



**Missouri Department of Insurance  
Division of Market Regulation  
Statistics Section**

**1999 Missouri Private Passenger Automobile  
Insurance Report**

**The 1999 Missouri Private Passenger Automobile Insurance Report** provides the public with summaries of premium, loss and market share data. It attempts to summarize key statistical analyses to assist readers in understanding the current state of the insurance industry in the state.

The report provides information on the private passenger automobile insurance market at the state, Metropolitan Statistical Areas (MSA) and county levels. It adopts a comparative approach to premiums, losses and market share during a 10 year time period.

The website version of this report contains selected tables on the most significant data. A full version of the report is available by sending an order and check for \$35 to Statistics Section, MDI, P.O.Box 690, Jefferson City, MO 65102-0690. Contact [bkabler@mail.state.mo.us](mailto:bkabler@mail.state.mo.us) and [mjawadi@mail.state.mo.us](mailto:mjawadi@mail.state.mo.us) with Internet inquiries about the report's contents.

## Definition of terms

**Bodily injury and property damage liability:** This coverage pays when you are held legally liable for injury or death and/or for damage to the property of others caused by your vehicle.

**Collision:** pays for loss or damage to your vehicle caused by collision with another vehicle or object.

**Comprehensive:** pays for loss or damage to your vehicle caused by perils other than collision with another vehicle or object (i.e. fire, theft, etc.).

**Preferred drivers:** Drivers who can get a policy form ordinarily offered only to risks meeting high acceptance standards at rates less than the industry average.

**MSA:** metropolitan statistical area, defined by the U.S. Census Bureau.

**Market Share:** Defined by premium written and presented by company and by group

1. **Market Share–Top Five State Writers:** market share within geographic area of the five largest statewide writers.

2. **Market Share–Top Five Local Writers:** market share within geographic area of the five largest writers within that area.

In many cases, the five largest statewide entities (company or group) and five largest local entities are the same.

**Combined premium:** average liability premium + average collision premium + average comprehensive premium

**Average annual premium:** premium written / exposures

**Pure premium:** dollar losses paid/ exposures

**Cash flow loss ratio (Loss Ratio):** dollar losses paid/ premium written

**Loss frequency:** Number of losses / exposures

**Loss severity:** dollar losses paid/ number of losses

**Statewide Annual Average Auto Insurance Premiums  
1990-1999**

Year	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
<b>Liability</b>	\$198	\$222	\$239	\$248	\$264	\$266	\$278	\$276	\$286	\$276
<b>Liability-1999 \$*</b>	\$243	\$264	\$279	\$284	\$294	\$289	\$293	\$284	\$292	\$276
<b>Collision</b>	\$180	\$182	\$184	\$183	\$186	\$188	\$204	\$219	\$239	\$246
<b>Collision-1999 \$*</b>	\$222	\$217	\$216	\$210	\$207	\$204	\$214	\$225	\$244	\$246
<b>Comprehensive</b>	\$93	\$96	\$101	\$105	\$104	\$104	\$106	\$110	\$117	\$117
<b>Comprehensive-1999 \$*</b>	\$114	\$115	\$118	\$120	\$115	\$113	\$112	\$114	\$119	\$117
<b>Combined</b>	\$471	\$500	\$524	\$536	\$553	\$558	\$587	\$605	\$642	\$639
<b>Combined-1999 \$*</b>	\$579	\$596	\$613	\$614	\$617	\$606	\$619	\$624	\$655	\$639

\* Inflation adjusted 1999 Dollars

## Statewide, All Drivers Annual Totals and Losses

Liability										
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Exposures	3,186,600	3,111,846	3,191,356	3,255,682	3,273,339	3,453,325	3,478,905	3,532,628	3,561,210	3,655,182
Premium Written	\$630,608,055	\$689,701,801	\$761,264,535	\$807,874,254	\$863,429,493	\$919,299,061	\$966,440,974	\$974,640,580	\$1,021,359,300	\$1,009,619,242
Losses Paid	\$447,433,976	\$452,156,008	\$494,371,498	\$525,851,356	\$561,487,843	\$581,601,838	\$592,006,127	\$597,076,628	\$635,708,667	\$665,667,014
Loss Count	204,460	193,264	195,901	209,159	212,939	216,362	215,870	202,379	208,965	217,687
Loss Frequency	6.4%	6.2%	6.1%	6.4%	6.5%	6.3%	6.2%	5.7%	5.9%	6.0%
Loss Severity	\$2,188	\$2,340	\$2,524	\$2,514	\$2,637	\$2,688	\$2,742	\$2,950	\$3,042	\$3,058
Pure Premium	\$140	\$145	\$155	\$162	\$172	\$168	\$170	\$169	\$179	\$182
Loss Ratio	71.0%	65.6%	64.9%	65.1%	65.0%	63.3%	61.3%	61.3%	62.2%	65.9%

Collision										
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Exposures	2,148,677	2,157,289	2,183,287	2,209,461	2,277,914	2,420,898	2,485,834	2,527,891	2,528,471	2,619,637
Premium Written	\$386,907,967	\$393,156,948	\$402,694,089	\$403,973,523	\$423,369,735	\$455,638,616	\$506,146,278	\$552,741,229	\$604,205,732	\$643,541,085
Losses Paid	\$258,078,118	\$244,526,093	\$222,707,109	\$256,505,691	\$281,140,907	\$328,378,088	\$349,462,286	\$372,730,933	\$365,560,295	\$402,430,672
Loss Count	194,856	191,787	169,776	170,562	168,786	178,500	175,361	176,282	175,555	186,765
Loss Frequency	9.1%	8.9%	7.8%	7.7%	7.4%	7.4%	7.1%	7.0%	6.9%	7.1%
Loss Severity	\$1,324	\$1,275	\$1,312	\$1,504	\$1,666	\$1,840	\$1,993	\$2,114	\$2,082	\$2,155
Pure Premium	\$120	\$113	\$102	\$116	\$123	\$136	\$141	\$147	\$145	\$154
Loss Ratio	66.7%	62.2%	55.3%	63.5%	66.4%	72.1%	69.0%	67.4%	60.5%	62.5%

Comprehensive										
	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Exposures	2,290,225	2,293,499	2,318,389	2,334,902	2,421,247	2,531,543	2,602,770	2,639,642	2,643,400	2,726,568
Premium Written	\$212,231,035	\$220,123,435	\$234,618,900	\$245,095,640	\$250,652,646	\$262,743,498	\$276,005,402	\$291,549,835	\$309,673,037	\$318,182,244
Losses Paid	\$141,107,756	\$133,236,040	\$120,859,473	\$152,171,682	\$157,620,883	\$173,307,954	\$171,578,411	\$157,212,899	\$194,411,490	\$215,663,908
Loss Count	253,234	250,942	215,668	246,939	245,827	252,475	260,555	244,194	256,431	281,222
Loss Frequency	11.1%	10.9%	9.3%	10.6%	10.2%	10.0%	10.0%	9.3%	9.7%	10.3%
Loss Severity	\$557	\$531	\$560	\$616	\$641	\$686	\$659	\$644	\$758	\$767
Pure Premium	\$62	\$58	\$52	\$65	\$65	\$68	\$66	\$60	\$74	\$79
Loss Ratio	66.5%	60.5%	51.5%	62.1%	62.9%	66.0%	62.2%	53.9%	62.8%	67.8%

## Annual Losses and Average Premium by Percent Minority All Drivers

Liability Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	6.2%	5.9%	5.9%	6.3%	6.3%	6.1%	6.0%	5.6%	5.7%	5.8%
20%-50% Minority	7.5%	6.9%	7.2%	7.6%	7.7%	7.6%	7.6%	7.2%	7.0%	7.3%
50%-100% Minority	8.4%	8.2%	8.3%	8.6%	8.9%	8.5%	8.8%	8.3%	8.2%	8.6%
Liability Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$2,145	\$2,328	\$2,493	\$2,504	\$2,650	\$2,658	\$2,710	\$2,953	\$3,042	\$3,067
20%-50% Minority	\$2,118	\$2,175	\$2,610	\$2,424	\$2,460	\$2,531	\$2,691	\$2,744	\$2,844	\$2,933
50%-100% Minority	\$2,310	\$2,319	\$2,521	\$2,659	\$2,551	\$2,777	\$2,748	\$3,041	\$3,135	\$2,999
Liability Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$132	\$138	\$147	\$157	\$168	\$161	\$164	\$164	\$174	\$178
20%-50% Minority	\$160	\$151	\$189	\$184	\$190	\$193	\$204	\$198	\$200	\$214
50%-100% Minority	\$194	\$190	\$209	\$229	\$227	\$236	\$241	\$252	\$256	\$257
Liability Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	68.8%	64.3%	63.3%	65.0%	65.5%	62.0%	60.4%	61.1%	62.3%	65.9%
20%-50% Minority	68.9%	58.8%	67.5%	62.7%	60.9%	61.2%	62.3%	60.5%	59.3%	66.0%
50%-100% Minority	69.9%	60.0%	60.9%	63.6%	59.6%	61.8%	60.4%	63.1%	62.0%	66.2%

Collision Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	8.7%	8.6%	7.5%	7.4%	7.1%	7.0%	6.8%	6.7%	6.7%	6.8%
20%-50% Minority	10.7%	10.3%	9.3%	9.8%	9.4%	9.4%	9.3%	9.2%	9.2%	9.4%
50%-100% Minority	13.3%	12.8%	11.7%	12.3%	12.5%	12.2%	11.7%	12.0%	12.0%	12.5%
Collision Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$1,325	\$1,277	\$1,315	\$1,515	\$1,683	\$1,854	\$2,003	\$2,120	\$2,101	\$2,167
20%-50% Minority	\$1,315	\$1,290	\$1,259	\$1,394	\$1,540	\$1,783	\$1,921	\$2,147	\$1,970	\$2,123
50%-100% Minority	\$1,331	\$1,250	\$1,279	\$1,431	\$1,525	\$1,714	\$1,876	\$1,991	\$1,915	\$1,959
Collision Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$115	\$109	\$98	\$112	\$119	\$130	\$136	\$142	\$140	\$148
20%-50% Minority	\$141	\$133	\$117	\$137	\$145	\$168	\$179	\$197	\$182	\$200
50%-100% Minority	\$177	\$160	\$149	\$176	\$191	\$209	\$220	\$238	\$229	\$244
Collision Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	66.0%	61.6%	54.7%	63.1%	66.0%	70.7%	68.4%	66.7%	60.1%	61.9%
20%-50% Minority	67.8%	64.0%	55.4%	64.5%	67.2%	76.1%	74.7%	75.4%	64.1%	68.7%
50%-100% Minority	69.3%	62.8%	57.0%	66.9%	70.6%	75.5%	72.5%	72.2%	64.4%	67.4%

## Annual Losses and Average Premium by Percent Minority All Drivers

Comrehensive Loss Frequency										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	11.0%	10.9%	9.3%	10.6%	10.3%	10.0%	10.1%	9.4%	9.8%	10.4%
20%-50% Minority	10.8%	10.1%	9.9%	10.0%	8.5%	8.7%	8.7%	8.1%	8.4%	8.9%
50%-100% Minority	10.5%	10.6%	8.2%	9.0%	7.9%	7.6%	8.2%	7.4%	7.3%	9.1%
Comrehensive Loss Severity										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$537	\$512	\$535	\$601	\$634	\$676	\$648	\$627	\$741	\$753
20%-50% Minority	\$690	\$631	\$802	\$732	\$616	\$728	\$703	\$780	\$907	\$836
50%-100% Minority	\$848	\$821	\$867	\$896	\$881	\$874	\$929	\$1,015	\$1,173	\$1,108
Comrehensive Pure Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$59	\$56	\$50	\$64	\$65	\$68	\$66	\$59	\$73	\$78
20%-50% Minority	\$74	\$64	\$79	\$73	\$53	\$63	\$61	\$63	\$77	\$74
50%-100% Minority	\$89	\$87	\$71	\$81	\$70	\$67	\$76	\$75	\$86	\$101
Comrehensive Loss Ratio										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	66.2%	60.2%	50.4%	62.8%	64.8%	66.7%	63.4%	54.3%	63.3%	68.2%
20%-50% Minority	71.0%	59.4%	70.4%	62.9%	46.0%	54.5%	52.5%	53.0%	61.2%	60.6%
50%-100% Minority	62.4%	59.1%	47.0%	51.4%	45.6%	43.8%	49.0%	48.9%	54.2%	65.0%

Liability Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$192	\$215	\$232	\$241	\$257	\$260	\$271	\$269	\$280	\$270
20%-50% Minority	\$232	\$257	\$279	\$294	\$312	\$315	\$328	\$327	\$337	\$323
50%-100% Minority	\$277	\$317	\$343	\$359	\$380	\$381	\$399	\$399	\$413	\$389
Collision Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$175	\$177	\$179	\$178	\$181	\$183	\$198	\$212	\$233	\$239
20%-50% Minority	\$208	\$207	\$212	\$213	\$216	\$221	\$239	\$261	\$284	\$290
50%-100% Minority	\$255	\$254	\$262	\$263	\$270	\$277	\$303	\$330	\$356	\$362
Comrehensive Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$89	\$93	\$98	\$102	\$101	\$101	\$104	\$108	\$115	\$115
20%-50% Minority	\$105	\$107	\$113	\$117	\$114	\$115	\$117	\$120	\$125	\$123
50%-100% Minority	\$143	\$147	\$152	\$158	\$153	\$152	\$155	\$154	\$158	\$155
Combined Average Premium										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	\$456	\$485	\$510	\$521	\$538	\$544	\$573	\$590	\$627	\$624
20%-50% Minority	\$545	\$572	\$603	\$623	\$642	\$651	\$684	\$708	\$747	\$736
50%-100% Minority	\$675	\$719	\$756	\$780	\$803	\$810	\$857	\$883	\$926	\$906

## Annual Market Share by Percent Minority

<b>By Company</b>										
<b>Market Share by Percent Minority - Top Five State Writers</b>										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	57.7%	58.6%	58.2%	57.8%	57.6%	56.8%	56.6%	55.7%	54.2%	54.5%
20%-50% Minority	51.8%	52.3%	51.7%	50.3%	49.9%	48.9%	48.4%	47.8%	46.7%	47.1%
50%-100% Minority	43.5%	44.9%	45.0%	42.9%	42.0%	41.2%	41.2%	40.5%	38.8%	41.1%
<b>Market Share by Percent Minority - Top Five Local Writers</b>										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	57.7%	58.6%	58.2%	57.8%	57.6%	56.8%	56.6%	55.7%	54.2%	54.5%
20%-50% Minority	53.7%	53.5%	52.6%	50.9%	50.4%	49.4%	49.0%	48.6%	47.6%	47.9%
50%-100% Minority	45.7%	45.4%	44.9%	44.7%	45.1%	44.4%	44.1%	43.8%	42.2%	43.9%

  

<b>By Insurance Group</b>										
<b>Market Share by Percent Minority - Top Five State Group Writers</b>										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	58.4%	58.8%	57.9%	57.0%	57.3%	57.1%	56.9%	56.2%	55.6%	55.6%
20%-50% Minority	53.1%	53.3%	52.4%	51.1%	52.1%	52.4%	52.1%	52.0%	51.2%	50.5%
50%-100% Minority	49.2%	48.9%	48.1%	47.9%	48.5%	49.3%	49.3%	49.2%	47.6%	48.2%
<b>Market Share by Percent Minority - Top Five Local Group Writers</b>										
Minority Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Minority	65.5%	66.1%	65.9%	66.0%	65.8%	65.5%	65.4%	64.8%	55.6%	63.8%
20%-50% Minority	58.7%	58.7%	58.4%	57.3%	57.3%	61.6%	61.7%	62.0%	52.1%	59.3%
50%-100% Minority	56.6%	56.5%	55.9%	54.5%	53.5%	58.8%	58.9%	58.8%	55.3%	57.2%

## Annual Losses and Average Premium by Urban Areas All Drivers

Liability Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	4.6%	4.4%	4.4%	4.5%	4.7%	4.4%	4.5%	4.1%	4.2%	4.3%
20%-80% Urban	5.7%	5.5%	5.5%	5.7%	5.9%	5.6%	5.6%	5.2%	5.3%	5.5%
80%-100% Urban	7.3%	7.1%	7.0%	7.6%	7.6%	7.3%	7.3%	6.8%	6.9%	7.0%
Liability Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$2,273	\$2,528	\$2,695	\$2,764	\$3,026	\$2,930	\$3,067	\$3,329	\$3,339	\$3,606
20%-80% Urban	\$2,078	\$2,261	\$2,428	\$2,475	\$2,609	\$2,675	\$2,710	\$2,980	\$3,066	\$3,061
80%-100% Urban	\$2,153	\$2,289	\$2,476	\$2,458	\$2,544	\$2,579	\$2,614	\$2,833	\$2,942	\$2,894
Liability Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$105	\$111	\$117	\$125	\$141	\$130	\$137	\$136	\$142	\$156
20%-80% Urban	\$119	\$124	\$133	\$142	\$154	\$150	\$151	\$154	\$164	\$167
80%-100% Urban	\$157	\$162	\$174	\$186	\$194	\$189	\$191	\$192	\$204	\$203
Liability Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	67.2%	64.0%	62.3%	63.9%	67.3%	60.9%	60.9%	60.6%	59.4%	67.3%
20%-80% Urban	68.4%	63.6%	63.2%	64.7%	65.3%	62.8%	60.6%	61.7%	62.5%	65.9%
80%-100% Urban	69.5%	63.8%	63.6%	65.1%	64.1%	61.9%	60.3%	61.1%	62.9%	65.4%
Collision Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	7.4%	7.5%	6.4%	6.3%	5.9%	5.8%	5.8%	5.7%	5.6%	5.7%
20%-80% Urban	8.0%	7.9%	6.8%	6.6%	6.4%	6.4%	6.2%	6.2%	6.0%	6.2%
80%-100% Urban	10.0%	9.7%	8.6%	8.7%	8.4%	8.2%	7.9%	7.8%	7.9%	8.1%
Collision Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$1,449	\$1,423	\$1,451	\$1,680	\$1,936	\$2,112	\$2,248	\$2,335	\$2,388	\$2,485
20%-80% Urban	\$1,338	\$1,292	\$1,347	\$1,580	\$1,748	\$1,912	\$2,109	\$2,163	\$2,197	\$2,268
80%-100% Urban	\$1,291	\$1,232	\$1,262	\$1,434	\$1,569	\$1,746	\$1,877	\$2,033	\$1,958	\$2,016
Collision Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$107	\$107	\$93	\$106	\$115	\$124	\$130	\$133	\$134	\$142
20%-80% Urban	\$107	\$102	\$92	\$105	\$112	\$122	\$131	\$133	\$132	\$141
80%-100% Urban	\$129	\$119	\$108	\$124	\$131	\$144	\$149	\$160	\$155	\$164
Collision Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	71.3%	69.4%	59.5%	67.6%	72.0%	76.6%	74.6%	71.1%	64.6%	66.5%
20%-80% Urban	65.8%	61.0%	54.4%	62.4%	65.2%	69.8%	69.6%	65.8%	59.1%	61.6%
80%-100% Urban	65.3%	60.1%	53.9%	62.6%	65.1%	70.3%	67.1%	67.0%	59.8%	61.6%



## Annual Losses and Average Premium by Urban Areas All Drivers

Comprehensive Loss Frequency										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	12.6%	13.0%	11.1%	11.8%	12.0%	11.4%	12.6%	11.0%	12.0%	11.5%
20%-80% Urban	11.6%	11.5%	9.5%	9.8%	10.3%	10.1%	10.5%	9.7%	10.6%	10.3%
80%-100% Urban	10.2%	9.9%	8.5%	10.4%	9.4%	9.1%	8.8%	8.4%	8.4%	9.9%
Comprehensive Loss Severity										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$511	\$519	\$505	\$580	\$605	\$676	\$771	\$700	\$799	\$738
20%-80% Urban	\$520	\$490	\$495	\$516	\$575	\$654	\$668	\$618	\$754	\$683
80%-100% Urban	\$594	\$555	\$615	\$674	\$692	\$704	\$592	\$630	\$738	\$824
Comprehensive Pure Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$65	\$68	\$56	\$69	\$72	\$77	\$97	\$77	\$96	\$85
20%-80% Urban	\$60	\$56	\$47	\$51	\$59	\$66	\$70	\$60	\$80	\$70
80%-100% Urban	\$60	\$55	\$52	\$70	\$65	\$64	\$52	\$53	\$62	\$82
Comprehensive Loss Ratio										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	77.1%	76.1%	59.0%	69.3%	72.6%	76.8%	93.0%	69.2%	79.1%	69.5%
20%-80% Urban	68.0%	60.4%	47.7%	49.5%	57.8%	64.7%	66.9%	54.0%	67.1%	58.9%
80%-100% Urban	62.1%	55.0%	49.8%	65.0%	61.8%	60.6%	48.5%	48.0%	53.9%	71.9%
Liability Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$156	\$174	\$188	\$196	\$210	\$214	\$225	\$225	\$239	\$231
20%-80% Urban	\$174	\$196	\$211	\$220	\$235	\$239	\$250	\$249	\$262	\$254
80%-100% Urban	\$227	\$255	\$274	\$286	\$303	\$305	\$318	\$315	\$324	\$311
Collision Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$149	\$153	\$155	\$156	\$160	\$161	\$174	\$187	\$207	\$214
20%-80% Urban	\$163	\$167	\$169	\$168	\$172	\$174	\$189	\$203	\$223	\$229
80%-100% Urban	\$197	\$198	\$201	\$199	\$201	\$205	\$222	\$238	\$259	\$266
Comprehensive Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$84	\$89	\$95	\$99	\$100	\$100	\$104	\$111	\$121	\$122
20%-80% Urban	\$89	\$93	\$99	\$103	\$102	\$102	\$105	\$111	\$119	\$119
80%-100% Urban	\$97	\$100	\$105	\$108	\$106	\$106	\$107	\$110	\$115	\$114
Combined Average Premium										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
0%-20% Urban	\$390	\$416	\$438	\$451	\$469	\$476	\$503	\$523	\$566	\$567
20%-80% Urban	\$426	\$456	\$479	\$490	\$510	\$515	\$544	\$562	\$603	\$602
80%-100% Urban	\$521	\$552	\$579	\$592	\$610	\$616	\$647	\$663	\$698	\$690

## Annual Market Share by Percent Urban

<b>By Company</b>										
<b>Market Share by Percent Urban - Top Five State Writers</b>										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
<b>0%-20% Urban</b>	58.5%	59.6%	59.1%	59.1%	59.0%	57.9%	57.6%	57.0%	55.0%	55.1%
<b>20%-80% Urban</b>	58.1%	59.2%	58.9%	58.8%	58.6%	57.5%	57.0%	56.2%	54.6%	54.8%
<b>80%-100% Urban</b>	55.3%	56.1%	55.7%	54.9%	54.6%	54.1%	54.0%	53.0%	51.7%	52.3%
<b>Market Share by Percent Urban - Top Five Local Writers</b>										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
<b>0%-20% Urban</b>	59.6%	60.8%	60.5%	61.1%	61.1%	60.0%	59.8%	59.4%	57.1%	57.1%
<b>20%-80% Urban</b>	57.2%	58.3%	58.6%	59.2%	59.5%	58.5%	58.0%	57.1%	55.6%	55.6%
<b>80%-100% Urban</b>	53.3%	54.4%	54.3%	53.3%	52.8%	52.3%	52.3%	51.4%	50.4%	52.6%

<b>By Insurance Group</b>										
<b>Market Share by Percent Urban - Top Five State Group Writers</b>										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
<b>0%-20% Urban</b>	59.3%	59.9%	58.9%	58.5%	58.7%	58.0%	57.5%	57.1%	56.4%	56.6%
<b>20%-80% Urban</b>	59.6%	60.0%	59.2%	58.2%	58.4%	57.7%	57.2%	56.4%	55.8%	55.8%
<b>80%-100% Urban</b>	56.3%	56.5%	55.7%	54.8%	55.2%	55.5%	55.5%	54.9%	54.2%	54.1%
<b>Market Share by Percent Urban - Top Five Local Group Writers</b>										
Urban Area	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
<b>0%-20% Urban</b>	66.1%	67.2%	67.3%	68.5%	68.4%	67.4%	67.2%	67.0%	57.4%	65.7%
<b>20%-80% Urban</b>	65.7%	66.7%	66.7%	67.2%	67.0%	66.2%	65.8%	65.3%	55.6%	64.4%
<b>80%-100% Urban</b>	63.9%	64.7%	64.7%	64.1%	63.6%	63.5%	63.6%	64.9%	55.6%	62.9%

**Annual Average Premium  
by Metropolitan Statistical Areas (MSA)**

LIABILITY											
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Rate of Increase 1990-99
Rural Missouri	\$156	\$175	\$188	\$196	\$210	\$214	\$224	\$223	\$236	\$231	47.7%
Columbia	\$174	\$197	\$211	\$216	\$232	\$239	\$251	\$251	\$256	\$253	45.5%
Joplin	\$163	\$186	\$204	\$209	\$224	\$228	\$238	\$241	\$257	\$252	53.9%
Kansas City	\$219	\$240	\$258	\$270	\$290	\$291	\$302	\$294	\$301	\$291	33.0%
St. Joseph	\$186	\$201	\$216	\$228	\$242	\$245	\$253	\$251	\$262	\$256	38.1%
St. Louis	\$237	\$269	\$289	\$303	\$319	\$320	\$333	\$331	\$339	\$326	37.6%
Springfield	\$187	\$208	\$224	\$228	\$242	\$249	\$264	\$270	\$288	\$269	44.0%
COLLISION											
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Rate of Increase 1990-99
Rural Missouri	\$151	\$155	\$157	\$157	\$161	\$162	\$176	\$189	\$205	\$215	42.3%
Columbia	\$160	\$166	\$166	\$164	\$169	\$173	\$188	\$204	\$218	\$228	42.2%
Joplin	\$145	\$148	\$151	\$153	\$158	\$158	\$170	\$184	\$202	\$210	44.4%
Kansas City	\$193	\$194	\$198	\$198	\$202	\$202	\$217	\$232	\$255	\$263	36.1%
St. Joseph	\$159	\$161	\$165	\$167	\$167	\$167	\$180	\$195	\$214	\$225	42.0%
St. Louis	\$205	\$206	\$208	\$204	\$205	\$210	\$229	\$246	\$265	\$274	33.7%
Springfield	\$165	\$166	\$168	\$165	\$171	\$174	\$187	\$202	\$221	\$222	34.9%
COMPREHENSIVE											
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Rate of Increase 1990-99
Rural Missouri	\$86	\$91	\$97	\$101	\$102	\$102	\$107	\$114	\$122	\$124	43.8%
Columbia	\$82	\$87	\$92	\$95	\$97	\$98	\$99	\$102	\$107	\$107	30.6%
Joplin	\$80	\$84	\$89	\$93	\$92	\$91	\$94	\$101	\$109	\$109	36.7%
Kansas City	\$96	\$101	\$109	\$115	\$114	\$114	\$114	\$119	\$124	\$123	27.7%
St. Joseph	\$72	\$75	\$82	\$86	\$88	\$91	\$94	\$99	\$106	\$107	47.9%
St. Louis	\$100	\$101	\$104	\$106	\$103	\$103	\$104	\$106	\$110	\$109	9.2%
Springfield	\$79	\$83	\$89	\$93	\$95	\$94	\$98	\$102	\$108	\$107	35.4%
COMBINED											
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	Rate of Increase 1990-99
Rural Missouri	\$393	\$421	\$442	\$454	\$473	\$479	\$506	\$526	\$563	\$569	44.8%
Columbia	\$416	\$450	\$468	\$475	\$498	\$510	\$538	\$557	\$581	\$587	41.3%
Joplin	\$389	\$418	\$444	\$455	\$474	\$477	\$502	\$526	\$568	\$571	46.8%
Kansas City	\$508	\$535	\$565	\$583	\$605	\$607	\$633	\$645	\$680	\$677	33.2%
St. Joseph	\$417	\$437	\$462	\$482	\$497	\$503	\$526	\$545	\$582	\$589	41.3%
St. Louis	\$542	\$576	\$601	\$613	\$627	\$633	\$667	\$683	\$713	\$709	30.9%
Springfield	\$431	\$456	\$481	\$486	\$509	\$518	\$548	\$574	\$616	\$598	38.9%

## Annual Losses and Average Premium by MSA All Drivers

Liability Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	5.3%	5.1%	5.0%	5.0%	5.0%	4.9%	4.8%	4.4%	4.6%	4.7%
Columbia	5.9%	5.7%	6.0%	6.4%	6.4%	6.3%	6.4%	5.8%	6.0%	5.9%
Joplin	5.6%	5.2%	5.4%	5.6%	5.7%	5.3%	5.2%	4.9%	5.0%	5.5%
Kansas City	6.8%	6.3%	6.3%	7.1%	6.8%	6.5%	6.6%	6.0%	6.3%	6.4%
St. Joseph	6.6%	6.6%	6.3%	6.9%	6.5%	6.4%	6.1%	5.6%	5.9%	6.1%
St. Louis	7.5%	7.4%	7.3%	7.7%	8.0%	7.6%	7.6%	7.1%	7.1%	7.2%
Springfield	6.5%	6.2%	6.2%	6.5%	6.8%	6.7%	6.4%	6.3%	6.1%	6.1%
Liability Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$2,228	\$2,311	\$2,504	\$2,530	\$2,707	\$2,799	\$2,942	\$3,058	\$3,103	\$3,231
Columbia	\$1,863	\$3,094	\$2,123	\$2,094	\$2,445	\$2,390	\$2,684	\$2,746	\$2,581	\$2,938
Joplin	\$2,007	\$2,267	\$2,512	\$2,589	\$2,667	\$2,641	\$2,687	\$2,962	\$3,634	\$3,121
Kansas City	\$2,224	\$2,297	\$2,543	\$2,533	\$2,729	\$2,666	\$2,613	\$2,925	\$3,041	\$3,048
St. Joseph	\$1,942	\$1,975	\$2,221	\$2,150	\$2,376	\$2,432	\$2,425	\$2,800	\$3,131	\$2,941
St. Louis	\$2,191	\$2,384	\$2,586	\$2,536	\$2,561	\$2,657	\$2,670	\$2,913	\$3,033	\$2,942
Springfield	\$2,045	\$2,109	\$2,283	\$2,386	\$2,644	\$2,582	\$2,784	\$2,857	\$2,707	\$3,034
Liability Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$117	\$118	\$125	\$125	\$136	\$139	\$141	\$134	\$142	\$151
Columbia	\$110	\$175	\$127	\$133	\$156	\$151	\$173	\$160	\$156	\$174
Joplin	\$112	\$118	\$136	\$144	\$153	\$140	\$139	\$144	\$183	\$172
Kansas City	\$152	\$145	\$161	\$179	\$185	\$174	\$174	\$175	\$193	\$194
St. Joseph	\$127	\$130	\$139	\$149	\$155	\$156	\$148	\$157	\$185	\$178
St. Louis	\$165	\$177	\$189	\$196	\$205	\$202	\$203	\$206	\$216	\$213
Springfield	\$133	\$131	\$142	\$156	\$180	\$173	\$178	\$181	\$165	\$185
Liability Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	74.9%	67.8%	66.6%	64.1%	64.9%	64.7%	62.8%	60.2%	59.6%	65.5%
Columbia	63.2%	88.9%	60.2%	61.9%	67.3%	63.2%	68.8%	63.6%	60.7%	68.8%
Joplin	68.5%	63.1%	66.6%	69.3%	68.2%	61.4%	58.5%	59.9%	70.8%	68.5%
Kansas City	69.2%	60.5%	62.3%	66.4%	64.0%	59.9%	57.5%	59.6%	63.7%	66.5%
St. Joseph	68.6%	65.0%	64.5%	65.1%	64.1%	63.8%	58.7%	62.5%	70.3%	69.4%
St. Louis	69.5%	65.7%	65.3%	64.8%	64.3%	63.3%	61.0%	62.1%	63.7%	65.2%
Springfield	71.3%	63.3%	63.7%	68.1%	74.4%	69.2%	67.6%	66.9%	57.1%	68.9%

## Annual Losses and Average Premium by MSA All Drivers

Collision Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	7.7%	7.7%	6.7%	6.4%	6.1%	6.2%	5.9%	5.8%	5.7%	5.9%
Columbia	8.5%	7.8%	7.3%	7.2%	6.9%	7.0%	6.9%	6.7%	6.8%	6.6%
Joplin	7.2%	6.8%	6.6%	6.3%	6.3%	6.2%	6.0%	5.6%	5.4%	6.0%
Kansas City	9.4%	9.0%	7.7%	8.4%	7.6%	7.5%	7.4%	7.2%	7.5%	7.5%
St. Joseph	8.9%	9.6%	7.7%	8.1%	7.0%	7.6%	6.8%	7.2%	7.2%	6.8%
St. Louis	10.3%	10.2%	9.0%	8.8%	8.7%	8.6%	8.1%	8.1%	8.1%	8.4%
Springfield	8.2%	7.6%	7.1%	6.8%	6.9%	7.0%	6.3%	6.5%	5.9%	6.0%
Collision Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$1,334	\$1,311	\$1,366	\$1,562	\$1,802	\$1,942	\$2,135	\$2,164	\$2,199	\$2,288
Columbia	\$1,197	\$1,196	\$1,212	\$1,440	\$1,669	\$1,725	\$1,922	\$2,011	\$1,941	\$2,097
Joplin	\$1,330	\$1,234	\$1,380	\$1,428	\$1,657	\$1,730	\$1,912	\$2,008	\$2,112	\$2,326
Kansas City	\$1,391	\$1,351	\$1,367	\$1,495	\$1,635	\$1,841	\$2,030	\$2,272	\$2,162	\$2,246
St. Joseph	\$1,244	\$1,267	\$1,139	\$1,294	\$1,642	\$1,737	\$1,909	\$1,978	\$1,911	\$2,203
St. Louis	\$1,297	\$1,223	\$1,255	\$1,479	\$1,596	\$1,787	\$1,889	\$2,028	\$1,973	\$2,011
Springfield	\$1,307	\$1,277	\$1,344	\$1,527	\$1,643	\$1,814	\$1,996	\$2,073	\$2,140	\$2,232
Collision Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$103	\$101	\$91	\$101	\$110	\$120	\$126	\$126	\$125	\$135
Columbia	\$101	\$93	\$88	\$103	\$115	\$120	\$133	\$135	\$133	\$138
Joplin	\$96	\$84	\$91	\$90	\$104	\$106	\$115	\$112	\$113	\$140
Kansas City	\$131	\$122	\$106	\$125	\$124	\$138	\$151	\$163	\$162	\$167
St. Joseph	\$111	\$121	\$88	\$105	\$114	\$132	\$129	\$143	\$139	\$150
St. Louis	\$134	\$124	\$113	\$130	\$139	\$153	\$154	\$164	\$160	\$169
Springfield	\$107	\$97	\$95	\$104	\$113	\$126	\$126	\$134	\$127	\$134
Collision Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	68.1%	65.5%	58.0%	63.8%	68.1%	74.1%	71.6%	67.0%	60.1%	62.7%
Columbia	63.1%	56.0%	53.3%	63.2%	67.7%	69.3%	70.7%	66.1%	60.7%	60.7%
Joplin	66.0%	57.1%	60.2%	58.7%	65.9%	67.3%	68.0%	61.0%	55.7%	66.8%
Kansas City	68.0%	62.8%	53.4%	63.1%	61.2%	68.2%	69.6%	69.9%	63.0%	63.8%
St. Joseph	70.0%	75.4%	53.4%	62.6%	68.3%	78.7%	71.5%	73.4%	64.2%	66.6%
St. Louis	65.5%	60.4%	54.2%	63.8%	67.7%	72.7%	67.1%	67.0%	60.2%	61.8%
Springfield	64.8%	58.7%	56.8%	62.8%	66.1%	72.6%	67.3%	66.2%	57.2%	60.4%

## Annual Losses and Average Premium by MSA All Drivers

Comprehensive Loss Frequency										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	12.2%	13.0%	10.8%	11.2%	11.3%	11.3%	12.1%	10.4%	11.8%	11.2%
Columbia	9.6%	10.2%	8.6%	8.3%	8.0%	8.4%	8.7%	8.6%	8.6%	8.4%
Joplin	10.2%	10.1%	9.2%	9.0%	11.9%	8.7%	9.8%	8.3%	8.2%	8.9%
Kansas City	11.0%	9.6%	9.2%	13.2%	9.3%	10.0%	7.0%	6.7%	7.7%	6.7%
St. Joseph	7.9%	9.0%	7.9%	8.3%	8.2%	9.8%	7.2%	6.6%	7.7%	6.5%
St. Louis	10.1%	10.2%	8.3%	9.3%	9.8%	9.1%	10.1%	9.4%	9.4%	11.9%
Springfield	12.9%	9.3%	7.5%	7.7%	9.0%	9.0%	7.9%	10.4%	6.7%	8.3%
Comprehensive Loss Severity										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$478	\$508	\$495	\$537	\$561	\$638	\$735	\$659	\$772	\$735
Columbia	\$463	\$452	\$478	\$503	\$487	\$591	\$602	\$599	\$674	\$650
Joplin	\$431	\$435	\$457	\$490	\$659	\$521	\$682	\$549	\$672	\$660
Kansas City	\$733	\$712	\$847	\$865	\$950	\$1,027	\$792	\$852	\$1,014	\$820
St. Joseph	\$491	\$486	\$505	\$578	\$663	\$849	\$699	\$750	\$919	\$856
St. Louis	\$551	\$491	\$499	\$557	\$596	\$568	\$529	\$534	\$655	\$812
Springfield	\$626	\$458	\$489	\$464	\$565	\$665	\$630	\$806	\$623	\$537
Comprehensive Pure Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$58	\$66	\$54	\$60	\$63	\$72	\$89	\$69	\$91	\$82
Columbia	\$44	\$46	\$41	\$42	\$39	\$50	\$52	\$51	\$58	\$55
Joplin	\$44	\$44	\$42	\$44	\$79	\$45	\$67	\$46	\$55	\$59
Kansas City	\$81	\$68	\$78	\$114	\$88	\$102	\$55	\$57	\$78	\$55
St. Joseph	\$39	\$44	\$40	\$48	\$55	\$83	\$50	\$49	\$71	\$56
St. Louis	\$56	\$50	\$41	\$52	\$58	\$52	\$53	\$50	\$61	\$97
Springfield	\$81	\$43	\$37	\$36	\$51	\$60	\$50	\$84	\$42	\$44
Comprehensive Loss Ratio										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	67.5%	72.1%	55.2%	59.5%	62.0%	70.2%	83.1%	60.5%	74.1%	66.3%
Columbia	54.1%	52.9%	44.9%	43.9%	40.1%	50.4%	53.0%	50.3%	54.3%	51.2%
Joplin	55.1%	52.3%	47.4%	47.2%	85.2%	49.7%	71.4%	45.0%	50.3%	53.8%
Kansas City	83.8%	67.6%	71.4%	98.9%	77.3%	90.1%	48.4%	48.3%	62.8%	44.6%
St. Joseph	53.1%	58.3%	48.8%	55.3%	62.5%	91.2%	53.6%	49.8%	66.5%	52.2%
St. Louis	55.5%	49.4%	39.6%	48.9%	56.8%	50.1%	51.2%	47.6%	55.5%	88.8%
Springfield	102.7%	51.2%	41.1%	38.4%	53.6%	63.5%	50.8%	82.5%	38.6%	41.5%

## Annual Losses and Average Premium by MSA All Drivers

Liability Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$156	\$175	\$188	\$196	\$210	\$214	\$224	\$223	\$237	\$231
Columbia	\$174	\$197	\$211	\$216	\$232	\$239	\$251	\$251	\$257	\$253
Joplin	\$163	\$186	\$204	\$209	\$224	\$228	\$238	\$241	\$258	\$252
Kansas City	\$219	\$240	\$258	\$270	\$290	\$291	\$302	\$294	\$303	\$291
St. Joseph	\$186	\$201	\$216	\$228	\$242	\$245	\$253	\$251	\$263	\$256
St. Louis	\$237	\$269	\$289	\$303	\$319	\$320	\$333	\$331	\$340	\$326
Springfield	\$187	\$208	\$224	\$228	\$242	\$249	\$264	\$270	\$289	\$269
Collision Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$151	\$155	\$157	\$157	\$161	\$162	\$176	\$189	\$207	\$215
Columbia	\$160	\$166	\$166	\$164	\$169	\$173	\$188	\$204	\$219	\$228
Joplin	\$145	\$148	\$151	\$153	\$158	\$158	\$170	\$184	\$203	\$210
Kansas City	\$193	\$194	\$198	\$198	\$202	\$202	\$217	\$232	\$257	\$263
St. Joseph	\$159	\$161	\$165	\$167	\$167	\$167	\$180	\$195	\$216	\$225
St. Louis	\$205	\$206	\$208	\$204	\$205	\$210	\$229	\$246	\$266	\$274
Springfield	\$165	\$166	\$168	\$165	\$171	\$174	\$187	\$202	\$222	\$222
Comprehensive Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$86	\$91	\$97	\$101	\$102	\$102	\$107	\$114	\$123	\$124
Columbia	\$82	\$87	\$92	\$95	\$97	\$98	\$99	\$102	\$107	\$107
Joplin	\$80	\$84	\$89	\$93	\$92	\$91	\$94	\$101	\$109	\$109
Kansas City	\$96	\$101	\$109	\$115	\$114	\$114	\$114	\$119	\$125	\$123
St. Joseph	\$72	\$75	\$82	\$86	\$88	\$91	\$94	\$99	\$107	\$107
St. Louis	\$100	\$101	\$104	\$106	\$103	\$103	\$104	\$106	\$110	\$109
Springfield	\$79	\$83	\$89	\$93	\$95	\$94	\$98	\$102	\$108	\$107
Combined Average Premium										
MSA	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999
Rural Missouri	\$393	\$421	\$442	\$454	\$473	\$479	\$506	\$526	\$568	\$569
Columbia	\$416	\$450	\$468	\$475	\$498	\$510	\$538	\$557	\$583	\$587
Joplin	\$389	\$418	\$444	\$455	\$474	\$477	\$502	\$526	\$571	\$571
Kansas City	\$508	\$535	\$565	\$583	\$605	\$607	\$633	\$645	\$684	\$677
St. Joseph	\$417	\$437	\$462	\$482	\$497	\$503	\$526	\$545	\$586	\$589
St. Louis	\$542	\$576	\$601	\$613	\$627	\$633	\$667	\$683	\$716	\$709
Springfield	\$431	\$456	\$481	\$486	\$509	\$518	\$548	\$574	\$619	\$598

## Annual Average Premium by County - 1999

County	Liability	Collision	Comprehensive	Combined	Rank	% Increase, 90/99
Adair	\$235	\$211	\$137	\$583	33	51.8%
Andrew	\$244	\$227	\$118	\$588	27	39.7%
Atchison	\$197	\$189	\$128	\$514	110	43.5%
Audrain	\$223	\$207	\$132	\$562	59	50.3%
Barry	\$220	\$205	\$122	\$547	75	48.3%
Barton	\$215	\$197	\$123	\$535	88	49.5%
Bates	\$227	\$213	\$121	\$560	60	47.4%
Benton	\$228	\$200	\$117	\$546	80	47.8%
Bollinger	\$215	\$207	\$121	\$542	82	41.0%
Boone	\$253	\$228	\$107	\$587	28	41.3%
Buchanan	\$256	\$225	\$107	\$589	26	41.3%
Butler	\$249	\$223	\$125	\$597	19	35.4%
Caldwell	\$211	\$210	\$139	\$559	63	56.3%
Callaway	\$233	\$215	\$124	\$572	42	43.7%
Camden	\$237	\$226	\$124	\$587	29	38.3%
Cape Girardeau	\$231	\$220	\$120	\$570	43	39.9%
Carroll	\$201	\$191	\$129	\$521	104	49.1%
Carter	\$225	\$217	\$128	\$570	45	35.6%
Cass	\$253	\$230	\$116	\$598	18	33.2%
Cedar	\$210	\$193	\$117	\$520	106	43.9%
Chariton	\$202	\$192	\$137	\$530	94	56.3%
Christian	\$256	\$224	\$113	\$593	21	48.7%
Clark	\$220	\$199	\$132	\$551	71	54.4%
Clay	\$286	\$254	\$123	\$663	5	34.2%
Clinton	\$240	\$224	\$125	\$589	25	47.5%
Cole	\$228	\$217	\$113	\$558	67	33.8%
Cooper	\$230	\$208	\$133	\$570	44	46.4%
Crawford	\$221	\$216	\$127	\$564	55	44.6%
Dade	\$211	\$189	\$122	\$523	103	51.4%
Dallas	\$220	\$203	\$119	\$543	81	48.3%
Daviess	\$204	\$200	\$137	\$541	85	56.9%
De Kalb	\$208	\$210	\$129	\$547	76	57.9%
Dent	\$212	\$205	\$122	\$539	86	40.7%
Douglas	\$207	\$191	\$116	\$514	111	42.1%
Dunklin	\$248	\$226	\$133	\$608	16	33.7%
Franklin	\$264	\$248	\$128	\$640	10	38.9%
Gasconade	\$215	\$211	\$133	\$560	62	48.1%
Gentry	\$205	\$194	\$129	\$528	97	54.0%
Greene	\$273	\$222	\$105	\$600	17	37.4%
Grundy	\$202	\$192	\$132	\$526	100	57.6%
Harrison	\$199	\$191	\$128	\$518	107	58.9%
Henry	\$236	\$208	\$122	\$565	52	48.4%
Hickory	\$208	\$191	\$112	\$511	112	42.5%
Holt	\$197	\$205	\$128	\$529	95	55.1%
Howard	\$233	\$202	\$125	\$559	64	55.3%
Howell	\$220	\$196	\$118	\$535	89	45.7%
Iron	\$239	\$226	\$127	\$592	22	47.2%
Jackson	\$305	\$276	\$125	\$706	3	32.9%



## Annual Average Premium by County - 1999

County	Liability	Collision	Comprehensive	Combined	Rank	% Increase, 90/99
Jasper	\$261	\$211	\$106	\$579	34	47.8%
Jefferson	\$337	\$293	\$119	\$748	2	33.6%
Johnson	\$250	\$227	\$113	\$590	23	40.0%
Knox	\$203	\$180	\$127	\$510	113	50.2%
Laclede	\$233	\$212	\$123	\$568	49	46.2%
Lafayette	\$241	\$210	\$114	\$565	53	44.1%
Lawrence	\$220	\$205	\$118	\$542	84	46.1%
Lewis	\$216	\$195	\$135	\$546	78	50.5%
Lincoln	\$253	\$249	\$129	\$632	11	40.8%
Linn	\$200	\$192	\$133	\$525	102	55.3%
Livingston	\$198	\$198	\$137	\$533	91	50.3%
Macon	\$215	\$195	\$127	\$537	87	48.9%
Madison	\$224	\$213	\$128	\$566	51	45.0%
Maries	\$228	\$214	\$133	\$574	38	52.5%
Marion	\$238	\$210	\$142	\$590	24	56.8%
Mcdonald	\$220	\$213	\$118	\$551	70	46.0%
Mercer	\$202	\$185	\$133	\$520	105	68.0%
Miller	\$236	\$222	\$128	\$585	31	47.3%
Mississippi	\$261	\$236	\$127	\$624	14	28.8%
Moniteau	\$222	\$206	\$130	\$558	66	51.7%
Monroe	\$222	\$194	\$133	\$548	73	55.0%
Montgomery	\$219	\$205	\$132	\$556	68	52.2%
Morgan	\$222	\$207	\$116	\$546	79	43.8%
New Madrid	\$256	\$244	\$132	\$631	12	35.6%
Newton	\$222	\$205	\$119	\$546	77	43.2%
Nodaway	\$220	\$211	\$143	\$575	37	57.5%
Oregon	\$212	\$197	\$118	\$527	99	44.8%
Osage	\$225	\$213	\$139	\$576	35	44.8%
Ozark	\$205	\$196	\$115	\$516	109	43.5%
Pemiscot	\$268	\$237	\$135	\$640	9	35.6%
Perry	\$235	\$209	\$119	\$562	58	47.3%
Pettis	\$241	\$213	\$115	\$568	50	45.4%
Phelps	\$230	\$217	\$128	\$575	36	44.2%
Pike	\$225	\$202	\$136	\$562	57	54.1%
Platte	\$279	\$254	\$118	\$652	8	30.0%
Polk	\$221	\$204	\$118	\$542	83	44.4%
Pulaski	\$220	\$228	\$121	\$569	47	32.6%
Putnam	\$193	\$176	\$115	\$485	115	48.5%
Ralls	\$221	\$203	\$140	\$565	54	58.3%
Randolph	\$233	\$208	\$131	\$572	40	53.0%
Ray	\$247	\$228	\$120	\$594	20	44.4%
Reynolds	\$223	\$211	\$136	\$570	46	43.1%
Ripley	\$228	\$217	\$127	\$572	41	40.1%
Saline	\$238	\$204	\$118	\$560	61	47.5%
Schuyler	\$213	\$184	\$128	\$525	101	52.9%
Scotland	\$207	\$184	\$126	\$517	108	55.6%
Scott	\$238	\$227	\$120	\$585	32	39.9%
Shannon	\$212	\$197	\$119	\$527	98	42.4%

## Annual Average Premium by County - 1999

County	Liability	Collision	Comprehensive	Combined	Rank	% Increase, 90/99
Shelby	\$210	\$190	\$131	\$531	92	58.3%
St. Charles	\$306	\$252	\$100	\$658	6	30.1%
St. Clair	\$232	\$205	\$115	\$552	69	49.4%
St. Francois	\$258	\$241	\$126	\$625	13	39.6%
St. Louis	\$326	\$269	\$103	\$699	4	30.8%
St. Louis City	\$386	\$341	\$150	\$877	1	35.1%
Ste. Genevieve	\$239	\$207	\$112	\$559	65	36.7%
Stoddard	\$227	\$214	\$128	\$569	48	41.9%
Stone	\$248	\$215	\$110	\$574	39	47.9%
Sullivan	\$198	\$193	\$137	\$528	96	53.5%
Taney	\$264	\$230	\$115	\$609	15	50.7%
Texas	\$211	\$198	\$121	\$530	93	45.2%
Vernon	\$223	\$205	\$120	\$547	74	43.7%
Warren	\$234	\$232	\$120	\$586	30	42.0%
Washington	\$260	\$258	\$137	\$656	7	42.8%
Wayne	\$220	\$205	\$124	\$550	72	43.4%
Webster	\$230	\$212	\$120	\$563	56	44.2%
Worth	\$193	\$185	\$122	\$501	114	58.5%
Wright	\$218	\$198	\$119	\$535	90	45.6%