



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

Statistics Section

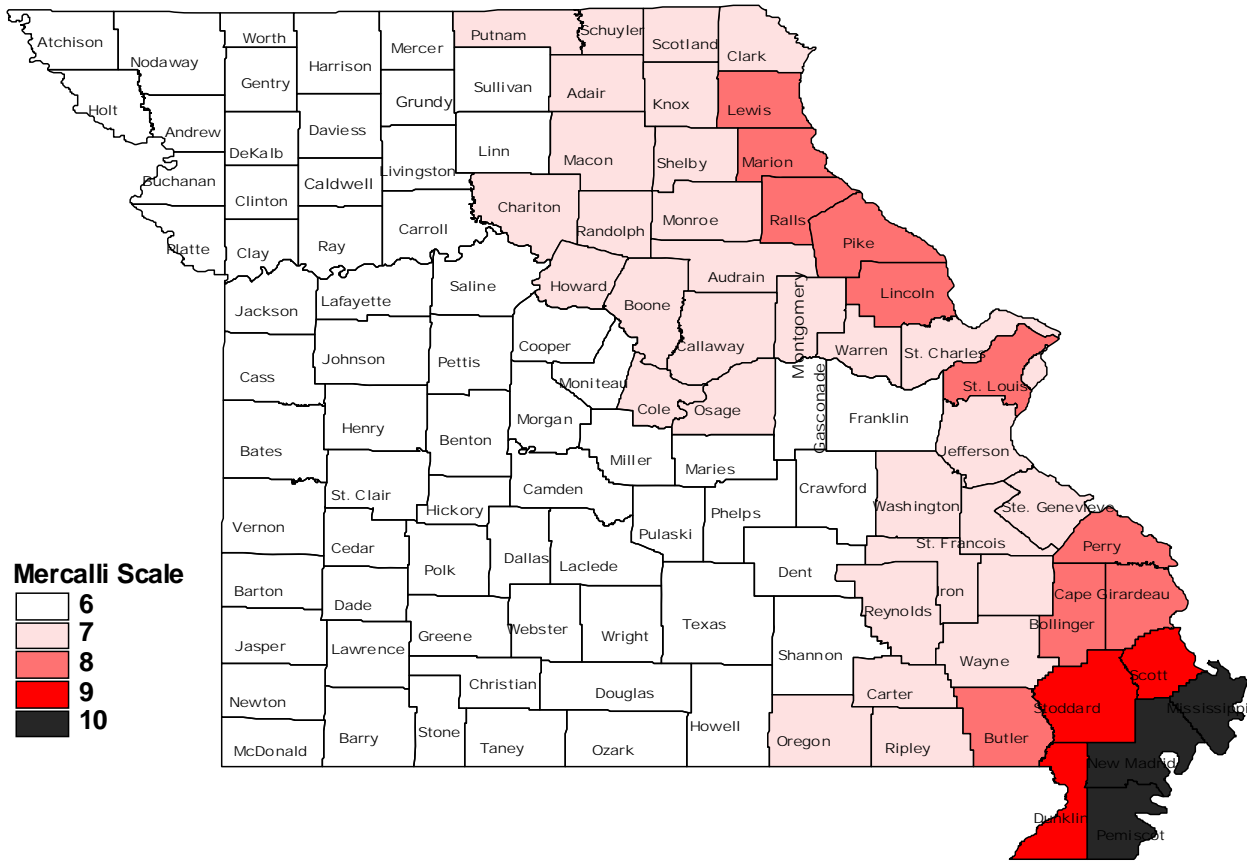
Residential Earthquake Coverage in Missouri, 2009

September, 2010

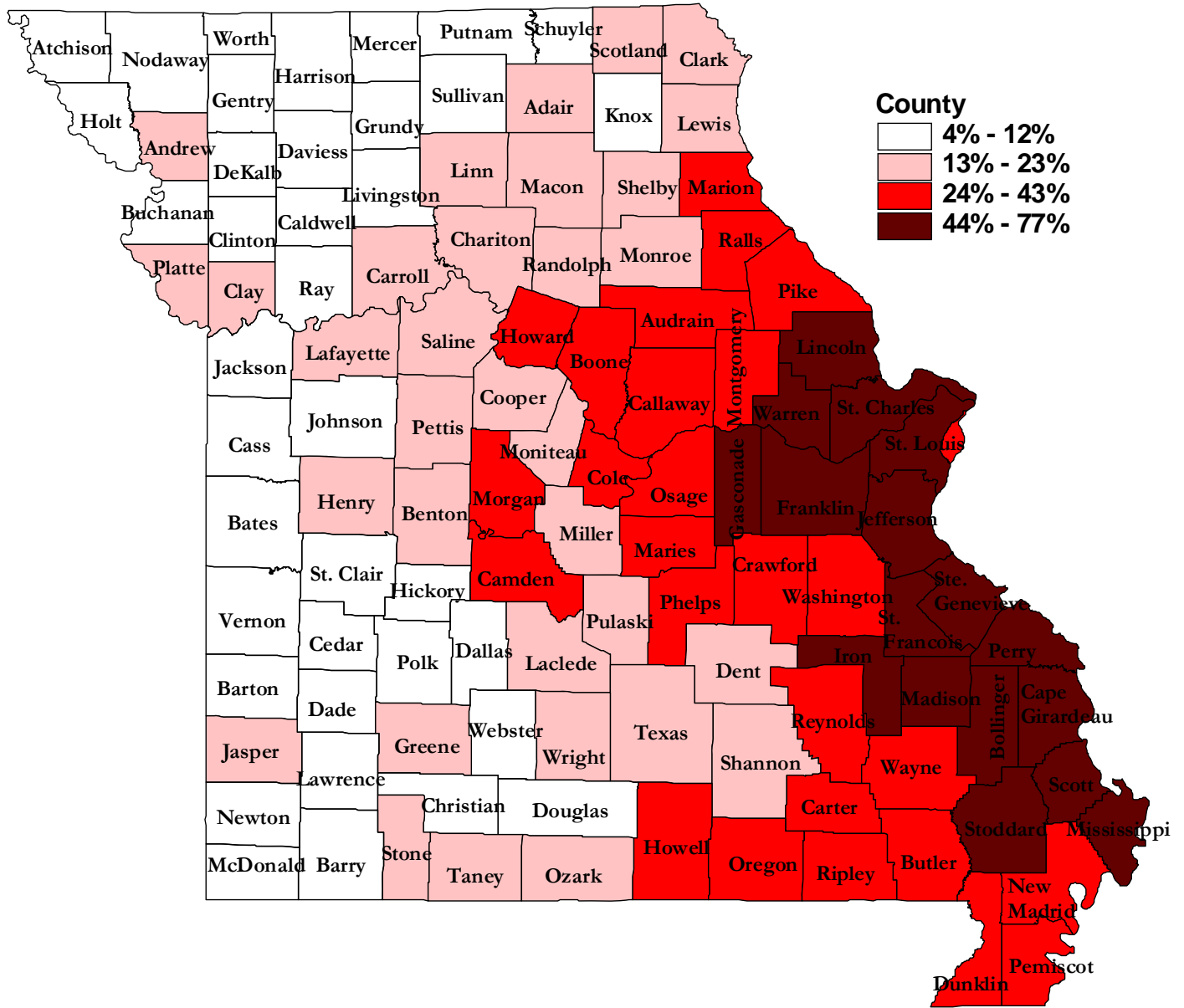
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Mercalli Scale (Projected Earthquake Intensity)



Percent of Residential Policies with Earthquake Coverage in 2009



Market Penetration and Cost of Coverage, 2009

County FIPS Code	County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Exposures	Average Premium, \$110k - \$140k Coverage	Earthquake Zone
001	Adair	1,172	5,748	20.4%	\$58	\$36	7
003	Andrew	1,727	12,718	13.6%	\$68	\$35	6
005	Atchison	118	1,538	7.7%	\$61	\$41	6
007	Audrain	1,613	5,134	31.4%	\$58	\$37	7
009	Barry	964	10,932	8.8%	\$61	\$31	6
011	Barton	189	2,402	7.9%	\$45	\$30	6
013	Bates	267	4,196	6.4%	\$77	\$36	6
015	Benton	1,051	6,833	15.4%	\$44	\$31	6
017	Bollinger	905	1,929	46.9%	\$95	\$86	8
019	Boone	11,552	41,725	27.7%	\$87	\$40	7
021	Buchanan	1,302	13,895	9.4%	\$52	\$34	6
023	Butler	3,769	9,900	38.1%	\$157	\$114	8
025	Caldwell	133	2,066	6.4%	\$64	\$40	6
027	Callaway	2,739	9,575	28.6%	\$63	\$39	7
029	Camden	9,078	23,710	38.3%	\$71	\$31	6
031	Cape Girardeau	12,879	16,826	76.5%	\$172	\$102	8
033	Carroll	267	1,892	14.1%	\$43	\$30	6
035	Carter	695	2,145	32.4%	\$79	\$70	7
037	Cass	3,311	28,278	11.7%	\$66	\$33	6
039	Cedar	309	3,265	9.5%	\$55	\$32	6
041	Chariton	242	1,557	15.5%	\$64	\$40	7
043	Christian	2,528	21,986	11.5%	\$71	\$32	6
045	Clark	253	1,748	14.5%	\$44	\$34	7
047	Clay	9,096	68,333	13.3%	\$60	\$33	6
049	Clinton	535	6,155	8.7%	\$55	\$32	6
051	Cole	7,574	21,844	34.7%	\$73	\$38	7
053	Cooper	704	3,903	18.0%	\$58	\$35	6
055	Crawford	2,151	5,825	36.9%	\$59	\$41	6
057	Dade	147	1,961	7.5%	\$49	\$32	6
059	Dallas	214	3,139	6.8%	\$50	\$35	6
061	Daviess	110	2,114	5.2%	\$68	\$32	6
063	De Kalb	91	1,773	5.1%	\$55	\$27	6
065	Dent	909	4,139	22.0%	\$58	\$46	6
067	Douglas	259	2,496	10.4%	\$42	\$30	6

Market Penetration and Cost of Coverage, 2009

County FIPS Code	County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Exposures	Average Premium, \$110k - \$140k Coverage	Earthquake Zone
069	Dunklin	3,028	8,289	36.5%	\$210	\$214	9
071	Franklin	17,724	32,111	55.2%	\$91	\$43	6
073	Gasconade	2,046	4,482	45.6%	\$61	\$38	6
075	Gentry	104	1,355	7.7%	\$74	\$48	6
077	Greene	10,171	79,154	12.8%	\$71	\$32	6
079	Grundy	174	2,155	8.1%	\$50	\$31	6
081	Harrison	60	1,532	3.9%	\$42	\$33	6
083	Henry	816	5,680	14.4%	\$62	\$37	6
085	Hickory	255	2,311	11.0%	\$43	\$31	6
087	Holt	66	1,288	5.1%	\$66	\$48	6
089	Howard	595	2,398	24.8%	\$63	\$38	7
091	Howell	2,488	10,137	24.5%	\$75	\$52	6
093	Iron	1,537	3,393	45.3%	\$62	\$53	7
095	Jackson	21,853	188,187	11.6%	\$71	\$32	6
097	Jasper	4,890	35,666	13.7%	\$57	\$31	6
099	Jefferson	38,931	62,899	61.9%	\$87	\$46	7
101	Johnson	1,390	11,337	12.3%	\$60	\$33	6
103	Knox	116	967	12.0%	\$48	\$44	7
105	Laclede	1,797	8,538	21.0%	\$58	\$31	6
107	Lafayette	1,163	8,696	13.4%	\$55	\$30	6
109	Lawrence	623	8,582	7.3%	\$57	\$33	6
111	Lewis	431	2,617	16.5%	\$57	\$42	8
113	Lincoln	6,650	14,262	46.6%	\$73	\$40	8
115	Linn	820	3,639	22.5%	\$41	\$29	6
117	Livingston	422	3,715	11.4%	\$47	\$28	6
119	McDonald	178	3,687	4.8%	\$47	\$33	6
121	Macon	728	4,426	16.4%	\$50	\$33	7
123	Madison	1,828	3,442	53.1%	\$67	\$60	7
125	Maries	437	1,729	25.3%	\$58	\$50	6
127	Marion	2,493	7,414	33.6%	\$57	\$37	8
129	Mercer	56	909	6.2%	\$49	\$28	6
131	Miller	988	5,529	17.9%	\$55	\$32	6
133	Mississippi	1,759	3,892	45.2%	\$205	\$181	10
135	Moniteau	663	3,343	19.8%	\$56	\$33	6
137	Monroe	552	2,447	22.6%	\$55	\$44	7
139	Montgomery	1,034	2,724	38.0%	\$66	\$43	7

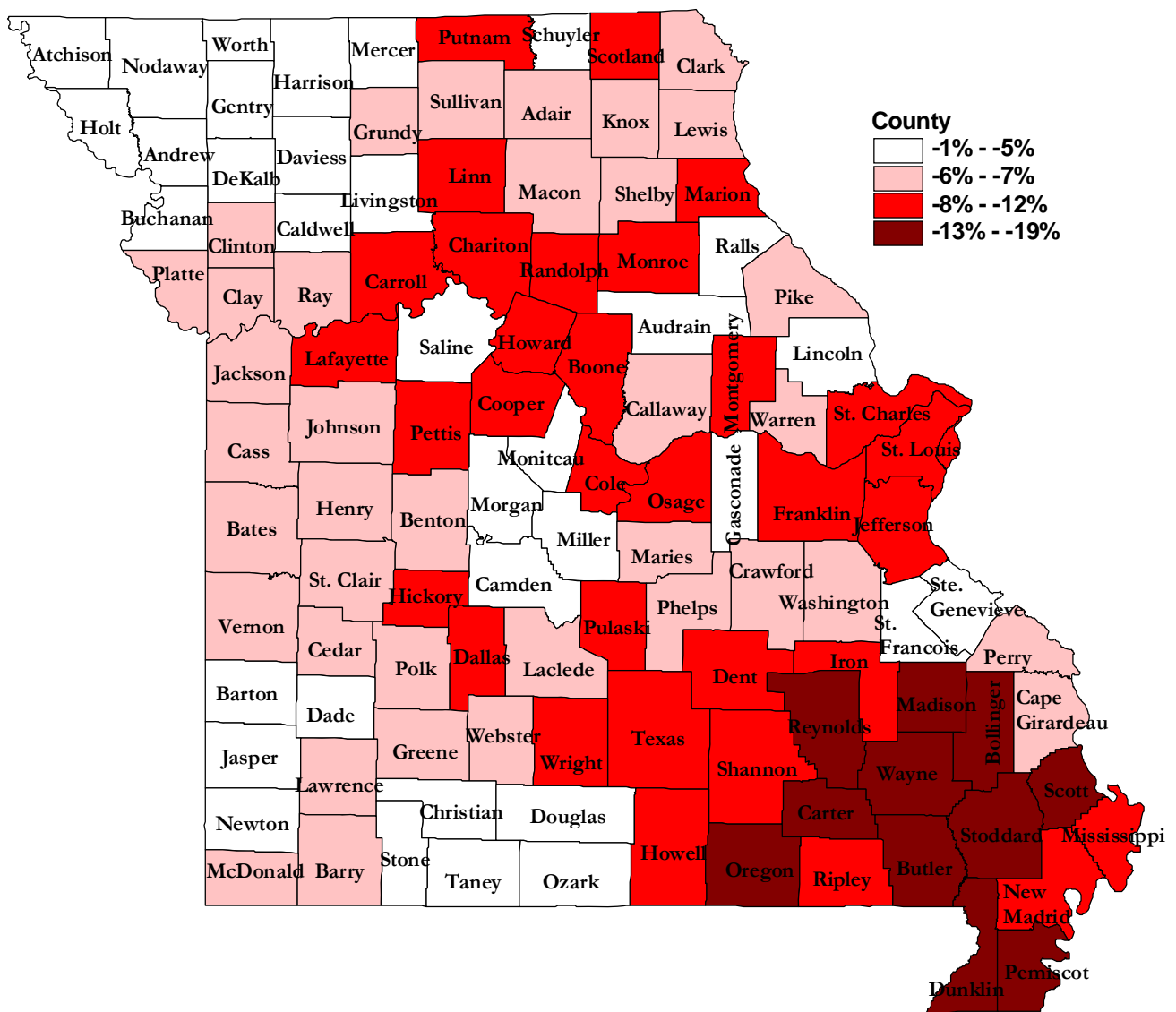
Market Penetration and Cost of Coverage, 2009

County FIPS Code	County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Exposures	Average Premium, \$110k - \$140k Coverage	Earthquake Zone
141	Morgan	3,012	9,764	30.8%	\$50	\$31	6
143	New Madrid	1,688	3,958	42.6%	\$200	\$191	10
145	Newton	763	9,776	7.8%	\$50	\$30	6
147	Nodaway	175	3,772	4.6%	\$59	\$38	6
149	Oregon	763	2,887	26.4%	\$64	\$54	7
151	Osage	692	2,811	24.6%	\$103	\$46	7
153	Ozark	365	2,582	14.1%	\$45	\$33	6
155	Pemiscot	1,573	4,968	31.7%	\$174	\$186	10
157	Perry	2,632	3,580	73.5%	\$87	\$55	8
159	Pettis	2,103	10,180	20.7%	\$49	\$30	6
161	Phelps	3,261	12,371	26.4%	\$65	\$41	6
163	Pike	1,360	4,210	32.3%	\$73	\$44	8
165	Platte	3,151	25,044	12.6%	\$79	\$33	6
167	Polk	799	7,292	11.0%	\$57	\$33	6
169	Pulaski	1,250	8,368	14.9%	\$68	\$49	6
171	Putnam	114	1,785	6.4%	\$64	\$45	7
173	Ralls	522	1,946	26.8%	\$59	\$36	8
175	Randolph	1,346	6,428	20.9%	\$50	\$38	7
177	Ray	591	5,409	10.9%	\$62	\$40	6
179	Reynolds	525	2,058	25.5%	\$77	\$66	7
181	Ripley	1,392	3,944	35.3%	\$69	\$70	7
183	St. Charles	68,581	99,368	69.0%	\$99	\$46	7
185	St. Clair	179	2,465	7.3%	\$52	\$34	6
186	Ste. Genevieve	3,455	4,760	72.6%	\$82	\$57	7
187	St. Francois	10,250	16,985	60.3%	\$74	\$52	7
189	St. Louis	203,539	312,526	65.1%	\$152	\$54	8
195	Saline	1,017	5,110	19.9%	\$49	\$31	6
197	Schuyler	55	552	10.0%	\$54	\$59	7
199	Scotland	121	935	12.9%	\$50	\$34	7
201	Scott	5,923	10,839	54.6%	\$249	\$198	9
203	Shannon	295	1,548	19.1%	\$71	\$54	6
205	Shelby	232	1,525	15.2%	\$54	\$38	7
207	Stoddard	3,821	7,720	49.5%	\$154	\$124	9
209	Stone	1,608	11,154	14.4%	\$68	\$30	6
211	Sullivan	124	1,595	7.8%	\$44	\$31	6
213	Taney	2,479	14,538	17.1%	\$60	\$34	6

Market Penetration and Cost of Coverage, 2009

County FIPS Code	County	Earthquake Exposures	Homeowners, Farm, Mobile Home Exposures	% With Earthquake Endorsement	Average Premium, All Exposures	Average Premium, \$110k - \$140k Coverage	Earthquake Zone
215	Texas	726	4,872	14.9%	\$65	\$43	6
217	Vernon	576	5,639	10.2%	\$50	\$33	6
219	Warren	5,703	10,794	52.8%	\$74	\$39	7
221	Washington	2,229	5,112	43.6%	\$50	\$40	7
223	Wayne	1,478	4,399	33.6%	\$71	\$64	7
225	Webster	1,219	10,517	11.6%	\$75	\$35	6
227	Worth	20	324	6.2%	\$52	\$31	6
229	Wright	627	4,455	14.1%	\$49	\$34	6
510	St. Louis City	25,060	67,799	37.0%	\$161	\$75	7
999	Missouri Totals	1,647,704	582,940	35.4%	\$114	\$56	

Percentage Point Change in Percent of Insured Dwellings with Earthquake Endorsement Between 2001 and 2009



Percent of Insured Dwellings with Earthquake Coverage, 2002-2009

County	2002	2003	2004	2005	2006	2007	2008	2009	% Point Difference, 2002-2009
Adair	24.8%	23.5%	22.2%	21.7%	20.5%	20.7%	19.9%	19.1%	-5.7%
Andrew	16.5%	15.7%	15.0%	14.3%	13.7%	13.0%	12.5%	12.5%	-4.0%
Atchison	9.1%	8.0%	7.9%	7.8%	8.0%	8.5%	7.8%	7.1%	-2.0%
Audrain	33.8%	33.0%	31.7%	30.6%	31.1%	31.0%	29.7%	29.7%	-4.1%
Barry	13.2%	12.8%	11.6%	11.2%	10.1%	10.1%	8.9%	8.6%	-4.6%
Barton	10.8%	10.9%	10.0%	9.5%	9.2%	8.7%	7.5%	7.3%	-3.5%
Bates	10.7%	9.8%	9.2%	8.3%	7.2%	7.7%	7.5%	6.4%	-4.3%
Benton	21.3%	19.8%	18.3%	16.6%	16.1%	15.9%	15.4%	15.1%	-6.2%
Bollinger	60.8%	59.1%	56.5%	56.4%	51.7%	52.3%	46.5%	46.0%	-14.7%
Boone	32.0%	30.4%	28.8%	27.5%	26.6%	25.1%	25.1%	24.7%	-7.4%
Buchanan	12.4%	11.6%	11.1%	10.5%	9.9%	9.3%	9.1%	8.8%	-3.6%
Butler	53.8%	52.6%	51.7%	51.4%	48.0%	46.6%	40.0%	38.1%	-15.7%
Caldwell	9.2%	9.0%	8.0%	7.5%	7.9%	7.7%	7.0%	6.2%	-3.0%
Callaway	34.2%	33.1%	31.4%	31.3%	29.5%	28.7%	27.6%	27.6%	-6.6%
Camden	43.0%	42.1%	41.1%	41.0%	40.1%	39.2%	39.5%	40.5%	-2.4%
Cape Girardeau	81.6%	80.7%	80.3%	79.2%	77.7%	77.3%	74.7%	74.5%	-7.1%
Carroll	20.5%	19.5%	16.6%	16.0%	14.2%	15.9%	14.9%	13.2%	-7.2%
Carter	45.8%	45.4%	43.1%	42.3%	35.0%	39.3%	36.0%	32.0%	-13.8%
Cass	16.0%	14.8%	13.8%	13.1%	12.4%	11.5%	11.0%	11.0%	-5.0%
Cedar	13.5%	12.2%	11.9%	11.1%	10.5%	10.0%	9.5%	8.9%	-4.6%
Chariton	20.8%	20.0%	18.6%	17.5%	16.7%	16.5%	15.3%	14.7%	-6.1%
Christian	14.3%	12.9%	11.7%	11.1%	10.6%	9.8%	10.4%	10.9%	-3.4%
Clark	20.0%	18.0%	16.8%	16.2%	14.8%	15.6%	14.3%	13.9%	-6.1%
Clay	16.8%	15.7%	14.7%	13.9%	13.0%	12.0%	11.9%	12.0%	-4.8%
Clinton	12.1%	11.6%	10.6%	10.1%	10.0%	9.4%	8.9%	8.1%	-4.0%
Cole	40.1%	39.2%	37.0%	35.8%	33.9%	33.7%	32.8%	32.5%	-7.7%
Cooper	22.8%	21.4%	20.7%	19.9%	18.0%	19.2%	18.0%	17.0%	-5.8%
Crawford	44.1%	43.6%	43.0%	42.5%	39.8%	38.3%	36.0%	36.2%	-7.9%
Dade	9.6%	9.0%	8.6%	8.3%	7.8%	7.8%	6.9%	7.1%	-2.5%
Dallas	13.1%	11.6%	10.0%	9.2%	9.3%	9.1%	6.7%	6.8%	-6.3%
Daviess	7.9%	7.1%	6.7%	6.1%	6.2%	6.1%	5.3%	5.1%	-2.8%
DeKalb	7.2%	6.4%	6.1%	6.2%	6.1%	6.2%	5.2%	4.9%	-2.3%
Dent	30.0%	28.9%	27.0%	24.7%	22.8%	22.7%	22.0%	21.6%	-8.3%
Douglas	11.2%	10.3%	9.9%	10.3%	10.4%	10.7%	10.2%	10.0%	-1.2%
Dunklin	53.6%	49.2%	47.3%	47.4%	43.9%	44.2%	40.5%	36.8%	-16.8%
Franklin	63.0%	62.3%	61.1%	60.2%	57.3%	54.5%	53.4%	53.7%	-9.2%
Gasconade	48.2%	48.2%	47.6%	46.7%	44.2%	44.2%	43.4%	44.3%	-4.0%
Gentry	10.5%	10.5%	9.2%	8.3%	8.0%	7.9%	7.8%	7.1%	-3.5%
Greene	15.9%	14.8%	13.7%	13.1%	12.3%	11.3%	11.5%	11.8%	-4.1%
Grundy	11.5%	11.1%	9.7%	9.5%	9.1%	8.6%	7.6%	7.5%	-4.0%
Harrison	7.8%	7.0%	6.4%	5.7%	5.3%	5.3%	4.2%	3.9%	-3.8%
Henry	17.5%	16.9%	15.8%	15.8%	15.4%	15.3%	14.2%	13.5%	-4.0%
Hickory	18.3%	16.8%	15.8%	14.5%	14.0%	13.5%	10.4%	10.9%	-7.4%

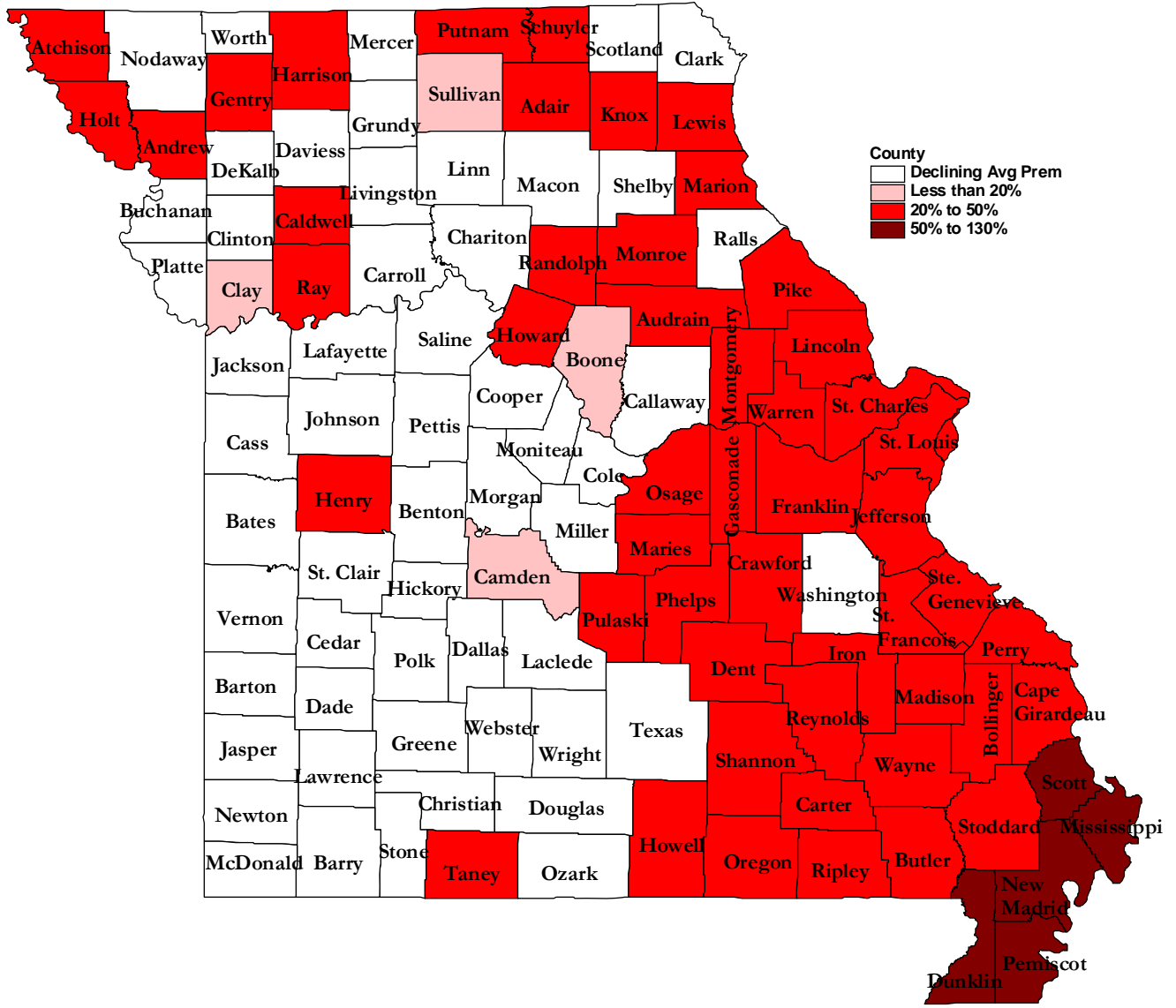
Percent of Insured Dwellings with Earthquake Coverage, 2002-2009

County	2002	2003	2004	2005	2006	2007	2008	2009	% Point Difference, 2002-2009
Holt	6.8%	5.4%	5.2%	5.2%	4.9%	4.9%	4.8%	4.9%	-1.9%
Howard	31.0%	30.2%	28.7%	26.5%	25.9%	27.4%	25.3%	24.1%	-6.8%
Howell	31.7%	31.1%	28.8%	27.6%	25.9%	24.7%	23.8%	24.1%	-7.6%
Iron	54.9%	52.7%	50.3%	49.2%	44.8%	49.8%	48.2%	44.9%	-9.9%
Jackson	14.2%	13.3%	12.4%	11.9%	11.2%	10.4%	10.5%	10.5%	-3.7%
Jasper	16.8%	15.8%	15.4%	15.1%	14.5%	13.8%	13.3%	13.2%	-3.6%
Jefferson	72.2%	71.5%	70.6%	69.4%	64.2%	58.0%	59.0%	61.1%	-11.2%
Johnson	15.6%	14.5%	13.5%	12.6%	12.0%	11.7%	10.6%	10.4%	-5.2%
Knox	15.5%	14.2%	13.5%	12.7%	13.5%	13.5%	12.7%	11.8%	-3.6%
Laclede	26.3%	25.4%	24.0%	23.1%	22.0%	21.4%	20.9%	20.8%	-5.5%
Lafayette	18.8%	17.5%	16.2%	15.3%	14.1%	13.7%	12.6%	12.6%	-6.3%
Lawrence	12.9%	11.7%	11.1%	9.9%	9.2%	8.6%	7.3%	7.1%	-5.7%
Lewis	20.1%	19.2%	18.7%	18.0%	17.3%	17.4%	16.3%	15.8%	-4.3%
Lincoln	48.6%	48.9%	49.5%	49.0%	47.7%	46.4%	44.5%	45.8%	-2.9%
Linn	28.6%	27.8%	26.5%	25.3%	24.2%	23.3%	21.8%	21.3%	-7.3%
Livingston	12.4%	11.7%	11.4%	10.6%	10.8%	10.7%	10.5%	10.5%	-1.9%
McDonald	8.9%	8.3%	7.8%	7.4%	6.8%	6.3%	4.9%	4.7%	-4.1%
Macon	20.9%	19.8%	17.8%	17.0%	17.1%	17.3%	15.9%	15.6%	-5.3%
Madison	64.8%	62.2%	60.9%	59.4%	54.7%	58.2%	56.1%	52.9%	-11.9%
Maries	30.8%	29.7%	28.8%	28.8%	26.7%	27.6%	25.9%	24.3%	-6.4%
Marion	40.0%	38.6%	35.9%	35.2%	34.3%	33.2%	33.1%	31.8%	-8.2%
Mercer	8.5%	8.1%	7.4%	6.7%	6.3%	6.8%	5.8%	5.7%	-2.8%
Miller	23.3%	22.7%	22.1%	22.0%	21.4%	20.7%	19.3%	19.1%	-4.2%
Mississippi	56.3%	53.9%	54.3%	54.3%	50.6%	52.8%	50.7%	45.3%	-11.0%
Moniteau	22.8%	21.5%	20.1%	19.9%	19.3%	20.0%	19.8%	19.7%	-3.1%
Monroe	29.8%	27.9%	26.6%	24.7%	23.7%	23.8%	22.1%	22.7%	-7.1%
Montgomery	46.0%	45.2%	43.5%	41.2%	39.8%	39.6%	36.7%	36.6%	-9.4%
Morgan	34.4%	34.1%	33.4%	33.5%	32.4%	32.2%	30.8%	30.8%	-3.6%
New Madrid	51.2%	52.4%	52.6%	55.0%	50.4%	54.5%	47.1%	43.1%	-8.1%
Newton	10.9%	10.3%	10.1%	9.3%	8.8%	8.2%	7.8%	7.6%	-3.4%
Nodaway	5.5%	5.6%	5.0%	4.7%	4.6%	4.5%	4.4%	4.1%	-1.3%
Oregon	40.9%	39.4%	37.6%	36.5%	34.9%	33.4%	27.1%	26.0%	-14.8%
Osage	31.0%	29.1%	28.3%	27.5%	24.9%	23.3%	24.0%	23.9%	-7.2%
Ozark	17.5%	16.6%	16.1%	15.9%	15.6%	15.9%	13.8%	14.1%	-3.4%
Pemiscot	50.7%	48.8%	47.7%	46.3%	38.8%	41.6%	36.6%	32.0%	-18.7%
Perry	78.5%	77.9%	79.1%	78.5%	76.8%	76.6%	72.4%	72.4%	-6.2%
Pettis	28.3%	26.8%	25.0%	24.2%	22.6%	21.8%	19.7%	19.5%	-8.8%
Phelps	32.2%	30.0%	28.5%	28.0%	26.7%	26.6%	25.4%	25.1%	-7.1%
Pike	39.1%	37.7%	35.9%	34.7%	32.7%	33.3%	31.5%	31.0%	-8.0%
Platte	14.8%	14.0%	13.2%	12.5%	11.5%	10.4%	10.5%	10.5%	-4.3%
Polk	15.1%	13.3%	12.1%	11.4%	10.8%	10.7%	10.2%	10.5%	-4.6%
Pulaski	21.2%	19.7%	18.1%	17.7%	16.7%	16.2%	14.1%	12.8%	-8.3%
Putnam	13.0%	12.3%	11.2%	9.6%	9.3%	8.4%	7.2%	6.4%	-6.6%
Ralls	31.3%	29.0%	26.7%	26.4%	25.1%	26.1%	25.4%	26.1%	-5.2%
Randolph	27.7%	26.7%	25.2%	23.7%	22.0%	20.9%	20.1%	19.8%	-8.0%

Percent of Insured Dwellings with Earthquake Coverage, 2002-2009

County	2002	2003	2004	2005	2006	2007	2008	2009	% Point Difference, 2002-2009
Ray	16.0%	15.4%	14.2%	13.3%	12.1%	11.3%	11.0%	10.3%	-5.7%
Reynolds	39.3%	35.2%	32.6%	32.3%	27.2%	29.9%	27.7%	25.3%	-14.0%
Ripley	42.5%	41.5%	41.4%	41.5%	39.0%	40.9%	36.9%	35.2%	-7.3%
St. Charles	76.9%	76.3%	74.9%	73.6%	69.5%	64.1%	64.5%	66.5%	-10.4%
St. Clair	12.4%	11.6%	10.1%	9.5%	8.8%	9.0%	7.7%	7.0%	-5.3%
Ste. Genevieve	76.2%	75.1%	76.0%	74.8%	72.2%	73.2%	71.8%	71.7%	-4.5%
St. Francois	65.5%	64.5%	63.9%	64.3%	61.9%	61.3%	59.8%	60.2%	-5.4%
St. Louis	72.7%	71.9%	70.7%	69.2%	65.8%	60.5%	61.1%	62.6%	-10.1%
Saline	23.0%	21.7%	21.5%	20.7%	19.5%	19.8%	19.2%	18.8%	-4.1%
Schuyler	11.2%	10.8%	11.4%	11.6%	10.0%	10.3%	9.0%	9.2%	-2.0%
Scotland	17.0%	15.6%	16.2%	12.9%	11.9%	12.3%	12.6%	12.0%	-5.1%
Scott	68.7%	69.4%	68.5%	68.1%	64.2%	64.2%	58.8%	54.6%	-14.1%
Shannon	26.5%	24.5%	22.3%	21.7%	19.6%	21.3%	19.3%	18.9%	-7.6%
Shelby	17.7%	17.9%	17.5%	15.3%	14.8%	15.7%	14.2%	13.9%	-3.8%
Stoddard	63.1%	61.7%	61.2%	61.2%	58.3%	58.0%	51.3%	49.1%	-13.9%
Stone	16.2%	16.0%	15.3%	15.3%	15.1%	15.1%	14.6%	14.9%	-1.3%
Sullivan	10.9%	10.1%	9.2%	9.0%	8.1%	8.7%	8.5%	7.6%	-3.3%
Taney	19.2%	18.8%	17.8%	18.3%	18.7%	18.7%	18.9%	18.0%	-1.2%
Texas	21.8%	20.8%	20.0%	18.3%	17.7%	17.1%	15.5%	14.4%	-7.4%
Vernon	14.0%	12.9%	12.7%	11.5%	11.5%	11.6%	10.5%	9.6%	-4.4%
Warren	59.6%	60.2%	59.7%	59.0%	56.1%	52.6%	49.6%	52.3%	-7.3%
Washington	50.6%	49.9%	48.5%	48.2%	42.4%	43.5%	42.5%	43.4%	-7.2%
Wayne	48.8%	47.0%	43.7%	43.0%	39.0%	39.5%	33.5%	33.3%	-15.5%
Webster	15.5%	14.7%	13.5%	12.7%	11.8%	11.5%	11.2%	11.2%	-4.4%
Worth	6.7%	5.9%	5.6%	4.8%	4.7%	4.5%	5.7%	5.9%	-0.9%
Wright	22.1%	20.6%	19.0%	17.5%	15.7%	15.4%	13.9%	13.6%	-8.5%
St. Louis City	48.2%	47.4%	47.0%	45.9%	41.5%	33.3%	34.8%	36.4%	-11.8%
MO Totals	41.7%	40.7%	39.8%	38.9%	36.9%	34.4%	34.1%	34.3%	-7.3%

**% Change in Cost of Earthquake Coverage Between 2001 and 2009
\$110-\$140 Coverage Limits**



Average Annual Cost of Earthquake Coverage, 2002-2009
\$110-\$140 Coverage Limits

County	2002	2003	2004	2005	2006	2007	2008	2009	% Change, 2002 - 2009
Adair	\$35	\$41	\$40	\$41	\$42	\$40	\$37	\$36	3.6%
Andrew	\$33	\$39	\$39	\$38	\$37	\$38	\$34	\$34	3.4%
Atchison	\$35	\$40	\$50	\$50	\$45	\$41	\$38	\$41	18.4%
Audrain	\$37	\$46	\$45	\$43	\$40	\$40	\$39	\$37	1.1%
Barry	\$34	\$35	\$37	\$36	\$37	\$36	\$35	\$31	-8.7%
Barton	\$37	\$38	\$41	\$37	\$35	\$37	\$32	\$30	-17.4%
Bates	\$37	\$40	\$41	\$37	\$43	\$41	\$39	\$36	-3.3%
Benton	\$35	\$37	\$38	\$35	\$36	\$36	\$32	\$31	-10.1%
Bollinger	\$81	\$101	\$95	\$96	\$95	\$101	\$95	\$86	6.5%
Boone	\$40	\$49	\$49	\$47	\$47	\$47	\$42	\$40	-1.2%
Buchanan	\$35	\$40	\$38	\$39	\$38	\$38	\$33	\$35	-0.3%
Butler	\$89	\$97	\$97	\$93	\$93	\$100	\$112	\$114	28.6%
Caldwell	\$40	\$47	\$41	\$45	\$44	\$42	\$37	\$40	1.9%
Callaway	\$39	\$47	\$46	\$44	\$45	\$44	\$41	\$39	-0.8%
Camden	\$32	\$34	\$35	\$33	\$33	\$33	\$30	\$31	-1.2%
Cape Girardeau	\$71	\$78	\$82	\$82	\$81	\$85	\$97	\$101	43.3%
Carrroll	\$40	\$43	\$38	\$32	\$36	\$35	\$32	\$30	-25.6%
Carter	\$57	\$74	\$81	\$77	\$96	\$95	\$81	\$71	25.0%
Cass	\$34	\$40	\$39	\$38	\$38	\$39	\$34	\$33	-1.8%
Cedar	\$35	\$38	\$45	\$39	\$40	\$42	\$36	\$33	-5.4%
Chariton	\$42	\$60	\$55	\$51	\$53	\$49	\$44	\$40	-6.4%
Christian	\$35	\$37	\$37	\$37	\$37	\$37	\$34	\$32	-9.3%
Clark	\$40	\$45	\$42	\$42	\$43	\$40	\$37	\$34	-14.4%
Clay	\$32	\$36	\$36	\$35	\$35	\$36	\$33	\$33	2.1%
Clinton	\$37	\$44	\$42	\$40	\$39	\$38	\$32	\$32	-13.6%
Cole	\$42	\$44	\$45	\$43	\$43	\$43	\$41	\$38	-8.8%
Cooper	\$42	\$46	\$45	\$38	\$39	\$39	\$37	\$34	-19.1%
Crawford	\$39	\$52	\$51	\$50	\$49	\$48	\$46	\$41	5.8%
Dade	\$45	\$45	\$42	\$39	\$42	\$35	\$32	\$32	-28.7%
Dallas	\$43	\$46	\$42	\$44	\$44	\$45	\$38	\$35	-20.3%
Daviess	\$43	\$51	\$48	\$43	\$44	\$40	\$35	\$32	-24.5%
DeKalb	\$43	\$53	\$51	\$45	\$43	\$45	\$37	\$27	-36.2%
Dent	\$45	\$52	\$52	\$52	\$55	\$55	\$54	\$46	3.7%
Douglas	\$35	\$39	\$39	\$39	\$41	\$43	\$35	\$31	-12.8%
Dunklin	\$98	\$128	\$132	\$132	\$132	\$135	\$188	\$214	118.2%
Franklin	\$34	\$40	\$40	\$39	\$39	\$39	\$40	\$43	27.4%
Gasconade	\$33	\$41	\$42	\$40	\$40	\$39	\$38	\$38	16.1%
Gentry	\$40	\$49	\$48	\$49	\$49	\$53	\$48	\$49	22.9%
Greene	\$35	\$37	\$37	\$36	\$36	\$35	\$33	\$32	-8.5%
Grundy	\$34	\$38	\$34	\$35	\$35	\$35	\$31	\$31	-9.6%
Harrison	\$32	\$37	\$35	\$33	\$37	\$36	\$31	\$33	3.9%
Henry	\$35	\$42	\$42	\$44	\$41	\$40	\$36	\$37	4.8%
Hickory	\$38	\$39	\$40	\$35	\$35	\$36	\$33	\$32	-17.1%

Average Annual Cost of Earthquake Coverage, 2002-2009
\$110-\$140 Coverage Limits

County	2002	2003	2004	2005	2006	2007	2008	2009	% Change, 2002 - 2009
Holt	\$39	\$45	\$65	\$66	\$63	\$47	\$40	\$45	16.7%
Howard	\$38	\$50	\$52	\$49	\$49	\$45	\$41	\$37	-2.3%
Howell	\$42	\$56	\$56	\$55	\$56	\$55	\$53	\$52	23.1%
Iron	\$46	\$62	\$60	\$54	\$58	\$59	\$62	\$53	14.5%
Jackson	\$34	\$37	\$38	\$37	\$36	\$37	\$33	\$32	-5.2%
Jasper	\$35	\$36	\$35	\$34	\$34	\$34	\$31	\$31	-10.3%
Jefferson	\$38	\$43	\$43	\$42	\$42	\$44	\$45	\$46	20.4%
Johnson	\$36	\$42	\$41	\$42	\$37	\$40	\$36	\$33	-8.8%
Knox	\$33	\$43	\$44	\$50	\$50	\$54	\$47	\$44	33.9%
Laclede	\$37	\$39	\$37	\$36	\$35	\$36	\$33	\$31	-15.0%
Lafayette	\$33	\$39	\$39	\$38	\$38	\$37	\$34	\$30	-10.1%
Lawrence	\$40	\$43	\$43	\$40	\$42	\$43	\$36	\$33	-17.9%
Lewis	\$32	\$52	\$47	\$47	\$49	\$51	\$51	\$42	29.8%
Lincoln	\$36	\$43	\$43	\$42	\$44	\$44	\$42	\$40	12.2%
Linn	\$34	\$36	\$35	\$34	\$36	\$35	\$30	\$30	-12.0%
Livingston	\$32	\$35	\$34	\$35	\$34	\$32	\$28	\$27	-14.2%
McDonald	\$45	\$53	\$56	\$44	\$41	\$40	\$38	\$33	-25.2%
Macon	\$39	\$44	\$44	\$44	\$44	\$44	\$38	\$33	-15.6%
Madison	\$46	\$66	\$66	\$59	\$64	\$65	\$66	\$60	31.7%
Maries	\$47	\$61	\$58	\$55	\$59	\$54	\$51	\$50	6.2%
Marion	\$33	\$42	\$41	\$40	\$40	\$39	\$37	\$37	9.4%
Mercer	\$39	\$41	\$41	\$41	\$42	\$37	\$30	\$28	-29.6%
Miller	\$34	\$38	\$41	\$38	\$39	\$38	\$36	\$32	-4.9%
Mississippi	\$98	\$112	\$112	\$106	\$111	\$115	\$147	\$181	85.4%
Moniteau	\$38	\$41	\$41	\$40	\$39	\$38	\$36	\$33	-11.8%
Monroe	\$40	\$50	\$49	\$49	\$54	\$50	\$47	\$44	12.0%
Montgomery	\$35	\$42	\$40	\$40	\$41	\$39	\$41	\$43	22.1%
Morgan	\$34	\$36	\$36	\$34	\$34	\$34	\$31	\$31	-8.4%
New Madrid	\$90	\$101	\$101	\$95	\$104	\$104	\$160	\$191	111.3%
Newton	\$36	\$39	\$38	\$38	\$36	\$37	\$33	\$31	-15.3%
Nodaway	\$37	\$43	\$49	\$45	\$45	\$47	\$37	\$38	1.6%
Oregon	\$52	\$66	\$68	\$63	\$65	\$65	\$63	\$54	4.0%
Osage	\$42	\$61	\$59	\$53	\$55	\$53	\$48	\$46	10.5%
Ozark	\$47	\$44	\$46	\$43	\$45	\$39	\$33	\$33	-29.1%
Pemiscot	\$91	\$131	\$125	\$126	\$139	\$128	\$164	\$184	101.7%
Perry	\$54	\$59	\$57	\$55	\$53	\$56	\$57	\$55	3.6%
Pettis	\$34	\$36	\$37	\$36	\$36	\$37	\$32	\$30	-13.2%
Phelps	\$38	\$47	\$48	\$45	\$46	\$46	\$43	\$41	9.4%
Pike	\$38	\$45	\$44	\$48	\$47	\$46	\$45	\$44	15.7%
Platte	\$34	\$37	\$37	\$37	\$38	\$38	\$35	\$33	-1.5%
Polk	\$40	\$42	\$41	\$40	\$40	\$37	\$36	\$33	-18.7%
Pulaski	\$43	\$58	\$60	\$56	\$57	\$55	\$52	\$49	14.1%
Putnam	\$41	\$42	\$55	\$49	\$61	\$54	\$43	\$45	9.9%
Ralls	\$36	\$47	\$53	\$40	\$44	\$41	\$37	\$37	0.8%

Average Annual Cost of Earthquake Coverage, 2002-2009
\$110-\$140 Coverage Limits

County	2002	2003	2004	2005	2006	2007	2008	2009	% Change, 2002 - 2009
Randolph	\$34	\$42	\$43	\$40	\$39	\$40	\$38	\$38	13.8%
Ray	\$37	\$43	\$42	\$41	\$42	\$43	\$40	\$40	9.1%
Reynolds	\$54	\$80	\$82	\$75	\$79	\$76	\$76	\$65	21.0%
Ripley	\$63	\$83	\$72	\$69	\$78	\$80	\$79	\$71	12.6%
St. Charles	\$34	\$38	\$37	\$37	\$37	\$38	\$41	\$45	33.4%
St. Clair	\$47	\$51	\$53	\$46	\$43	\$45	\$35	\$34	-28.2%
Ste. Genevieve	\$48	\$55	\$55	\$52	\$54	\$55	\$57	\$57	19.2%
St. Francois	\$44	\$60	\$58	\$55	\$55	\$53	\$54	\$52	19.4%
St. Louis	\$42	\$47	\$47	\$46	\$44	\$47	\$51	\$54	26.8%
Saline	\$33	\$34	\$34	\$33	\$32	\$33	\$30	\$31	-6.2%
Schuyler	\$50	\$60	\$61	\$58	\$62	\$66	\$59	\$59	19.6%
Scotland	\$40	\$49	\$43	\$44	\$41	\$43	\$36	\$34	-16.7%
Scott	\$88	\$100	\$100	\$96	\$96	\$99	\$161	\$197	125.2%
Shannon	\$42	\$58	\$60	\$55	\$60	\$58	\$64	\$54	30.7%
Shelby	\$41	\$51	\$47	\$42	\$44	\$46	\$44	\$38	-6.7%
Stoddard	\$90	\$110	\$107	\$105	\$108	\$111	\$121	\$124	38.0%
Stone	\$32	\$33	\$33	\$32	\$33	\$33	\$30	\$31	-3.3%
Sullivan	\$29	\$36	\$38	\$37	\$37	\$37	\$31	\$32	8.4%
Taney	\$33	\$34	\$34	\$35	\$36	\$35	\$41	\$34	3.9%
Texas	\$45	\$56	\$58	\$55	\$54	\$51	\$48	\$43	-5.1%
Vernon	\$35	\$41	\$42	\$39	\$39	\$39	\$34	\$33	-5.0%
Warren	\$35	\$40	\$40	\$39	\$39	\$40	\$39	\$39	11.7%
Washington	\$43	\$47	\$46	\$46	\$48	\$52	\$49	\$40	-7.5%
Wayne	\$59	\$74	\$72	\$66	\$68	\$73	\$71	\$64	8.6%
Webster	\$36	\$39	\$39	\$38	\$39	\$39	\$37	\$35	-4.6%
Worth	\$33	\$35	\$37	\$35	\$28	\$29	\$27	\$31	-5.8%
Wright	\$44	\$48	\$48	\$43	\$46	\$43	\$40	\$34	-21.7%
St. Louis City	\$64	\$66	\$65	\$62	\$60	\$66	\$72	\$74	16.9%
MO Totals	\$42	\$48	\$49	\$48	\$48	\$50	\$54	\$55	30.9%