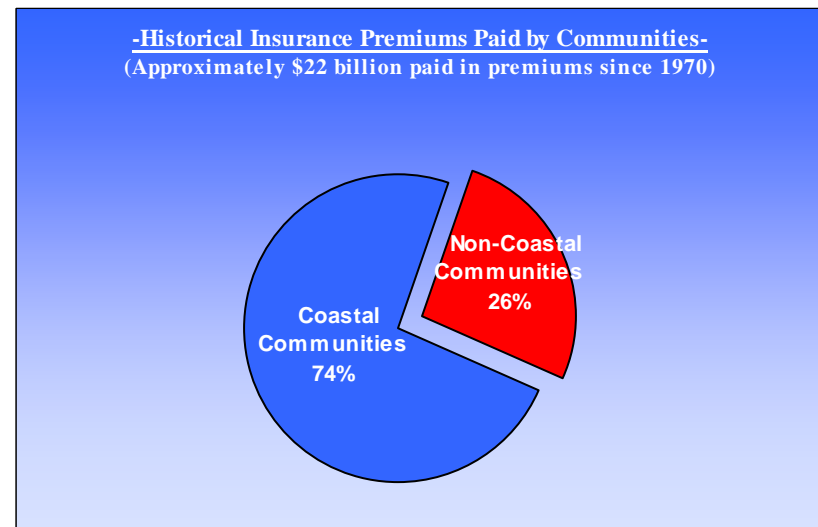
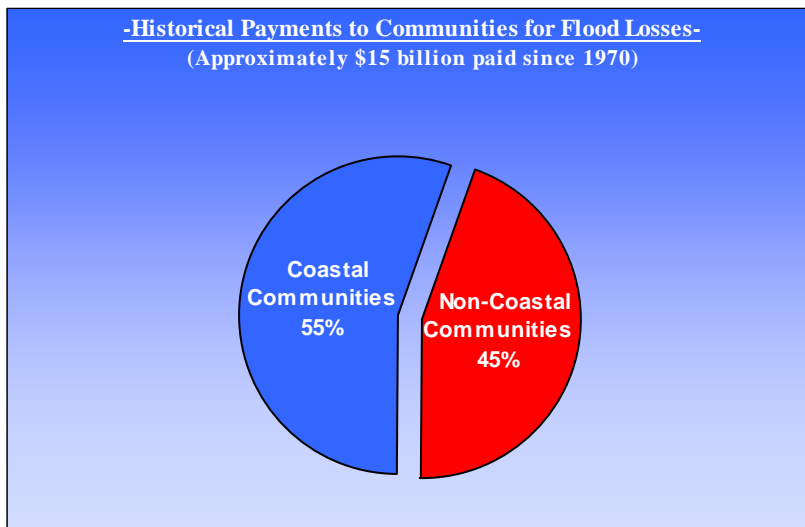


National Flood Insurance Program Overwhelmingly Favored Non-Coastal Communities.

Between 1970 and 2004, Coastal Communities paid dramatically more in insurance premiums than did Non-Coastal Communities. While they were paid 10% more for damages incurred, **Coastal Communities paid nearly 200% more than Non-Coastal Communities.** In addition, Non-Coastal Communities were paid close to \$1000 more per flood loss than Coastal Communities. The numbers below were obtained using the historic operating results of the National Flood Insurance Program—provided by FEMA. If you have questions regarding the information provided, please contact Marlowe & Company at (202) 775-1796 or www.marloweco.com.



FEMA Flood Insurance Program (Historical Data)	Non-Coastal Communities	Coastal Communities
Total Flood Losses	598,663	813,959
Total Paid for Losses	\$6,819,925,296	\$8,487,390,299
Total Paid Per Loss	\$11,392	\$10,497
Total Premiums Paid	\$5,708,617,022	\$16,447,473,978