

**COSTLIEST HURRICANE**  
**METRO NEW ORLEANS**  
**67%**  
 SINGLE-FAMILY HOMES WITH FLOOD INSURANCE

**2ND COSTLIEST HURRICANE**  
**MIAMI**  
**68%**  
 SINGLE-FAMILY HOMES WITH FLOOD INSURANCE

**3RD COSTLIEST HURRICANE**  
**PUNTA GORDA, FLA.**  
**59%**  
 SINGLE-FAMILY HOMES WITH FLOOD INSURANCE

**4TH COSTLIEST HURRICANE**  
**PENSACOLA, FLA.**  
**16%**  
 SINGLE-FAMILY HOMES WITH FLOOD INSURANCE

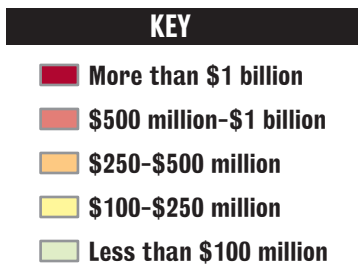
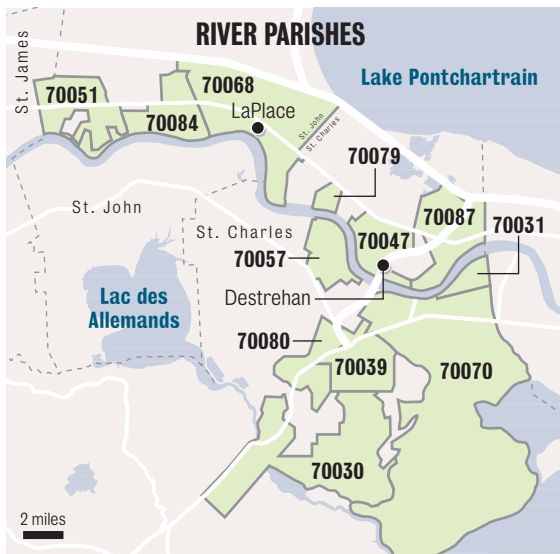
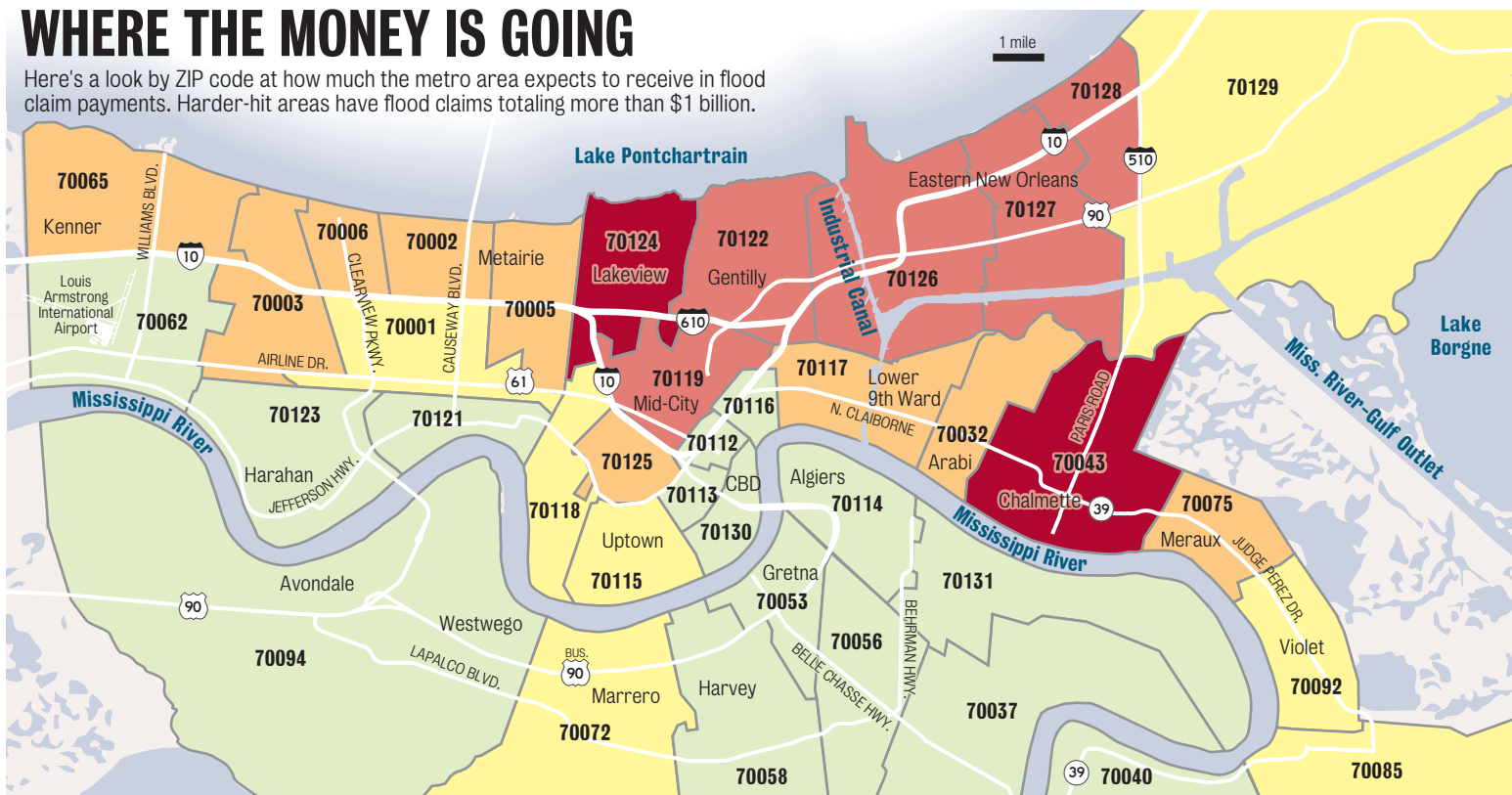
**5TH COSTLIEST HURRICANE**  
**CHARLESTON, S.C.**  
**39%**  
 SINGLE-FAMILY HOMES WITH FLOOD INSURANCE

Note: Policies in effect as of Dec. 30, 2005

After Katrina, pundits criticized New Orleans, claiming too many residents had no flood insurance. In fact, few communities were better covered.

**WHERE THE MONEY IS GOING**

Here's a look by ZIP code at how much the metro area expects to receive in flood claim payments. Harder-hit areas have flood claims totaling more than \$1 billion.



**INSIDE**

- ▶ What was the average flood claim in your neighborhood? A-10
- ▶ Neighbors no more: One had coverage, the other didn't, A-10
- ▶ One mortgage lender's foresight pays off, A-13

