

# The Choice Is Yours

## WYO Companies Actively Writing Flood Insurance

2015 – 2016



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 NFIP Direct Servicing Agent or visit the [WYO Participating Companies List](#).

# 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**

ASI Lloyds

ASI Select Insurance Corporation

## **American Summit Insurance Company**

## **American Traditions 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

## **Capitol Preferred Insurance Company**

## **CEM Insurance Company**

## **Centauri Specialty Insurance Company**

## **Century-National Insurance Company**

## **Cooperativa de Seguros Multiples de Puerto Rico**

## **Cornerstone National Insurance Company**

## **CSAA Insurance Exchange**

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 Mid-Atlantic Insurance Company

Keystone Insurance Company

Western United Insurance Company

## **Everett Cash Mutual Insurance Company**

## **Farm Family Casualty 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

## **Federated National Insurance Company**

## **First American Property & Casualty Insurance Company**

## **First Insurance Company of Hawaii**

## **First Protective Insurance Company**

## **Florida Family Insurance 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 the Midwest

Homesite Insurance Company of New York

Homesite Lloyd's of Texas

## **Imperial Fire & Casualty Insurance Company**

Integon Casualty Insurance Company

Integon General Insurance Company

Integon Indemnity Corporation

Integon National Insurance Company

Integon Preferred Insurance Company

MIC General Insurance Corporation

National General Assurance Company

National General Insurance Company

National General Insurance Online

New South Insurance Company

## **Integrand Assurance Company**

## **Island Insurance 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



# WYO Companies and Affiliates Writing Flood Insurance

## **Multinational Insurance Company**

## **National Interstate Insurance Company**

## **National Lloyds Insurance Company**

## **Nationwide Mutual Fire Insurance Company**

Harleysville Insurance Company  
Harleysville Insurance Company 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**

## **Patrons Mutual Insurance Company of Connecticut**

## **Philadelphia Contributionship Insurance Company**

Germantown Insurance Company

## **Philadelphia Indemnity Insurance Company**

## **Pilgrim Insurance Company**

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

## **Prepared Insurance Company**

## **Privilege Underwriters Reciprocal Exchange**

## **QBE Insurance Corporation**

## **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

## **Southern Fidelity Insurance Company**

## **State Auto Property & Casualty Insurance Company**

## **Tower Hill Preferred Insurance Company**

## **Tower Hill Prime Insurance Company**

## **Triple-S Propiedad**

## **Union Mutual Fire 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**

## **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**

ASI Lloyds

ASI Select Insurance Corporation

### **American Traditions Insurance Company**

### **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

### **CEM Insurance Company**

### **Centauri Specialty Insurance Company**

### **Cooperativa de Seguros Múltiples de Puerto Rico**

### **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

### **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 the Midwest

Homesite Insurance Company of New York

Homesite Lloyd's of Texas

### **Imperial Fire & Casualty Insurance Company**

Integon Casualty Insurance Company

Integon General Insurance Corporation

Integon Indemnity Corporation

Integon National Insurance Company

Integon Preferred Insurance Company

MIC General Insurance Corporation

National General Assurance Company

National General Insurance Company

National General Insurance Online

New South 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 Insurance Company of New Jersey

Harleysville Lake States Insurance Company

Harleysville Worcester Insurance Company

National Casualty Insurance Company

Nationwide Mutual Insurance Company

### **New Hampshire 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**

### **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

### **Triple-S Propiedad**

### **United Surety & Indemnity Company**

### **Universal Insurance Company (PR)**

### **Westfield Insurance Company**

### **White Pine Insurance Company**

### **Wright National Flood 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 more information, visit the [WYO Company MPPP page](#).