

MISSOURI

# HOMEOWNERS INSURANCE - PREMIUM & LOSSES

DEPARTMENT OF COMMERCE AND INSURANCE



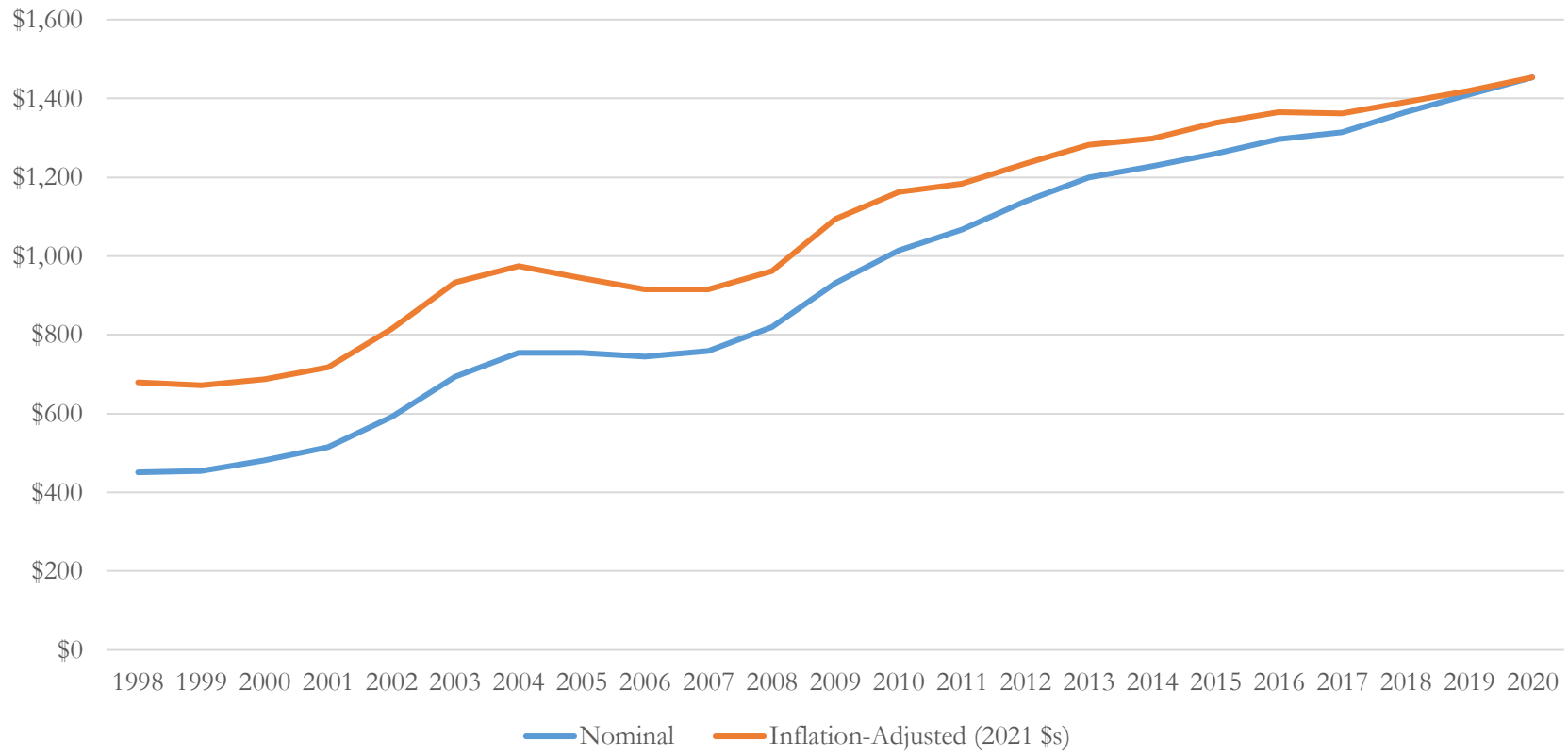
**DCI**

Missouri Department of Commerce & Insurance

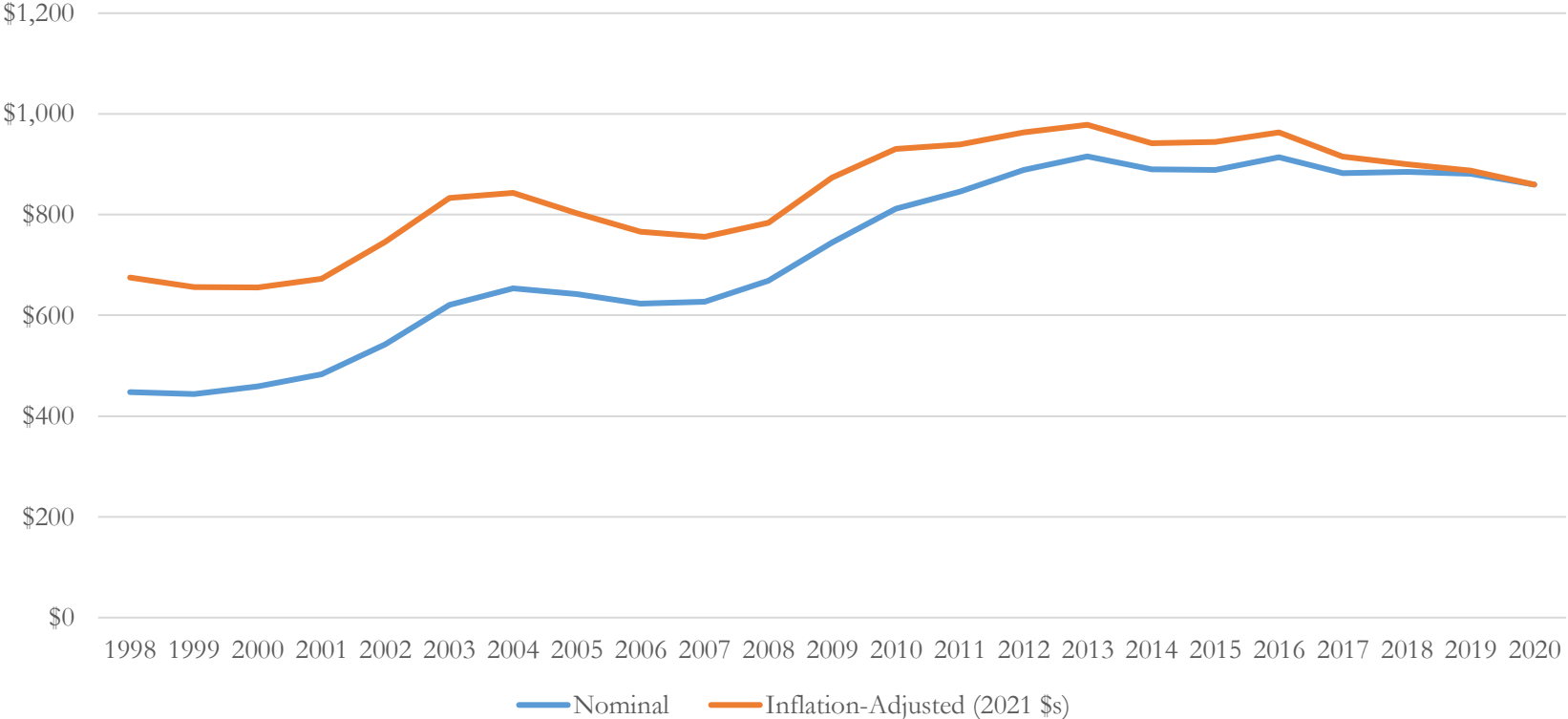
## Homeowners Insurance in Missouri - Premium & Losses

Average Annual Premium				
	All Policy Limits		\$100k - \$140k Policy Limits	
Year	Nominal	Adjusted	Nominal	Adjusted
1998	\$451	\$680	\$448	\$675
1999	\$455	\$672	\$444	\$656
2000	\$481	\$687	\$459	\$655
2001	\$515	\$717	\$483	\$673
2002	\$591	\$814	\$542	\$746
2003	\$694	\$932	\$621	\$833
2004	\$755	\$975	\$653	\$844
2005	\$755	\$944	\$642	\$803
2006	\$744	\$915	\$624	\$766
2007	\$759	\$915	\$627	\$756
2008	\$820	\$961	\$669	\$784
2009	\$932	\$1,093	\$744	\$874
2010	\$1,015	\$1,163	\$812	\$930
2011	\$1,066	\$1,184	\$846	\$939
2012	\$1,138	\$1,234	\$889	\$964
2013	\$1,200	\$1,282	\$916	\$978
2014	\$1,227	\$1,298	\$890	\$941
2015	\$1,259	\$1,337	\$889	\$944
2016	\$1,296	\$1,365	\$914	\$963
2017	\$1,314	\$1,362	\$883	\$915
2018	\$1,366	\$1,390	\$884	\$900
2019	\$1,409	\$1,420	\$881	\$887
2020	\$1,453	\$1,453	\$860	\$860
<b>Average Annual Change (geo mean)</b>	<b>5.2%</b>	<b>3.5%</b>	<b>3.0%</b>	<b>1.4%</b>

### Homeowners - Average Annual Premium All Policy Limits

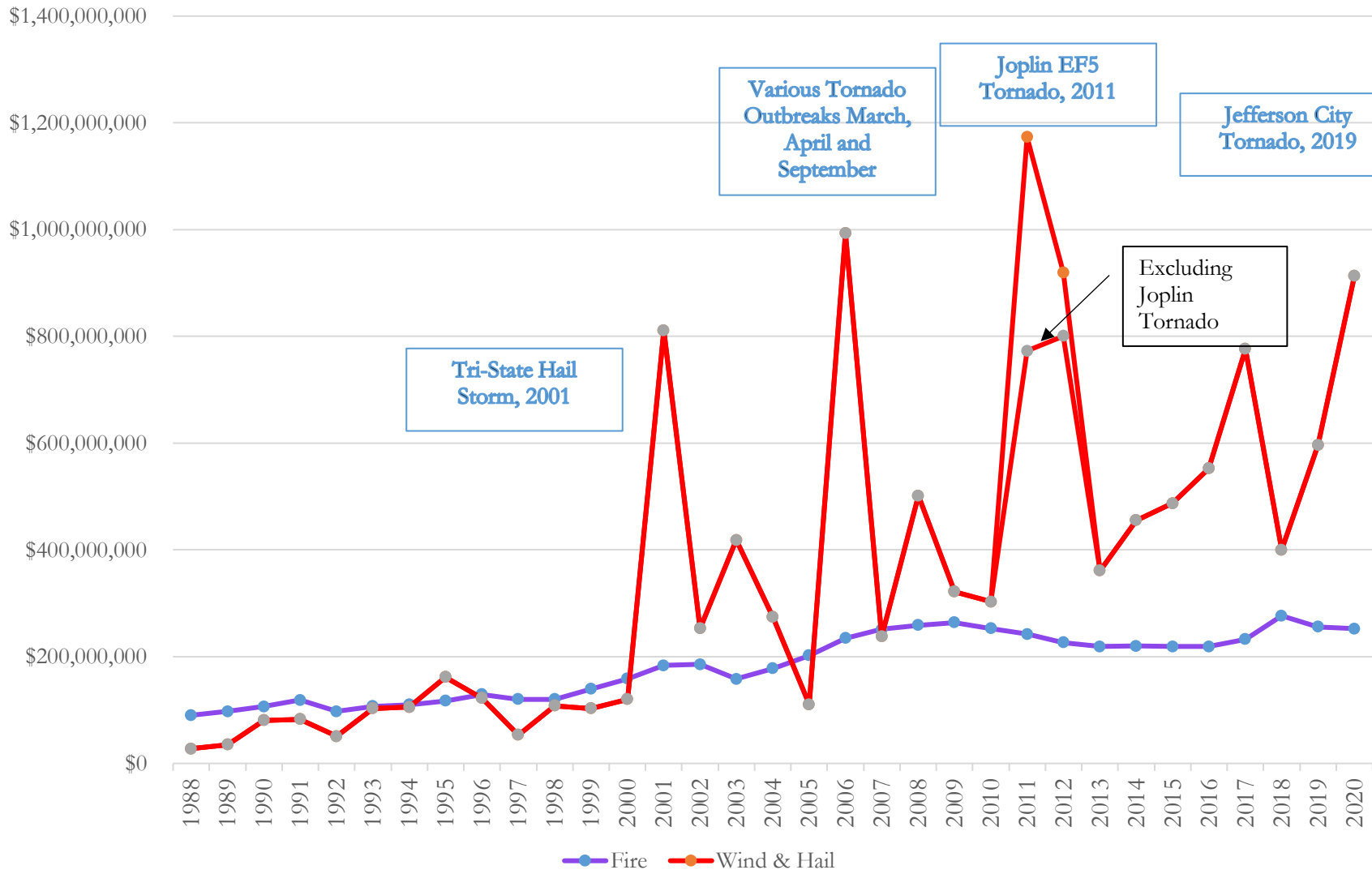


### Homeowners - Average Annual Premium \$100k - \$130 Policy Limits

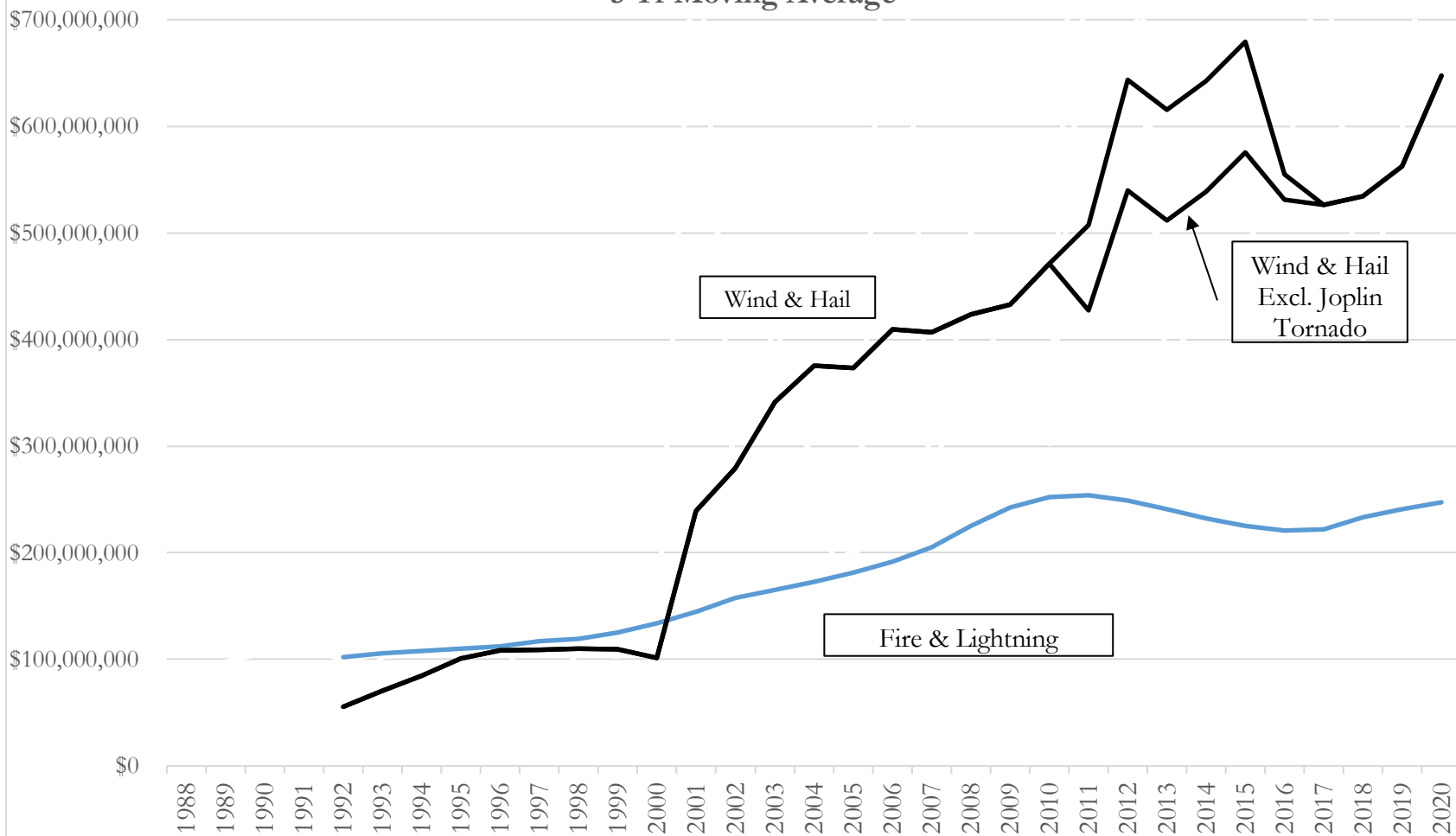


<b>Homeowners Losses By Cause of Loss</b>					
<b>Year</b>	<b>Fire &amp; Lightning</b>	<b>Wind &amp; Hail</b>	<b>Burglary &amp; Theft</b>	<b>All Other</b>	<b>Total</b>
1988	\$90,176,089	\$27,741,234	\$19,178,646	\$38,866,671	\$175,962,640
1989	\$97,281,322	\$35,272,507	\$20,891,735	\$46,375,850	\$199,821,414
1990	\$106,720,855	\$80,487,153	\$22,234,893	\$62,044,406	\$271,487,307
1991	\$118,829,979	\$82,793,687	\$24,930,945	\$63,855,832	\$290,410,443
1992	\$97,197,958	\$51,040,706	\$23,830,673	\$57,323,553	\$229,392,890
1993	\$107,124,556	\$102,693,574	\$23,445,647	\$64,820,095	\$298,083,872
1994	\$109,930,322	\$105,287,025	\$22,130,242	\$67,416,790	\$304,764,379
1995	\$117,026,089	\$161,779,302	\$20,870,247	\$76,400,002	\$376,075,640
1996	\$129,379,854	\$121,973,013	\$20,888,922	\$94,366,176	\$366,607,965
1997	\$120,219,571	\$53,130,421	\$19,432,075	\$76,230,628	\$269,012,695
1998	\$120,057,436	\$108,059,939	\$21,604,013	\$79,482,254	\$329,203,642
1999	\$139,636,401	\$103,000,815	\$23,465,975	\$90,423,815	\$356,527,006
2000	\$158,590,275	\$120,199,069	\$20,230,277	\$91,172,947	\$390,192,568
1901	\$183,227,451	\$811,308,058	\$30,953,915	\$131,520,573	\$1,157,009,997
2002	\$185,337,936	\$252,980,620	\$25,189,965	\$164,297,486	\$627,806,007
2003	\$158,115,528	\$418,263,352	\$15,685,251	\$101,238,424	\$693,302,555
2004	\$178,080,876	\$274,165,672	\$18,886,612	\$103,085,461	\$574,218,621
2005	\$202,308,283	\$110,382,049	\$17,671,034	\$92,197,102	\$422,558,468
2006	\$234,514,244	\$992,901,075	\$17,585,051	\$120,029,047	\$1,365,029,417
2007	\$251,488,509	\$237,811,111	\$21,518,358	\$221,262,534	\$732,080,512
2008	\$258,674,034	\$501,343,700	\$24,711,798	\$166,703,904	\$951,433,436
2009	\$264,161,037	\$321,885,439	\$20,454,231	\$163,872,947	\$770,373,654
2010	\$252,995,053	\$302,705,801	\$22,134,052	\$152,476,170	\$730,311,076
2011	\$242,133,069	\$1,173,017,170	\$24,017,746	\$190,645,142	\$1,629,816,031
2012	\$226,678,741	\$919,778,652	\$24,991,564	\$204,049,257	\$1,375,497,880
2013	\$218,790,670	\$361,252,196	\$20,044,089	\$175,288,921	\$775,375,876
2014	\$219,983,649	\$455,251,228	\$17,371,558	\$235,027,716	\$927,634,151
2015	\$218,711,492	\$487,324,857	\$17,212,003	\$211,619,746	\$934,868,098
2016	\$219,106,438	\$552,393,889	\$14,753,769	\$225,930,765	\$1,012,184,861
2017	\$232,684,888	\$776,359,330	\$13,654,868	\$237,313,776	\$1,260,012,862
2018	\$276,578,571	\$399,996,511	\$13,142,684	\$253,678,612	\$943,396,378
2019	\$255,661,202	\$596,252,455	\$12,989,246	\$263,510,403	\$1,128,413,306
2020	\$252,445,357	\$912,984,347	\$11,042,246	\$262,207,239	\$1,438,679,189

## Homeowners Aggregate Losses, by Cause of Loss



### Homeowners Aggregate Losses, by Cause of Loss 5 Yr Moving Average



INSURANCE

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Missouri Department of Commerce & Insurance

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