

National Flood Insurance Program

The Choice Is Yours

WYO Companies Actively
Writing Flood Insurance

2019 – 2020



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 Capital Assurance Corporation

American Commerce Insurance Company

Citation Insurance Company

The Commerce Insurance Company

Commerce West Insurance Company

Mapfre Insurance Company

Mapfre Insurance Company of Florida

American Family Mutual Insurance Company

American National Property & Casualty Company

American Strategic Insurance Corporation

ASI Lloyds

ASI Select Insurance Corporation

American Traditions Insurance Company

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

Auto Club South Insurance Company

Auto-Owners Insurance Company

Concord General Mutual Insurance Company

Owners Insurance Company

Baldwin Mutual Insurance Company

Bankers Insurance Group, DBA: First Community Insurance Company

Capitol Preferred Insurance Company

Centauri Specialty Insurance Company

Centauri National Insurance Company

Coastal American Insurance Company

Gulf States Insurance Company

Cooperativa de Seguros Multiples de Puerto Rico

Cornerstone National Insurance Company

CSAA Insurance Exchange

AAA Insurance Company

AAA Mid-Atlantic Insurance Company of New Jersey

AAA Northern California, Nevada and Utah Insurance Exchange

AAA Property and Casualty Insurance Company

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

FedNat 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

Gulfstream Select Insurance Company

Hartford Fire Insurance Company

Hartford Fire Insurance Company of Midwest

Hartford Underwriters 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

Island Insurance Company

Liberty Mutual Fire Insurance Company

Mapfre PRAICO Insurance Company

Metropolitan Property & Casualty Insurance Company

Metropolitan Direct Property & Casualty Insurance Company



WYO Companies and Affiliates Writing Flood Insurance

National General Insurance Company

Imperial Fire & Casualty Insurance Company
Integon Casualty Insurance Company
Integon General Insurance Corporation
Integon Indemnity Corporation
Integon National Insurance Company
MIC General Insurance Corporation
National General Assurance Company

NGM Insurance Company

Main Street America Assurance Company
Old Dominion Insurance Company

Occidental Fire & Casualty Company of North Carolina

Pacific Indemnity Insurance Company

Philadelphia Contributionship 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

Prepared Insurance Company

Privilege Underwriters Reciprocal Exchange

QBE Insurance Corporation

Safepoint 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

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
Virginia Farm Bureau Mutual Insurance Company

Southern Fidelity Insurance Company

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



Mortgage Portfolio Protection Program WYO Companies and Affiliates

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 (SFHAs). For further company information, go to http://www.fema.gov/wyo_company_mppp.

Baldwin Mutual Insurance Company

Bankers Insurance Group, DBA: First Community Insurance Company

First Insurance Company of Hawaii

Hartford Fire Insurance Company

Hartford Fire Insurance Company of Midwest

Mapfre PRAICO Insurance Company

National General Insurance Company

Imperial Fire & Casualty Insurance Company

Integon Casualty Insurance Company

Integon General Insurance Corporation

Integon Indemnity Corporation

Integon National Insurance Company

MIC General Insurance Corporation

National General Assurance Company

NGM Insurance Company

Main Street America Assurance Company

Old Dominion Insurance Company

Occidental Fire & Casualty Company of North Carolina

Philadelphia Indemnity 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

United Property & Casualty Insurance Company

United Surety & Indemnity Company

Universal Insurance Company (PR)

White Pine Insurance Company

Wright National Flood Insurance Company

