\$619	\$605	\$582	\$639	\$632	(29.3%)
St. Louis	\$1,025	\$900	\$929	\$906	\$890	\$877	\$891	\$884	\$919	\$929	(9.4%)
Saline	\$869	\$570	\$685	\$640	\$639	\$634	\$623	\$599	\$672	\$618	(28.8%)
Schuyler	\$759	\$642	\$619	\$639	\$647	\$609	\$647	\$653	\$732	\$628	(17.2%)
Scotland	\$765	\$506	\$555	\$922	\$606	\$624	\$591	\$579	\$679	\$635	(16.9%)
Scott	\$840	\$700	\$763	\$728	\$744	\$732	\$740	\$677	\$714	\$675	(19.6%)
Shannon	\$879	\$581	\$662	\$638	\$623	\$633	\$677	\$690	\$704	\$697	(20.8%)
Shelby	\$871	\$492	\$607	\$581	\$540	\$594	\$645	\$716	\$757	\$651	(25.2%)
Stoddard	\$806	\$552	\$643	\$604	\$593	\$605	\$595	\$606	\$653	\$617	(23.5%)
Stone	\$993	\$785	\$854	\$800	\$834	\$802	\$807	\$812	\$875	\$884	(11.0%)
Sullivan	\$855	\$517	\$547	\$568	\$506	\$539	\$536	\$532	\$560	\$504	(41.0%)
Taney	\$738	\$706	\$742	\$733	\$738	\$766	\$764	\$787	\$850	\$887	20.3%
Texas	\$1,085	\$637	\$778	\$701	\$695	\$703	\$688	\$687	\$751	\$727	(33.0%)
Vernon	\$884	\$726	\$752	\$703	\$674	\$728	\$717	\$681	\$720	\$718	(18.7%)
Warren	\$1,028	\$911	\$927	\$898	\$882	\$886	\$929	\$943	\$977	\$1,000	(2.7%)
Washington	\$903	\$711	\$723	\$735	\$731	\$717	\$757	\$725	\$742	\$724	(19.9%)
Wayne	\$855	\$560	\$645	\$600	\$571	\$567	\$561	\$546	\$656	\$571	(33.2%)
Webster	\$1,011	\$816	\$899	\$862	\$852	\$838	\$856	\$824	\$904	\$910	(9.9%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$821	\$576	\$583	\$628	\$740	\$814	\$772	\$748	\$1,095	\$1,112	35.4%
Wright	\$923	\$588	\$642	\$624	\$630	\$596	\$597	\$621	\$669	\$639	(30.8%)
St. Louis City	\$1,007	\$881	\$917	\$905	\$914	\$906	\$927	\$936	\$1,005	\$1,054	4.6%
<b>Missouri Total</b>	<b>\$968</b>	<b>\$812</b>	<b>\$862</b>	<b>\$842</b>	<b>\$838</b>	<b>\$837</b>	<b>\$847</b>	<b>\$840</b>	<b>\$895</b>	<b>\$900</b>	<b>(7.0%)</b>

TABLE 6.1.2

# DWELLING FIRE - AVERAGE ANNUAL PREMIUM

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

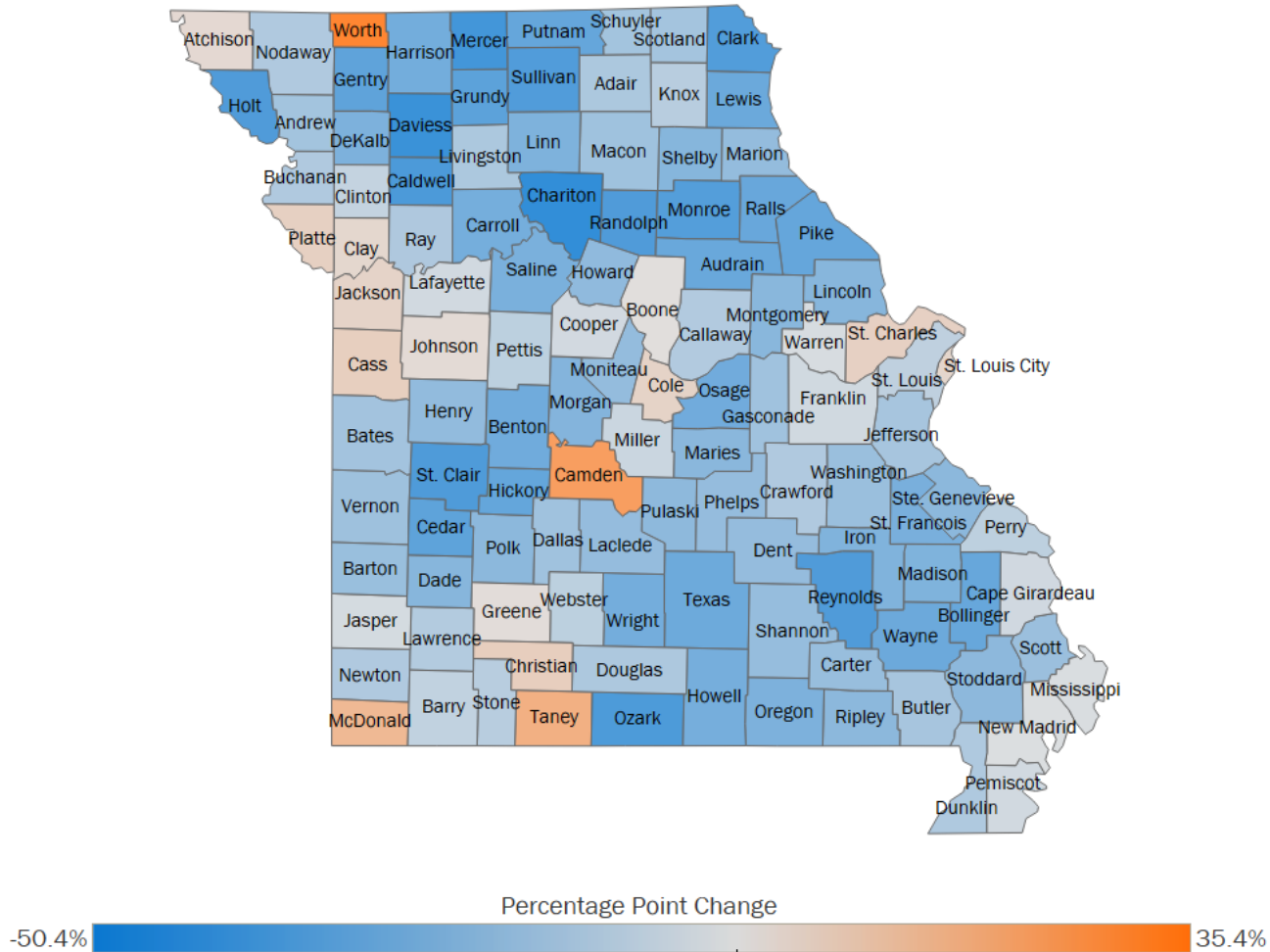


FIGURE 6.1.2.1

# DWELLING FIRE - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$1,195	\$1,125	\$1,194	\$1,109	\$1,109	\$1,093	\$1,190	\$990	\$893	\$928	(22.4%)
Andrew	\$1,233	\$1,285	\$1,324	\$1,181	\$1,167	\$1,253	\$1,353	\$1,410	\$1,183	\$1,090	(11.6%)
Atchison	\$1,900	\$1,440	\$1,556	\$1,412	\$1,418	\$1,457	\$1,525	\$1,492	\$1,110	\$1,120	(41.0%)
Audrain	\$1,177	\$1,153	\$1,163	\$1,180	\$1,154	\$1,147	\$1,116	\$1,099	\$962	\$969	(17.6%)
Barry	\$1,310	\$1,376	\$1,363	\$1,354	\$1,365	\$1,423	\$1,446	\$1,361	\$1,188	\$1,098	(16.2%)
Barton	\$1,225	\$1,346	\$1,375	\$1,383	\$1,307	\$1,278	\$1,246	\$1,173	\$1,150	\$1,084	(11.5%)
Bates	\$1,307	\$1,276	\$1,327	\$1,344	\$1,337	\$1,359	\$1,314	\$1,309	\$1,196	\$1,039	(20.5%)
Benton	\$1,309	\$1,392	\$1,371	\$1,340	\$1,424	\$1,297	\$1,463	\$1,420	\$1,225	\$1,121	(14.3%)
Bollinger	\$1,425	\$1,266	\$1,198	\$1,244	\$1,241	\$1,193	\$840	\$1,044	\$981	\$1,042	(26.9%)
Boone	\$1,163	\$1,186	\$1,197	\$1,208	\$1,200	\$1,151	\$1,152	\$1,064	\$977	\$978	(15.9%)
Buchanan	\$1,251	\$1,303	\$1,300	\$1,299	\$1,279	\$1,273	\$1,268	\$1,255	\$1,133	\$1,124	(10.1%)
Butler	\$1,152	\$1,115	\$1,183	\$1,068	\$950	\$990	\$1,041	\$896	\$818	\$846	(26.6%)
Caldwell	\$1,382	\$1,505	\$1,504	\$1,537	\$1,626	\$1,455	\$1,403	\$1,455	\$1,294	\$1,120	(18.9%)
Callaway	\$1,154	\$1,191	\$1,214	\$1,212	\$1,201	\$1,176	\$1,158	\$1,093	\$1,005	\$991	(14.1%)
Camden	\$1,268	\$1,310	\$1,337	\$1,296	\$1,307	\$1,321	\$1,283	\$1,212	\$1,169	\$1,117	(11.9%)
Cape Girardeau	\$1,132	\$1,138	\$1,143	\$1,145	\$1,149	\$1,105	\$1,128	\$991	\$880	\$882	(22.1%)
Carroll	\$1,329	\$1,305	\$1,342	\$1,473	\$1,399	\$1,270	\$1,315	\$1,229	\$1,164	\$1,143	(14.0%)
Carter	\$1,744	\$1,672	\$1,676	\$1,600	\$1,556	\$1,583	\$1,238	\$1,263	\$1,045	\$1,066	(38.9%)
Cass	\$1,149	\$1,220	\$1,216	\$1,215	\$1,217	\$1,203	\$1,202	\$1,125	\$1,026	\$1,065	(7.3%)
Cedar	\$1,215	\$1,301	\$1,297	\$1,252	\$1,314	\$1,219	\$1,239	\$1,198	\$1,125	\$967	(20.4%)
Chariton	\$695	\$1,223	\$1,159	\$1,184	\$1,208	\$1,279	\$1,249	\$1,244	\$1,046	\$1,046	50.5%
Christian	\$1,068	\$1,113	\$1,120	\$1,131	\$1,112	\$1,130	\$1,128	\$1,079	\$976	\$1,005	(5.9%)
Clark	\$1,234	\$1,395	\$1,333	\$1,364	\$1,327	\$1,312	\$1,291	\$1,146	\$1,010	\$876	(29.0%)
Clay	\$1,187	\$1,222	\$1,227	\$1,225	\$1,220	\$1,205	\$1,216	\$1,111	\$1,033	\$1,051	(11.4%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Clinton	\$1,232	\$1,290	\$1,276	\$1,327	\$1,270	\$1,292	\$1,329	\$1,319	\$1,102	\$1,084	(12.0%)
Cole	\$1,084	\$1,100	\$1,099	\$1,112	\$1,088	\$1,087	\$1,109	\$1,003	\$949	\$962	(11.2%)
Cooper	\$1,161	\$1,158	\$1,156	\$1,238	\$1,159	\$1,135	\$1,193	\$1,089	\$958	\$1,010	(13.0%)
Crawford	\$1,216	\$1,254	\$1,317	\$1,268	\$1,216	\$1,251	\$1,164	\$1,203	\$1,134	\$1,114	(8.4%)
Dade	\$1,448	\$1,375	\$1,344	\$1,276	\$1,383	\$1,335	\$1,360	\$1,427	\$1,344	\$1,396	(3.6%)
Dallas	\$1,397	\$1,482	\$1,552	\$1,495	\$1,319	\$1,374	\$1,330	\$1,297	\$1,104	\$1,202	(14.0%)
Daviess	\$1,761	\$1,594	\$1,561	\$1,539	\$1,500	\$1,474	\$1,587	\$1,395	\$1,269	\$1,077	(38.9%)
DeKalb	\$1,329	\$1,338	\$1,220	\$1,131	\$1,154	\$1,278	\$1,299	\$1,345	\$1,033	\$1,105	(16.8%)
Dent	\$1,143	\$1,270	\$1,232	\$1,307	\$1,197	\$1,250	\$1,244	\$1,287	\$1,129	\$1,143	0.0%
Douglas	\$1,267	\$1,417	\$1,543	\$1,448	\$1,430	\$1,344	\$1,436	\$1,358	\$1,217	\$1,100	(13.2%)
Dunklin	\$1,239	\$1,314	\$1,346	\$1,228	\$1,202	\$1,139	\$1,166	\$1,071	\$948	\$943	(23.9%)
Franklin	\$1,156	\$1,188	\$1,180	\$1,189	\$1,170	\$1,186	\$1,169	\$1,119	\$1,036	\$1,039	(10.1%)
Gasconade	\$1,318	\$1,276	\$1,271	\$1,310	\$1,404	\$1,411	\$1,356	\$1,163	\$1,124	\$844	(36.0%)
Gentry	\$1,261	\$1,748	\$1,712	\$1,378	\$1,442	\$1,249	\$1,114	\$1,497	\$1,038	\$941	(25.4%)
Greene	\$1,065	\$1,086	\$1,092	\$1,106	\$1,102	\$1,094	\$1,100	\$1,046	\$975	\$983	(7.7%)
Grundy	\$1,244	\$1,318	\$1,305	\$1,369	\$1,256	\$1,331	\$1,209	\$1,085	\$1,075	\$1,005	(19.2%)
Harrison	\$1,440	\$1,269	\$1,331	\$1,417	\$1,301	\$1,365	\$1,130	\$1,173	\$1,094	\$990	(31.2%)
Henry	\$1,298	\$1,447	\$1,345	\$1,425	\$1,388	\$1,366	\$1,387	\$1,218	\$1,078	\$1,105	(14.9%)
Hickory	\$1,323	\$1,588	\$1,516	\$1,523	\$1,552	\$1,663	\$1,711	\$1,526	\$1,373	\$1,095	(17.2%)
Holt	\$1,395	\$1,427	\$1,478	\$1,647	\$1,427	\$1,707	\$1,618	\$1,478	\$1,023	\$923	(33.8%)
Howard	\$1,371	\$1,317	\$1,288	\$1,271	\$1,155	\$1,212	\$1,144	\$1,064	\$1,024	\$1,009	(26.4%)
Howell	\$1,213	\$1,297	\$1,299	\$1,246	\$1,213	\$1,225	\$1,236	\$1,171	\$1,033	\$941	(22.4%)
Iron	\$1,386	\$1,331	\$1,227	\$1,418	\$1,234	\$1,288	\$1,328	\$1,251	\$1,137	\$1,037	(25.2%)
Jackson	\$1,203	\$1,199	\$1,208	\$1,208	\$1,187	\$1,160	\$1,212	\$1,110	\$1,056	\$1,080	(10.2%)
Jasper	\$1,212	\$1,242	\$1,242	\$1,214	\$1,162	\$1,169	\$1,185	\$1,141	\$1,053	\$1,043	(14.0%)
Jefferson	\$1,230	\$1,190	\$1,198	\$1,197	\$1,192	\$1,155	\$1,134	\$1,089	\$1,022	\$1,025	(16.7%)
Johnson	\$1,217	\$1,299	\$1,300	\$1,298	\$1,297	\$1,318	\$1,317	\$1,202	\$1,131	\$1,107	(9.0%)
Knox	\$1,050	\$1,190	\$1,160	\$931	\$1,404	\$1,247	\$1,286	\$1,135	\$1,310	\$881	(16.1%)
Laclede	\$1,210	\$1,292	\$1,261	\$1,290	\$1,268	\$1,243	\$1,222	\$1,179	\$1,118	\$1,080	(10.7%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lafayette	\$1,218	\$1,273	\$1,296	\$1,268	\$1,275	\$1,241	\$1,200	\$1,162	\$1,069	\$1,079	(11.4%)
Lawrence	\$1,193	\$1,289	\$1,266	\$1,243	\$1,290	\$1,279	\$1,289	\$1,254	\$1,150	\$1,082	(9.3%)
Lewis	\$1,262	\$1,353	\$1,285	\$1,330	\$1,214	\$1,224	\$1,283	\$1,274	\$1,132	\$1,150	(8.9%)
Lincoln	\$1,170	\$1,271	\$1,225	\$1,231	\$1,239	\$1,157	\$1,163	\$1,155	\$1,071	\$1,041	(11.0%)
Linn	\$1,398	\$1,293	\$1,375	\$1,329	\$1,277	\$1,268	\$1,312	\$1,191	\$979	\$971	(30.6%)
Livingston	\$1,107	\$1,123	\$1,118	\$1,139	\$1,155	\$1,127	\$1,128	\$1,128	\$1,026	\$993	(10.4%)
McDonald	\$1,326	\$1,303	\$1,303	\$1,336	\$1,336	\$1,355	\$1,142	\$1,312	\$1,290	\$1,211	(8.7%)
Macon	\$1,219	\$1,279	\$1,269	\$1,237	\$1,302	\$1,210	\$1,769	\$1,071	\$1,007	\$910	(25.4%)
Madison	\$1,225	\$1,251	\$1,234	\$1,169	\$1,277	\$1,314	\$1,273	\$1,251	\$963	\$988	(19.4%)
Maries	\$1,286	\$1,141	\$1,257	\$1,320	\$1,190	\$1,238	\$1,219	\$1,302	\$852	\$929	(27.8%)
Marion	\$1,107	\$1,164	\$1,154	\$1,185	\$1,162	\$1,175	\$1,108	\$1,107	\$971	\$939	(15.2%)
Mercer	\$1,303	\$2,471	\$174	\$1,673	\$2,034	\$1,997	\$1,465	\$1,557	\$664	\$633	(51.4%)
Miller	\$1,157	\$1,245	\$1,353	\$1,323	\$1,229	\$1,269	\$1,215	\$1,204	\$1,114	\$1,054	(8.8%)
Mississippi	\$1,297	\$1,339	\$1,267	\$1,337	\$1,241	\$1,258	\$1,584	\$1,130	\$1,049	\$1,031	(20.5%)
Moniteau	\$1,151	\$1,237	\$1,214	\$1,168	\$1,161	\$1,160	\$1,161	\$1,036	\$946	\$919	(20.2%)
Monroe	\$1,314	\$1,408	\$1,395	\$1,457	\$1,344	\$1,281	\$1,234	\$1,272	\$979	\$999	(24.0%)
Montgomery	\$1,312	\$1,255	\$1,309	\$1,448	\$1,504	\$1,470	\$1,173	\$1,294	\$993	\$895	(31.8%)
Morgan	\$1,353	\$1,330	\$1,314	\$1,349	\$1,342	\$1,337	\$1,380	\$1,253	\$1,139	\$1,142	(15.5%)
New Madrid	\$1,150	\$1,301	\$1,097	\$1,095	\$1,144	\$1,158	\$1,106	\$1,123	\$1,000	\$953	(17.1%)
Newton	\$1,269	\$1,275	\$1,302	\$1,311	\$1,277	\$1,252	\$1,252	\$1,224	\$1,100	\$1,099	(13.4%)
Nodaway	\$1,199	\$1,249	\$1,238	\$1,233	\$1,190	\$1,185	\$1,207	\$1,173	\$1,063	\$1,061	(11.5%)
Oregon	\$1,240	\$1,416	\$1,467	\$1,432	\$1,343	\$1,477	\$1,425	\$1,380	\$1,114	\$956	(22.9%)
Osage	\$1,100	\$1,386	\$1,512	\$1,479	\$1,441	\$1,406	\$1,381	\$1,358	\$1,302	\$1,134	3.1%
Ozark	\$1,320	\$1,515	\$1,618	\$1,605	\$1,545	\$1,580	\$1,569	\$1,330	\$1,232	\$925	(29.9%)
Pemiscot	\$1,516	\$1,331	\$1,141	\$1,220	\$1,177	\$1,124	\$1,023	\$1,095	\$962	\$975	(35.7%)
Perry	\$1,050	\$1,145	\$1,166	\$1,198	\$1,212	\$1,158	\$1,156	\$1,008	\$869	\$873	(16.8%)
Pettis	\$1,184	\$1,246	\$1,207	\$1,218	\$1,244	\$1,245	\$1,175	\$1,124	\$1,015	\$1,008	(14.9%)
Phelps	\$1,263	\$1,308	\$1,296	\$1,297	\$1,262	\$1,250	\$1,283	\$1,232	\$1,087	\$1,057	(16.3%)
Pike	\$1,309	\$1,443	\$1,424	\$1,384	\$1,400	\$1,339	\$1,254	\$1,227	\$1,085	\$952	(27.2%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Platte	\$1,203	\$1,247	\$1,279	\$1,265	\$1,219	\$1,223	\$1,222	\$1,162	\$1,107	\$1,125	(6.5%)
Polk	\$1,299	\$1,394	\$1,370	\$1,335	\$1,272	\$1,227	\$1,309	\$1,198	\$1,134	\$1,068	(17.8%)
Pulaski	\$1,218	\$1,242	\$1,275	\$1,273	\$1,255	\$1,410	\$1,414	\$1,356	\$1,225	\$1,180	(3.2%)
Putnam	\$1,208	\$1,517	\$1,448	\$1,373	\$1,396	\$1,531	\$1,606	\$1,247	\$1,109	\$1,284	6.3%
Ralls	\$1,081	\$1,372	\$1,289	\$1,304	\$1,498	\$1,345	\$1,306	\$1,314	\$1,024	\$857	(20.8%)
Randolph	\$1,215	\$1,273	\$1,216	\$1,238	\$1,137	\$1,121	\$1,226	\$1,008	\$772	\$765	(37.1%)
Ray	\$1,360	\$1,416	\$1,340	\$1,338	\$1,246	\$1,272	\$1,312	\$1,295	\$1,128	\$1,202	(11.6%)
Reynolds	\$1,423	\$1,509	\$1,614	\$1,507	\$1,520	\$1,765	\$1,367	\$1,753	\$1,295	\$1,089	(23.5%)
Ripley	\$1,280	\$1,524	\$1,629	\$1,469	\$1,438	\$1,235	\$1,311	\$1,319	\$1,162	\$1,192	(6.9%)
St. Charles	\$1,120	\$1,131	\$1,133	\$1,155	\$1,141	\$1,100	\$1,115	\$1,075	\$999	\$997	(11.0%)
St. Clair	\$1,356	\$1,323	\$1,621	\$3,448	\$1,460	\$1,339	\$1,525	\$1,309	\$1,084	\$1,168	(13.9%)
Ste. Genevieve	\$1,196	\$1,233	\$1,284	\$1,294	\$1,217	\$1,237	\$1,098	\$1,169	\$1,072	\$926	(22.6%)
St. Francois	\$1,291	\$1,227	\$1,243	\$1,237	\$1,205	\$1,161	\$1,218	\$1,054	\$983	\$993	(23.1%)
St. Louis	\$1,184	\$1,147	\$1,164	\$1,158	\$1,132	\$1,109	\$1,138	\$1,071	\$1,007	\$1,014	(14.4%)
Saline	\$1,299	\$1,359	\$1,341	\$1,388	\$1,354	\$1,316	\$1,167	\$1,236	\$1,172	\$1,102	(15.2%)
Schuyler	\$1,208	\$1,301	\$1,220	\$1,535	\$1,641	\$1,117	\$1,390	\$1,186	\$1,226	\$1,106	(8.4%)
Scotland	\$1,182	\$1,293	\$1,326	\$1,812	\$1,456	\$1,413	\$1,303	\$1,302	\$1,137	\$1,069	(9.6%)
Scott	\$1,251	\$1,295	\$1,282	\$1,295	\$1,298	\$1,170	\$1,184	\$1,078	\$913	\$923	(26.2%)
Shannon	\$1,028	\$1,257	\$1,383	\$1,421	\$1,468	\$1,317	\$1,170	\$1,212	\$1,235	\$1,249	21.4%
Shelby	\$1,222	\$1,147	\$1,262	\$1,526	\$1,645	\$1,503	\$1,009	\$1,392	\$924	\$1,166	(4.5%)
Stoddard	\$1,076	\$1,121	\$1,136	\$1,124	\$1,095	\$1,081	\$1,037	\$1,025	\$853	\$909	(15.5%)
Stone	\$1,307	\$1,382	\$1,340	\$1,335	\$1,325	\$1,312	\$1,350	\$1,336	\$1,147	\$1,130	(13.5%)
Sullivan	\$1,286	\$1,469	\$1,364	\$1,326	\$1,173	\$1,147	\$1,142	\$1,165	\$1,096	\$987	(23.3%)
Taney	\$1,246	\$1,308	\$1,295	\$1,306	\$1,302	\$1,293	\$1,284	\$1,266	\$1,103	\$1,099	(11.8%)
Texas	\$1,433	\$1,446	\$1,434	\$1,434	\$1,399	\$1,434	\$1,352	\$1,355	\$1,129	\$1,099	(23.3%)
Vernon	\$1,291	\$1,380	\$1,406	\$1,224	\$1,183	\$1,293	\$1,323	\$1,111	\$1,006	\$929	(28.0%)
Warren	\$1,188	\$1,246	\$1,252	\$1,254	\$1,172	\$1,136	\$1,196	\$1,166	\$1,103	\$1,039	(12.6%)
Washington	\$1,453	\$1,339	\$1,349	\$1,440	\$1,319	\$1,198	\$1,221	\$1,122	\$1,012	\$1,019	(29.9%)
Wayne	\$1,200	\$1,385	\$1,337	\$1,274	\$1,243	\$1,308	\$1,156	\$999	\$966	\$905	(24.6%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Webster	\$1,338	\$1,317	\$1,376	\$1,291	\$1,308	\$1,279	\$1,269	\$1,164	\$1,011	\$1,091	(18.4%)
Worth	\$1,297	\$972	\$1,252	\$1,374	\$1,376	\$1,499	\$1,469	\$1,388	\$1,254	\$1,294	(0.2%)
Wright	\$1,270	\$1,385	\$1,317	\$1,387	\$1,358	\$1,264	\$1,281	\$1,254	\$1,113	\$998	(21.5%)
St. Louis City	\$1,341	\$1,264	\$1,296	\$1,286	\$1,281	\$1,248	\$1,251	\$1,220	\$1,182	\$1,190	(11.3%)
<b>Missouri Total</b>	<b>\$1,191</b>	<b>\$1,196</b>	<b>\$1,207</b>	<b>\$1,206</b>	<b>\$1,188</b>	<b>\$1,169</b>	<b>\$1,187</b>	<b>\$1,117</b>	<b>\$1,036</b>	<b>\$1,038</b>	<b>(12.9%)</b>

TABLE 6.1.3



# DWELLING FIRE - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS

## PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

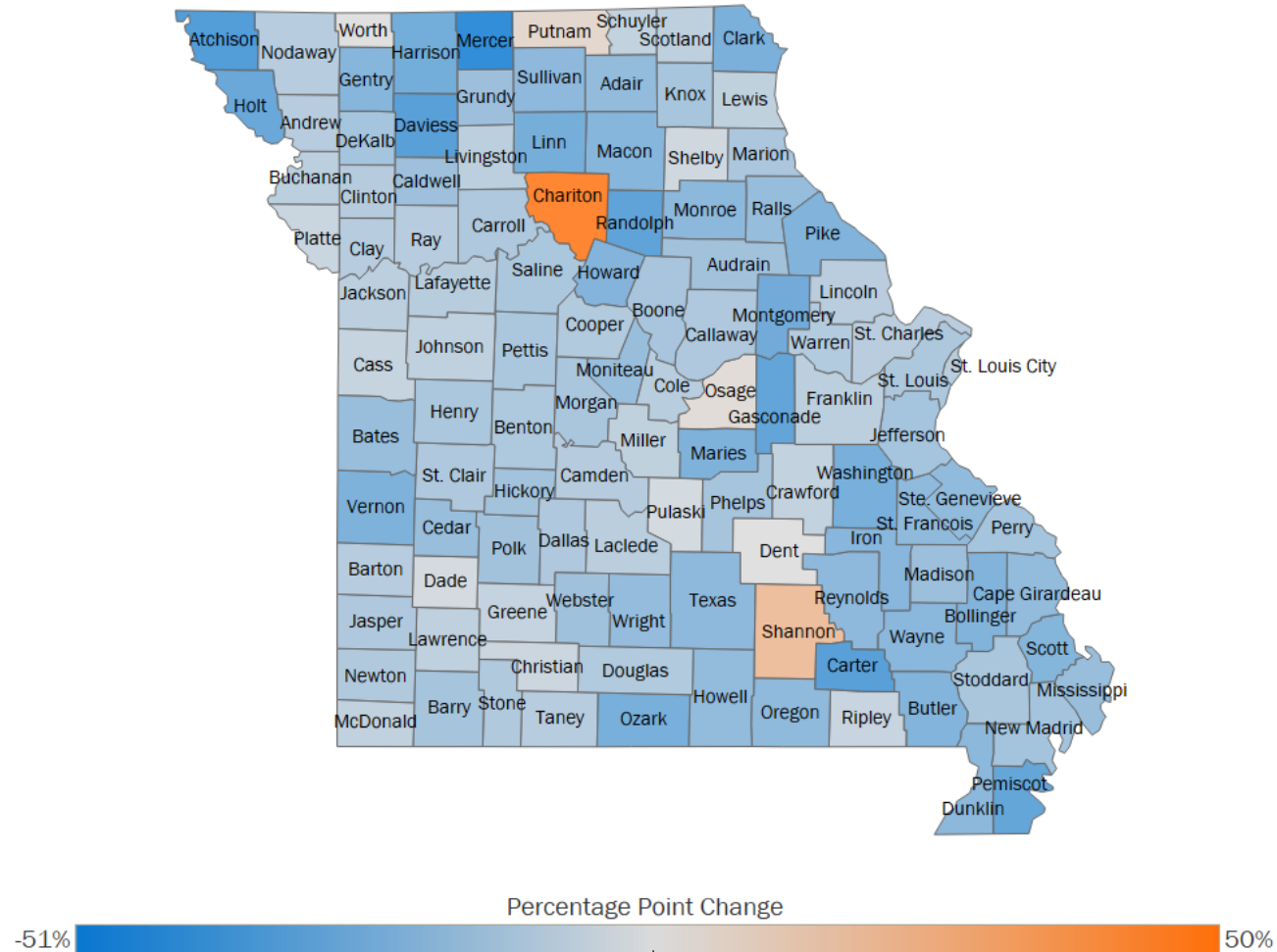


FIGURE 6.1.3.1

## 6.2 LOSS COUNTS AND TOTALS

### TABLE 6.2.1: DWELLING FIRE - TOTAL LOSSES AND LOSS COUNTS | 2023

This table shows 2023 values for number of losses, dollar losses paid, loss severity, pure premiums, and loss frequency by county.

### FIGURE 6.2.1.1: DWELLING FIRE - LOSS FREQUENCY | 2023

This map shows loss frequency by county for 2023.

### FIGURE 6.2.1.2: DWELLING FIRE - LOSS SEVERITY | 2023

This map shows loss severity by county for 2023.

### FIGURE 6.2.1.3: DWELLING FIRE - PURE PREMIUM | 2023

This map shows pure premiums by county for 2023.

### TABLE 6.2.2: DWELLING FIRE - LOSS FREQUENCY | PRIOR TEN YEARS

This table shows loss frequency values for the prior ten years by county, and it shows the spread between the highest loss frequency and the lowest over those ten years.

### TABLE 6.2.3: DWELLING FIRE - LOSS SEVERITY | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows loss severity values for the prior ten years and the percent difference from the first year to the tenth.

### TABLE 6.2.4: DWELLING FIRE - PURE PREMIUM | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table shows loss severity values for the prior ten years and the percent difference from the first year to the tenth.

### FIGURE 6.2.4.1: DWELLING FIRE - PURE PREMIUM | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This map shows the percent difference calculated for each county from the prior table.

### TABLE 6.2.5: DWELLING FIRE - LOSS FREQUENCY, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS

This table is similar to TABLE 6.2.2, but the data is limited to only those houses with an insured value between \$140,000 and \$249,000.

### TABLE 6.2.6: DWELLING FIRE - LOSS SEVERITY, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table is similar to TABLE 6.2.3, but the data is limited to only those houses with an insured value between \$140,000 and \$249,000.

### TABLE 6.2.7: DWELLING FIRE - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

This table is similar to TABLE 6.2.4, but the data is limited to only those houses with an insured value between \$140,000 and \$249,000

**FIGURE 6.2.7.1: DWELLING FIRE - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS | PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023**

This map shows the percent difference calculated for each county from the prior table.

# DWELLING FIRE - TOTAL LOSSES AND LOSS COUNTS

2023

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Adair	27	\$435,516	\$16,130	\$408	2.5%
Andrew	6	\$210,003	\$35,001	\$862	2.5%
Atchison	3	\$25,404	\$8,468	\$204	2.4%
Audrain	353	\$3,382,851	\$9,583	\$3,674	38.3%
Barry	44	\$636,848	\$14,474	\$460	3.2%
Barton	30	\$432,537	\$14,418	\$1,025	7.1%
Bates	11	\$27,122	\$2,466	\$43	1.7%
Benton	15	\$404,929	\$26,995	\$382	1.4%
Bollinger	14	\$190,268	\$13,591	\$714	5.3%
Boone	759	\$11,404,887	\$15,026	\$1,591	10.6%
Buchanan	78	\$952,793	\$12,215	\$233	1.9%
Butler	42	\$1,207,092	\$28,740	\$642	2.2%
Caldwell	6	\$31,188	\$5,198	\$106	2.0%
Callaway	32	\$338,693	\$10,584	\$376	3.5%
Camden	189	\$2,157,419	\$11,415	\$799	7.0%
Cape Girardeau	62	\$968,581	\$15,622	\$378	2.4%
Carroll	3	\$25,057	\$8,352	\$99	1.2%
Carter	5	\$218,521	\$43,704	\$567	1.3%
Cass	115	\$1,890,401	\$16,438	\$767	4.7%
Cedar	14	\$211,058	\$15,076	\$280	1.9%
Chariton	6	\$146,955	\$24,493	\$529	2.2%
Christian	152	\$2,228,187	\$14,659	\$825	5.6%
Clark	21	\$144,527	\$6,882	\$497	7.2%
Clay	245	\$3,125,845	\$12,759	\$517	4.1%
Clinton	36	\$227,382	\$6,316	\$364	5.8%
Cole	30	\$385,910	\$12,864	\$201	1.6%
Cooper	14	\$83,243	\$5,946	\$182	3.1%
Crawford	43	\$545,458	\$12,685	\$690	5.4%
Dade	8	\$193,646	\$24,206	\$836	3.5%
Dallas	24	\$511,766	\$21,324	\$1,067	5.0%
Daviess	22	\$434,111	\$19,732	\$1,300	6.6%
DeKalb	4	\$95,653	\$23,913	\$388	1.6%
Dent	16	\$146,442	\$9,153	\$289	3.2%
Douglas	9	\$55,289	\$6,143	\$169	2.8%
Dunklin	57	\$858,843	\$15,067	\$340	2.3%
Franklin	182	\$2,617,255	\$14,381	\$851	5.9%
Gasconade	25	\$433,560	\$17,342	\$871	5.0%
Gentry	52	\$333,773	\$6,419	\$1,319	20.6%

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Greene	622	\$7,325,394	\$11,777	\$454	3.9%
Grundy	126	\$1,175,482	\$9,329	\$2,646	28.4%
Harrison	15	\$172,602	\$11,507	\$776	6.7%
Henry	27	\$248,122	\$9,190	\$265	2.9%
Hickory	13	\$175,600	\$13,508	\$443	3.3%
Holt	3	\$12,942	\$4,314	\$53	1.2%
Howard	31	\$425,414	\$13,723	\$1,296	9.4%
Howell	50	\$627,972	\$12,559	\$264	2.1%
Iron	18	\$113,994	\$6,333	\$186	2.9%
Jackson	925	\$23,537,017	\$25,445	\$762	3.0%
Jasper	183	\$2,429,957	\$13,278	\$366	2.8%
Jefferson	184	\$2,387,401	\$12,975	\$484	3.7%
Johnson	54	\$1,199,834	\$22,219	\$828	3.7%
Knox	6	\$170,196	\$28,366	\$2,720	9.6%
Laclede	31	\$768,559	\$24,792	\$591	2.4%
Lafayette	45	\$465,479	\$10,344	\$461	4.5%
Lawrence	62	\$408,367	\$6,587	\$314	4.8%
Lewis	11	\$104,222	\$9,475	\$291	3.1%
Lincoln	145	\$1,799,633	\$12,411	\$1,144	9.2%
Linn	15	\$132,113	\$8,808	\$332	3.8%
Livingston	22	\$274,982	\$12,499	\$527	4.2%
Macon	127	\$1,369,355	\$10,782	\$2,940	27.3%
Madison	9	\$109,822	\$12,202	\$187	1.5%
Maries	17	\$298,562	\$17,562	\$1,053	6.0%
Marion	474	\$4,484,057	\$9,460	\$3,531	37.3%
McDonald	16	\$242,865	\$15,179	\$416	2.7%
Mercer	11	\$75,180	\$6,835	\$516	7.5%
Miller	40	\$424,227	\$10,606	\$586	5.5%
Mississippi	35	\$309,281	\$8,837	\$365	4.1%
Moniteau	7	\$59,595	\$8,514	\$155	1.8%
Monroe	10	\$72,399	\$7,240	\$199	2.7%
Montgomery	17	\$257,264	\$15,133	\$788	5.2%
Morgan	52	\$765,336	\$14,718	\$522	3.5%
New Madrid	23	\$412,060	\$17,916	\$595	3.3%
Newton	31	\$424,939	\$13,708	\$312	2.3%
Nodaway	130	\$1,257,144	\$9,670	\$2,157	22.3%
Oregon	11	\$119,474	\$10,861	\$173	1.6%
Osage	25	\$197,847	\$7,914	\$731	9.2%
Ozark	16	\$164,223	\$10,264	\$303	2.9%
Pemiscot	47	\$667,251	\$14,197	\$500	3.5%
Perry	5	\$33,550	\$6,710	\$114	1.7%
Pettis	55	\$886,232	\$16,113	\$594	3.7%
Phelps	49	\$492,778	\$10,057	\$262	2.6%

County	Number of Losses	Dollar Losses Paid	Loss Severity	Pure Premium	Loss Frequency
Pike	26	\$341,373	\$13,130	\$430	3.3%
Platte	66	\$994,011	\$15,061	\$470	3.1%
Polk	119	\$1,650,325	\$13,868	\$1,331	9.6%
Pulaski	91	\$1,074,814	\$11,811	\$518	4.4%
Putnam	1	\$3,769	\$3,769	\$26	0.7%
Ralls	8	\$76,096	\$9,512	\$292	3.1%
Randolph	35	\$346,223	\$9,892	\$274	2.8%
Ray	12	\$396,017	\$33,001	\$732	2.2%
Reynolds	35	\$404,676	\$11,562	\$718	6.2%
Ripley	8	\$98,368	\$12,296	\$193	1.6%
Saline	23	\$382,516	\$16,631	\$465	2.8%
Schuyler	2	\$5,668	\$2,834	\$104	3.7%
Scotland	2	\$63,842	\$31,921	\$656	2.1%
Scott	45	\$546,938	\$12,154	\$321	2.6%
Shannon	11	\$164,256	\$14,932	\$462	3.1%
Shelby	5	\$41,027	\$8,205	\$282	3.4%
St. Charles	389	\$5,897,747	\$15,161	\$768	5.1%
St. Clair	11	\$99,281	\$9,026	\$210	2.3%
St. Francois	90	\$662,000	\$7,356	\$236	3.2%
St. Louis	1,442	\$20,912,389	\$14,502	\$515	3.6%
St. Louis City	694	\$11,984,945	\$17,269	\$617	3.6%
Ste. Genevieve	9	\$219,133	\$24,348	\$574	2.4%
Stoddard	32	\$300,393	\$9,387	\$188	2.0%
Stone	58	\$985,405	\$16,990	\$658	3.9%
Sullivan	7	\$116,934	\$16,705	\$441	2.6%
Taney	168	\$2,031,363	\$12,091	\$629	5.2%
Texas	31	\$569,658	\$18,376	\$664	3.6%
Vernon	69	\$909,070	\$13,175	\$1,018	7.7%
Warren	32	\$367,604	\$11,488	\$376	3.3%
Washington	11	\$255,440	\$23,222	\$459	2.0%
Wayne	11	\$81,402	\$7,400	\$101	1.4%
Webster	24	\$593,112	\$24,713	\$501	2.0%
Worth	1	\$15,070	\$15,070	\$696	4.6%
Wright	49	\$579,285	\$11,822	\$633	5.4%
<b>Missouri Total</b>	<b>10,186</b>	<b>\$148,147,511</b>	<b>\$14,544</b>	<b>\$626</b>	<b>4.3%</b>

TABLE 6.2.1

# DWELLING FIRE - LOSS FREQUENCY

2023

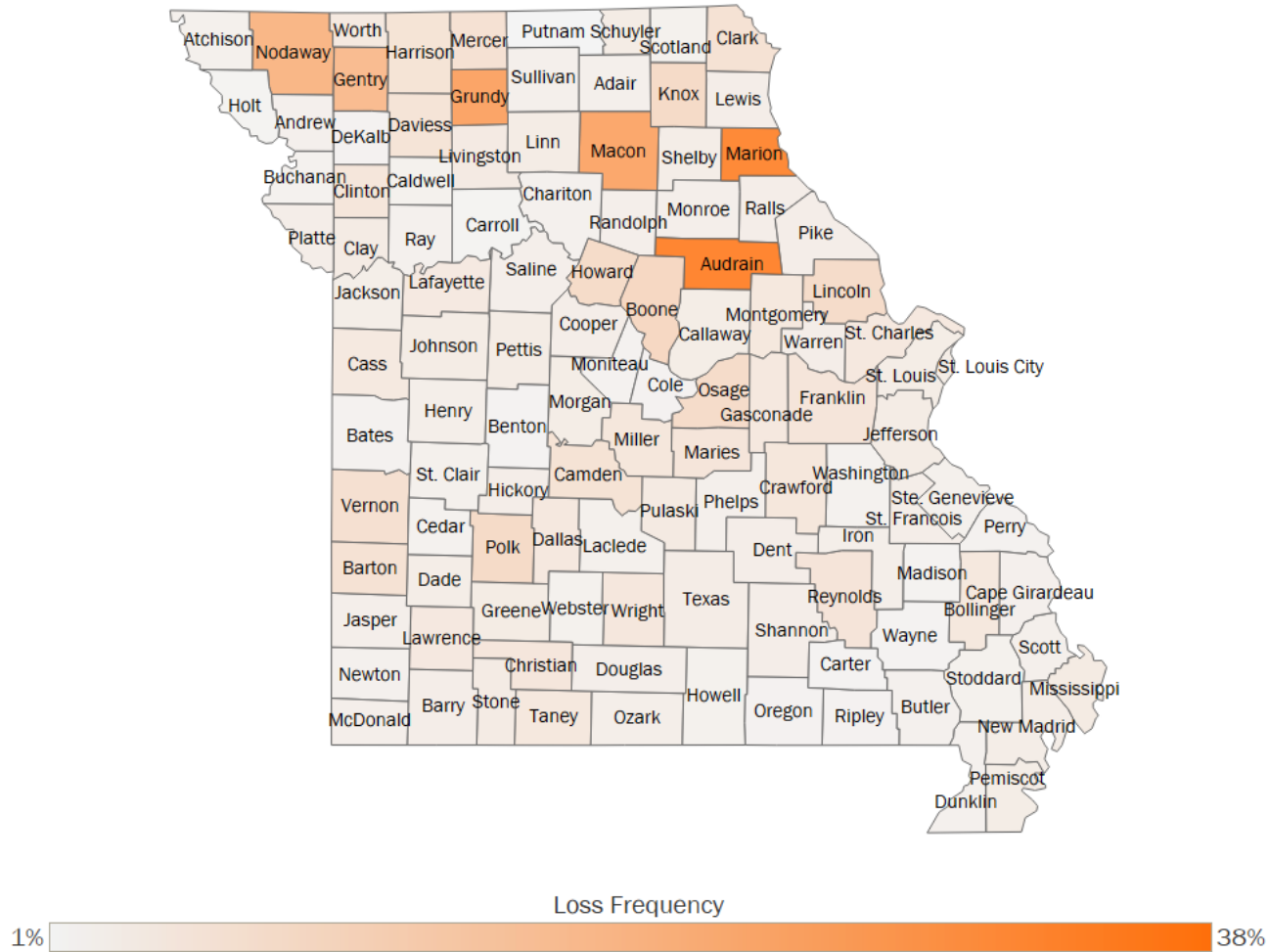


FIGURE 6.2.1.1

# DWELLING FIRE - LOSS SEVERITY

2023

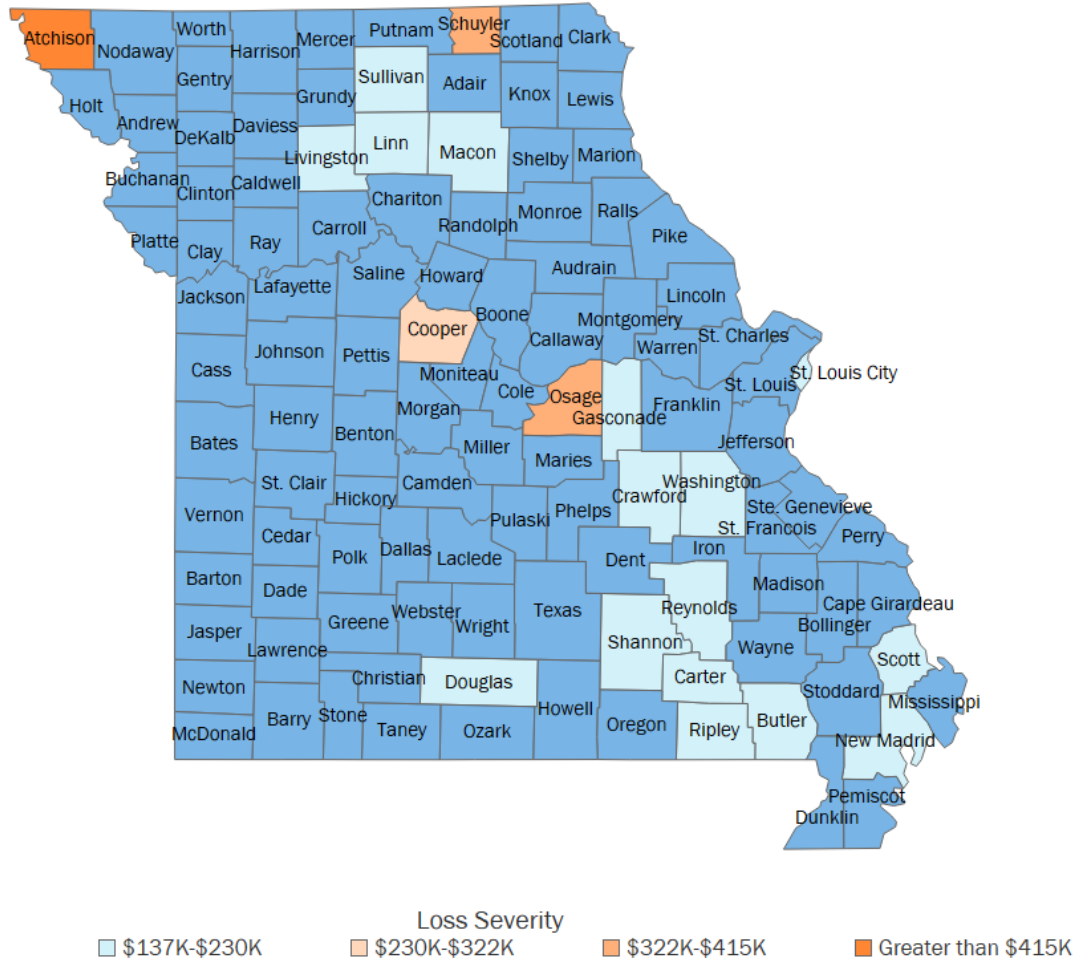


FIGURE 6.2.1.2



# DWELLING FIRE - PURE PREMIUM

2023

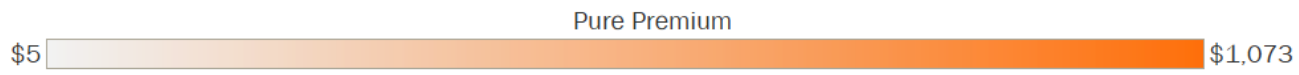
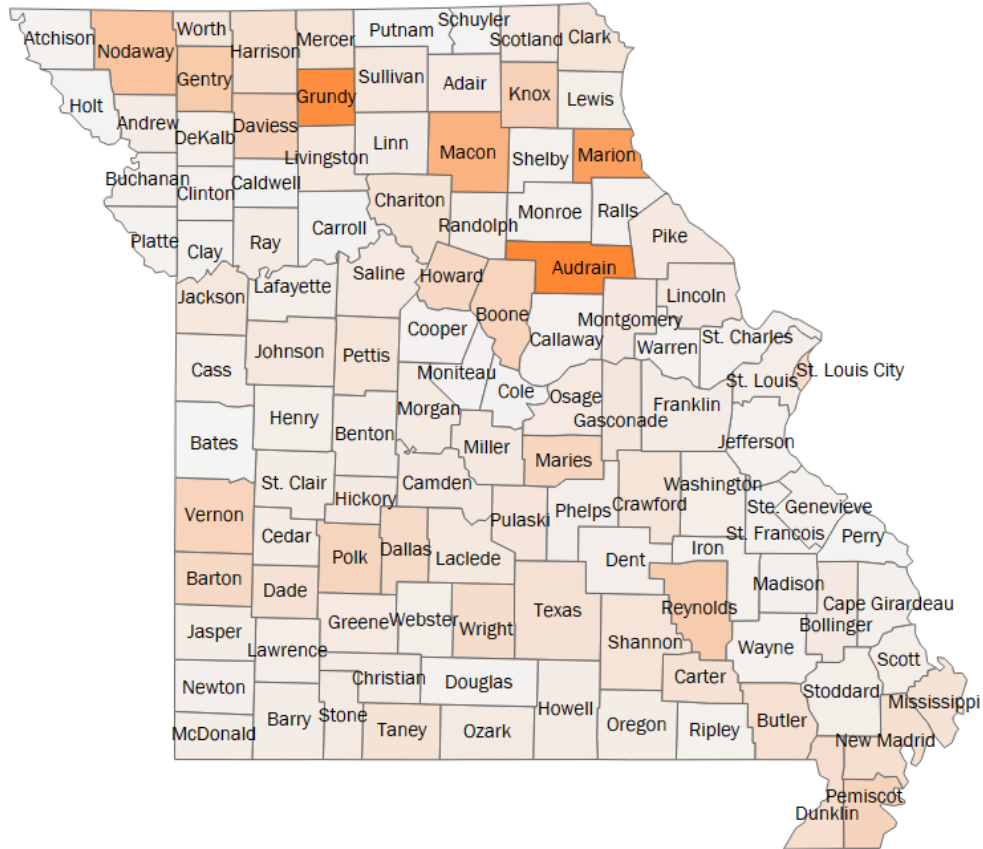


FIGURE 6.2.1.2

# DWELLING FIRE - LOSS FREQUENCY

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Adair	25.8%	25.6%	8.5%	4.7%	12.8%	2.2%	0.1%	3.2%	0.0%	19.8%	25.8%
Andrew	69.5%	4.5%	28.7%	46.3%	64.8%	224.2%	36.7%	7.5%	16.9%	312.9%	308.4%
Atchison	0.0%	0.0%	1.1%	0.0%		13.7%	2.1%	11.1%	80.1%	0.0%	80.1%
Audrain	57.1%	4.0%	139.9%	0.0%	4.2%	22.9%	22.6%	0.0%	0.4%	430.9%	430.9%
Barry	30.9%	104.1%	91.8%	113.4%	26.7%	19.9%	49.5%	58.2%	53.6%	82.1%	93.5%
Barton	0.0%	37.9%	11.6%	26.2%	125.5%	77.1%	15.2%	33.8%	8.9%	33.2%	125.5%
Bates	17.8%	62.9%	9.2%	126.0%	14.4%	22.5%	44.1%	10.1%	77.5%	4.7%	121.3%
Benton	191.5%	34.3%	5.8%	20.8%	41.0%	12.9%	0.0%	54.3%	25.1%	129.9%	191.5%
Bollinger	0.0%	0.0%	0.0%	586.9%	0.0%	21.8%	0.0%	0.0%	24.9%	260.4%	586.9%
Boone	45.0%	14.7%	9.3%	26.9%	18.9%	10.7%	20.1%	18.4%	9.8%	145.4%	136.1%
Buchanan	16.4%	19.8%	47.0%	27.1%	12.9%	9.8%	70.3%	51.7%	51.5%	21.1%	60.5%
Butler	26.9%	4.0%	72.8%	24.4%	161.2%	17.8%	82.2%	32.7%	52.5%	99.3%	157.2%
Caldwell	17.3%	0.0%	0.0%	3.6%	0.0%	0.0%	23.9%	0.0%	0.0%	0.0%	23.9%
Callaway	266.3%	15.3%	35.6%	46.6%	77.9%	7.9%	72.2%	13.1%	4.4%	28.8%	261.9%
Camden	53.2%	40.4%	20.6%	97.7%	21.3%	41.7%	54.1%	16.4%	14.2%	64.9%	83.5%
Cape Girardeau	14.3%	102.3%	24.7%	19.7%	22.7%	36.3%	10.8%	8.5%	29.4%	44.6%	93.9%
Carroll	48.5%	0.0%	0.0%	0.0%	0.0%	47.5%	0.0%	0.0%	0.0%	0.0%	48.5%
Carter	0.0%	9.1%	0.6%	0.0%	0.0%	0.0%	0.0%	34.1%	0.0%	0.0%	34.1%
Cass	23.8%	48.9%	40.5%	133.7%	92.7%	17.7%	74.3%	5.2%	10.9%	56.3%	128.5%
Cedar	126.3%	16.5%	336.0%	38.1%	21.5%	276.3%	16.5%	29.3%	4.9%	3.0%	333.0%
Chariton	931.6%	53.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.0%	931.6%
Christian	46.9%	18.1%	13.6%	51.9%	36.2%	77.9%	32.3%	32.1%	7.3%	78.8%	71.5%
Clark	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Clay	35.6%	21.9%	48.0%	72.0%	34.0%	35.2%	39.0%	30.1%	46.5%	35.3%	50.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Clinton	171.2%	24.8%	14.0%	91.6%	139.4%	48.7%	24.6%	5.2%	8.3%	14.0%	166.0%
Cole	24.9%	40.9%	32.7%	16.3%	9.7%	81.2%	415.0%	83.3%	41.3%	25.3%	405.4%
Cooper	9.7%	3.6%	484.9%	9.4%	192.0%	601.7%	7.2%	0.0%	0.0%	2.7%	601.7%
Crawford	9.3%	132.9%	15.8%	158.0%	6.5%	51.7%	0.0%	141.7%	9.9%	86.3%	158.0%
Dade	27.8%	11.4%	0.0%	159.6%	12.5%	0.0%	77.4%	419.1%	0.0%	0.0%	419.1%
Dallas	17.4%	18.3%	6.3%	15.8%	59.4%	12.0%	15.6%	0.0%	366.4%	32.8%	366.4%
Daviess	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	19.0%	19.0%
DeKalb	0.0%	0.0%	0.0%	11.6%	0.0%	37.4%	44.1%	0.0%	4.5%	3.5%	44.1%
Dent	5.1%	239.9%	15.9%	67.6%	12.0%	6.4%	0.0%	4.8%	0.4%	3.9%	239.9%
Douglas	18.2%	0.0%	352.2%	1.0%	27.1%	11.6%	1.9%	2.9%	309.3%	19.5%	352.2%
Dunklin	12.7%	0.0%	6.4%	181.6%	61.2%	150.4%	38.6%	73.8%	55.0%	3.6%	181.6%
Franklin	31.4%	25.3%	22.0%	37.1%	38.3%	57.6%	29.0%	12.5%	(3.5%)	62.9%	66.4%
Gasconade	28.0%	20.2%	0.0%	28.0%	0.0%	0.0%	0.0%	12.1%	71.2%	20.3%	71.2%
Gentry	129.1%	0.0%	0.0%	35.1%	34.1%	0.0%	0.0%	0.0%	182.6%	0.0%	182.6%
Greene	21.8%	15.0%	24.8%	28.8%	50.9%	49.8%	83.4%	37.1%	24.3%	39.7%	68.5%
Grundy	601.6%	22.4%	0.0%	0.0%	0.0%	97.1%	0.0%	0.0%	0.0%	189.1%	601.6%
Harrison	0.0%	0.0%	0.0%	30.8%	0.0%	536.9%	49.2%	0.0%	12.2%	130.3%	536.9%
Henry	16.7%	0.0%	15.6%	33.9%	11.7%	98.8%	42.9%	3.1%	13.8%	9.9%	98.8%
Hickory		5.9%	0.0%	0.0%	9.6%	32.0%	9.4%	4.6%	85.7%	42.1%	85.7%
Holt			88.2%	0.0%	92.4%	228.6%	181.7%	136.1%	41.2%	2.9%	228.6%
Howard	43.2%	0.0%	0.0%	18.3%	0.0%	26.3%	0.0%	7.8%	62.5%	305.8%	305.8%
Howell	42.6%	4.6%	0.6%	93.4%	22.6%	13.3%	26.0%	7.3%	17.4%	24.8%	92.8%
Iron	2.7%	144.2%	52.4%	38.1%	0.0%	2.0%	0.0%	453.5%	0.0%	62.0%	453.5%
Jackson	59.1%	30.6%	32.4%	96.1%	44.9%	45.9%	45.0%	41.3%	49.3%	61.3%	65.4%
Jasper	12.2%	22.4%	29.7%	130.7%	67.1%	64.2%	40.5%	25.4%	19.0%	34.3%	118.5%
Jefferson	48.3%	18.8%	50.2%	61.4%	42.7%	19.1%	13.2%	39.2%	20.2%	35.6%	48.2%
Johnson	25.2%	43.5%	36.5%	51.2%	41.4%	37.5%	129.5%	95.4%	80.8%	26.6%	104.3%
Knox	0.0%	104.9%		0.0%	0.0%	0.0%			3.5%	0.0%	104.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Laclede	25.5%	49.3%	20.2%	28.6%	66.9%	82.1%	170.3%	19.0%	69.5%	71.5%	151.3%
Lafayette	12.3%	14.2%	168.7%	28.8%	43.3%	29.0%	150.0%	11.6%	44.3%	50.8%	157.0%
Lawrence	29.4%	174.1%	8.7%	74.9%	39.2%	151.5%	53.2%	20.1%	7.6%	21.5%	166.5%
Lewis	0.0%	4.9%	0.0%	0.0%	0.0%	21.2%	0.0%	42.1%	0.0%	58.9%	58.9%
Lincoln	114.4%	264.1%	60.8%	34.2%	43.3%	8.2%	35.4%	21.3%	3.8%	167.0%	260.3%
Linn	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.3%	0.0%	21.4%	21.4%
Livingston	26.0%	0.0%	0.0%	5.7%	0.0%	9.0%	1.0%	0.0%	62.2%	42.5%	62.2%
McDonald	0.0%	31.1%	7.0%	17.4%	22.7%	231.4%	19.9%	67.8%	16.7%	5.3%	231.4%
Macon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.1%	0.0%	4.2%	330.7%	330.7%
Madison	140.5%	428.1%	18.9%	11.1%	19.8%	3.4%	0.0%	698.7%	4.3%	0.0%	698.7%
Maries	0.0%	53.1%	59.9%	0.0%	0.0%	0.0%	0.0%	0.0%		42.4%	59.9%
Marion	41.4%	24.4%	15.4%	3.9%	0.0%	7.0%	2.5%	18.4%	17.8%	232.2%	232.2%
Mercer	0.0%	0.0%	0.0%	0.0%	264.9%	13.4%	0.0%	0.0%	0.0%	0.0%	264.9%
Miller	84.6%	20.9%	24.0%	47.9%	47.0%	27.2%	9.0%	18.7%	117.3%	35.5%	108.3%
Mississippi	0.0%	0.0%	21.6%	21.0%	0.0%	0.0%	18.3%	248.7%	6.8%	15.6%	248.7%
Moniteau	0.0%	0.0%	0.0%	55.6%	142.3%	0.0%	0.0%	67.4%	16.1%	14.4%	142.3%
Monroe	172.2%	28.0%	44.2%	0.0%	0.0%	0.0%	0.0%	3.3%	0.0%	2.7%	172.2%
Montgomery	50.4%	13.4%	21.1%	8.7%	12.8%	0.3%	95.0%	15.2%	111.3%	153.9%	153.6%
Morgan	116.0%	19.7%	13.7%	31.1%	60.4%	9.8%	27.7%	7.8%	17.7%	41.9%	108.2%
New Madrid	0.4%	0.0%	33.9%	110.2%	65.1%	2.2%	307.1%	16.5%	12.1%	4.7%	307.1%
Newton	20.8%	46.4%	11.5%	81.8%	16.7%	18.4%	28.6%	40.8%	16.6%	54.2%	70.3%
Nodaway	15.5%	0.0%	5.5%	189.2%	44.0%	1.4%	7.6%	5.9%	16.0%	242.1%	242.1%
Oregon	21.6%	0.0%	580.6%	34.3%	14.8%	8.4%	19.7%	388.8%	0.0%	0.0%	580.6%
Osage	0.0%	0.0%	0.0%	22.9%	0.0%		11.7%	0.0%	0.0%	65.7%	65.7%
Ozark	0.0%	25.2%	0.0%	0.0%	0.0%	0.0%	17.8%	151.5%	9.8%	9.3%	151.5%
Pemiscot	2.8%	0.0%	0.0%	392.9%	18.4%	0.6%	131.1%	350.4%	235.9%	134.2%	392.9%
Perry	0.0%	7.5%	5.0%	15.9%	8.4%	1.7%	14.8%	0.0%	5.0%	2.5%	15.9%
Pettis	3.6%	12.6%	15.4%	11.5%	0.6%	20.2%	10.2%	80.5%	27.3%	82.9%	82.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Phelps	83.2%	47.1%	12.2%	10.7%	61.8%	23.4%	50.1%	22.1%	58.9%	16.4%	72.5%
Pike	0.0%	52.3%	28.5%	0.0%	22.6%	7.3%	7.9%	0.0%	6.5%	138.6%	138.6%
Platte	53.8%	34.2%	29.4%	98.0%	37.8%	14.9%	26.8%	58.7%	26.1%	34.9%	83.1%
Polk	37.1%	22.0%	102.7%	33.5%	15.8%	33.6%	43.4%	7.8%	244.6%	147.4%	236.9%
Pulaski	37.7%	19.5%	13.6%	18.5%	14.7%	18.8%	9.7%	22.0%	20.4%	34.8%	28.1%
Putnam	0.0%	6.5%	0.0%	0.0%	0.0%	0.0%	94.9%	40.1%	0.0%	0.0%	94.9%
Ralls	0.0%		25.4%	0.0%	21.0%	73.4%	0.0%	1.7%	0.0%	51.5%	73.4%
Randolph	7.8%	27.0%	2.9%	17.4%	96.2%	44.0%	(31.2%)	19.1%	6.7%	33.0%	127.4%
Ray	185.6%	43.2%	16.3%	51.2%	92.6%	35.9%	33.0%	33.7%	38.1%	19.1%	169.3%
Reynolds	0.0%	0.0%	19.5%	0.0%	31.4%	3.4%	0.0%	0.0%	0.0%	0.0%	31.4%
Ripley	0.0%	0.0%	25.8%	0.0%	522.4%	0.0%	0.0%	10.6%	0.0%	22.5%	522.4%
St. Charles	30.9%	41.5%	67.3%	32.7%	16.4%	19.5%	45.3%	43.9%	26.0%	86.3%	69.9%
St. Clair	51.4%	0.0%	79.9%	12.1%	52.7%	738.9%	0.0%	0.0%	2.1%	0.0%	738.9%
Ste. Genevieve	2.5%	87.8%	35.9%	47.1%	4.1%	0.0%	0.0%	2.4%	10.1%	130.0%	130.0%
St. Francois	22.1%	304.0%	31.2%	19.6%	19.2%	31.0%	73.4%	7.0%	2.6%	17.6%	301.4%
St. Louis	28.2%	43.2%	32.1%	21.9%	33.5%	32.0%	39.0%	36.7%	37.0%	49.4%	27.4%
Saline	347.3%	8.2%	112.1%	17.3%	2.5%	29.4%	0.0%	0.0%	11.6%	159.8%	347.3%
Schuyler	0.0%	0.0%	0.0%	0.0%	0.0%		388.8%	2241.0%	193.2%	0.0%	2241.0%
Scotland	0.0%			191.1%	0.0%	0.0%	0.0%		0.0%	0.0%	191.1%
Scott	94.1%	82.6%	10.7%	16.8%	36.6%	57.6%	19.9%	3.2%	64.3%	72.6%	91.0%
Shannon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.7%	57.3%	57.3%
Shelby	0.0%	25.7%		9.8%	0.0%	0.0%	36.2%	0.0%	0.0%	0.0%	36.2%
Stoddard	0.0%	3.0%	19.0%	53.2%	17.1%	12.1%	7.6%	105.8%	(34.9%)	22.1%	140.7%
Stone	20.2%	16.4%	13.8%	75.1%	97.8%	39.1%	52.2%	9.0%	22.4%	31.8%	88.8%
Sullivan	0.0%	0.0%	0.0%	0.0%	0.0%	87.6%	0.0%	0.0%	0.0%	131.5%	131.5%
Taney	39.6%	38.4%	60.3%	44.9%	73.5%	110.7%	48.3%	35.4%	10.7%	50.7%	100.0%
Texas	27.2%	17.9%	39.1%	48.0%	(0.2%)	24.5%	105.0%	28.6%	16.7%	52.6%	105.2%
Vernon	25.3%	11.4%	17.4%	199.0%	9.0%	24.6%	59.8%	24.1%	41.1%	83.5%	190.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Warren	9.1%	31.0%	90.3%	17.4%	3.7%	16.4%	84.8%	25.3%	113.7%	28.3%	110.0%
Washington	32.6%	295.7%	32.3%	43.2%	13.7%	35.2%	0.0%	0.0%	2.7%	199.0%	295.7%
Wayne	0.0%	0.0%	414.8%	28.4%	71.3%	16.7%	53.7%	2.3%	28.0%	5.9%	414.8%
Webster	2.1%	11.3%	41.1%	6.0%	76.0%	33.2%	57.3%	9.8%	5.8%	8.8%	73.9%
Worth		0.0%	0.0%	0.0%					127.4%	194.1%	194.1%
Wright	48.9%	0.0%	0.0%	129.8%	21.7%	15.9%	136.2%	1.2%	0.0%	88.2%	136.2%
St. Louis City	38.2%	20.5%	52.6%	38.4%	50.3%	57.1%	47.9%	33.1%	47.8%	56.9%	36.6%
<b>Missouri Total</b>	<b>39.4%</b>	<b>34.8%</b>	<b>37.3%</b>	<b>50.6%</b>	<b>39.4%</b>	<b>39.7%</b>	<b>49.0%</b>	<b>36.8%</b>	<b>35.3%</b>	<b>56.6%</b>	<b>21.8%</b>

TABLE 6.2.2

# DWELLING FIRE - LOSS SEVERITY

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$8,731	\$6,778	\$10,114	\$13,263	\$10,634	\$13,548	\$18,568	\$3,495	\$17,037	\$16,130	84.7%
Andrew	\$7,000	\$17,329	\$3,610	\$4,882	\$10,092	\$5,602	\$14,308	\$28,213	\$3,404	\$35,001	400.0%
Atchison	\$2,842	\$2,769	\$2,633	\$4,829		\$6,225		\$2,121	\$9,009	\$8,468	197.9%
Audrain	\$8,776	\$4,575	\$4,635	\$8,892	\$4,848	\$6,415	\$4,209	\$5,358	\$10,884	\$9,583	9.2%
Barry	\$6,896	\$7,418	\$12,814	\$9,154	\$6,694	\$10,826	\$19,397	\$13,102	\$20,327	\$14,474	109.9%
Barton	\$15,143	\$4,598	\$5,245	\$5,422	\$6,972	\$8,578	\$5,177	\$10,317	\$8,614	\$14,418	( 4.8%)
Bates	\$9,251	\$9,223	\$1,527	\$6,259	\$7,782	\$6,313	\$8,917	\$3,234	\$21,840	\$2,466	(73.3%)
Benton	\$22,791	\$4,934	\$4,412	\$4,167	\$7,616	\$11,545	\$13,249	\$10,930	\$10,788	\$26,995	18.4%
Bollinger	\$1,700	\$5,386	\$3,547	\$30,974	\$13,937	\$2,977	\$2,209	\$159	\$3,144	\$13,591	699.4%
Boone	\$8,236	\$6,573	\$5,544	\$10,384	\$10,394	\$10,478	\$10,742	\$12,789	\$16,653	\$15,026	82.4%
Buchanan	\$6,606	\$8,362	\$10,309	\$10,893	\$9,585	\$12,213	\$8,710	\$10,068	\$14,624	\$12,215	84.9%
Butler	\$7,602	\$8,972	\$13,477	\$12,921	\$8,955	\$8,381	\$11,494	\$46,567	\$29,137	\$28,740	278.0%
Caldwell	\$4,894	\$3,023	\$2,422	\$3,213	\$16,463	\$1,840	\$3,598	\$2,445	\$2,033	\$5,198	6.2%
Callaway	\$6,886	\$5,024	\$10,633	\$12,875	\$31,997	\$12,831	\$10,676	\$10,293	\$24,117	\$10,584	53.7%
Camden	\$8,076	\$11,773	\$9,599	\$11,991	\$9,629	\$7,504	\$11,951	\$12,733	\$13,173	\$11,415	41.3%
Cape Girardeau	\$6,325	\$7,316	\$6,949	\$8,245	\$8,767	\$8,531	\$16,095	\$9,789	\$15,130	\$15,622	147.0%
Carroll	\$16,566	\$3,146	\$414	\$2,246	\$514	\$5,568	\$4,558	\$2,961	\$3,693	\$8,352	( 49.6%)
Carter	\$1,625	\$11,955	\$35,146	\$8,495	\$4,995	\$17,207	\$3,139	\$11,629	\$12,008	\$43,704	2589.5%
Cass	\$8,312	\$11,730	\$11,523	\$7,082	\$10,794	\$7,497	\$10,728	\$7,891	\$12,881	\$16,438	97.8%
Cedar	\$7,732	\$2,696	\$27,288	\$6,911	\$21,126	\$19,546	\$11,349	\$6,875	\$14,850	\$15,076	95.0%
Chariton	\$4,488	\$3,968	\$8,651	\$282	\$5,481	\$7,584	\$7,606	\$3,634	\$4,893	\$24,493	445.8%
Christian	\$14,871	\$7,971	\$6,553	\$12,646	\$11,187	\$12,936	\$8,542	\$7,988	\$10,782	\$14,659	(1.4%)
Clark	\$338	\$3,194	\$15,809	\$4,580	\$3,102	\$5,736	\$2,721	\$1,338	\$11,256	\$6,882	1934.2%
Clay	\$7,533	\$14,680	\$6,808	\$7,417	\$11,296	\$8,333	\$9,648	\$11,188	\$14,823	\$12,759	69.4%
Clinton	\$8,045	\$4,337	\$3,427	\$11,587	\$36,264	\$7,734	\$9,857	\$5,489	\$11,733	\$6,316	( 21.5%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$9,777	\$10,520	\$13,407	\$7,922	\$8,646	\$14,688	\$8,454	\$11,451	\$15,797	\$12,864	31.6%
Cooper	\$3,529	\$8,891	\$56,248	\$21,324	\$22,638	\$77,081	\$6,238	\$5,095	\$59,952	\$5,946	68.5%
Crawford	\$2,012	\$30,228	\$7,766	\$15,452	\$7,221	\$5,242	\$20,050	\$39,192	\$29,844	\$12,685	530.5%
Dade	\$2,265	\$8,951	\$15,156	\$5,142	\$2,517	\$5,096	\$7,344	\$25,423	\$3,478	\$24,206	968.9%
Dallas	\$8,666	\$4,717	\$8,355	\$18,373	\$7,804	\$15,483	\$7,601	\$12,498	\$28,109	\$21,324	146.1%
Daviess	\$29,785	\$-3,674	\$13,331	\$6,283	\$5,574	\$7,567	\$6,046	\$10,164	\$13,139	\$19,732	(33.8%)
DeKalb	\$7,079	\$2,367	\$3,294	\$5,397	\$11,483	\$7,257	\$4,002	\$3,018	\$13,531	\$23,913	237.8%
Dent	\$11,762	\$34,886	\$5,647	\$4,868	\$1,987	\$13,663	\$2,226	\$5,703	\$17,721	\$9,153	(22.2%)
Douglas	\$3,012	\$5,144	\$32,974	\$3,120	\$3,285	\$4,138	\$24,360	\$1,314	\$63,784	\$6,143	104.0%
Dunklin	\$7,833	\$5,212	\$6,863	\$8,249	\$17,429	\$11,130	\$7,979	\$15,944	\$20,055	\$15,067	92.4%
Franklin	\$8,258	\$7,466	\$9,719	\$5,818	\$13,823	\$6,288	\$8,812	\$22,019	\$3,679	\$14,381	74.1%
Gasconade	\$5,322	\$5,293	\$5,872	\$4,841	\$17,280	\$10,006	\$22,621	\$8,143	\$62,670	\$17,342	225.9%
Gentry	\$5,213	\$10,649	\$16,227	\$8,050	\$16,111	\$3,830	\$2,732	\$6,390	\$7,690	\$6,419	23.1%
Greene	\$8,258	\$7,468	\$10,640	\$8,733	\$8,648	\$8,298	\$9,036	\$11,854	\$13,254	\$11,777	42.6%
Grundy	\$6,242	\$3,987	\$6,954	\$3,906	\$-7,761	\$9,993	\$10,119	\$5,431	\$6,717	\$9,329	49.5%
Harrison	\$5,698	\$7,058	\$9,581	\$12,937	\$4,903	\$8,784	\$3,698	\$4,710	\$4,085	\$11,507	101.9%
Henry	\$3,441	\$4,542	\$5,822	\$10,659	\$17,020	\$7,341	\$7,961	\$22,609	\$13,455	\$9,190	167.0%
Hickory		\$2,148	\$192	\$5,985	\$7,181	\$8,676	\$5,524	\$8,941	\$25,165	\$13,508	
Holt			\$5,140	\$5,747	\$7,419	\$9,179	\$10,208	\$6,192	\$7,422	\$4,314	
Howard	\$7,755	\$6,163	\$3,751	\$18,608	\$10,676	\$7,219	\$4,306	\$11,519	\$6,244	\$13,723	77.0%
Howell	\$17,368	\$5,888	\$7,810	\$4,525	\$6,761	\$5,700	\$6,839	\$19,184	\$14,094	\$12,559	(27.7%)
Iron	\$3,085	\$12,561	\$6,805	\$5,118	\$2,268	\$11,737	\$8,289	\$37,538	\$7,348	\$6,333	105.3%
Jackson	\$8,238	\$9,844	\$9,695	\$8,161	\$11,129	\$11,528	\$12,504	\$12,676	\$16,318	\$25,445	208.9%
Jasper	\$11,038	\$6,717	\$9,885	\$7,161	\$9,494	\$9,762	\$10,270	\$16,050	\$13,409	\$13,278	20.3%
Jefferson	\$13,006	\$12,202	\$8,873	\$7,246	\$7,449	\$10,872	\$7,351	\$19,293	\$12,896	\$12,975	(0.2%)
Johnson	\$8,669	\$12,436	\$7,307	\$9,674	\$7,215	\$6,497	\$10,055	\$14,309	\$17,786	\$22,219	156.3%
Knox	\$7,515	\$4,396		\$8,160	\$919	\$3,419			\$844	\$28,366	277.5%
Laclede	\$5,587	\$8,353	\$10,399	\$4,441	\$10,168	\$8,165	\$8,084	\$6,530	\$12,791	\$24,792	343.8%
Lafayette	\$7,168	\$3,614	\$7,585	\$7,404	\$5,778	\$7,536	\$20,816	\$11,403	\$8,362	\$10,344	44.3%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$4,307	\$5,780	\$6,772	\$7,595	\$6,966	\$14,728	\$8,436	\$8,227	\$9,775	\$6,587	52.9%
Lewis	\$2,137	\$7,142	\$8,821	\$6,081	\$5,431	\$2,936	\$6,431	\$29,393	\$15,002	\$9,475	343.4%
Lincoln	\$14,545	\$8,666	\$10,031	\$6,085	\$20,147	\$11,345	\$10,284	\$6,171	\$6,954	\$12,411	(14.7%)
Linn	\$2,988	\$52,856	\$13,564	\$10,454	\$918	\$11,464	\$23,080	\$13,765	\$14,062	\$8,808	194.8%
Livingston	\$25,995	\$10,623	\$7,379	\$5,882	\$12,936	\$9,612	\$12,314	\$40,279	\$41,280	\$12,499	(51.9%)
McDonald	\$6,939	\$11,411	\$9,265	\$11,024	\$201	\$11,832	\$6,775	\$14,251	\$4,860	\$15,179	118.7%
Macon	\$2,295	\$2,607	\$13,777	\$20,005	\$6,675	\$15,115	\$12,087	\$24,726	\$32,641	\$10,782	369.9%
Madison	\$7,272	\$21,604	\$13,600	\$2,864	\$5,989	\$4,108	\$9,430	\$27,894	\$5,059	\$12,202	67.8%
Maries	\$3,829	\$6,457	\$9,118	\$2,752	\$7,909	\$6,575	\$22,838	\$6,330		\$17,562	358.7%
Marion	\$13,451	\$6,338	\$6,216	\$9,236	\$16,629	\$6,235	\$8,806	\$8,583	\$8,787	\$9,460	(29.7%)
Mercer	\$7,601	\$793	\$26,750	\$22,698	\$4,545	\$30,128	\$2,951	\$2,418	\$8,190	\$6,835	(10.1%)
Miller	\$12,169	\$3,167	\$6,880	\$4,877	\$8,950	\$11,174	\$5,423	\$6,831	\$20,462	\$10,606	(12.8%)
Mississippi	\$17,068	\$3,556	\$14,615	\$8,643	\$4,522	\$15,510	\$8,920	\$19,127	\$8,458	\$8,837	(48.2%)
Moniteau	\$3,055	\$13,716	\$14,525	\$4,014	\$18,587	\$2,704	\$8,159	\$6,739	\$8,793	\$8,514	178.7%
Monroe	\$24,203	\$9,017	\$4,155	\$6,372	\$5,843	\$4,885	\$2,495	\$12,918	\$13,237	\$7,240	(70.1%)
Montgomery	\$3,380	\$2,280	\$41,828	\$2,616	\$6,100	\$17,352	\$8,476	\$3,559	\$22,734	\$15,133	347.7%
Morgan	\$8,610	\$5,940	\$10,811	\$7,519	\$10,020	\$23,817	\$6,718	\$10,309	\$6,821	\$14,718	70.9%
New Madrid	\$8,095	\$13,372	\$15,138	\$7,627	\$11,346	\$24,788	\$12,650	\$12,129	\$33,143	\$17,916	121.3%
Newton	\$4,227	\$10,816	\$9,229	\$5,744	\$12,008	\$6,581	\$4,951	\$16,645	\$7,246	\$13,708	224.3%
Nodaway	\$8,818	\$1,234	\$10,619	\$35,439	\$11,826	\$2,059	\$5,067	\$4,326	\$5,996	\$9,670	9.7%
Oregon	\$2,645	\$5,253	\$21,569	\$4,332	\$6,799	\$15,857	\$20,455	\$29,925	\$4,213	\$10,861	310.7%
Osage		\$7,108	\$1,549	\$8,962	\$12,812		\$8,649	\$8,516	\$121	\$7,914	
Ozark	\$8,671	\$7,172	\$9,879	\$21,475	\$22,419	\$6,436	\$3,778	\$32,255	\$6,608	\$10,264	18.4%
Pemiscot	\$7,702	\$4,664	\$7,562	\$6,494	\$9,172	\$8,536	\$11,721	\$16,219	\$17,241	\$14,197	84.3%
Perry	\$4,143	\$15,726	\$1,023	\$25,479	\$2,808	\$22,444	\$5,919	\$1,603	\$2,824	\$6,710	62.0%
Pettis	\$2,953	\$10,207	\$6,505	\$5,557	\$7,300	\$13,705	\$10,857	\$13,562	\$10,801	\$16,113	445.6%
Phelps	\$10,112	\$15,166	\$4,567	\$9,126	\$9,500	\$4,599	\$20,245	\$10,589	\$8,725	\$10,057	(0.5%)
Pike	\$2,001	\$11,546	\$8,754	\$5,472	\$3,938	\$5,163	\$4,991	\$21,452	\$28,834	\$13,130	556.1%
Platte	\$9,918	\$6,624	\$12,615	\$9,399	\$10,475	\$6,047	\$8,586	\$13,249	\$9,306	\$15,061	51.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$10,342	\$9,214	\$11,326	\$10,192	\$9,790	\$20,809	\$17,949	\$9,902	\$10,575	\$13,868	34.1%
Pulaski	\$5,193	\$15,030	\$7,970	\$5,835	\$8,101	\$5,967	\$5,727	\$6,797	\$9,677	\$11,811	127.4%
Putnam	\$1,808	\$5,769	\$12,888	\$27,265	\$40,976	\$800	\$8,685	\$8,394	\$10,882	\$3,769	108.5%
Ralls	\$5,221		\$2,605	\$5,881	\$2,354	\$6,084	\$9,434	\$15,692	\$261	\$9,512	82.2%
Randolph	\$14,754	\$7,710	\$8,925	\$8,499	\$7,557	\$7,530	\$5,748	\$9,682	\$5,281	\$9,892	(33.0%)
Ray	\$10,439	\$4,280	\$7,367	\$11,840	\$29,786	\$10,495	\$8,052	\$7,987	\$4,557	\$33,001	216.1%
Reynolds	\$11,609	\$19,339	\$16,954	\$29,642	\$24,376	\$14,445	\$18,866	\$22,320	\$7,467	\$11,562	(0.4%)
Ripley	\$3,740	\$4,482	\$8,328	\$3,184	\$52,396	\$21,628	\$16,966	\$3,522	\$11,823	\$12,296	228.7%
St. Charles	\$7,221	\$11,057	\$7,641	\$7,986	\$8,831	\$7,098	\$6,759	\$12,090	\$17,636	\$15,161	109.9%
St. Clair	\$3,578	\$7,771	\$15,160	\$5,616	\$5,972	\$17,897	\$8,387	\$20,565	\$3,548	\$9,026	152.3%
Ste. Genevieve	\$6,407	\$9,220	\$7,547	\$7,868	\$2,382	\$6,038	\$3,644	\$4,099	\$7,321	\$24,348	280.0%
St. Francois	\$11,774	\$5,502	\$5,259	\$10,134	\$12,547	\$10,726	\$15,416	\$16,652	\$23,845	\$7,356	(37.5%)
St. Louis	\$7,123	\$8,823	\$8,009	\$8,995	\$10,640	\$8,300	\$8,529	\$11,227	\$12,924	\$14,502	103.6%
Saline	\$25,929	\$23,364	\$5,316	\$4,453	\$3,758	\$9,927	\$7,313	\$7,462	\$6,219	\$16,631	(35.9%)
Schuyler	\$19,274	\$32,000	\$800	\$3,727	\$101,000		\$10,022	\$152,411	\$13,686	\$2,834	(85.3%)
Scotland	\$5,500			\$5,701	\$0	\$503	\$4,733		\$966	\$31,921	480.4%
Scott	\$16,834	\$14,660	\$15,367	\$6,855	\$10,188	\$11,903	\$15,635	\$11,796	\$27,086	\$12,154	(27.8%)
Shannon	\$4,623	\$9,990	\$8,586	\$7,901	\$5,085	\$8,251	\$12,893	\$13,127	\$52,529	\$14,932	223.0%
Shelby	\$500	\$3,541		\$9,849	\$4,877	\$4,843	\$4,626	\$2,732	\$5,314	\$8,205	1541.1%
Stoddard	\$8,074	\$14,195	\$17,161	\$6,182	\$8,213	\$7,335	\$7,289	\$14,200	\$1,520	\$9,387	16.3%
Stone	\$8,789	\$7,205	\$3,785	\$10,776	\$13,207	\$4,740	\$7,667	\$9,772	\$9,539	\$16,990	93.3%
Sullivan	\$2,568	\$4,503	\$13,691	\$13,409	\$76,384	\$8,648	\$1,221	\$1,662	\$11,815	\$16,705	550.6%
Taney	\$9,803	\$14,232	\$9,299	\$5,122	\$6,035	\$6,601	\$10,645	\$7,641	\$7,293	\$12,091	23.3%
Texas	\$13,723	\$8,629	\$9,522	\$6,404	\$22,211	\$6,951	\$7,708	\$10,094	\$13,775	\$18,376	33.9%
Vernon	\$8,267	\$6,102	\$5,643	\$5,062	\$5,503	\$7,357	\$10,295	\$16,921	\$10,525	\$13,175	59.4%
Warren	\$5,340	\$5,813	\$11,502	\$7,205	\$10,875	\$7,290	\$13,481	\$10,829	\$22,203	\$11,488	115.1%
Washington	\$10,365	\$13,161	\$2,710	\$6,284	\$3,345	\$6,621	\$41,503	\$48,415	\$20,571	\$23,222	124.0%
Wayne	\$36,266	\$9,412	\$15,165	\$11,230	\$13,429	\$2,630	\$7,356	\$12,690	\$8,315	\$7,400	(79.6%)
Webster	\$5,219	\$6,146	\$14,804	\$8,811	\$11,095	\$8,389	\$8,271	\$4,370	\$14,357	\$24,713	373.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth		\$3,196	\$12,005	\$4,149					\$9,228	\$15,070	
Wright	\$3,915	\$15,089	\$5,202	\$4,715	\$10,364	\$5,799	\$9,677	\$8,551	\$8,152	\$11,822	201.9%
St. Louis City	\$10,565	\$10,606	\$11,530	\$12,741	\$15,499	\$13,654	\$15,915	\$16,141	\$16,674	\$17,269	63.5%
<b>Missouri Total</b>	<b>\$8,421</b>	<b>\$8,704</b>	<b>\$8,815</b>	<b>\$8,162</b>	<b>\$10,422</b>	<b>\$9,676</b>	<b>\$9,944</b>	<b>\$12,629</b>	<b>\$13,968</b>	<b>\$14,544</b>	<b>72.7%</b>

TABLE 6.2.3

# DWELLING FIRE - PURE PREMIUM

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$429	\$126	\$124	\$171	\$138	\$194	\$224	\$54	\$251	\$408	( 4.8%)
Andrew	\$312	\$416	\$118	\$315	\$422	\$1,243	\$667	\$237	\$75	\$862	176.8%
Atchison	\$370	\$47	\$116	\$325		\$162	\$7	\$56	\$644	\$204	( 44.9%)
Audrain	\$223	\$95	\$653	\$219	\$90	\$129	\$84	\$100	\$215	\$3,674	1548.3%
Barry	\$316	\$895	\$281	\$873	\$249	\$431	\$549	\$406	\$630	\$460	45.6%
Barton	\$302	\$36	\$181	\$195	\$285	\$642	\$254	\$276	\$228	\$1,025	238.8%
Bates	\$375	\$703	\$30	\$716	\$238	\$220	\$399	\$74	\$337	\$43	( 88.5%)
Benton	\$503	\$106	\$52	\$113	\$184	\$244	\$125	\$119	\$133	\$382	( 24.0%)
Bollinger	\$41	\$71	\$58	\$1,117	\$170	\$78	\$35	\$1	\$97	\$714	1625.5%
Boone	\$450	\$161	\$107	\$219	\$188	\$240	\$207	\$290	\$271	\$1,591	253.5%
Buchanan	\$197	\$187	\$306	\$319	\$230	\$349	\$437	\$287	\$407	\$233	18.5%
Butler	\$165	\$154	\$297	\$251	\$721	\$209	\$368	\$1,063	\$485	\$642	289.5%
Caldwell	\$72	\$49	\$53	\$55	\$194	\$8	\$75	\$58	\$76	\$106	47.2%
Callaway	\$2,969	\$218	\$327	\$432	\$297	\$190	\$947	\$181	\$307	\$376	( 87.3%)
Camden	\$474	\$435	\$369	\$870	\$370	\$364	\$436	\$411	\$325	\$799	68.4%
Cape Girardeau	\$198	\$664	\$311	\$270	\$221	\$291	\$430	\$92	\$321	\$378	90.9%
Carroll	\$636	\$23	\$3	\$27	\$6	\$194	\$55	\$61	\$67	\$99	( 84.4%)
Carter	\$52	\$212	\$1,063	\$502	\$145	\$322	\$91	\$154	\$104	\$567	989.1%
Cass	\$265	\$304	\$442	\$1,268	\$824	\$290	\$822	\$184	\$256	\$767	189.3%
Cedar	\$1,905	\$127	\$432	\$350	\$368	\$568	\$167	\$171	\$282	\$280	( 85.3%)
Chariton	\$803	\$172	\$423	\$2	\$82	\$173	\$31	\$69	\$39	\$529	( 34.1%)
Christian	\$406	\$260	\$175	\$658	\$387	\$726	\$367	\$318	\$175	\$825	103.1%
Clark	\$19	\$79	\$144	\$154	\$40	\$92	\$31	\$9	\$319	\$497	2583.9%
Clay	\$515	\$597	\$578	\$790	\$375	\$446	\$423	\$466	\$432	\$517	0.3%
Clinton	\$1,022	\$131	\$174	\$673	\$950	\$259	\$673	\$246	\$315	\$364	( 64.3%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$345	\$212	\$337	\$294	\$182	\$1,322	\$4,006	\$714	\$438	\$201	(41.7%)
Cooper	\$141	\$276	\$1,082	\$456	\$564	\$1,853	\$112	\$116	\$750	\$182	28.8%
Crawford	\$63	\$645	\$251	\$309	\$167	\$159	\$341	\$591	\$464	\$690	988.9%
Dade	\$113	\$314	\$337	\$1,222	\$75	\$110	\$647	\$771	\$48	\$836	642.7%
Dallas	\$329	\$133	\$250	\$674	\$272	\$365	\$202	\$322	\$807	\$1,067	224.5%
Daviess	\$1,375	\$-49	\$378	\$175	\$82	\$110	\$136	\$173	\$377	\$1,300	(5.5%)
DeKalb	\$350	\$33	\$63	\$202	\$360	\$568	\$94	\$80	\$448	\$388	10.8%
Dent	\$388	\$545	\$133	\$306	\$47	\$464	\$47	\$141	\$339	\$289	(25.5%)
Douglas	\$172	\$95	\$782	\$166	\$74	\$154	\$464	\$16	\$819	\$169	(1.7%)
Dunklin	\$237	\$150	\$190	\$427	\$597	\$318	\$573	\$426	\$488	\$340	43.4%
Franklin	\$398	\$284	\$304	\$225	\$294	\$628	\$250	\$397	\$55	\$851	113.6%
Gasconade	\$84	\$113	\$86	\$175	\$338	\$209	\$269	\$95	\$1,287	\$871	939.1%
Gentry	\$524	\$286	\$515	\$359	\$510	\$126	\$23	\$214	\$351	\$1,319	151.9%
Greene	\$218	\$138	\$191	\$279	\$442	\$386	\$729	\$415	\$338	\$454	108.1%
Grundy	\$3,394	\$196	\$210	\$112	\$-62	\$222	\$101	\$54	\$212	\$2,646	(22.0%)
Harrison	\$703	\$112	\$311	\$972	\$349	\$4,239	\$65	\$78	\$94	\$776	10.4%
Henry	\$199	\$119	\$107	\$507	\$333	\$850	\$307	\$268	\$240	\$265	33.2%
Hickory		\$20	\$1	\$117	\$118	\$312	\$197	\$237	\$432	\$443	
Holt			\$263	\$175	\$239	\$1,645	\$776	\$362	\$415	\$53	
Howard	\$152	\$103	\$65	\$391	\$163	\$133	\$60	\$182	\$379	\$1,296	754.1%
Howell	\$636	\$121	\$128	\$743	\$176	\$131	\$251	\$209	\$167	\$264	(58.4%)
Iron	\$106	\$321	\$92	\$123	\$20	\$279	\$88	\$875	\$29	\$186	76.2%
Jackson	\$523	\$334	\$317	\$873	\$461	\$455	\$463	\$369	\$427	\$762	45.7%
Jasper	\$241	\$212	\$208	\$1,178	\$380	\$458	\$527	\$490	\$322	\$366	51.9%
Jefferson	\$467	\$222	\$535	\$510	\$360	\$346	\$169	\$315	\$219	\$484	3.5%
Johnson	\$500	\$336	\$235	\$460	\$493	\$487	\$1,288	\$749	\$548	\$828	65.7%
Knox	\$238	\$53		\$525	\$28	\$85			\$13	\$2,720	1041.9%
Laclede	\$264	\$165	\$282	\$191	\$304	\$458	\$1,079	\$171	\$348	\$591	124.3%
Lafayette	\$307	\$81	\$1,326	\$450	\$243	\$218	\$1,054	\$462	\$266	\$461	49.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$130	\$1,847	\$208	\$496	\$290	\$678	\$820	\$432	\$332	\$314	140.7%
Lewis	\$71	\$358	\$230	\$200	\$84	\$67	\$39	\$514	\$199	\$291	311.7%
Lincoln	\$685	\$1,589	\$400	\$271	\$302	\$286	\$342	\$141	\$40	\$1,144	66.9%
Linn	\$61	\$1,134	\$196	\$235	\$7	\$267	\$952	\$474	\$306	\$332	447.8%
Livingston	\$799	\$280	\$86	\$161	\$148	\$160	\$153	\$658	\$694	\$527	(34.0%)
McDonald	\$185	\$335	\$252	\$1,030	\$8	\$1,538	\$216	\$994	\$140	\$416	124.4%
Macon	\$73	\$49	\$352	\$189	\$93	\$163	\$132	\$338	\$737	\$2,940	3926.3%
Madison	\$304	\$332	\$278	\$45	\$95	\$87	\$98	\$1,750	\$141	\$187	(38.7%)
Maries	\$67	\$71	\$342	\$121	\$78	\$31	\$309	\$111		\$1,053	1481.2%
Marion	\$228	\$128	\$135	\$183	\$262	\$114	\$192	\$245	\$162	\$3,531	1445.8%
Mercer	\$3,122	\$27	\$599	\$1,378	\$265	\$760	\$118	\$51	\$113	\$516	(83.5%)
Miller	\$635	\$76	\$190	\$224	\$231	\$744	\$136	\$133	\$556	\$586	(7.8%)
Mississippi	\$919	\$85	\$634	\$432	\$86	\$534	\$195	\$565	\$199	\$365	(60.3%)
Moniteau	\$45	\$79	\$161	\$250	\$346	\$56	\$164	\$358	\$450	\$155	241.3%
Monroe	\$474	\$158	\$218	\$142	\$80	\$32	\$24	\$346	\$199	\$199	(58.0%)
Montgomery	\$119	\$102	\$542	\$106	\$95	\$408	\$217	\$77	\$345	\$788	564.5%
Morgan	\$584	\$96	\$296	\$289	\$227	\$563	\$227	\$196	\$95	\$522	(10.6%)
New Madrid	\$328	\$363	\$593	\$857	\$470	\$706	\$551	\$389	\$705	\$595	81.2%
Newton	\$146	\$252	\$237	\$378	\$319	\$192	\$186	\$451	\$130	\$312	113.5%
Nodaway	\$136	\$2	\$67	\$547	\$138	\$12	\$49	\$48	\$217	\$2,157	1482.7%
Oregon	\$67	\$140	\$767	\$135	\$143	\$383	\$367	\$530	\$47	\$173	158.2%
Osage	\$15	\$68	\$17	\$316	\$131		\$1,012	\$73	\$1	\$731	4776.4%
Ozark	\$230	\$121	\$333	\$403	\$379	\$212	\$72	\$678	\$99	\$303	31.5%
Pemiscot	\$276	\$110	\$275	\$634	\$287	\$225	\$750	\$623	\$570	\$500	81.1%
Perry	\$59	\$228	\$10	\$941	\$27	\$209	\$80	\$13	\$78	\$114	93.1%
Pettis	\$85	\$167	\$141	\$267	\$75	\$509	\$394	\$381	\$244	\$594	598.0%
Phelps	\$548	\$373	\$110	\$236	\$248	\$236	\$442	\$255	\$301	\$262	(52.2%)
Pike	\$52	\$330	\$149	\$62	\$163	\$71	\$41	\$219	\$550	\$430	731.1%
Platte	\$721	\$383	\$592	\$1,097	\$407	\$186	\$378	\$394	\$327	\$470	(34.8%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$482	\$260	\$275	\$449	\$193	\$596	\$345	\$439	\$3,093	\$1,331	176.3%
Pulaski	\$382	\$554	\$272	\$287	\$253	\$256	\$219	\$239	\$278	\$518	35.6%
Putnam	\$22	\$230	\$166	\$689	\$487	\$6	\$208	\$125	\$406	\$26	15.0%
Ralls	\$82		\$99	\$75	\$28	\$145	\$382	\$1,130	\$3	\$292	257.7%
Randolph	\$627	\$197	\$287	\$375	\$657	\$258	\$63	\$103	\$38	\$274	(56.3%)
Ray	\$1,408	\$352	\$433	\$1,570	\$504	\$241	\$180	\$257	\$142	\$732	(48.0%)
Reynolds	\$1,123	\$452	\$400	\$357	\$223	\$403	\$466	\$183	\$113	\$718	(36.1%)
Ripley	\$67	\$59	\$378	\$75	\$639	\$479	\$210	\$30	\$54	\$193	186.6%
St. Charles	\$305	\$311	\$666	\$349	\$204	\$243	\$453	\$373	\$335	\$768	151.9%
St. Clair	\$116	\$193	\$393	\$130	\$166	\$567	\$95	\$516	\$54	\$210	81.5%
Ste. Genevieve	\$374	\$525	\$276	\$326	\$23	\$116	\$42	\$64	\$89	\$574	53.5%
St. Francois	\$322	\$1,901	\$470	\$289	\$199	\$204	\$221	\$178	\$243	\$236	(26.8%)
St. Louis	\$314	\$405	\$308	\$278	\$326	\$286	\$358	\$418	\$360	\$515	64.2%
Saline	\$918	\$316	\$1,825	\$210	\$41	\$185	\$115	\$121	\$98	\$465	(49.4%)
Schuyler	\$1,196	\$606	\$17	\$95	\$2,436		\$849	\$3,405	\$273	\$104	(91.3%)
Scotland	\$180			\$2,593	\$0	\$6	\$114		\$9	\$656	264.7%
Scott	\$567	\$411	\$632	\$250	\$293	\$425	\$611	\$222	\$571	\$321	(43.4%)
Shannon	\$128	\$366	\$290	\$308	\$72	\$242	\$235	\$351	\$1,134	\$462	259.4%
Shelby	\$11	\$57		\$159	\$37	\$83	\$114	\$41	\$95	\$282	2411.7%
Stoddard	\$222	\$220	\$326	\$180	\$122	\$222	\$173	\$483	\$26	\$188	(15.5%)
Stone	\$247	\$273	\$99	\$594	\$581	\$196	\$628	\$350	\$304	\$658	166.6%
Sullivan	\$79	\$22	\$148	\$343	\$1,767	\$166	\$6	\$36	\$186	\$441	458.6%
Taney	\$242	\$360	\$262	\$279	\$547	\$612	\$638	\$310	\$250	\$629	160.0%
Texas	\$584	\$169	\$347	\$435	\$439	\$299	\$1,544	\$320	\$237	\$664	13.7%
Vernon	\$278	\$180	\$195	\$1,692	\$192	\$263	\$407	\$417	\$411	\$1,018	265.8%
Warren	\$168	\$333	\$534	\$294	\$116	\$238	\$1,182	\$468	\$469	\$376	123.5%
Washington	\$354	\$1,167	\$121	\$140	\$161	\$168	\$1,073	\$631	\$174	\$459	29.7%
Wayne	\$1,130	\$354	\$338	\$382	\$295	\$45	\$308	\$116	\$230	\$101	(91.0%)
Webster	\$199	\$116	\$367	\$234	\$534	\$357	\$297	\$96	\$268	\$501	151.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth		\$185	\$654	\$692					\$471	\$696	
Wright	\$202	\$271	\$80	\$691	\$410	\$309	\$1,160	\$153	\$143	\$633	213.9%
St. Louis City	\$528	\$346	\$440	\$377	\$481	\$501	\$493	\$437	\$487	\$617	17.0%
<b>Missouri Total</b>	<b>\$401</b>	<b>\$337</b>	<b>\$334</b>	<b>\$473</b>	<b>\$350</b>	<b>\$377</b>	<b>\$460</b>	<b>\$372</b>	<b>\$361</b>	<b>\$626</b>	<b>56.0%</b>

TABLE 6.2.4



# DWELLING FIRE - PURE PREMIUM

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

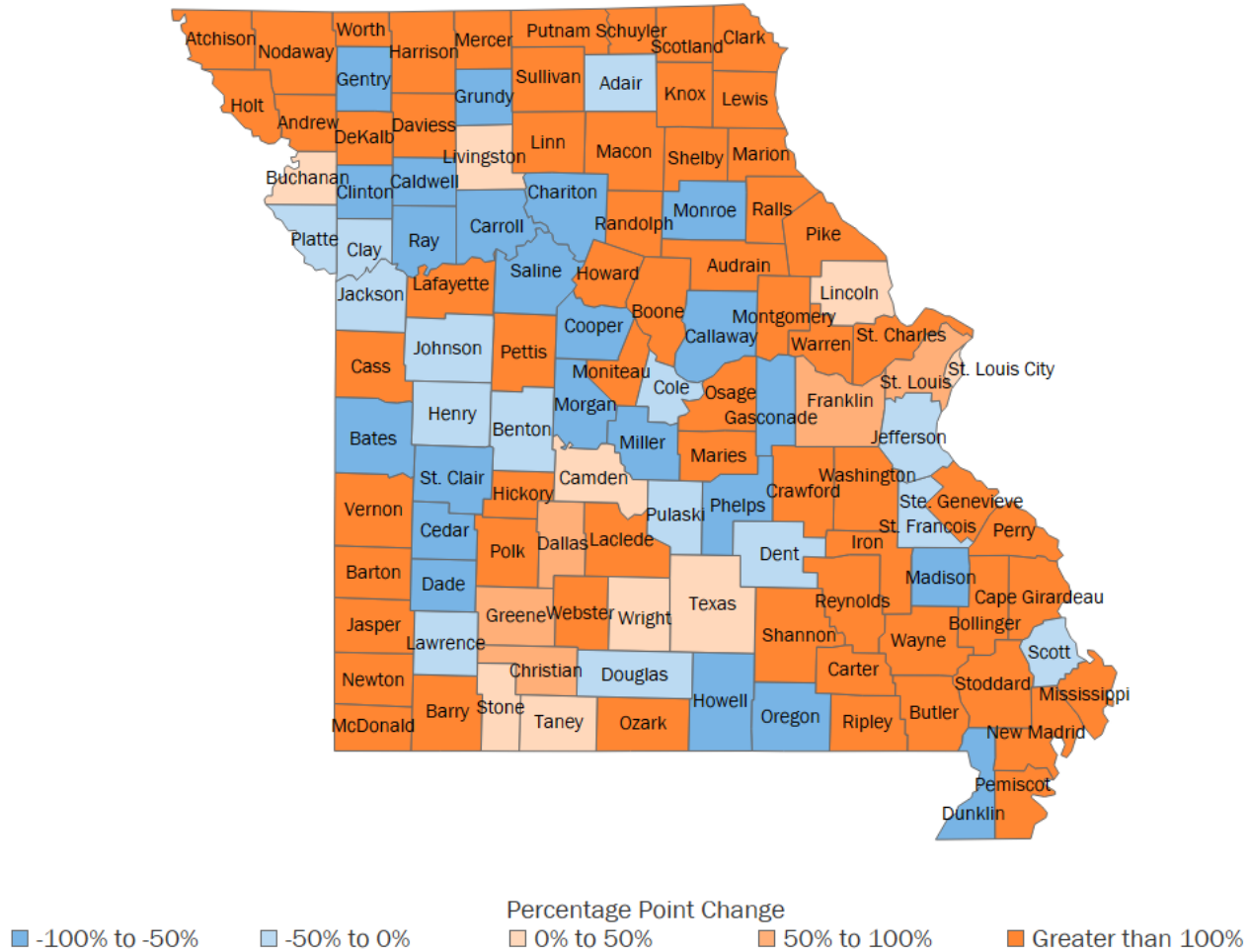


FIGURE 6.2.4.1

# DWELLING FIRE - LOSS FREQUENCY, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Adair	4.8%	1.8%	0.7%	1.3%	1.0%	0.9%	0.0%	0.8%	0.0%	1.5%	4.8%
Andrew	7.7%	1.8%	8.5%	6.9%	8.8%	33.6%	8.7%	0.0%	5.9%	0.0%	33.6%
Atchison	0.0%	0.0%	5.3%	0.0%		4.6%	0.0%	3.2%	5.0%	0.0%	5.3%
Audrain	3.9%	1.1%	15.4%	0.0%	1.0%	4.8%	1.8%	0.0%	0.8%	33.1%	33.1%
Barry	4.3%	11.0%	2.0%	14.4%	4.9%	3.6%	2.3%	2.5%	3.8%	2.1%	12.3%
Barton	0.0%	7.2%	3.0%	5.5%	10.3%	16.8%	3.4%	1.5%	1.5%	4.9%	16.8%
Bates	3.8%	10.4%	4.9%	14.6%	4.2%	4.0%	4.4%	5.3%	3.2%	1.7%	12.9%
Benton	4.9%	7.1%	1.2%	4.5%	3.0%	2.9%	0.0%	0.9%	3.6%	2.5%	7.1%
Bollinger	0.0%	0.0%	3.9%	10.9%	0.0%	4.1%	0.0%	0.0%	6.3%	13.5%	13.5%
Boone	6.4%	2.2%	1.7%	2.4%	2.0%	1.7%	1.2%	1.8%	1.1%	9.5%	8.5%
Buchanan	2.4%	2.6%	4.5%	4.0%	1.7%	1.6%	6.2%	2.2%	2.8%	1.7%	4.7%
Butler	2.4%	0.7%	2.3%	1.6%	11.3%	2.5%	2.5%	0.9%	0.6%	2.5%	10.7%
Caldwell	3.9%	0.0%	0.0%	4.3%	0.0%	0.0%	3.5%	0.0%	0.0%	0.0%	4.3%
Callaway	29.3%	3.7%	3.3%	4.2%	1.5%	0.8%	8.3%	1.0%	0.8%	4.1%	28.6%
Camden	6.3%	4.7%	4.4%	4.8%	3.4%	5.6%	3.5%	1.6%	2.9%	6.8%	5.2%
Cape Girardeau	1.9%	10.8%	3.1%	3.2%	2.5%	3.2%	1.8%	0.6%	1.6%	2.4%	10.1%
Carroll	5.7%	0.0%	0.0%	0.0%	0.0%	4.2%	0.0%	0.0%	0.0%	0.0%	5.7%
Carter	0.0%	4.8%	4.6%	0.0%	0.0%	0.0%	0.0%	2.0%	0.0%	0.0%	4.8%
Cass	3.0%	2.7%	3.5%	16.1%	8.4%	3.6%	6.0%	1.4%	1.3%	3.9%	14.8%
Cedar	13.1%	11.6%	1.8%	4.7%	1.3%	4.8%	3.0%	4.1%	0.0%	0.9%	13.1%
Chariton	77.4%	10.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.2%	77.4%
Christian	2.3%	2.7%	2.0%	4.2%	2.9%	5.6%	2.9%	3.4%	0.8%	4.8%	4.8%
Clark	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Clay	6.6%	3.0%	7.2%	10.0%	3.2%	4.6%	3.0%	2.7%	2.9%	3.6%	7.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Clinton	15.7%	3.9%	3.7%	8.5%	3.9%	5.4%	3.0%	1.8%	1.9%	1.4%	14.3%
Cole	3.2%	2.5%	1.9%	2.2%	2.2%	4.5%	46.0%	5.5%	2.5%	1.7%	44.3%
Cooper	4.2%	1.2%	7.0%	1.0%	5.2%	3.8%	1.9%	0.0%	0.0%	2.1%	7.0%
Crawford	2.1%	1.7%	0.9%	1.9%	1.8%	10.1%	0.0%	3.7%	2.1%	6.8%	10.1%
Dade	10.3%	4.0%	0.0%	21.9%	3.6%	0.0%	10.2%	12.8%	0.0%	0.0%	21.9%
Dallas	0.0%	2.4%	4.4%	6.5%	4.8%	3.9%	3.1%	0.0%	2.5%	1.1%	6.5%
Daviess	4.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.8%	4.8%
DeKalb	0.0%	0.0%	0.0%	5.2%	0.0%	11.0%	4.1%	0.0%	3.4%	2.2%	11.0%
Dent	4.6%	1.7%	1.7%	4.6%	3.5%	1.5%	0.0%	1.4%	0.0%	1.0%	4.6%
Douglas	8.6%	0.0%	0.0%	2.7%	7.7%	5.6%	0.0%	3.5%	1.5%	1.2%	8.6%
Dunklin	3.0%	0.0%	1.8%	4.2%	1.9%	5.3%	3.4%	2.4%	0.4%	0.7%	5.3%
Franklin	4.0%	3.0%	3.1%	5.6%	2.4%	6.8%	1.7%	1.8%	1.7%	6.1%	5.1%
Gasconade	4.3%	5.1%	0.0%	9.9%	0.0%	0.0%	0.0%	1.5%	5.7%	1.0%	9.9%
Gentry	13.0%	0.0%	0.0%	0.0%	6.6%	0.0%	0.0%	0.0%	15.5%	0.0%	15.5%
Greene	1.9%	1.4%	1.8%	3.5%	6.2%	4.6%	8.2%	2.9%	1.8%	3.1%	6.8%
Grundy	62.2%	7.8%	0.0%	0.0%	0.0%	7.2%	0.0%	0.0%	0.0%	17.2%	62.2%
Harrison	0.0%	0.0%	0.0%	10.3%	0.0%	75.0%	0.0%	0.0%	2.6%	4.8%	75.0%
Henry	3.9%	0.0%	3.0%	4.9%	3.6%	16.3%	2.5%	0.7%	1.9%	0.6%	16.3%
Hickory		5.8%	0.0%	0.0%	3.0%	3.2%	3.7%	0.0%	6.8%	2.2%	6.8%
Holt			6.1%	7.2%	7.8%	20.0%	0.0%	12.7%	16.6%	0.0%	20.0%
Howard	4.7%	0.0%	0.0%	3.6%	0.0%	4.6%	0.0%	1.8%	4.9%	13.5%	13.5%
Howell	5.0%	1.3%	1.2%	15.4%	3.3%	3.2%	3.5%	0.8%	1.1%	3.2%	14.6%
Iron	3.6%	10.4%	7.2%	3.8%	0.0%	1.9%	0.0%	9.4%	0.0%	6.7%	10.4%
Jackson	6.3%	2.8%	2.8%	9.0%	3.8%	3.6%	3.4%	2.6%	2.3%	3.0%	6.7%
Jasper	2.0%	1.4%	1.3%	14.0%	4.9%	5.2%	4.1%	1.6%	1.7%	1.9%	12.6%
Jefferson	3.1%	2.0%	7.4%	6.3%	4.5%	2.9%	1.8%	1.7%	1.8%	3.5%	5.7%
Johnson	5.1%	2.6%	3.2%	5.0%	6.4%	7.2%	9.9%	4.9%	1.9%	3.7%	8.0%
Knox	0.0%	22.6%		0.0%	0.0%	0.0%			5.2%	0.0%	22.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Laclede	3.5%	2.7%	3.8%	5.3%	7.0%	7.2%	16.3%	3.1%	2.8%	2.3%	14.0%
Lafayette	2.6%	3.4%	18.5%	5.0%	3.9%	4.4%	6.4%	1.8%	4.5%	5.2%	16.7%
Lawrence	5.0%	24.0%	1.1%	8.7%	6.6%	6.5%	6.5%	2.1%	0.8%	2.5%	23.2%
Lewis	0.0%	3.8%	0.0%	0.0%	0.0%	6.2%	0.0%	3.5%	0.0%	8.0%	8.0%
Lincoln	6.3%	26.8%	5.2%	5.5%	1.8%	1.1%	3.6%	2.7%	0.5%	10.7%	26.3%
Linn	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.9%	0.0%	1.5%	4.9%
Livingston	1.8%	0.0%	0.0%	1.4%	0.0%	1.0%	1.0%	0.0%	0.8%	5.4%	5.4%
McDonald	0.0%	5.5%	3.1%	7.2%	4.2%	23.1%	1.5%	7.5%	3.3%	0.8%	23.1%
Macon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%	0.0%	1.6%	29.8%	29.8%
Madison	6.1%	2.8%	3.0%	2.5%	4.9%	1.9%	0.0%	13.2%	2.0%	0.0%	13.2%
Maries	0.0%	4.6%	4.9%	5.2%	0.0%	0.0%	0.0%	0.0%		2.4%	5.2%
Marion	3.1%	2.4%	3.4%	1.2%	0.0%	2.7%	1.3%	1.2%	1.3%	24.4%	24.4%
Mercer	0.0%	0.0%	0.0%	0.0%	38.7%	0.0%	0.0%	0.0%	0.0%	0.0%	38.7%
Miller	10.9%	4.3%	4.8%	8.2%	2.2%	6.0%	1.7%	2.7%	2.2%	6.2%	9.2%
Mississippi	0.0%	0.0%	3.8%	4.9%	0.0%	0.0%	3.9%	3.5%	2.5%	2.5%	4.9%
Moniteau	0.0%	0.0%	0.0%	10.2%	2.6%	0.0%	0.0%	5.3%	2.1%	2.0%	10.2%
Monroe	5.0%	6.3%	5.5%	0.0%	0.0%	0.0%	0.0%	3.1%	0.0%	3.9%	6.3%
Montgomery	15.6%	5.3%	2.4%	2.5%	4.4%	2.6%	5.1%	4.1%	3.1%	5.3%	13.2%
Morgan	9.8%	3.1%	3.3%	6.3%	2.4%	2.3%	5.1%	2.0%	2.0%	4.8%	7.8%
New Madrid	0.0%	0.0%	4.1%	21.1%	4.7%	1.4%	8.6%	1.0%	0.9%	1.7%	21.1%
Newton	2.4%	2.5%	1.1%	9.7%	1.4%	2.6%	4.9%	3.5%	2.2%	2.2%	8.6%
Nodaway	2.6%	0.0%	0.7%	2.9%	2.7%	1.3%	0.6%	1.2%	2.9%	23.6%	23.6%
Oregon	8.3%	0.0%	2.9%	8.0%	3.1%	2.5%	2.3%	8.1%	0.0%	0.0%	8.3%
Osage	0.0%	0.0%	0.0%	3.9%	0.0%		3.0%	0.0%	0.0%	11.4%	11.4%
Ozark	0.0%	4.7%	0.0%	0.0%	0.0%	0.0%	1.8%	7.6%	1.9%	2.1%	7.6%
Pemiscot	3.5%	0.0%	0.0%	18.5%	2.9%	1.2%	10.8%	3.9%	3.7%	2.5%	18.5%
Perry	0.0%	1.9%	4.0%	5.0%	1.3%	1.4%	1.1%	0.0%	2.1%	1.0%	5.0%
Pettis	1.7%	2.6%	1.5%	3.1%	1.0%	2.6%	1.9%	2.9%	1.1%	3.8%	2.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Phelps	6.3%	2.9%	2.7%	3.5%	3.8%	4.3%	2.8%	3.1%	4.6%	2.6%	3.7%
Pike	0.0%	6.9%	5.8%	0.0%	3.6%	1.6%	1.3%	0.0%	1.6%	5.6%	6.9%
Platte	6.3%	5.7%	3.7%	9.4%	2.8%	2.5%	3.7%	2.6%	4.2%	3.3%	6.9%
Polk	6.7%	4.4%	3.7%	6.5%	2.3%	3.5%	1.0%	1.2%	21.1%	7.1%	20.1%
Pulaski	6.0%	2.8%	2.0%	4.0%	2.8%	3.9%	3.3%	4.5%	2.9%	3.9%	3.9%
Putnam	0.0%	4.6%	0.0%	0.0%	0.0%	0.0%	13.0%	5.0%	0.0%	0.0%	13.0%
Ralls	0.0%		4.4%	0.0%	5.1%	4.6%	0.0%	4.0%	0.0%	3.9%	5.1%
Randolph	1.9%	1.2%	2.7%	4.6%	12.7%	7.3%	0.9%	2.4%	0.5%	1.9%	12.3%
Ray	13.7%	10.2%	1.2%	8.2%	4.7%	3.7%	1.8%	3.5%	8.0%	0.9%	12.8%
Reynolds	0.0%	0.0%	5.7%	0.0%	5.5%	8.9%	0.0%	0.0%	0.0%	0.0%	8.9%
Ripley	0.0%	0.0%	7.5%	0.0%	5.3%	0.0%	0.0%	2.0%	0.0%	3.4%	7.5%
St. Charles	3.9%	2.5%	8.1%	3.8%	2.3%	2.9%	6.5%	2.7%	1.9%	5.1%	6.3%
St. Clair	9.9%	0.0%	7.8%	7.3%	5.2%	4.8%	0.0%	0.0%	3.6%	0.0%	9.9%
Ste. Genevieve	0.0%	5.4%	6.7%	13.4%	1.8%	0.0%	0.0%	1.6%	1.3%	3.1%	13.4%
St. Francois	1.6%	39.6%	4.7%	2.6%	3.0%	1.3%	1.7%	0.5%	0.4%	2.1%	39.2%
St. Louis	3.9%	4.8%	3.4%	2.6%	2.7%	3.1%	3.9%	3.3%	2.6%	3.9%	2.2%
Saline	4.8%	1.0%	20.6%	1.1%	0.0%	2.0%	0.0%	0.0%	3.6%	4.0%	20.6%
Schuyler	0.0%	0.0%	0.0%	0.0%	0.0%		18.5%	15.6%	16.7%	0.0%	18.5%
Scotland	0.0%			44.8%	0.0%	0.0%	0.0%		0.0%	0.0%	44.8%
Scott	1.7%	3.9%	2.0%	2.8%	1.3%	3.0%	3.0%	0.6%	1.9%	3.4%	3.2%
Shannon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.3%	6.4%	6.4%
Shelby	0.0%	14.8%		0.0%	0.0%	0.0%	6.2%	0.0%	0.0%	0.0%	14.8%
Stoddard	0.0%	0.8%	2.2%	7.0%	1.9%	2.8%	0.5%	4.3%	0.4%	2.8%	7.0%
Stone	2.3%	2.8%	3.0%	8.8%	4.1%	8.2%	7.8%	1.2%	2.6%	4.2%	7.7%
Sullivan	0.0%	0.0%	0.0%	0.0%	0.0%	6.1%	0.0%	0.0%	0.0%	8.6%	8.6%
Taney	1.9%	3.3%	3.2%	7.9%	11.5%	16.0%	4.9%	3.7%	1.8%	4.1%	14.2%
Texas	5.4%	3.5%	5.3%	8.7%	0.8%	4.6%	11.8%	7.0%	3.1%	1.1%	11.0%
Vernon	3.3%	3.0%	3.1%	25.0%	2.2%	5.2%	5.5%	2.4%	4.0%	3.1%	22.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Warren	2.1%	5.6%	5.2%	4.1%	1.0%	3.5%	10.0%	3.9%	3.4%	2.5%	9.0%
Washington	5.9%	11.9%	7.3%	7.1%	4.7%	3.2%	0.0%	0.0%	0.0%	5.6%	11.9%
Wayne	0.0%	0.0%	7.5%	4.5%	5.5%	1.8%	9.9%	1.4%	2.1%	1.0%	9.9%
Webster	2.5%	0.8%	2.7%	1.2%	8.0%	3.9%	4.2%	2.4%	1.1%	2.1%	7.1%
Worth		0.0%	0.0%	0.0%					16.7%	16.7%	16.7%
Wright	14.5%	0.0%	0.0%	21.2%	5.6%	2.3%	12.4%	1.5%	0.0%	11.6%	21.2%
St. Louis City	4.4%	3.1%	3.9%	2.8%	3.3%	3.6%	2.6%	2.4%	2.7%	3.6%	2.0%
<b>Missouri Total</b>	<b>4.5%</b>	<b>3.6%</b>	<b>3.7%</b>	<b>5.4%</b>	<b>3.5%</b>	<b>3.8%</b>	<b>4.6%</b>	<b>2.6%</b>	<b>2.2%</b>	<b>3.9%</b>	<b>3.2%</b>

TABLE 6.2.5

# DWELLING FIRE - LOSS SEVERITY, \$140-\$249K COVERAGE LIMITS

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$8,731	\$6,778	\$10,114	\$13,263	\$10,634	\$13,548	\$18,568	\$3,495	\$17,037	\$16,130	84.7%
Andrew	\$7,000	\$17,329	\$3,610	\$4,882	\$10,092	\$5,602	\$14,308	\$28,213	\$3,404	\$35,001	400.0%
Atchison	\$2,842	\$2,769	\$2,633	\$4,829		\$6,225		\$2,121	\$9,009	\$8,468	197.9%
Audrain	\$8,776	\$4,575	\$4,635	\$8,892	\$4,848	\$6,415	\$4,209	\$5,358	\$10,884	\$9,583	9.2%
Barry	\$6,896	\$7,418	\$12,814	\$9,154	\$6,694	\$10,826	\$19,397	\$13,102	\$20,327	\$14,474	109.9%
Barton	\$15,143	\$4,598	\$5,245	\$5,422	\$6,972	\$8,578	\$5,177	\$10,317	\$8,614	\$14,418	(4.8%)
Bates	\$9,251	\$9,223	\$1,527	\$6,259	\$7,782	\$6,313	\$8,917	\$3,234	\$21,840	\$2,466	(73.3%)
Benton	\$22,791	\$4,934	\$4,412	\$4,167	\$7,616	\$11,545	\$13,249	\$10,930	\$10,788	\$26,995	18.4%
Bollinger	\$1,700	\$5,386	\$3,547	\$30,974	\$13,937	\$2,977	\$2,209	\$159	\$3,144	\$13,591	699.4%
Boone	\$8,236	\$6,573	\$5,544	\$10,384	\$10,394	\$10,478	\$10,742	\$12,789	\$16,653	\$15,026	82.4%
Buchanan	\$6,606	\$8,362	\$10,309	\$10,893	\$9,585	\$12,213	\$8,710	\$10,068	\$14,624	\$12,215	84.9%
Butler	\$7,602	\$8,972	\$13,477	\$12,921	\$8,955	\$8,381	\$11,494	\$46,567	\$29,137	\$28,740	278.0%
Caldwell	\$4,894	\$3,023	\$2,422	\$3,213	\$16,463	\$1,840	\$3,598	\$2,445	\$2,033	\$5,198	6.2%
Callaway	\$6,886	\$5,024	\$10,633	\$12,875	\$31,997	\$12,831	\$10,676	\$10,293	\$24,117	\$10,584	53.7%
Camden	\$8,076	\$11,773	\$9,599	\$11,991	\$9,629	\$7,504	\$11,951	\$12,733	\$13,173	\$11,415	41.3%
Cape Girardeau	\$6,325	\$7,316	\$6,949	\$8,245	\$8,767	\$8,531	\$16,095	\$9,789	\$15,130	\$15,622	147.0%
Carroll	\$16,566	\$3,146	\$414	\$2,246	\$514	\$5,568	\$4,558	\$2,961	\$3,693	\$8,352	(49.6%)
Carter	\$1,625	\$11,955	\$35,146	\$8,495	\$4,995	\$17,207	\$3,139	\$11,629	\$12,008	\$43,704	2589.5%
Cass	\$8,312	\$11,730	\$11,523	\$7,082	\$10,794	\$7,497	\$10,728	\$7,891	\$12,881	\$16,438	97.8%
Cedar	\$7,732	\$2,696	\$27,288	\$6,911	\$21,126	\$19,546	\$11,349	\$6,875	\$14,850	\$15,076	95.0%
Chariton	\$4,488	\$3,968	\$8,651	\$282	\$5,481	\$7,584	\$7,606	\$3,634	\$4,893	\$24,493	445.8%
Christian	\$14,871	\$7,971	\$6,553	\$12,646	\$11,187	\$12,936	\$8,542	\$7,988	\$10,782	\$14,659	(1.4%)
Clark	\$338	\$3,194	\$15,809	\$4,580	\$3,102	\$5,736	\$2,721	\$1,338	\$11,256	\$6,882	1934.2%
Clay	\$7,533	\$14,680	\$6,808	\$7,417	\$11,296	\$8,333	\$9,648	\$11,188	\$14,823	\$12,759	69.4%
Clinton	\$8,045	\$4,337	\$3,427	\$11,587	\$36,264	\$7,734	\$9,857	\$5,489	\$11,733	\$6,316	(21.5%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$9,777	\$10,520	\$13,407	\$7,922	\$8,646	\$14,688	\$8,454	\$11,451	\$15,797	\$12,864	31.6%
Cooper	\$3,529	\$8,891	\$56,248	\$21,324	\$22,638	\$77,081	\$6,238	\$5,095	\$59,952	\$5,946	68.5%
Crawford	\$2,012	\$30,228	\$7,766	\$15,452	\$7,221	\$5,242	\$20,050	\$39,192	\$29,844	\$12,685	530.5%
Dade	\$2,265	\$8,951	\$15,156	\$5,142	\$2,517	\$5,096	\$7,344	\$25,423	\$3,478	\$24,206	968.9%
Dallas	\$8,666	\$4,717	\$8,355	\$18,373	\$7,804	\$15,483	\$7,601	\$12,498	\$28,109	\$21,324	146.1%
Daviess	\$29,785	\$-3,674	\$13,331	\$6,283	\$5,574	\$7,567	\$6,046	\$10,164	\$13,139	\$19,732	(33.8%)
DeKalb	\$7,079	\$2,367	\$3,294	\$5,397	\$11,483	\$7,257	\$4,002	\$3,018	\$13,531	\$23,913	237.8%
Dent	\$11,762	\$34,886	\$5,647	\$4,868	\$1,987	\$13,663	\$2,226	\$5,703	\$17,721	\$9,153	(22.2%)
Douglas	\$3,012	\$5,144	\$32,974	\$3,120	\$3,285	\$4,138	\$24,360	\$1,314	\$63,784	\$6,143	104.0%
Dunklin	\$7,833	\$5,212	\$6,863	\$8,249	\$17,429	\$11,130	\$7,979	\$15,944	\$20,055	\$15,067	92.4%
Franklin	\$8,258	\$7,466	\$9,719	\$5,818	\$13,823	\$6,288	\$8,812	\$22,019	\$3,679	\$14,381	74.1%
Gasconade	\$5,322	\$5,293	\$5,872	\$4,841	\$17,280	\$10,006	\$22,621	\$8,143	\$62,670	\$17,342	225.9%
Gentry	\$5,213	\$10,649	\$16,227	\$8,050	\$16,111	\$3,830	\$2,732	\$6,390	\$7,690	\$6,419	23.1%
Greene	\$8,258	\$7,468	\$10,640	\$8,733	\$8,648	\$8,298	\$9,036	\$11,854	\$13,254	\$11,777	42.6%
Grundy	\$6,242	\$3,987	\$6,954	\$3,906	\$-7,761	\$9,993	\$10,119	\$5,431	\$6,717	\$9,329	49.5%
Harrison	\$5,698	\$7,058	\$9,581	\$12,937	\$4,903	\$8,784	\$3,698	\$4,710	\$4,085	\$11,507	101.9%
Henry	\$3,441	\$4,542	\$5,822	\$10,659	\$17,020	\$7,341	\$7,961	\$22,609	\$13,455	\$9,190	167.0%
Hickory		\$2,148	\$192	\$5,985	\$7,181	\$8,676	\$5,524	\$8,941	\$25,165	\$13,508	
Holt			\$5,140	\$5,747	\$7,419	\$9,179	\$10,208	\$6,192	\$7,422	\$4,314	
Howard	\$7,755	\$6,163	\$3,751	\$18,608	\$10,676	\$7,219	\$4,306	\$11,519	\$6,244	\$13,723	77.0%
Howell	\$17,368	\$5,888	\$7,810	\$4,525	\$6,761	\$5,700	\$6,839	\$19,184	\$14,094	\$12,559	(27.7%)
Iron	\$3,085	\$12,561	\$6,805	\$5,118	\$2,268	\$11,737	\$8,289	\$37,538	\$7,348	\$6,333	105.3%
Jackson	\$8,238	\$9,844	\$9,695	\$8,161	\$11,129	\$11,528	\$12,504	\$12,676	\$16,318	\$25,445	208.9%
Jasper	\$11,038	\$6,717	\$9,885	\$7,161	\$9,494	\$9,762	\$10,270	\$16,050	\$13,409	\$13,278	20.3%
Jefferson	\$13,006	\$12,202	\$8,873	\$7,246	\$7,449	\$10,872	\$7,351	\$19,293	\$12,896	\$12,975	(0.2%)
Johnson	\$8,669	\$12,436	\$7,307	\$9,674	\$7,215	\$6,497	\$10,055	\$14,309	\$17,786	\$22,219	156.3%
Knox	\$7,515	\$4,396		\$8,160	\$919	\$3,419			\$844	\$28,366	277.5%
Laclede	\$5,587	\$8,353	\$10,399	\$4,441	\$10,168	\$8,165	\$8,084	\$6,530	\$12,791	\$24,792	343.8%
Lafayette	\$7,168	\$3,614	\$7,585	\$7,404	\$5,778	\$7,536	\$20,816	\$11,403	\$8,362	\$10,344	44.3%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$4,307	\$5,780	\$6,772	\$7,595	\$6,966	\$14,728	\$8,436	\$8,227	\$9,775	\$6,587	52.9%
Lewis	\$2,137	\$7,142	\$8,821	\$6,081	\$5,431	\$2,936	\$6,431	\$29,393	\$15,002	\$9,475	343.4%
Lincoln	\$14,545	\$8,666	\$10,031	\$6,085	\$20,147	\$11,345	\$10,284	\$6,171	\$6,954	\$12,411	(14.7%)
Linn	\$2,988	\$52,856	\$13,564	\$10,454	\$918	\$11,464	\$23,080	\$13,765	\$14,062	\$8,808	194.8%
Livingston	\$25,995	\$10,623	\$7,379	\$5,882	\$12,936	\$9,612	\$12,314	\$40,279	\$41,280	\$12,499	(51.9%)
McDonald	\$6,939	\$11,411	\$9,265	\$11,024	\$201	\$11,832	\$6,775	\$14,251	\$4,860	\$15,179	118.7%
Macon	\$2,295	\$2,607	\$13,777	\$20,005	\$6,675	\$15,115	\$12,087	\$24,726	\$32,641	\$10,782	369.9%
Madison	\$7,272	\$21,604	\$13,600	\$2,864	\$5,989	\$4,108	\$9,430	\$27,894	\$5,059	\$12,202	67.8%
Maries	\$3,829	\$6,457	\$9,118	\$2,752	\$7,909	\$6,575	\$22,838	\$6,330		\$17,562	358.7%
Marion	\$13,451	\$6,338	\$6,216	\$9,236	\$16,629	\$6,235	\$8,806	\$8,583	\$8,787	\$9,460	(29.7%)
Mercer	\$7,601	\$793	\$26,750	\$22,698	\$4,545	\$30,128	\$2,951	\$2,418	\$8,190	\$6,835	(10.1%)
Miller	\$12,169	\$3,167	\$6,880	\$4,877	\$8,950	\$11,174	\$5,423	\$6,831	\$20,462	\$10,606	(12.8%)
Mississippi	\$17,068	\$3,556	\$14,615	\$8,643	\$4,522	\$15,510	\$8,920	\$19,127	\$8,458	\$8,837	(48.2%)
Moniteau	\$3,055	\$13,716	\$14,525	\$4,014	\$18,587	\$2,704	\$8,159	\$6,739	\$8,793	\$8,514	178.7%
Monroe	\$24,203	\$9,017	\$4,155	\$6,372	\$5,843	\$4,885	\$2,495	\$12,918	\$13,237	\$7,240	(70.1%)
Montgomery	\$3,380	\$2,280	\$41,828	\$2,616	\$6,100	\$17,352	\$8,476	\$3,559	\$22,734	\$15,133	347.7%
Morgan	\$8,610	\$5,940	\$10,811	\$7,519	\$10,020	\$23,817	\$6,718	\$10,309	\$6,821	\$14,718	70.9%
New Madrid	\$8,095	\$13,372	\$15,138	\$7,627	\$11,346	\$24,788	\$12,650	\$12,129	\$33,143	\$17,916	121.3%
Newton	\$4,227	\$10,816	\$9,229	\$5,744	\$12,008	\$6,581	\$4,951	\$16,645	\$7,246	\$13,708	224.3%
Nodaway	\$8,818	\$1,234	\$10,619	\$35,439	\$11,826	\$2,059	\$5,067	\$4,326	\$5,996	\$9,670	9.7%
Oregon	\$2,645	\$5,253	\$21,569	\$4,332	\$6,799	\$15,857	\$20,455	\$29,925	\$4,213	\$10,861	310.7%
Osage		\$7,108	\$1,549	\$8,962	\$12,812		\$8,649	\$8,516	\$121	\$7,914	
Ozark	\$8,671	\$7,172	\$9,879	\$21,475	\$22,419	\$6,436	\$3,778	\$32,255	\$6,608	\$10,264	18.4%
Pemiscot	\$7,702	\$4,664	\$7,562	\$6,494	\$9,172	\$8,536	\$11,721	\$16,219	\$17,241	\$14,197	84.3%
Perry	\$4,143	\$15,726	\$1,023	\$25,479	\$2,808	\$22,444	\$5,919	\$1,603	\$2,824	\$6,710	62.0%
Pettis	\$2,953	\$10,207	\$6,505	\$5,557	\$7,300	\$13,705	\$10,857	\$13,562	\$10,801	\$16,113	445.6%
Phelps	\$10,112	\$15,166	\$4,567	\$9,126	\$9,500	\$4,599	\$20,245	\$10,589	\$8,725	\$10,057	(0.5%)
Pike	\$2,001	\$11,546	\$8,754	\$5,472	\$3,938	\$5,163	\$4,991	\$21,452	\$28,834	\$13,130	556.1%
Platte	\$9,918	\$6,624	\$12,615	\$9,399	\$10,475	\$6,047	\$8,586	\$13,249	\$9,306	\$15,061	51.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$10,342	\$9,214	\$11,326	\$10,192	\$9,790	\$20,809	\$17,949	\$9,902	\$10,575	\$13,868	34.1%
Pulaski	\$5,193	\$15,030	\$7,970	\$5,835	\$8,101	\$5,967	\$5,727	\$6,797	\$9,677	\$11,811	127.4%
Putnam	\$1,808	\$5,769	\$12,888	\$27,265	\$40,976	\$800	\$8,685	\$8,394	\$10,882	\$3,769	108.5%
Ralls	\$5,221		\$2,605	\$5,881	\$2,354	\$6,084	\$9,434	\$15,692	\$261	\$9,512	82.2%
Randolph	\$14,754	\$7,710	\$8,925	\$8,499	\$7,557	\$7,530	\$5,748	\$9,682	\$5,281	\$9,892	(33.0%)
Ray	\$10,439	\$4,280	\$7,367	\$11,840	\$29,786	\$10,495	\$8,052	\$7,987	\$4,557	\$33,001	216.1%
Reynolds	\$11,609	\$19,339	\$16,954	\$29,642	\$24,376	\$14,445	\$18,866	\$22,320	\$7,467	\$11,562	(0.4%)
Ripley	\$3,740	\$4,482	\$8,328	\$3,184	\$52,396	\$21,628	\$16,966	\$3,522	\$11,823	\$12,296	228.7%
St. Charles	\$7,221	\$11,057	\$7,641	\$7,986	\$8,831	\$7,098	\$6,759	\$12,090	\$17,636	\$15,161	109.9%
St. Clair	\$3,578	\$7,771	\$15,160	\$5,616	\$5,972	\$17,897	\$8,387	\$20,565	\$3,548	\$9,026	152.3%
Ste. Genevieve	\$6,407	\$9,220	\$7,547	\$7,868	\$2,382	\$6,038	\$3,644	\$4,099	\$7,321	\$24,348	280.0%
St. Francois	\$11,774	\$5,502	\$5,259	\$10,134	\$12,547	\$10,726	\$15,416	\$16,652	\$23,845	\$7,356	(37.5%)
St. Louis	\$7,123	\$8,823	\$8,009	\$8,995	\$10,640	\$8,300	\$8,529	\$11,227	\$12,924	\$14,502	103.6%
Saline	\$25,929	\$23,364	\$5,316	\$4,453	\$3,758	\$9,927	\$7,313	\$7,462	\$6,219	\$16,631	(35.9%)
Schuyler	\$19,274	\$32,000	\$800	\$3,727	\$101,000		\$10,022	\$152,411	\$13,686	\$2,834	(85.3%)
Scotland	\$5,500			\$5,701	\$0	\$503	\$4,733		\$966	\$31,921	480.4%
Scott	\$16,834	\$14,660	\$15,367	\$6,855	\$10,188	\$11,903	\$15,635	\$11,796	\$27,086	\$12,154	(27.8%)
Shannon	\$4,623	\$9,990	\$8,586	\$7,901	\$5,085	\$8,251	\$12,893	\$13,127	\$52,529	\$14,932	223.0%
Shelby	\$500	\$3,541		\$9,849	\$4,877	\$4,843	\$4,626	\$2,732	\$5,314	\$8,205	1541.1%
Stoddard	\$8,074	\$14,195	\$17,161	\$6,182	\$8,213	\$7,335	\$7,289	\$14,200	\$1,520	\$9,387	16.3%
Stone	\$8,789	\$7,205	\$3,785	\$10,776	\$13,207	\$4,740	\$7,667	\$9,772	\$9,539	\$16,990	93.3%
Sullivan	\$2,568	\$4,503	\$13,691	\$13,409	\$76,384	\$8,648	\$1,221	\$1,662	\$11,815	\$16,705	550.6%
Taney	\$9,803	\$14,232	\$9,299	\$5,122	\$6,035	\$6,601	\$10,645	\$7,641	\$7,293	\$12,091	23.3%
Texas	\$13,723	\$8,629	\$9,522	\$6,404	\$22,211	\$6,951	\$7,708	\$10,094	\$13,775	\$18,376	33.9%
Vernon	\$8,267	\$6,102	\$5,643	\$5,062	\$5,503	\$7,357	\$10,295	\$16,921	\$10,525	\$13,175	59.4%
Warren	\$5,340	\$5,813	\$11,502	\$7,205	\$10,875	\$7,290	\$13,481	\$10,829	\$22,203	\$11,488	115.1%
Washington	\$10,365	\$13,161	\$2,710	\$6,284	\$3,345	\$6,621	\$41,503	\$48,415	\$20,571	\$23,222	124.0%
Wayne	\$36,266	\$9,412	\$15,165	\$11,230	\$13,429	\$2,630	\$7,356	\$12,690	\$8,315	\$7,400	(79.6%)
Webster	\$5,219	\$6,146	\$14,804	\$8,811	\$11,095	\$8,389	\$8,271	\$4,370	\$14,357	\$24,713	373.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth		\$3,196	\$12,005	\$4,149					\$9,228	\$15,070	
Wright	\$3,915	\$15,089	\$5,202	\$4,715	\$10,364	\$5,799	\$9,677	\$8,551	\$8,152	\$11,822	201.9%
St. Louis City	\$10,565	\$10,606	\$11,530	\$12,741	\$15,499	\$13,654	\$15,915	\$16,141	\$16,674	\$17,269	63.5%
<b>Missouri Total</b>	<b>\$8,421</b>	<b>\$8,704</b>	<b>\$8,815</b>	<b>\$8,162</b>	<b>\$10,422</b>	<b>\$9,676</b>	<b>\$9,944</b>	<b>\$12,629</b>	<b>\$13,968</b>	<b>\$14,544</b>	<b>72.7%</b>

TABLE 6.2.6

# DWELLING FIRE - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS

PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$309	\$287	\$102	\$53	\$141	\$24	\$1	\$32	\$0	\$183	(40.6%)
Andrew	\$857	\$58	\$380	\$547	\$756	\$2,810	\$497	\$105	\$200	\$3,411	298.1%
Atchison	\$0	\$0	\$17	\$0		\$200	\$32	\$166	\$889	\$0	
Audrain	\$672	\$46	\$1,627	\$0	\$49	\$262	\$252	\$0	\$4	\$4,177	521.6%
Barry	\$405	\$1,433	\$1,251	\$1,535	\$364	\$283	\$716	\$793	\$637	\$901	122.5%
Barton	\$0	\$510	\$160	\$362	\$1,641	\$985	\$189	\$396	\$102	\$360	
Bates	\$232	\$802	\$122	\$1,693	\$193	\$306	\$580	\$132	\$926	\$49	(79.0%)
Benton	\$2,507	\$478	\$80	\$279	\$584	\$167	\$0	\$771	\$308	\$1,457	(41.9%)
Bollinger	\$0	\$0	\$0	\$7,301	\$0	\$260	\$0	\$0	\$245	\$2,714	
Boone	\$523	\$175	\$111	\$325	\$227	\$123	\$231	\$196	\$96	\$1,422	172.0%
Buchanan	\$204	\$258	\$611	\$352	\$165	\$125	\$891	\$649	\$584	\$237	15.9%
Butler	\$310	\$45	\$862	\$261	\$1,532	\$176	\$856	\$293	\$430	\$840	171.1%
Caldwell	\$240	\$0	\$0	\$55	\$0	\$0	\$335	\$0	\$0	\$0	(100.0%)
Callaway	\$3,074	\$182	\$432	\$565	\$936	\$93	\$836	\$143	\$44	\$285	(90.7%)
Camden	\$675	\$530	\$275	\$1,267	\$278	\$552	\$694	\$199	\$166	\$725	7.5%
Cape Girardeau	\$162	\$1,164	\$282	\$226	\$261	\$400	\$122	\$84	\$259	\$393	142.3%
Carroll	\$644	\$0	\$0	\$0	\$0	\$603	\$0	\$0	\$0	\$0	(100.0%)
Carter	\$0	\$151	\$11	\$0	\$0	\$0	\$0	\$431	\$0	\$0	
Cass	\$274	\$597	\$492	\$1,625	\$1,128	\$213	\$893	\$59	\$111	\$599	118.8%
Cedar	\$1,535	\$215	\$4,358	\$477	\$282	\$3,368	\$204	\$351	\$55	\$29	(98.1%)
Chariton	\$6,477	\$649	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$178	(97.3%)
Christian	\$500	\$202	\$152	\$587	\$403	\$881	\$364	\$346	\$71	\$791	58.2%
Clark	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Clay	\$422	\$268	\$589	\$882	\$414	\$424	\$474	\$335	\$480	\$371	(12.2%)
Clinton	\$2,109	\$321	\$179	\$1,215	\$1,770	\$630	\$327	\$68	\$91	\$152	(92.8%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$270	\$450	\$359	\$182	\$105	\$883	\$4,601	\$836	\$392	\$243	(9.9%)
Cooper	\$113	\$42	\$5,606	\$117	\$2,224	\$6,827	\$86	\$0	\$0	\$27	(76.2%)
Crawford	\$112	\$1,667	\$208	\$2,004	\$80	\$647	\$0	\$1,705	\$112	\$962	754.9%
Dade	\$403	\$156	\$0	\$2,036	\$173	\$0	\$1,052	\$5,979	\$0	\$0	(100.0%)
Dallas	\$243	\$271	\$98	\$236	\$784	\$165	\$207	\$0	\$4,044	\$394	61.8%
Daviess	\$41	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$205	396.4%
DeKalb	\$0	\$0	\$0	\$131	\$0	\$478	\$573	\$0	\$46	\$39	
Dent	\$58	\$3,047	\$195	\$884	\$144	\$80	\$0	\$62	\$5	\$44	(23.7%)
Douglas	\$230	\$0	\$5,434	\$15	\$388	\$156	\$27	\$39	\$3,765	\$215	(6.8%)
Dunklin	\$157	\$0	\$87	\$2,231	\$735	\$1,713	\$450	\$791	\$521	\$34	(78.3%)
Franklin	\$362	\$301	\$259	\$441	\$449	\$683	\$339	\$140	\$-36	\$653	80.2%
Gasconade	\$369	\$258	\$0	\$367	\$0	\$0	\$0	\$141	\$800	\$171	(53.6%)
Gentry	\$1,628	\$0	\$0	\$484	\$491	\$0	\$0	\$0	\$1,896	\$0	(100.0%)
Greene	\$232	\$162	\$270	\$318	\$561	\$545	\$917	\$388	\$237	\$390	68.3%
Grundy	\$7,483	\$295	\$0	\$0	\$0	\$1,292	\$0	\$0	\$0	\$1,901	(74.6%)
Harrison	\$0	\$0	\$0	\$437	\$0	\$7,328	\$556	\$0	\$134	\$1,290	
Henry	\$216	\$0	\$210	\$483	\$163	\$1,350	\$595	\$38	\$149	\$109	(49.4%)
Hickory		\$93	\$0	\$0	\$149	\$532	\$161	\$71	\$1,176	\$461	
Holt			\$1,304	\$0	\$1,318	\$3,901	\$2,940	\$2,011	\$422	\$27	
Howard	\$593	\$0	\$0	\$233	\$0	\$318	\$0	\$83	\$640	\$3,086	420.8%
Howell	\$516	\$60	\$8	\$1,163	\$274	\$163	\$321	\$86	\$180	\$233	(54.9%)
Iron	\$37	\$1,919	\$643	\$541	\$0	\$26	\$0	\$5,674	\$0	\$643	1637.3%
Jackson	\$711	\$367	\$392	\$1,160	\$533	\$533	\$545	\$458	\$520	\$662	(6.8%)
Jasper	\$148	\$278	\$369	\$1,586	\$780	\$751	\$480	\$289	\$200	\$358	141.3%
Jefferson	\$594	\$224	\$602	\$735	\$510	\$220	\$150	\$427	\$206	\$364	(38.6%)
Johnson	\$307	\$565	\$475	\$664	\$537	\$494	\$1,706	\$1,147	\$913	\$295	(4.0%)
Knox	\$0	\$1,248		\$0	\$0	\$0			\$46	\$0	
Laclede	\$308	\$637	\$254	\$369	\$849	\$1,020	\$2,080	\$224	\$777	\$773	150.6%
Lafayette	\$150	\$181	\$2,186	\$365	\$552	\$360	\$1,800	\$135	\$473	\$548	266.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$351	\$2,244	\$110	\$931	\$506	\$1,937	\$685	\$252	\$87	\$232	(33.8%)
Lewis	\$0	\$66	\$0	\$0	\$0	\$260	\$0	\$537	\$0	\$677	
Lincoln	\$1,338	\$3,356	\$746	\$420	\$536	\$95	\$412	\$246	\$41	\$1,739	30.0%
Linn	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$87	\$0	\$208	
Livingston	\$288	\$0	\$0	\$64	\$0	\$102	\$11	\$0	\$638	\$422	46.4%
McDonald	\$0	\$405	\$92	\$232	\$303	\$3,136	\$227	\$890	\$215	\$64	
Macon	\$0	\$0	\$0	\$0	\$0	\$0	\$974	\$0	\$43	\$3,008	
Madison	\$1,721	\$5,357	\$234	\$129	\$252	\$44	\$0	\$8,739	\$41	\$0	(100.0%)
Maries	\$0	\$605	\$753	\$0	\$0	\$0	\$0	\$0		\$394	
Marion	\$459	\$284	\$178	\$46	\$0	\$82	\$28	\$204	\$173	\$2,179	375.2%
Mercer	\$0	\$0	\$0	\$0	\$5,388	\$268	\$0	\$0	\$0	\$0	
Miller	\$978	\$260	\$325	\$634	\$578	\$346	\$109	\$225	\$1,306	\$374	(61.7%)
Mississippi	\$0	\$0	\$273	\$280	\$0	\$0	\$291	\$2,811	\$71	\$161	
Moniteau	\$0	\$0	\$0	\$650	\$1,651	\$0	\$0	\$699	\$152	\$132	
Monroe	\$2,263	\$395	\$616	\$0	\$0	\$0	\$0	\$42	\$0	\$27	(98.8%)
Montgomery	\$661	\$168	\$276	\$126	\$192	\$5	\$1,114	\$197	\$1,105	\$1,377	108.2%
Morgan	\$1,570	\$263	\$181	\$419	\$810	\$131	\$382	\$98	\$201	\$479	(69.5%)
New Madrid	\$5	\$0	\$371	\$1,207	\$745	\$25	\$3,396	\$185	\$121	\$45	854.1%
Newton	\$264	\$591	\$150	\$1,072	\$214	\$231	\$359	\$500	\$183	\$596	125.8%
Nodaway	\$186	\$0	\$68	\$2,333	\$523	\$17	\$92	\$69	\$170	\$2,569	1278.7%
Oregon	\$268	\$0	\$8,519	\$491	\$198	\$124	\$281	\$5,364	\$0	\$0	(100.0%)
Osage	\$0	\$0	\$0	\$338	\$0		\$162	\$0	\$0	\$746	
Ozark	\$0	\$382	\$0	\$0	\$0	\$0	\$280	\$2,015	\$121	\$86	
Pemiscot	\$42	\$0	\$0	\$4,794	\$216	\$7	\$1,341	\$3,837	\$2,269	\$1,308	3019.1%
Perry	\$0	\$86	\$58	\$191	\$101	\$19	\$171	\$0	\$44	\$22	
Pettis	\$42	\$158	\$186	\$140	\$7	\$252	\$119	\$905	\$277	\$835	1879.0%
Phelps	\$1,051	\$616	\$158	\$139	\$780	\$292	\$642	\$272	\$640	\$173	(83.5%)
Pike	\$0	\$755	\$405	\$0	\$316	\$98	\$99	\$0	\$71	\$1,320	
Platte	\$648	\$426	\$376	\$1,240	\$461	\$183	\$327	\$682	\$289	\$392	(39.4%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$482	\$307	\$1,408	\$448	\$201	\$412	\$568	\$93	\$2,775	\$1,575	226.5%
Pulaski	\$460	\$242	\$173	\$236	\$185	\$266	\$137	\$298	\$250	\$410	(10.8%)
Putnam	\$0	\$99	\$0	\$0	\$0	\$0	\$1,525	\$500	\$0	\$0	
Ralls	\$0		\$328	\$0	\$315	\$987	\$0	\$23	\$0	\$441	
Randolph	\$95	\$344	\$35	\$215	\$1,094	\$494	\$-383	\$192	\$52	\$252	164.7%
Ray	\$2,524	\$611	\$219	\$684	\$1,153	\$457	\$433	\$436	\$430	\$230	(90.9%)
Reynolds	\$0	\$0	\$315	\$0	\$478	\$59	\$0	\$0	\$0	\$0	
Ripley	\$0	\$0	\$420	\$0	\$7,512	\$0	\$0	\$140	\$0	\$268	
St. Charles	\$346	\$470	\$762	\$378	\$187	\$214	\$505	\$472	\$260	\$861	148.9%
St. Clair	\$697	\$0	\$1,295	\$418	\$769	\$9,894	\$0	\$0	\$23	\$0	(100.0%)
Ste. Genevieve	\$30	\$1,083	\$461	\$609	\$50	\$0	\$0	\$28	\$108	\$1,203	3954.4%
St. Francois	\$286	\$3,731	\$389	\$242	\$231	\$360	\$894	\$74	\$26	\$175	(38.7%)
St. Louis	\$334	\$496	\$373	\$254	\$380	\$355	\$444	\$393	\$373	\$501	49.9%
Saline	\$4,510	\$112	\$1,504	\$240	\$35	\$387	\$0	\$0	\$135	\$1,760	(61.0%)
Schuyler	\$0	\$0	\$0	\$0	\$0		\$5,404	\$26,580	\$2,369	\$0	
Scotland	\$0			\$3,464	\$0	\$0	\$0		\$0	\$0	
Scott	\$1,177	\$1,070	\$137	\$218	\$475	\$674	\$236	\$34	\$587	\$671	(43.0%)
Shannon	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$157	\$716	
Shelby	\$0	\$295		\$149	\$0	\$0	\$365	\$0	\$0	\$0	
Stoddard	\$0	\$34	\$216	\$598	\$187	\$130	\$79	\$1,085	\$-297	\$201	
Stone	\$263	\$227	\$185	\$1,002	\$1,296	\$513	\$704	\$120	\$257	\$360	36.5%
Sullivan	\$0	\$0	\$0	\$0	\$0	\$1,005	\$0	\$0	\$0	\$1,297	
Taney	\$494	\$503	\$781	\$586	\$957	\$1,430	\$620	\$448	\$118	\$557	12.9%
Texas	\$389	\$258	\$561	\$688	\$-3	\$351	\$1,420	\$388	\$188	\$578	48.5%
Vernon	\$326	\$157	\$244	\$2,436	\$107	\$318	\$791	\$268	\$413	\$776	138.1%
Warren	\$108	\$386	\$1,130	\$218	\$43	\$187	\$1,014	\$295	\$1,254	\$294	171.6%
Washington	\$474	\$3,958	\$435	\$622	\$180	\$422	\$0	\$0	\$27	\$2,028	327.8%
Wayne	\$0	\$0	\$5,548	\$362	\$886	\$219	\$620	\$23	\$271	\$54	
Webster	\$28	\$149	\$566	\$78	\$994	\$425	\$727	\$114	\$59	\$96	238.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth		\$0	\$0	\$0					\$1,597	\$2,512	
Wright	\$621	\$0	\$0	\$1,800	\$295	\$201	\$1,744	\$15	\$0	\$880	41.8%
St. Louis City	\$513	\$259	\$681	\$494	\$645	\$713	\$599	\$404	\$566	\$677	32.0%
<b>Missouri Total</b>	<b>\$469</b>	<b>\$417</b>	<b>\$450</b>	<b>\$610</b>	<b>\$468</b>	<b>\$465</b>	<b>\$581</b>	<b>\$411</b>	<b>\$365</b>	<b>\$587</b>	<b>25.3%</b>

TABLE 6.2.7



# DWELLING FIRE - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS, ADJUSTED FOR INFLATION, 2023

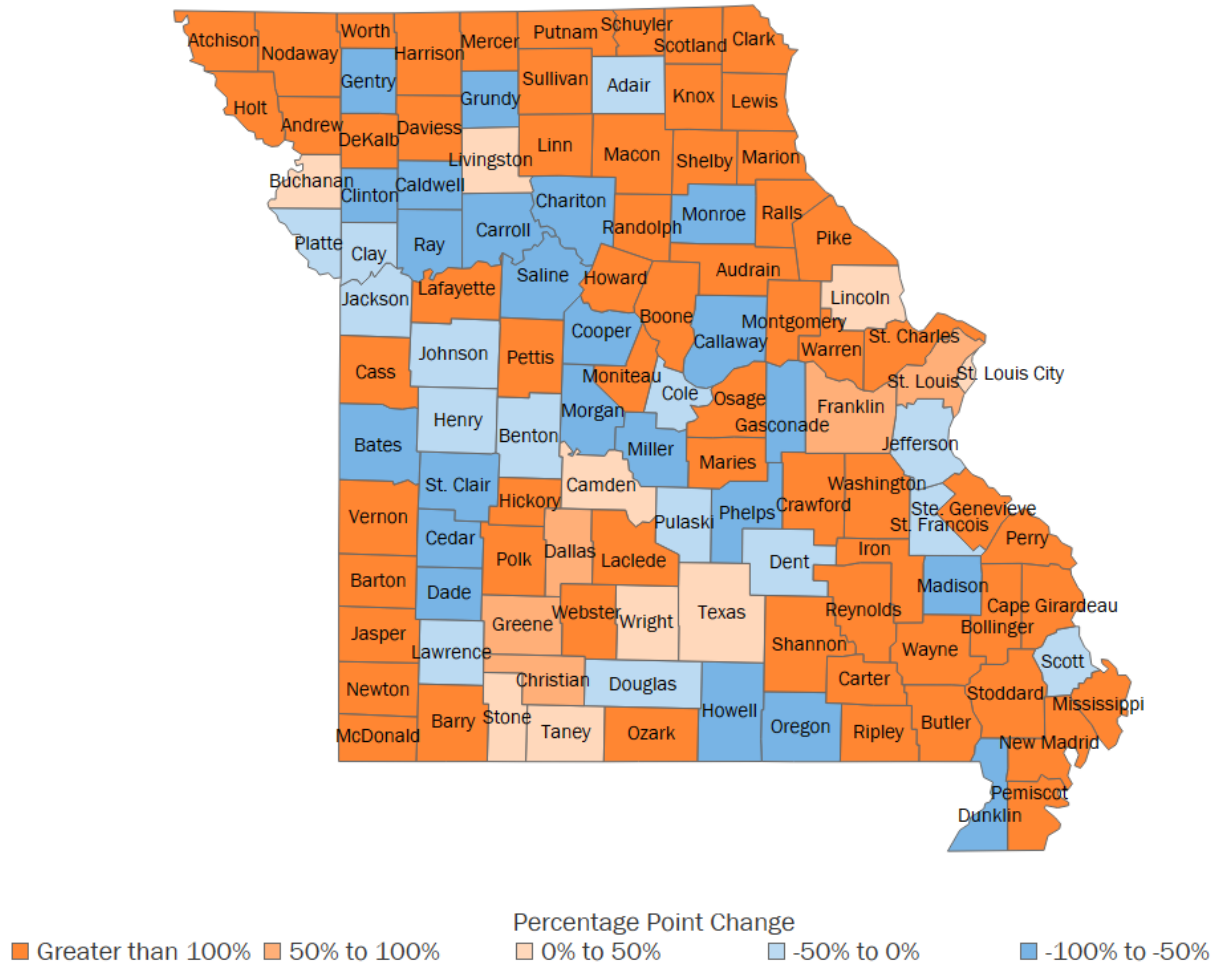


FIGURE 6.2.7.1

## 6.3 LOSS RATIOS

### **TABLE 6.3.1: DWELLING FIRE - LOSS RATIO | 2023**

This table shows dollar losses paid, written premium, and loss ratio by county for 2023.

### **FIGURE 6.3.1.1: DWELLING FIRE - LOSS RATIO | 2023**

This map shows the loss ratios calculated in the prior table.

### **TABLE 6.3.2: DWELLING FIRE - LOSS RATIO | PRIOR TEN YEARS**

This table shows loss ratio values for the prior ten years and the spread of loss ratios by county over that period.

### **FIGURE 6.3.2.1: DWELLING FIRE - LOSS RATIO | LOSS RATIO SPREAD, PRIOR TEN YEARS**

This map shows the loss ratio spreads calculated in the prior table.

### **TABLE 6.3.3: DWELLING FIRE - LOSS RATIO, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS**

Similar to TABLE 6.3.2, this table shows the loss ratio values over the prior ten years and the spread of loss ratios by county over that time, but this table only looks at data for houses with an insured value between \$140,000 and \$249,000.

### **FIGURE 6.3.3.1: DWELLING FIRE - LOSS RATIO, \$140-\$249K COVERAGE LIMITS | LOSS RATIO SPREAD, PRIOR TEN YEARS**

This map shows the loss ratio spreads calculated in the prior table by county.

# DWELLING FIRE - LOSS RATIO

2023

County	Dollar Losses Paid	Premium Written	Loss Ratio
Adair	\$435,516	\$775,456	56.2%
Andrew	\$210,003	\$194,411	108.0%
Atchison	\$25,404	\$108,786	23.4%
Audrain	\$3,382,851	\$531,906	636.0%
Barry	\$636,848	\$1,152,294	55.3%
Barton	\$432,537	\$313,672	137.9%
Bates	\$27,122	\$478,835	5.7%
Benton	\$404,929	\$685,066	59.1%
Bollinger	\$190,268	\$171,129	111.2%
Boone	\$11,404,887	\$6,755,625	168.8%
Buchanan	\$952,793	\$3,310,626	28.8%
Butler	\$1,207,092	\$1,235,007	97.7%
Caldwell	\$31,188	\$192,861	16.2%
Callaway	\$338,693	\$778,136	43.5%
Camden	\$2,157,419	\$2,934,103	73.5%
Cape Girardeau	\$968,581	\$2,441,074	39.7%
Carroll	\$25,057	\$153,268	16.3%
Carter	\$218,521	\$262,075	83.4%
Cass	\$1,890,401	\$2,598,992	72.7%
Cedar	\$211,058	\$440,202	47.9%
Chariton	\$146,955	\$122,751	119.7%
Christian	\$2,228,187	\$2,736,529	81.4%
Clark	\$144,527	\$146,488	98.7%
Clay	\$3,125,845	\$6,539,255	47.8%
Clinton	\$227,382	\$566,404	40.1%
Cole	\$385,910	\$1,830,278	21.1%
Cooper	\$83,243	\$364,592	22.8%
Crawford	\$545,458	\$645,905	84.4%
Dade	\$193,646	\$150,129	129.0%
Dallas	\$511,766	\$367,186	139.4%
Daviess	\$434,111	\$207,549	209.2%
DeKalb	\$95,653	\$158,699	60.3%
Dent	\$146,442	\$375,020	39.0%
Douglas	\$55,289	\$268,092	20.6%
Dunklin	\$858,843	\$1,365,128	62.9%
Franklin	\$2,617,255	\$2,743,381	95.4%
Gasconade	\$433,560	\$373,087	116.2%
Gentry	\$333,773	\$142,038	235.0%

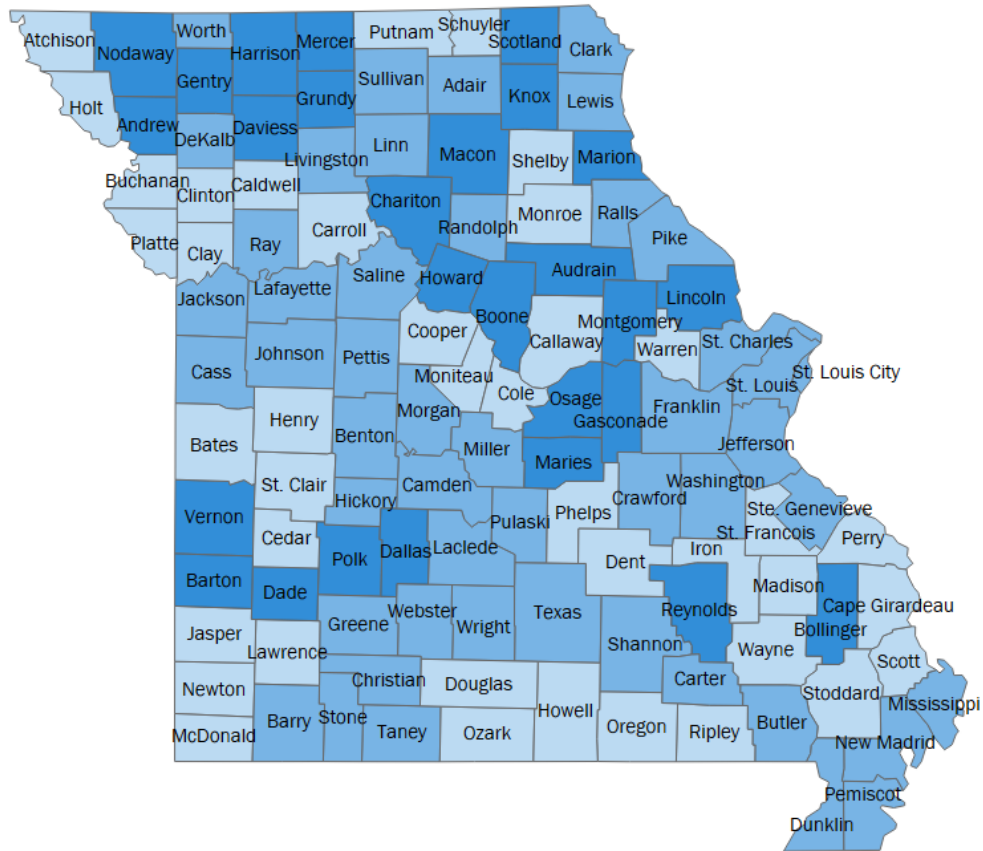
County	Dollar Losses Paid	Premium Written	Loss Ratio
Greene	\$7,325,394	\$14,599,319	50.2%
Grundy	\$1,175,482	\$243,834	482.1%
Harrison	\$172,602	\$138,964	124.2%
Henry	\$248,122	\$697,563	35.6%
Hickory	\$175,600	\$240,421	73.0%
Holt	\$12,942	\$121,201	10.7%
Howard	\$425,414	\$245,043	173.6%
Howell	\$627,972	\$1,556,909	40.3%
Iron	\$113,994	\$396,547	28.7%
Jackson	\$23,537,017	\$32,746,678	71.9%
Jasper	\$2,429,957	\$6,038,686	40.2%
Jefferson	\$2,387,401	\$4,532,484	52.7%
Johnson	\$1,199,834	\$1,631,778	73.5%
Knox	\$170,196	\$42,571	399.8%
Laclede	\$768,559	\$990,425	77.6%
Lafayette	\$465,479	\$920,778	50.6%
Lawrence	\$408,367	\$1,024,525	39.9%
Lewis	\$104,222	\$200,589	52.0%
Lincoln	\$1,799,633	\$1,201,114	149.8%
Linn	\$132,113	\$218,918	60.3%
Livingston	\$274,982	\$376,785	73.0%
McDonald	\$242,865	\$656,281	37.0%
Macon	\$1,369,355	\$286,031	478.7%
Madison	\$109,822	\$371,157	29.6%
Maries	\$298,562	\$165,089	180.8%
Marion	\$4,484,057	\$842,581	532.2%
Mercer	\$75,180	\$74,087	101.5%
Miller	\$424,227	\$529,205	80.2%
Mississippi	\$309,281	\$501,844	61.6%
Moniteau	\$59,595	\$273,317	21.8%
Monroe	\$72,399	\$205,005	35.3%
Montgomery	\$257,264	\$216,534	118.8%
Morgan	\$765,336	\$1,048,094	73.0%
New Madrid	\$412,060	\$446,348	92.3%
Newton	\$424,939	\$1,141,176	37.2%
Nodaway	\$1,257,144	\$475,004	264.7%
Oregon	\$119,474	\$413,479	28.9%
Osage	\$197,847	\$166,874	118.6%
Ozark	\$164,223	\$332,572	49.4%
Pemiscot	\$667,251	\$740,941	90.1%
Perry	\$33,550	\$238,788	14.1%
Pettis	\$886,232	\$1,129,184	78.5%
Phelps	\$492,778	\$1,427,610	34.5%

County	Dollar Losses Paid	Premium Written	Loss Ratio
Pike	\$341,373	\$512,880	66.6%
Platte	\$994,011	\$2,676,381	37.1%
Polk	\$1,650,325	\$880,423	187.4%
Pulaski	\$1,074,814	\$1,945,879	55.2%
Putnam	\$3,769	\$82,873	4.5%
Ralls	\$76,096	\$135,307	56.2%
Randolph	\$346,223	\$607,154	57.0%
Ray	\$396,017	\$461,395	85.8%
Reynolds	\$404,676	\$333,869	121.2%
Ripley	\$98,368	\$362,921	27.1%
St. Charles	\$5,897,747	\$8,010,601	73.6%
St. Clair	\$99,281	\$244,200	40.7%
Ste. Genevieve	\$219,133	\$265,221	82.6%
St. Francois	\$662,000	\$1,772,558	37.3%
St. Louis	\$20,912,389	\$37,703,667	55.5%
Saline	\$382,516	\$509,159	75.1%
Schuyler	\$5,668	\$34,144	16.6%
Scotland	\$63,842	\$61,763	103.4%
Scott	\$546,938	\$1,149,115	47.6%
Shannon	\$164,256	\$247,916	66.3%
Shelby	\$41,027	\$94,813	43.3%
Stoddard	\$300,393	\$985,814	30.5%
Stone	\$985,405	\$1,323,195	74.5%
Sullivan	\$116,934	\$133,746	87.4%
Taney	\$2,031,363	\$2,864,190	70.9%
Texas	\$569,658	\$623,546	91.4%
Vernon	\$909,070	\$641,340	141.7%
Warren	\$367,604	\$978,820	37.6%
Washington	\$255,440	\$402,458	63.5%
Wayne	\$81,402	\$458,716	17.7%
Webster	\$593,112	\$1,078,414	55.0%
Worth	\$15,070	\$24,100	62.5%
Wright	\$579,285	\$584,843	99.0%
St. Louis City	\$11,984,945	\$20,454,403	58.6%
<b>Missouri Total</b>	<b>\$148,147,511</b>	<b>\$213,143,793</b>	<b>69.5%</b>

TABLE 6.3.1

# DWELLING FIRE - LOSS RATIO

2023



Loss Ratio  
■ Less than 50%    ■ 50%-100%    ■ Greater than 100%

FIGURE 6.3.1.1

# DWELLING FIRE - LOSS RATIO

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Adair	50.3%	19.8%	16.2%	24.6%	19.5%	26.9%	29.0%	7.6%	34.0%	56.2%	48.5%
Andrew	32.3%	61.0%	14.7%	43.5%	58.9%	175.9%	86.6%	31.3%	9.0%	108.0%	167.0%
Atchison	43.8%	6.4%	14.8%	43.8%		19.6%	0.8%	6.3%	64.7%	23.4%	63.9%
Audrain	25.6%	17.9%	108.9%	38.9%	16.3%	23.8%	15.0%	18.0%	33.7%	636.0%	620.9%
Barry	34.7%	128.6%	35.5%	116.1%	31.3%	55.2%	70.6%	51.0%	70.6%	55.3%	97.3%
Barton	32.5%	6.0%	26.7%	29.5%	42.4%	96.5%	37.0%	39.4%	32.9%	137.9%	131.9%
Bates	40.8%	92.3%	4.1%	95.7%	31.9%	30.3%	54.9%	10.4%	42.6%	5.7%	91.6%
Benton	52.9%	19.3%	8.3%	19.6%	30.5%	40.8%	20.3%	18.7%	18.6%	59.1%	50.8%
Bollinger	4.2%	11.5%	9.1%	177.3%	27.4%	12.5%	6.0%	0.1%	14.5%	111.2%	177.2%
Boone	48.2%	18.4%	11.7%	23.6%	20.0%	26.0%	22.5%	32.1%	28.6%	168.8%	157.2%
Buchanan	21.0%	25.9%	40.3%	43.1%	30.9%	46.3%	57.6%	37.4%	48.5%	28.8%	36.6%
Butler	21.1%	22.9%	38.1%	36.4%	111.8%	31.2%	54.1%	165.1%	70.7%	97.7%	144.1%
Caldwell	6.3%	7.9%	7.8%	8.1%	30.0%	1.2%	12.5%	9.4%	10.6%	16.2%	28.8%
Callaway	299.6%	26.9%	38.7%	51.1%	35.4%	22.6%	114.0%	21.8%	35.4%	43.5%	277.8%
Camden	55.4%	47.9%	38.3%	92.5%	38.5%	38.2%	47.2%	42.7%	30.5%	73.5%	62.0%
Cape Girardeau	19.8%	69.8%	31.6%	27.4%	22.6%	29.8%	42.8%	9.7%	34.3%	39.7%	60.1%
Carroll	73.0%	4.0%	0.5%	4.4%	1.0%	34.3%	9.7%	9.9%	10.2%	16.3%	72.5%
Carter	6.1%	33.4%	146.0%	69.4%	21.3%	46.5%	15.2%	24.9%	14.2%	83.4%	139.9%
Cass	27.1%	31.8%	44.0%	129.4%	84.5%	29.6%	82.6%	18.5%	25.1%	72.7%	110.9%
Cedar	205.8%	24.2%	65.1%	61.6%	65.3%	104.5%	32.0%	34.0%	44.0%	47.9%	181.6%
Chariton	90.1%	40.7%	88.4%	0.4%	19.9%	38.4%	6.9%	15.4%	7.4%	119.7%	119.4%
Christian	43.3%	26.6%	17.8%	67.2%	39.2%	72.8%	36.6%	31.2%	17.3%	81.4%	64.2%
Clark	2.2%	17.1%	27.5%	31.3%	8.6%	18.5%	6.4%	2.1%	55.4%	98.7%	96.6%
Clay	49.7%	61.9%	57.9%	79.6%	38.2%	44.9%	41.5%	46.6%	41.4%	47.8%	41.4%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Clinton	103.7%	16.0%	20.0%	74.2%	117.5%	32.1%	81.2%	29.7%	34.1%	40.1%	101.5%
Cole	38.3%	24.4%	37.2%	31.9%	20.1%	142.7%	425.4%	78.8%	45.8%	21.1%	405.3%
Cooper	17.0%	39.1%	143.2%	60.6%	76.0%	244.8%	14.7%	15.8%	91.6%	22.8%	230.1%
Crawford	6.7%	90.1%	33.8%	43.9%	23.2%	22.0%	47.2%	76.4%	52.2%	84.4%	83.4%
Dade	13.0%	57.0%	56.1%	208.8%	12.0%	18.6%	107.2%	117.0%	6.0%	129.0%	202.8%
Dallas	35.3%	17.0%	31.0%	90.1%	39.6%	49.9%	27.0%	45.3%	102.4%	139.4%	122.4%
Daviess	115.2%	(7.8%)	53.5%	25.6%	11.9%	16.1%	19.6%	24.7%	51.1%	209.2%	216.9%
DeKalb	39.1%	5.9%	10.7%	34.4%	58.8%	91.9%	15.4%	12.6%	67.8%	60.3%	86.0%
Dent	41.3%	82.9%	16.9%	40.2%	6.3%	62.4%	6.2%	18.9%	44.4%	39.0%	76.7%
Douglas	18.0%	12.7%	100.6%	21.6%	9.5%	20.6%	64.0%	2.3%	100.0%	20.6%	98.4%
Dunklin	37.9%	28.9%	32.5%	76.6%	105.7%	57.6%	100.9%	78.9%	85.5%	62.9%	76.7%
Franklin	42.7%	35.2%	34.9%	26.8%	34.7%	75.0%	29.3%	49.2%	6.1%	95.4%	89.3%
Gasconade	9.2%	15.3%	11.6%	21.9%	44.0%	27.8%	38.0%	14.2%	160.4%	116.2%	151.2%
Gentry	58.9%	56.2%	85.7%	68.9%	96.1%	23.8%	4.7%	38.1%	58.7%	235.0%	230.3%
Greene	24.5%	16.9%	22.4%	33.4%	52.8%	45.5%	84.3%	48.2%	37.3%	50.2%	67.4%
Grundy	384.9%	41.9%	37.3%	20.6%	(11.1%)	43.1%	19.3%	10.6%	32.6%	482.1%	493.2%
Harrison	77.7%	19.0%	42.5%	152.6%	57.2%	725.2%	10.8%	14.2%	12.0%	124.2%	714.5%
Henry	20.9%	16.2%	14.2%	69.0%	45.7%	117.0%	42.2%	38.1%	29.5%	35.6%	102.7%
Hickory		4.2%	0.1%	20.9%	20.2%	51.9%	31.3%	39.4%	65.1%	73.0%	72.9%
Holt			37.2%	29.9%	42.2%	303.1%	147.2%	75.8%	77.2%	10.7%	292.4%
Howard	15.7%	15.7%	9.1%	58.1%	25.1%	20.0%	8.8%	26.9%	50.9%	173.6%	164.9%
Howell	67.7%	19.2%	17.1%	109.2%	25.9%	19.4%	38.5%	32.5%	23.1%	40.3%	92.1%
Iron	11.9%	54.1%	14.5%	19.5%	3.0%	42.7%	13.3%	130.2%	4.0%	28.7%	127.3%
Jackson	52.2%	37.4%	34.0%	93.9%	49.8%	48.9%	47.8%	38.5%	42.4%	71.9%	59.9%
Jasper	25.6%	29.1%	25.4%	150.4%	48.3%	56.7%	65.1%	59.0%	34.9%	40.2%	125.0%
Jefferson	42.7%	24.4%	56.7%	56.3%	39.9%	38.8%	19.0%	36.3%	23.8%	52.7%	37.7%
Johnson	45.5%	33.8%	22.1%	44.2%	47.5%	45.7%	119.0%	72.4%	50.3%	73.5%	96.9%
Knox	31.1%	10.6%		98.0%	4.8%	15.5%			1.6%	399.8%	398.2%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Laclede	27.3%	23.6%	38.8%	27.0%	42.6%	64.3%	152.8%	24.2%	43.0%	77.6%	129.3%
Lafayette	32.3%	10.4%	155.4%	52.6%	28.6%	26.6%	126.2%	56.3%	29.0%	50.6%	145.0%
Lawrence	14.5%	252.3%	25.5%	63.5%	38.9%	91.3%	110.7%	59.3%	40.0%	39.9%	237.9%
Lewis	8.4%	68.2%	36.9%	33.2%	14.2%	11.4%	6.5%	92.6%	29.4%	52.0%	86.1%
Lincoln	67.3%	171.5%	44.4%	31.0%	35.0%	35.5%	43.3%	18.8%	4.9%	149.8%	166.6%
Linn	8.0%	172.2%	28.9%	33.1%	1.0%	38.5%	149.7%	80.4%	45.7%	60.3%	171.2%
Livingston	94.4%	39.1%	11.6%	23.3%	21.3%	22.8%	21.6%	92.1%	90.6%	73.0%	82.8%
McDonald	19.3%	50.3%	33.7%	136.0%	1.0%	165.0%	21.9%	94.9%	12.3%	37.0%	164.0%
Macon	9.7%	8.4%	59.1%	32.5%	15.9%	28.8%	18.7%	59.2%	118.8%	478.7%	470.3%
Madison	35.0%	58.3%	46.7%	7.3%	15.1%	13.5%	16.1%	306.0%	23.4%	29.6%	298.7%
Maries	8.6%	13.2%	58.1%	21.6%	15.0%	5.8%	58.5%	19.4%		180.8%	175.0%
Marion	27.1%	19.7%	21.3%	28.0%	40.4%	17.5%	30.1%	38.1%	22.3%	532.2%	514.7%
Mercer	336.6%	4.7%	88.3%	228.7%	46.0%	134.6%	22.2%	10.3%	19.8%	101.5%	331.9%
Miller	81.5%	12.8%	27.8%	34.8%	36.0%	110.5%	20.2%	19.1%	68.0%	80.2%	97.8%
Mississippi	152.0%	16.2%	108.6%	79.0%	15.9%	96.7%	32.8%	100.2%	32.5%	61.6%	136.2%
Moniteau	5.0%	13.2%	25.7%	39.9%	53.8%	8.8%	25.7%	58.5%	62.5%	21.8%	57.5%
Monroe	50.2%	27.1%	36.0%	23.8%	13.9%	5.5%	4.4%	67.5%	34.7%	35.3%	63.1%
Montgomery	13.5%	16.2%	73.5%	15.4%	13.8%	60.0%	32.4%	10.7%	44.5%	118.8%	108.1%
Morgan	60.4%	15.7%	40.5%	44.7%	34.4%	89.3%	36.0%	29.5%	12.1%	73.0%	77.2%
New Madrid	50.1%	60.5%	98.1%	140.5%	76.7%	111.7%	84.4%	58.8%	104.7%	92.3%	90.4%
Newton	15.1%	34.1%	30.6%	49.5%	43.5%	25.6%	24.2%	58.1%	16.2%	37.2%	43.0%
Nodaway	14.5%	0.3%	8.3%	73.9%	18.9%	1.6%	6.5%	6.1%	25.1%	264.7%	264.3%
Oregon	8.0%	25.7%	115.4%	21.1%	22.7%	61.2%	56.9%	87.1%	7.4%	28.9%	108.0%
Osage	1.7%	13.3%	2.9%	58.1%	21.5%		159.6%	12.1%	0.1%	118.6%	159.5%
Ozark	21.7%	16.5%	42.7%	57.2%	54.0%	32.6%	10.5%	112.5%	14.7%	49.4%	102.1%
Pemiscot	47.6%	23.9%	52.9%	130.0%	57.8%	43.5%	142.3%	117.0%	101.8%	90.1%	118.4%
Perry	6.6%	28.4%	1.2%	110.4%	3.1%	25.5%	9.3%	1.7%	9.5%	14.1%	109.2%
Pettis	10.1%	28.3%	19.1%	39.5%	11.0%	75.4%	56.7%	53.7%	32.3%	78.5%	68.4%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Phelps	56.9%	50.2%	13.5%	30.7%	32.7%	30.6%	57.4%	33.9%	37.1%	34.5%	43.9%
Pike	5.2%	55.9%	23.1%	10.6%	26.7%	11.8%	6.9%	35.9%	75.8%	66.6%	70.6%
Platte	60.9%	32.9%	49.8%	92.8%	34.7%	15.5%	31.4%	34.1%	27.7%	37.1%	77.3%
Polk	51.7%	37.9%	38.3%	66.2%	29.5%	93.0%	52.5%	68.5%	411.6%	187.4%	382.2%
Pulaski	31.3%	54.1%	24.9%	27.5%	24.7%	23.8%	20.6%	24.3%	28.8%	55.2%	34.6%
Putnam	2.6%	37.5%	22.6%	106.0%	74.2%	0.9%	32.2%	21.2%	56.1%	4.5%	105.1%
Ralls	10.3%		15.5%	12.3%	4.4%	22.1%	64.1%	198.9%	0.5%	56.2%	198.4%
Randolph	76.5%	37.9%	50.2%	68.3%	118.4%	47.7%	11.9%	21.0%	7.4%	57.0%	111.0%
Ray	142.3%	47.2%	55.7%	207.8%	67.3%	33.2%	23.8%	32.6%	16.7%	85.8%	191.0%
Reynolds	111.4%	82.8%	65.5%	65.7%	40.6%	72.7%	83.6%	32.2%	17.1%	121.2%	104.2%
Ripley	7.2%	9.7%	55.3%	11.7%	101.7%	76.1%	31.3%	4.4%	6.9%	27.1%	97.3%
St. Charles	31.2%	31.4%	65.8%	34.4%	20.1%	24.0%	44.5%	36.9%	33.1%	73.6%	53.6%
St. Clair	13.1%	43.3%	74.0%	18.1%	32.4%	111.4%	18.1%	110.6%	9.3%	40.7%	102.1%
Ste. Genevieve	41.1%	71.3%	34.4%	40.3%	3.1%	15.8%	5.9%	9.0%	11.6%	82.6%	79.6%
St. Francois	36.1%	338.4%	71.9%	47.0%	32.0%	33.0%	36.4%	30.6%	38.1%	37.3%	307.8%
St. Louis	30.6%	45.0%	33.2%	30.7%	36.7%	32.6%	40.2%	47.3%	39.2%	55.5%	24.9%
Saline	105.7%	55.4%	266.3%	32.8%	6.4%	29.2%	18.4%	20.2%	14.6%	75.1%	259.9%
Schuyler	157.7%	94.3%	2.7%	14.9%	376.7%		131.3%	521.6%	37.3%	16.6%	518.9%
Scotland	23.5%			281.2%	0.0%	1.0%	19.2%		1.4%	103.4%	281.2%
Scott	67.6%	58.6%	82.9%	34.4%	39.4%	58.0%	82.5%	32.8%	80.0%	47.6%	50.1%
Shannon	14.6%	62.9%	43.8%	48.2%	11.6%	38.3%	34.8%	50.9%	161.1%	66.3%	149.5%
Shelby	1.3%	11.7%		27.4%	6.8%	14.0%	17.7%	5.7%	12.5%	43.3%	42.0%
Stoddard	27.6%	39.9%	50.7%	29.8%	20.5%	36.6%	29.1%	79.7%	3.9%	30.5%	75.7%
Stone	24.9%	34.7%	11.6%	74.3%	69.7%	24.4%	77.8%	43.1%	34.7%	74.5%	66.2%
Sullivan	9.2%	4.3%	27.0%	60.4%	349.2%	30.8%	1.0%	6.8%	33.2%	87.4%	348.2%
Taney	32.8%	51.0%	35.4%	38.1%	74.0%	79.8%	83.5%	39.4%	29.4%	70.9%	54.1%
Texas	53.8%	26.6%	44.7%	62.1%	63.2%	42.5%	224.3%	46.5%	31.5%	91.4%	197.8%
Vernon	31.5%	24.8%	25.9%	240.7%	28.5%	36.1%	56.8%	61.2%	57.1%	141.7%	215.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	Loss Ratio Spread
Warren	16.4%	36.6%	57.6%	32.8%	13.2%	26.9%	127.2%	49.6%	48.0%	37.6%	114.0%
Washington	39.2%	164.2%	16.7%	19.1%	22.0%	23.5%	141.7%	87.1%	23.5%	63.5%	147.5%
Wayne	132.2%	63.3%	52.4%	63.7%	51.7%	7.9%	54.8%	21.2%	35.0%	17.7%	124.3%
Webster	19.7%	14.3%	40.8%	27.2%	62.6%	42.6%	34.7%	11.6%	29.7%	55.0%	51.0%
Worth		32.1%	112.2%	110.2%					43.0%	62.5%	80.0%
Wright	21.8%	46.2%	12.5%	110.7%	65.1%	51.8%	194.4%	24.7%	21.4%	99.0%	181.9%
St. Louis City	52.4%	39.3%	48.0%	41.6%	52.7%	55.3%	53.2%	46.6%	48.5%	58.6%	19.3%
<b>Missouri Total</b>	<b>41.4%</b>	<b>41.5%</b>	<b>38.7%</b>	<b>56.2%</b>	<b>41.8%</b>	<b>45.1%</b>	<b>54.3%</b>	<b>44.3%</b>	<b>40.3%</b>	<b>69.5%</b>	<b>30.8%</b>

TABLE 6.3.2

# DWELLING FIRE - LOSS RATIO

## PERCENTAGE POINT CHANGE, PRIOR TEN YEARS

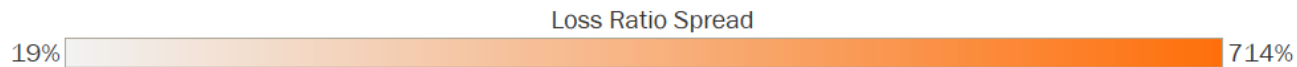
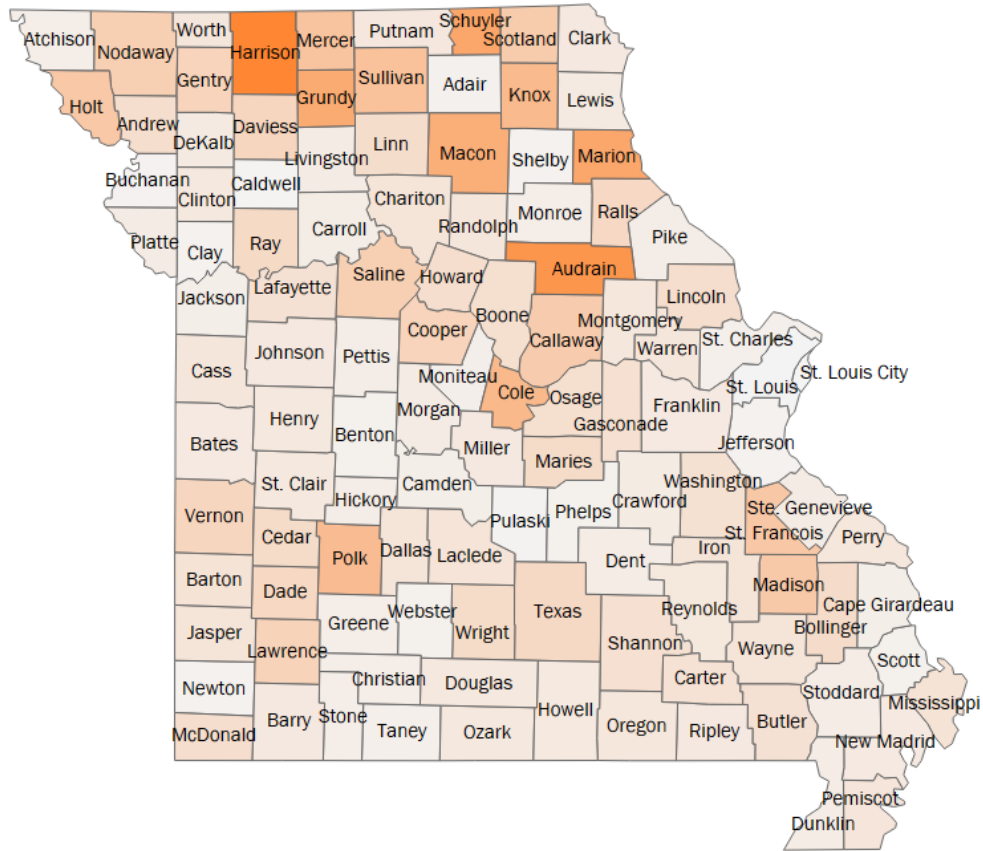


FIGURE 6.3.2.1

# DWELLING FIRE - LOSS RATIO, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	25.8%	25.6%	8.5%	4.7%	12.8%	2.2%	0.1%	3.2%	0.0%	19.8%	(6.1%)
Andrew	69.5%	4.5%	28.7%	46.3%	64.8%	224.2%	36.7%	7.5%	16.9%	312.9%	243.4%
Atchison	0.0%	0.0%	1.1%	0.0%		13.7%	2.1%	11.1%	80.1%	0.0%	0.0%
Audrain	57.1%	4.0%	139.9%	0.0%	4.2%	22.9%	22.6%	0.0%	0.4%	430.9%	373.8%
Barry	30.9%	104.1%	91.8%	113.4%	26.7%	19.9%	49.5%	58.2%	53.6%	82.1%	51.2%
Barton	0.0%	37.9%	11.6%	26.2%	125.5%	77.1%	15.2%	33.8%	8.9%	33.2%	33.2%
Bates	17.8%	62.9%	9.2%	126.0%	14.4%	22.5%	44.1%	10.1%	77.5%	4.7%	(13.1%)
Benton	191.5%	34.3%	5.8%	20.8%	41.0%	12.9%	0.0%	54.3%	25.1%	129.9%	(61.5%)
Bollinger	0.0%	0.0%	0.0%	586.9%	0.0%	21.8%	0.0%	0.0%	24.9%	260.4%	260.4%
Boone	45.0%	14.7%	9.3%	26.9%	18.9%	10.7%	20.1%	18.4%	9.8%	145.4%	100.4%
Buchanan	16.4%	19.8%	47.0%	27.1%	12.9%	9.8%	70.3%	51.7%	51.5%	21.1%	4.7%
Butler	26.9%	4.0%	72.8%	24.4%	161.2%	17.8%	82.2%	32.7%	52.5%	99.3%	72.4%
Caldwell	17.3%	0.0%	0.0%	3.6%	0.0%	0.0%	23.9%	0.0%	0.0%	0.0%	(17.3%)
Callaway	266.3%	15.3%	35.6%	46.6%	77.9%	7.9%	72.2%	13.1%	4.4%	28.8%	(237.5%)
Camden	53.2%	40.4%	20.6%	97.7%	21.3%	41.7%	54.1%	16.4%	14.2%	64.9%	11.7%
Cape Girardeau	14.3%	102.3%	24.7%	19.7%	22.7%	36.3%	10.8%	8.5%	29.4%	44.6%	30.2%
Carroll	48.5%	0.0%	0.0%	0.0%	0.0%	47.5%	0.0%	0.0%	0.0%	0.0%	(48.5%)
Carter	0.0%	9.1%	0.6%	0.0%	0.0%	0.0%	0.0%	34.1%	0.0%	0.0%	0.0%
Cass	23.8%	48.9%	40.5%	133.7%	92.7%	17.7%	74.3%	5.2%	10.9%	56.3%	32.4%
Cedar	126.3%	16.5%	336.0%	38.1%	21.5%	276.3%	16.5%	29.3%	4.9%	3.0%	(123.4%)
Chariton	931.6%	53.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.0%	(914.6%)
Christian	46.9%	18.1%	13.6%	51.9%	36.2%	77.9%	32.3%	32.1%	7.3%	78.8%	31.9%
Clark	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Clay	35.6%	21.9%	48.0%	72.0%	34.0%	35.2%	39.0%	30.1%	46.5%	35.3%	(0.3%)
Clinton	171.2%	24.8%	14.0%	91.6%	139.4%	48.7%	24.6%	5.2%	8.3%	14.0%	(157.2%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	24.9%	40.9%	32.7%	16.3%	9.7%	81.2%	415.0%	83.3%	41.3%	25.3%	0.4%
Cooper	9.7%	3.6%	484.9%	9.4%	192.0%	601.7%	7.2%	0.0%	0.0%	2.7%	(7.1%)
Crawford	9.3%	132.9%	15.8%	158.0%	6.5%	51.7%	0.0%	141.7%	9.9%	86.3%	77.1%
Dade	27.8%	11.4%	0.0%	159.6%	12.5%	0.0%	77.4%	419.1%	0.0%	0.0%	(27.8%)
Dallas	17.4%	18.3%	6.3%	15.8%	59.4%	12.0%	15.6%	0.0%	366.4%	32.8%	15.3%
Daviess	2.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	19.0%	16.7%
DeKalb	0.0%	0.0%	0.0%	11.6%	0.0%	37.4%	44.1%	0.0%	4.5%	3.5%	3.5%
Dent	5.1%	239.9%	15.9%	67.6%	12.0%	6.4%	0.0%	4.8%	0.4%	3.9%	(1.2%)
Douglas	18.2%	0.0%	352.2%	1.0%	27.1%	11.6%	1.9%	2.9%	309.3%	19.5%	1.3%
Dunklin	12.7%	0.0%	6.4%	181.6%	61.2%	150.4%	38.6%	73.8%	55.0%	3.6%	(9.1%)
Franklin	31.4%	25.3%	22.0%	37.1%	38.3%	57.6%	29.0%	12.5%	(3.5%)	62.9%	31.5%
Gasconade	28.0%	20.2%	0.0%	28.0%	0.0%	0.0%	0.0%	12.1%	71.2%	20.3%	(7.7%)
Gentry	129.1%	0.0%	0.0%	35.1%	34.1%	0.0%	0.0%	0.0%	182.6%	0.0%	(129.1%)
Greene	21.8%	15.0%	24.8%	28.8%	50.9%	49.8%	83.4%	37.1%	24.3%	39.7%	17.9%
Grundy	601.6%	22.4%	0.0%	0.0%	0.0%	97.1%	0.0%	0.0%	0.0%	189.1%	(412.5%)
Harrison	0.0%	0.0%	0.0%	30.8%	0.0%	536.9%	49.2%	0.0%	12.2%	130.3%	130.3%
Henry	16.7%	0.0%	15.6%	33.9%	11.7%	98.8%	42.9%	3.1%	13.8%	9.9%	(6.7%)
Hickory		5.9%	0.0%	0.0%	9.6%	32.0%	9.4%	4.6%	85.7%	42.1%	
Holt			88.2%	0.0%	92.4%	228.6%	181.7%	136.1%	41.2%	2.9%	
Howard	43.2%	0.0%	0.0%	18.3%	0.0%	26.3%	0.0%	7.8%	62.5%	305.8%	262.6%
Howell	42.6%	4.6%	0.6%	93.4%	22.6%	13.3%	26.0%	7.3%	17.4%	24.8%	(17.8%)
Iron	2.7%	144.2%	52.4%	38.1%	0.0%	2.0%	0.0%	453.5%	0.0%	62.0%	59.3%
Jackson	59.1%	30.6%	32.4%	96.1%	44.9%	45.9%	45.0%	41.3%	49.3%	61.3%	2.2%
Jasper	12.2%	22.4%	29.7%	130.7%	67.1%	64.2%	40.5%	25.4%	19.0%	34.3%	22.1%
Jefferson	48.3%	18.8%	50.2%	61.4%	42.7%	19.1%	13.2%	39.2%	20.2%	35.6%	(12.7%)
Johnson	25.2%	43.5%	36.5%	51.2%	41.4%	37.5%	129.5%	95.4%	80.8%	26.6%	1.4%
Knox	0.0%	104.9%		0.0%	0.0%	0.0%			3.5%	0.0%	0.0%
Laclede	25.5%	49.3%	20.2%	28.6%	66.9%	82.1%	170.3%	19.0%	69.5%	71.5%	46.0%
Lafayette	12.3%	14.2%	168.7%	28.8%	43.3%	29.0%	150.0%	11.6%	44.3%	50.8%	38.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	29.4%	174.1%	8.7%	74.9%	39.2%	151.5%	53.2%	20.1%	7.6%	21.5%	(7.9%)
Lewis	0.0%	4.9%	0.0%	0.0%	0.0%	21.2%	0.0%	42.1%	0.0%	58.9%	58.9%
Lincoln	114.4%	264.1%	60.8%	34.2%	43.3%	8.2%	35.4%	21.3%	3.8%	167.0%	52.7%
Linn	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	7.3%	0.0%	21.4%	21.4%
Livingston	26.0%	0.0%	0.0%	5.7%	0.0%	9.0%	1.0%	0.0%	62.2%	42.5%	16.5%
McDonald	0.0%	31.1%	7.0%	17.4%	22.7%	231.4%	19.9%	67.8%	16.7%	5.3%	5.3%
Macon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	55.1%	0.0%	4.2%	330.7%	330.7%
Madison	140.5%	428.1%	18.9%	11.1%	19.8%	3.4%	0.0%	698.7%	4.3%	0.0%	(140.5%)
Maries	0.0%	53.1%	59.9%	0.0%	0.0%	0.0%	0.0%	0.0%		42.4%	42.4%
Marion	41.4%	24.4%	15.4%	3.9%	0.0%	7.0%	2.5%	18.4%	17.8%	232.2%	190.8%
Mercer	0.0%	0.0%	0.0%	0.0%	264.9%	13.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Miller	84.6%	20.9%	24.0%	47.9%	47.0%	27.2%	9.0%	18.7%	117.3%	35.5%	(49.1%)
Mississippi	0.0%	0.0%	21.6%	21.0%	0.0%	0.0%	18.3%	248.7%	6.8%	15.6%	15.6%
Moniteau	0.0%	0.0%	0.0%	55.6%	142.3%	0.0%	0.0%	67.4%	16.1%	14.4%	14.4%
Monroe	172.2%	28.0%	44.2%	0.0%	0.0%	0.0%	0.0%	3.3%	0.0%	2.7%	(169.5%)
Montgomery	50.4%	13.4%	21.1%	8.7%	12.8%	0.3%	95.0%	15.2%	111.3%	153.9%	103.5%
Morgan	116.0%	19.7%	13.7%	31.1%	60.4%	9.8%	27.7%	7.8%	17.7%	41.9%	(74.1%)
New Madrid	0.4%	0.0%	33.9%	110.2%	65.1%	2.2%	307.1%	16.5%	12.1%	4.7%	4.3%
Newton	20.8%	46.4%	11.5%	81.8%	16.7%	18.4%	28.6%	40.8%	16.6%	54.2%	33.5%
Nodaway	15.5%	0.0%	5.5%	189.2%	44.0%	1.4%	7.6%	5.9%	16.0%	242.1%	226.5%
Oregon	21.6%	0.0%	580.6%	34.3%	14.8%	8.4%	19.7%	388.8%	0.0%	0.0%	(21.6%)
Osage	0.0%	0.0%	0.0%	22.9%	0.0%		11.7%	0.0%	0.0%	65.7%	65.7%
Ozark	0.0%	25.2%	0.0%	0.0%	0.0%	0.0%	17.8%	151.5%	9.8%	9.3%	9.3%
Pemiscot	2.8%	0.0%	0.0%	392.9%	18.4%	0.6%	131.1%	350.4%	235.9%	134.2%	131.4%
Perry	0.0%	7.5%	5.0%	15.9%	8.4%	1.7%	14.8%	0.0%	5.0%	2.5%	2.5%
Pettis	3.6%	12.6%	15.4%	11.5%	0.6%	20.2%	10.2%	80.5%	27.3%	82.9%	79.3%
Phelps	83.2%	47.1%	12.2%	10.7%	61.8%	23.4%	50.1%	22.1%	58.9%	16.4%	(66.9%)
Pike	0.0%	52.3%	28.5%	0.0%	22.6%	7.3%	7.9%	0.0%	6.5%	138.6%	138.6%
Platte	53.8%	34.2%	29.4%	98.0%	37.8%	14.9%	26.8%	58.7%	26.1%	34.9%	(18.9%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	37.1%	22.0%	102.7%	33.5%	15.8%	33.6%	43.4%	7.8%	244.6%	147.4%	110.3%
Pulaski	37.7%	19.5%	13.6%	18.5%	14.7%	18.8%	9.7%	22.0%	20.4%	34.8%	(3.0%)
Putnam	0.0%	6.5%	0.0%	0.0%	0.0%	0.0%	94.9%	40.1%	0.0%	0.0%	0.0%
Ralls	0.0%		25.4%	0.0%	21.0%	73.4%	0.0%	1.7%	0.0%	51.5%	51.5%
Randolph	7.8%	27.0%	2.9%	17.4%	96.2%	44.0%	(31.2%)	19.1%	6.7%	33.0%	25.1%
Ray	185.6%	43.2%	16.3%	51.2%	92.6%	35.9%	33.0%	33.7%	38.1%	19.1%	(166.5%)
Reynolds	0.0%	0.0%	19.5%	0.0%	31.4%	3.4%	0.0%	0.0%	0.0%	0.0%	0.0%
Ripley	0.0%	0.0%	25.8%	0.0%	522.4%	0.0%	0.0%	10.6%	0.0%	22.5%	22.5%
St. Charles	30.9%	41.5%	67.3%	32.7%	16.4%	19.5%	45.3%	43.9%	26.0%	86.3%	55.5%
St. Clair	51.4%	0.0%	79.9%	12.1%	52.7%	738.9%	0.0%	0.0%	2.1%	0.0%	(51.4%)
Ste. Genevieve	2.5%	87.8%	35.9%	47.1%	4.1%	0.0%	0.0%	2.4%	10.1%	130.0%	127.5%
St. Francois	22.1%	304.0%	31.2%	19.6%	19.2%	31.0%	73.4%	7.0%	2.6%	17.6%	(4.5%)
St. Louis	28.2%	43.2%	32.1%	21.9%	33.5%	32.0%	39.0%	36.7%	37.0%	49.4%	21.2%
Saline	347.3%	8.2%	112.1%	17.3%	2.5%	29.4%	0.0%	0.0%	11.6%	159.8%	(187.5%)
Schuyler	0.0%	0.0%	0.0%	0.0%	0.0%		388.8%	2241.0%	193.2%	0.0%	0.0%
Scotland	0.0%			191.1%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%
Scott	94.1%	82.6%	10.7%	16.8%	36.6%	57.6%	19.9%	3.2%	64.3%	72.6%	(21.5%)
Shannon	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	12.7%	57.3%	57.3%
Shelby	0.0%	25.7%		9.8%	0.0%	0.0%	36.2%	0.0%	0.0%	0.0%	0.0%
Stoddard	0.0%	3.0%	19.0%	53.2%	17.1%	12.1%	7.6%	105.8%	(34.9%)	22.1%	22.1%
Stone	20.2%	16.4%	13.8%	75.1%	97.8%	39.1%	52.2%	9.0%	22.4%	31.8%	11.6%
Sullivan	0.0%	0.0%	0.0%	0.0%	0.0%	87.6%	0.0%	0.0%	0.0%	131.5%	131.5%
Taney	39.6%	38.4%	60.3%	44.9%	73.5%	110.7%	48.3%	35.4%	10.7%	50.7%	11.1%
Texas	27.2%	17.9%	39.1%	48.0%	(0.2%)	24.5%	105.0%	28.6%	16.7%	52.6%	25.4%
Vernon	25.3%	11.4%	17.4%	199.0%	9.0%	24.6%	59.8%	24.1%	41.1%	83.5%	58.3%
Warren	9.1%	31.0%	90.3%	17.4%	3.7%	16.4%	84.8%	25.3%	113.7%	28.3%	19.2%
Washington	32.6%	295.7%	32.3%	43.2%	13.7%	35.2%	0.0%	0.0%	2.7%	199.0%	166.4%
Wayne	0.0%	0.0%	414.8%	28.4%	71.3%	16.7%	53.7%	2.3%	28.0%	5.9%	5.9%
Webster	2.1%	11.3%	41.1%	6.0%	76.0%	33.2%	57.3%	9.8%	5.8%	8.8%	6.7%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth		0.0%	0.0%	0.0%					127.4%	194.1%	
Wright	48.9%	0.0%	0.0%	129.8%	21.7%	15.9%	136.2%	1.2%	0.0%	88.2%	39.4%
St. Louis City	38.2%	20.5%	52.6%	38.4%	50.3%	57.1%	47.9%	33.1%	47.8%	56.9%	18.6%
<b>Missouri Total</b>	<b>39.4%</b>	<b>34.8%</b>	<b>37.3%</b>	<b>50.6%</b>	<b>39.4%</b>	<b>39.7%</b>	<b>49.0%</b>	<b>36.8%</b>	<b>35.3%</b>	<b>56.6%</b>	<b>17.2%</b>

TABLE 6.3.3

# DWELLING FIRE - LOSS RATIO, \$140-\$249K COVERAGE LIMITS

PERCENTAGE POINT CHANGE, PRIOR TEN YEARS

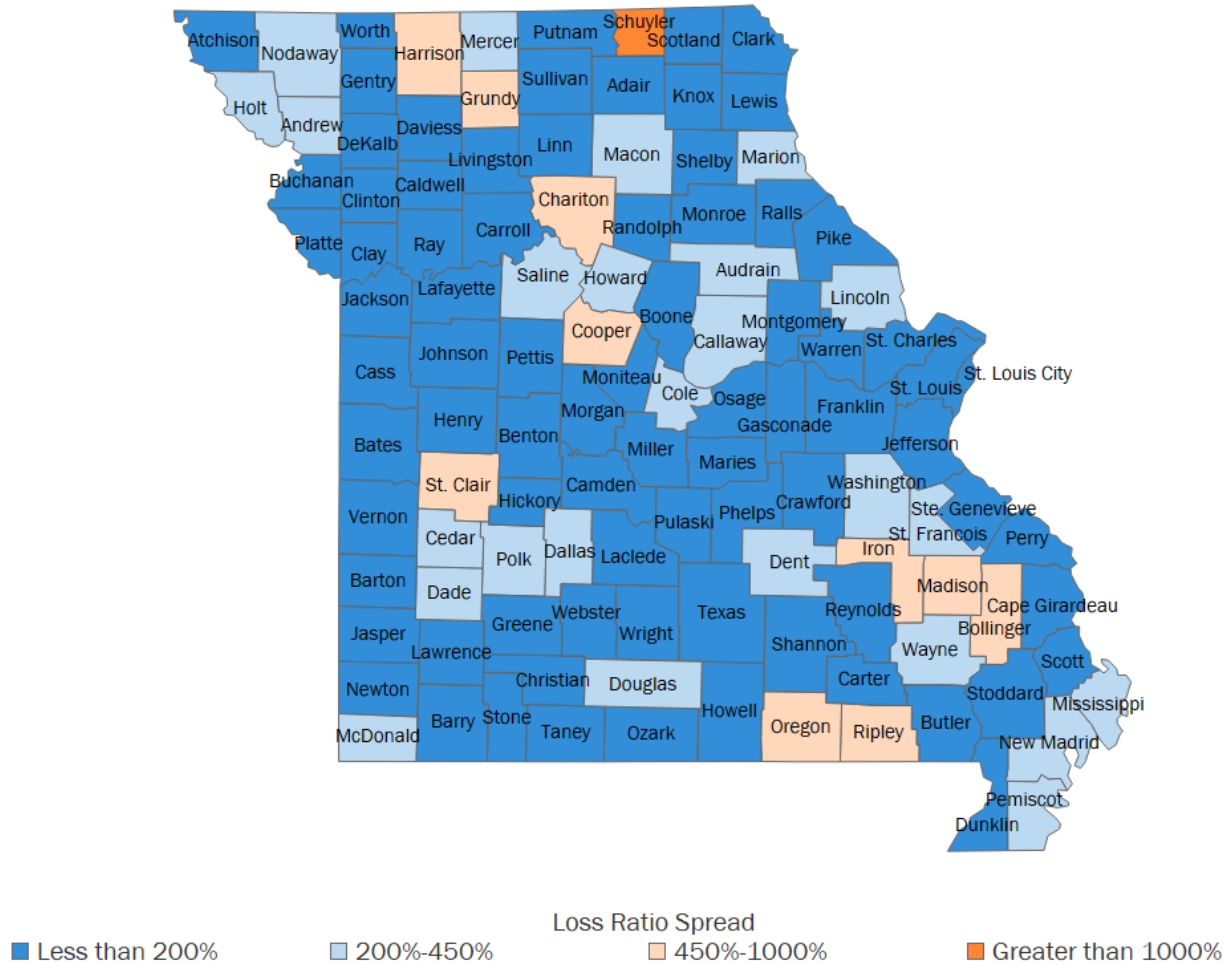


FIGURE 6.3.3.1

# 7 APPENDIX

## 7.1 HOMEOWNERS

### 7.1.1 EXPOSURES AND PREMIUMS

#### **TABLE 7.1.1.1: HOMEOWNERS - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS**

This table shows average annual premiums for the last ten years by county, but unlike TABLE 5.1.2, this table has not adjusted the premium amounts for inflation.

#### **TABLE 7.1.1.2: HOMEOWNERS - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS**

This table shows average annual premiums for the last ten years by county for houses with \$140,000 and \$249,000 insured value, but unlike TABLE 5.1.3, this table has not adjusted the premium amounts for inflation.

# HOMEOWNERS - AVERAGE ANNUAL PREMIUM

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$1,005	\$1,069	\$1,135	\$1,131	\$1,183	\$1,236	\$1,240	\$1,321	\$1,452	\$1,589	58.1%
Andrew	\$1,166	\$1,245	\$1,277	\$1,262	\$1,266	\$1,328	\$1,451	\$1,551	\$1,695	\$1,928	65.3%
Atchison	\$1,152	\$1,242	\$1,319	\$1,241	\$1,295	\$1,317	\$1,368	\$1,501	\$1,649	\$1,910	65.8%
Audrain	\$1,008	\$1,033	\$1,103	\$1,119	\$1,167	\$1,210	\$1,202	\$1,274	\$1,355	\$1,521	51.0%
Barry	\$1,047	\$1,066	\$1,122	\$1,134	\$1,195	\$1,230	\$1,333	\$1,429	\$1,587	\$1,815	73.2%
Barton	\$1,002	\$1,000	\$1,112	\$1,040	\$1,013	\$1,063	\$1,167	\$1,292	\$1,461	\$1,664	66.0%
Bates	\$1,078	\$1,110	\$1,103	\$1,082	\$1,225	\$1,326	\$1,451	\$1,591	\$1,780	\$1,980	83.6%
Benton	\$1,041	\$1,068	\$1,173	\$1,166	\$1,238	\$1,257	\$1,322	\$1,439	\$1,558	\$1,712	64.5%
Bollinger	\$951	\$990	\$996	\$1,038	\$1,107	\$1,142	\$1,149	\$1,234	\$1,332	\$1,601	68.3%
Boone	\$1,142	\$1,224	\$1,264	\$1,281	\$1,329	\$1,372	\$1,386	\$1,457	\$1,581	\$1,807	58.2%
Buchanan	\$1,150	\$1,196	\$1,232	\$1,227	\$1,273	\$1,333	\$1,391	\$1,487	\$1,623	\$1,755	52.6%
Butler	\$814	\$833	\$876	\$891	\$951	\$982	\$1,050	\$1,160	\$1,257	\$1,721	111.4%
Caldwell	\$1,221	\$1,276	\$1,353	\$1,321	\$1,385	\$1,416	\$1,454	\$1,558	\$1,669	\$1,800	47.5%
Callaway	\$1,120	\$1,153	\$1,195	\$1,230	\$1,257	\$1,298	\$1,325	\$1,427	\$1,548	\$1,669	49.1%
Camden	\$1,369	\$1,442	\$1,478	\$1,512	\$1,582	\$1,651	\$1,691	\$1,842	\$2,014	\$2,286	66.9%
Cape Girardeau	\$1,106	\$1,144	\$1,202	\$1,205	\$1,250	\$1,294	\$1,329	\$1,416	\$1,536	\$1,861	68.2%
Carroll	\$1,058	\$1,082	\$1,146	\$1,139	\$1,176	\$1,240	\$1,262	\$1,371	\$1,477	\$1,553	46.8%
Carter	\$1,055	\$1,138	\$1,182	\$1,209	\$1,253	\$1,298	\$1,244	\$1,351	\$1,494	\$1,732	64.2%
Cass	\$1,257	\$1,299	\$1,330	\$1,360	\$1,419	\$1,482	\$1,553	\$1,651	\$1,805	\$2,027	61.2%
Cedar	\$942	\$1,007	\$1,051	\$1,015	\$1,069	\$1,078	\$1,177	\$1,239	\$1,381	\$1,696	80.1%
Chariton	\$997	\$1,090	\$1,164	\$1,155	\$1,181	\$1,229	\$1,243	\$1,349	\$1,452	\$1,527	53.2%
Christian	\$1,081	\$1,085	\$1,129	\$1,116	\$1,160	\$1,167	\$1,335	\$1,435	\$1,593	\$1,848	70.9%
Clark	\$877	\$848	\$853	\$846	\$899	\$1,002	\$1,151	\$1,256	\$1,394	\$1,666	89.8%
Clay	\$1,257	\$1,301	\$1,342	\$1,373	\$1,417	\$1,489	\$1,536	\$1,608	\$1,752	\$1,962	56.1%
Clinton	\$1,241	\$1,280	\$1,317	\$1,342	\$1,369	\$1,445	\$1,521	\$1,625	\$1,786	\$1,997	60.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$1,093	\$1,164	\$1,228	\$1,267	\$1,317	\$1,373	\$1,402	\$1,486	\$1,603	\$1,739	59.1%
Cooper	\$1,106	\$1,177	\$1,215	\$1,233	\$1,288	\$1,330	\$1,360	\$1,461	\$1,596	\$1,676	51.6%
Crawford	\$1,102	\$1,153	\$1,226	\$1,208	\$1,284	\$1,328	\$1,352	\$1,480	\$1,600	\$1,749	58.7%
Dade	\$1,146	\$1,115	\$1,141	\$1,070	\$1,154	\$1,182	\$1,226	\$1,351	\$1,502	\$1,645	43.6%
Dallas	\$1,023	\$1,061	\$1,088	\$1,141	\$1,192	\$1,255	\$1,305	\$1,404	\$1,547	\$1,702	66.4%
Daviess	\$1,217	\$1,256	\$1,311	\$1,342	\$1,395	\$1,472	\$1,522	\$1,669	\$1,866	\$1,993	63.7%
DeKalb	\$1,199	\$1,235	\$1,296	\$1,209	\$1,225	\$1,307	\$1,361	\$1,475	\$1,631	\$1,751	46.0%
Dent	\$1,073	\$1,107	\$1,141	\$1,143	\$1,170	\$1,211	\$1,244	\$1,333	\$1,422	\$1,521	41.7%
Douglas	\$970	\$1,014	\$1,062	\$1,010	\$1,124	\$1,191	\$1,251	\$1,365	\$1,534	\$1,721	77.5%
Dunklin	\$633	\$709	\$750	\$755	\$794	\$819	\$928	\$979	\$1,078	\$1,562	146.6%
Franklin	\$1,207	\$1,252	\$1,297	\$1,329	\$1,388	\$1,443	\$1,467	\$1,568	\$1,693	\$1,896	57.1%
Gasconade	\$1,243	\$1,263	\$1,294	\$1,332	\$1,380	\$1,445	\$1,456	\$1,581	\$1,658	\$1,836	47.7%
Gentry	\$1,147	\$1,199	\$1,320	\$1,270	\$1,273	\$1,320	\$1,355	\$1,484	\$1,669	\$1,761	53.5%
Greene	\$1,094	\$1,106	\$1,132	\$1,135	\$1,168	\$1,183	\$1,299	\$1,381	\$1,538	\$1,770	61.7%
Grundy	\$971	\$1,050	\$1,110	\$1,117	\$1,162	\$1,168	\$1,233	\$1,341	\$1,482	\$1,585	63.2%
Harrison	\$1,062	\$1,086	\$1,135	\$1,128	\$1,191	\$1,233	\$1,251	\$1,389	\$1,512	\$1,693	59.3%
Henry	\$1,178	\$1,223	\$1,279	\$1,318	\$1,304	\$1,355	\$1,419	\$1,550	\$1,663	\$1,922	63.2%
Hickory	\$1,062	\$1,093	\$1,124	\$1,122	\$1,108	\$1,210	\$1,245	\$1,325	\$1,456	\$1,633	53.7%
Holt	\$1,039	\$1,108	\$1,188	\$1,118	\$1,212	\$1,262	\$1,327	\$1,429	\$1,573	\$1,789	72.3%
Howard	\$1,126	\$1,157	\$1,209	\$1,213	\$1,262	\$1,322	\$1,331	\$1,446	\$1,606	\$1,690	50.1%
Howell	\$1,049	\$1,058	\$1,127	\$1,103	\$1,132	\$1,176	\$1,227	\$1,319	\$1,454	\$1,654	57.7%
Iron	\$1,052	\$1,096	\$1,126	\$1,121	\$1,172	\$1,209	\$1,234	\$1,337	\$1,442	\$1,545	46.9%
Jackson	\$1,321	\$1,363	\$1,393	\$1,431	\$1,481	\$1,537	\$1,573	\$1,648	\$1,771	\$1,945	47.2%
Jasper	\$972	\$959	\$957	\$942	\$960	\$990	\$1,141	\$1,253	\$1,432	\$1,812	86.5%
Jefferson	\$1,195	\$1,232	\$1,260	\$1,284	\$1,324	\$1,353	\$1,349	\$1,433	\$1,536	\$1,701	42.4%
Johnson	\$1,223	\$1,261	\$1,316	\$1,357	\$1,393	\$1,445	\$1,526	\$1,633	\$1,756	\$1,958	60.1%
Knox	\$976	\$964	\$1,005	\$1,113	\$1,140	\$1,160	\$1,146	\$1,152	\$1,271	\$1,495	53.2%
Laclede	\$1,020	\$1,040	\$1,082	\$1,039	\$1,106	\$1,151	\$1,187	\$1,307	\$1,454	\$1,672	63.8%
Lafayette	\$1,262	\$1,297	\$1,360	\$1,370	\$1,392	\$1,430	\$1,482	\$1,598	\$1,732	\$1,869	48.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$1,017	\$1,018	\$1,046	\$1,058	\$1,092	\$1,063	\$1,193	\$1,243	\$1,432	\$1,713	68.3%
Lewis	\$1,046	\$1,084	\$1,197	\$1,206	\$1,239	\$1,294	\$1,307	\$1,400	\$1,519	\$1,585	51.6%
Lincoln	\$1,217	\$1,252	\$1,268	\$1,258	\$1,309	\$1,350	\$1,352	\$1,434	\$1,537	\$1,709	40.4%
Linn	\$836	\$871	\$864	\$827	\$842	\$896	\$968	\$968	\$1,089	\$1,474	76.3%
Livingston	\$1,038	\$1,072	\$1,113	\$1,136	\$1,188	\$1,248	\$1,275	\$1,369	\$1,497	\$1,640	58.0%
McDonald	\$932	\$963	\$1,024	\$952	\$955	\$1,031	\$1,084	\$1,192	\$1,321	\$1,573	68.8%
Macon	\$955	\$965	\$994	\$999	\$1,040	\$1,097	\$1,126	\$1,096	\$1,217	\$1,572	64.6%
Madison	\$948	\$1,058	\$1,113	\$1,121	\$1,171	\$1,183	\$1,229	\$1,327	\$1,417	\$1,553	63.8%
Maries	\$1,130	\$1,135	\$1,274	\$1,269	\$1,308	\$1,368	\$1,384	\$1,460	\$1,583	\$1,671	48.0%
Marion	\$1,075	\$1,125	\$1,191	\$1,211	\$1,266	\$1,310	\$1,326	\$1,417	\$1,537	\$1,682	56.5%
Mercer	\$1,009	\$1,040	\$1,151	\$1,148	\$1,175	\$1,259	\$1,233	\$1,317	\$1,432	\$1,511	49.8%
Miller	\$1,046	\$1,111	\$1,179	\$1,182	\$1,248	\$1,273	\$1,333	\$1,433	\$1,594	\$1,745	66.8%
Mississippi	\$684	\$703	\$727	\$694	\$747	\$813	\$998	\$1,194	\$1,301	\$1,636	139.2%
Moniteau	\$1,058	\$1,108	\$1,169	\$1,195	\$1,226	\$1,260	\$1,297	\$1,416	\$1,549	\$1,671	57.9%
Monroe	\$956	\$1,036	\$1,067	\$1,073	\$1,074	\$1,143	\$1,207	\$1,234	\$1,384	\$1,559	63.1%
Montgomery	\$1,164	\$1,197	\$1,248	\$1,265	\$1,308	\$1,404	\$1,373	\$1,462	\$1,620	\$1,775	52.5%
Morgan	\$1,105	\$1,174	\$1,235	\$1,235	\$1,306	\$1,344	\$1,384	\$1,502	\$1,657	\$1,832	65.7%
New Madrid	\$705	\$728	\$752	\$706	\$779	\$824	\$958	\$1,033	\$1,113	\$1,513	114.6%
Newton	\$924	\$950	\$978	\$933	\$962	\$1,045	\$1,160	\$1,295	\$1,447	\$1,729	87.1%
Nodaway	\$1,152	\$1,194	\$1,241	\$1,227	\$1,284	\$1,341	\$1,389	\$1,520	\$1,701	\$1,826	58.6%
Oregon	\$1,072	\$1,079	\$1,159	\$1,147	\$1,170	\$1,175	\$1,224	\$1,332	\$1,487	\$1,591	48.4%
Osage	\$1,203	\$1,217	\$1,312	\$1,320	\$1,401	\$1,429	\$1,505	\$1,637	\$1,821	\$1,979	64.6%
Ozark	\$1,061	\$1,030	\$1,018	\$1,060	\$1,073	\$1,086	\$1,224	\$1,346	\$1,466	\$1,738	63.9%
Pemiscot	\$933	\$1,029	\$1,107	\$1,082	\$1,152	\$1,213	\$1,227	\$1,295	\$1,477	\$1,555	66.7%
Perry	\$1,150	\$1,189	\$1,248	\$1,281	\$1,330	\$1,342	\$1,324	\$1,410	\$1,552	\$1,727	50.2%
Pettis	\$1,048	\$1,128	\$1,168	\$1,190	\$1,239	\$1,309	\$1,347	\$1,460	\$1,561	\$1,718	64.0%
Phelps	\$1,118	\$1,185	\$1,212	\$1,235	\$1,286	\$1,317	\$1,337	\$1,446	\$1,540	\$1,688	50.9%
Pike	\$1,184	\$1,211	\$1,281	\$1,271	\$1,297	\$1,347	\$1,335	\$1,385	\$1,504	\$1,658	40.0%
Platte	\$1,400	\$1,433	\$1,477	\$1,510	\$1,566	\$1,652	\$1,707	\$1,769	\$1,935	\$2,168	54.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$999	\$1,065	\$1,079	\$1,062	\$1,127	\$1,132	\$1,244	\$1,330	\$1,464	\$1,816	81.8%
Pulaski	\$1,189	\$1,208	\$1,272	\$1,299	\$1,325	\$1,374	\$1,412	\$1,501	\$1,629	\$1,855	56.1%
Putnam	\$938	\$967	\$1,035	\$1,031	\$1,111	\$1,228	\$1,288	\$1,436	\$1,578	\$1,670	78.0%
Ralls	\$1,180	\$1,212	\$1,262	\$1,277	\$1,292	\$1,332	\$1,355	\$1,453	\$1,580	\$1,752	48.5%
Randolph	\$1,015	\$1,075	\$1,132	\$1,132	\$1,180	\$1,230	\$1,222	\$1,299	\$1,439	\$1,602	57.9%
Ray	\$1,230	\$1,294	\$1,334	\$1,327	\$1,371	\$1,457	\$1,494	\$1,605	\$1,736	\$1,889	53.7%
Reynolds	\$1,170	\$1,194	\$1,221	\$1,202	\$1,239	\$1,282	\$1,284	\$1,353	\$1,471	\$1,653	41.4%
Ripley	\$929	\$979	\$998	\$1,049	\$1,098	\$1,225	\$1,226	\$1,322	\$1,497	\$1,680	80.8%
St. Charles	\$1,256	\$1,298	\$1,328	\$1,359	\$1,406	\$1,437	\$1,428	\$1,508	\$1,612	\$1,802	43.4%
St. Clair	\$1,079	\$1,152	\$1,237	\$1,184	\$1,228	\$1,267	\$1,298	\$1,404	\$1,477	\$1,652	53.1%
Ste. Genevieve	\$1,096	\$1,168	\$1,219	\$1,251	\$1,292	\$1,330	\$1,287	\$1,365	\$1,481	\$1,648	50.3%
St. Francois	\$1,095	\$1,177	\$1,228	\$1,239	\$1,292	\$1,330	\$1,346	\$1,410	\$1,525	\$1,732	58.2%
St. Louis	\$1,366	\$1,412	\$1,449	\$1,490	\$1,554	\$1,603	\$1,598	\$1,692	\$1,808	\$2,014	47.5%
Saline	\$1,137	\$1,171	\$1,257	\$1,196	\$1,200	\$1,220	\$1,288	\$1,351	\$1,460	\$1,573	38.4%
Schuyler	\$947	\$1,055	\$1,098	\$1,092	\$1,150	\$1,193	\$1,172	\$1,288	\$1,421	\$1,510	59.4%
Scotland	\$948	\$979	\$1,038	\$1,003	\$1,089	\$1,145	\$1,186	\$1,339	\$1,486	\$1,610	69.9%
Scott	\$876	\$845	\$878	\$868	\$927	\$940	\$1,080	\$1,167	\$1,329	\$1,667	90.4%
Shannon	\$1,133	\$1,088	\$1,212	\$1,207	\$1,168	\$1,257	\$1,288	\$1,417	\$1,549	\$1,706	50.6%
Shelby	\$985	\$1,032	\$1,056	\$1,079	\$1,131	\$1,135	\$1,167	\$1,248	\$1,354	\$1,481	50.3%
Stoddard	\$671	\$705	\$710	\$688	\$732	\$752	\$912	\$957	\$1,104	\$1,628	142.8%
Stone	\$1,277	\$1,306	\$1,376	\$1,390	\$1,420	\$1,468	\$1,546	\$1,661	\$1,852	\$2,040	59.8%
Sullivan	\$990	\$1,058	\$1,102	\$1,108	\$1,121	\$1,150	\$1,172	\$1,211	\$1,355	\$1,421	43.6%
Taney	\$1,202	\$1,243	\$1,271	\$1,274	\$1,326	\$1,384	\$1,426	\$1,514	\$1,680	\$1,897	57.8%
Texas	\$1,072	\$1,077	\$1,132	\$1,136	\$1,184	\$1,237	\$1,291	\$1,426	\$1,553	\$1,744	62.7%
Vernon	\$987	\$1,006	\$1,062	\$1,056	\$1,118	\$1,126	\$1,187	\$1,341	\$1,495	\$1,654	67.5%
Warren	\$1,254	\$1,286	\$1,308	\$1,333	\$1,382	\$1,429	\$1,402	\$1,494	\$1,642	\$1,825	45.5%
Washington	\$1,090	\$1,127	\$1,159	\$1,173	\$1,204	\$1,239	\$1,255	\$1,380	\$1,489	\$1,643	50.8%
Wayne	\$972	\$1,006	\$1,081	\$1,076	\$1,093	\$1,163	\$1,166	\$1,279	\$1,366	\$1,593	63.8%
Webster	\$1,222	\$1,223	\$1,278	\$1,281	\$1,285	\$1,309	\$1,387	\$1,481	\$1,655	\$1,933	58.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$887	\$1,068	\$1,122	\$1,139	\$1,143	\$1,208	\$1,278	\$1,385	\$1,559	\$1,724	94.4%
Wright	\$1,000	\$1,023	\$1,032	\$1,067	\$1,111	\$1,240	\$1,285	\$1,407	\$1,544	\$1,797	79.7%
St. Louis City	\$1,352	\$1,371	\$1,388	\$1,400	\$1,461	\$1,488	\$1,477	\$1,565	\$1,677	\$1,834	35.7%
<b>Missouri Total</b>	<b>\$1,219</b>	<b>\$1,251</b>	<b>\$1,287</b>	<b>\$1,306</b>	<b>\$1,356</b>	<b>\$1,399</b>	<b>\$1,440</b>	<b>\$1,531</b>	<b>\$1,661</b>	<b>\$1,872</b>	<b>53.6%</b>

TABLE 7.1.1.1



# HOMEOWNERS - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS

PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$1,052	\$1,092	\$1,147	\$1,128	\$1,165	\$1,187	\$1,160	\$1,221	\$1,280	\$1,320	25.5%
Andrew	\$1,171	\$1,226	\$1,212	\$1,199	\$1,190	\$1,181	\$1,361	\$1,380	\$1,460	\$1,591	35.9%
Atchison	\$1,226	\$1,300	\$1,354	\$1,307	\$1,335	\$1,379	\$1,405	\$1,469	\$1,546	\$1,666	35.8%
Audrain	\$1,047	\$1,076	\$1,148	\$1,126	\$1,141	\$1,187	\$1,181	\$1,204	\$1,262	\$1,292	23.4%
Barry	\$1,030	\$1,021	\$1,081	\$1,098	\$1,145	\$1,149	\$1,306	\$1,356	\$1,439	\$1,516	47.2%
Barton	\$1,169	\$1,145	\$1,207	\$1,161	\$1,083	\$1,196	\$1,333	\$1,378	\$1,485	\$1,541	31.8%
Bates	\$1,159	\$1,189	\$1,133	\$1,166	\$1,239	\$1,313	\$1,445	\$1,521	\$1,610	\$1,710	47.6%
Benton	\$1,185	\$1,197	\$1,264	\$1,257	\$1,269	\$1,273	\$1,315	\$1,356	\$1,409	\$1,486	25.4%
Bollinger	\$1,127	\$1,143	\$1,127	\$1,229	\$1,255	\$1,287	\$1,268	\$1,338	\$1,396	\$1,502	33.3%
Boone	\$1,014	\$1,064	\$1,089	\$1,087	\$1,117	\$1,115	\$1,139	\$1,168	\$1,237	\$1,322	30.4%
Buchanan	\$1,113	\$1,137	\$1,162	\$1,160	\$1,183	\$1,226	\$1,277	\$1,322	\$1,396	\$1,447	30.0%
Butler	\$902	\$945	\$956	\$981	\$1,020	\$1,034	\$1,213	\$1,261	\$1,383	\$1,474	63.4%
Caldwell	\$1,332	\$1,319	\$1,374	\$1,332	\$1,364	\$1,403	\$1,396	\$1,419	\$1,517	\$1,577	18.4%
Callaway	\$1,107	\$1,132	\$1,156	\$1,174	\$1,176	\$1,193	\$1,216	\$1,262	\$1,338	\$1,385	25.1%
Camden	\$1,133	\$1,170	\$1,204	\$1,211	\$1,237	\$1,250	\$1,281	\$1,312	\$1,380	\$1,497	32.1%
Cape Girardeau	\$1,017	\$1,027	\$1,059	\$1,043	\$1,059	\$1,081	\$1,150	\$1,193	\$1,247	\$1,368	34.5%
Carroll	\$1,117	\$1,149	\$1,225	\$1,218	\$1,206	\$1,242	\$1,261	\$1,325	\$1,382	\$1,487	33.1%
Carter	\$1,238	\$1,246	\$1,341	\$1,295	\$1,313	\$1,369	\$1,328	\$1,366	\$1,529	\$1,600	29.2%
Cass	\$1,180	\$1,182	\$1,213	\$1,211	\$1,251	\$1,272	\$1,343	\$1,377	\$1,466	\$1,527	29.5%
Cedar	\$1,087	\$1,111	\$1,188	\$1,142	\$1,172	\$1,179	\$1,352	\$1,386	\$1,469	\$1,497	37.8%
Chariton	\$1,127	\$1,197	\$1,254	\$1,218	\$1,219	\$1,239	\$1,242	\$1,273	\$1,320	\$1,381	22.5%
Christian	\$979	\$980	\$1,007	\$981	\$982	\$956	\$1,230	\$1,277	\$1,348	\$1,445	47.6%
Clark	\$1,099	\$1,063	\$1,072	\$988	\$1,100	\$1,151	\$1,295	\$1,366	\$1,417	\$1,492	35.8%
Clay	\$1,138	\$1,163	\$1,198	\$1,207	\$1,239	\$1,275	\$1,299	\$1,336	\$1,412	\$1,500	31.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Clinton	\$1,187	\$1,215	\$1,252	\$1,279	\$1,282	\$1,323	\$1,359	\$1,394	\$1,456	\$1,558	31.2%
Cole	\$995	\$1,051	\$1,100	\$1,112	\$1,133	\$1,162	\$1,173	\$1,205	\$1,252	\$1,321	32.8%
Cooper	\$1,102	\$1,147	\$1,179	\$1,174	\$1,199	\$1,224	\$1,241	\$1,298	\$1,342	\$1,399	27.0%
Crawford	\$1,177	\$1,211	\$1,297	\$1,246	\$1,309	\$1,324	\$1,322	\$1,355	\$1,399	\$1,495	27.1%
Dade	\$1,284	\$1,156	\$1,208	\$1,141	\$1,189	\$1,192	\$1,353	\$1,409	\$1,457	\$1,539	19.8%
Dallas	\$1,150	\$1,144	\$1,165	\$1,264	\$1,267	\$1,327	\$1,413	\$1,427	\$1,504	\$1,597	38.9%
Daviess	\$1,272	\$1,222	\$1,278	\$1,277	\$1,309	\$1,324	\$1,377	\$1,436	\$1,448	\$1,525	19.9%
DeKalb	\$1,303	\$1,331	\$1,354	\$1,243	\$1,234	\$1,274	\$1,334	\$1,370	\$1,442	\$1,523	16.9%
Dent	\$1,207	\$1,215	\$1,239	\$1,252	\$1,262	\$1,267	\$1,271	\$1,322	\$1,377	\$1,412	16.9%
Douglas	\$1,185	\$1,163	\$1,211	\$1,189	\$1,235	\$1,326	\$1,424	\$1,430	\$1,523	\$1,574	32.9%
Dunklin	\$833	\$883	\$929	\$912	\$925	\$976	\$1,271	\$1,342	\$1,398	\$1,463	75.6%
Franklin	\$1,092	\$1,116	\$1,151	\$1,161	\$1,191	\$1,212	\$1,217	\$1,256	\$1,314	\$1,418	29.9%
Gasconade	\$1,220	\$1,228	\$1,251	\$1,255	\$1,270	\$1,312	\$1,325	\$1,331	\$1,394	\$1,481	21.3%
Gentry	\$1,129	\$1,209	\$1,337	\$1,263	\$1,268	\$1,294	\$1,341	\$1,417	\$1,526	\$1,516	34.3%
Greene	\$1,012	\$1,007	\$1,031	\$1,034	\$1,035	\$1,028	\$1,212	\$1,243	\$1,305	\$1,389	37.3%
Grundy	\$1,090	\$1,154	\$1,214	\$1,178	\$1,209	\$1,270	\$1,282	\$1,324	\$1,405	\$1,465	34.4%
Harrison	\$1,164	\$1,189	\$1,199	\$1,212	\$1,226	\$1,242	\$1,319	\$1,378	\$1,466	\$1,514	30.1%
Henry	\$1,216	\$1,246	\$1,249	\$1,283	\$1,267	\$1,283	\$1,354	\$1,431	\$1,491	\$1,559	28.2%
Hickory	\$1,230	\$1,217	\$1,225	\$1,254	\$1,324	\$1,338	\$1,395	\$1,465	\$1,543	\$1,572	27.8%
Holt	\$1,095	\$1,143	\$1,199	\$1,048	\$1,184	\$1,220	\$1,340	\$1,411	\$1,456	\$1,624	48.3%
Howard	\$1,167	\$1,181	\$1,230	\$1,230	\$1,241	\$1,284	\$1,286	\$1,322	\$1,430	\$1,484	27.2%
Howell	\$1,093	\$1,084	\$1,159	\$1,119	\$1,138	\$1,180	\$1,232	\$1,280	\$1,348	\$1,414	29.4%
Iron	\$1,258	\$1,266	\$1,300	\$1,264	\$1,329	\$1,307	\$1,366	\$1,403	\$1,457	\$1,553	23.4%
Jackson	\$1,197	\$1,214	\$1,234	\$1,256	\$1,284	\$1,310	\$1,327	\$1,360	\$1,434	\$1,499	25.2%
Jasper	\$979	\$967	\$956	\$947	\$953	\$966	\$1,288	\$1,339	\$1,391	\$1,455	48.5%
Jefferson	\$1,132	\$1,150	\$1,169	\$1,179	\$1,205	\$1,209	\$1,186	\$1,229	\$1,298	\$1,394	23.1%
Johnson	\$1,186	\$1,197	\$1,235	\$1,280	\$1,278	\$1,310	\$1,396	\$1,416	\$1,482	\$1,548	30.6%
Knox	\$1,205	\$1,220	\$1,231	\$1,233	\$1,245	\$1,278	\$1,247	\$1,305	\$1,395	\$1,362	13.0%
Laclede	\$1,105	\$1,103	\$1,152	\$1,118	\$1,141	\$1,177	\$1,297	\$1,363	\$1,423	\$1,514	37.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lafayette	\$1,220	\$1,229	\$1,268	\$1,260	\$1,270	\$1,288	\$1,337	\$1,377	\$1,450	\$1,489	22.0%
Lawrence	\$1,135	\$1,123	\$1,146	\$1,178	\$1,202	\$1,124	\$1,332	\$1,369	\$1,437	\$1,549	36.5%
Lewis	\$1,107	\$1,172	\$1,218	\$1,245	\$1,262	\$1,267	\$1,254	\$1,321	\$1,390	\$1,434	29.5%
Lincoln	\$1,158	\$1,177	\$1,175	\$1,174	\$1,202	\$1,216	\$1,205	\$1,230	\$1,314	\$1,425	23.0%
Linn	\$983	\$1,007	\$973	\$997	\$973	\$1,053	\$1,212	\$1,271	\$1,343	\$1,377	40.1%
Livingston	\$1,049	\$1,089	\$1,133	\$1,129	\$1,153	\$1,196	\$1,231	\$1,284	\$1,350	\$1,393	32.7%
McDonald	\$1,263	\$1,277	\$1,324	\$1,271	\$1,250	\$1,342	\$1,522	\$1,552	\$1,611	\$1,670	32.1%
Macon	\$1,038	\$1,057	\$1,110	\$1,056	\$1,112	\$1,110	\$1,222	\$1,254	\$1,318	\$1,403	35.2%
Madison	\$1,105	\$1,205	\$1,246	\$1,234	\$1,253	\$1,221	\$1,310	\$1,312	\$1,365	\$1,412	27.8%
Maries	\$1,265	\$1,229	\$1,330	\$1,307	\$1,298	\$1,335	\$1,336	\$1,362	\$1,413	\$1,547	22.3%
Marion	\$1,068	\$1,117	\$1,156	\$1,171	\$1,194	\$1,213	\$1,221	\$1,253	\$1,320	\$1,396	30.7%
Mercer	\$1,187	\$1,245	\$1,293	\$1,286	\$1,311	\$1,367	\$1,327	\$1,380	\$1,450	\$1,498	26.2%
Miller	\$1,115	\$1,131	\$1,212	\$1,191	\$1,233	\$1,242	\$1,276	\$1,348	\$1,407	\$1,460	30.9%
Mississippi	\$776	\$743	\$779	\$782	\$818	\$881	\$1,324	\$1,385	\$1,434	\$1,493	92.5%
Moniteau	\$1,078	\$1,117	\$1,175	\$1,176	\$1,188	\$1,218	\$1,233	\$1,272	\$1,335	\$1,395	29.4%
Monroe	\$1,173	\$1,180	\$1,128	\$1,153	\$1,173	\$1,135	\$1,298	\$1,281	\$1,344	\$1,402	19.5%
Montgomery	\$1,202	\$1,237	\$1,314	\$1,276	\$1,287	\$1,353	\$1,284	\$1,319	\$1,355	\$1,455	21.0%
Morgan	\$1,121	\$1,181	\$1,226	\$1,225	\$1,261	\$1,285	\$1,291	\$1,327	\$1,381	\$1,456	29.9%
New Madrid	\$964	\$953	\$940	\$946	\$930	\$1,030	\$1,344	\$1,391	\$1,424	\$1,472	52.6%
Newton	\$1,080	\$1,102	\$1,102	\$1,081	\$1,050	\$1,143	\$1,379	\$1,430	\$1,515	\$1,560	44.4%
Nodaway	\$1,154	\$1,148	\$1,211	\$1,188	\$1,197	\$1,243	\$1,286	\$1,333	\$1,461	\$1,529	32.5%
Oregon	\$1,214	\$1,152	\$1,249	\$1,247	\$1,270	\$1,290	\$1,330	\$1,375	\$1,436	\$1,470	21.0%
Osage	\$1,130	\$1,105	\$1,211	\$1,164	\$1,229	\$1,300	\$1,321	\$1,360	\$1,394	\$1,448	28.1%
Ozark	\$1,155	\$1,133	\$1,028	\$1,110	\$1,091	\$1,109	\$1,335	\$1,407	\$1,519	\$1,562	35.2%
Pemiscot	\$1,158	\$1,143	\$1,299	\$1,247	\$1,301	\$1,335	\$1,319	\$1,370	\$1,460	\$1,489	28.6%
Perry	\$1,139	\$1,143	\$1,193	\$1,213	\$1,229	\$1,233	\$1,173	\$1,212	\$1,265	\$1,351	18.6%
Pettis	\$1,048	\$1,115	\$1,140	\$1,150	\$1,194	\$1,243	\$1,283	\$1,337	\$1,405	\$1,457	39.1%
Phelps	\$1,125	\$1,148	\$1,185	\$1,171	\$1,202	\$1,209	\$1,246	\$1,281	\$1,347	\$1,393	23.8%
Pike	\$1,217	\$1,256	\$1,262	\$1,241	\$1,239	\$1,255	\$1,226	\$1,264	\$1,306	\$1,358	11.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Platte	\$1,152	\$1,166	\$1,204	\$1,217	\$1,240	\$1,283	\$1,322	\$1,349	\$1,436	\$1,526	32.5%
Polk	\$1,025	\$1,050	\$1,051	\$1,000	\$1,066	\$1,040	\$1,318	\$1,341	\$1,427	\$1,539	50.2%
Pulaski	\$1,188	\$1,204	\$1,261	\$1,281	\$1,273	\$1,298	\$1,355	\$1,385	\$1,446	\$1,579	33.0%
Putnam	\$1,039	\$1,017	\$1,116	\$1,008	\$1,140	\$1,238	\$1,318	\$1,379	\$1,447	\$1,475	42.0%
Ralls	\$1,209	\$1,252	\$1,291	\$1,270	\$1,268	\$1,281	\$1,297	\$1,346	\$1,417	\$1,472	21.8%
Randolph	\$1,096	\$1,098	\$1,186	\$1,160	\$1,163	\$1,206	\$1,214	\$1,235	\$1,310	\$1,398	27.6%
Ray	\$1,207	\$1,270	\$1,285	\$1,280	\$1,302	\$1,356	\$1,367	\$1,408	\$1,480	\$1,550	28.4%
Reynolds	\$1,410	\$1,355	\$1,399	\$1,375	\$1,412	\$1,427	\$1,415	\$1,382	\$1,480	\$1,559	10.6%
Ripley	\$1,107	\$1,114	\$1,107	\$1,189	\$1,300	\$1,331	\$1,389	\$1,463	\$1,529	\$1,641	48.2%
St. Charles	\$1,080	\$1,101	\$1,123	\$1,134	\$1,163	\$1,167	\$1,143	\$1,172	\$1,222	\$1,296	19.9%
St. Clair	\$1,190	\$1,259	\$1,360	\$1,297	\$1,345	\$1,388	\$1,385	\$1,500	\$1,574	\$1,617	35.9%
Ste. Genevieve	\$1,111	\$1,139	\$1,200	\$1,205	\$1,219	\$1,246	\$1,198	\$1,217	\$1,279	\$1,380	24.3%
St. Francois	\$1,131	\$1,178	\$1,239	\$1,229	\$1,274	\$1,284	\$1,272	\$1,311	\$1,371	\$1,490	31.7%
St. Louis	\$1,088	\$1,118	\$1,142	\$1,164	\$1,191	\$1,197	\$1,176	\$1,207	\$1,263	\$1,347	23.8%
Saline	\$1,165	\$1,180	\$1,266	\$1,223	\$1,205	\$1,237	\$1,282	\$1,347	\$1,394	\$1,414	21.3%
Schuyler	\$1,196	\$1,238	\$1,321	\$1,214	\$1,260	\$1,347	\$1,267	\$1,322	\$1,423	\$1,491	24.7%
Scotland	\$1,159	\$1,169	\$1,229	\$1,208	\$1,200	\$1,237	\$1,326	\$1,397	\$1,495	\$1,524	31.5%
Scott	\$962	\$873	\$917	\$917	\$957	\$939	\$1,254	\$1,307	\$1,338	\$1,412	46.8%
Shannon	\$1,261	\$1,237	\$1,336	\$1,283	\$1,291	\$1,316	\$1,330	\$1,435	\$1,471	\$1,612	27.9%
Shelby	\$1,117	\$1,184	\$1,194	\$1,163	\$1,207	\$1,172	\$1,254	\$1,306	\$1,371	\$1,345	20.5%
Stoddard	\$819	\$811	\$819	\$798	\$822	\$821	\$1,268	\$1,309	\$1,358	\$1,443	76.1%
Stone	\$1,173	\$1,169	\$1,214	\$1,220	\$1,198	\$1,224	\$1,331	\$1,362	\$1,436	\$1,526	30.2%
Sullivan	\$1,161	\$1,226	\$1,281	\$1,257	\$1,268	\$1,282	\$1,317	\$1,368	\$1,438	\$1,400	20.6%
Taney	\$1,115	\$1,155	\$1,167	\$1,168	\$1,193	\$1,206	\$1,262	\$1,297	\$1,369	\$1,476	32.4%
Texas	\$1,182	\$1,127	\$1,219	\$1,244	\$1,246	\$1,297	\$1,404	\$1,460	\$1,524	\$1,588	34.4%
Vernon	\$1,082	\$1,077	\$1,159	\$1,123	\$1,193	\$1,191	\$1,334	\$1,392	\$1,441	\$1,526	41.0%
Warren	\$1,133	\$1,134	\$1,146	\$1,162	\$1,191	\$1,201	\$1,162	\$1,200	\$1,303	\$1,368	20.8%
Washington	\$1,266	\$1,270	\$1,327	\$1,319	\$1,362	\$1,368	\$1,363	\$1,450	\$1,539	\$1,629	28.7%
Wayne	\$1,145	\$1,126	\$1,190	\$1,232	\$1,236	\$1,277	\$1,325	\$1,403	\$1,487	\$1,558	36.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Webster	\$1,160	\$1,155	\$1,180	\$1,172	\$1,152	\$1,150	\$1,317	\$1,356	\$1,429	\$1,542	32.9%
Worth	\$1,207	\$1,236	\$1,393	\$1,336	\$1,406	\$1,254	\$1,319	\$1,368	\$1,545	\$1,563	29.5%
Wright	\$1,177	\$1,132	\$1,153	\$1,172	\$1,182	\$1,243	\$1,340	\$1,399	\$1,448	\$1,542	31.1%
St. Louis City	\$1,159	\$1,155	\$1,163	\$1,164	\$1,191	\$1,195	\$1,172	\$1,207	\$1,260	\$1,331	14.9%
<b>Missouri Total</b>	<b>\$1,107</b>	<b>\$1,124</b>	<b>\$1,150</b>	<b>\$1,157</b>	<b>\$1,179</b>	<b>\$1,193</b>	<b>\$1,247</b>	<b>\$1,286</b>	<b>\$1,356</b>	<b>\$1,435</b>	<b>29.6%</b>

TABLE 7.1.1.2

## 7.1.2 LOSS COUNTS AND TOTALS

### **TABLE 7.1.2.1: HOMEOWNERS - LOSS SEVERITY | PRIOR TEN YEARS**

This table shows loss severity values by county for the prior ten years, but unlike TABLE 5.2.3, this table has not adjusted loss amounts for inflation.

### **TABLE 7.1.2.2: HOMEOWNERS - PURE PREMIUM | PRIOR TEN YEARS**

This table shows pure premium values by county for the prior ten years, but unlike TABLE 5.2.4, this table has not adjusted loss amounts for inflation.

### **TABLE 7.1.2.3: HOMEOWNERS - LOSS SEVERITY, \$149-\$249K COVERAGE LIMITS | PRIOR TEN YEARS**

Similar to TABLE 7.1.2.1, this table shows loss severity values by county for the prior ten years without inflation adjustments, but this table only looks at data for houses with an insured value between \$140,000 and \$249,000.

### **TABLE 7.1.2.4: HOMEOWNERS - PURE PREMIUM, \$149-\$249K COVERAGE LIMITS | PRIOR TEN YEARS**

Similar to TABLE 7.1.2.2, this table shows pure premium values by county for the prior ten years without inflation adjustments, but this table only looks at data for houses with an insured value between \$140,000 and \$249,000.

# HOMEOWNERS - LOSS SEVERITY

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$7,659	\$6,762	\$6,033	\$9,864	\$9,600	\$9,169	\$7,242	\$8,513	\$16,257	\$14,759	92.7%
Andrew	\$6,208	\$12,252	\$11,437	\$6,871	\$11,420	\$11,110	\$7,575	\$17,459	\$12,299	\$16,159	160.3%
Atchison	\$6,614	\$3,596	\$4,328	\$6,969	\$11,223	\$9,226	\$14,830	\$6,173	\$7,470	\$16,902	155.5%
Audrain	\$9,268	\$5,780	\$7,094	\$7,725	\$10,019	\$6,795	\$7,545	\$14,781	\$10,739	\$17,456	88.3%
Barry	\$8,200	\$8,362	\$9,769	\$9,638	\$10,520	\$11,271	\$13,208	\$11,273	\$16,234	\$15,752	92.1%
Barton	\$7,521	\$4,230	\$8,062	\$7,503	\$10,330	\$11,531	\$11,516	\$7,663	\$12,097	\$18,370	144.3%
Bates	\$9,457	\$7,845	\$11,897	\$11,622	\$11,135	\$17,239	\$14,164	\$15,224	\$13,811	\$22,029	132.9%
Benton	\$8,015	\$8,503	\$12,467	\$13,036	\$18,567	\$14,849	\$16,254	\$11,321	\$15,379	\$15,209	89.8%
Bollinger	\$17,749	\$6,517	\$10,053	\$7,671	\$7,591	\$12,148	\$10,551	\$9,117	\$19,126	\$28,396	60.0%
Boone	\$8,890	\$9,163	\$9,157	\$9,926	\$9,691	\$11,647	\$10,254	\$14,988	\$17,309	\$19,342	117.6%
Buchanan	\$9,922	\$10,559	\$10,428	\$8,939	\$10,293	\$13,748	\$9,970	\$9,968	\$13,112	\$15,423	55.4%
Butler	\$11,702	\$11,895	\$14,271	\$13,177	\$11,999	\$11,032	\$8,716	\$10,885	\$22,228	\$20,948	79.0%
Caldwell	\$5,986	\$6,779	\$13,389	\$4,678	\$9,539	\$8,338	\$13,177	\$20,410	\$12,988	\$30,239	405.2%
Callaway	\$7,830	\$11,207	\$9,128	\$10,499	\$10,649	\$16,310	\$12,411	\$18,806	\$29,137	\$20,483	161.6%
Camden	\$11,689	\$14,900	\$12,190	\$12,669	\$14,064	\$13,863	\$16,223	\$16,413	\$20,881	\$19,691	68.5%
Cape Girardeau	\$8,693	\$9,186	\$8,629	\$9,702	\$10,601	\$9,168	\$9,324	\$9,737	\$21,004	\$14,529	67.1%
Carroll	\$5,782	\$11,366	\$4,328	\$9,215	\$26,622	\$16,110	\$22,993	\$10,911	\$21,605	\$15,724	172.0%
Carter	\$21,568	\$9,429	\$49,931	\$11,233	\$36,382	\$8,223	\$13,708	\$20,516	\$8,824	\$9,870	(54.2%)
Cass	\$8,695	\$10,976	\$12,952	\$10,390	\$12,761	\$11,885	\$12,243	\$13,871	\$17,687	\$16,544	90.3%
Cedar	\$7,140	\$6,651	\$6,457	\$14,179	\$10,749	\$15,849	\$18,755	\$9,204	\$16,339	\$14,447	102.4%
Chariton	\$9,167	\$5,060	\$4,679	\$8,588	\$4,994	\$31,460	\$8,893	\$23,733	\$4,375	\$10,935	19.3%
Christian	\$9,949	\$10,072	\$17,842	\$11,092	\$10,899	\$12,826	\$11,943	\$12,690	\$15,836	\$14,828	49.0%
Clark	\$11,315	\$-389	\$5,717	\$16,487	\$7,536	\$27,620	\$13,611	\$8,565	\$21,648	\$12,568	11.1%
Clay	\$8,502	\$7,909	\$8,316	\$9,346	\$13,635	\$11,897	\$12,352	\$10,768	\$14,757	\$16,133	89.8%
Clinton	\$11,626	\$8,903	\$13,210	\$19,390	\$10,446	\$14,202	\$11,577	\$10,441	\$12,445	\$16,312	40.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$6,570	\$9,602	\$10,384	\$8,802	\$11,870	\$16,858	\$11,889	\$11,589	\$15,889	\$15,252	132.2%
Cooper	\$8,397	\$13,796	\$9,114	\$7,623	\$12,069	\$10,818	\$8,941	\$9,849	\$14,001	\$11,009	31.1%
Crawford	\$10,922	\$10,783	\$8,774	\$10,147	\$13,202	\$13,917	\$10,839	\$18,839	\$15,567	\$17,304	58.4%
Dade	\$21,353	\$25,007	\$19,113	\$10,929	\$14,969	\$9,106	\$11,826	\$19,465	\$25,746	\$29,659	38.9%
Dallas	\$11,106	\$24,765	\$16,511	\$7,021	\$22,106	\$9,737	\$12,368	\$17,283	\$23,776	\$13,728	23.6%
Daviess	\$9,519	\$4,918	\$11,972	\$6,281	\$21,266	\$12,119	\$10,449	\$7,857	\$12,764	\$18,510	94.4%
DeKalb	\$7,909	\$13,623	\$7,897	\$9,723	\$21,438	\$10,845	\$12,043	\$7,884	\$13,440	\$28,305	257.9%
Dent	\$13,930	\$9,088	\$18,015	\$8,034	\$13,653	\$40,966	\$8,199	\$18,884	\$11,511	\$15,582	11.9%
Douglas	\$8,024	\$19,612	\$6,109	\$7,829	\$22,894	\$7,659	\$11,552	\$16,769	\$15,034	\$13,082	63.0%
Dunklin	\$8,828	\$9,485	\$9,307	\$8,711	\$12,019	\$12,772	\$12,830	\$10,447	\$12,724	\$14,106	59.8%
Franklin	\$11,414	\$12,636	\$11,717	\$11,121	\$13,139	\$12,505	\$12,778	\$14,780	\$16,503	\$16,966	48.6%
Gasconade	\$13,836	\$15,089	\$7,465	\$7,990	\$32,010	\$6,695	\$19,599	\$10,357	\$20,747	\$18,902	36.6%
Gentry	\$8,270	\$5,734	\$6,745	\$7,632	\$6,456	\$21,426	\$8,906	\$5,003	\$11,624	\$12,418	50.2%
Greene	\$7,244	\$7,380	\$9,405	\$9,742	\$9,401	\$9,892	\$11,330	\$11,429	\$13,851	\$15,301	111.2%
Grundy	\$9,657	\$4,091	\$6,127	\$4,093	\$35,500	\$8,441	\$9,411	\$10,766	\$11,108	\$17,248	78.6%
Harrison	\$7,983	\$9,629	\$26,348	\$6,609	\$23,598	\$15,026	\$15,234	\$12,530	\$9,915	\$9,737	22.0%
Henry	\$9,687	\$7,288	\$7,422	\$10,041	\$13,071	\$11,531	\$12,333	\$13,587	\$13,796	\$17,797	83.7%
Hickory	\$12,074	\$17,832	\$9,174	\$10,238	\$15,523	\$10,078	\$8,048	\$11,162	\$11,327	\$12,691	5.1%
Holt	\$1,356	\$7,545	\$7,519	\$2,116	\$4,754	\$11,829	\$7,904	\$9,759	\$7,606	\$25,708	1796.4%
Howard	\$6,712	\$13,170	\$9,280	\$11,091	\$22,696	\$7,490	\$7,743	\$5,991	\$14,109	\$20,078	199.1%
Howell	\$7,950	\$7,467	\$11,110	\$7,894	\$9,059	\$11,730	\$11,420	\$11,954	\$13,719	\$21,882	175.2%
Iron	\$22,753	\$16,993	\$12,938	\$20,186	\$10,196	\$12,750	\$17,118	\$10,304	\$12,287	\$16,169	(28.9%)
Jackson	\$8,626	\$8,251	\$10,365	\$10,025	\$11,384	\$11,579	\$12,430	\$13,652	\$15,756	\$15,994	85.4%
Jasper	\$10,425	\$9,071	\$8,931	\$10,267	\$10,265	\$15,248	\$12,652	\$12,061	\$15,667	\$15,396	47.7%
Jefferson	\$8,793	\$10,004	\$7,797	\$9,181	\$11,002	\$11,775	\$13,132	\$14,414	\$15,459	\$15,770	79.4%
Johnson	\$8,728	\$8,452	\$12,636	\$10,164	\$11,621	\$8,593	\$12,704	\$15,429	\$13,644	\$17,342	98.7%
Knox	\$7,226	\$12,177	\$5,240	\$4,890	\$4,338	\$4,563	\$5,889	\$7,760	\$17,501	\$31,008	329.1%
Laclede	\$7,708	\$11,253	\$11,682	\$9,341	\$8,769	\$9,389	\$11,971	\$11,400	\$14,581	\$17,660	129.1%
Lafayette	\$7,437	\$9,568	\$10,564	\$12,249	\$17,365	\$13,289	\$13,387	\$13,569	\$13,311	\$14,050	88.9%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$9,836	\$8,250	\$11,705	\$10,697	\$8,327	\$8,143	\$11,388	\$12,002	\$16,819	\$16,390	66.6%
Lewis	\$4,389	\$6,222	\$13,385	\$9,485	\$13,261	\$9,905	\$12,958	\$12,916	\$11,130	\$23,014	424.4%
Lincoln	\$9,557	\$9,817	\$12,109	\$8,557	\$10,561	\$11,601	\$13,837	\$10,949	\$14,682	\$18,488	93.5%
Linn	\$9,213	\$8,566	\$6,164	\$9,141	\$17,142	\$5,743	\$11,635	\$7,516	\$9,548	\$20,895	126.8%
Livingston	\$5,182	\$8,740	\$8,086	\$11,903	\$8,186	\$14,064	\$7,201	\$17,463	\$27,020	\$19,779	281.7%
McDonald	\$9,261	\$13,826	\$8,790	\$9,328	\$15,959	\$9,275	\$11,682	\$14,956	\$14,867	\$21,671	134.0%
Macon	\$16,065	\$8,404	\$9,887	\$10,017	\$7,056	\$6,473	\$12,038	\$11,154	\$30,220	\$16,016	(0.3%)
Madison	\$8,072	\$15,982	\$8,861	\$6,847	\$19,868	\$9,555	\$8,465	\$32,414	\$14,625	\$14,801	83.4%
Maries	\$26,203	\$21,381	\$7,386	\$12,208	\$14,993	\$11,014	\$21,300	\$22,965	\$8,727	\$17,711	(32.4%)
Marion	\$6,603	\$11,075	\$15,737	\$13,313	\$11,874	\$7,167	\$9,612	\$10,862	\$10,322	\$17,397	163.5%
Mercer	\$9,570	\$2,640	\$11,414	\$9,356	\$13,161	\$4,796	\$9,549	\$5,794	\$10,907	\$12,205	27.5%
Miller	\$8,487	\$8,647	\$7,825	\$13,392	\$12,621	\$19,833	\$15,799	\$18,242	\$16,354	\$17,271	103.5%
Mississippi	\$18,522	\$9,769	\$20,367	\$11,263	\$13,806	\$7,818	\$11,204	\$16,592	\$8,718	\$16,056	(13.3%)
Moniteau	\$6,578	\$12,613	\$6,333	\$11,726	\$19,454	\$13,163	\$9,627	\$12,092	\$16,383	\$19,111	190.5%
Monroe	\$5,978	\$11,446	\$5,585	\$10,021	\$21,725	\$9,654	\$9,049	\$12,504	\$16,165	\$12,770	113.6%
Montgomery	\$10,390	\$10,703	\$7,738	\$11,309	\$8,590	\$10,861	\$19,650	\$14,828	\$15,855	\$19,537	88.0%
Morgan	\$7,767	\$10,068	\$9,087	\$9,151	\$10,220	\$10,323	\$9,054	\$23,308	\$19,227	\$17,052	119.6%
New Madrid	\$18,146	\$15,414	\$13,741	\$9,503	\$15,507	\$7,645	\$13,855	\$10,299	\$12,538	\$8,910	(50.9%)
Newton	\$11,103	\$9,540	\$9,626	\$9,006	\$9,448	\$11,150	\$10,504	\$13,501	\$10,822	\$16,905	52.2%
Nodaway	\$7,872	\$8,908	\$5,901	\$16,802	\$12,844	\$9,799	\$14,935	\$12,769	\$10,003	\$16,288	106.9%
Oregon	\$24,426	\$11,170	\$22,017	\$17,441	\$24,334	\$19,441	\$20,009	\$16,353	\$12,793	\$11,060	(54.7%)
Osage	\$9,114	\$9,551	\$7,152	\$18,300	\$7,197	\$18,928	\$10,386	\$8,049	\$10,606	\$14,430	58.3%
Ozark	\$7,071	\$14,286	\$11,625	\$21,194	\$12,341	\$7,342	\$13,201	\$16,593	\$24,577	\$15,937	125.4%
Pemiscot	\$20,118	\$13,076	\$9,665	\$7,845	\$19,509	\$13,787	\$12,637	\$14,821	\$21,458	\$15,137	(24.8%)
Perry	\$13,011	\$10,025	\$10,353	\$29,989	\$15,126	\$10,704	\$17,372	\$13,702	\$15,740	\$24,693	89.8%
Pettis	\$6,978	\$7,183	\$10,272	\$8,644	\$13,082	\$9,776	\$8,847	\$10,178	\$12,500	\$14,323	105.3%
Phelps	\$6,252	\$12,016	\$8,229	\$9,993	\$13,466	\$9,171	\$11,189	\$19,223	\$20,737	\$15,008	140.0%
Pike	\$10,608	\$8,644	\$21,193	\$9,597	\$15,226	\$18,448	\$23,826	\$14,471	\$19,505	\$18,825	77.5%
Platte	\$9,433	\$8,895	\$9,725	\$11,582	\$14,174	\$11,777	\$12,283	\$12,671	\$15,371	\$17,388	84.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$11,786	\$13,354	\$10,973	\$9,530	\$13,989	\$11,600	\$7,878	\$13,184	\$16,623	\$18,530	57.2%
Pulaski	\$9,472	\$9,037	\$8,149	\$6,525	\$13,322	\$13,181	\$11,393	\$13,157	\$9,966	\$14,206	50.0%
Putnam	\$11,382	\$12,789	\$6,988	\$6,442	\$16,119	\$20,208	\$21,028	\$13,372	\$10,700	\$11,679	2.6%
Ralls	\$9,998	\$14,752	\$7,919	\$13,701	\$26,136	\$9,064	\$7,973	\$12,857	\$16,749	\$16,541	65.4%
Randolph	\$9,871	\$7,791	\$9,853	\$8,873	\$11,167	\$13,655	\$13,669	\$9,944	\$10,707	\$18,547	87.9%
Ray	\$13,218	\$8,603	\$9,759	\$7,430	\$11,341	\$14,255	\$17,804	\$14,083	\$17,806	\$15,856	20.0%
Reynolds	\$13,149	\$32,391	\$17,090	\$16,031	\$12,570	\$11,054	\$5,287	\$12,466	\$34,171	\$12,282	(6.6%)
Ripley	\$17,042	\$24,234	\$11,619	\$15,359	\$19,311	\$27,035	\$9,428	\$18,033	\$17,037	\$20,337	19.3%
St. Charles	\$8,709	\$8,220	\$9,479	\$10,343	\$11,857	\$9,005	\$11,238	\$13,099	\$15,138	\$17,496	100.9%
St. Clair	\$8,030	\$24,016	\$12,642	\$9,868	\$9,578	\$6,042	\$23,333	\$13,439	\$16,643	\$8,162	1.6%
Ste. Genevieve	\$16,717	\$11,326	\$11,444	\$9,098	\$13,642	\$9,320	\$10,817	\$17,478	\$14,871	\$13,756	(17.7%)
St. Francois	\$11,651	\$9,963	\$9,262	\$11,098	\$14,564	\$17,704	\$15,209	\$14,357	\$18,998	\$15,457	32.7%
St. Louis	\$9,208	\$9,859	\$10,100	\$10,927	\$11,550	\$11,053	\$11,449	\$12,725	\$15,220	\$16,336	77.4%
Saline	\$7,475	\$5,872	\$8,718	\$8,145	\$14,641	\$10,087	\$11,800	\$7,446	\$10,749	\$21,028	181.3%
Schuyler	\$18,301	\$18,287	\$3,779	\$1,929	\$2,263	\$7,581	\$5,700	\$3,666	\$15,140	\$16,179	(11.6%)
Scotland	\$4,959	\$5,400	\$2,907	\$7,223	\$25,487	\$6,390	\$4,548	\$11,315	\$12,295	\$14,609	194.6%
Scott	\$9,239	\$11,678	\$9,952	\$8,078	\$9,442	\$8,196	\$11,496	\$13,043	\$16,982	\$14,541	57.4%
Shannon	\$7,286	\$17,216	\$5,371	\$6,343	\$16,252	\$9,956	\$19,434	\$11,005	\$17,937	\$16,223	122.6%
Shelby	\$9,347	\$17,009	\$3,635	\$11,106	\$6,723	\$8,967	\$6,425	\$14,607	\$9,523	\$29,479	215.4%
Stoddard	\$9,591	\$12,946	\$10,180	\$9,872	\$11,077	\$11,448	\$11,139	\$10,620	\$16,277	\$10,910	13.8%
Stone	\$12,724	\$12,988	\$7,731	\$11,811	\$10,191	\$10,212	\$11,843	\$11,131	\$17,775	\$13,757	8.1%
Sullivan	\$4,121	\$3,580	\$16,311	\$34,770	\$17,566	\$5,772	\$24,483	\$8,158	\$8,962	\$20,486	397.1%
Taney	\$10,346	\$10,387	\$11,409	\$10,510	\$10,217	\$11,961	\$11,161	\$14,084	\$13,662	\$13,690	32.3%
Texas	\$12,591	\$13,518	\$21,536	\$13,081	\$19,340	\$13,260	\$12,362	\$9,838	\$12,315	\$17,157	36.3%
Vernon	\$7,749	\$13,703	\$6,601	\$8,417	\$9,613	\$13,960	\$18,882	\$12,269	\$13,496	\$14,606	88.5%
Warren	\$10,111	\$12,961	\$13,237	\$13,701	\$12,014	\$11,957	\$15,662	\$13,429	\$18,164	\$18,249	80.5%
Washington	\$19,241	\$9,211	\$12,314	\$18,808	\$8,231	\$13,577	\$23,788	\$26,395	\$19,626	\$14,359	(25.4%)
Wayne	\$17,593	\$24,586	\$13,265	\$13,035	\$13,961	\$19,619	\$15,425	\$25,219	\$13,081	\$17,323	(1.5%)
Webster	\$8,102	\$14,489	\$9,835	\$13,389	\$11,444	\$18,242	\$13,891	\$16,839	\$17,933	\$17,670	118.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$2,770	\$31,487	\$53,687	\$21,210	\$929	\$53,480	\$6,796	\$4,805	\$17,092	\$9,303	235.8%
Wright	\$7,672	\$13,599	\$9,879	\$10,468	\$13,750	\$10,308	\$12,254	\$16,260	\$11,286	\$12,390	61.5%
St. Louis City	\$9,241	\$9,968	\$9,918	\$12,045	\$11,630	\$10,874	\$11,680	\$13,207	\$14,219	\$15,774	70.7%
<b>Missouri Total</b>	<b>\$9,104</b>	<b>\$9,697</b>	<b>\$9,797</b>	<b>\$10,364</b>	<b>\$11,693</b>	<b>\$11,644</b>	<b>\$11,956</b>	<b>\$12,962</b>	<b>\$15,466</b>	<b>\$16,633</b>	<b>82.7%</b>

TABLE 7.1.2.1

# HOMEOWNERS - PURE PREMIUM

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$500	\$228	\$130	\$308	\$332	\$376	\$153	\$261	\$353	\$704	40.8%
Andrew	\$535	\$480	\$425	\$509	\$596	\$4,311	\$584	\$840	\$622	\$517	(3.3%)
Atchison	\$2,071	\$352	\$417	\$255	\$444	\$375	\$491	\$241	\$581	\$723	(65.1%)
Audrain	\$556	\$223	\$867	\$318	\$459	\$245	\$261	\$517	\$378	\$8,736	1471.0%
Barry	\$531	\$1,055	\$379	\$1,787	\$511	\$629	\$612	\$511	\$803	\$1,236	132.8%
Barton	\$246	\$123	\$312	\$424	\$892	\$1,362	\$929	\$417	\$350	\$2,527	928.6%
Bates	\$428	\$831	\$377	\$1,987	\$484	\$1,047	\$1,311	\$700	\$550	\$1,539	259.2%
Benton	\$483	\$414	\$394	\$845	\$704	\$716	\$566	\$430	\$451	\$735	52.2%
Bollinger	\$629	\$374	\$367	\$462	\$327	\$503	\$399	\$213	\$483	\$2,716	331.8%
Boone	\$625	\$409	\$334	\$376	\$291	\$394	\$389	\$635	\$579	\$3,482	457.3%
Buchanan	\$418	\$444	\$436	\$331	\$405	\$1,090	\$973	\$558	\$631	\$643	54.0%
Butler	\$433	\$294	\$439	\$524	\$1,188	\$492	\$438	\$353	\$552	\$804	85.6%
Caldwell	\$405	\$317	\$579	\$265	\$417	\$392	\$745	\$1,176	\$640	\$1,239	205.8%
Callaway	\$2,594	\$623	\$429	\$529	\$320	\$680	\$2,910	\$934	\$846	\$1,287	(50.4%)
Camden	\$733	\$716	\$626	\$1,143	\$1,075	\$1,075	\$936	\$820	\$955	\$2,913	297.6%
Cape Girardeau	\$366	\$1,129	\$390	\$467	\$416	\$563	\$402	\$316	\$761	\$631	72.1%
Carroll	\$187	\$425	\$184	\$572	\$582	\$1,258	\$1,314	\$500	\$673	\$748	299.4%
Carter	\$855	\$318	\$1,565	\$902	\$1,786	\$302	\$687	\$543	\$345	\$501	(41.4%)
Cass	\$435	\$456	\$512	\$1,350	\$1,155	\$697	\$1,642	\$644	\$663	\$1,722	295.5%
Cedar	\$1,825	\$760	\$227	\$972	\$438	\$711	\$617	\$359	\$779	\$948	(48.0%)
Chariton	\$2,135	\$320	\$182	\$575	\$150	\$1,491	\$329	\$749	\$142	\$599	(71.9%)
Christian	\$457	\$310	\$525	\$786	\$572	\$890	\$907	\$960	\$1,032	\$1,737	280.0%
Clark	\$523	\$-7	\$152	\$564	\$187	\$547	\$269	\$109	\$471	\$2,760	427.3%
Clay	\$1,129	\$432	\$1,188	\$1,160	\$557	\$1,120	\$760	\$618	\$697	\$1,568	38.9%
Clinton	\$1,317	\$483	\$1,145	\$2,518	\$467	\$898	\$1,381	\$888	\$533	\$1,539	16.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$388	\$319	\$353	\$403	\$429	\$1,165	\$6,470	\$926	\$590	\$749	92.9%
Cooper	\$635	\$578	\$308	\$395	\$369	\$566	\$396	\$409	\$450	\$705	11.0%
Crawford	\$491	\$409	\$561	\$439	\$533	\$726	\$608	\$645	\$638	\$2,576	424.3%
Dade	\$1,049	\$483	\$829	\$2,017	\$1,280	\$611	\$1,830	\$1,045	\$1,020	\$2,151	105.1%
Dallas	\$709	\$1,082	\$693	\$358	\$1,003	\$564	\$842	\$620	\$933	\$1,412	99.1%
Daviess	\$717	\$188	\$434	\$262	\$804	\$641	\$488	\$265	\$460	\$2,462	243.6%
DeKalb	\$573	\$631	\$398	\$477	\$706	\$1,087	\$744	\$420	\$927	\$1,194	108.3%
Dent	\$814	\$331	\$643	\$988	\$630	\$2,135	\$358	\$829	\$443	\$1,239	52.2%
Douglas	\$534	\$545	\$184	\$328	\$998	\$483	\$419	\$702	\$544	\$774	45.0%
Dunklin	\$332	\$360	\$236	\$494	\$425	\$448	\$1,113	\$444	\$393	\$756	127.9%
Franklin	\$891	\$788	\$642	\$843	\$482	\$1,411	\$655	\$526	\$732	\$2,596	191.3%
Gasconade	\$732	\$737	\$296	\$367	\$869	\$279	\$935	\$292	\$648	\$2,449	234.6%
Gentry	\$1,091	\$276	\$223	\$650	\$191	\$1,482	\$480	\$227	\$1,357	\$3,695	238.5%
Greene	\$295	\$218	\$325	\$491	\$734	\$753	\$1,989	\$759	\$585	\$1,345	356.2%
Grundy	\$6,522	\$362	\$222	\$172	\$855	\$262	\$316	\$454	\$378	\$7,287	11.7%
Harrison	\$2,206	\$621	\$840	\$701	\$1,450	\$9,478	\$1,007	\$501	\$554	\$1,208	(45.2%)
Henry	\$363	\$451	\$249	\$1,280	\$878	\$2,759	\$982	\$667	\$417	\$1,102	203.4%
Hickory	\$652	\$778	\$272	\$505	\$425	\$557	\$331	\$300	\$347	\$854	31.1%
Holt	\$70	\$176	\$447	\$57	\$291	\$2,774	\$2,072	\$880	\$687	\$752	974.9%
Howard	\$544	\$548	\$318	\$450	\$523	\$351	\$162	\$245	\$1,985	\$2,783	411.9%
Howell	\$331	\$312	\$353	\$1,260	\$490	\$638	\$680	\$388	\$445	\$1,066	222.0%
Iron	\$786	\$620	\$504	\$1,020	\$671	\$728	\$590	\$337	\$365	\$624	(20.7%)
Jackson	\$979	\$408	\$528	\$1,363	\$724	\$726	\$743	\$677	\$775	\$1,087	11.0%
Jasper	\$429	\$317	\$261	\$1,593	\$513	\$1,020	\$1,088	\$595	\$572	\$858	99.8%
Jefferson	\$675	\$469	\$962	\$1,142	\$652	\$559	\$619	\$537	\$655	\$1,362	101.9%
Johnson	\$666	\$441	\$628	\$884	\$1,385	\$724	\$2,648	\$976	\$523	\$1,421	113.4%
Knox	\$1,178	\$486	\$121	\$179	\$159	\$309	\$183	\$165	\$547	\$2,379	102.0%
Laclede	\$448	\$418	\$404	\$678	\$377	\$695	\$2,931	\$802	\$657	\$873	95.0%
Lafayette	\$562	\$504	\$1,729	\$1,438	\$1,045	\$859	\$847	\$610	\$525	\$946	68.3%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$494	\$2,406	\$536	\$1,139	\$504	\$528	\$1,627	\$742	\$891	\$1,177	138.1%
Lewis	\$204	\$237	\$996	\$547	\$416	\$568	\$472	\$392	\$263	\$1,782	773.0%
Lincoln	\$1,067	\$2,233	\$636	\$582	\$401	\$659	\$1,284	\$569	\$466	\$3,642	241.1%
Linn	\$422	\$319	\$204	\$184	\$387	\$226	\$634	\$262	\$306	\$2,066	389.8%
Livingston	\$213	\$339	\$237	\$488	\$336	\$623	\$253	\$590	\$842	\$1,359	538.9%
McDonald	\$355	\$666	\$429	\$853	\$636	\$1,104	\$588	\$1,005	\$618	\$1,231	247.1%
Macon	\$688	\$256	\$208	\$471	\$182	\$233	\$361	\$311	\$734	\$5,889	755.7%
Madison	\$457	\$666	\$305	\$307	\$660	\$455	\$286	\$2,989	\$1,030	\$967	111.6%
Maries	\$1,925	\$813	\$569	\$562	\$383	\$416	\$1,168	\$699	\$307	\$4,244	120.5%
Marion	\$335	\$345	\$504	\$385	\$368	\$277	\$304	\$763	\$322	\$8,643	2483.5%
Mercer	\$3,926	\$160	\$352	\$907	\$665	\$212	\$517	\$287	\$427	\$2,369	(39.7%)
Miller	\$580	\$348	\$324	\$938	\$646	\$2,278	\$692	\$775	\$664	\$1,579	172.0%
Mississippi	\$447	\$216	\$756	\$638	\$487	\$496	\$607	\$495	\$308	\$1,418	217.0%
Moniteau	\$454	\$456	\$216	\$1,523	\$560	\$504	\$567	\$958	\$889	\$786	73.0%
Monroe	\$314	\$353	\$474	\$463	\$481	\$377	\$325	\$808	\$546	\$738	135.3%
Montgomery	\$1,400	\$953	\$292	\$566	\$367	\$587	\$1,847	\$568	\$798	\$1,529	9.2%
Morgan	\$458	\$317	\$391	\$751	\$426	\$530	\$465	\$928	\$591	\$1,112	142.6%
New Madrid	\$715	\$403	\$408	\$1,025	\$603	\$294	\$1,248	\$412	\$497	\$500	(30.1%)
Newton	\$445	\$411	\$318	\$778	\$389	\$615	\$653	\$726	\$460	\$1,008	126.3%
Nodaway	\$453	\$345	\$142	\$615	\$453	\$446	\$426	\$420	\$551	\$6,517	1339.4%
Oregon	\$1,178	\$497	\$1,053	\$832	\$1,086	\$709	\$1,081	\$797	\$479	\$540	(54.1%)
Osage	\$548	\$720	\$337	\$956	\$166	\$464	\$518	\$322	\$547	\$1,493	172.4%
Ozark	\$285	\$468	\$394	\$1,345	\$436	\$387	\$498	\$470	\$825	\$1,602	461.7%
Pemiscot	\$1,490	\$774	\$642	\$1,283	\$1,037	\$977	\$2,420	\$1,303	\$1,608	\$891	(40.2%)
Perry	\$689	\$327	\$341	\$2,717	\$706	\$343	\$476	\$407	\$489	\$1,154	67.5%
Pettis	\$422	\$276	\$333	\$480	\$451	\$514	\$501	\$730	\$671	\$1,024	142.4%
Phelps	\$300	\$420	\$322	\$521	\$623	\$597	\$445	\$708	\$779	\$862	187.6%
Pike	\$592	\$969	\$641	\$351	\$1,102	\$964	\$931	\$514	\$646	\$1,663	180.9%
Platte	\$960	\$543	\$584	\$1,713	\$824	\$627	\$845	\$677	\$818	\$810	(15.6%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$545	\$486	\$361	\$482	\$601	\$701	\$453	\$706	\$5,058	\$3,471	537.2%
Pulaski	\$717	\$362	\$377	\$459	\$666	\$917	\$561	\$558	\$485	\$1,321	84.2%
Putnam	\$599	\$482	\$192	\$210	\$484	\$484	\$796	\$545	\$713	\$559	(6.7%)
Ralls	\$521	\$502	\$389	\$588	\$1,077	\$661	\$416	\$2,068	\$685	\$1,720	230.3%
Randolph	\$460	\$300	\$591	\$813	\$3,466	\$1,786	\$608	\$337	\$325	\$1,165	153.5%
Ray	\$2,130	\$671	\$895	\$843	\$451	\$983	\$824	\$780	\$894	\$1,253	(41.2%)
Reynolds	\$455	\$878	\$818	\$961	\$687	\$471	\$160	\$477	\$991	\$1,329	192.3%
Ripley	\$878	\$878	\$610	\$790	\$867	\$1,460	\$452	\$456	\$581	\$822	(6.3%)
St. Charles	\$587	\$330	\$1,757	\$563	\$422	\$529	\$1,271	\$798	\$687	\$2,021	244.1%
St. Clair	\$481	\$1,063	\$646	\$580	\$764	\$385	\$1,026	\$458	\$554	\$441	(8.3%)
Ste. Genevieve	\$656	\$612	\$622	\$473	\$461	\$773	\$651	\$812	\$739	\$793	20.9%
St. Francois	\$493	\$3,889	\$1,087	\$561	\$566	\$757	\$453	\$440	\$662	\$1,201	143.5%
St. Louis	\$717	\$1,094	\$789	\$666	\$638	\$752	\$817	\$929	\$882	\$1,460	103.6%
Saline	\$594	\$387	\$3,214	\$374	\$439	\$278	\$420	\$446	\$298	\$1,191	100.5%
Schuyler	\$836	\$801	\$74	\$120	\$51	\$341	\$162	\$125	\$956	\$2,325	178.0%
Scotland	\$225	\$153	\$72	\$4,041	\$1,640	\$175	\$103	\$261	\$499	\$421	87.4%
Scott	\$331	\$359	\$317	\$329	\$418	\$427	\$956	\$525	\$593	\$1,145	245.5%
Shannon	\$450	\$515	\$114	\$407	\$641	\$418	\$1,375	\$330	\$469	\$652	44.8%
Shelby	\$570	\$460	\$86	\$725	\$217	\$393	\$117	\$614	\$331	\$1,128	97.9%
Stoddard	\$250	\$274	\$228	\$428	\$288	\$539	\$468	\$352	\$339	\$632	152.9%
Stone	\$687	\$659	\$323	\$1,643	\$718	\$751	\$2,126	\$716	\$1,154	\$1,020	48.5%
Sullivan	\$330	\$119	\$656	\$1,221	\$1,142	\$221	\$916	\$235	\$471	\$1,416	329.3%
Taney	\$474	\$429	\$456	\$1,047	\$1,595	\$1,703	\$1,355	\$854	\$932	\$1,431	202.1%
Texas	\$672	\$520	\$786	\$1,085	\$752	\$951	\$2,673	\$478	\$598	\$1,053	56.7%
Vernon	\$401	\$632	\$229	\$2,101	\$697	\$767	\$902	\$510	\$1,211	\$1,629	306.0%
Warren	\$496	\$1,929	\$957	\$695	\$386	\$684	\$2,859	\$1,033	\$583	\$1,110	123.9%
Washington	\$987	\$1,449	\$706	\$867	\$443	\$812	\$886	\$1,140	\$759	\$1,073	8.8%
Wayne	\$561	\$818	\$481	\$527	\$493	\$839	\$746	\$958	\$448	\$771	37.5%
Webster	\$401	\$629	\$344	\$710	\$901	\$1,521	\$1,069	\$747	\$686	\$918	128.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$139	\$3,074	\$1,553	\$3,305	\$21	\$2,712	\$175	\$167	\$1,387	\$1,008	624.7%
Wright	\$383	\$522	\$208	\$2,543	\$731	\$740	\$1,925	\$744	\$389	\$1,278	233.7%
St. Louis City	\$668	\$591	\$658	\$555	\$536	\$691	\$607	\$629	\$807	\$997	49.2%
<b>Missouri Total</b>	<b>\$695</b>	<b>\$645</b>	<b>\$703</b>	<b>\$858</b>	<b>\$629</b>	<b>\$777</b>	<b>\$1,021</b>	<b>\$721</b>	<b>\$745</b>	<b>\$1,531</b>	<b>120.2%</b>

TABLE 7.1.2.2



# HOMEOWNERS - LOSS SEVERITY, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$4,590	\$6,875	\$3,932	\$9,184	\$10,082	\$10,818	\$5,147	\$6,483	\$5,549	\$9,257	101.7%
Andrew	\$6,422	\$6,725	\$15,443	\$6,403	\$9,779	\$7,502	\$5,745	\$18,822	\$6,671	\$10,470	63.0%
Atchison	\$6,624	\$4,373	\$4,057	\$3,264	\$4,994	\$7,097	\$30,746	\$7,553	\$6,018	\$10,907	64.7%
Audrain	\$5,625	\$5,007	\$6,832	\$8,394	\$4,746	\$4,610	\$7,419	\$4,100	\$5,802	\$12,292	118.5%
Barry	\$7,549	\$8,213	\$10,519	\$7,885	\$7,842	\$8,501	\$14,195	\$9,183	\$7,488	\$12,652	67.6%
Barton	\$6,211	\$4,984	\$4,361	\$7,609	\$10,729	\$12,266	\$11,623	\$6,720	\$9,131	\$15,778	154.0%
Bates	\$12,929	\$8,199	\$12,339	\$10,348	\$10,541	\$12,529	\$12,493	\$14,126	\$9,200	\$19,648	52.0%
Benton	\$10,541	\$11,107	\$7,072	\$14,383	\$20,622	\$14,920	\$22,778	\$9,332	\$15,282	\$11,570	9.8%
Bollinger	\$37,143	\$7,585	\$7,796	\$6,786	\$5,952	\$14,181	\$14,556	\$8,231	\$19,800	\$39,588	6.6%
Boone	\$7,043	\$7,436	\$7,172	\$9,400	\$10,368	\$9,682	\$8,716	\$13,231	\$10,645	\$13,121	86.3%
Buchanan	\$10,918	\$11,050	\$7,945	\$6,915	\$9,941	\$15,304	\$8,266	\$7,881	\$13,378	\$10,337	(5.3%)
Butler	\$9,954	\$13,184	\$10,705	\$12,303	\$9,001	\$11,917	\$9,085	\$13,081	\$13,478	\$24,210	143.2%
Caldwell	\$5,970	\$4,804	\$19,208	\$4,530	\$4,984	\$6,864	\$11,610	\$8,375	\$14,208	\$23,644	296.0%
Callaway	\$7,532	\$5,655	\$6,422	\$11,003	\$14,493	\$12,116	\$9,364	\$12,238	\$15,207	\$10,390	37.9%
Camden	\$9,748	\$9,538	\$11,133	\$8,748	\$10,980	\$7,588	\$7,385	\$11,369	\$12,103	\$11,764	20.7%
Cape Girardeau	\$7,093	\$6,707	\$9,320	\$7,942	\$8,931	\$6,820	\$6,922	\$8,637	\$46,792	\$10,770	51.8%
Carroll	\$7,189	\$9,531	\$5,305	\$5,444	\$32,964	\$12,516	\$23,755	\$15,461	\$7,413	\$6,818	(5.2%)
Carter	\$45,096	\$5,331	\$4,264	\$14,306	\$41,879	\$9,740	\$22,046	\$24,049	\$8,738	\$6,927	(84.6%)
Cass	\$6,830	\$9,411	\$10,598	\$9,015	\$8,594	\$10,660	\$10,250	\$13,878	\$12,334	\$12,454	82.3%
Cedar	\$7,418	\$5,545	\$5,938	\$10,006	\$11,814	\$7,697	\$36,313	\$8,206	\$7,751	\$10,574	42.5%
Chariton	\$12,350	\$4,658	\$2,828	\$5,891	\$4,618	\$48,643	\$5,328	\$6,158	\$4,066	\$5,412	(56.2%)
Christian	\$10,979	\$9,566	\$8,893	\$9,131	\$8,612	\$9,395	\$10,029	\$11,050	\$10,776	\$11,825	7.7%
Clark	\$5,632	\$7,432	\$7,829	\$10,698	\$8,606	\$3,961	\$7,089	\$8,847	\$4,016	\$7,551	34.1%
Clay	\$6,464	\$7,232	\$6,508	\$7,807	\$10,393	\$8,404	\$9,795	\$9,940	\$11,606	\$11,298	74.8%
Clinton	\$8,055	\$11,147	\$8,797	\$10,063	\$12,080	\$10,251	\$8,647	\$8,736	\$13,486	\$10,038	24.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$6,449	\$8,027	\$9,911	\$8,698	\$10,021	\$14,027	\$7,926	\$8,355	\$12,871	\$14,021	117.4%
Cooper	\$6,412	\$4,904	\$10,424	\$6,548	\$9,762	\$15,359	\$9,728	\$12,061	\$22,780	\$13,275	107.0%
Crawford	\$9,028	\$9,255	\$8,245	\$5,962	\$15,659	\$11,273	\$7,863	\$12,205	\$14,162	\$14,687	62.7%
Dade	\$14,497	\$15,269	\$41,104	\$14,366	\$6,558	\$13,885	\$13,869	\$7,884	\$9,701	\$21,161	46.0%
Dallas	\$15,600	\$33,009	\$28,113	\$5,391	\$25,129	\$8,751	\$14,950	\$19,823	\$20,150	\$11,460	(26.5%)
Daviess	\$9,616	\$3,060	\$4,352	\$5,160	\$8,452	\$8,276	\$6,157	\$7,841	\$8,787	\$12,647	31.5%
DeKalb	\$6,897	\$15,940	\$11,393	\$11,290	\$30,890	\$11,854	\$10,915	\$7,952	\$13,241	\$37,421	442.5%
Dent	\$14,109	\$11,680	\$32,340	\$6,104	\$12,723	\$12,339	\$5,896	\$21,847	\$10,335	\$8,521	(39.6%)
Douglas	\$8,081	\$19,893	\$4,029	\$8,124	\$18,317	\$8,856	\$10,276	\$22,541	\$15,717	\$6,980	(13.6%)
Dunklin	\$4,825	\$9,582	\$3,868	\$8,843	\$10,357	\$18,044	\$14,668	\$6,350	\$18,184	\$15,266	216.4%
Franklin	\$7,787	\$8,867	\$8,979	\$8,107	\$12,710	\$8,689	\$8,986	\$11,302	\$13,542	\$10,425	33.9%
Gasconade	\$5,743	\$14,859	\$8,441	\$5,216	\$39,491	\$7,784	\$10,128	\$5,399	\$15,629	\$14,589	154.0%
Gentry	\$7,388	\$5,576	\$6,784	\$5,615	\$7,871	\$9,267	\$7,837	\$2,314	\$7,707	\$11,824	60.0%
Greene	\$6,739	\$7,136	\$7,596	\$8,246	\$8,281	\$8,185	\$8,113	\$9,904	\$11,342	\$12,332	83.0%
Grundy	\$8,967	\$3,958	\$6,067	\$5,968	\$56,746	\$9,592	\$6,555	\$13,784	\$4,140	\$15,874	77.0%
Harrison	\$8,944	\$7,490	\$14,147	\$6,879	\$33,014	\$12,007	\$17,974	\$22,490	\$18,985	\$9,089	1.6%
Henry	\$11,925	\$6,922	\$7,070	\$8,387	\$11,038	\$9,653	\$10,503	\$10,435	\$9,285	\$9,849	(17.4%)
Hickory	\$7,077	\$56,851	\$5,576	\$13,788	\$12,163	\$9,362	\$11,085	\$9,925	\$6,773	\$9,375	32.5%
Holt	\$-9,808	\$3,946	\$18,618	\$-4,022	\$3,749	\$10,967	\$6,495	\$8,100	\$6,050	\$38,490	(492.4%)
Howard	\$5,189	\$18,948	\$4,650	\$5,241	\$4,638	\$10,275	\$7,380	\$3,988	\$10,210	\$12,025	131.7%
Howell	\$6,307	\$6,564	\$13,226	\$7,616	\$8,505	\$7,437	\$17,072	\$9,098	\$7,184	\$21,411	239.5%
Iron	\$37,959	\$16,480	\$10,125	\$34,512	\$7,442	\$13,942	\$24,746	\$8,494	\$11,651	\$14,155	(62.7%)
Jackson	\$7,707	\$7,452	\$8,563	\$8,549	\$10,112	\$9,831	\$10,095	\$11,210	\$12,282	\$13,902	80.4%
Jasper	\$8,607	\$7,412	\$8,970	\$9,315	\$8,461	\$11,547	\$10,853	\$10,236	\$14,832	\$10,927	27.0%
Jefferson	\$7,737	\$8,178	\$6,327	\$7,434	\$9,411	\$11,890	\$12,602	\$11,112	\$14,088	\$14,463	86.9%
Johnson	\$7,464	\$7,815	\$7,054	\$8,573	\$7,896	\$6,330	\$10,521	\$9,511	\$14,575	\$13,925	86.6%
Knox	\$8,465	\$5,297	\$20,429	\$6,140	\$5,976	\$2,639	\$6,345	\$6,456	\$3,155	\$47,750	464.1%
Laclede	\$7,238	\$5,109	\$9,679	\$11,047	\$8,827	\$7,261	\$10,978	\$11,426	\$19,243	\$12,143	67.8%
Lafayette	\$8,266	\$9,160	\$8,999	\$11,524	\$13,001	\$11,041	\$15,630	\$12,855	\$11,397	\$11,468	38.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$7,372	\$8,428	\$10,082	\$9,662	\$7,553	\$9,389	\$9,494	\$11,478	\$18,010	\$12,840	74.2%
Lewis	\$3,729	\$4,160	\$17,215	\$10,257	\$25,008	\$6,275	\$8,474	\$8,390	\$8,288	\$13,708	267.6%
Lincoln	\$8,265	\$8,927	\$8,740	\$7,159	\$8,873	\$9,907	\$10,630	\$8,865	\$12,874	\$13,069	58.1%
Linn	\$4,988	\$9,177	\$6,027	\$13,196	\$29,933	\$5,584	\$7,626	\$6,970	\$10,864	\$22,163	344.3%
Livingston	\$9,377	\$10,105	\$5,151	\$14,572	\$8,051	\$15,375	\$7,849	\$18,488	\$54,127	\$17,761	89.4%
McDonald	\$12,340	\$20,952	\$7,269	\$8,182	\$12,740	\$7,711	\$16,785	\$10,814	\$7,078	\$15,248	23.6%
Macon	\$11,000	\$10,120	\$20,271	\$12,812	\$10,784	\$6,590	\$16,842	\$6,507	\$26,577	\$12,889	17.2%
Madison	\$9,411	\$9,685	\$6,247	\$6,208	\$47,415	\$10,787	\$10,342	\$22,913	\$12,262	\$13,068	38.9%
Maries	\$5,421	\$19,213	\$6,634	\$18,401	\$24,694	\$18,223	\$17,431	\$6,949	\$10,640	\$11,157	105.8%
Marion	\$5,611	\$7,564	\$7,464	\$10,959	\$7,454	\$5,988	\$9,639	\$14,027	\$10,803	\$11,968	113.3%
Mercer	\$11,708	\$4,228	\$7,498	\$8,516	\$16,646	\$1,707	\$4,359	\$2,554	\$10,172	\$6,630	(43.4%)
Miller	\$11,341	\$5,836	\$5,992	\$13,654	\$16,682	\$18,071	\$11,195	\$12,149	\$16,952	\$9,762	(13.9%)
Mississippi	\$6,955	\$5,632	\$34,863	\$15,556	\$15,541	\$9,379	\$10,106	\$7,290	\$6,887	\$7,647	10.0%
Moniteau	\$7,969	\$18,254	\$5,195	\$7,973	\$7,012	\$18,478	\$10,728	\$24,202	\$7,361	\$14,734	84.9%
Monroe	\$4,204	\$8,700	\$5,657	\$16,351	\$21,015	\$7,012	\$5,660	\$14,776	\$18,249	\$10,594	152.0%
Montgomery	\$11,060	\$12,476	\$4,542	\$12,971	\$5,436	\$11,461	\$16,066	\$17,387	\$10,913	\$16,269	47.1%
Morgan	\$7,040	\$7,557	\$7,324	\$6,704	\$10,679	\$8,318	\$8,812	\$16,436	\$18,802	\$20,919	197.1%
New Madrid	\$16,756	\$13,585	\$5,159	\$9,523	\$7,385	\$6,329	\$12,038	\$6,378	\$15,858	\$6,232	(62.8%)
Newton	\$11,112	\$9,093	\$11,490	\$9,168	\$12,449	\$6,816	\$9,542	\$13,951	\$15,007	\$10,676	(3.9%)
Nodaway	\$7,173	\$4,900	\$5,854	\$6,810	\$20,469	\$7,721	\$18,104	\$5,387	\$11,758	\$13,152	83.4%
Oregon	\$19,404	\$11,056	\$26,680	\$15,783	\$33,030	\$17,426	\$15,561	\$24,855	\$22,177	\$13,065	(32.7%)
Osage	\$15,967	\$8,131	\$5,491	\$11,870	\$3,466	\$26,798	\$12,074	\$6,746	\$8,929	\$8,947	(44.0%)
Ozark	\$8,471	\$23,765	\$20,823	\$21,962	\$9,311	\$8,625	\$15,676	\$14,987	\$39,409	\$14,054	65.9%
Pemiscot	\$14,555	\$5,833	\$11,509	\$8,252	\$17,805	\$10,807	\$12,152	\$23,214	\$30,912	\$13,593	(6.6%)
Perry	\$13,946	\$10,928	\$4,789	\$27,424	\$24,337	\$10,235	\$21,519	\$8,925	\$20,575	\$6,608	(52.6%)
Pettis	\$5,533	\$6,458	\$6,800	\$5,533	\$15,960	\$9,030	\$7,879	\$8,483	\$8,934	\$10,753	94.3%
Phelps	\$5,597	\$11,437	\$10,516	\$10,683	\$12,317	\$8,339	\$12,244	\$11,405	\$11,460	\$10,944	95.5%
Pike	\$12,907	\$9,050	\$4,257	\$4,203	\$15,423	\$13,622	\$40,309	\$15,576	\$24,601	\$16,221	25.7%
Platte	\$8,249	\$6,488	\$7,748	\$8,630	\$9,755	\$8,213	\$8,904	\$10,669	\$11,673	\$14,865	80.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$12,118	\$16,167	\$10,096	\$9,125	\$10,682	\$9,432	\$7,764	\$15,203	\$13,065	\$14,736	21.6%
Pulaski	\$7,544	\$5,425	\$5,270	\$7,054	\$16,320	\$9,444	\$7,823	\$7,769	\$8,278	\$13,364	77.2%
Putnam	\$16,328	\$6,146	\$8,561	\$8,691	\$22,385	\$34,415	\$6,862	\$4,792	\$5,690	\$22,515	37.9%
Ralls	\$17,733	\$18,495	\$9,271	\$8,598	\$63,907	\$9,278	\$4,897	\$11,849	\$23,452	\$18,248	2.9%
Randolph	\$11,158	\$5,729	\$13,172	\$8,502	\$10,960	\$9,088	\$8,735	\$9,465	\$13,420	\$16,201	45.2%
Ray	\$15,140	\$8,761	\$9,255	\$7,216	\$14,144	\$12,057	\$7,381	\$13,538	\$21,104	\$11,666	(22.9%)
Reynolds	\$29,034	\$39,724	\$7,120	\$20,729	\$7,388	\$6,102	\$5,243	\$20,204	\$47,707	\$11,377	(60.8%)
Ripley	\$25,880	\$18,587	\$14,036	\$25,959	\$8,589	\$22,464	\$7,773	\$12,571	\$7,013	\$9,269	(64.2%)
St. Charles	\$6,618	\$6,735	\$6,867	\$7,516	\$9,203	\$6,741	\$7,721	\$8,233	\$10,622	\$11,492	73.6%
St. Clair	\$5,366	\$52,263	\$5,706	\$7,612	\$8,389	\$5,145	\$21,853	\$5,756	\$9,785	\$6,309	17.6%
Ste. Genevieve	\$18,403	\$13,287	\$7,295	\$6,976	\$15,459	\$7,751	\$6,846	\$14,575	\$11,538	\$12,516	(32.0%)
St. Francois	\$8,366	\$9,417	\$8,836	\$10,801	\$17,814	\$14,827	\$18,520	\$14,621	\$12,503	\$12,248	46.4%
St. Louis	\$7,098	\$7,525	\$7,267	\$7,868	\$7,859	\$7,210	\$8,634	\$8,332	\$10,672	\$10,830	52.6%
Saline	\$8,993	\$5,966	\$7,443	\$6,326	\$12,448	\$8,061	\$14,933	\$5,996	\$7,630	\$11,614	29.1%
Schuyler	\$657	\$5,085		\$1,528	\$1,669	\$2,906	\$22,697	\$3,588	\$7,153	\$11,728	1685.2%
Scotland	\$5,641	\$7,939	\$4,094	\$7,325	\$9,243	\$7,294	\$6,129	\$16,007	\$10,139	\$12,115	114.8%
Scott	\$10,852	\$14,993	\$9,235	\$8,353	\$8,027	\$7,236	\$8,808	\$12,456	\$18,455	\$11,837	9.1%
Shannon	\$5,752	\$28,604	\$9,065	\$6,091	\$28,764	\$8,152	\$10,088	\$4,887	\$4,686	\$25,753	347.8%
Shelby	\$6,580	\$40,382	\$3,175	\$7,338	\$10,599	\$5,078	\$4,877	\$5,998	\$4,021	\$12,044	83.0%
Stoddard	\$8,062	\$9,536	\$11,351	\$10,498	\$13,231	\$15,382	\$18,246	\$7,199	\$24,569	\$12,877	59.7%
Stone	\$10,026	\$7,805	\$5,280	\$8,996	\$6,636	\$8,690	\$7,822	\$9,907	\$18,188	\$12,331	23.0%
Sullivan	\$4,818	\$2,884	\$6,573	\$6,926	\$37,844	\$6,026	\$11,700	\$7,808	\$13,691	\$18,623	286.6%
Taney	\$7,480	\$7,730	\$8,593	\$7,499	\$8,028	\$8,452	\$10,809	\$8,697	\$9,546	\$11,327	51.4%
Texas	\$8,315	\$6,716	\$32,968	\$13,134	\$9,126	\$13,797	\$12,105	\$10,589	\$7,443	\$10,132	21.9%
Vernon	\$7,815	\$12,494	\$9,238	\$8,370	\$6,105	\$13,255	\$14,253	\$8,208	\$14,056	\$7,548	(3.4%)
Warren	\$11,078	\$10,704	\$9,650	\$9,337	\$9,164	\$8,021	\$10,835	\$14,218	\$26,129	\$9,785	(11.7%)
Washington	\$15,020	\$10,785	\$12,934	\$18,049	\$8,078	\$17,570	\$45,572	\$42,201	\$23,493	\$15,670	4.3%
Wayne	\$25,671	\$28,992	\$5,603	\$20,731	\$7,828	\$36,187	\$11,422	\$32,324	\$22,434	\$21,604	(15.8%)
Webster	\$5,034	\$12,413	\$5,881	\$8,127	\$11,090	\$14,316	\$13,240	\$8,982	\$15,294	\$14,491	187.9%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$3,683	\$6,061	\$123,709	\$44,162	\$214	\$108,046	\$6,730	\$6,582	\$14,252	\$5,185	40.8%
Wright	\$7,303	\$20,604	\$10,457	\$8,812	\$18,522	\$14,747	\$11,458	\$13,729	\$4,921	\$9,762	33.7%
St. Louis City	\$7,076	\$8,003	\$8,059	\$9,895	\$10,041	\$8,637	\$8,534	\$9,503	\$11,927	\$10,406	47.1%
<b>Missouri Total</b>	<b>\$7,718</b>	<b>\$8,235</b>	<b>\$7,758</b>	<b>\$8,566</b>	<b>\$9,830</b>	<b>\$9,308</b>	<b>\$9,533</b>	<b>\$10,285</b>	<b>\$12,696</b>	<b>\$12,384</b>	<b>60.5%</b>

TABLE 7.1.2.3

# HOMEOWNERS - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$365	\$268	\$73	\$188	\$299	\$392	\$99	\$144	\$66	\$269	(26.3%)
Andrew	\$583	\$212	\$437	\$373	\$398	\$2,332	\$308	\$497	\$242	\$165	(71.7%)
Atchison	\$2,152	\$539	\$162	\$82	\$206	\$244	\$758	\$267	\$239	\$285	(86.8%)
Audrain	\$366	\$205	\$784	\$287	\$180	\$120	\$212	\$98	\$155	\$4,396	1100.8%
Barry	\$531	\$1,069	\$352	\$1,260	\$359	\$409	\$511	\$355	\$295	\$797	50.1%
Barton	\$273	\$138	\$136	\$435	\$1,030	\$1,462	\$785	\$306	\$114	\$1,298	375.0%
Bates	\$711	\$1,047	\$301	\$1,361	\$434	\$522	\$898	\$434	\$233	\$815	14.7%
Benton	\$762	\$642	\$186	\$806	\$677	\$590	\$752	\$222	\$364	\$349	(54.2%)
Bollinger	\$1,474	\$670	\$194	\$466	\$215	\$697	\$646	\$157	\$457	\$3,680	149.7%
Boone	\$456	\$321	\$216	\$292	\$289	\$278	\$259	\$466	\$342	\$1,701	272.9%
Buchanan	\$464	\$420	\$240	\$190	\$269	\$788	\$546	\$277	\$479	\$309	(33.4%)
Butler	\$361	\$298	\$290	\$561	\$1,040	\$488	\$547	\$461	\$401	\$1,022	183.3%
Caldwell	\$483	\$358	\$1,013	\$197	\$216	\$234	\$510	\$371	\$495	\$467	(3.4%)
Callaway	\$2,377	\$328	\$237	\$454	\$417	\$405	\$1,711	\$478	\$375	\$463	(80.5%)
Camden	\$611	\$412	\$400	\$657	\$751	\$532	\$302	\$481	\$522	\$1,259	106.0%
Cape Girardeau	\$303	\$734	\$316	\$262	\$303	\$343	\$266	\$223	\$1,613	\$403	33.0%
Carroll	\$282	\$307	\$235	\$357	\$631	\$760	\$1,014	\$472	\$161	\$200	(28.9%)
Carter	\$2,237	\$165	\$142	\$1,205	\$2,915	\$450	\$1,229	\$557	\$149	\$392	(82.5%)
Cass	\$326	\$360	\$329	\$1,004	\$694	\$496	\$1,185	\$575	\$484	\$1,067	227.4%
Cedar	\$2,085	\$746	\$246	\$717	\$464	\$332	\$1,026	\$252	\$306	\$367	(82.4%)
Chariton	\$3,438	\$301	\$99	\$425	\$83	\$1,101	\$163	\$130	\$77	\$124	(96.4%)
Christian	\$444	\$283	\$213	\$504	\$396	\$587	\$644	\$807	\$697	\$1,335	200.8%
Clark	\$255	\$104	\$125	\$286	\$170	\$59	\$124	\$66	\$32	\$1,233	384.1%
Clay	\$843	\$371	\$659	\$811	\$361	\$573	\$468	\$536	\$593	\$966	14.7%
Clinton	\$953	\$550	\$594	\$1,133	\$398	\$451	\$772	\$513	\$317	\$807	(15.4%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$405	\$262	\$260	\$311	\$263	\$888	\$3,622	\$517	\$457	\$591	45.8%
Cooper	\$483	\$232	\$299	\$291	\$270	\$624	\$320	\$420	\$544	\$663	37.4%
Crawford	\$492	\$362	\$525	\$229	\$538	\$484	\$362	\$301	\$380	\$1,542	213.5%
Dade	\$1,002	\$343	\$1,769	\$2,628	\$510	\$761	\$1,702	\$379	\$330	\$789	(21.2%)
Dallas	\$1,105	\$1,358	\$857	\$257	\$1,252	\$536	\$778	\$847	\$677	\$917	(17.0%)
Daviess	\$714	\$84	\$77	\$187	\$245	\$379	\$214	\$185	\$181	\$628	(12.1%)
DeKalb	\$406	\$809	\$515	\$555	\$632	\$1,169	\$466	\$271	\$679	\$1,013	149.5%
Dent	\$735	\$436	\$938	\$761	\$507	\$498	\$259	\$909	\$295	\$431	(41.3%)
Douglas	\$609	\$525	\$89	\$261	\$807	\$572	\$351	\$685	\$474	\$322	(47.2%)
Dunklin	\$231	\$399	\$92	\$525	\$292	\$709	\$1,073	\$237	\$477	\$506	118.8%
Franklin	\$525	\$538	\$369	\$452	\$399	\$640	\$373	\$307	\$530	\$1,138	116.7%
Gasconade	\$289	\$703	\$230	\$168	\$806	\$221	\$320	\$101	\$338	\$1,118	287.5%
Gentry	\$1,063	\$296	\$193	\$439	\$128	\$457	\$188	\$74	\$422	\$1,864	75.3%
Greene	\$247	\$193	\$204	\$354	\$619	\$558	\$1,079	\$563	\$484	\$935	278.4%
Grundy	\$6,790	\$369	\$189	\$131	\$953	\$262	\$162	\$517	\$93	\$4,113	(39.4%)
Harrison	\$2,990	\$465	\$394	\$522	\$1,515	\$6,953	\$1,173	\$430	\$917	\$785	(73.8%)
Henry	\$496	\$429	\$151	\$932	\$609	\$2,244	\$737	\$338	\$258	\$457	(7.9%)
Hickory	\$530	\$1,751	\$165	\$584	\$300	\$499	\$444	\$317	\$157	\$389	(26.5%)
Holt	\$-309	\$82	\$556	\$-41	\$147	\$1,958	\$1,386	\$667	\$531	\$802	(359.3%)
Howard	\$488	\$728	\$106	\$190	\$58	\$252	\$77	\$102	\$790	\$1,292	164.6%
Howell	\$257	\$264	\$408	\$978	\$446	\$333	\$719	\$221	\$143	\$704	174.2%
Iron	\$1,783	\$460	\$384	\$1,166	\$464	\$692	\$521	\$233	\$165	\$485	(72.8%)
Jackson	\$884	\$339	\$344	\$1,075	\$560	\$564	\$520	\$474	\$601	\$772	(12.6%)
Jasper	\$365	\$238	\$207	\$1,277	\$422	\$694	\$940	\$475	\$509	\$484	32.8%
Jefferson	\$578	\$344	\$608	\$768	\$501	\$506	\$525	\$369	\$582	\$1,128	95.0%
Johnson	\$534	\$384	\$251	\$637	\$735	\$448	\$1,838	\$507	\$540	\$879	64.7%
Knox	\$1,972	\$254	\$106	\$274	\$235	\$125	\$204	\$203	\$76	\$2,618	32.8%
Laclede	\$394	\$188	\$318	\$703	\$418	\$617	\$2,929	\$737	\$706	\$533	35.2%
Lafayette	\$629	\$489	\$1,145	\$1,013	\$618	\$540	\$648	\$357	\$344	\$545	(13.3%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$411	\$2,695	\$420	\$975	\$472	\$636	\$1,367	\$604	\$860	\$661	60.7%
Lewis	\$171	\$109	\$1,004	\$436	\$685	\$286	\$156	\$116	\$116	\$850	396.3%
Lincoln	\$919	\$2,443	\$362	\$405	\$295	\$450	\$605	\$412	\$404	\$2,533	175.5%
Linn	\$253	\$376	\$201	\$375	\$650	\$233	\$369	\$147	\$347	\$1,220	382.0%
Livingston	\$388	\$452	\$98	\$465	\$274	\$531	\$228	\$411	\$1,165	\$975	151.6%
McDonald	\$565	\$1,206	\$425	\$797	\$430	\$887	\$1,022	\$674	\$304	\$830	46.8%
Macon	\$636	\$365	\$329	\$344	\$187	\$208	\$488	\$163	\$535	\$3,599	466.0%
Madison	\$494	\$426	\$255	\$268	\$1,338	\$569	\$259	\$1,612	\$690	\$649	31.3%
Maries	\$288	\$780	\$611	\$892	\$653	\$535	\$612	\$108	\$176	\$1,600	455.2%
Marion	\$265	\$251	\$112	\$183	\$131	\$147	\$133	\$503	\$197	\$3,705	1298.9%
Mercer	\$4,735	\$178	\$256	\$872	\$522	\$40	\$138	\$84	\$387	\$514	(89.2%)
Miller	\$783	\$230	\$201	\$735	\$886	\$2,052	\$425	\$402	\$489	\$461	(41.2%)
Mississippi	\$190	\$104	\$1,241	\$845	\$495	\$382	\$618	\$151	\$147	\$496	160.3%
Moniteau	\$586	\$750	\$164	\$867	\$138	\$500	\$307	\$562	\$334	\$298	(49.2%)
Monroe	\$214	\$219	\$332	\$564	\$257	\$184	\$166	\$551	\$237	\$405	89.3%
Montgomery	\$1,340	\$1,150	\$153	\$458	\$186	\$656	\$1,067	\$445	\$414	\$846	(36.9%)
Morgan	\$435	\$242	\$245	\$455	\$393	\$349	\$343	\$490	\$528	\$894	105.4%
New Madrid	\$1,114	\$317	\$201	\$1,218	\$274	\$316	\$1,522	\$260	\$685	\$362	(67.5%)
Newton	\$490	\$447	\$347	\$728	\$448	\$347	\$562	\$694	\$567	\$466	(5.0%)
Nodaway	\$298	\$180	\$77	\$210	\$612	\$245	\$396	\$112	\$404	\$2,807	843.4%
Oregon	\$973	\$558	\$1,307	\$487	\$1,500	\$573	\$766	\$768	\$342	\$625	(35.8%)
Osage	\$874	\$594	\$185	\$451	\$54	\$398	\$214	\$124	\$224	\$300	(65.6%)
Ozark	\$376	\$956	\$733	\$1,313	\$350	\$409	\$517	\$282	\$1,167	\$1,062	182.3%
Pemiscot	\$1,306	\$318	\$508	\$1,397	\$713	\$615	\$1,883	\$1,673	\$2,538	\$675	(48.3%)
Perry	\$893	\$301	\$100	\$1,903	\$894	\$267	\$606	\$212	\$254	\$305	(65.8%)
Pettis	\$357	\$274	\$182	\$239	\$448	\$403	\$400	\$462	\$399	\$602	68.3%
Phelps	\$277	\$418	\$341	\$531	\$531	\$502	\$381	\$376	\$321	\$396	42.9%
Pike	\$839	\$1,349	\$118	\$129	\$1,078	\$660	\$1,169	\$450	\$637	\$958	14.1%
Platte	\$892	\$401	\$347	\$1,180	\$424	\$376	\$562	\$512	\$822	\$871	(2.4%)



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$578	\$621	\$260	\$439	\$424	\$479	\$351	\$695	\$3,897	\$1,834	217.5%
Pulaski	\$572	\$192	\$212	\$455	\$812	\$578	\$266	\$271	\$306	\$887	55.1%
Putnam	\$1,023	\$179	\$267	\$260	\$785	\$1,016	\$263	\$107	\$363	\$309	(69.8%)
Ralls	\$824	\$776	\$278	\$248	\$1,643	\$426	\$99	\$1,401	\$781	\$695	(15.7%)
Randolph	\$560	\$209	\$655	\$682	\$3,521	\$1,149	\$327	\$269	\$308	\$808	44.4%
Ray	\$2,459	\$695	\$654	\$674	\$503	\$629	\$255	\$478	\$673	\$477	(80.6%)
Reynolds	\$821	\$1,511	\$337	\$1,118	\$460	\$150	\$89	\$626	\$2,201	\$918	11.8%
Ripley	\$1,404	\$606	\$616	\$1,053	\$380	\$1,405	\$250	\$442	\$232	\$227	(83.8%)
St. Charles	\$433	\$277	\$925	\$326	\$292	\$348	\$789	\$468	\$562	\$1,010	133.2%
St. Clair	\$484	\$1,244	\$186	\$449	\$730	\$310	\$680	\$74	\$184	\$307	(36.6%)
Ste. Genevieve	\$721	\$733	\$348	\$338	\$425	\$613	\$374	\$647	\$578	\$616	(14.5%)
St. Francois	\$372	\$3,915	\$784	\$401	\$586	\$510	\$464	\$430	\$412	\$688	84.8%
St. Louis	\$490	\$607	\$379	\$346	\$349	\$411	\$577	\$554	\$617	\$838	70.8%
Saline	\$750	\$469	\$2,114	\$210	\$302	\$162	\$297	\$248	\$132	\$324	(56.8%)
Schuyler	\$22	\$204	\$0	\$46	\$16	\$103	\$192	\$55	\$352	\$888	3854.6%
Scotland	\$337	\$234	\$82	\$3,479	\$552	\$98	\$171	\$454	\$53	\$204	(39.6%)
Scott	\$416	\$447	\$234	\$284	\$350	\$295	\$767	\$488	\$630	\$888	113.3%
Shannon	\$354	\$1,125	\$180	\$447	\$1,403	\$196	\$367	\$81	\$114	\$630	78.1%
Shelby	\$340	\$1,083	\$27	\$408	\$291	\$179	\$42	\$112	\$99	\$356	4.7%
Stoddard	\$248	\$208	\$219	\$466	\$357	\$649	\$786	\$226	\$493	\$543	118.4%
Stone	\$598	\$399	\$167	\$1,130	\$452	\$548	\$961	\$572	\$1,033	\$673	12.4%
Sullivan	\$557	\$106	\$179	\$122	\$1,897	\$197	\$271	\$244	\$572	\$1,082	94.1%
Taney	\$328	\$342	\$274	\$624	\$1,254	\$1,215	\$1,010	\$442	\$596	\$867	164.1%
Texas	\$488	\$266	\$980	\$1,123	\$321	\$983	\$2,407	\$405	\$279	\$492	0.9%
Vernon	\$462	\$515	\$304	\$2,230	\$436	\$532	\$575	\$236	\$929	\$590	27.6%
Warren	\$550	\$1,182	\$467	\$350	\$251	\$393	\$1,792	\$1,087	\$862	\$398	(27.7%)
Washington	\$973	\$1,895	\$633	\$708	\$326	\$799	\$925	\$1,491	\$745	\$1,002	3.0%
Wayne	\$926	\$1,197	\$164	\$480	\$159	\$1,137	\$484	\$757	\$634	\$759	(18.0%)
Webster	\$262	\$473	\$166	\$370	\$821	\$1,025	\$738	\$305	\$509	\$471	79.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$121	\$562	\$2,028	\$3,571	\$4	\$5,797	\$249	\$254	\$1,192	\$485	301.7%
Wright	\$388	\$982	\$239	\$2,256	\$1,159	\$888	\$1,484	\$582	\$135	\$813	109.4%
St. Louis City	\$486	\$446	\$457	\$392	\$422	\$484	\$408	\$459	\$683	\$591	21.5%
<b>Missouri Total</b>	<b>\$585</b>	<b>\$490</b>	<b>\$414</b>	<b>\$612</b>	<b>\$473</b>	<b>\$534</b>	<b>\$689</b>	<b>\$483</b>	<b>\$572</b>	<b>\$883</b>	<b>50.9%</b>

TABLE 7.1.2.4

# 7.2 DWELLING FIRE

## 7.2.1 EXPOSURES AND PREMIUMS

### **TABLE 7.2.1.1: DWELLING FIRE - AVERAGE ANNUAL PREMIUM | PRIOR TEN YEARS**

This table shows average annual premiums for the last ten years by county, but unlike TABLE 6.1.2, this table has not adjusted the premium amounts for inflation.

### **TABLE 7.2.1.2: DWELLING FIRE - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS | PRIOR TEN YEARS**

This table shows average annual premiums for the last ten years by county for houses with \$140,000 and \$249,000 insured value, but unlike TABLE 6.1.3, this table has not adjusted the premium amounts for inflation.

# DWELLING FIRE - AVERAGE ANNUAL PREMIUM

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$682	\$507	\$617	\$567	\$589	\$607	\$654	\$633	\$710	\$727	6.6%
Andrew	\$771	\$544	\$643	\$592	\$596	\$594	\$652	\$675	\$803	\$798	3.5%
Atchison	\$677	\$592	\$633	\$606	\$660	\$697	\$711	\$789	\$959	\$874	29.1%
Audrain	\$698	\$422	\$482	\$459	\$459	\$456	\$473	\$497	\$614	\$578	(17.2%)
Barry	\$728	\$555	\$637	\$614	\$662	\$656	\$659	\$711	\$858	\$832	14.2%
Barton	\$745	\$484	\$544	\$541	\$559	\$559	\$582	\$628	\$667	\$743	(0.3%)
Bates	\$737	\$607	\$589	\$612	\$620	\$611	\$616	\$639	\$762	\$761	3.2%
Benton	\$761	\$440	\$504	\$473	\$500	\$503	\$523	\$570	\$691	\$647	(15.0%)
Bollinger	\$784	\$496	\$507	\$515	\$515	\$528	\$500	\$549	\$640	\$643	(18.1%)
Boone	\$748	\$700	\$738	\$760	\$780	\$777	\$780	\$808	\$913	\$943	26.0%
Buchanan	\$749	\$575	\$609	\$605	\$618	\$634	\$642	\$687	\$809	\$810	8.1%
Butler	\$626	\$538	\$627	\$563	\$536	\$563	\$576	\$575	\$661	\$656	4.9%
Caldwell	\$912	\$496	\$551	\$551	\$537	\$532	\$511	\$553	\$695	\$655	(28.3%)
Callaway	\$793	\$647	\$679	\$690	\$698	\$706	\$703	\$743	\$835	\$863	8.8%
Camden	\$685	\$723	\$775	\$768	\$799	\$799	\$782	\$860	\$1,027	\$1,087	58.6%
Cape Girardeau	\$800	\$758	\$792	\$804	\$814	\$823	\$850	\$848	\$903	\$952	19.1%
Carroll	\$698	\$451	\$510	\$504	\$495	\$476	\$484	\$550	\$634	\$607	(13.1%)
Carter	\$682	\$506	\$585	\$591	\$563	\$582	\$508	\$552	\$707	\$680	(0.3%)
Cass	\$785	\$763	\$807	\$800	\$812	\$823	\$843	\$887	\$979	\$1,054	34.4%
Cedar	\$741	\$417	\$533	\$464	\$469	\$457	\$443	\$450	\$617	\$584	(21.2%)
Chariton	\$713	\$336	\$384	\$348	\$344	\$378	\$387	\$402	\$506	\$442	(38.1%)
Christian	\$752	\$778	\$792	\$799	\$820	\$837	\$848	\$910	\$978	\$1,014	34.8%
Clark	\$679	\$370	\$421	\$402	\$390	\$416	\$405	\$395	\$555	\$504	(25.7%)
Clay	\$831	\$768	\$801	\$811	\$818	\$835	\$862	\$893	\$1,005	\$1,082	30.2%
Clinton	\$789	\$653	\$699	\$741	\$673	\$679	\$702	\$741	\$888	\$908	15.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$722	\$695	\$727	\$753	\$755	\$779	\$797	\$810	\$922	\$955	32.4%
Cooper	\$666	\$563	\$607	\$614	\$618	\$636	\$648	\$655	\$789	\$798	19.8%
Crawford	\$755	\$571	\$598	\$576	\$598	\$609	\$612	\$691	\$855	\$817	8.2%
Dade	\$692	\$439	\$483	\$478	\$520	\$496	\$511	\$589	\$778	\$648	(6.4%)
Dallas	\$747	\$623	\$649	\$611	\$571	\$613	\$632	\$636	\$758	\$766	2.6%
Daviess	\$955	\$501	\$567	\$561	\$576	\$575	\$588	\$625	\$711	\$621	(35.0%)
DeKalb	\$717	\$451	\$478	\$480	\$509	\$519	\$517	\$569	\$636	\$643	(10.3%)
Dent	\$753	\$524	\$631	\$621	\$616	\$624	\$641	\$666	\$736	\$740	(1.7%)
Douglas	\$767	\$598	\$625	\$629	\$649	\$629	\$613	\$647	\$789	\$821	7.1%
Dunklin	\$501	\$413	\$470	\$455	\$470	\$464	\$481	\$483	\$549	\$541	8.0%
Franklin	\$747	\$644	\$699	\$684	\$703	\$703	\$721	\$722	\$863	\$892	19.4%
Gasconade	\$731	\$587	\$595	\$650	\$639	\$633	\$600	\$600	\$773	\$750	2.6%
Gentry	\$711	\$406	\$483	\$425	\$441	\$444	\$413	\$501	\$577	\$561	(21.1%)
Greene	\$714	\$648	\$685	\$684	\$695	\$713	\$732	\$769	\$873	\$905	26.9%
Grundy	\$706	\$374	\$452	\$444	\$462	\$432	\$441	\$453	\$627	\$549	(22.2%)
Harrison	\$724	\$471	\$588	\$520	\$508	\$491	\$511	\$490	\$756	\$625	(13.7%)
Henry	\$764	\$588	\$606	\$600	\$607	\$611	\$616	\$629	\$782	\$746	(2.4%)
Hickory	\$751	\$391	\$447	\$459	\$485	\$505	\$532	\$537	\$638	\$606	(19.3%)
Holt	\$675	\$463	\$568	\$477	\$472	\$456	\$447	\$427	\$518	\$495	(26.7%)
Howard	\$772	\$523	\$575	\$550	\$539	\$557	\$584	\$605	\$716	\$747	(3.3%)
Howell	\$752	\$500	\$601	\$556	\$565	\$570	\$552	\$576	\$696	\$656	(12.8%)
Iron	\$712	\$473	\$513	\$515	\$549	\$550	\$560	\$601	\$697	\$649	(8.9%)
Jackson	\$802	\$712	\$749	\$759	\$770	\$782	\$820	\$856	\$969	\$1,060	32.2%
Jasper	\$755	\$582	\$657	\$640	\$654	\$679	\$685	\$742	\$889	\$910	20.6%
Jefferson	\$877	\$727	\$758	\$741	\$750	\$750	\$751	\$774	\$888	\$918	4.7%
Johnson	\$878	\$792	\$852	\$850	\$863	\$895	\$916	\$924	\$1,048	\$1,126	28.2%
Knox	\$613	\$395	\$485	\$437	\$479	\$461	\$552	\$666	\$771	\$680	11.0%
Laclede	\$773	\$557	\$584	\$578	\$594	\$598	\$598	\$632	\$779	\$762	(1.4%)
Lafayette	\$762	\$622	\$686	\$699	\$708	\$690	\$707	\$734	\$883	\$912	19.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$722	\$584	\$657	\$637	\$620	\$624	\$627	\$651	\$799	\$788	9.1%
Lewis	\$674	\$418	\$501	\$492	\$493	\$496	\$510	\$496	\$651	\$561	(16.9%)
Lincoln	\$815	\$738	\$725	\$714	\$718	\$678	\$669	\$672	\$789	\$763	(6.3%)
Linn	\$609	\$525	\$545	\$581	\$556	\$583	\$538	\$527	\$645	\$551	(9.6%)
Livingston	\$677	\$570	\$595	\$563	\$577	\$589	\$600	\$639	\$738	\$723	6.7%
McDonald	\$770	\$532	\$600	\$619	\$667	\$783	\$839	\$936	\$1,096	\$1,123	45.9%
Macon	\$601	\$462	\$479	\$476	\$489	\$475	\$599	\$511	\$597	\$614	2.1%
Madison	\$696	\$454	\$478	\$506	\$525	\$541	\$514	\$511	\$581	\$630	(9.4%)
Maries	\$617	\$428	\$473	\$458	\$435	\$448	\$448	\$513	\$613	\$582	(5.6%)
Marion	\$675	\$518	\$508	\$533	\$539	\$547	\$539	\$575	\$697	\$664	(1.8%)
Mercer	\$742	\$453	\$545	\$492	\$480	\$475	\$450	\$442	\$552	\$508	(31.5%)
Miller	\$624	\$472	\$549	\$525	\$535	\$566	\$570	\$620	\$787	\$731	17.0%
Mississippi	\$484	\$417	\$469	\$447	\$452	\$464	\$503	\$504	\$588	\$592	22.3%
Moniteau	\$722	\$479	\$505	\$511	\$535	\$537	\$541	\$547	\$693	\$709	(1.8%)
Monroe	\$756	\$463	\$487	\$488	\$476	\$487	\$468	\$458	\$552	\$564	(25.4%)
Montgomery	\$705	\$503	\$592	\$566	\$574	\$572	\$567	\$646	\$747	\$663	(5.9%)
Morgan	\$774	\$487	\$588	\$528	\$549	\$530	\$534	\$593	\$750	\$715	(7.6%)
New Madrid	\$525	\$479	\$486	\$498	\$510	\$531	\$553	\$591	\$648	\$645	22.8%
Newton	\$775	\$589	\$621	\$624	\$611	\$631	\$649	\$694	\$774	\$837	8.0%
Nodaway	\$753	\$557	\$649	\$605	\$608	\$635	\$644	\$703	\$833	\$815	8.3%
Oregon	\$665	\$434	\$534	\$522	\$523	\$526	\$547	\$544	\$606	\$598	(10.2%)
Osage	\$723	\$410	\$466	\$445	\$506	\$527	\$537	\$540	\$653	\$617	(14.7%)
Ozark	\$847	\$587	\$627	\$575	\$584	\$547	\$585	\$538	\$650	\$613	(27.7%)
Pemiscot	\$465	\$367	\$418	\$399	\$413	\$434	\$446	\$476	\$539	\$555	19.5%
Perry	\$719	\$640	\$633	\$696	\$715	\$690	\$731	\$672	\$791	\$809	12.6%
Pettis	\$672	\$471	\$595	\$553	\$563	\$567	\$588	\$633	\$728	\$756	12.5%
Phelps	\$771	\$592	\$654	\$629	\$632	\$646	\$652	\$673	\$782	\$759	(1.4%)
Pike	\$798	\$470	\$520	\$482	\$506	\$510	\$508	\$546	\$699	\$646	(19.0%)
Platte	\$947	\$927	\$956	\$965	\$978	\$1,008	\$1,018	\$1,032	\$1,135	\$1,266	33.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$746	\$547	\$578	\$554	\$546	\$539	\$557	\$573	\$724	\$710	(4.8%)
Pulaski	\$976	\$815	\$876	\$853	\$851	\$907	\$897	\$879	\$930	\$938	(4.0%)
Putnam	\$697	\$490	\$590	\$531	\$546	\$547	\$546	\$529	\$697	\$564	(19.0%)
Ralls	\$633	\$510	\$514	\$499	\$534	\$552	\$505	\$508	\$606	\$520	(17.8%)
Randolph	\$656	\$415	\$460	\$448	\$462	\$455	\$451	\$439	\$499	\$481	(26.8%)
Ray	\$792	\$596	\$624	\$618	\$624	\$610	\$639	\$705	\$816	\$853	7.7%
Reynolds	\$807	\$436	\$491	\$444	\$457	\$467	\$472	\$508	\$638	\$592	(26.6%)
Ripley	\$748	\$482	\$549	\$526	\$523	\$528	\$569	\$609	\$753	\$713	(4.6%)
St. Charles	\$781	\$790	\$813	\$828	\$846	\$852	\$862	\$903	\$975	\$1,043	33.5%
St. Clair	\$709	\$355	\$427	\$588	\$427	\$428	\$446	\$416	\$559	\$517	(27.1%)
Ste. Genevieve	\$728	\$586	\$646	\$660	\$628	\$618	\$598	\$632	\$740	\$694	(4.7%)
St. Francois	\$715	\$448	\$525	\$502	\$517	\$520	\$513	\$520	\$615	\$632	(11.6%)
St. Louis	\$821	\$718	\$747	\$740	\$740	\$737	\$754	\$790	\$885	\$929	13.2%
Saline	\$696	\$455	\$551	\$523	\$532	\$533	\$528	\$535	\$647	\$618	(11.1%)
Schuyler	\$607	\$512	\$497	\$522	\$538	\$511	\$548	\$583	\$705	\$628	3.5%
Scotland	\$612	\$404	\$446	\$753	\$504	\$524	\$500	\$517	\$654	\$635	3.8%
Scott	\$672	\$558	\$613	\$595	\$619	\$615	\$627	\$605	\$687	\$675	0.5%
Shannon	\$704	\$463	\$532	\$521	\$518	\$532	\$573	\$616	\$678	\$697	(1.0%)
Shelby	\$697	\$392	\$488	\$474	\$449	\$499	\$546	\$640	\$729	\$651	(6.6%)
Stoddard	\$645	\$440	\$517	\$494	\$494	\$509	\$504	\$542	\$629	\$617	(4.4%)
Stone	\$795	\$626	\$687	\$654	\$694	\$674	\$684	\$725	\$842	\$884	11.1%
Sullivan	\$684	\$412	\$440	\$464	\$421	\$453	\$454	\$475	\$539	\$504	(26.3%)
Taney	\$590	\$563	\$596	\$599	\$614	\$644	\$647	\$703	\$819	\$887	50.2%
Texas	\$869	\$508	\$625	\$573	\$578	\$591	\$583	\$614	\$723	\$727	(16.3%)
Vernon	\$708	\$579	\$604	\$574	\$561	\$612	\$607	\$608	\$693	\$718	1.5%
Warren	\$823	\$726	\$745	\$734	\$733	\$745	\$786	\$842	\$941	\$1,000	21.6%
Washington	\$723	\$567	\$581	\$601	\$608	\$603	\$641	\$648	\$714	\$724	0.1%
Wayne	\$684	\$446	\$519	\$490	\$475	\$477	\$475	\$488	\$631	\$571	(16.5%)
Webster	\$809	\$650	\$722	\$704	\$709	\$705	\$725	\$737	\$871	\$910	12.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth	\$658	\$459	\$469	\$513	\$616	\$684	\$654	\$668	\$1,054	\$1,112	69.1%
Wright	\$739	\$469	\$516	\$510	\$524	\$501	\$505	\$555	\$644	\$639	(13.6%)
St. Louis City	\$806	\$702	\$737	\$739	\$761	\$761	\$785	\$837	\$967	\$1,054	30.7%
<b>Missouri Total</b>	<b>\$775</b>	<b>\$648</b>	<b>\$693</b>	<b>\$688</b>	<b>\$697</b>	<b>\$703</b>	<b>\$717</b>	<b>\$750</b>	<b>\$862</b>	<b>\$900</b>	<b>16.1%</b>

TABLE 7.2.1.1



# DWELLING FIRE - AVERAGE ANNUAL PREMIUM, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$956	\$897	\$960	\$906	\$923	\$919	\$1,008	\$885	\$860	\$928	( 3.0%)
Andrew	\$987	\$1,025	\$1,064	\$965	\$971	\$1,053	\$1,145	\$1,260	\$1,139	\$1,090	10.5%
Atchison	\$1,521	\$1,148	\$1,250	\$1,153	\$1,180	\$1,225	\$1,291	\$1,334	\$1,068	\$1,120	( 26.4%)
Audrain	\$942	\$919	\$935	\$964	\$960	\$964	\$945	\$982	\$927	\$969	2.9%
Barry	\$1,048	\$1,097	\$1,096	\$1,106	\$1,136	\$1,196	\$1,224	\$1,216	\$1,144	\$1,098	4.7%
Barton	\$981	\$1,073	\$1,105	\$1,130	\$1,088	\$1,074	\$1,055	\$1,048	\$1,108	\$1,084	10.5%
Bates	\$1,046	\$1,017	\$1,067	\$1,098	\$1,112	\$1,142	\$1,112	\$1,170	\$1,151	\$1,039	( 0.7%)
Benton	\$1,048	\$1,109	\$1,102	\$1,095	\$1,185	\$1,090	\$1,238	\$1,269	\$1,179	\$1,121	7.0%
Bollinger	\$1,141	\$1,009	\$963	\$1,016	\$1,032	\$1,002	\$711	\$933	\$945	\$1,042	( 8.6%)
Boone	\$931	\$946	\$962	\$987	\$999	\$968	\$975	\$951	\$940	\$978	5.1%
Buchanan	\$1,001	\$1,039	\$1,045	\$1,061	\$1,064	\$1,070	\$1,073	\$1,122	\$1,091	\$1,124	12.3%
Butler	\$922	\$889	\$951	\$873	\$791	\$832	\$881	\$801	\$788	\$846	( 8.3%)
Caldwell	\$1,106	\$1,200	\$1,209	\$1,256	\$1,353	\$1,223	\$1,188	\$1,301	\$1,246	\$1,120	1.3%
Callaway	\$924	\$950	\$976	\$990	\$999	\$988	\$980	\$976	\$967	\$991	7.3%
Camden	\$1,015	\$1,045	\$1,075	\$1,059	\$1,087	\$1,110	\$1,087	\$1,083	\$1,125	\$1,117	10.0%
Cape Girardeau	\$906	\$907	\$919	\$936	\$956	\$928	\$955	\$885	\$848	\$882	( 2.7%)
Carroll	\$1,064	\$1,041	\$1,078	\$1,203	\$1,164	\$1,067	\$1,113	\$1,098	\$1,121	\$1,143	7.4%
Carter	\$1,396	\$1,333	\$1,347	\$1,307	\$1,294	\$1,330	\$1,048	\$1,129	\$1,007	\$1,066	( 23.7%)
Cass	\$920	\$973	\$977	\$993	\$1,012	\$1,011	\$1,018	\$1,006	\$988	\$1,065	15.8%
Cedar	\$972	\$1,037	\$1,042	\$1,023	\$1,094	\$1,025	\$1,049	\$1,070	\$1,083	\$967	( 0.6%)
Chariton	\$557	\$975	\$932	\$967	\$1,005	\$1,075	\$1,058	\$1,112	\$1,007	\$1,046	87.9%
Christian	\$855	\$887	\$900	\$924	\$925	\$950	\$955	\$964	\$940	\$1,005	17.5%
Clark	\$988	\$1,112	\$1,072	\$1,115	\$1,104	\$1,103	\$1,093	\$1,024	\$972	\$876	( 11.3%)
Clay	\$950	\$974	\$986	\$1,001	\$1,015	\$1,013	\$1,030	\$993	\$995	\$1,051	10.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Clinton	\$986	\$1,029	\$1,025	\$1,084	\$1,056	\$1,086	\$1,125	\$1,178	\$1,061	\$1,084	10.0%
Cole	\$868	\$877	\$883	\$909	\$905	\$913	\$939	\$897	\$914	\$962	10.9%
Cooper	\$930	\$923	\$929	\$1,011	\$964	\$954	\$1,010	\$973	\$922	\$1,010	8.7%
Crawford	\$973	\$1,000	\$1,058	\$1,036	\$1,011	\$1,052	\$986	\$1,075	\$1,092	\$1,114	14.4%
Dade	\$1,159	\$1,096	\$1,080	\$1,042	\$1,151	\$1,122	\$1,151	\$1,275	\$1,294	\$1,396	20.4%
Dallas	\$1,118	\$1,182	\$1,247	\$1,221	\$1,098	\$1,154	\$1,126	\$1,159	\$1,063	\$1,202	7.5%
Daviess	\$1,410	\$1,271	\$1,255	\$1,257	\$1,248	\$1,239	\$1,343	\$1,247	\$1,222	\$1,077	(23.6%)
DeKalb	\$1,064	\$1,067	\$981	\$924	\$960	\$1,074	\$1,100	\$1,202	\$995	\$1,105	3.9%
Dent	\$915	\$1,013	\$990	\$1,068	\$996	\$1,050	\$1,054	\$1,150	\$1,087	\$1,143	24.9%
Douglas	\$1,015	\$1,129	\$1,240	\$1,183	\$1,190	\$1,130	\$1,216	\$1,213	\$1,172	\$1,100	8.4%
Dunklin	\$992	\$1,048	\$1,081	\$1,004	\$1,000	\$957	\$988	\$957	\$913	\$943	(4.9%)
Franklin	\$925	\$947	\$948	\$971	\$973	\$997	\$990	\$1,000	\$997	\$1,039	12.3%
Gasconade	\$1,055	\$1,017	\$1,022	\$1,070	\$1,168	\$1,186	\$1,148	\$1,039	\$1,082	\$844	(20.0%)
Gentry	\$1,010	\$1,393	\$1,376	\$1,126	\$1,200	\$1,050	\$944	\$1,338	\$1,000	\$941	(6.8%)
Greene	\$852	\$866	\$877	\$903	\$917	\$919	\$931	\$935	\$939	\$983	15.3%
Grundy	\$996	\$1,050	\$1,049	\$1,118	\$1,045	\$1,119	\$1,024	\$970	\$1,035	\$1,005	1.0%
Harrison	\$1,152	\$1,012	\$1,070	\$1,158	\$1,082	\$1,147	\$957	\$1,048	\$1,053	\$990	(14.1%)
Henry	\$1,039	\$1,154	\$1,081	\$1,164	\$1,155	\$1,148	\$1,174	\$1,089	\$1,038	\$1,105	6.3%
Hickory	\$1,060	\$1,266	\$1,218	\$1,245	\$1,291	\$1,397	\$1,449	\$1,364	\$1,322	\$1,095	3.4%
Holt	\$1,117	\$1,138	\$1,188	\$1,346	\$1,187	\$1,435	\$1,370	\$1,321	\$985	\$923	(17.4%)
Howard	\$1,097	\$1,050	\$1,035	\$1,039	\$961	\$1,019	\$968	\$951	\$986	\$1,009	(8.0%)
Howell	\$971	\$1,034	\$1,044	\$1,018	\$1,009	\$1,029	\$1,047	\$1,047	\$995	\$941	(3.1%)
Iron	\$1,110	\$1,061	\$986	\$1,159	\$1,026	\$1,083	\$1,125	\$1,118	\$1,095	\$1,037	(6.6%)
Jackson	\$963	\$956	\$971	\$987	\$988	\$975	\$1,027	\$992	\$1,017	\$1,080	12.2%
Jasper	\$970	\$990	\$998	\$992	\$967	\$982	\$1,003	\$1,019	\$1,014	\$1,043	7.5%
Jefferson	\$984	\$949	\$963	\$978	\$992	\$971	\$960	\$973	\$985	\$1,025	4.1%
Johnson	\$974	\$1,035	\$1,045	\$1,061	\$1,079	\$1,107	\$1,115	\$1,074	\$1,089	\$1,107	13.6%
Knox	\$841	\$949	\$932	\$761	\$1,168	\$1,048	\$1,089	\$1,015	\$1,262	\$881	4.8%
Laclede	\$968	\$1,030	\$1,013	\$1,054	\$1,055	\$1,045	\$1,034	\$1,053	\$1,077	\$1,080	11.6%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lafayette	\$975	\$1,015	\$1,042	\$1,036	\$1,060	\$1,043	\$1,016	\$1,039	\$1,030	\$1,079	10.7%
Lawrence	\$955	\$1,028	\$1,017	\$1,016	\$1,073	\$1,075	\$1,091	\$1,121	\$1,108	\$1,082	13.3%
Lewis	\$1,010	\$1,079	\$1,032	\$1,086	\$1,010	\$1,029	\$1,086	\$1,138	\$1,090	\$1,150	13.8%
Lincoln	\$936	\$1,013	\$985	\$1,006	\$1,031	\$972	\$985	\$1,032	\$1,032	\$1,041	11.2%
Linn	\$1,119	\$1,031	\$1,105	\$1,086	\$1,063	\$1,066	\$1,111	\$1,065	\$943	\$971	(13.3%)
Livingston	\$887	\$895	\$899	\$930	\$961	\$947	\$955	\$1,008	\$988	\$993	12.0%
McDonald	\$1,062	\$1,039	\$1,048	\$1,091	\$1,112	\$1,139	\$967	\$1,172	\$1,242	\$1,211	14.0%
Macon	\$976	\$1,020	\$1,020	\$1,011	\$1,083	\$1,017	\$1,498	\$957	\$970	\$910	(6.8%)
Madison	\$981	\$998	\$992	\$955	\$1,062	\$1,104	\$1,078	\$1,118	\$928	\$988	0.7%
Maries	\$1,029	\$910	\$1,010	\$1,079	\$990	\$1,040	\$1,032	\$1,164	\$820	\$929	(9.8%)
Marion	\$886	\$928	\$928	\$968	\$967	\$988	\$938	\$989	\$935	\$939	5.9%
Mercer	\$1,043	\$1,970	\$140	\$1,367	\$1,692	\$1,678	\$1,241	\$1,391	\$640	\$633	(39.3%)
Miller	\$926	\$993	\$1,088	\$1,081	\$1,022	\$1,067	\$1,029	\$1,076	\$1,072	\$1,054	13.9%
Mississippi	\$1,038	\$1,067	\$1,018	\$1,093	\$1,032	\$1,057	\$1,341	\$1,010	\$1,010	\$1,031	(0.7%)
Moniteau	\$922	\$986	\$976	\$954	\$966	\$975	\$983	\$926	\$911	\$919	(0.3%)
Monroe	\$1,052	\$1,123	\$1,121	\$1,191	\$1,118	\$1,077	\$1,045	\$1,137	\$943	\$999	(5.1%)
Montgomery	\$1,050	\$1,001	\$1,052	\$1,183	\$1,251	\$1,236	\$993	\$1,157	\$957	\$895	(14.8%)
Morgan	\$1,083	\$1,061	\$1,056	\$1,102	\$1,117	\$1,124	\$1,168	\$1,119	\$1,097	\$1,142	5.5%
New Madrid	\$920	\$1,037	\$881	\$895	\$952	\$973	\$936	\$1,003	\$963	\$953	3.6%
Newton	\$1,016	\$1,017	\$1,046	\$1,071	\$1,062	\$1,052	\$1,060	\$1,094	\$1,059	\$1,099	8.1%
Nodaway	\$960	\$996	\$995	\$1,008	\$990	\$996	\$1,022	\$1,048	\$1,023	\$1,061	10.5%
Oregon	\$993	\$1,129	\$1,179	\$1,170	\$1,117	\$1,241	\$1,207	\$1,233	\$1,073	\$956	(3.7%)
Osage	\$881	\$1,105	\$1,215	\$1,208	\$1,199	\$1,182	\$1,169	\$1,213	\$1,253	\$1,134	28.8%
Ozark	\$1,057	\$1,208	\$1,300	\$1,311	\$1,285	\$1,328	\$1,328	\$1,188	\$1,186	\$925	(12.5%)
Pemiscot	\$1,214	\$1,061	\$917	\$997	\$979	\$944	\$866	\$979	\$926	\$975	(19.7%)
Perry	\$840	\$913	\$937	\$979	\$1,008	\$974	\$979	\$901	\$837	\$873	3.9%
Pettis	\$948	\$993	\$970	\$996	\$1,035	\$1,046	\$995	\$1,004	\$978	\$1,008	6.3%
Phelps	\$1,011	\$1,043	\$1,041	\$1,060	\$1,050	\$1,050	\$1,087	\$1,101	\$1,046	\$1,057	4.6%
Pike	\$1,048	\$1,151	\$1,144	\$1,131	\$1,164	\$1,125	\$1,062	\$1,096	\$1,045	\$952	(9.1%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Platte	\$963	\$994	\$1,028	\$1,034	\$1,014	\$1,028	\$1,035	\$1,038	\$1,066	\$1,125	16.8%
Polk	\$1,040	\$1,112	\$1,101	\$1,090	\$1,058	\$1,031	\$1,108	\$1,070	\$1,092	\$1,068	2.7%
Pulaski	\$975	\$990	\$1,024	\$1,040	\$1,044	\$1,185	\$1,197	\$1,211	\$1,179	\$1,180	20.9%
Putnam	\$967	\$1,210	\$1,163	\$1,122	\$1,162	\$1,287	\$1,360	\$1,115	\$1,068	\$1,284	32.8%
Ralls	\$866	\$1,094	\$1,036	\$1,065	\$1,247	\$1,130	\$1,106	\$1,174	\$986	\$857	(1.0%)
Randolph	\$973	\$1,015	\$977	\$1,011	\$946	\$942	\$1,038	\$901	\$744	\$765	(21.4%)
Ray	\$1,089	\$1,129	\$1,077	\$1,093	\$1,036	\$1,069	\$1,111	\$1,158	\$1,086	\$1,202	10.4%
Reynolds	\$1,139	\$1,203	\$1,297	\$1,231	\$1,265	\$1,483	\$1,157	\$1,566	\$1,247	\$1,089	(4.5%)
Ripley	\$1,025	\$1,215	\$1,309	\$1,200	\$1,196	\$1,038	\$1,110	\$1,179	\$1,119	\$1,192	16.3%
St. Charles	\$897	\$902	\$911	\$944	\$949	\$924	\$944	\$961	\$962	\$997	11.2%
St. Clair	\$1,086	\$1,055	\$1,302	\$2,817	\$1,214	\$1,125	\$1,291	\$1,170	\$1,044	\$1,168	7.6%
Ste. Genevieve	\$958	\$983	\$1,032	\$1,057	\$1,012	\$1,040	\$929	\$1,045	\$1,032	\$926	(3.4%)
St. Francois	\$1,034	\$979	\$999	\$1,011	\$1,003	\$976	\$1,031	\$942	\$947	\$993	(4.0%)
St. Louis	\$948	\$915	\$935	\$946	\$942	\$932	\$964	\$957	\$969	\$1,014	7.0%
Saline	\$1,040	\$1,084	\$1,078	\$1,134	\$1,126	\$1,106	\$988	\$1,104	\$1,129	\$1,102	5.9%
Schuyler	\$967	\$1,037	\$981	\$1,254	\$1,365	\$938	\$1,177	\$1,060	\$1,181	\$1,106	14.4%
Scotland	\$946	\$1,031	\$1,066	\$1,481	\$1,212	\$1,187	\$1,104	\$1,163	\$1,095	\$1,069	12.9%
Scott	\$1,001	\$1,033	\$1,030	\$1,058	\$1,080	\$984	\$1,003	\$964	\$879	\$923	(7.8%)
Shannon	\$823	\$1,002	\$1,112	\$1,161	\$1,222	\$1,107	\$991	\$1,083	\$1,189	\$1,249	51.7%
Shelby	\$978	\$915	\$1,014	\$1,247	\$1,369	\$1,263	\$855	\$1,244	\$890	\$1,166	19.2%
Stoddard	\$861	\$894	\$913	\$918	\$911	\$908	\$878	\$916	\$821	\$909	5.5%
Stone	\$1,046	\$1,102	\$1,077	\$1,091	\$1,102	\$1,103	\$1,143	\$1,194	\$1,104	\$1,130	8.0%
Sullivan	\$1,030	\$1,171	\$1,096	\$1,083	\$976	\$964	\$967	\$1,041	\$1,055	\$987	(4.2%)
Taney	\$997	\$1,043	\$1,041	\$1,067	\$1,084	\$1,086	\$1,087	\$1,131	\$1,062	\$1,099	10.2%
Texas	\$1,147	\$1,153	\$1,152	\$1,172	\$1,164	\$1,206	\$1,145	\$1,211	\$1,087	\$1,099	(4.2%)
Vernon	\$1,033	\$1,101	\$1,130	\$1,000	\$984	\$1,086	\$1,120	\$993	\$969	\$929	(10.1%)
Warren	\$951	\$994	\$1,007	\$1,024	\$975	\$955	\$1,013	\$1,042	\$1,062	\$1,039	9.2%
Washington	\$1,163	\$1,067	\$1,084	\$1,177	\$1,097	\$1,007	\$1,033	\$1,002	\$975	\$1,019	(12.4%)
Wayne	\$961	\$1,104	\$1,075	\$1,041	\$1,034	\$1,099	\$978	\$893	\$931	\$905	(5.8%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Webster	\$1,071	\$1,050	\$1,106	\$1,055	\$1,088	\$1,075	\$1,074	\$1,040	\$973	\$1,091	1.9%
Worth	\$1,038	\$775	\$1,007	\$1,122	\$1,144	\$1,260	\$1,244	\$1,241	\$1,207	\$1,294	24.6%
Wright	\$1,017	\$1,104	\$1,058	\$1,133	\$1,130	\$1,063	\$1,084	\$1,121	\$1,072	\$998	(1.9%)
St. Louis City	\$1,073	\$1,008	\$1,041	\$1,051	\$1,066	\$1,049	\$1,059	\$1,090	\$1,139	\$1,190	10.9%
<b>Missouri Total</b>	<b>\$953</b>	<b>\$954</b>	<b>\$970</b>	<b>\$986</b>	<b>\$988</b>	<b>\$983</b>	<b>\$1,005</b>	<b>\$998</b>	<b>\$998</b>	<b>\$1,038</b>	<b>8.9%</b>

TABLE 7.2.1.2

## 7.2.2 LOSS COUNTS AND TOTALS

### **TABLE 7.2.2.1: DWELLING FIRE - LOSS SEVERITY | PRIOR TEN YEARS**

This table shows loss severity values by county for the prior ten years, but unlike TABLE 6.2.3, this table has not adjusted loss amounts for inflation.

### **TABLE 7.2.2.2: DWELLING FIRE - PURE PREMIUM | PRIOR TEN YEARS**

This table shows pure premium values by county for the prior ten years, but unlike TABLE 6.2.4, this table has not adjusted loss amounts for inflation.

### **TABLE 7.2.2.3: DWELLING FIRE - LOSS SEVERITY, \$149-\$249K COVERAGE LIMITS | PRIOR TEN YEARS**

Similar to TABLE 7.2.2.1, this table shows loss severity values by county for the prior ten years without inflation adjustments, but this table only looks at data for houses with an insured value between \$140,000 and \$249,000.

### **TABLE 7.2.2.4: DWELLING FIRE - PURE PREMIUM, \$149-\$249K COVERAGE LIMITS | PRIOR TEN YEARS**

Similar to TABLE 7.2.2.2, this table shows pure premium values by county for the prior ten years without inflation adjustments, but this table only looks at data for houses with an insured value between \$140,000 and \$249,000.

# DWELLING FIRE - LOSS SEVERITY

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$8,731	\$6,778	\$10,114	\$13,263	\$10,634	\$13,548	\$18,568	\$3,495	\$17,037	\$16,130	84.7%
Andrew	\$7,000	\$17,329	\$3,610	\$4,882	\$10,092	\$5,602	\$14,308	\$28,213	\$3,404	\$35,001	400.0%
Atchison	\$2,842	\$2,769	\$2,633	\$4,829		\$6,225		\$2,121	\$9,009	\$8,468	197.9%
Audrain	\$8,776	\$4,575	\$4,635	\$8,892	\$4,848	\$6,415	\$4,209	\$5,358	\$10,884	\$9,583	9.2%
Barry	\$6,896	\$7,418	\$12,814	\$9,154	\$6,694	\$10,826	\$19,397	\$13,102	\$20,327	\$14,474	109.9%
Barton	\$15,143	\$4,598	\$5,245	\$5,422	\$6,972	\$8,578	\$5,177	\$10,317	\$8,614	\$14,418	( 4.8%)
Bates	\$9,251	\$9,223	\$1,527	\$6,259	\$7,782	\$6,313	\$8,917	\$3,234	\$21,840	\$2,466	( 73.3%)
Benton	\$22,791	\$4,934	\$4,412	\$4,167	\$7,616	\$11,545	\$13,249	\$10,930	\$10,788	\$26,995	18.4%
Bollinger	\$1,700	\$5,386	\$3,547	\$30,974	\$13,937	\$2,977	\$2,209	\$159	\$3,144	\$13,591	699.4%
Boone	\$8,236	\$6,573	\$5,544	\$10,384	\$10,394	\$10,478	\$10,742	\$12,789	\$16,653	\$15,026	82.4%
Buchanan	\$6,606	\$8,362	\$10,309	\$10,893	\$9,585	\$12,213	\$8,710	\$10,068	\$14,624	\$12,215	84.9%
Butler	\$7,602	\$8,972	\$13,477	\$12,921	\$8,955	\$8,381	\$11,494	\$46,567	\$29,137	\$28,740	278.0%
Caldwell	\$4,894	\$3,023	\$2,422	\$3,213	\$16,463	\$1,840	\$3,598	\$2,445	\$2,033	\$5,198	6.2%
Callaway	\$6,886	\$5,024	\$10,633	\$12,875	\$31,997	\$12,831	\$10,676	\$10,293	\$24,117	\$10,584	53.7%
Camden	\$8,076	\$11,773	\$9,599	\$11,991	\$9,629	\$7,504	\$11,951	\$12,733	\$13,173	\$11,415	41.3%
Cape Girardeau	\$6,325	\$7,316	\$6,949	\$8,245	\$8,767	\$8,531	\$16,095	\$9,789	\$15,130	\$15,622	147.0%
Carroll	\$16,566	\$3,146	\$414	\$2,246	\$514	\$5,568	\$4,558	\$2,961	\$3,693	\$8,352	( 49.6%)
Carter	\$1,625	\$11,955	\$35,146	\$8,495	\$4,995	\$17,207	\$3,139	\$11,629	\$12,008	\$43,704	2589.5%
Cass	\$8,312	\$11,730	\$11,523	\$7,082	\$10,794	\$7,497	\$10,728	\$7,891	\$12,881	\$16,438	97.8%
Cedar	\$7,732	\$2,696	\$27,288	\$6,911	\$21,126	\$19,546	\$11,349	\$6,875	\$14,850	\$15,076	95.0%
Chariton	\$4,488	\$3,968	\$8,651	\$282	\$5,481	\$7,584	\$7,606	\$3,634	\$4,893	\$24,493	445.8%
Christian	\$14,871	\$7,971	\$6,553	\$12,646	\$11,187	\$12,936	\$8,542	\$7,988	\$10,782	\$14,659	( 1.4%)
Clark	\$338	\$3,194	\$15,809	\$4,580	\$3,102	\$5,736	\$2,721	\$1,338	\$11,256	\$6,882	1934.2%
Clay	\$7,533	\$14,680	\$6,808	\$7,417	\$11,296	\$8,333	\$9,648	\$11,188	\$14,823	\$12,759	69.4%
Clinton	\$8,045	\$4,337	\$3,427	\$11,587	\$36,264	\$7,734	\$9,857	\$5,489	\$11,733	\$6,316	( 21.5%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$9,777	\$10,520	\$13,407	\$7,922	\$8,646	\$14,688	\$8,454	\$11,451	\$15,797	\$12,864	31.6%
Cooper	\$3,529	\$8,891	\$56,248	\$21,324	\$22,638	\$77,081	\$6,238	\$5,095	\$59,952	\$5,946	68.5%
Crawford	\$2,012	\$30,228	\$7,766	\$15,452	\$7,221	\$5,242	\$20,050	\$39,192	\$29,844	\$12,685	530.5%
Dade	\$2,265	\$8,951	\$15,156	\$5,142	\$2,517	\$5,096	\$7,344	\$25,423	\$3,478	\$24,206	968.9%
Dallas	\$8,666	\$4,717	\$8,355	\$18,373	\$7,804	\$15,483	\$7,601	\$12,498	\$28,109	\$21,324	146.1%
Daviess	\$29,785	\$-3,674	\$13,331	\$6,283	\$5,574	\$7,567	\$6,046	\$10,164	\$13,139	\$19,732	(33.8%)
DeKalb	\$7,079	\$2,367	\$3,294	\$5,397	\$11,483	\$7,257	\$4,002	\$3,018	\$13,531	\$23,913	237.8%
Dent	\$11,762	\$34,886	\$5,647	\$4,868	\$1,987	\$13,663	\$2,226	\$5,703	\$17,721	\$9,153	(22.2%)
Douglas	\$3,012	\$5,144	\$32,974	\$3,120	\$3,285	\$4,138	\$24,360	\$1,314	\$63,784	\$6,143	104.0%
Dunklin	\$7,833	\$5,212	\$6,863	\$8,249	\$17,429	\$11,130	\$7,979	\$15,944	\$20,055	\$15,067	92.4%
Franklin	\$8,258	\$7,466	\$9,719	\$5,818	\$13,823	\$6,288	\$8,812	\$22,019	\$3,679	\$14,381	74.1%
Gasconade	\$5,322	\$5,293	\$5,872	\$4,841	\$17,280	\$10,006	\$22,621	\$8,143	\$62,670	\$17,342	225.9%
Gentry	\$5,213	\$10,649	\$16,227	\$8,050	\$16,111	\$3,830	\$2,732	\$6,390	\$7,690	\$6,419	23.1%
Greene	\$8,258	\$7,468	\$10,640	\$8,733	\$8,648	\$8,298	\$9,036	\$11,854	\$13,254	\$11,777	42.6%
Grundy	\$6,242	\$3,987	\$6,954	\$3,906	\$-7,761	\$9,993	\$10,119	\$5,431	\$6,717	\$9,329	49.5%
Harrison	\$5,698	\$7,058	\$9,581	\$12,937	\$4,903	\$8,784	\$3,698	\$4,710	\$4,085	\$11,507	101.9%
Henry	\$3,441	\$4,542	\$5,822	\$10,659	\$17,020	\$7,341	\$7,961	\$22,609	\$13,455	\$9,190	167.0%
Hickory		\$2,148	\$192	\$5,985	\$7,181	\$8,676	\$5,524	\$8,941	\$25,165	\$13,508	
Holt			\$5,140	\$5,747	\$7,419	\$9,179	\$10,208	\$6,192	\$7,422	\$4,314	
Howard	\$7,755	\$6,163	\$3,751	\$18,608	\$10,676	\$7,219	\$4,306	\$11,519	\$6,244	\$13,723	77.0%
Howell	\$17,368	\$5,888	\$7,810	\$4,525	\$6,761	\$5,700	\$6,839	\$19,184	\$14,094	\$12,559	(27.7%)
Iron	\$3,085	\$12,561	\$6,805	\$5,118	\$2,268	\$11,737	\$8,289	\$37,538	\$7,348	\$6,333	105.3%
Jackson	\$8,238	\$9,844	\$9,695	\$8,161	\$11,129	\$11,528	\$12,504	\$12,676	\$16,318	\$25,445	208.9%
Jasper	\$11,038	\$6,717	\$9,885	\$7,161	\$9,494	\$9,762	\$10,270	\$16,050	\$13,409	\$13,278	20.3%
Jefferson	\$13,006	\$12,202	\$8,873	\$7,246	\$7,449	\$10,872	\$7,351	\$19,293	\$12,896	\$12,975	(0.2%)
Johnson	\$8,669	\$12,436	\$7,307	\$9,674	\$7,215	\$6,497	\$10,055	\$14,309	\$17,786	\$22,219	156.3%
Knox	\$7,515	\$4,396		\$8,160	\$919	\$3,419			\$844	\$28,366	277.5%
Laclede	\$5,587	\$8,353	\$10,399	\$4,441	\$10,168	\$8,165	\$8,084	\$6,530	\$12,791	\$24,792	343.8%
Lafayette	\$7,168	\$3,614	\$7,585	\$7,404	\$5,778	\$7,536	\$20,816	\$11,403	\$8,362	\$10,344	44.3%



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$4,307	\$5,780	\$6,772	\$7,595	\$6,966	\$14,728	\$8,436	\$8,227	\$9,775	\$6,587	52.9%
Lewis	\$2,137	\$7,142	\$8,821	\$6,081	\$5,431	\$2,936	\$6,431	\$29,393	\$15,002	\$9,475	343.4%
Lincoln	\$14,545	\$8,666	\$10,031	\$6,085	\$20,147	\$11,345	\$10,284	\$6,171	\$6,954	\$12,411	(14.7%)
Linn	\$2,988	\$52,856	\$13,564	\$10,454	\$918	\$11,464	\$23,080	\$13,765	\$14,062	\$8,808	194.8%
Livingston	\$25,995	\$10,623	\$7,379	\$5,882	\$12,936	\$9,612	\$12,314	\$40,279	\$41,280	\$12,499	(51.9%)
McDonald	\$6,939	\$11,411	\$9,265	\$11,024	\$201	\$11,832	\$6,775	\$14,251	\$4,860	\$15,179	118.7%
Macon	\$2,295	\$2,607	\$13,777	\$20,005	\$6,675	\$15,115	\$12,087	\$24,726	\$32,641	\$10,782	369.9%
Madison	\$7,272	\$21,604	\$13,600	\$2,864	\$5,989	\$4,108	\$9,430	\$27,894	\$5,059	\$12,202	67.8%
Maries	\$3,829	\$6,457	\$9,118	\$2,752	\$7,909	\$6,575	\$22,838	\$6,330		\$17,562	358.7%
Marion	\$13,451	\$6,338	\$6,216	\$9,236	\$16,629	\$6,235	\$8,806	\$8,583	\$8,787	\$9,460	(29.7%)
Mercer	\$7,601	\$793	\$26,750	\$22,698	\$4,545	\$30,128	\$2,951	\$2,418	\$8,190	\$6,835	(10.1%)
Miller	\$12,169	\$3,167	\$6,880	\$4,877	\$8,950	\$11,174	\$5,423	\$6,831	\$20,462	\$10,606	(12.8%)
Mississippi	\$17,068	\$3,556	\$14,615	\$8,643	\$4,522	\$15,510	\$8,920	\$19,127	\$8,458	\$8,837	(48.2%)
Moniteau	\$3,055	\$13,716	\$14,525	\$4,014	\$18,587	\$2,704	\$8,159	\$6,739	\$8,793	\$8,514	178.7%
Monroe	\$24,203	\$9,017	\$4,155	\$6,372	\$5,843	\$4,885	\$2,495	\$12,918	\$13,237	\$7,240	(70.1%)
Montgomery	\$3,380	\$2,280	\$41,828	\$2,616	\$6,100	\$17,352	\$8,476	\$3,559	\$22,734	\$15,133	347.7%
Morgan	\$8,610	\$5,940	\$10,811	\$7,519	\$10,020	\$23,817	\$6,718	\$10,309	\$6,821	\$14,718	70.9%
New Madrid	\$8,095	\$13,372	\$15,138	\$7,627	\$11,346	\$24,788	\$12,650	\$12,129	\$33,143	\$17,916	121.3%
Newton	\$4,227	\$10,816	\$9,229	\$5,744	\$12,008	\$6,581	\$4,951	\$16,645	\$7,246	\$13,708	224.3%
Nodaway	\$8,818	\$1,234	\$10,619	\$35,439	\$11,826	\$2,059	\$5,067	\$4,326	\$5,996	\$9,670	9.7%
Oregon	\$2,645	\$5,253	\$21,569	\$4,332	\$6,799	\$15,857	\$20,455	\$29,925	\$4,213	\$10,861	310.7%
Osage		\$7,108	\$1,549	\$8,962	\$12,812		\$8,649	\$8,516	\$121	\$7,914	
Ozark	\$8,671	\$7,172	\$9,879	\$21,475	\$22,419	\$6,436	\$3,778	\$32,255	\$6,608	\$10,264	18.4%
Pemiscot	\$7,702	\$4,664	\$7,562	\$6,494	\$9,172	\$8,536	\$11,721	\$16,219	\$17,241	\$14,197	84.3%
Perry	\$4,143	\$15,726	\$1,023	\$25,479	\$2,808	\$22,444	\$5,919	\$1,603	\$2,824	\$6,710	62.0%
Pettis	\$2,953	\$10,207	\$6,505	\$5,557	\$7,300	\$13,705	\$10,857	\$13,562	\$10,801	\$16,113	445.6%
Phelps	\$10,112	\$15,166	\$4,567	\$9,126	\$9,500	\$4,599	\$20,245	\$10,589	\$8,725	\$10,057	(0.5%)
Pike	\$2,001	\$11,546	\$8,754	\$5,472	\$3,938	\$5,163	\$4,991	\$21,452	\$28,834	\$13,130	556.1%
Platte	\$9,918	\$6,624	\$12,615	\$9,399	\$10,475	\$6,047	\$8,586	\$13,249	\$9,306	\$15,061	51.8%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$10,342	\$9,214	\$11,326	\$10,192	\$9,790	\$20,809	\$17,949	\$9,902	\$10,575	\$13,868	34.1%
Pulaski	\$5,193	\$15,030	\$7,970	\$5,835	\$8,101	\$5,967	\$5,727	\$6,797	\$9,677	\$11,811	127.4%
Putnam	\$1,808	\$5,769	\$12,888	\$27,265	\$40,976	\$800	\$8,685	\$8,394	\$10,882	\$3,769	108.5%
Ralls	\$5,221		\$2,605	\$5,881	\$2,354	\$6,084	\$9,434	\$15,692	\$261	\$9,512	82.2%
Randolph	\$14,754	\$7,710	\$8,925	\$8,499	\$7,557	\$7,530	\$5,748	\$9,682	\$5,281	\$9,892	(33.0%)
Ray	\$10,439	\$4,280	\$7,367	\$11,840	\$29,786	\$10,495	\$8,052	\$7,987	\$4,557	\$33,001	216.1%
Reynolds	\$11,609	\$19,339	\$16,954	\$29,642	\$24,376	\$14,445	\$18,866	\$22,320	\$7,467	\$11,562	(0.4%)
Ripley	\$3,740	\$4,482	\$8,328	\$3,184	\$52,396	\$21,628	\$16,966	\$3,522	\$11,823	\$12,296	228.7%
St. Charles	\$7,221	\$11,057	\$7,641	\$7,986	\$8,831	\$7,098	\$6,759	\$12,090	\$17,636	\$15,161	109.9%
St. Clair	\$3,578	\$7,771	\$15,160	\$5,616	\$5,972	\$17,897	\$8,387	\$20,565	\$3,548	\$9,026	152.3%
Ste. Genevieve	\$6,407	\$9,220	\$7,547	\$7,868	\$2,382	\$6,038	\$3,644	\$4,099	\$7,321	\$24,348	280.0%
St. Francois	\$11,774	\$5,502	\$5,259	\$10,134	\$12,547	\$10,726	\$15,416	\$16,652	\$23,845	\$7,356	(37.5%)
St. Louis	\$7,123	\$8,823	\$8,009	\$8,995	\$10,640	\$8,300	\$8,529	\$11,227	\$12,924	\$14,502	103.6%
Saline	\$25,929	\$23,364	\$5,316	\$4,453	\$3,758	\$9,927	\$7,313	\$7,462	\$6,219	\$16,631	(35.9%)
Schuyler	\$19,274	\$32,000	\$800	\$3,727	\$101,000		\$10,022	\$152,411	\$13,686	\$2,834	(85.3%)
Scotland	\$5,500			\$5,701	\$0	\$503	\$4,733		\$966	\$31,921	480.4%
Scott	\$16,834	\$14,660	\$15,367	\$6,855	\$10,188	\$11,903	\$15,635	\$11,796	\$27,086	\$12,154	(27.8%)
Shannon	\$4,623	\$9,990	\$8,586	\$7,901	\$5,085	\$8,251	\$12,893	\$13,127	\$52,529	\$14,932	223.0%
Shelby	\$500	\$3,541		\$9,849	\$4,877	\$4,843	\$4,626	\$2,732	\$5,314	\$8,205	1541.1%
Stoddard	\$8,074	\$14,195	\$17,161	\$6,182	\$8,213	\$7,335	\$7,289	\$14,200	\$1,520	\$9,387	16.3%
Stone	\$8,789	\$7,205	\$3,785	\$10,776	\$13,207	\$4,740	\$7,667	\$9,772	\$9,539	\$16,990	93.3%
Sullivan	\$2,568	\$4,503	\$13,691	\$13,409	\$76,384	\$8,648	\$1,221	\$1,662	\$11,815	\$16,705	550.6%
Taney	\$9,803	\$14,232	\$9,299	\$5,122	\$6,035	\$6,601	\$10,645	\$7,641	\$7,293	\$12,091	23.3%
Texas	\$13,723	\$8,629	\$9,522	\$6,404	\$22,211	\$6,951	\$7,708	\$10,094	\$13,775	\$18,376	33.9%
Vernon	\$8,267	\$6,102	\$5,643	\$5,062	\$5,503	\$7,357	\$10,295	\$16,921	\$10,525	\$13,175	59.4%
Warren	\$5,340	\$5,813	\$11,502	\$7,205	\$10,875	\$7,290	\$13,481	\$10,829	\$22,203	\$11,488	115.1%
Washington	\$10,365	\$13,161	\$2,710	\$6,284	\$3,345	\$6,621	\$41,503	\$48,415	\$20,571	\$23,222	124.0%
Wayne	\$36,266	\$9,412	\$15,165	\$11,230	\$13,429	\$2,630	\$7,356	\$12,690	\$8,315	\$7,400	(79.6%)
Webster	\$5,219	\$6,146	\$14,804	\$8,811	\$11,095	\$8,389	\$8,271	\$4,370	\$14,357	\$24,713	373.5%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth		\$3,196	\$12,005	\$4,149					\$9,228	\$15,070	
Wright	\$3,915	\$15,089	\$5,202	\$4,715	\$10,364	\$5,799	\$9,677	\$8,551	\$8,152	\$11,822	201.9%
St. Louis City	\$10,565	\$10,606	\$11,530	\$12,741	\$15,499	\$13,654	\$15,915	\$16,141	\$16,674	\$17,269	63.5%
<b>Missouri Total</b>	<b>\$8,421</b>	<b>\$8,704</b>	<b>\$8,815</b>	<b>\$8,162</b>	<b>\$10,422</b>	<b>\$9,676</b>	<b>\$9,944</b>	<b>\$12,629</b>	<b>\$13,968</b>	<b>\$14,544</b>	<b>72.7%</b>

TABLE 7.2.2.1

# DWELLING FIRE - PURE PREMIUM

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$343	\$100	\$100	\$140	\$115	\$163	\$190	\$48	\$241	\$408	18.9%
Andrew	\$249	\$332	\$95	\$258	\$351	\$1,045	\$565	\$211	\$72	\$862	245.8%
Atchison	\$297	\$38	\$94	\$265		\$136	\$6	\$50	\$620	\$204	(31.2%)
Audrain	\$178	\$75	\$525	\$179	\$75	\$109	\$71	\$89	\$207	\$3,674	1958.9%
Barry	\$253	\$714	\$226	\$713	\$207	\$363	\$465	\$363	\$606	\$460	81.8%
Barton	\$242	\$29	\$145	\$160	\$237	\$539	\$215	\$247	\$220	\$1,025	323.2%
Bates	\$301	\$560	\$24	\$585	\$198	\$185	\$338	\$66	\$325	\$43	(85.7%)
Benton	\$403	\$85	\$42	\$93	\$153	\$205	\$106	\$107	\$128	\$382	(5.1%)
Bollinger	\$33	\$57	\$46	\$912	\$141	\$66	\$30	\$1	\$93	\$714	2055.5%
Boone	\$360	\$129	\$86	\$179	\$156	\$202	\$176	\$259	\$261	\$1,591	341.6%
Buchanan	\$158	\$149	\$246	\$260	\$191	\$293	\$370	\$257	\$392	\$233	48.0%
Butler	\$132	\$123	\$239	\$205	\$600	\$176	\$311	\$950	\$467	\$642	386.5%
Caldwell	\$58	\$39	\$43	\$45	\$161	\$7	\$64	\$52	\$74	\$106	83.8%
Callaway	\$2,377	\$174	\$263	\$353	\$247	\$160	\$802	\$162	\$295	\$376	(84.2%)
Camden	\$380	\$346	\$296	\$710	\$308	\$306	\$369	\$367	\$313	\$799	110.4%
Cape Girardeau	\$158	\$529	\$250	\$221	\$184	\$245	\$364	\$82	\$310	\$378	138.5%
Carroll	\$509	\$18	\$3	\$22	\$5	\$163	\$47	\$54	\$65	\$99	(80.5%)
Carter	\$42	\$169	\$854	\$410	\$120	\$271	\$77	\$137	\$100	\$567	1260.4%
Cass	\$212	\$243	\$355	\$1,036	\$686	\$243	\$696	\$164	\$246	\$767	261.4%
Cedar	\$1,525	\$101	\$347	\$286	\$306	\$477	\$142	\$153	\$271	\$280	(81.6%)
Chariton	\$643	\$137	\$340	\$1	\$68	\$145	\$27	\$62	\$37	\$529	(17.7%)
Christian	\$325	\$207	\$141	\$538	\$322	\$610	\$311	\$284	\$169	\$825	153.7%
Clark	\$15	\$63	\$116	\$126	\$34	\$77	\$26	\$8	\$307	\$497	3252.5%
Clay	\$413	\$476	\$464	\$646	\$312	\$375	\$358	\$416	\$416	\$517	25.3%
Clinton	\$818	\$104	\$139	\$550	\$790	\$218	\$570	\$220	\$303	\$364	(55.4%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$276	\$169	\$271	\$240	\$152	\$1,111	\$3,391	\$638	\$422	\$201	(27.2%)
Cooper	\$113	\$220	\$869	\$372	\$469	\$1,557	\$95	\$103	\$722	\$182	60.9%
Crawford	\$51	\$515	\$202	\$253	\$139	\$134	\$289	\$528	\$446	\$690	1260.2%
Dade	\$90	\$250	\$271	\$998	\$63	\$92	\$548	\$689	\$47	\$836	827.8%
Dallas	\$263	\$106	\$201	\$550	\$226	\$306	\$171	\$288	\$777	\$1,067	305.3%
Daviess	\$1,101	\$-39	\$304	\$143	\$68	\$93	\$115	\$154	\$363	\$1,300	18.1%
DeKalb	\$280	\$27	\$51	\$165	\$300	\$477	\$80	\$72	\$431	\$388	38.4%
Dent	\$311	\$435	\$107	\$250	\$39	\$390	\$40	\$126	\$327	\$289	(7.0%)
Douglas	\$138	\$76	\$629	\$136	\$62	\$130	\$393	\$15	\$789	\$169	22.7%
Dunklin	\$190	\$120	\$153	\$349	\$497	\$267	\$485	\$381	\$470	\$340	79.1%
Franklin	\$319	\$227	\$244	\$184	\$244	\$528	\$211	\$355	\$53	\$851	166.8%
Gasconade	\$67	\$90	\$69	\$143	\$282	\$176	\$228	\$85	\$1,240	\$871	1198.0%
Gentry	\$419	\$228	\$414	\$293	\$424	\$106	\$19	\$191	\$338	\$1,319	214.6%
Greene	\$175	\$110	\$154	\$228	\$367	\$325	\$618	\$371	\$326	\$454	159.9%
Grundy	\$2,717	\$156	\$169	\$91	\$-51	\$186	\$85	\$48	\$204	\$2,646	(2.6%)
Harrison	\$563	\$89	\$250	\$794	\$290	\$3,562	\$55	\$70	\$91	\$776	37.9%
Henry	\$160	\$95	\$86	\$414	\$277	\$715	\$260	\$240	\$231	\$265	66.4%
Hickory		\$16	\$1	\$96	\$98	\$262	\$167	\$212	\$416	\$443	
Holt			\$212	\$143	\$199	\$1,383	\$657	\$324	\$400	\$53	
Howard	\$121	\$82	\$52	\$319	\$135	\$112	\$51	\$163	\$365	\$1,296	966.8%
Howell	\$509	\$96	\$103	\$607	\$146	\$110	\$213	\$187	\$161	\$264	(48.1%)
Iron	\$85	\$256	\$74	\$101	\$16	\$235	\$74	\$782	\$28	\$186	120.1%
Jackson	\$419	\$266	\$255	\$713	\$383	\$383	\$392	\$330	\$411	\$762	82.0%
Jasper	\$193	\$169	\$167	\$963	\$316	\$385	\$446	\$438	\$310	\$366	89.8%
Jefferson	\$374	\$177	\$430	\$417	\$300	\$291	\$143	\$281	\$211	\$484	29.3%
Johnson	\$400	\$268	\$189	\$376	\$410	\$410	\$1,091	\$669	\$527	\$828	107.0%
Knox	\$191	\$42		\$429	\$23	\$72			\$12	\$2,720	1326.4%
Laclede	\$211	\$131	\$227	\$156	\$253	\$385	\$913	\$153	\$335	\$591	180.2%
Lafayette	\$246	\$65	\$1,065	\$368	\$202	\$183	\$892	\$413	\$256	\$461	87.2%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$104	\$1,473	\$167	\$405	\$241	\$570	\$694	\$386	\$319	\$314	200.7%
Lewis	\$57	\$285	\$185	\$163	\$70	\$56	\$33	\$459	\$191	\$291	414.2%
Lincoln	\$549	\$1,267	\$322	\$221	\$251	\$241	\$290	\$126	\$39	\$1,144	108.4%
Linn	\$49	\$904	\$157	\$192	\$6	\$225	\$806	\$424	\$295	\$332	584.3%
Livingston	\$639	\$223	\$69	\$131	\$123	\$134	\$130	\$588	\$668	\$527	(17.5%)
McDonald	\$148	\$267	\$202	\$842	\$7	\$1,292	\$183	\$888	\$134	\$416	180.3%
Macon	\$58	\$39	\$283	\$155	\$78	\$137	\$112	\$302	\$710	\$2,940	4929.4%
Madison	\$244	\$265	\$223	\$37	\$79	\$73	\$83	\$1,564	\$136	\$187	(23.4%)
Maries	\$53	\$56	\$275	\$99	\$65	\$26	\$262	\$99		\$1,053	1875.1%
Marion	\$183	\$102	\$108	\$149	\$218	\$96	\$162	\$219	\$156	\$3,531	1830.9%
Mercer	\$2,499	\$21	\$482	\$1,126	\$221	\$639	\$100	\$45	\$109	\$516	(79.4%)
Miller	\$509	\$60	\$152	\$183	\$193	\$626	\$115	\$118	\$535	\$586	15.2%
Mississippi	\$736	\$68	\$509	\$353	\$72	\$449	\$165	\$505	\$191	\$365	(50.4%)
Moniteau	\$36	\$63	\$130	\$204	\$288	\$47	\$139	\$320	\$433	\$155	326.3%
Monroe	\$380	\$126	\$175	\$116	\$66	\$27	\$20	\$309	\$192	\$199	(47.6%)
Montgomery	\$95	\$81	\$435	\$87	\$79	\$343	\$184	\$69	\$332	\$788	730.0%
Morgan	\$468	\$77	\$238	\$236	\$189	\$473	\$192	\$175	\$91	\$522	11.7%
New Madrid	\$263	\$290	\$476	\$700	\$391	\$593	\$467	\$347	\$679	\$595	126.3%
Newton	\$117	\$201	\$190	\$309	\$266	\$162	\$157	\$403	\$125	\$312	166.7%
Nodaway	\$109	\$2	\$54	\$447	\$115	\$10	\$42	\$43	\$209	\$2,157	1877.0%
Oregon	\$54	\$112	\$616	\$110	\$119	\$322	\$311	\$474	\$45	\$173	222.6%
Osage	\$12	\$55	\$14	\$258	\$109		\$857	\$65	\$1	\$731	5991.3%
Ozark	\$184	\$97	\$268	\$329	\$315	\$178	\$61	\$606	\$95	\$303	64.3%
Pemiscot	\$221	\$88	\$221	\$518	\$239	\$189	\$635	\$557	\$549	\$500	126.3%
Perry	\$47	\$182	\$8	\$768	\$22	\$176	\$68	\$11	\$75	\$114	141.2%
Pettis	\$68	\$133	\$113	\$218	\$62	\$427	\$334	\$340	\$235	\$594	771.9%
Phelps	\$439	\$297	\$88	\$193	\$207	\$198	\$374	\$228	\$290	\$262	(40.3%)
Pike	\$41	\$263	\$120	\$51	\$135	\$60	\$35	\$196	\$530	\$430	938.2%
Platte	\$577	\$305	\$476	\$896	\$339	\$156	\$320	\$352	\$315	\$470	(18.5%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$386	\$207	\$221	\$367	\$161	\$501	\$292	\$392	\$2,978	\$1,331	245.1%
Pulaski	\$306	\$441	\$218	\$234	\$210	\$216	\$185	\$214	\$268	\$518	69.4%
Putnam	\$18	\$183	\$133	\$563	\$405	\$5	\$176	\$112	\$391	\$26	43.7%
Ralls	\$65		\$80	\$61	\$24	\$122	\$324	\$1,010	\$3	\$292	346.8%
Randolph	\$502	\$157	\$231	\$306	\$547	\$217	\$53	\$92	\$37	\$274	(45.4%)
Ray	\$1,127	\$281	\$348	\$1,283	\$420	\$203	\$152	\$230	\$136	\$732	(35.0%)
Reynolds	\$899	\$361	\$322	\$292	\$185	\$339	\$394	\$164	\$109	\$718	(20.1%)
Ripley	\$54	\$47	\$304	\$62	\$532	\$402	\$178	\$27	\$52	\$193	258.0%
St. Charles	\$244	\$248	\$535	\$285	\$170	\$204	\$383	\$333	\$323	\$768	214.7%
St. Clair	\$93	\$154	\$316	\$107	\$138	\$477	\$81	\$461	\$52	\$210	126.7%
Ste. Genevieve	\$299	\$418	\$222	\$266	\$19	\$98	\$36	\$57	\$86	\$574	91.7%
St. Francois	\$258	\$1,516	\$377	\$236	\$165	\$172	\$187	\$159	\$234	\$236	(8.6%)
St. Louis	\$251	\$323	\$248	\$227	\$272	\$240	\$303	\$374	\$347	\$515	105.1%
Saline	\$735	\$252	\$1,467	\$171	\$34	\$155	\$97	\$108	\$94	\$465	(36.8%)
Schuyler	\$958	\$483	\$13	\$78	\$2,027		\$719	\$3,043	\$263	\$104	(89.1%)
Scotland	\$144			\$2,118	\$0	\$5	\$96		\$9	\$656	355.6%
Scott	\$454	\$327	\$508	\$205	\$244	\$357	\$517	\$198	\$550	\$321	(29.2%)
Shannon	\$103	\$291	\$233	\$251	\$60	\$204	\$199	\$313	\$1,092	\$462	348.9%
Shelby	\$9	\$46		\$130	\$30	\$70	\$97	\$37	\$91	\$282	3037.5%
Stoddard	\$178	\$176	\$262	\$147	\$101	\$186	\$147	\$432	\$25	\$188	5.6%
Stone	\$198	\$217	\$80	\$486	\$484	\$164	\$532	\$313	\$292	\$658	233.0%
Sullivan	\$63	\$18	\$119	\$281	\$1,470	\$140	\$5	\$32	\$179	\$441	597.8%
Taney	\$194	\$287	\$211	\$228	\$455	\$514	\$540	\$277	\$241	\$629	224.8%
Texas	\$468	\$135	\$279	\$356	\$365	\$252	\$1,307	\$286	\$228	\$664	42.0%
Vernon	\$223	\$143	\$157	\$1,383	\$160	\$221	\$345	\$372	\$396	\$1,018	356.9%
Warren	\$135	\$266	\$429	\$240	\$97	\$200	\$1,000	\$418	\$452	\$376	179.2%
Washington	\$283	\$931	\$97	\$115	\$134	\$141	\$909	\$564	\$168	\$459	62.1%
Wayne	\$905	\$282	\$272	\$312	\$246	\$38	\$260	\$103	\$221	\$101	(88.8%)
Webster	\$160	\$93	\$295	\$191	\$444	\$300	\$251	\$86	\$259	\$501	213.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth		\$148	\$526	\$566					\$454	\$696	
Wright	\$161	\$216	\$64	\$564	\$341	\$259	\$982	\$137	\$138	\$633	292.1%
St. Louis City	\$422	\$276	\$354	\$308	\$401	\$421	\$417	\$390	\$469	\$617	46.1%
<b>Missouri Total</b>	<b>\$321</b>	<b>\$269</b>	<b>\$268</b>	<b>\$387</b>	<b>\$291</b>	<b>\$317</b>	<b>\$389</b>	<b>\$332</b>	<b>\$347</b>	<b>\$626</b>	<b>94.8%</b>

TABLE 7.2.2.2



# DWELLING FIRE - LOSS SEVERITY, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$5,179	\$12,463	\$11,715	\$3,274	\$11,774	\$2,293		\$3,765		\$12,275	137.0%
Andrew	\$8,861	\$2,635	\$3,585	\$6,465	\$7,178	\$7,023	\$4,839		\$3,273		
Atchison			\$265			\$3,659		\$4,688	\$17,045		
Audrain	\$13,704	\$3,418	\$8,498		\$4,202	\$4,548	\$11,828		\$479	\$12,636	(7.8%)
Barry	\$7,528	\$10,424	\$49,281	\$8,720	\$6,220	\$6,535	\$26,139	\$28,357	\$15,937	\$43,509	477.9%
Barton		\$5,645	\$4,235	\$5,425	\$13,282	\$4,923	\$4,645	\$23,965	\$6,730	\$7,361	
Bates	\$4,923	\$6,121	\$2,003	\$9,453	\$3,809	\$6,429	\$11,238	\$2,222	\$27,702	\$2,866	(41.8%)
Benton	\$41,083	\$5,349	\$5,262	\$5,071	\$16,108	\$4,849		\$73,980	\$8,126	\$58,966	43.5%
Bollinger			\$0	\$54,677		\$5,323			\$3,711	\$20,052	
Boone	\$6,559	\$6,454	\$5,093	\$10,913	\$9,582	\$6,259	\$15,880	\$9,605	\$8,709	\$14,921	127.5%
Buchanan	\$6,934	\$7,894	\$10,887	\$7,106	\$8,023	\$6,706	\$12,099	\$26,397	\$20,214	\$13,925	100.8%
Butler	\$10,366	\$5,289	\$30,516	\$13,726	\$11,299	\$5,815	\$29,202	\$30,603	\$69,934	\$32,954	217.9%
Caldwell	\$4,894			\$1,047			\$8,146				
Callaway	\$8,390	\$3,946	\$10,587	\$11,024	\$52,017	\$10,077	\$8,569	\$12,554	\$5,357	\$7,041	(16.1%)
Camden	\$8,622	\$8,928	\$5,050	\$21,390	\$6,747	\$8,246	\$16,782	\$11,111	\$5,462	\$10,659	23.6%
Cape Girardeau	\$6,710	\$8,631	\$7,211	\$5,761	\$8,790	\$10,649	\$5,786	\$12,226	\$15,281	\$16,223	141.8%
Carroll	\$9,113					\$12,211					
Carter		\$2,524	\$187					\$19,146			
Cass	\$7,296	\$17,803	\$11,194	\$8,235	\$11,130	\$4,932	\$12,676	\$3,641	\$8,168	\$15,438	111.6%
Cedar	\$9,375	\$1,473	\$199,620	\$8,211	\$17,894	\$58,891	\$5,857	\$7,561		\$3,257	(65.3%)
Chariton	\$6,698	\$4,788								\$2,459	(63.3%)
Christian	\$17,748	\$6,026	\$6,183	\$11,304	\$11,533	\$13,200	\$10,543	\$9,220	\$8,668	\$16,573	(6.6%)
Clark											
Clay	\$5,144	\$7,015	\$6,597	\$7,236	\$10,716	\$7,707	\$13,369	\$10,927	\$16,082	\$10,435	102.9%
Clinton	\$10,736	\$6,620	\$3,884	\$11,645	\$38,230	\$9,805	\$9,159	\$3,350	\$4,639	\$10,948	2.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$6,772	\$14,143	\$15,503	\$6,617	\$3,968	\$16,529	\$8,469	\$13,650	\$15,208	\$14,263	110.6%
Cooper	\$2,160	\$2,845	\$64,634	\$9,401	\$35,799	\$152,436	\$3,916			\$1,308	(39.4%)
Crawford	\$4,281	\$79,559	\$19,250	\$85,969	\$3,710	\$5,406		\$41,366	\$5,252	\$14,198	231.7%
Dade	\$3,146	\$3,081		\$7,596	\$3,971		\$8,760	\$41,631			
Dallas		\$9,171	\$1,801	\$2,966	\$13,692	\$3,590	\$5,592		\$155,588	\$34,834	
Daviess	\$686									\$7,414	980.8%
DeKalb				\$2,079		\$3,647	\$11,849		\$1,303	\$1,764	
Dent	\$1,017	\$140,700	\$9,460	\$15,722	\$3,394	\$4,362		\$3,932		\$4,476	340.1%
Douglas	\$2,143			\$440	\$4,183	\$2,348		\$1,003	\$235,364	\$18,405	759.0%
Dunklin	\$4,157		\$3,785	\$42,994	\$31,403	\$27,300	\$11,061	\$29,934	\$130,584	\$5,109	22.9%
Franklin	\$7,297	\$7,916	\$6,753	\$6,447	\$15,655	\$8,437	\$16,857	\$6,892	\$-2,024	\$10,683	46.4%
Gasconade	\$6,882	\$4,043		\$3,042				\$8,472	\$13,423	\$16,688	142.5%
Gentry	\$9,992				\$6,235				\$11,816		
Greene	\$9,761	\$9,445	\$12,026	\$7,458	\$7,561	\$9,899	\$9,482	\$12,067	\$12,639	\$12,489	27.9%
Grundy	\$9,638	\$3,033				\$15,071				\$11,052	14.7%
Harrison				\$3,451		\$8,212			\$4,899	\$26,716	
Henry	\$4,437		\$5,601	\$8,032	\$3,749	\$6,982	\$20,207	\$4,683	\$7,551	\$18,519	317.3%
Hickory		\$1,285			\$4,081	\$13,980	\$3,677		\$16,661	\$20,535	
Holt			\$17,202	\$0	\$13,984	\$16,393		\$14,178	\$2,455		
Howard	\$10,200			\$5,297		\$5,786		\$4,131	\$12,635	\$22,861	124.1%
Howell	\$8,238	\$3,766	\$498	\$6,184	\$6,887	\$4,261	\$7,839	\$9,860	\$16,462	\$7,289	(11.5%)
Iron	\$812	\$14,705	\$7,152	\$11,594		\$1,162		\$53,666		\$9,641	1087.3%
Jackson	\$9,004	\$10,324	\$11,065	\$10,530	\$11,651	\$12,510	\$13,538	\$15,553	\$22,095	\$21,854	142.7%
Jasper	\$5,967	\$15,369	\$22,056	\$9,270	\$13,285	\$12,091	\$9,866	\$16,634	\$11,310	\$19,266	222.9%
Jefferson	\$15,529	\$8,881	\$6,514	\$9,568	\$9,332	\$6,290	\$6,959	\$22,313	\$10,868	\$10,551	(32.1%)
Johnson	\$4,833	\$17,225	\$11,903	\$10,925	\$6,955	\$5,728	\$14,578	\$20,878	\$46,452	\$7,888	63.2%
Knox		\$4,396							\$844		
Laclede	\$7,051	\$18,650	\$5,375	\$5,720	\$10,139	\$11,973	\$10,816	\$6,347	\$26,992	\$33,738	378.5%
Lafayette	\$4,602	\$4,201	\$9,515	\$5,994	\$11,772	\$6,936	\$23,922	\$6,843	\$10,182	\$10,616	130.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$5,653	\$7,449	\$7,849	\$8,720	\$6,399	\$25,213	\$8,919	\$10,965	\$10,428	\$9,359	65.5%
Lewis		\$1,369				\$3,501		\$13,588		\$8,497	
Lincoln	\$17,045	\$9,981	\$11,432	\$6,217	\$24,565	\$7,238	\$9,806	\$8,219	\$7,676	\$16,294	(4.4%)
Linn								\$1,567		\$13,468	
Livingston	\$13,159			\$3,804		\$8,212	\$957		\$72,707	\$7,834	(40.5%)
McDonald		\$5,917	\$2,364	\$2,650	\$6,011	\$11,394	\$12,664	\$10,610	\$6,206	\$7,890	
Macon							\$43,917		\$2,617	\$10,101	
Madison	\$22,508	\$154,820	\$6,181	\$4,146	\$4,243	\$1,989		\$59,297	\$2,019		
Maries		\$10,580	\$12,308	\$0						\$16,349	
Marion	\$12,002	\$9,370	\$4,182	\$3,275		\$2,534	\$1,885	\$15,581	\$12,701	\$8,948	(25.5%)
Mercer					\$11,580						
Miller	\$7,198	\$4,858	\$5,480	\$6,353	\$22,256	\$4,862	\$5,440	\$7,398	\$56,817	\$6,011	(16.5%)
Mississippi			\$5,843	\$4,665			\$6,266	\$72,570	\$2,700	\$6,567	
Moniteau				\$5,225	\$53,868			\$11,809	\$6,932	\$6,553	
Monroe	\$36,231	\$4,987	\$8,956					\$1,224		\$693	(98.1%)
Montgomery	\$3,386	\$2,521	\$9,091	\$4,137	\$3,628	\$151	\$18,395	\$4,305	\$34,103	\$25,761	660.7%
Morgan	\$12,832	\$6,705	\$4,441	\$5,399	\$28,639	\$4,877	\$6,347	\$4,308	\$9,730	\$9,931	(22.6%)
New Madrid			\$7,226	\$4,682	\$13,211	\$1,464	\$33,337	\$16,570	\$12,258	\$2,677	
Newton	\$8,721	\$18,933	\$11,247	\$9,051	\$12,509	\$7,580	\$6,252	\$12,731	\$8,007	\$26,910	208.6%
Nodaway	\$5,676		\$7,400	\$65,988	\$16,056	\$1,072	\$12,614	\$5,055	\$5,631	\$10,890	91.9%
Oregon	\$2,579		\$236,780	\$5,006	\$5,293	\$4,111	\$10,419	\$59,515			
Osage				\$7,138			\$4,615			\$6,524	
Ozark		\$6,443					\$13,233	\$23,596	\$6,297	\$3,993	
Pemiscot	\$957			\$21,182	\$6,216	\$516	\$10,468	\$88,415	\$59,791	\$51,351	5265.8%
Perry		\$3,656	\$1,174	\$3,130	\$6,364	\$1,197	\$12,899		\$2,012	\$2,250	
Pettis	\$1,972	\$4,864	\$9,742	\$3,636	\$635	\$8,177	\$5,416	\$27,650	\$23,721	\$21,994	1015.1%
Phelps	\$13,401	\$16,980	\$4,748	\$3,279	\$17,222	\$5,651	\$19,131	\$7,940	\$13,317	\$6,653	(50.4%)
Pike		\$8,712	\$5,620		\$7,229	\$5,111	\$6,582		\$4,151	\$23,395	
Platte	\$8,239	\$5,961	\$8,125	\$10,809	\$13,634	\$6,156	\$7,565	\$23,209	\$6,616	\$11,817	43.4%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$5,751	\$5,595	\$30,487	\$5,591	\$7,361	\$9,797	\$47,543	\$6,848	\$12,664	\$22,279	287.4%
Pulaski	\$6,171	\$6,922	\$6,850	\$4,850	\$5,410	\$5,652	\$3,557	\$5,928	\$8,423	\$10,405	68.6%
Putnam		\$1,708					\$9,898	\$8,939			
Ralls			\$5,950		\$5,175	\$17,969		\$512		\$11,168	
Randolph	\$4,104	\$22,887	\$1,050	\$3,851	\$7,139	\$5,647	\$-36,606	\$7,267	\$11,018	\$13,411	226.8%
Ray	\$14,746	\$4,757	\$14,344	\$6,817	\$20,450	\$10,311	\$20,676	\$11,180	\$5,191	\$26,300	78.4%
Reynolds			\$4,469		\$7,285	\$560					
Ripley			\$4,513		\$117,182			\$6,344		\$7,987	
St. Charles	\$7,145	\$14,942	\$7,519	\$8,088	\$6,906	\$6,287	\$6,559	\$15,718	\$13,257	\$16,842	135.7%
St. Clair	\$5,629		\$13,272	\$4,665	\$12,259	\$171,839			\$604		
Ste. Genevieve		\$15,902	\$5,504	\$3,706	\$2,341			\$1,567	\$7,987	\$39,189	
St. Francois	\$14,636	\$7,507	\$6,680	\$7,691	\$6,489	\$23,760	\$43,613	\$13,996	\$5,698	\$8,476	(42.1%)
St. Louis	\$6,823	\$8,211	\$8,765	\$7,876	\$11,731	\$9,472	\$9,695	\$10,602	\$13,611	\$12,830	88.0%
Saline	\$75,726	\$8,835	\$5,869	\$18,416		\$16,472			\$3,603	\$43,801	(42.2%)
Schuyler							\$24,783	\$152,411	\$13,686		
Scotland				\$6,321							
Scott	\$54,923	\$22,114	\$5,482	\$6,276	\$29,268	\$19,017	\$6,576	\$5,025	\$29,788	\$19,445	(64.6%)
Shannon									\$3,498	\$11,181	
Shelby		\$1,587					\$5,000				
Stoddard		\$3,180	\$7,946	\$7,023	\$8,154	\$3,877	\$13,505	\$22,308	\$-65,403	\$7,187	
Stone	\$9,031	\$6,363	\$5,001	\$9,263	\$26,243	\$5,260	\$7,634	\$9,044	\$9,601	\$8,528	(5.6%)
Sullivan						\$13,794				\$15,029	
Taney	\$20,762	\$12,101	\$19,568	\$6,056	\$6,921	\$7,516	\$10,769	\$10,722	\$6,265	\$13,573	(34.6%)
Texas	\$5,801	\$5,861	\$8,576	\$6,482	\$-291	\$6,432	\$10,196	\$4,978	\$5,913	\$52,719	808.8%
Vernon	\$7,807	\$4,217	\$6,375	\$7,951	\$4,047	\$5,118	\$12,092	\$9,866	\$10,032	\$25,327	224.4%
Warren	\$4,160	\$5,518	\$17,317	\$4,306	\$3,644	\$4,476	\$8,599	\$6,821	\$35,241	\$11,539	177.4%
Washington	\$6,389	\$26,452	\$4,762	\$7,141	\$3,221	\$11,197				\$36,336	468.7%
Wayne			\$59,080	\$6,524	\$13,418	\$10,326	\$5,310	\$1,500	\$12,327	\$5,430	
Webster	\$896	\$14,469	\$17,014	\$5,428	\$10,397	\$9,087	\$14,574	\$4,199	\$5,131	\$4,540	406.7%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth									\$9,228	\$15,070	
Wright	\$3,422			\$6,946	\$4,375	\$7,297	\$11,881	\$899		\$7,558	120.9%
St. Louis City	\$9,350	\$6,618	\$13,905	\$14,475	\$16,417	\$16,412	\$19,321	\$15,368	\$20,421	\$19,015	103.4%
<b>Missouri Total</b>	<b>\$8,364</b>	<b>\$9,176</b>	<b>\$9,729</b>	<b>\$9,231</b>	<b>\$11,004</b>	<b>\$10,297</b>	<b>\$10,815</b>	<b>\$13,995</b>	<b>\$15,686</b>	<b>\$15,127</b>	<b>80.9%</b>

TABLE 7.2.2.3

# DWELLING FIRE - PURE PREMIUM, \$140-\$249K COVERAGE LIMITS

## PRIOR TEN YEARS

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Adair	\$247	\$229	\$82	\$43	\$118	\$20	\$1	\$28	\$0	\$183	(25.8%)
Andrew	\$686	\$47	\$306	\$447	\$629	\$2,362	\$421	\$94	\$193	\$3,411	397.3%
Atchison	\$0	\$0	\$14	\$0		\$168	\$27	\$148	\$856	\$0	
Audrain	\$538	\$37	\$1,307	\$0	\$41	\$220	\$213	\$0	\$4	\$4,177	676.4%
Barry	\$324	\$1,142	\$1,006	\$1,254	\$303	\$238	\$606	\$709	\$613	\$901	177.9%
Barton	\$0	\$407	\$128	\$296	\$1,365	\$828	\$160	\$354	\$98	\$360	
Bates	\$186	\$640	\$98	\$1,383	\$161	\$257	\$491	\$118	\$892	\$49	(73.7%)
Benton	\$2,007	\$381	\$64	\$228	\$486	\$140	\$0	\$689	\$296	\$1,457	(27.4%)
Bollinger	\$0	\$0	\$0	\$5,965	\$0	\$219	\$0	\$0	\$236	\$2,714	
Boone	\$418	\$139	\$89	\$266	\$189	\$103	\$196	\$175	\$93	\$1,422	239.7%
Buchanan	\$164	\$206	\$491	\$287	\$137	\$105	\$754	\$580	\$562	\$237	44.7%
Butler	\$248	\$36	\$692	\$213	\$1,275	\$148	\$725	\$262	\$414	\$840	238.6%
Caldwell	\$192	\$0	\$0	\$45	\$0	\$0	\$283	\$0	\$0	\$0	(100.0%)
Callaway	\$2,461	\$145	\$347	\$461	\$778	\$78	\$708	\$128	\$42	\$285	(88.4%)
Camden	\$540	\$422	\$221	\$1,035	\$231	\$463	\$588	\$177	\$160	\$725	34.3%
Cape Girardeau	\$130	\$928	\$227	\$185	\$217	\$337	\$104	\$75	\$249	\$393	202.6%
Carroll	\$516	\$0	\$0	\$0	\$0	\$507	\$0	\$0	\$0	\$0	(100.0%)
Carter	\$0	\$121	\$9	\$0	\$0	\$0	\$0	\$385	\$0	\$0	
Cass	\$219	\$476	\$396	\$1,328	\$939	\$179	\$756	\$53	\$107	\$599	173.4%
Cedar	\$1,228	\$171	\$3,502	\$389	\$235	\$2,831	\$173	\$313	\$53	\$29	(97.7%)
Chariton	\$5,186	\$518	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$178	(96.6%)
Christian	\$400	\$161	\$122	\$480	\$335	\$740	\$308	\$309	\$68	\$791	97.6%
Clark	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Clay	\$338	\$214	\$473	\$720	\$345	\$356	\$401	\$299	\$463	\$371	9.7%
Clinton	\$1,688	\$256	\$144	\$993	\$1,473	\$529	\$277	\$61	\$88	\$152	(91.0%)

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Cole	\$216	\$358	\$289	\$148	\$87	\$742	\$3,895	\$747	\$378	\$243	12.5%
Cooper	\$90	\$33	\$4,505	\$96	\$1,850	\$5,738	\$72	\$0	\$0	\$27	(70.3%)
Crawford	\$90	\$1,329	\$167	\$1,638	\$66	\$544	\$0	\$1,523	\$108	\$962	967.9%
Dade	\$323	\$124	\$0	\$1,663	\$144	\$0	\$891	\$5,343	\$0	\$0	(100.0%)
Dallas	\$195	\$216	\$79	\$193	\$652	\$139	\$175	\$0	\$3,894	\$394	102.1%
Daviess	\$33	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$205	520.1%
DeKalb	\$0	\$0	\$0	\$107	\$0	\$402	\$485	\$0	\$44	\$39	
Dent	\$47	\$2,429	\$157	\$722	\$119	\$67	\$0	\$56	\$5	\$44	(4.7%)
Douglas	\$184	\$0	\$4,367	\$12	\$322	\$131	\$23	\$35	\$3,626	\$215	16.5%
Dunklin	\$126	\$0	\$70	\$1,823	\$612	\$1,440	\$381	\$707	\$502	\$34	(73.0%)
Franklin	\$290	\$240	\$208	\$361	\$373	\$574	\$287	\$125	\$-35	\$653	125.2%
Gasconade	\$295	\$206	\$0	\$300	\$0	\$0	\$0	\$126	\$771	\$171	(42.0%)
Gentry	\$1,303	\$0	\$0	\$395	\$409	\$0	\$0	\$0	\$1,826	\$0	(100.0%)
Greene	\$186	\$129	\$217	\$260	\$467	\$458	\$777	\$347	\$228	\$390	110.3%
Grundy	\$5,990	\$236	\$0	\$0	\$0	\$1,086	\$0	\$0	\$0	\$1,901	(68.3%)
Harrison	\$0	\$0	\$0	\$357	\$0	\$6,159	\$471	\$0	\$129	\$1,290	
Henry	\$173	\$0	\$168	\$394	\$135	\$1,135	\$504	\$34	\$144	\$109	(36.7%)
Hickory		\$74	\$0	\$0	\$124	\$447	\$136	\$63	\$1,133	\$461	
Holt			\$1,048	\$0	\$1,097	\$3,279	\$2,490	\$1,797	\$406	\$27	
Howard	\$474	\$0	\$0	\$190	\$0	\$268	\$0	\$74	\$616	\$3,086	550.5%
Howell	\$413	\$48	\$6	\$950	\$228	\$137	\$272	\$77	\$173	\$233	(43.6%)
Iron	\$30	\$1,530	\$517	\$442	\$0	\$22	\$0	\$5,071	\$0	\$643	2070.1%
Jackson	\$569	\$293	\$315	\$948	\$443	\$448	\$462	\$410	\$501	\$662	16.4%
Jasper	\$119	\$222	\$297	\$1,296	\$649	\$631	\$406	\$258	\$192	\$358	201.4%
Jefferson	\$475	\$178	\$484	\$601	\$424	\$185	\$127	\$381	\$199	\$364	(23.3%)
Johnson	\$246	\$451	\$382	\$543	\$447	\$415	\$1,445	\$1,025	\$879	\$295	19.9%
Knox	\$0	\$995		\$0	\$0	\$0			\$44	\$0	
Laclede	\$247	\$508	\$204	\$301	\$706	\$857	\$1,761	\$200	\$749	\$773	213.1%
Lafayette	\$120	\$144	\$1,757	\$298	\$459	\$303	\$1,524	\$121	\$456	\$548	357.1%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Lawrence	\$281	\$1,789	\$88	\$761	\$421	\$1,628	\$580	\$225	\$84	\$232	(17.3%)
Lewis	\$0	\$52	\$0	\$0	\$0	\$218	\$0	\$480	\$0	\$677	
Lincoln	\$1,071	\$2,676	\$599	\$344	\$446	\$80	\$348	\$220	\$39	\$1,739	62.4%
Linn	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$77	\$0	\$208	
Livingston	\$231	\$0	\$0	\$53	\$0	\$85	\$9	\$0	\$614	\$422	82.9%
McDonald	\$0	\$323	\$74	\$190	\$252	\$2,635	\$192	\$795	\$207	\$64	
Macon	\$0	\$0	\$0	\$0	\$0	\$0	\$825	\$0	\$41	\$3,008	
Madison	\$1,378	\$4,271	\$188	\$106	\$210	\$37	\$0	\$7,810	\$40	\$0	(100.0%)
Maries	\$0	\$483	\$605	\$0	\$0	\$0	\$0	\$0		\$394	
Marion	\$367	\$227	\$143	\$38	\$0	\$69	\$24	\$182	\$166	\$2,179	493.5%
Mercer	\$0	\$0	\$0	\$0	\$4,483	\$225	\$0	\$0	\$0	\$0	
Miller	\$783	\$207	\$261	\$518	\$481	\$290	\$92	\$201	\$1,258	\$374	(52.2%)
Mississippi	\$0	\$0	\$220	\$229	\$0	\$0	\$246	\$2,512	\$68	\$161	
Moniteau	\$0	\$0	\$0	\$531	\$1,374	\$0	\$0	\$624	\$146	\$132	
Monroe	\$1,812	\$315	\$495	\$0	\$0	\$0	\$0	\$38	\$0	\$27	(98.5%)
Montgomery	\$529	\$134	\$222	\$103	\$160	\$4	\$943	\$176	\$1,064	\$1,377	160.1%
Morgan	\$1,257	\$209	\$145	\$342	\$674	\$110	\$324	\$88	\$194	\$479	(61.9%)
New Madrid	\$4	\$0	\$298	\$986	\$620	\$21	\$2,875	\$165	\$116	\$45	1091.8%
Newton	\$211	\$471	\$121	\$876	\$178	\$194	\$304	\$447	\$176	\$596	182.0%
Nodaway	\$149	\$0	\$55	\$1,906	\$435	\$14	\$78	\$61	\$163	\$2,569	1622.2%
Oregon	\$215	\$0	\$6,847	\$401	\$165	\$104	\$238	\$4,793	\$0	\$0	(100.0%)
Osage	\$0	\$0	\$0	\$276	\$0		\$137	\$0	\$0	\$746	
Ozark	\$0	\$304	\$0	\$0	\$0	\$0	\$237	\$1,801	\$117	\$86	
Pemiscot	\$34	\$0	\$0	\$3,916	\$180	\$6	\$1,135	\$3,429	\$2,185	\$1,308	3796.2%
Perry	\$0	\$68	\$46	\$156	\$84	\$16	\$145	\$0	\$42	\$22	
Pettis	\$34	\$126	\$150	\$114	\$6	\$212	\$101	\$809	\$267	\$835	2372.0%
Phelps	\$842	\$491	\$127	\$114	\$649	\$246	\$544	\$243	\$616	\$173	(79.4%)
Pike	\$0	\$602	\$326	\$0	\$263	\$82	\$84	\$0	\$68	\$1,320	
Platte	\$518	\$340	\$302	\$1,013	\$383	\$154	\$277	\$610	\$278	\$392	(24.3%)



County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Polk	\$386	\$244	\$1,131	\$366	\$167	\$347	\$481	\$83	\$2,672	\$1,575	307.9%
Pulaski	\$368	\$193	\$139	\$193	\$154	\$223	\$116	\$267	\$241	\$410	11.4%
Putnam	\$0	\$79	\$0	\$0	\$0	\$0	\$1,291	\$447	\$0	\$0	
Ralls	\$0		\$263	\$0	\$262	\$829	\$0	\$20	\$0	\$441	
Randolph	\$76	\$274	\$28	\$176	\$910	\$415	\$-324	\$172	\$50	\$252	230.6%
Ray	\$2,021	\$487	\$176	\$559	\$959	\$384	\$367	\$390	\$414	\$230	(88.6%)
Reynolds	\$0	\$0	\$253	\$0	\$397	\$50	\$0	\$0	\$0	\$0	
Ripley	\$0	\$0	\$337	\$0	\$6,250	\$0	\$0	\$125	\$0	\$268	
St. Charles	\$277	\$375	\$613	\$308	\$156	\$180	\$427	\$421	\$250	\$861	210.9%
St. Clair	\$558	\$0	\$1,041	\$341	\$640	\$8,315	\$0	\$0	\$22	\$0	(100.0%)
Ste. Genevieve	\$24	\$863	\$371	\$498	\$41	\$0	\$0	\$25	\$104	\$1,203	4964.5%
St. Francois	\$229	\$2,975	\$312	\$198	\$192	\$303	\$757	\$66	\$25	\$175	(23.5%)
St. Louis	\$267	\$395	\$300	\$208	\$316	\$298	\$376	\$351	\$359	\$501	87.2%
Saline	\$3,611	\$89	\$1,209	\$196	\$29	\$325	\$0	\$0	\$130	\$1,760	(51.3%)
Schuyler	\$0	\$0	\$0	\$0	\$0		\$4,575	\$23,752	\$2,281	\$0	
Scotland	\$0			\$2,830	\$0	\$0	\$0		\$0	\$0	
Scott	\$942	\$853	\$110	\$178	\$395	\$567	\$200	\$31	\$566	\$671	(28.9%)
Shannon	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$152	\$716	
Shelby	\$0	\$235		\$122	\$0	\$0	\$309	\$0	\$0	\$0	
Stoddard	\$0	\$27	\$173	\$488	\$156	\$110	\$67	\$970	\$-286	\$201	
Stone	\$211	\$181	\$149	\$819	\$1,078	\$431	\$596	\$108	\$247	\$360	70.5%
Sullivan	\$0	\$0	\$0	\$0	\$0	\$845	\$0	\$0	\$0	\$1,297	
Taney	\$395	\$401	\$628	\$479	\$796	\$1,202	\$525	\$400	\$114	\$557	41.0%
Texas	\$312	\$206	\$451	\$562	\$-2	\$295	\$1,202	\$347	\$181	\$578	85.5%
Vernon	\$261	\$126	\$196	\$1,990	\$89	\$267	\$670	\$240	\$398	\$776	197.4%
Warren	\$87	\$308	\$909	\$178	\$36	\$157	\$858	\$264	\$1,207	\$294	239.3%
Washington	\$380	\$3,155	\$350	\$508	\$150	\$355	\$0	\$0	\$26	\$2,028	434.3%
Wayne	\$0	\$0	\$4,459	\$295	\$737	\$184	\$525	\$21	\$261	\$54	
Webster	\$23	\$119	\$455	\$64	\$827	\$357	\$616	\$102	\$57	\$96	323.0%

County	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	% Difference
Worth		\$0	\$0	\$0					\$1,538	\$2,512	
Wright	\$497	\$0	\$0	\$1,471	\$245	\$169	\$1,477	\$13	\$0	\$880	77.1%
St. Louis City	\$410	\$207	\$548	\$404	\$536	\$599	\$507	\$361	\$545	\$677	64.9%
<b>Missouri Total</b>	<b>\$375</b>	<b>\$332</b>	<b>\$361</b>	<b>\$498</b>	<b>\$389</b>	<b>\$390</b>	<b>\$492</b>	<b>\$368</b>	<b>\$352</b>	<b>\$587</b>	<b>56.5%</b>

TABLE 7.2.2.4



UPDATED: 11/24



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