

The Choice Is Yours

WYO Companies Actively Writing Flood Insurance

2013 – 2014



FEMA

Many of the nation's leading property and casualty insurance companies have opened their doors to flood insurance under the Write Your Own (WYO) Program by signing an arrangement with the Federal Emergency Management Agency. All policies are financially backed by the Federal Government, and companies must follow the rules and regulations of the program.

Policies may also be written directly with the Federal Government through the National Flood Insurance Program (NFIP) Direct Servicing Agent. For more information, contact the WYO Company of your choice or the NFIP Direct Servicing Agent or go to http://www.fema.gov/wyo_company.

WYO Companies and Affiliates Writing Flood Insurance

Allstate Insurance Company

Allstate New Jersey Insurance Company

American Commerce Insurance Company

Citation Insurance Company

Commerce Insurance Company

Commerce West Insurance Company

Mapfre Insurance Company

Mapfre Insurance Company of Florida

Mapfre Insurance Company of New York

American Family Mutual Insurance Company

American Family Insurance Company

American National Property & Casualty Company

American Strategic Insurance Corporation

ACA Home Insurance Corporation

American Capital Assurance Corporation

ASI Assurance Corporation

ASI Lloyds

ASI Preferred Insurance Corporation

American Summit Insurance Company

Assurant Specialty Property, DBA: American Bankers

Insurance Company of Florida

Auto Club South Insurance Company

Auto-Owners Insurance Company

Owners Insurance Company

Baldwin Mutual Insurance Company

Bankers Insurance Group, DBA: First Community Insurance Company

Bankers Insurance Company

Bankers Specialty Insurance Company

CSAA Insurance Exchange

AAA Mid-Atlantic Insurance Company

AAA Mid-Atlantic Insurance Company of New Jersey

AAA Northern California, Nevada, and Utah Insurance Exchange

ACA Insurance Company

CSAA Affinity Insurance Company

CSAA Fire & Casualty Insurance Company

CSAA General Insurance Company

CSAA Insurance Group

CSAA Mid-Atlantic Insurance Company

Keystone Insurance Company

Western United Insurance Company

Capitol Preferred Insurance Company

CEM Insurance Company

Centauri Specialty Insurance Company

Century-National Insurance Company

Cooperativa de Seguros Múltiples de Puerto Rico

Cornerstone National Insurance Company

Everett Cash Mutual Insurance Company

WYO Companies and Affiliates Writing Flood Insurance

Farmers Insurance Group, DBA: Fire Insurance Exchange

Civic Property & Casualty Company
Farmers Insurance Company
Farmers Insurance Company of Arizona
Farmers Insurance Company of Idaho
Farmers Insurance Company of Oregon
Farmers Insurance Company of Washington
Farmers Insurance Exchange
Farmers Insurance of Columbus
Farmers New Century Insurance Company
Foremost Insurance Company of Grand Rapids, Michigan
Illinois Farmers Insurance Company
Mid-Century Insurance Company
Texas Farmers Insurance Company
Truck Insurance Exchange

Federated National Insurance Company

Fidelity & Deposit Company of Maryland

Fidelity National Property & Casualty Insurance Company

First American Property & Casualty Insurance Company

First Insurance Company of Hawaii

First Protective Insurance Company

Florida Family Insurance Company

Franklin Homeowners Assurance Company

Gulfstream Property & Casualty Insurance Company

Hartford Fire Insurance Company

Hartford Fire Insurance Company of Midwest

Hartford Underwriters Insurance Company

Holyoke Mutual Insurance Company

Homesite Insurance Company

Homesite Indemnity Company
Homesite Insurance Company of California
Homesite Insurance Company of Florida
Homesite Insurance Company of Georgia
Homesite Insurance Company of Illinois
Homesite Insurance Company of New York
Homesite Insurance Company of the Midwest
Homesite Lloyd's of Texas

Imperial Fire & Casualty Insurance Company

Integrand Assurance Company

Island Insurance Company

Lancer Indemnity Company

Liberty Mutual Fire Insurance Company

Mapfre PRAICO Insurance Company

Metropolitan Property & Casualty Insurance Company

Metropolitan Direct Property & Casualty Insurance Company

Middlesex Mutual Assurance Company

Millville Mutual Insurance Company

Millville Mutual Insurance Company of New York

Multinational Insurance Company

National Interstate Insurance Company

National Lloyds Insurance Company

Nationwide Mutual Fire Insurance Company

Harleysville Insurance Company
Harleysville Ins. Co. of New Jersey
Harleysville Lake States Insurance Company
Harleysville Worcester Insurance Company
National Casualty Insurance Company
Nationwide Mutual Insurance Company

New Hampshire Insurance Company

New Jersey Re-Insurance Company

NGM Insurance Company

Main Street America Assurance Company
Old Dominion Insurance Company

Pacific Indemnity Insurance Company

Pacific Specialty Insurance Company

Patrons Mutual Insurance Company of Connecticut

Philadelphia Contributionship Insurance Company

Germantown Insurance Company

Philadelphia Indemnity Insurance Company

Pilgrim Insurance Company

Bunker Hill Insurance Company
High Point Preferred Insurance Company
Mount Washington Assurance Corporation
Palisades Property & Casualty Insurance Company
Plymouth Rock Assurance Corporation

Privilege Underwriters Reciprocal Exchange

QBE Insurance Corporation

Real Legacy Assurance Company

Rockford Mutual Insurance Company

Rural Community Insurance Company

Selective Insurance Company of America

Selective Casualty Insurance Company
Selective Fire & Casualty Insurance Company
Selective Insurance Company of New England
Selective Insurance Company of New York
Selective Insurance Company of South Carolina
Selective Insurance Company of Southeast

Service Insurance Company

Occidental Fire & Casualty Company of North Carolina

Southern Farm Bureau Casualty Insurance Company

Florida Farm Bureau General Insurance Company
Georgia Farm Bureau Mutual Insurance Company
Kentucky Farm Bureau Mutual Insurance Company
Louisiana Farm Bureau Casualty Insurance Company
Mississippi Farm Bureau Mutual Insurance Company
North Carolina Farm Bureau Mutual Insurance Company
South Carolina Farm Bureau Mutual Insurance Company
Texas Farm Bureau Casualty Insurance Company
Virginia Farm Bureau Mutual Insurance Company

State Auto Property & Casualty Insurance Company

Sunshine State Insurance Company

Tower Hill Preferred Insurance Company

Tower Hill Prime Insurance Company

Triple-S Propiedad

Union Mutual Fire Insurance Company

United Automobile Insurance Company

United Property & Casualty Insurance Company

United Surety & Indemnity Company

Universal Insurance Company (PR)

Universal Insurance Company of North America

Universal North America Insurance Company

USAA General Indemnity Company

Utica First Insurance Company

Westfield Insurance Company

White Pine Insurance Company

Windsor-Mount Joy Mutual Insurance Company

Wright National Flood Insurance Company

Zephyr Insurance Company



Mortgage Portfolio Protection Program

WYO Companies and Affiliates

American Strategic Insurance Corporation

ACA Home Insurance Corporation
American Capital Assurance Corporation
ASI Assurance Corporation
ASI Lloyds
ASI Preferred Insurance Corporation

Assurant Specialty Property, DBA: American Bankers Insurance Company of Florida

Baldwin Mutual Insurance Company

Bankers Insurance Group, DBA: First Community Insurance Company

Bankers Insurance Company
Bankers Specialty Insurance Company

Capitol Preferred Insurance Company

CEM Insurance Company

Centauri Specialty Insurance Company

Farmers Insurance Group, DBA: Fire Insurance Exchange

Civic Property & Casualty Company
Farmers Insurance Company
Farmers Insurance Company of Arizona
Farmers Insurance Company of Idaho
Farmers Insurance Company of Oregon
Farmers Insurance Company of Washington
Farmers Insurance Exchange
Farmers Insurance of Columbus
Farmers New Century Insurance Company
Foremost Insurance Company of Grand Rapids, Michigan
Illinois Farmers Insurance Company
Mid-Century Insurance Company
Texas Farmers Insurance Company
Truck Insurance Exchange

Fidelity & Deposit Company of Maryland

Fidelity National Property & Casualty Insurance Company

First American Property & Casualty Insurance Company

First Insurance Company of Hawaii

Hartford Fire Insurance Company

Hartford Fire Insurance Company of Midwest

Homesite Insurance Company

Homesite Indemnity Company
Homesite Insurance Company of California
Homesite Insurance Company of Florida
Homesite Insurance Company of Georgia
Homesite Insurance Company of Illinois
Homesite Insurance Company of New York
Homesite Insurance Company of the Midwest
Homesite Lloyd's of Texas

Imperial Fire & Casualty Insurance Company

Integrand Assurance Company

Mapfre PRAICO Insurance Company

Millville Mutual Insurance Company

Millville Mutual Insurance Company of New York

National Interstate Insurance Company

Nationwide Mutual Fire Insurance Company

Harleysville Insurance Company
Harleysville Ins. Co. of New Jersey
Harleysville Lake States Insurance Company
Harleysville Worcester Insurance Company
National Casualty Insurance Company
Nationwide Mutual Insurance Company

New Hampshire Insurance Company

New Jersey Re-Insurance Company

NGM Insurance Company

Main Street America Assurance Company
Old Dominion Insurance Company

Pacific Indemnity Insurance Company

Philadelphia Indemnity Insurance Company

Rockford Mutual Insurance Company



The Mortgage Portfolio Protection Program (MPPP) is a program whereby lenders can work through WYO Companies to place flood insurance on existing mortgages in Special Flood Hazard Areas. For further company information, go to http://www.fema.gov/wyo_company_mppp.

Selective Insurance Company of America

Selective Casualty Insurance Company
Selective Fire & Casualty Insurance Company
Selective Insurance Company of New England
Selective Insurance Company of New York
Selective Insurance Company of South Carolina
Selective Insurance Company of Southeast

Service Insurance Company

Occidental Fire & Casualty Company of North Carolina

Sunshine State Insurance Company

Triple-S Propiedad

United Surety & Indemnity Company

Universal Insurance Company (PR)

Westfield Insurance Company

White Pine Insurance Company

Wright National Flood Insurance Company