

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 Múltiples 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

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ASI Lloyds

ASI Select Insurance Corporation

American Traditions Insurance Company

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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](#).