

DCI AND NAIC EARTHQUAKE INSURANCE COLLABORATION

PROBLEM STATEMENT

Missouri is home to the New Madrid Seismic Zone, and experts say we are at risk of a significant earthquake. Yet, earthquake coverage in the highest risk areas continues to drop dramatically, and the cost of insurance coverage is skyrocketing, widening the gap between the insured and the uninsured.



ACTION

DCI partnered with the National Association of Insurance Commissioners (NAIC) and the MU Disaster and Community Crisis Center to conduct communication research focused on consumer understanding of earthquake risk and insurance.



**ARE YOU READY?
DO YOU HAVE A PLAN?**

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RESULTS

Initial results yielded three key findings:

1. People who use agents to make insurance decisions are nearly 3 times more likely to have earthquake insurance.
2. When people talk to their family and friends about earthquakes, they are nearly 1 and a half times more likely to have earthquake insurance.
3. As people are more confident they have enough information about earthquakes, they are nearly 2 and a half times more likely to have earthquake insurance.

These findings are helping DCI produce data-driven earthquake insurance communications, and the research project will continue into a second phase to help measure the progress.