

- United Services Automobile Insurance Association (USAA) and USAA Casualty Insurance Company – limited to current, former, and retired military officers and their families.
Contact person: Kevin Todd (757) 893-4267
Fax: (757) 893-4619

- Selective Insurance Company
Will not write on barrier islands or within 1,500 feet of ocean or bay.
Contact person: Veronica Hanelt (800) 777-9656 ext. 1152
Josephine Lloyd (800) 777-9656 ext. 1791
Fax: (973) 948-2768

- Fireman’s Fund Insurance Companies
Will not write within 2,500 feet of water
Contact person: Jill Phillips (301) 694-7746
Fax: (301) 694-7748
Fireman’s Fund Insurance Company
The American Insurance Company
National Surety Corporation
Associated Indemnity Corporation
American Automobile Insurance Company
Fireman’s Fund Insurance Company of Wisconsin

- Metropolitan Property and Casualty Insurance Company
Will not write within 2,500 feet of water.
Contact person: Jennifer Schlarp (443) 394-4109
Fax: (866) 403-5211

- Montgomery Mutual Insurance Company
Will only write a condo on 3rd floor within 1,000 feet of water.
Contact person: Nancy Newmister (443) 285-7603
Fax: (443) 285-0837

- Liberty Mutual Fire Insurance Company
Will only consider if over 2,500 feet from water.
Contact person: Deborah Jones (302) 993-0500, ext. 312
Fax: (302) 993-1075

NOTE: Although these insurers are willing to write owner-occupied property in the coastal area, any application submitted as new business will be underwritten using the company’s underwriting guidelines and pricing criteria.