



Thoughtful Coverage for Families

Protecting your most valuable assets

Home Insurance

No matter what type of home you have, we understand how important it is to protect it. We offer coverage for houses, condos, townhouses, secondary homes, and vacation homes. Whether it's water damage, structural damage, or personal liability damage, we safeguard your home.

We understand that the items inside a house help transform it into a home. That's why we also cover damage to personal belongings, valuables, and collections.

Renters Insurance

For renters, we protect your valuable personal items and collections. We also offer Personal Liability coverage and Loss of Use living expenses.

Personal Excess Liability

Accidents happen and our Personal Excess Liability coverage was specially designed to save you from financial devastation when they do. If you're responsible for injury or damage and your primary policy limits aren't enough, we can be there with an extra layer of protection.

Auto Insurance

Whether you're using your vehicle for everyday travel or for adventure, mobility is important. That's why we insure cars, campers, trailers, motorhomes, and motorcycles, with coverage ranging from Liability to Personal Injury Protection, to Collision and Comprehensive, to Uninsured and Underinsured Motorist protection.

Our Mobile App

Add our mobile insurance toolkit to your smartphone to view proof-of-insurance cards, start or submit a claim, view and pay your bill, and contact emergency services.

Boat Insurance

Boating is something we know well. We'll cover your boat, motor, trailer, equipment, and personal belongings even if it's somebody else operating the watercraft with your permission. We even offer towing and labor for when your boat isn't quite up for the ride.

Our Independent Agent Network

We provide insurance through a network of local independent agents who are familiar with your community and are able to assess your needs. Our agents can identify coverage options and discounts other agents might not be able to find. To learn more about our commitment to independent agents, visit [ThoughtfulCoverage.com](https://www.thoughtfulcoverage.com).

Prompt Claims Service

Offering carefully prepared, well thought-out coverage is only the beginning. When something happens to you or your property, that's when you need us to be prompt and responsive. It's why our customers rate us highly in customer service surveys. And when a member experiences a claim, our ratings tend to go up. That doesn't surprise us. We like to go above and beyond because it's the right thing – the thoughtful thing – to do.

To report a claim, either complete the form on our website or call our Claims Response Center at 1-877-425-2580 (available 24/7).

Thoughtful Coverage Through the Years

MUTUAL OF ENUMCLAW WAS FOUNDED IN 1898 BY A GROUP OF LOCAL FARMERS WHO WANTED TO LOOK OUT FOR EACH OTHER.

Our first agent, SL Sorenson, rode his horse from farmhouse to farmhouse, traveling great distances to encourage local farmers to become members.

Times have changed, but the reason we're in business hasn't. Our people, and the independent agents who represent us, have deep connections to the communities we serve. This commitment to protect our friends and neighbors is why we offer thoughtful coverage that truly covers.

Quick Facts

We offer insurance for people, families, farms, and businesses in Washington, Oregon, Idaho, Utah, and Arizona. Our coverage is offered exclusively through a network of independent insurance agents who are familiar with your community.