

# 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](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](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**