The Choice Is Yours

WYO Companies Actively Writing Flood Insurance
2015 – 2016

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
<table>
<thead>
<tr>
<th>Company Name</th>
</tr>
</thead>
<tbody>
<tr>
<td>Multinational Insurance Company</td>
</tr>
<tr>
<td>National Interstate Insurance Company</td>
</tr>
<tr>
<td>National Lloyds Insurance Company</td>
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<tr>
<td>Nationwide Mutual Fire Insurance Company</td>
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<tr>
<td>Harleysville Insurance Company</td>
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<tr>
<td>Harleysville Insurance Company of New Jersey</td>
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<tr>
<td>Harleysville Lake States Insurance Company</td>
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<td>New Hampshire Insurance Company</td>
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<td>New Jersey Re-Insurance Company</td>
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<td>NGM Insurance Company</td>
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<td>Main Street America Assurance Company</td>
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<tr>
<td>Old Dominion Insurance Company</td>
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<td>Pilgrim Insurance Company</td>
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<tr>
<td>High Point Preferred Insurance Company</td>
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<td>Mount Washington Assurance Corporation</td>
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<tr>
<td>Palisades Property &amp; Casualty Insurance Company</td>
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<td>Plymouth Rock Assurance Corporation</td>
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<td>Prepared Insurance Company</td>
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<td>Privilege Underwriters Reciprocal Exchange</td>
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<td>Selective Insurance Company of South Carolina</td>
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<td>Selective Insurance Company of Southeast</td>
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<td>Florida Farm Bureau General Insurance Company</td>
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<td>Georgia Farm Bureau Mutual Insurance Company</td>
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<tr>
<td>Windsor-Mount Joy Mutual Insurance Company</td>
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<tr>
<td>Wright National Flood Insurance Company</td>
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<td>Zephyr Insurance Company</td>
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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.