

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 [www.fema.gov/nfipInsurance/companies.jsp](http://www.fema.gov/nfipInsurance/companies.jsp).

## **Mortgage Portfolio Protection Program WYO Companies and Subsidiaries**

### **American Bankers Insurance Company of Florida**

#### **CEM Insurance Company**

#### **Colonial American Casualty & Surety Company**

#### **Farmers Insurance Group**

[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](#)

[Fire Insurance Exchange](#)

[Foremost Insurance Company, Grand Rapids, Michigan](#)

[Illinois Farmers Insurance Company](#)

[Mid-Century Insurance Company](#)

[Texas Farmers Insurance Company](#)

[Truck Insurance Exchange](#)

#### **Fidelity National Insurance Company**

#### **Fidelity National Property & Casualty Insurance Company**

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

#### **Harleysville Mutual Insurance Company**

[Harleysville Insurance Company](#)

[Harleysville Insurance Company of New Jersey](#)

[Harleysville Insurance Company of New York](#)

[Harleysville Insurance Company of Ohio](#)

[Harleysville Lake States Insurance Company](#)

[Harleysville Worcester Insurance Company](#)

#### **Hartford Fire Insurance Company**

[Hartford Fire Insurance Company of Midwest](#)

#### **Liberty American Select Insurance Company**

[Philadelphia Indemnity Insurance Company](#)

#### **National Interstate Insurance Company**

#### **New Hampshire Insurance Company**

#### **Selective Insurance Company of America**

[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**

#### **Travelers Indemnity Company, The**

[Standard Fire Insurance, The](#)

National Flood Insurance Program  
U.S. Department of Homeland Security  
P.O. Box 310  
Lanham, MD 20703-0310

F-073 (1/08)

National Flood Insurance Program

# The Choice Is Yours...

WYO Companies Actively  
Writing Flood Insurance

2007 – 2008



# 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) Servicing Agent. For more information, contact the WYO Company of your choice, the NFIP Servicing Agent, or go to [www.fema.gov/nfipInsurance/companies.jsp](http://www.fema.gov/nfipInsurance/companies.jsp).

## WYO Companies and Subsidiaries Writing Flood Insurance

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### **AIG National Insurance Company**

#### **Allstate Insurance Company**

[Allstate New Jersey Insurance Company](#)

#### **American Bankers Insurance Company of Florida**

#### **American Commerce Insurance Company**

#### **American Family Mutual Insurance Company**

#### **American National Property & Casualty Company**

[ANPAC Louisiana Insurance Company](#)

#### **American Strategic Insurance Corporation**

[ASI Assurance Corporation](#)

[ASI Lloyds](#)

#### **American Summit Insurance Company**

#### **Auto Club Group Insurance Company**

#### **Auto Club South Insurance Company**

#### **Auto-Owners Insurance Company**

#### **Baldwin Mutual Insurance Company**

#### **California State Automobile Association**

[ACA Insurance Company](#)

[Western United Insurance Company](#)

#### **Capital City Insurance Company**

#### **Capitol Preferred Insurance Company**

#### **CEM Insurance Company**

#### **Century-National Insurance Company**

#### **Colonial American Casualty & Surety Company**

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

#### **Cornerstone National Insurance Company**

#### **Delta Lloyds Insurance Company**

#### **Everett Cash Mutual Insurance Company**

#### **Farmers Insurance Group**

[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](#)

[Fire Insurance Exchange](#)

[Foremost Insurance Company, 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 Insurance Company**

#### **Fidelity National Property & Casualty Insurance Company**

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

#### **First Insurance of Hawaii, Ltd.**

#### **Florida Family Insurance Company**

#### **Franklin Homeowners Assurance Company**

#### **Harleysville Mutual Insurance Company**

[Harleysville Insurance Company](#)

[Harleysville Insurance Company of New Jersey](#)

[Harleysville Insurance Company of New York](#)

[Harleysville Insurance Company of Ohio](#)

[Harleysville Lake States Insurance Company](#)

[Harleysville Worcester Insurance Company](#)

#### **Hartford Fire Insurance Company**

[Hartford Fire Insurance Company of Midwest](#)

#### **Hartford Underwriters Insurance Company**

#### **High Point Preferred Insurance Company**

#### **Holyoke Mutual Insurance Company**

#### **Homesite Insurance Company**

[Homesite Indemnity Company](#)

[Homesite Insurance Company, California](#)

[Homesite Insurance Company, Florida](#)

[Homesite Insurance Company, Illinois](#)

[Homesite Insurance Company of the Midwest](#)

[Homesite Insurance Company, New York](#)

[Homesite Insurance Company, Pennsylvania](#)

[Homesite Lloyd's of Texas](#)

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

#### **Integrand Assurance Company**

#### **Island Insurance Company, Ltd.**

#### **Liberty American Select Insurance Company**

[Philadelphia Indemnity Insurance Company](#)

#### **Liberty Mutual Fire Insurance Company**

#### **Mapfre PRAICO Insurance Company**

#### **Metropolitan Property and Casualty Insurance Company**

[Metropolitan Direct Property & Casualty Insurance Company](#)

#### **Middlesex Mutual Assurance Company**

#### **Millville Mutual Insurance Company**

#### **NGM Insurance Company**

[Main Street America Assurance Company](#)

[Old Dominion Insurance Company](#)

#### **National Group Insurance Company**

#### **National Insurance Company**

#### **National Interstate Insurance Company**

#### **National Lloyds Insurance Company**

#### **Nationwide Mutual Fire Insurance Company**

#### **New Hampshire Insurance Company**

#### **New Jersey Re-Insurance Company**

#### **New York Central Mutual Fire Insurance Company**

#### **North Pointe Insurance Company**

[North Pointe Casualty Insurance Company](#)

#### **North Sea Insurance Company**

#### **Omega Insurance Company**

#### **Pacific Indemnity Insurance Company**

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

[Litchfield Mutual Fire Insurance Company](#)

[Patrons Fire Insurance Company of Rhode Island](#)

#### **Philadelphia Contributionship Insurance Company**

[Germantown Insurance Company](#)

#### **Pilgrim Insurance Company**

[Bunker Hill Insurance Company](#)

[Mount Washington Assurance Corporation](#)

[Plymouth Rock Assurance Corporation](#)

#### **Preferred Mutual Insurance Company**

#### **Seguros Triple-S, Inc.**

#### **Selective Insurance Company of America**

[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**

[Colorado Farm Bureau Mutual 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](#)

#### **State Farm Fire & Casualty Company**

#### **Sunshine State Insurance Company**

#### **Tower Hill Preferred Insurance Company**

#### **Tower Hill Prime Insurance Company**

#### **Travelers Indemnity Company, The**

[Standard Fire Insurance, The](#)

#### **Union Mutual Fire Insurance Company**

#### **United Ohio Insurance Company**

#### **United Property & Casualty Insurance Company**

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

#### **Universal Insurance Company of North America**

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

[Caribbean Alliance Insurance Company](#)

#### **Universal Insurance Company of Texas**

#### **U.S. Security Insurance Company**

#### **USAA General Indemnity Company**

#### **Utica First Insurance Company**

#### **Westfield Insurance Company**

#### **Windsor-Mount Joy Mutual Insurance Company**

#### **Zephyr Insurance Company**