

write-your-own flood program

The Write Your Own (WYO) Program, which began in 1983, is a cooperative undertaking between the insurance industry and the Federal Insurance Administration. The WYO Program allows approved property and casualty insurance companies to write and service the Standard Flood Insurance Policy in their own names. The WYO Program operates within the context of the National Flood Insurance Program (NFIP) and is subject to its rules, rates and regulations.

Under an arrangement with the Federal Insurance Administration, Zurich North America Financial Enterprises began issuing the federally regulated flood insurance policy in its own name. Financial Enterprises is responsible for the processing, accounting, customer service, claims handling, and financial/statistical reporting, while the government retains the underwriting exposure for the flood insurance risks.

To provide fast efficient service, Financial Enterprises partners with CSC Logic, Inc. to act as Financial Enterprises' policy administrator and statistical reporting agent. CSC Logic has been supporting the WYO Program since its inception and its parent company, Computer Sciences Corporation, has been contracted by Federal Emergency Management Agency (FEMA) to act as the bureau and statistical agent for the National Flood Insurance Program.

*Coverage underwritten
by member companies
of Zurich North
America, including
Zurich American
Insurance Company.
Certain coverages not
available in all states.
Certain coverages may
be written on a
nonadmitted basis.
The description of
policy provisions
provides a broad
overview of coverages
only. All coverages are
subject to conditions,
coverage limits, limits
of liability, limitations
and exclusions as
contained in the
policy. See the actual
policy for an exact
description of the
coverage provided.*



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