



Federal Emergency Management Agency

Washington, D.C. 20472

W-02023

April 3, 2002

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators

FROM: Howard Leikin 
Deputy Administrator for Insurance
Federal Insurance and Mitigation Administration

SUBJECT: Target Marketing

During the January 2002 meeting of the WYO Marketing Committee, members expressed interest in receiving data to improve their target marketing of flood insurance.

Enclosed is a report listing NFIP communities with high numbers of structures in the special flood hazard areas (SFHAs) and low flood insurance market penetration.

We hope this information will assist WYO companies interested in focusing their marketing efforts towards communities with significant market potential.

We welcome your feedback about the usefulness of this report and about the outcome of your efforts to incorporate it into your marketing activities.

Attachment

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Marketing, Underwriting

Communities with 1000 or more structures in the SFHA and less than 15% market penetration

State	City	Structures	Insured Structures	% Insured	Uninsured Structures
ALABAMA	MOBILE, CITY OF	11,356	1,297	11.42%	10,059
ALABAMA	JEFFERSON COUNTY *	7,071	279	3.95%	6,792
ALABAMA	BIRMINGHAM, CITY OF	6,500	871	13.40%	5,629
ALABAMA	DALLAS COUNTY*	4,100	222	5.41%	3,878
ALABAMA	PRICHARD, CITY OF	3,300	35	1.06%	3,265
ALABAMA	CHEROKEE COUNTY*	2,486	34	1.37%	2,452
ALABAMA	MARSHALL COUNTY *	2,185	11	0.50%	2,174
ALABAMA	TALLADEGA COUNTY *	1,842	80	4.34%	1,762
ALABAMA	GADSDEN, CITY OF	1,555	126	8.10%	1,429
ALABAMA	BLOUNT COUNTY*	1,307	4	0.31%	1,303
ALABAMA	WINSTON COUNTY *	1,150	4	0.35%	1,146
ALASKA	FAIRBANKS-NORTH STAR BOROUGH	9,500	559	5.88%	8,941
ALASKA	KENAI PENINSULA BOROUGH	4,127	147	3.56%	3,980
ALASKA	ANCHORAGE, MUNICIPALITY OF	3,637	144	3.96%	3,493
ARIZONA	PIMA COUNTY *	10,255	1,111	10.83%	9,144
ARIZONA	MOHAVE COUNTY*	7,794	1,067	13.69%	6,727
ARIZONA	PINAL COUNTY*	3,355	104	3.10%	3,251
ARIZONA	COLORADO RIVER INDIAN TRIBE	2,840	0	0.00%	2,840
ARIZONA	FLAGSTAFF, CITY OF	2,277	188	8.26%	2,089
ARIZONA	NOGALES, CITY OF	1,145	147	12.84%	998
ARKANSAS	POINSETT COUNTY*	6,152	37	0.60%	6,115
ARKANSAS	PULASKI COUNTY *	3,181	212	6.66%	2,969
ARKANSAS	CLAY COUNTY *	2,225	79	3.55%	2,146
ARKANSAS	MALVERN, CITY OF	2,020	30	1.49%	1,990
ARKANSAS	CLARK COUNTY *	1,967	15	0.76%	1,952
ARKANSAS	WOODRUFF COUNTY*	1,713	33	1.93%	1,680
ARKANSAS	BENTON COUNTY*	1,695	46	2.71%	1,649
ARKANSAS	NEWPORT, CITY OF	1,609	81	5.03%	1,528
ARKANSAS	ASHLEY COUNTY	1,013	25	2.47%	988
ARKANSAS	JACKSON COUNTY *	1,000	39	3.90%	961
CALIFORNIA	PASADENA, CITY OF	53,032	0	0.00%	53,032
CALIFORNIA	LOS ANGELES, CITY OF	29,980	2,419	8.07%	27,561
CALIFORNIA	EL DORADO COUNTY	26,000	116	0.45%	25,884
CALIFORNIA	INGLEWOOD, CITY OF	22,000	0	0.00%	22,000
CALIFORNIA	MENDOCINO COUNTY *	20,000	215	1.08%	19,785
CALIFORNIA	OAKLAND, CITY OF	11,100	104	0.94%	10,996

Structures in SFHA as of 12/31/98

Insured Structures in SFHA as of 9/30/01, based on policy contracts

* Unincorporated areas of county only

Communities with 1000 or more structures in the SFHA and less than 15% market penetration

State	City	Structures	Insured Structures	% Insured	Uninsured Structures
CALIFORNIA	SAN RAFAEL, CITY OF	10,294	1,137	11.05%	9,157
CALIFORNIA	LA VERNE, CITY OF	8,890	0	0.00%	8,890
CALIFORNIA	LA PUENTE, CITY OF	8,000	0	0.00%	8,000
CALIFORNIA	TULARE COUNTY*	8,432	1,140	13.52%	7,292
CALIFORNIA	AZUSA, CITY OF	6,550	0	0.00%	6,550
CALIFORNIA	STOCKTON, CITY OF	6,445	130	2.02%	6,315
CALIFORNIA	SAN DIEGO, CITY OF	7,005	852	12.16%	6,153
CALIFORNIA	SANTA CLARITA, CITY OF	6,290	384	6.10%	5,906
CALIFORNIA	PALMDALE, CITY OF	5,915	61	1.03%	5,854
CALIFORNIA	NAPA COUNTY *	6,000	276	4.60%	5,724
CALIFORNIA	PALM SPRINGS, CITY OF	5,545	215	3.88%	5,330
CALIFORNIA	SAN MARINO, CITY OF	4,479	0	0.00%	4,479
CALIFORNIA	SOUTH EL MONTE, CITY OF	4,340	0	0.00%	4,340
CALIFORNIA	CHULA VISTA, CITY OF	3,868	114	2.95%	3,754
CALIFORNIA	LA CANADA FLINTRIDGE, CITY OF	3,500	0	0.00%	3,500
CALIFORNIA	MENLO PARK, CITY OF	3,985	560	14.05%	3,425
CALIFORNIA	TEMECULA, CITY OF	3,100	98	3.16%	3,002
CALIFORNIA	ALAMEDA COUNTY*	3,069	266	8.67%	2,803
CALIFORNIA	ROLLING HILLS ESTATES, CITY OF	2,600	0	0.00%	2,600
CALIFORNIA	BERKELEY, CITY OF	2,410	15	0.62%	2,395
CALIFORNIA	COSTA MESA, CITY OF	2,664	294	11.04%	2,370
CALIFORNIA	CITRUS HEIGHTS, CITY OF	2,023	15	0.74%	2,008
CALIFORNIA	SISKIYOU COUNTY*	2,100	112	5.33%	1,988
CALIFORNIA	SAN JACINTO, CITY OF	1,790	126	7.04%	1,664
CALIFORNIA	WEST HOLLYWOOD, CITY OF	1,741	192	11.03%	1,549
CALIFORNIA	RANCHO CUCAMONGA, CITY OF	1,731	217	12.54%	1,514
CALIFORNIA	UNION CITY, CITY OF	1,535	70	4.56%	1,465
CALIFORNIA	CLEARLAKE, CITY OF	1,644	193	11.74%	1,451
CALIFORNIA	AGUA CALIENTE BAND OF CAHUILLA	1,450	2	0.14%	1,448
CALIFORNIA	ALPINE COUNTY*	1,319	0	0.00%	1,319
CALIFORNIA	FREMONT, CITY OF	1,430	150	10.49%	1,280
CALIFORNIA	MALIBU, CITY OF	1,200	74	6.17%	1,126
CALIFORNIA	MURRIETA, CITY OF	1,050	55	5.24%	995
CALIFORNIA	TRINITY COUNTY *	1,000	30	3.00%	970
COLORADO	STERLING, CITY OF	2,767	367	13.26%	2,400
COLORADO	LA PLATA COUNTY *	2,540	237	9.33%	2,303

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Communities with 1000 or more structures in the SFHA and less than 15% market penetration

State	City	Structures	Insured Structures	% Insured	Uninsured Structures
COLORADO	ALAMOSA, CITY OF	2,110	48	2.27%	2,062
COLORADO	LAKEWOOD, CITY OF	2,075	201	9.69%	1,874
COLORADO	CANON CITY, CITY OF	1,533	83	5.41%	1,450
COLORADO	ALAMOSA COUNTY *	1,450	25	1.72%	1,425
COLORADO	FREMONT COUNTY *	1,290	71	5.50%	1,219
COLORADO	LOGAN COUNTY *	1,031	23	2.23%	1,008
COLORADO	WELD COUNTY *	1,050	157	14.95%	893
CONNECTICUT	MILFORD, CITY OF	15,192	1,211	7.97%	13,981
CONNECTICUT	BRIDGEPORT, CITY OF	9,360	291	3.11%	9,069
CONNECTICUT	MANCHESTER, TOWN OF	6,752	19	0.28%	6,733
CONNECTICUT	STAMFORD, CITY OF	5,385	603	11.20%	4,782
CONNECTICUT	WEST HARTFORD, TOWN OF	1,000	52	5.20%	948
DELAWARE	MILFORD, CITY OF	2,800	24	0.86%	2,776
FLORIDA	ORANGE COUNTY *	29,595	3,942	13.32%	25,653
FLORIDA	POLK COUNTY*	24,029	2,413	10.04%	21,616
FLORIDA	PALM BAY, CITY OF	11,527	1,510	13.10%	10,017
FLORIDA	PALM BEACH GARDENS, CITY OF	10,005	297	2.97%	9,708
FLORIDA	LAFAYETTE COUNTY*	3,550	139	3.92%	3,411
FLORIDA	PAHOKEE, CITY OF	2,840	0	0.00%	2,840
FLORIDA	SOUTH BAY, CITY OF	2,745	0	0.00%	2,745
FLORIDA	DAYTONA BEACH SHORES, CITY OF	2,749	22	0.80%	2,727
FLORIDA	FLAGLER COUNTY*	2,767	260	9.40%	2,507
FLORIDA	FORT MYERS BEACH, TOWN OF	2,345	146	6.23%	2,199
FLORIDA	OKEECHOBEE, CITY OF	2,039	0	0.00%	2,039
FLORIDA	PEMBROKE PARK, TOWN OF	2,118	285	13.46%	1,833
FLORIDA	LIBERTY COUNTY *	1,690	18	1.07%	1,672
FLORIDA	SUMTER COUNTY *	1,788	260	14.54%	1,528
FLORIDA	FORT WALTON BEACH, CITY OF	1,674	247	14.76%	1,427
FLORIDA	NEPTUNE BEACH, CITY OF	1,487	73	4.91%	1,414
FLORIDA	EL PORTAL, VILLAGE OF	1,501	188	12.52%	1,313
FLORIDA	PORT ST JOE, CITY OF	1,204	165	13.70%	1,039
FLORIDA	INDIALANTIC, TOWN OF	1,138	135	11.86%	1,003
GEORGIA	COLLEGE PARK, CITY OF	3,358	39	1.16%	3,319
GEORGIA	WORTH COUNTY*	2,621	28	1.07%	2,593
GEORGIA	GORDON COUNTY*	1,812	29	1.60%	1,783
GEORGIA	SUGAR HILL, CITY OF	1,752	0	0.00%	1,752

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State	City	Structures	Insured Structures	% Insured	Uninsured Structures
GEORGIA	WASHINGTON, CITY OF	1,720	0	0.00%	1,720
GEORGIA	GARDEN CITY, CITY OF	1,584	95	6.00%	1,489
GEORGIA	CRISP COUNTY*	1,650	207	12.55%	1,443
GEORGIA	WALKER COUNTY *	1,202	27	2.25%	1,175
GEORGIA	CATOOSA COUNTY*	1,200	89	7.42%	1,111
GEORGIA	CHATTOOGA COUNTY*	1,070	3	0.28%	1,067
GEORGIA	EFFINGHAM COUNTY *	1,132	95	8.39%	1,037
GUAM	GUAM, TERRITORY OF	2,500	127	5.08%	2,373
IDAHO	BONNER COUNTY*	2,769	120	4.33%	2,649
IDAHO	SHOSHONE COUNTY *	2,200	69	3.14%	2,131
IDAHO	BINGHAM COUNTY *	1,044	87	8.33%	957
ILLINOIS	EAST ST. LOUIS, CITY OF	30,200	186	0.62%	30,014
ILLINOIS	GRANITE CITY, CITY OF	13,000	206	1.58%	12,794
ILLINOIS	ROCKFORD, CITY OF	4,567	234	5.12%	4,333
ILLINOIS	COOK COUNTY *	4,599	506	11.00%	4,093
ILLINOIS	ST. CLAIR COUNTY *	4,200	175	4.17%	4,025
ILLINOIS	RIVERDALE, VILLAGE OF	3,728	1	0.03%	3,727
ILLINOIS	ROCK ISLAND COUNTY*	3,986	338	8.48%	3,648
ILLINOIS	IROQUOIS COUNTY*	3,586	54	1.51%	3,532
ILLINOIS	WASHINGTON PARK, VILLAGE OF	3,400	0	0.00%	3,400
ILLINOIS	SCHILLER PARK, VILLAGE OF	3,500	117	3.34%	3,383
ILLINOIS	WESTCHESTER, VILLAGE OF	3,000	271	9.03%	2,729
ILLINOIS	FOX LAKE, VILLAGE OF	2,926	291	9.95%	2,635
ILLINOIS	PIKE COUNTY*	2,105	124	5.89%	1,981
ILLINOIS	EVERGREEN PARK, VILLAGE OF	1,900	0	0.00%	1,900
ILLINOIS	JOHNSON COUNTY *	1,825	2	0.11%	1,823
ILLINOIS	JACKSON COUNTY *	1,830	16	0.87%	1,814
ILLINOIS	PONTIAC, CITY OF	2,000	190	9.50%	1,810
ILLINOIS	DIXMOOR, VILLAGE OF	1,500	83	5.53%	1,417
ILLINOIS	ALEXANDER COUNTY*	1,100	0	0.00%	1,100
ILLINOIS	DANVILLE, CITY OF	1,100	44	4.00%	1,056
ILLINOIS	SCHAUMBURG, VILLAGE OF	1,058	32	3.02%	1,026
ILLINOIS	LOGAN COUNTY *	1,020	27	2.65%	993
INDIANA	BROWN COUNTY*	6,233	68	1.09%	6,165
INDIANA	BARTHOLOMEW COUNTY *	6,029	214	3.55%	5,815
INDIANA	SCOTT COUNTY *	4,400	6	0.14%	4,394

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INDIANA	COLUMBUS, CITY OF	3,653	258	7.06%	3,395
INDIANA	NOBLE COUNTY *	3,065	133	4.34%	2,932
INDIANA	TERRE HAUTE, CITY OF	2,503	36	1.44%	2,467
INDIANA	VANDEBURGH COUNTY *	2,649	318	12.00%	2,331
INDIANA	EVANSVILLE, CITY OF	2,250	237	10.53%	2,013
INDIANA	ANDERSON, CITY OF	1,939	68	3.51%	1,871
INDIANA	SPENCER COUNTY *	1,899	51	2.69%	1,848
INDIANA	GARY, CITY OF	1,841	79	4.29%	1,762
INDIANA	WHITE COUNTY *	1,200	109	9.08%	1,091
INDIANA	CARMEL, CITY OF	1,050	131	12.48%	919
IOWA	WATERLOO, CITY OF	3,550	168	4.73%	3,382
IOWA	WOODBURY COUNTY *	2,963	16	0.54%	2,947
IOWA	ALTOONA, CITY OF	2,111	0	0.00%	2,111
IOWA	ATLANTIC, CITY OF	1,736	2	0.12%	1,734
IOWA	DES MOINES, CITY OF	1,809	230	12.71%	1,579
IOWA	CEDAR FALLS, CITY OF	1,578	226	14.32%	1,352
IOWA	MILLS COUNTY *	1,360	11	0.81%	1,349
IOWA	BUCHANAN COUNTY*	1,362	30	2.20%	1,332
IOWA	SCOTT COUNTY *	1,413	92	6.51%	1,321
IOWA	CARTER LAKE, CITY OF	1,041	0	0.00%	1,041
IOWA	WEST DES MOINES, CITY OF	1,086	99	9.12%	987
KANSAS	SEDGWICK COUNTY*	6,350	238	3.75%	6,112
KANSAS	COWLEY COUNTY *	2,800	42	1.50%	2,758
KANSAS	SALINA, CITY OF	2,927	225	7.69%	2,702
KANSAS	RENO COUNTY *	1,832	98	5.35%	1,734
KANSAS	BARTON COUNTY*	1,600	69	4.31%	1,531
KANSAS	TOPEKA, CITY OF	1,626	114	7.01%	1,512
KANSAS	BOURBON COUNTY*	1,378	15	1.09%	1,363
KANSAS	ALLEN COUNTY *	1,000	17	1.70%	983
KENTUCKY	PIKE COUNTY*	10,000	548	5.48%	9,452
KENTUCKY	MASON COUNTY *	6,621	4	0.06%	6,617
KENTUCKY	BELL COUNTY *	3,000	75	2.50%	2,925
KENTUCKY	CARROLL COUNTY*	2,720	18	0.66%	2,702
KENTUCKY	HARLAN COUNTY *	2,800	246	8.79%	2,554
KENTUCKY	MAGOFFIN COUNTY *	2,300	17	0.74%	2,283
KENTUCKY	KNOX COUNTY *	2,245	30	1.34%	2,215

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State	City	Structures	Insured Structures	% Insured	Uninsured Structures
KENTUCKY	HAZARD, CITY OF	1,800	129	7.17%	1,671
KENTUCKY	CUMBERLAND, CITY OF	1,300	66	5.08%	1,234
KENTUCKY	MCLEAN COUNTY *	1,215	48	3.95%	1,167
KENTUCKY	ROWAN COUNTY *	1,194	54	4.52%	1,140
KENTUCKY	PERRY COUNTY *	1,200	69	5.75%	1,131
KENTUCKY	PHELPS, CITY OF	1,085	0	0.00%	1,085
KENTUCKY	MONTGOMERY COUNTY*	1,086	3	0.28%	1,083
KENTUCKY	ALLEN COUNTY	1,050	0	0.00%	1,050
KENTUCKY	LEWIS COUNTY*	1,067	33	3.09%	1,034
KENTUCKY	HARLAN, CITY OF	1,004	48	4.78%	956
LOUISIANA	CALCASIEU PARISH*	13,602	1,910	14.04%	11,692
LOUISIANA	ALEXANDRIA, CITY OF	6,500	825	12.69%	5,675
LOUISIANA	OUACHITA PARISH*	6,250	750	12.00%	5,500
LOUISIANA	FRANKLIN PARISH*	4,600	71	1.54%	4,529
LOUISIANA	NATCHITOCHE PARISH*	4,686	178	3.80%	4,508
LOUISIANA	TALLULAH, CITY OF	3,198	188	5.88%	3,010
LOUISIANA	MADISON PARISH*	1,685	51	3.03%	1,634
LOUISIANA	FERRIDAY, TOWN OF	1,639	5	0.31%	1,634
LOUISIANA	LAKE PROVIDENCE, TOWN OF	1,500	1	0.07%	1,499
LOUISIANA	EAST CARROLL PARISH*	1,500	25	1.67%	1,475
LOUISIANA	RAYVILLE, TOWN OF	1,484	62	4.18%	1,422
LOUISIANA	BERWICK, TOWN OF	1,200	142	11.83%	1,058
MAINE	STANDISH, TOWN OF	1,250	26	2.08%	1,224
MARYLAND	SOMERSET COUNTY *	13,113	863	6.58%	12,250
MARYLAND	CHARLES COUNTY *	4,600	116	2.52%	4,484
MARYLAND	CECIL COUNTY*	2,181	267	12.24%	1,914
MARYLAND	KENT COUNTY *	1,509	126	8.35%	1,383
MASSACHUSETTS	SOMERVILLE, CITY OF	5,250	1	0.02%	5,249
MASSACHUSETTS	BROCKTON, CITY OF	4,500	193	4.29%	4,307
MASSACHUSETTS	NEW BEDFORD, CITY OF	4,300	134	3.12%	4,166
MASSACHUSETTS	AMESBURY, TOWN OF	3,812	27	0.71%	3,785
MASSACHUSETTS	ATTLEBORO, CITY OF	3,000	45	1.50%	2,955
MASSACHUSETTS	WESTFIELD, CITY OF	1,944	101	5.20%	1,843
MASSACHUSETTS	WORCESTER, CITY OF	1,886	193	10.23%	1,693
MASSACHUSETTS	SOUTHBRIDGE, TOWN OF	1,716	23	1.34%	1,693
MASSACHUSETTS	WOBURN, CITY OF	1,550	6	0.39%	1,544

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MASSACHUSETTS	BARRE, TOWN OF	1,098	9	0.82%	1,089
MASSACHUSETTS	DANVERS, TOWN OF	1,100	38	3.45%	1,062
MASSACHUSETTS	HARWICH, TOWN OF	1,055	119	11.28%	936
MICHIGAN	OAK PARK, CITY OF	9,800	0	0.00%	9,800
MICHIGAN	HAMBURG, TOWNSHIP OF	7,420	143	1.93%	7,277
MICHIGAN	BERKLEY, CITY OF	6,368	0	0.00%	6,368
MICHIGAN	CHESTERFIELD, TOWNSHIP OF	3,214	172	5.35%	3,042
MICHIGAN	WATERFORD, CHARTER TOWNSHIP	2,658	201	7.56%	2,457
MICHIGAN	SALINE, CITY OF	2,420	1	0.04%	2,419
MICHIGAN	GRAND RAPIDS, CITY OF	2,222	98	4.41%	2,124
MICHIGAN	EVELINE, TOWNSHIP OF	1,764	0	0.00%	1,764
MICHIGAN	CASCADE CHARTER, TOWNSHIP OF	1,752	28	1.60%	1,724
MICHIGAN	PORT HURON, CITY OF	1,510	14	0.93%	1,496
MICHIGAN	DETROIT, CITY OF	1,538	67	4.36%	1,471
MICHIGAN	MUSKEGON, TOWNSHIP OF	1,470	3	0.20%	1,467
MICHIGAN	CARROLLTON, TOWNSHIP OF	1,559	156	10.01%	1,403
MICHIGAN	IRA, TOWNSHIP OF	1,506	148	9.83%	1,358
MICHIGAN	FORT GRATIOT, TOWNSHIP OF	1,360	4	0.29%	1,356
MICHIGAN	FORESTER, TOWNSHIP OF	1,354	0	0.00%	1,354
MICHIGAN	BAY MILLS, TOWNSHIP OF	1,356	19	1.40%	1,337
MICHIGAN	LAKE, TOWNSHIP OF	1,322	0	0.00%	1,322
MICHIGAN	SCIO, TOWNSHIP OF	1,325	4	0.30%	1,321
MICHIGAN	WOODHAVEN, CITY OF	1,451	136	9.37%	1,315
MICHIGAN	LEXINGTON, TOWNSHIP OF	1,300	3	0.23%	1,297
MICHIGAN	LEELANAU, TOWNSHIP OF	1,200	55	4.58%	1,145
MICHIGAN	CLARK, TOWNSHIP OF	1,136	14	1.23%	1,122
MICHIGAN	GROSSE POINTE PARK, CITY OF	1,100	9	0.82%	1,091
MICHIGAN	CLINTON, TOWNSHIP OF	1,102	64	5.81%	1,038
MICHIGAN	BLAIR, TOWNSHIP OF	1,007	0	0.00%	1,007
MICHIGAN	MACOMB, TOWNSHIP OF	1,000	91	9.10%	909
MINNESOTA	RICHFIELD, CITY OF	11,100	0	0.00%	11,100
MINNESOTA	WINONA, CITY OF	3,400	81	2.38%	3,319
MINNESOTA	FILLMORE COUNTY*	2,400	6	0.25%	2,394
MINNESOTA	MORRIS, CITY OF	2,238	0	0.00%	2,238
MINNESOTA	DULUTH, CITY OF	1,568	42	2.68%	1,526
MINNESOTA	NORMAN COUNTY*	1,527	24	1.57%	1,503

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MINNESOTA	ROCHESTER, CITY OF	1,242	84	6.76%	1,158
MINNESOTA	TRAVERSE COUNTY*	1,151	22	1.91%	1,129
MINNESOTA	MILLE LACS COUNTY *	1,080	20	1.85%	1,060
MINNESOTA	PRIOR LAKE, CITY OF	1,107	58	5.24%	1,049
MINNESOTA	LYON COUNTY *	1,003	4	0.40%	999
MISSISSIPPI	HANCOCK COUNTY*	17,000	2,206	12.98%	14,794
MISSISSIPPI	WASHINGTON COUNTY*	14,206	855	6.02%	13,351
MISSISSIPPI	SIMPSON COUNTY *	5,007	27	0.54%	4,980
MISSISSIPPI	LOWNDES COUNTY *	5,005	347	6.93%	4,658
MISSISSIPPI	YAZOO COUNTY *	4,541	120	2.64%	4,421
MISSISSIPPI	HATTIESBURG, CITY OF	3,631	471	12.97%	3,160
MISSISSIPPI	WARREN COUNTY*	2,292	255	11.13%	2,037
MISSISSIPPI	KOSCIUSKO, CITY OF	1,810	6	0.33%	1,804
MISSISSIPPI	TALLAHATCHIE COUNTY *	1,700	58	3.41%	1,642
MISSISSIPPI	PIKE COUNTY *	1,643	32	1.95%	1,611
MISSISSIPPI	QUITMAN COUNTY *	1,500	39	2.60%	1,461
MISSISSIPPI	SHARKEY COUNTY*	1,290	55	4.26%	1,235
MISSISSIPPI	PETAL, CITY OF	1,176	149	12.67%	1,027
MISSISSIPPI	VICKSBURG, CITY OF	1,074	86	8.01%	988
MISSOURI	SIKESTON, CITY OF	6,440	396	6.15%	6,044
MISSOURI	REYNOLDS COUNTY*	4,577	45	0.98%	4,532
MISSOURI	KANSAS CITY, CITY OF	4,614	419	9.08%	4,195
MISSOURI	MISSISSIPPI COUNTY *	3,810	247	6.48%	3,563
MISSOURI	CARTER COUNTY*	3,527	41	1.16%	3,486
MISSOURI	DUNKLIN COUNTY *	2,720	165	6.07%	2,555
MISSOURI	RIPLEY COUNTY*	2,503	41	1.64%	2,462
MISSOURI	HELPS COUNTY*	2,044	51	2.50%	1,993
MISSOURI	BARTON COUNTY*	1,920	3	0.16%	1,917
MISSOURI	WAYNE COUNTY	1,825	69	3.78%	1,756
MISSOURI	SPRINGFIELD, CITY OF	1,066	48	4.50%	1,018
MISSOURI	ATCHISON COUNTY	1,040	38	3.65%	1,002
MONTANA	VALLEY COUNTY*	3,950	35	0.89%	3,915
MONTANA	FLATHEAD COUNTY*	3,624	89	2.46%	3,535
MONTANA	FORT PECK INDIAN RESERVATION	2,874	0	0.00%	2,874
MONTANA	SANDERS COUNTY *	1,650	18	1.09%	1,632
MONTANA	YELLOWSTONE COUNTY *	1,400	47	3.36%	1,353

Structures in SFHA as of 12/31/98

Insured Structures in SFHA as of 9/30/01, based on policy contracts

* Unincorporated areas of county only

Communities with 1000 or more structures in the SFHA and less than 15% market penetration

State	City	Structures	Insured Structures	% Insured	Uninsured Structures
MONTANA	BLAINE COUNTY*	1,360	23	1.69%	1,337
MONTANA	TETON COUNTY *	1,223	10	0.82%	1,213
MONTANA	ANACONDA-DEER LODGE COUNTY	1,070	3	0.28%	1,067
NEBRASKA	SEWARD COUNTY *	11,600	7	0.06%	11,593
NEBRASKA	PLATTE COUNTY *	3,980	58	1.46%	3,922
NEBRASKA	DODGE COUNTY*	1,743	167	9.58%	1,576
NEBRASKA	SIDNEY, CITY OF	1,160	1	0.09%	1,159
NEVADA	MINERAL COUNTY *	2,297	283	12.32%	2,014
NEVADA	LANDER COUNTY*	2,000	130	6.50%	1,870
NEVADA	LINCOLN COUNTY*	1,050	2	0.19%	1,048
NEW HAMPSHIRE	LITCHFIELD, TOWN OF	1,831	8	0.44%	1,823
NEW HAMPSHIRE	KEENE, CITY OF	1,320	160	12.12%	1,160
NEW JERSEY	CAMDEN, CITY OF	11,222	403	3.59%	10,819
NEW JERSEY	ELIZABETH, CITY OF	5,992	28	0.47%	5,964
NEW JERSEY	MOONACHIE, BOROUGH OF	3,750	137	3.65%	3,613
NEW JERSEY	NUTLEY, TOWN OF	2,893	102	3.53%	2,791
NEW JERSEY	WOODBRIIDGE, TOWNSHIP OF	2,780	207	7.45%	2,573
NEW JERSEY	GALLOWAY, TOWNSHIP OF	2,525	26	1.03%	2,499
NEW JERSEY	TRENTON, CITY OF	2,581	310	12.01%	2,271
NEW JERSEY	HACKENSACK MEADOWLANDS COMI	2,335	340	14.56%	1,995
NEW JERSEY	EVESHAM, TOWNSHIP OF	1,894	38	2.01%	1,856
NEW JERSEY	COLLINGSWOOD, BOROUGH OF	1,454	14	0.96%	1,440
NEW JERSEY	UNION, TOWNSHIP OF	1,560	211	13.53%	1,349
NEW JERSEY	WEST ORANGE, TOWN OF	1,415	148	10.46%	1,267
NEW JERSEY	FAIRFIELD, TOWNSHIP OF	1,220	38	3.11%	1,182
NEW JERSEY	GARWOOD, BOROUGH OF	1,181	53	4.49%	1,128
NEW JERSEY	EAST BRUNSWICK, TOWNSHIP OF	1,043	21	2.01%	1,022
NEW MEXICO	VALENCIA COUNTY *	21,120	1,302	6.16%	19,818
NEW MEXICO	SANTA FE COUNTY *	3,181	29	0.91%	3,152
NEW MEXICO	EDDY COUNTY*	3,030	0	0.00%	3,030
NEW MEXICO	BELEN, CITY OF	2,469	131	5.31%	2,338
NEW MEXICO	SAN MIGUEL COUNTY*	1,600	21	1.31%	1,579
NEW MEXICO	ZUNI, PUEBLO OF	1,555	30	1.93%	1,525
NEW MEXICO	TAOS COUNTY *	1,515	18	1.19%	1,497
NEW MEXICO	ESPANOLA, CITY OF	1,575	99	6.29%	1,476
NEW MEXICO	LAS VEGAS, CITY OF	1,500	52	3.47%	1,448

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State	City	Structures	Insured Structures	% Insured	Uninsured Structures
NEW MEXICO	SAN JUAN COUNTY *	1,252	0	0.00%	1,252
NEW MEXICO	GALLUP, CITY OF	1,198	37	3.09%	1,161
NEW MEXICO	DONA ANA COUNTY *	1,062	79	7.44%	983
NEW MEXICO	CORRALES, VILLAGE OF	1,063	121	11.38%	942
NEW YORK	AMHERST, TOWN OF	10,981	809	7.37%	10,172
NEW YORK	GLENVILLE, TOWN OF	9,041	18	0.20%	9,023
NEW YORK	WAWARSING, TOWN OF	7,340	25	0.34%	7,315
NEW YORK	YORKTOWN, TOWN OF	7,005	46	0.66%	6,959
NEW YORK	KENMORE, VILLAGE OF	5,698	0	0.00%	5,698
NEW YORK	ELMIRA, CITY OF	3,184	156	4.90%	3,028
NEW YORK	NEW WINDSOR, TOWN OF	2,502	9	0.36%	2,493
NEW YORK	VALLEY STREAM, VILLAGE OF	2,343	116	4.95%	2,227
NEW YORK	EVANS, TOWN OF	2,000	115	5.75%	1,885
NEW YORK	HECTOR, TOWN OF	1,661	8	0.48%	1,653
NEW YORK	OWEGO, VILLAGE OF	1,648	214	12.99%	1,434
NEW YORK	CLARENCE, TOWN OF	1,500	106	7.07%	1,394
NEW YORK	CAMPBELL, TOWN OF	1,468	80	5.45%	1,388
NEW YORK	SHELBY, TOWN OF	1,367	0	0.00%	1,367
NEW YORK	HAMBURG, TOWN OF	1,365	43	3.15%	1,322
NEW YORK	SHANDAKEN, TOWN OF	1,400	83	5.93%	1,317
NEW YORK	MANLIUS, TOWN OF	1,459	144	9.87%	1,315
NEW YORK	ROTTERDAM, TOWN OF	1,300	22	1.69%	1,278
NEW YORK	ORLEANS, TOWN OF	1,250	4	0.32%	1,246
NEW YORK	SLOAN, VILLAGE OF	1,200	0	0.00%	1,200
NEW YORK	WEST SENECA, TOWN OF	1,250	126	10.08%	1,124
NEW YORK	EASTCHESTER, TOWN OF	1,106	1	0.09%	1,105
NEW YORK	CHITTENANGO, VILLAGE OF	1,004	128	12.75%	876
NORTH CAROLINA	CARTERET COUNTY *	20,000	2,835	14.18%	17,165
NORTH CAROLINA	BEAUFORT COUNTY*	13,500	1,904	14.10%	11,596
NORTH CAROLINA	NASH COUNTY *	8,000	35	0.44%	7,965
NORTH CAROLINA	NORTHAMPTON COUNTY*	6,878	3	0.04%	6,875
NORTH CAROLINA	SAMPSON COUNTY *	4,955	23	0.46%	4,932
NORTH CAROLINA	MONTGOMERY COUNTY	3,025	18	0.60%	3,007
NORTH CAROLINA	BUNCOMBE COUNTY *	3,014	101	3.35%	2,913
NORTH CAROLINA	MCDOWELL COUNTY*	2,000	40	2.00%	1,960
NORTH CAROLINA	HARNETT COUNTY *	1,950	27	1.38%	1,923

Structures in SFHA as of 12/31/98

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Communities with 1000 or more structures in the SFHA and less than 15% market penetration

State	City	Structures	Insured Structures	% Insured	Uninsured Structures
NORTH CAROLINA	PERQUIMANS COUNTY	2,020	281	13.91%	1,739
NORTH CAROLINA	KINSTON, CITY OF	1,755	224	12.76%	1,531
NORTH CAROLINA	SWAIN COUNTY*	1,400	19	1.36%	1,381
NORTH CAROLINA	DUPLIN COUNTY *	1,393	64	4.59%	1,329
NORTH CAROLINA	CORNELIUS, TOWN OF	1,200	38	3.17%	1,162
NORTH CAROLINA	CATAWBA COUNTY *	1,150	116	10.09%	1,034
NORTH CAROLINA	STANLY COUNTY *	1,030	15	1.46%	1,015
NORTH CAROLINA	ROCKINGHAM COUNTY*	1,013	4	0.39%	1,009
NORTH CAROLINA	IREDELL COUNTY *	1,000	4	0.40%	996
NORTH CAROLINA	WAYNE COUNTY*	1,003	103	10.27%	900
NORTH DAKOTA	MINOT, CITY OF	7,148	65	0.91%	7,083
NORTH DAKOTA	RENVILLE COUNTY	5,900	0	0.00%	5,900
NORTH DAKOTA	FOSTER COUNTY	1,434	0	0.00%	1,434
NORTH DAKOTA	SLOPE COUNTY *	1,336	0	0.00%	1,336
OHIO	MAHONING COUNTY *	16,030	37	0.23%	15,993
OHIO	SCIOTO COUNTY *	7,887	245	3.11%	7,642
OHIO	ROSS COUNTY *	5,714	110	1.93%	5,604
OHIO	CAMPBELL, CITY OF	4,480	0	0.00%	4,480
OHIO	LUCAS COUNTY*	4,030	534	13.25%	3,496
OHIO	ASHTABULA COUNTY *	3,324	21	0.63%	3,303
OHIO	VINTON COUNTY *	2,556	9	0.35%	2,547
OHIO	TRUMBULL COUNTY *	2,203	195	8.85%	2,008
OHIO	WOOD COUNTY *	1,775	103	5.80%	1,672
OHIO	GALLIPOLIS, CITY OF	1,634	40	2.45%	1,594
OHIO	NILES, CITY OF	1,569	109	6.95%	1,460
OHIO	AUGLAIZE COUNTY *	1,464	29	1.98%	1,435
OHIO	CLEVELAND, CITY OF	1,400	15	1.07%	1,385
OHIO	CHILLICOTHE, CITY OF	1,461	88	6.02%	1,373
OHIO	PICKAWAY COUNTY *	1,260	27	2.14%	1,233
OHIO	CATAWBA ISLAND, TOWNSHIP OF	1,200	0	0.00%	1,200
OHIO	BELMONT COUNTY*	1,230	111	9.02%	1,119
OHIO	DELAWARE COUNTY *	1,020	44	4.31%	976
OKLAHOMA	OKLAHOMA CITY, CITY OF	11,350	1,084	9.55%	10,266
OKLAHOMA	CHOCTAW COUNTY*	7,783	2	0.03%	7,781
OKLAHOMA	TULSA COUNTY *	2,782	229	8.23%	2,553
OKLAHOMA	MUSKOGEE, CITY OF	2,500	60	2.40%	2,440

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Communities with 1000 or more structures in the SFHA and less than 15% market penetration

State	City	Structures	Insured Structures	% Insured	Uninsured Structures
OKLAHOMA	OKLAHOMA COUNTY*	2,050	86	4.20%	1,964
OKLAHOMA	MAYES COUNTY*	1,749	41	2.34%	1,708
OKLAHOMA	ADAIR COUNTY*	1,694	11	0.65%	1,683
OKLAHOMA	COMANCHE COUNTY *	1,450	50	3.45%	1,400
OKLAHOMA	POTTAWATOMIE COUNTY*	1,400	61	4.36%	1,339
OKLAHOMA	CREEK COUNTY*	1,070	65	6.07%	1,005
OKLAHOMA	IDABEL, CITY OF	1,000	25	2.50%	975
OREGON	LANE COUNTY*	9,457	1,341	14.18%	8,116
OREGON	LINN COUNTY*	4,395	250	5.69%	4,145
OREGON	MARION COUNTY*	3,334	146	4.38%	3,188
OREGON	POLK COUNTY*	1,437	80	5.57%	1,357
OREGON	LA GRANDE, CITY OF	1,369	35	2.56%	1,334
OREGON	COLUMBIA COUNTY*	1,350	126	9.33%	1,224
OREGON	MEDFORD, CITY OF	1,258	148	11.76%	1,110
OREGON	LAKEVIEW, CITY OF	1,015	1	0.10%	1,014
OREGON	ALBANY, CITY OF	1,056	103	9.75%	953
PENNSYLVANIA	OLD FORGE, BOROUGH OF	9,526	5	0.05%	9,521
PENNSYLVANIA	PHILADELPHIA, CITY OF	9,958	629	6.32%	9,329
PENNSYLVANIA	SCRANTON, CITY OF	3,727	450	12.07%	3,277
PENNSYLVANIA	HELLERTOWN, BOROUGH OF	2,486	12	0.48%	2,474
PENNSYLVANIA	SWOYERSVILLE, BOROUGH OF	2,115	7	0.33%	2,108
PENNSYLVANIA	LOCK HAVEN, CITY OF	1,884	97	5.15%	1,787
PENNSYLVANIA	MUNCY CREEK, TOWNSHIP OF	1,700	89	5.24%	1,611
PENNSYLVANIA	FORTY FORT, BOROUGH OF	1,600	4	0.25%	1,596
PENNSYLVANIA	ERIE, CITY OF	1,580	14	0.89%	1,566
PENNSYLVANIA	BRADFORD, CITY OF	1,616	52	3.22%	1,564
PENNSYLVANIA	WILLIAMSPORT, CITY OF	1,584	33	2.08%	1,551
PENNSYLVANIA	NORTHUMBERLAND, BOROUGH OF	1,526	7	0.46%	1,519
PENNSYLVANIA	FORD CITY, BOROUGH OF	1,525	6	0.39%	1,519
PENNSYLVANIA	FRACKVILLE, CITY OF	1,500	1	0.07%	1,499
PENNSYLVANIA	MOUNT JOY, TOWNSHIP OF	1,500	3	0.20%	1,497
PENNSYLVANIA	LEWISBURG, BOROUGH OF	1,697	224	13.20%	1,473
PENNSYLVANIA	HAVERFORD, TOWNSHIP OF	1,500	39	2.60%	1,461
PENNSYLVANIA	BLOOMSBURG TOWN OF	1,647	197	11.96%	1,450
PENNSYLVANIA	ALTOONA, CITY OF	1,505	122	8.11%	1,383
PENNSYLVANIA	SUGARLOAF, TOWNSHIP OF	1,263	7	0.55%	1,256

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PENNSYLVANIA	MILLCREEK, TOWNSHIP OF	1,240	38	3.06%	1,202
PENNSYLVANIA	PLYMOUTH, BOROUGH OF	1,180	0	0.00%	1,180
PENNSYLVANIA	FAIRVIEW, TOWNSHIP OF	1,161	75	6.46%	1,086
PENNSYLVANIA	WEST WHITELAND, TOWNSHIP OF	1,118	38	3.40%	1,080
PENNSYLVANIA	SALTICK, TOWNSHIP OF	1,050	22	2.10%	1,028
PENNSYLVANIA	SHAMOKIN, CITY OF	1,050	29	2.76%	1,021
PUERTO RICO	BAYAMON, MUNICIPALITY OF	2,390	1	0.04%	2,389
RHODE ISLAND	NORTH KINGSTOWN, TOWN OF	3,960	469	11.84%	3,491
SOUTH CAROLINA	GRAND STRAND FLOOD DISTRICT	12,781	0	0.00%	12,781
SOUTH CAROLINA	EDGEFIELD COUNTY *	7,180	3	0.04%	7,177
SOUTH CAROLINA	FLORENCE COUNTY *	5,183	148	2.86%	5,035
SOUTH CAROLINA	LEXINGTON COUNTY *	4,077	479	11.75%	3,598
SOUTH CAROLINA	JAMES ISLAND, TOWN OF	3,350	3	0.09%	3,347
SOUTH CAROLINA	WALHALLA, TOWN OF	1,219	0	0.00%	1,219
SOUTH CAROLINA	PICKENS COUNTY *	1,050	34	3.24%	1,016
SOUTH CAROLINA	ROCK HILL, CITY OF	1,000	18	1.80%	982
SOUTH DAKOTA	MARSHALL COUNTY *	3,082	0	0.00%	3,082
SOUTH DAKOTA	TRIPP COUNTY *	2,139	0	0.00%	2,139
SOUTH DAKOTA	EDMUNDS COUNTY *	1,805	0	0.00%	1,805
SOUTH DAKOTA	GRANT COUNTY*	1,593	4	0.25%	1,589
SOUTH DAKOTA	RAPID CITY, CITY OF	1,478	100	6.77%	1,378
SOUTH DAKOTA	DAVISON COUNTY*	1,162	6	0.52%	1,156
TENNESSEE	KNOX COUNTY *	7,106	100	1.41%	7,006
TENNESSEE	TIPTON COUNTY *	5,450	10	0.18%	5,440
TENNESSEE	RUTHERFORD COUNTY *	2,470	217	8.79%	2,253
TENNESSEE	LAUDERDALE COUNTY*	1,200	73	6.08%	1,127
TENNESSEE	CLAIBORNE COUNTY*	1,088	8	0.74%	1,080
TENNESSEE	DYER COUNTY *	1,150	98	8.52%	1,052
TENNESSEE	KNOXVILLE, CITY OF	1,063	79	7.43%	984
TEXAS	SAN ANTONIO, CITY OF	11,197	847	7.56%	10,350
TEXAS	ODESSA, CITY OF	5,645	778	13.78%	4,867
TEXAS	EASTLAND COUNTY*	4,300	0	0.00%	4,300
TEXAS	EL LAGO, CITY OF	3,977	58	1.46%	3,919
TEXAS	BRAZOS COUNTY *	3,813	31	0.81%	3,782
TEXAS	SAGINAW, CITY OF	3,648	2	0.05%	3,646
TEXAS	HARRISON COUNTY*	3,340	50	1.50%	3,290

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TEXAS	MISSOURI CITY, CITY OF	3,319	332	10.00%	2,987
TEXAS	RAYMONDVILLE, CITY OF	3,156	314	9.95%	2,842
TEXAS	LIBERTY COUNTY*	3,000	233	7.77%	2,767
TEXAS	FREEPORT, CITY OF	2,782	184	6.61%	2,598
TEXAS	ORANGE, CITY OF	3,018	453	15.01%	2,565
TEXAS	CRYSTAL CITY, CITY OF	2,132	27	1.27%	2,105
TEXAS	RIO GRANDE CITY, CITY OF	1,923	3	0.16%	1,920
TEXAS	ALPINE, CITY OF	2,040	127	6.23%	1,913
TEXAS	BROOKS COUNTY*	1,900	6	0.32%	1,894
TEXAS	COMANCHE, CITY OF	1,875	21	1.12%	1,854
TEXAS	HARRIS CO. WATER CONTROL DIST.	1,721	0	0.00%	1,721
TEXAS	CLUTE, CITY OF	1,786	73	4.09%	1,713
TEXAS	STARR COUNTY*	1,710	38	2.22%	1,672
TEXAS	HAYS COUNTY*	1,769	179	10.12%	1,590
TEXAS	FALFURRIAS, CITY OF	1,600	180	11.25%	1,420
TEXAS	CUERO, CITY OF	1,400	10	0.71%	1,390
TEXAS	WILLIAMSON COUNTY *	1,503	201	13.37%	1,302
TEXAS	TARRANT COUNTY*	1,421	181	12.74%	1,240
TEXAS	DEL RIO, CITY OF	1,320	94	7.12%	1,226
TEXAS	GREGG COUNTY *	1,190	10	0.84%	1,180
TEXAS	LAKEVIEW, TOWN OF	1,150	0	0.00%	1,150
TEXAS	TEXARKANA, CITY OF	1,180	80	6.78%	1,100
TEXAS	ECTOR COUNTY*	1,136	51	4.49%	1,085
TEXAS	MCLENNAN COUNTY	1,147	74	6.45%	1,073
TEXAS	TOM GREEN COUNTY *	1,150	108	9.39%	1,042
TEXAS	AMARILLO, CITY OF	1,050	101	9.62%	949
UTAH	SALT LAKE CITY, CITY OF	6,153	83	1.35%	6,070
UTAH	AMERICAN FORK, CITY OF	1,300	3	0.23%	1,297
UTAH	MORGAN COUNTY *	1,261	8	0.63%	1,253
UTAH	SALT LAKE COUNTY *	1,286	61	4.74%	1,225
UTAH	SOUTH SALT LAKE, CITY OF	1,100	7	0.64%	1,093
VERMONT	ESSEX, TOWN OF	2,824	4	0.14%	2,820
VIRGINIA	NOTTOWAY COUNTY*	4,068	0	0.00%	4,068
VIRGINIA	BUCHANAN COUNTY*	3,665	80	2.18%	3,585
VIRGINIA	BEDFORD COUNTY *	2,918	32	1.10%	2,886
VIRGINIA	WESTMORELAND COUNTY*	2,400	57	2.38%	2,343

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VIRGINIA	WASHINGTON COUNTY*	1,672	17	1.02%	1,655
VIRGINIA	TAZEWELL COUNTY *	1,662	58	3.49%	1,604
VIRGINIA	NORTHAMPTON COUNTY *	1,475	194	13.15%	1,281
VIRGINIA	WISE COUNTY *	1,000	76	7.60%	924
WASHINGTON	PIERCE COUNTY*	17,000	403	2.37%	16,597
WASHINGTON	SNOHOMISH COUNTY *	11,782	943	8.00%	10,839
WASHINGTON	KITSAP COUNTY *	8,244	205	2.49%	8,039
WASHINGTON	YAKIMA COUNTY *	7,590	366	4.82%	7,224
WASHINGTON	ISLAND COUNTY *	3,582	409	11.42%	3,173
WASHINGTON	KENT, CITY OF	2,739	62	2.26%	2,677
WEST VIRGINIA	WAYNE COUNTY*	15,100	225	1.49%	14,875
WEST VIRGINIA	FAYETTE COUNTY*	9,200	114	1.24%	9,086
WEST VIRGINIA	KANAWHA COUNTY *	9,090	1,041	11.45%	8,049
WEST VIRGINIA	WYOMING COUNTY *	8,000	270	3.38%	7,730
WEST VIRGINIA	BOONE COUNTY *	6,700	303	4.52%	6,397
WEST VIRGINIA	MINGO COUNTY *	6,091	210	3.45%	5,881
WEST VIRGINIA	PUTNAM COUNTY*	5,191	166	3.20%	5,025
WEST VIRGINIA	LOGAN COUNTY *	5,130	553	10.78%	4,577
WEST VIRGINIA	LINCOLN COUNTY*	3,400	101	2.97%	3,299
WEST VIRGINIA	MCDOWELL COUNTY *	3,070	104	3.39%	2,966
WEST VIRGINIA	MARSHALL COUNTY *	1,960	62	3.16%	1,898
WEST VIRGINIA	NEW MARTINSVILLE, CITY OF	2,001	243	12.14%	1,758
WEST VIRGINIA	ST. ALBANS, CITY OF	1,750	33	1.89%	1,717
WEST VIRGINIA	MARION COUNTY*	1,784	86	4.82%	1,698
WEST VIRGINIA	MONONGALIA COUNTY *	1,717	77	4.48%	1,640
WEST VIRGINIA	MOOREFIELD, TOWN OF	1,510	61	4.04%	1,449
WEST VIRGINIA	WESTON, CITY OF	1,222	74	6.06%	1,148
WEST VIRGINIA	RICHWOOD, CITY OF	1,200	73	6.08%	1,127
WEST VIRGINIA	MERCER COUNTY*	1,200	140	11.67%	1,060
WEST VIRGINIA	SUMMERS COUNTY *	1,200	171	14.25%	1,029
WEST VIRGINIA	MINERAL COUNTY *	1,118	89	7.96%	1,029
WEST VIRGINIA	MOUNT HOPE, CITY OF	1,030	6	0.58%	1,024
WEST VIRGINIA	VIENNA, CITY OF	1,016	95	9.35%	921
WISCONSIN	DOOR COUNTY *	14,159	48	0.34%	14,111
WISCONSIN	CHIPPEWA COUNTY *	1,997	51	2.55%	1,946
WISCONSIN	RICHLAND COUNTY*	1,775	28	1.58%	1,747

Structures in SFHA as of 12/31/98

Insured Structures in SFHA as of 9/30/01, based on policy contracts

* Unincorporated areas of county only

Communities with 1000 or more structures in the SFHA and less than 15% market penetration

State	City	Structures	Insured Structures	% Insured	Uninsured Structures
WISCONSIN	MARINETTE COUNTY *	1,706	51	2.99%	1,655
WISCONSIN	JEFFERSON COUNTY *	1,700	120	7.06%	1,580
WISCONSIN	WAUPACA COUNTY*	1,400	96	6.86%	1,304
WISCONSIN	BROWN COUNTY *	1,448	213	14.71%	1,235
WISCONSIN	FOND DU LAC COUNTY *	1,250	106	8.48%	1,144
WISCONSIN	MARQUETTE COUNTY*	1,150	14	1.22%	1,136
WISCONSIN	WAUSHARA COUNTY*	1,025	25	2.44%	1,000
WISCONSIN	LA CROSSE COUNTY *	1,080	99	9.17%	981

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