



Private Flood Insurers in Michigan

Flood insurance covers damage caused by rising water. Floods can happen anywhere, anytime – not just in coastal areas or near lakes and rivers. Torrential rain, snowmelt, mudflow, dam failures, and inadequate drainage systems can all cause flood losses.

Below is a list of insurance companies that have been approved to sell private flood insurance in Michigan. This list is for informational purposes only and is not intended to be a recommendation or endorsement by the Department of Insurance and Financial Services (DIFS).

For a list of licensed insurance producers appointed to sell insurance for these companies, please visit DIFS' Insurance Licensee Locator at www.michigan.gov/DIFS.

Bankers Insurance Company

Phone: 800-627-0000

Website: www.bankersinsurance.com

Address: 11101 Roosevelt Blvd N, P.O. Box 15707, Saint Petersburg, FL 33716

Federal Insurance Company

Phone: 908-903-2000

Website: www.chubb.com

Address: One American Square, 202 North Illinois St, Suite 2600, Indianapolis, IN 46282

Markel American Insurance Company

Phone: 800-431-1270

Website: www.markelinsurance.com

Address: 4521 Highwoods Parkway, Glen Allen, VA 23060

Wright National Flood Insurance Company

Phone: 866-373-5663

Website: www.wrightflood.com

Address: 10010 San Pedro Avenue, San Antonio, TX 78216

About DIFS

The mission of the Michigan Department of Insurance and Financial Services is to ensure access to safe and secure insurance and financial services fundamental for the opportunity, security, and success of Michigan residents, while fostering economic growth and sustainability in both industries. In addition, the Department provides consumer protection, outreach, and financial literacy and education services to Michigan residents. For more information please contact DIFS at 877-999-6442 or visit www.michigan.gov/DIFS.