State Training Requirements for Agents

State departments of insurance have taken various actions over the years to establish training requirements for insurance agents who sell and service flood insurance under the National Flood Insurance Program (NFIP), as outlined in Section 207 of the Flood Insurance Reform Act of 2004 (Public Law 108-264). The following material is a representation of documents published by various states. For the actual documents, please contact the appropriate state department of insurance.

Learn more about the National Flood Insurance Program's [online training](#). Sign-up to receive emails so you can register for upcoming face-to-face workshops and live webinars.

- **Alabama**

  State of Alabama
  
  Department of Insurance
  
  201 Monroe St., Suite 1700
BULLETIN

TO: All Insurers and Insurance Producers with a Property Line of Authority

FROM: Walter A. Bell, Commissioner

DATE: January 12, 2007

RE: Flood Insurance Training Requirements for Insurance Producers With a Property Line of Authority Selling Through the National Flood Insurance Program (NFIP)

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of
continuing education credit by the Alabama Department of Insurance. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Alabama licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of Section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005)[2], or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.


The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all Insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2] This notice describes FEMA's implementation of Section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other
interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by Section 207, FEMA has been mindful of the Senate Report Language, (S. REP. NO. 108-262, at 4 & 9 (2004), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

- Alaska

**BULLETIN B 06-07**

**TO:** ALL PROPERTY PRODUCERS AND INSURANCE COMPANIES AND OTHER INTERESTED PARTIES

**RE:** EDUCATION REQUIREMENTS FOR PRODUCERS SELLING FLOOD INSURANCE POLICIES UNDER THE NATIONAL FLOOD INSURANCE PROGRAM

Section 207 of the Flood Insurance Reform Act of 2004, Public Law 108-264 (Act) requires all producers selling flood insurance policies under the National Flood Insurance Program (NFIP) to be trained and educated about the NFIP so that they may properly serve their clients. The Act requires the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties, to establish minimum flood insurance training requirements for producers who sell flood insurance policies.
Any producer selling flood insurance policies under the NFIP is required to take a course that satisfies the federal education requirement. Failure to comply with this requirement may jeopardize the producer's authority to write insurance through the NFIP.

**Frequently Asked Questions**

1. Are all property producer licensees required to take the course? **NO, only those selling flood insurance policies through the NFIP.**
2. If I take the course, will it count toward my Alaska continuing education requirements? **YES, as stated above.**
3. I took a flood course but not the FEMA course. Will it count toward the NFIP requirement? **It may, if the education course complies with the minimum training requirements of the Act and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005), or such later requirements as are published by FEMA.**
4. I am a newly licensed property producer. Should I take the course now? If you intend to sell flood insurance through the NFIP, you should take the course now. It will count towards your continuing education requirement for license renewal.
5. When should I complete the NFIP course? **Any producer selling policies through the NFIP should complete the NFIP course as soon as possible. Failure to comply with this course requirement may jeopardize the producer's authority to write flood insurance through the NFIP.**

Also, the division recommends that, when an insurance producer is either selling or renewing a home insurance policy, it would be prudent to advise the applicant of the availability of flood insurance through the NFIP.

If, after being advised of the availability of flood insurance, the applicant declines the coverage, it is advisable for the producer to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of the coverage but declined to purchase it. This statement should be retained in the producer's file on the applicant.
If you have any questions concerning this education requirement, please contact the licensing staff at (907) 465-2515.

Dated this 20th day of November, 2006.

_______________________

Linda S. Hall

Director

REGULATORY BULLETIN 2006-09[1]

TO: All Property and Casualty Insurers, Insurance Producers Authorized to Transact Property Insurance in Arizona, Insurance Trade Associations, Agents' Associations and Other Interested Parties

FROM: Christina Urias, Director of Insurance

DATE: November 22, 2006

RE: Flood Insurance Training Requirements for Insurance Producers with a Property Line of Authority Selling Through the National Flood Insurance Program (NFIP)

The purpose of this Regulatory Bulletin is to apprise Arizona licensed property insurers and producers of the National Flood Insurance Program (NFIP) training requirements.
To ensure that producers best serve their clients, Section 207 of the Flood Insurance Reform Act of 2004 ("the Act") requires proper NFIP training and education for all producers selling NFIP insurance policies. The Act requires the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, State insurance regulators, and other interested parties, to establish minimum training and education requirements for all insurance producers who sell flood insurance policies. FEMA and state-approved continuing education providers are developing NFIP related courses. In particular, an insurance producer who sells flood insurance may satisfy the NFIP education requirements by completing three hours of NFIP training, which may also apply toward the producer's fulfillment of insurance continuing education requirements prescribed by Arizona Revised Statutes ("A.R.S.") §§ 20-2901 et seq. Failure to comply with NFIP education requirements may jeopardize the producer's authority to write flood insurance through the NFIP.

Although the Arizona Department of Insurance (ADOI) does not independently enforce the NFIP training requirement, pursuant to A.R.S. Title 20, Arizona-resident insurance producers who currently sell or wish to sell federal flood insurance policies must comply with the minimum training requirements of Section 207 of the Act and basic flood related education, as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005) (to be codified at ** C.F.R. pt. ******)[3].

If you have any questions regarding this matter, please feel free to contact Steven Fromholtz, ADOI Licensing Administrator, at (602) 364-4457 or at sfromholtz@azinsurance.gov.

[1] This Substantive Policy Statement is advisory only. A Substantive Policy Statement does not include internal procedural documents that only affect the internal procedures of the Agency, and does not impose additional requirements or penalties on regulated parties or include confidential information. If you believe that this Substantive Policy Statement does impose additional requirements or penalties on regulated parties, you may petition the
agency under A.R.S. § 41-1033 for a review of the Statement.

[2] SUPPLEMENTARY INFORMATION: On June 30, 2004, President Bush signed the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Flood Insurance Reform Act of 2004), Pub. L. 108-264. Section 207 of the Flood Insurance Reform Act of 2004 provides: "The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties - (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies; and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements."

[3] This notice describes FEMA's implementation of Section 207 of the Act. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry and other interested parties. Input received from these organizations emphasizes the value of working through the state insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents/producers. While implementing the minimum training requirements required by Section 207, FEMA has been mindful of the Senate Report language (S. REP. NO. 108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents/producers are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents/producers are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

To view a formal copy of this bulletin or to browse the Department's Regulatory Bulletins archive, please visit our website at [www.id.state.az.us/bulletin.html](http://www.id.state.az.us/bulletin.html)

- Arkansas
December 14, 2006

BULLETIN NO.: 7 - 2006

TO: ALL PROPERTY AND CASUALTY INSURERS AND INSURANCE PRODUCERS WITH A PROPERTY LINE OF AUTHORITY, NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS, AND OTHER INTERESTED PARTIES

FROM: ARKANSAS INSURANCE DEPARTMENT

RE: FLOOD INSURANCE TRAINING REQUIREMENTS FOR INSURANCE PRODUCERS WITH A PROPERTY LINE OF AUTHORITY SELLING THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM ("NFIP")

Section 207 of the Flood Insurance Reform Act of 2004 (the "Act") requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act directs the Director of the Federal Emergency Management Agency ("FEMA"), in cooperation with the insurance industry, state insurance regulators, and other interested parties, to establish minimum training and education requirements for all insurance producers who sell flood insurance policies. FEMA and state-approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP which has been approved for three hours of continuing education credit by the Arkansas Insurance Department. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through NFIP.
All Arkansas licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004 and basic flood education as outlined at 70 Fed. Reg. 52,117 (Sept. 1, 2005) (to be codified at ___ C.F.R. pt. ___) or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the Insurance Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Questions concerning this Bulletin should be directed to the License Division at 501-371-2750 or via e-mail at insurance.license@arkansas.gov.

(signed by Julie Benafield Bowman)

_____________________________
JULIE BENAFIELD BOWMAN
INSURANCE COMMISSIONER
STATE OF ARKANSAS

NOTICE

DATE: January 10, 2007
TO: All Property/Casualty Insurers, Fire/Casualty Broker-Agents, and Personal Lines Broker-Agents

RE: Flood Insurance Training Requirements for Fire/Casualty Broker-Agents and Personal Lines Broker-Agents Selling through the National Flood Insurance Program (NFIP)

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the National Flood Insurance Program (NFIP) to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the California Department of Insurance (CDI). The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All California licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Flood Insurance Training Requirements for Fire/Casualty Broker-Agents and Personal Lines Broker-Agents Selling through the National Flood Insurance Program (NFIP) insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg. 52,117 (September 1, 2005) (42 U.S.C. 4011)[2], or such later requirements as are published by FEMA.
The flood training courses are available on the CDI's Education Provider and Course Listing website. To review these courses, type "Provider and Course Search" in the search field on the CDI's main page, click on Continuing Education - Individual Licensee Information, then click on Education Provider and Course Search and fill-in the requested information. The flood training courses are listed in the "Flood" category type and will appear on your screen. Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.


The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2] This notice describes FEMA's implementation of Section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by Section 207, FEMA has been mindful of the Senate Report language, (S. REP. NO 108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance
program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

**STATE OF COLORADO**

DEPARTMENT OF REGULATORY AGENCIES

DIVISION OF INSURANCE 1560 Broadway, Suite 850

Denver, Colorado 80202

Bulletin No. 3-07

Federal Emergency Management Agency (FEMA) Flood Insurance Training Requirements for Insurance Producers Selling Through the National Flood Insurance Program (NFIP)

Issued: March 21, 2007

I. Background and Purpose

The purpose of this Bulletin is to advise insurers and insurance producers of training requirements for selling flood insurance through the National Flood Insurance Program (NFIP). Also, to recommend that insurance producers advise homeowners of the availability of flood insurance.

Federally-backed flood insurance is available through NFIP, which is administered by the Federal Emergency Management Agency (FEMA). FEMA has implemented the minimum flood insurance training requirements for
insurance producers, as set forth in Section 207 of the Flood Insurance Reform Act of 2004, Pub. L. 108-264, (the "Act"). Under the Act, FEMA, in cooperation with state insurance regulators, has developed flood insurance training requirements designed to ensure that insurance producers selling flood insurance under NFIP are properly trained and educated about the program.

Bulletins are the Division's interpretation of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

II. Applicability and Scope

This bulletin applies to all Colorado resident insurance producers licensed in property and casualty or personal lines of authority that may sell flood insurance. It requires completion of a one-time course related to NFIP that will provide at least three (3) hours of continuing education.

III. Division's Position

Under these requirements, Colorado licensed insurance producers licensed in property, casualty or personal lines of authority who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004 and basic flood education as outlined at 70 C.F.R. Sec. 52117, or such later requirements as are published by FEMA. The required one-time federal flood insurance training is minimum three-hour course.
Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Insurance producers can get more information about NFIP flood training by visiting FEMA's NFIP website or DOI’s website // https://www.colorado.gov/pacific/dora/division-insurance

IV. For More Information

Colorado Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
Tel. 303-894-7499
Internet: https://www.colorado.gov/pacific/dora/division-insurance

- Connecticut

STATE OF CONNECTICUT

INSURANCE DEPARTMENT

IMPORTANT NOTICE

DATE: DECEMBER 1, 2006

TO: ALL INSURERS AND INSURANCE PRODUCERS WITH PROPERTY/CASUALTY OR PERSONAL LINES AUTHORITY
FROM: JAYNE MCLAUGHLIN, LICENSING PROGRAM MANAGER

RE: FLOOD INSURANCE TRAINING REQUIREMENTS PURSUANT TO SECTION 207 OF THE FLOOD INSURANCE REFORM ACT OF 2004

This Notice is being issued to all Connecticut-licensed Insurers, and Connecticut Resident Insurance Producers with Property/Casualty or Personal Lines authority, to advise of new training requirements for selling flood insurance through the National Flood Insurance Program (NFIP).

Section 207 of the Flood Insurance Reform Act of 2004 mandates that the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties, establish minimum training and education requirements. FEMA and state-approved continuing education providers are developing courses related to the NFIP.

Connecticut Resident Insurance Producers with Property/Casualty or Personal Lines authority may satisfy this minimum training and education requirement by completing a one-time, three (3) credit NFIP Flood Insurance course, approved by the Connecticut Insurance Department. The three (3) credits will be applied toward the licensee’s total Property/Casualty credit requirement. Failure to comply with this continuing education requirement could jeopardize the Producer’s authority to write insurance through the NFIP.

To receive credit for this one-time requirement, the course must be taken on or after August 1, 2007, and must be completed on or before Producer’s next expiry/birth date.
Licensed insurers will be required to demonstrate to the Commissioner, upon request, that their licensed and appointed Property/Casualty and Personal Lines Insurance Producers have complied with the minimum federal flood insurance training requirements.

- Delaware

Excerpts from:

Complete document from Delaware State Department of Insurance

8.2 General Requirements. Resident licensees and producers not otherwise exempted shall earn, at a minimum, the number of education credits described below.

8.2.1 Resident licensees required to fulfill continuing education requirements shall complete twenty-four (24) credit hours of Department approved education subjects, three (3) of which shall be in ethics subjects during each biennium reporting period. If the resident producer holds a health license and solicits long term care policies, as part of his/her biennial requirement, the producer must complete at least three (3) hours of training in Delaware long term care insurance that consists of product knowledge, laws, rules and regulations. Any resident licensee who is authorized to write homeowners or personal lines coverage shall be required to complete a two (2) hour continuing education course related to flood insurance and the National Flood Insurance Program as part of the twenty-one (21) general credit hours necessary to maintain a Delaware resident license.

- District of Columbia
Announcement from the District of Columbia Department of Insurance, Securities and Banking regarding new flood insurance continuing education requirements:

April 9, 2007

**DISB Announces New Online Licensing Applications for Insurance Producers**

Effective March 2007, the District of Columbia Department of Insurance, Securities and Banking (DISB) made several changes in its producer licensing processes and requirements. Among the changes include the complete elimination of paper transactions, modifications to Continuing Education requirements and the elimination of Pre-licensing education requirements.

DISB now accepts new and renewal license applications, company appointments and company terminations electronically through the National Insurance Producers Registry’s gateway at [www.nipr.com](http://www.nipr.com). Resident, business and mailing addresses must be changed electronically through “Online Licensee Services (OLS).” You may access this site through a link from the Department’s website at [disb.dc.gov](http://disb.dc.gov) and select “Insurance.” Proceed to “Producers” and select “Online Licensee Services.” Through OLS producers may also print a copy of their license, view detailed license information and receive e-mail notifications. Additionally, resident producers may renew their licenses at this site.

Continuing Education (CE) Requirements have been modified to require a minimum of 24 hours of CE within the two year period preceding expiration of the license. This 24 hour minimum is required whether producers are licensed
for one line of authority or multiple lines of authority. Of the 24 hours, three (3) hours are required in ethics; three (3) hours of Flood Insurance Training is required of all property and casualty producers. This is a one-time requirement at first renewal of the initial license.

DISB has eliminated pre-licensing education as a requirement to becoming licensed in the District of Columbia. Resident producers need only to schedule and pass the licensing examination administered by Promissor.

- Florida

INFORMATIONAL MEMORANDUM

DFS-01-2007

ISSUED

January 25, 2007

Department of Financial Services

Alex Sink, CFO

FLOOD INSURANCE TRAINING FOR INSURANCE AGENTS

The purpose of this Memorandum is to advise Florida licensed insurance agents and continuing education providers of training requirements for selling flood insurance through the National Flood Insurance Program (“NFIP”).
ALL FLORIDA LICENSED INSURANCE AGENTS WHO CURRENTLY SELL OR MAY SELL FLOOD INSURANCE THROUGH THE NFIP MUST COMPLETE A ONE-TIME TRAINING COURSE ABOUT THE NFIP.

These requirements were adopted by the United States Congress in Section 207 of the Flood Insurance Reform Act of 2004. The Federal Emergency Management Agency (FEMA), which administers the NFIP, in cooperation with state insurance regulators, has developed flood insurance training requirements which are designed to ensure that insurance agents selling flood insurance through the NFIP are properly trained and educated about the program.

Continuing education providers interested in offering a flood course that meets the requirements of FEMA’s flood insurance training program can visit the website Agents.FloodSmart.gov, Federal Register Notice - Flood Insurance Training and Education Requirements for Insurance Agents, to find the approved course curriculum. Interested providers must follow the Department’s course filing process when filing these courses for Florida approval.

The failure to comply with these flood insurance training requirements may jeopardize an insurance agent’s authority to write flood insurance through the NFIP.

Questions from insurance agents regarding this Memorandum should be addressed to the Bureau of Licensing at 850-413-3137.

- Georgia

Text from Rule 120-2-3-.15 “Resident Continuing Education Requirements”: 
“Effective August 5, 2009, Agents licensed in the property line of authority that will be selling through the National Flood Insurance Program (NFIP) must complete a one time three (3) hour continuing education course related to NFIP. This three (3) hour course will count towards the agent’s annual continuing education requirement and can be used to satisfy the annual Ethics requirement.”

Hawaii

STATE OF HAWAII

INSURANCE DIVISION

DEPARTMENT OF COMMERCE AND CONSUMER AFFAIRS

335 Merchant Street, Room 213

P.O. Box 3614

December 11, 2006

MEMORANDUM 2006-04A

TO: All Insurers and Insurance Producers with A Property Line of Authority

FROM: J.P. Schmidt, Insurance Commissioner

RE: Flood Insurance Training Requirements for Insurance Producers with a Property Line of Authority Selling Through the National Flood Insurance Program ("NFIP")
Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

**IF YOU DO NOT ISSUE FLOOD INSURANCE POLICIES AS AN INSURER OR YOU DO NOT SELL FLOOD INSURANCE AS A PRODUCER, THE BALANCE OF THIS BULLETIN DOES NOT APPLY TO YOU.**

The Act[1] directs the Director of the Federal Emergency Management Agency ("FEMA"), in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements referenced in this Memorandum by completing or showing pending completion of a course related to the NFIP by July 1, 2007. The course may be approved for three hours of continuing education credit by the Hawai'i Insurance Division. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Hawaii licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005)[2], or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.
Additionally, the Division suggests insurance producers selling or renewing homeowners' insurance policies advise their clients of the availability of flood insurance coverage. Insurance producers seeking more information about the NFIP can visit FEMA's NFIP Web site.

This Commissioner's Memorandum is intended to give insurers and producers proper notice of FEMA flood insurance training requirements. Insurers are charged with notifying their appointed producers of this program.


The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties: (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies; and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2] This notice describes FEMA's implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.
DATE: February 15, 2007

TO: All Insurers and Insurance Producers with Property, Casualty or Personal Lines of Authority

FROM: Bill Deal, Director


This Bulletin is being issued to clarify who must meet the training requirements for selling flood insurance through the National Flood Insurance Program (“NFIP”) and when those training requirements must be met, as well as to recommend to insurance producers that they advise homeowners of the availability of flood insurance through the NFIP.
Federally-backed flood insurance is available through the NFIP, which is administered by the Federal Emergency Management Agency (“FEMA”). FEMA has implemented the Minimum flood insurance training requirements for insurance producers, as set forth in Section 207 of the Flood Insurance Reform Act of 2004, Pub. L. 108-264, (the “Act”). Under the Act, FEMA, in cooperation with state insurance regulators has developed flood insurance training requirements which are designed to ensure that insurance producers selling flood insurance under the NFIP are properly trained and educated about the program.

Under these requirements, all insurance producers licensed in property, casualty or Personal lines of authority who sell flood insurance through NFIP must complete a one-time course related to the NFIP which will provide three (3) hours of continuing education credit. The NFIP flood insurance course is available through approved continuing education providers. The failure to comply with this continuing education requirement may jeopardize the insurance producer’s authority to write flood insurance through the NFIP.

In accordance with the requirements of the Flood Insurance Reform Act, and pursuant to the Director’s authority under Idaho Code § 41-1013(5) and IDAPA 18.01.53, the Department is requiring all Idaho resident insurance producers licensed in property, casualty or personal lines of authority who sell flood insurance through the NFIP to comply with the minimum training requirements of Section 207 of the Act, and with basic flood education as outlined at 70 FR 52117, or such later requirements as are published by FEMA, by no later than April 1, 2007.

For those Idaho resident insurance producers licensed in property, casualty or personal lines of authority who do not currently sell flood insurance through the NFIP, but who intend to do so in the future, the department is requiring those producers to complete the one-time three (3) credit continuing education course related to NFIP prior to selling flood insurance through NFIP.
Licensed resident producers, who sell flood insurance through the NFIP in Idaho, shall demonstrate to the department, upon request, that they have complied with the minimum Flood insurance training requirements, as set forth above.

Additionally, the Department recommends when any insurance producer is either selling or renewing a home insurance policy, it would be prudent for the insurance producer to advise all applicants of the availability of flood insurance through the NFIP.

If, after being advised of the availability of flood insurance through the NFIP, an applicant declines NFIP coverage, it would be prudent for the insurance producer to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of NFIP coverage, but declined to purchase it. This statement should be maintained by the insurance producer as part of the applicant’s file.

Insurance producers can get more information about the NFIP by visiting FEMA’s Website.

Questions from insurance producers regarding this bulletin should be addressed to Lisa Tordjman, Supervisor of Producer Licensing, at (208) 334-4343. Questions from insurers should be addressed to Jim Genetti, Bureau Chief of the Consumer Services Bureau, at (208) 334-4340.

- Illinois

**Flood Insurance Training Information**

**Illinois Department of Financial and Professional Regulation**
There is a training requirement for all producers who sell flood insurance policies under the National Flood Insurance Program to ensure the producers may best serve their clients. Companies placing business through NFIP must maintain proof that all their producers have completed the required training.

Producers are required to take a specific course entitled, “FEMA-Flood Insurance Requirement”, course number 25007. Upon completion of this course you will be presented with a certificate of completion. Retain the original certificate for your records, as the Department will not have a permanent record of this required course. You will be required to provide companies a copy of the certificate as evidence of your completion of this course.

Resident producers may use this training course for three (3) hours of credit towards their continuing education requirement. The course will be reported to the Department by the Provider.

Producer Minimum Flood Training Requirements

This bulletin is directed to all current and future licensed property and casualty insurance producers who sell, solicit, or negotiate flood insurance policies through the National Flood Insurance Program (NFIP). The Federal Flood Insurance Reform Act of 2004 (the Act) contemplates that all producers selling
flood insurance policies under NFIP be properly trained and educated about NFIP to best serve their clients.

The Act instructs the director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties, to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state-approved continuing education providers are developing courses related to the NFIP. Flood insurance training is now required for producers selling, soliciting, or negotiating flood insurance policies. Failure to comply with this CE requirement may jeopardize the producer's authority to write insurance through the NFIP. Audits will be conducted by the NFIP, and a producer may be required during NFIP audits to provide evidence of completion of flood training. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP which has been approved for at least three (3) hours of continuing education (CE) credit by the Indiana Department of Insurance (IDOI).

CE providers seeking approval for a flood insurance course must cover all topics in the FEMA Topical Outline published at 70 Fed. Reg. 169, 52117-52119 -- or such later requirements as are published by FEMA - and have their course approved for flood training by IDOI. To be approved as a flood insurance course, the course must be at least three (3) hours in length but may be longer. CE providers shall issue CE certificates of completion for approved flood courses, and attendees should keep their certificates indefinitely to verify compliance with this Bulletin.

In addition, a producer who sells federal flood insurance policies shall demonstrate to the Commissioner, upon request, compliance with the minimum flood insurance training requirement. A producer licensed before July 1, 2008, who sells, solicits, or negotiates flood insurance policies must comply with this CE requirement by the later of June 30, 2010, or the date of the producer's first
sale, solicitation, or negotiation. Insurance producers licensed after June 30, 2008, must complete this CE requirement prior to their first sale, solicitation, or negotiation of flood insurance. Hours spent at an approved flood insurance course may also be used to fulfill the producer's general CE requirement. Flood training completed before July 1, 2008, will not be considered fulfillment of this requirement.

A producer selling flood insurance must only complete this minimum flood CE requirement once as long as the producer maintains a valid producer license. If a producer's license is terminated or lapses and the producer is required to re-take the producer licensing examination, the producer must take another approved flood insurance course before selling, soliciting, or negotiating flood insurance policies.

INDIANA DEPARTMENT OF INSURANCE

James Atterholt, Commissioner

- Iowa

**BULLETIN 06-03**

**DATE:** October 25, 2006

**TO:** All insurers and insurance producers with a property line of authority

**FROM:** Susan E. Voss, Insurance Commissioner

**RE:** Flood insurance training requirements for insurance producers with a property line of authority selling through the National Flood Insurance Program (NFIP)
Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the Iowa Insurance Division. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Iowa licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52,117 (Sept. 1, 2005)[2], or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

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The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

This notice describes FEMA's implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by section 207, FEMA has been mindful of the Senate Report language, (S. REP. NO. 108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing
education processes in place. As of January 1, 2007, Iowa insurers and producers shall comply with all continuing education guidelines as established by the National Flood Insurance Program (NFIP). Insurers' and producers' records are subject to audit by the division to verify compliance with NFIP requirements. See 191 Iowa Administrative Code 11.3(9), effective November 29, 2006.

- Kansas

**Bulletin 2006-6**

*Revised 12-01-06*

**TO:** All Insurers with Flood Authority and Insurance Producers with Property and Casualty or Personal Lines of Authority

**FROM:** Sandy Praeger, Insurance Commissioner

**DATE:** December 1, 2006

**RE:** Federal Emergency Management Agency Flood Insurance Training Requirements for Insurance Producers Selling Through the National Flood Insurance Program and Recommendations Regarding the Sale of Flood Insurance

This Bulletin was issued on August 23, 2006. It has been revised on this day, December 1, 2006. The purpose of this Bulletin is to advise insurers and Kansas resident insurance producers of training requirements for selling flood insurance through the National Flood Insurance Program ("NFIP") and to recommend to insurance producers that they advise homeowners of the availability of flood insurance.
Federally-backed flood insurance is available through the NFIP, which is administered by the Federal Emergency Management Agency ("FEMA"). FEMA has implemented the minimum flood insurance training requirements for insurance producers, as set forth in Section 207 of the Flood Insurance Reform Act of 2004, Pub. L. 108-264, (the "Act"). Under the Act, FEMA, in cooperation with state insurance regulators, has developed flood insurance training requirements which are designed to ensure that insurance producers selling flood insurance under NFIP are properly trained and educated about the program.

Under these requirements, all Kansas resident insurance producers licensed in property and casualty or personal lines of authority that may sell a flood insurance policy must complete a one-time course related to NFIP which will provide at least three (3) hours of continuing education credit. These three (3) hours are not required in addition to the normal 12 hours. The NFIP flood insurance course is available through some approved continuing education providers. In the near future an online course will be available at FEMA's website. The failure to comply with this continuing education requirement may jeopardize the insurance producer's authority to write flood insurance through the NFIP.

Pursuant to the Act, the Kansas Insurance Department is requiring all Kansas resident insurance producers who sell flood insurance through NFIP to comply with the minimum training requirements of Section 207 of the Act, and with basic flood education, as outlined in 70 FR 52117, or such later requirements as are published by FEMA. This will take effect beginning with the resident license renewals January 1, 2007 and run through an agent's renewal cycle. If an agent
licensed insurers shall demonstrate to the Kansas Insurance Department, upon request, that their licensed and appointed producers who sell flood insurance through NFIP in Kansas have complied with the minimum flood insurance training requirements, as described above. This can be done by having the producer show the certificate that they have completed the course.

Additionally, the Kansas Insurance Department recommends when an insurance producer is either selling or renewing a homeowners insurance policy, it would be prudent for the insurance producer to advise all applicants of the availability of flood insurance through NFIP. If, after being advised of the availability of flood insurance, an applicant declines the coverage, it would again be prudent for the insurance producer to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of the coverage, but declined to purchase it. This statement should be maintained by the insurance producer as part of the applicant's file. The above is a recommendation only and is not meant to establish a standard of care.

Questions from insurance producers or insurers regarding this Bulletin should be addressed to the Agents Division at 785-296-6755, 785-296-7858 or 785-296-7859.

State Actions to Implement Flood Insurance Training Requirements for Insurance Agents
State departments of insurance have taken various actions over the years to establish training requirements for insurance agents who sell and service flood insurance under the National Flood Insurance Program (NFIP), as outlined in Section 207 of the Flood Insurance Reform Act of 2004 (Public Law 108-264). The following material is a representation of documents published by various states. For the actual documents, please contact the appropriate state department of insurance.

Learn more about the National Flood Insurance Program's [online training].

[Sign-up to receive emails](#) so you can register for upcoming face-to-face workshops and live webinars.

- **Kentucky**

  The following Advisory Opinion is to advise the reader of the current position of the Kentucky Office of Insurance (the "Office") on the specified issue. The Advisory Opinion is not legally binding on either the Office or the reader.

Kentucky Office of Insurance

**Advisory Opinion 2006-05**

**TO:** Insurers With A Property line Of Authority In Kentucky

Independent Insurance Agents Of Kentucky, Inc.

Professional Insurance Agents Of Kentucky

Resident Agents With A Property line Of Authority

**FROM:** From: R. Glenn Jennings, Executive Director

Kentucky Office Of Insurance
RE: Fema Flood Insurance Training Requirements

For Insurance Agents With Property line Of Authority

Selling Through The National Flood Insurance Program

The Federal Emergency Management Agency [FEMA] is implementing the minimum flood insurance training requirements of Section 207 of the Flood Insurance Reform Act of 2004 for insurance agents. Congress requires all agents selling flood insurance policies under the National Flood Insurance Program [NFIP] to be properly trained and educated about the National Flood Insurance Program so the agents may best serve their clients.

The Act directs the Kentucky Office of Insurance to require property agents to complete a one-time course related to NFIP. Completion of the course will provide the licensee with three hours of continuing education credit. This Advisory Opinion also notifies write-your-own private insurers that they are required to track their agents' compliance with this continuing education requirement.

The NFIP flood course is available through approved Continuing Education Providers. NFIP flood courses approved in Kentucky are identified as a separate continuing education category. The failure to comply with this continuing education requirement may jeopardize the agent's authority to write insurance through the NFIP. Check the Provider course listing for approved courses.

Frequently Asked Questions:
1. Do all property agents have to take the course? **NO, only individuals selling policies through the National Flood Insurance Program.**

2. If I am not a property agent, and I take the course, will I get continuing education credit? **YES**

3. If I take the course will it count toward my property line of authority continuing education requirement? **YES**

4. I took a flood course but not the FEMA course. Will it count toward the NFIP requirement? **NO**

5. I am a newly licensed property agent. Should I take this course now? **If you intend to sell flood insurance through the NFIP, you should take this course now and it will count toward your CE requirement.**

6. When should I complete the NFIP course? **All licensees selling policies through the NFIP should complete the NFIP course as soon as possible. The failure to comply with this continuing education requirement may jeopardize the agent's authority to write insurance through the NFIP.**

7. This Advisory Opinion is intended to give insurers and agents proper notice of FEMA flood insurance training requirements. Insurers are charged with notifying their appointed agents of this program. Professional associations are charged with notifying their memberships.

/s/ R. Glenn Jennings

Glenn Jennings, Executive Director

Kentucky Office of Insurance

Date: March 30, 2006

- **Louisiana**

**Act No. 485 is effective July 10, 2009.**
(Boldface type are additions to existing law.)

An Act

To amend and reenact the introductory paragraph of R.S. 22:1573(B) and (E) relative to continuing education requirements for insurance brokers, solicitors or agents; to require certain insurance persons to receive training in flood insurance.

Be it enacted by the Legislature of Louisiana:

Section 1. R.S. 22:1573(B) and (E) is hereby amended and reenacted to read as follows:

Section 1573. Continuing education requirements

* * *

D. Beginning with renewals effective in 1993, insurance brokers, solicitors, and agents authorized to write property, casualty, or property and casualty or personal lines insurance business shall complete twenty-four hours of approved instruction or verifiable approved self-study before each renewal of license. Beginning with renewals effective in 2007, three hours of approved instruction shall be dedicated to flood insurance. Beginning with renewals effective in 2011, at least three hours of approved instruction shall be dedicated to the subject of ethics.

* * *

E. For brokers, solicitors, and agents authorized both to write life, health and accident insurance and authorized to write property, casualty, or property and casualty or personal lines insurance business, the continuing education requirement for renewal of license shall be twenty-four hours of approved instruction or verifiable approved self-study. Beginning with renewals
effective in 2011, at least three hours of approved instruction or verifiable approved self study shall be dedicated to the subject of ethics.

* * *

(2) Twenty hours of approved property and casualty instruction for renewal of the property and casualty license. **Beginning with renewals effective in 2007, three hours of approved instruction shall be dedicated to flood insurance. The dedication of approved instruction for flood insurance shall terminate with renewals effective 2008.**

* * *

M. Any agent, upon receiving his initial license, shall complete three hours of approved instruction dedicated to flood insurance on his first license renewal when continuing education is required.

**IMPORTANT NOTICE**

TO: All licensed Fire and Casualty Producers and Insurers

FROM: Jim Donelon, Commissioner of Insurance

DATE: July 17, 2006

RE: Notice of ACT 522 Requiring Three Hours of Continuing Education Dedicated to FLOOD Insurance
Governor Kathleen Babineaux Blanco has signed into law Act 522 of the 2006 Regular Legislative Session requiring, that beginning with renewals effective in 2007, three (3) hours of approved instruction shall be dedicated to flood insurance for producers authorized to write fire, casualty, or fire and casualty (this provision includes producers licensed for personal lines) insurance business.

This law becomes effective August 15, 2006 and states that the three (3) hours will be included in the continuing education credits already required and are NOT additional hours.

FEMA, in cooperation with state insurance regulators, has developed flood insurance training requirements which are designed to ensure that insurance producers selling flood insurance under the National Flood Insurance Program (NFIP) are properly trained and educated about the program.

Under these requirements, all producers licensed in fire, casualty, or fire and casualty (including personal lines) insurance business must complete a one-time course related to NFIP which will provide three (3) hours of continuing education credit. The NFIP flood insurance courses are available through approved continuing education providers. Again, this requirement is a one-time requirement and will not be required in the future to renew your insurance license.

Pursuant to the Act and the Commissioner of Insurance's authority, all Louisiana resident insurance producers licensed for fire, casualty, or fire and casualty (including personal lines) insurance business are required to comply with the minimum training requirements of Act 522 no later than December 31, 2006. The failure to comply with this continuing education requirement will jeopardize the insurance producer's license renewal.
However, Act 522 also states "any agent, upon receiving his initial license, shall complete three hours of approved instruction dedicated to flood insurance on his first renewal when continuing education is required". For example, producers licensed between 5/1/05 through 4/30/07 are not required to complete any continuing education requirements (including flood) as the renewal period beginning May 1, 2007 is your first renewal. However, the next time you have to renew your license, you must complete all necessary continuing education, including the 3 hours of flood instruction before your license can be renewed.

Additionally, the Department recommends when an insurance producer is either selling or renewing a home insurance policy, it would be prudent for the insurance producer to advise all applicants of the availability of flood insurance through the NFIP.

If, after being advised of the availability of flood insurance, an applicant declines the coverage, it would be prudent for the insurance producer to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of the coverage, but declined to purchase it. This statement should be maintained by the insurance producer as part of the applicant's file. Insurance producers can get more information about the NFIP by visiting FEMA's NFIP Web site at FloodSmart.gov

If you have any questions regarding this notice or need information on providers who will be offering flood courses, please check our website at https://www.ldi.la.gov/ or contact the Agent licensing Division at (225) 342-0860.

- Maine
Bulletin 344

Flood Insurance Training Requirements for Insurance Producers with a Property Line of Authority Selling through the National Flood Insurance Program (NFIP)

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients. The purpose of this bulletin is to inform producers of the federal requirements.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the Maine Bureau of Insurance. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP. Determination of compliance falls within the scope of the federal government's authority.

All Maine licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005) (to be codified in the Code of federal Regulations)[2], or such later requirements as are published by FEMA.
Licensed insurers shall demonstrate to the Superintendent, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.


The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

This notice describes FEMA's implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by section 207, FEMA has been mindful of the Senate Report language, (S.REP.NO.108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education
requirements. In addition, where possible, FEMA should work to implement the training requirements through states, which already have continuing education processes in place.

October 5, 2006

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Alessandro A. Iuppa
Superintendent of Insurance

NOTE: This bulletin is intended solely for informational purposes. It is not intended to set forth legal rights, duties or privileges nor is it intended to provide legal advice. Readers are encouraged to consult applicable statutes and regulations and to contact the Bureau of Insurance if additional information is needed.

- Maryland

**Section 10-116(a)(4)(iii)**

11 Annotated Code of Maryland
12 (2003 Replacement Volume)
13 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:
14 **Article - Insurance**
15 10-116.
17 (a) (4) (III) EACH INSURANCE PRODUCER WHO POSSESSES A LICENSE TO
18 SELL PROPERTY AND CASUALTY INSURANCE AND WHO SELLS FLOOD
19 INSURANCE SHALL RECEIVE CONTINUING EDUCATION THAT DIRECTLY RELATES TO FLOOD
20 INSURANCE.

- Massachusetts

**BULLETIN 2006-07**

**TO:** All Insurers and Insurance Producers with Property, Casualty or Personal lines of Authority

**FROM:** Julianne M. Bowler, Commissioner of Insurance

**DATE:** August 9, 2006

**RE:** Federal Emergency Management Agency Flood Insurance Training Requirements for Insurance Producers Selling Through the National Flood Insurance Program and Recommendations Regarding the Sale of Flood Insurance.

This Bulletin is being issued to clarify who must meet the training requirements for selling flood insurance through the National Flood Insurance Program ("NFIP") and when those training requirements must be met, as well as to recommend to insurance producers that they advise homeowners of the availability of flood insurance through the NFIP. This Bulletin shall supersede Bulletin 2006-05.
Federally-backed flood insurance is available through the NFIP, which is administered by the Federal Emergency Management Agency ("FEMA"). FEMA has implemented the minimum flood insurance training requirements for insurance producers, as set forth in Section 207 of the Flood Insurance Reform Act of 2004, Pub. L. 108-264, (the "Act"). Under the Act, FEMA, in cooperation with state insurance regulators, has developed flood insurance training requirements which are designed to ensure that insurance producers selling flood insurance under the NFIP are properly trained and educated about the program.

Under these requirements, all insurance producers licensed in property, casualty or personal lines of authority who sell flood insurance through the NFIP must complete a one-time course related to the NFIP which will provide three (3) hours of continuing education credit. The NFIP flood insurance course is available through approved continuing education providers. The failure to comply with this continuing education requirement may jeopardize the insurance producer's authority to write flood insurance through the NFIP.

Pursuant to the Act and the Commissioner of Insurance's authority under M.G.L. c. 175, Section 177E, the Division is requiring all Massachusetts resident insurance producers licensed in property, casualty or personal lines of authority who sell flood insurance through the NFIP, and who are not "grandfathered"[1] from continuing education requirements in the Commonwealth, to comply with the minimum training requirements of Section 207 of the Act, and with basic flood education, as outlined at 70 FR 52117, or such later requirements as are published by FEMA, by no later than December 31, 2006.

For those Massachusetts resident insurance producers licensed in property, casualty or personal lines of authority who do not currently sell flood insurance through the NFIP, but who intend to do so in the future, and who are not "grandfathered" from continuing education requirements in the Commonwealth, the Division is requiring those producers to complete the one-
time, three (3) credit continuing education course related to the NFIP prior to selling flood insurance through the NFIP.

For those Massachusetts resident insurance producers licensed in property, casualty or personal lines of authority who currently sell flood insurance through the NFIP, or who intend to do so in the future, but who are "grandfathered" from continuing education requirements in Massachusetts, the Division strongly recommends those producers also complete the one-time, three (3) credit continuing education course related to the NFIP to ensure they are similarly trained and educated about the NFIP program.

Licensed resident producers, who sell flood insurance through the NFIP in Massachusetts, shall demonstrate to the Division, upon request, that they have complied with the minimum flood insurance training requirements, as set forth above.

Additionally, the Division recommends when any insurance producer is either selling or renewing a home insurance policy, it would be prudent for the insurance producer to advise all applicants of the availability of flood insurance through the NFIP.

If, after being advised of the availability of flood insurance through the NFIP, an applicant declines NFIP coverage, it would be prudent for the insurance producer to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of NFIP coverage, but declined to purchase it. This statement should be maintained by the insurance producer as part of the applicant's file.
Insurance producers can get more information about the NFIP by visiting FEMA's NFIP website at FloodSmart.gov.

Questions from insurance producers regarding this Bulletin should be addressed to Diane Silverman Black, Director of Producer licensing, at (617) 521-7450. Questions from insurers should be addressed to Kevin Beagan, Deputy Commissioner and Director of the State Rating Bureau, at (617) 521-7323.

[1](See Section 2 of Chapter 665 of the Acts of 1982: 211 CMR 50.04(2)(b)

- Michigan

STATE OF MICHIGAN

DEPARTMENT OF LABOR AND ECONOMIC GROWTH

OFFICE OF INSURANCE AND FINANCIAL SERVICES

Bulletin 2007-07-INS

In the matter of: Flood insurance training requirements for insurance producers with a property line of authority selling through the National Flood Insurance Program (NFIP)

Issued and entered This 11th day of June 2007

By Linda A. Watters

Commissioner
The purpose of this bulletin is to advise insurers and Michigan resident insurance producers of training requirements for selling federally-backed flood insurance through the National Flood Insurance Program (NFIP). Section 207 of the Federal Flood Insurance Reform Act of 2004 (Act), requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers have developed courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements of the Act by completing a course related to the NFIP. Failure to comply with the training and education requirements of the Act will jeopardize an insurance producer's authority to write insurance through the NFIP.

An insurance producer who chooses to satisfy the training and education requirements of the Act by successfully completing a course related to the NFIP that has been approved by the Michigan Office of Financial and Insurance Services (OFIS) under Section 1204c of the Michigan Insurance Code (Code). (MCL 500.1204c), will receive three hours of continuing education credit from OFIS. FEMA has not filed its online NFIP course for approval by OFIS, so the FEMA online course does not currently qualify for Michigan continuing education credit.

All Michigan licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Act, and basic flood education as outlined at 70 Fed. Reg.,
Licensed insurers must demonstrate to the OFIS Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies through NFIP have complied with the minimum federal flood insurance training requirements, as described above.

Any questions regarding this bulletin should be directed to:

Office of Financial and Insurance Services
Regulatory Compliance Division
611 West Ottawa Street
P.O. Box 30220
Lansing, Michigan 48909-7720
Phone: (517) 373-7228
Toll Free: (877) 999-6442
Linda A. Watters,
Commissioner

The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2] This notice describes FEMA's implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by section 207, FEMA has been mindful of the Senate Report language, (S. REP. NO. 108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

- Minnesota

**Bulletin 2007-13**

**STATE OF MINNESOTA**

**DEPARTMENT OF COMMERCE**

Issued on December 31, 2007
To: Resident Insurance Producers with Either a Personal Lines or Property Insurance Line of Authority; Insurers with Authority to Insure Against Loss or Damage to Property


Purpose

The purpose of this Bulletin is to notify all resident insurance producers who sell flood insurance policies through the National Flood Insurance Program ("NFIP") that they must comply with the minimum training and education requirements established by the Federal Emergency Management Agency ("FEMA") in accordance with Section 207 of the Flood Insurance Reform Act of 2004 ("Act").[1]

Summary

Section 207 of the Act states that the Director of the FEMA must (1) establish minimum training and education requirements for all insurance producers who sell flood insurance policies through the NFIP and (2) publish the requirements in the Federal Register. A notice published in 70 Fed. Reg. 52,117 (Sept. 1, 2005) describes FEMA's implementation of Section 207 of the Act.

All resident insurance producers who sell flood insurance policies through the NFIP must comply with the minimum training and education requirements established by FEMA pursuant to Section 207 of the Act. And, upon request, insurers must demonstrate to the Commissioner of Commerce that their appointed producers who sell flood insurance policies through the NFIP have complied with the minimum training and education requirements established by FEMA.
FEMA and continuing education sponsors are developing courses related to the NFIP. An insurance producer who sells flood insurance policies through the NFIP can satisfy the minimum training and education requirements established by FEMA by completing an accredited course related to the NFIP, which will be approved for three credit hours of continuing education credit by the Minnesota Department of Commerce. The failure to comply with the minimum training and education requirements established by FEMA may jeopardize the insurance producer's authority to sell flood insurance policies through the NFIP.

If you have any questions about this Bulletin, please contact Robert Commodore at (651) 296-2508.

Robert Commodore
Director of Investigations

[1] On June 30, 2004, the President signed the Act. Section 207 of the Act states:

The Administrator of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties –

- (1) establish minimum training and education requirements for all insurance agents who sell flood insurance policies; and
- (2) not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

- Mississippi
March 21, 2007

TO: All Insurers and Insurance Resident Producers Licensed to Sell Property and Casualty Insurance

RE: Flood Insurance Training Requirements for Insurance Producers who are Authorized to Sell Flood Insurance through the National Flood Insurance Program

On June 30, 2004, President George W. Bush signed the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 ("Act"). Section 207 of the Act requires all producers selling federal flood insurance policies under the National Flood Insurance Program ("NFIP") to be properly trained and educated about the NFIP to ensure producers may best serve their clients. A copy of Section 207 of the Act is attached hereto as Exhibit "A".

The Act directs the Director of the Federal Emergency Management Agency ("FEMA"), in cooperation with the insurance industry, State insurance regulators, and other interested parties, to establish minimum training and education requirements for all insurance producers who sell federal flood insurance policies. The Mississippi Department of Insurance ("Department") has approved continuing education courses submitted by FEMA and Department approved continuing education providers which satisfy the NFIP education requirement. An insurance producer who sells federal flood insurance policies may satisfy the minimum training and education requirements by completing a one-time, three (3) hour NFIP related course. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write federal flood insurance through the NFIP.
For the purpose of compliance with the continuing education requirements set forth in Miss. Code Ann. §83-17-251, if the NFIP related course has been approved by the Department, the insurance producer may submit a certificate of completion to the Department and receive continuing education credit. The Department encourages all property and casualty producers to take a NFIP related course that has been approved by the Department as part of their continuing education requirement.

The Commissioner of Insurance ("Commissioner") hereby directs all Mississippi licensed resident insurance producers who sell federal flood insurance policies to comply with the minimum training requirements of Section 207 of the Act, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005), or other such later requirements as are published by FEMA. Furthermore, the Commissioner reserves the right to request any licensed property and casualty producer selling federal flood insurance policies to provide proof to the Commissioner that they have complied with the minimum federal flood insurance training requirements set forth in the Act.

Done this the 21st day of March, 2007.

GEORGE DALE COMMISSIONER OF INSURANCE

EXHIBIT " A"


Section 207. Minimum Training and Education Requirements.
The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry and other interested parties --

1. Establish minimum training and education requirements for all insurance agents who sell flood insurance policies; and
2. Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

**Bulletin 06-06: Flood Insurance Training Requirements**

**To:** All Insurers and Insurance Producers with a Property Line of Authority

**From:** Rochelle Hendrickson, Director of the Resource Administration Division of the Missouri Department of Insurance, Financial Institutions & Professional Registration

**Date:** November 1, 2006

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling policies under the National Flood Insurance Program (NFIP) to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The federal law directs the Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) to require property producers to complete a one-time course related to NFIP which will provide at least three hours of continuing education credit. These three hours are not required in addition to the normal 10 hours. NFIP flood courses are available through some approved continuing education providers. The failure to comply with this
continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Missouri state licensed insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of Section 207, and basic flood education as outlined in 70 C.F.R. Sec. 52117, or such later requirements as published by the Federal Emergency Management Agency. Effective January 1, 2007, insurance producers are encouraged to fulfill these requirements by December 31, 2009. If an insurance producer has already taken the "What's New at the NFIP?" or the "NFIP: The 2007 EC made EZ" course, these courses can be used to fulfill the minimum training requirements.

Licensed insurers shall demonstrate to the director, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Additionally, the Department suggests insurance producers selling or renewing homeowners' insurance policies advise their clients of the availability of flood insurance coverage.

Insurance producers seeking more information about NFIP workshops, can visit FEMA's NFIP Web site at hor call the NFIP Region VII office at 785-242-1097.

FOR IMMEDIATE RELEASE

November 1, 2006

Contact: Emily Kampeter

Phone: (573) 526-4845
Finke issues bulletin to increase flood insurance education

New courses to assist producers, ensure consumers get best service possible

JEFFERSON CITY - Missourians have seen the disturbing effects of flooding on this state before, but not all understand the extent to which their property is at risk of being flooded. In order to educate Missourians about protection from this risk, producers selling flood insurance through the National Flood Insurance Program (NFIP) need proper training and education.

The Department of Insurance, Financial Institutions & Professional Registration today issued a bulletin regarding training requirements for insurance producers who offer flood insurance policies. This effort relates to Section 207 of the Flood Insurance Reform Act of 2004, which requires all producers, with a property line of authority, selling flood insurance policies under the NFIP to be properly trained and educated about the program to ensure their clients receive the best service possible.

"Missourians have seen the impact of flooding on this state before," said Dale Finke, director of the Missouri Department of Insurance, Financial Institutions & Professional Registration. "It is important that we insure this risk with the help of competent and educated professionals."

As the bulletin sets forth, the Federal Emergency Management Agency and state-approved continuing education providers are developing courses related to the NFIP to better educate and train insurance producers.
In addition, the bulletin states that an insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

"This new education requirement is a step in the right direction," said Finke. "It allows Missouri to support FEMA in establishing minimum training and education requirements while ensuring Missouri consumers get the best possible service and coverage."

The entire bulletin is available at www.insurance.mo.gov by following the "Bulletins" link.

About the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) is responsible for consumer protection through the regulation of financial industries and professionals. The Department's seven divisions work to maintain consumer confidence by examining and monitoring industries and professions and by establishing coherent and evolving policies. DIFP works to enforce state regulations both efficiently and effectively while encouraging a competitive environment for industries and professions to ensure consumers have access to quality products.

- Nebraska

BULLETIN
September 21, 2006

CB-112

**SUBJECT:** FLOOD INSURANCE TRAINING REQUIREMENTS AND RECOMMENDATIONS FOR INSURERS AND NEBRASKA RESIDENT INSURANCE PRODUCERS

The purpose of this Bulletin is to advise insurers and Nebraska resident insurance producers of training requirements for selling flood insurance through the National Flood Insurance Program (“NFIP”) and to recommend to insurance producers that they advise homeowners of the availability of flood insurance.

IF YOU DO NOT ISSUE FLOOD INSURANCE POLICIES AS AN INSURER OR YOU DO NOT SELL FLOOD INSURANCE TO YOUR CLIENTS AS AN INSURANCE PRODUCER, THE BALANCE OF THIS BULLETIN DOES NOT APPLY TO YOU.

Federally-backed flood insurance is available through the NFIP, which is administered by the Federal Emergency Management Agency ("FEMA") FEMA has implemented the minimum flood insurance training requirements for insurance producers, as set forth in Section 207 of the Flood Insurance Reform Act of 2004, Pub. L. 108-264, (the "Act"). Under the Act, FEMA, in cooperation with state insurance regulators, has developed flood insurance training requirements designed to ensure that insurance producers selling flood insurance under NFIP are properly trained and educated about the program.

Under these requirements, all Nebraska resident insurance producers licensed in property/casualty lines of authority that may sell a flood insurance policy must complete a one-time course related to NFIP which will provide at least three hours of continuing education credit. These three hours
are not required in addition to the normal 24 hours. The NFIP flood insurance course is available through some approved continuing education providers. In the near future, an online course will be available at FEMA's website. Failure to comply with this continuing education requirement may jeopardize the insurance producer's authority to write flood insurance through the NFIP.

Pursuant to the Act, the Nebraska Department of Insurance is requiring all Nebraska resident insurance producers who sell flood insurance through NFIP to comply with the minimum training requirements of Section 207 of the Act, and with basic flood education, as outlined in 70 FR 52117, or such later requirements as are published by FEMA. This will take effect beginning with the resident insurance producer license renewals January 1, 2007, and run through the producer's renewal cycle. If an insurance producer has taken the NFIP course this 2005 year and has submitted it for his/her renewal, we will count it as having satisfied the federal requirement.

Licensed insurers shall, upon request, demonstrate to the Nebraska Department of Insurance that their licensed and appointed insurance producers who sell flood insurance through NFIP in Nebraska have complied with the above-described minimum flood insurance training requirements. To comply with the request, the insurance producer may show the continuing education certificate of completion for the course.

The Nebraska Department of Insurance recommends that when an insurance producer is either selling or renewing a homeowner's insurance policy, he/she advise all applicants of the availability of flood insurance through NFIP. If an applicant declines the coverage after being advised of the availability of flood insurance, it would be prudent for the insurance producer to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of the coverage, but declined to purchase it. The insurance producer should maintain this statement as part of the applicant's file.
More information about the NFIP may be obtained by visiting FEMA's NFIP website.

Questions regarding this bulletin should be directed to the Producer Licensing Division at (402) 471-2201.

L. Tim Wagner
Director

NOTICE

TO: Continuing Education Course Providers
FROM: L. Tim Wagner, Director
DATE: September 21, 2006
SUBJECT: Minimum Training and Continuing Education Requirements for Insurance Producers Who Sell Flood Insurance

The Federal Emergency Management Agency (FEMA) has published a minimum training and education requirement for all insurance producers who sell or might sell flood insurance. This would involve insurance producers having property/casualty lines of authority.

FEMA has published the attached continuing education (CE) outline for a flood course. As a registered CE provider in Nebraska, we are making it available to you if you want to develop a flood course in your offerings.
For the insurance producers that sell flood insurance, this is a one-time CE, three-hour requirement. It is not an ongoing two-year requirement. You, as a CE provider, can develop the course and have it approved by us and it will satisfy the FEMA requirement.

You will use the Continuing Education Certificate of Completion, form DOI-8CC. The course certificate you issue to the attendees will be of special importance to the insurance producer. The insurance producer will submit this Certificate of Completion with any additional continuing education Certificates of Completion that are required in order to renew his/her license over the next two years. In addition, the insurer should ask for confirmation of completing the CE flood course before it issues a flood policy to an insurance producer's client.

This CE requirement is an additional hour requirement to the 24 property casualty hours, three of which must be ethics hours. These hours will be included in the 24 hours of required continuing education for property and casualty.

Any questions regarding this notice should be directed to the Department at 402-471-2201.

**Flood Insurance Course Content**

The following material outlines the standard content that States should include when establishing or updating their flood insurance training requirements. This outline reflects input gathered by FEMA from the following: State insurance regulators; insurance companies that sell flood insurance under the NFIP's WYO Program; the Independent Insurance Agents and Brokers of America; the
National Association of Professional Insurance Agents; and the Coalition of Exclusive Agent Associations. This training course content, if effectively delivered, would enable insurance producers to gain a basic understanding of the NFIP, so that they could share this information with their customers. Additional training should be taken by insurance producers on a regular basis to gain understanding of more advanced flood insurance topics.

**Basic Flood Insurance Course Outline**

**Section I--Introduction**

- NFIP Background
- Community Participation
- Emergency Program Defined
- Regular Program Defined
- Community Rating System
- Eligible/Ineligible Buildings
- Coastal Barrier Resources System and Other Protected Areas
- Who Needs Flood Insurance?
  - Mandatory Purchase of Flood Insurance in High Flood Risk Zones
  - Recommended in Moderate and Low Flood Risk Zones
- Why Flood Insurance is Better than Disaster Assistance

**Section II--Flood Maps and Zone Determinations**

- Flood Hazard Boundary Map (FHBM)
- Flood Insurance Rate Map (FIRM)
  - Pre-FIRM/Post-FIRM Defined
  - Special Flood Hazard Area Defined
- Base Flood Elevation
- Zone Determination
Section III--Policies and Products Available

- Dwelling Policy--Types of Buildings Covered
- General Property Policy--Types of Buildings Covered
- Residential Condominium Building Association (RCBAP) Policy--Types of Buildings Covered
- Preferred Risk Policy--Types of Buildings Covered

Definitions:
  - Flood
  - Basement/Enclosure
  - Elevated Buildings

Damages Not Covered
  - Single Peril Policy
  - Mudslides vs. Mudflow

Property Covered
  - Basements
  - Appurtenant Structure
  - Loss Avoidance Measures
  - Debris Removal
  - Improvements and Betterments

Property Not Covered
  - Decks
  - Finished Items in Basements
  - In Enclosures
  - Additional Living Expenses

Increased Cost of Compliance Coverage

Section IV--General Rules

- Statutory Coverage Limits
- Deductibles
  - Standard Deductibles
  - Applies Separately for Building and Contents
- Property Value Determination for Selecting Coverage Amount
- Loss Settlement
- Actual Cash Value (ACV)
- Replacement Cost Value (RCV)
- Co-insurance Penalty in RCBAP
  - Reduction and Reformation of Coverage
  - No Binders
  - One Building per Policy--No Blanket Coverage
  - Building and Contents Coverage Purchased Separately
  - Waiting Period/Effective Date of Policy
  - Policy Term
  - Cancellations

Section V--Rating

- Types of Buildings
  - Elevated Buildings [Page 52119]
  - Buildings with Basements
- When to Use an Elevation Certificate
- Grandfathering
- Section VI--Claims Handling Process
- Helping Your Client to File a Claim
- Appeals Process
- Claims Handbook

Section VII--Requirements of the Flood Insurance Reform Act of 2004

- Point of Sale and Renewal Responsibilities
  - Notification of Coverages Being Purchased
  - Policy Exclusions that Apply
  - Explanation Regarding How Losses Will be Adjusted (ACV vs. RCV)
  - Number and Dollar Amount of Claims for Property
  - Acknowledgment Forms

Section VIII--Agent Resources
FLOOD INSURANCE TRAINING REQUIREMENTS FOR INSURANCE PRODUCERS WITH A PROPERTY LINE OF AUTHORITY SELLING THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

FEMA is implementing the minimum flood insurance training requirements of Section 207 of the Flood Insurance Reform Act of 2004 for insurance producers. Pursuant to this Act, all producers selling flood insurance policies under the NFIP must be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance producers who sell flood insurance policies. FEMA now requires property insurance producers to complete a one-time course related to the NFIP. The producer licensee will receive three hours of
continuing education credits for completion of this course. The NFIP course is available through approved Continuing Education Providers. The failure to comply with this continuing education requirement may jeopardize a producer's authority to write insurance through the NFIP.

All Nevada licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of Section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52,117 (Sept. 1, 2005)[2], or such later requirements that are published by FEMA.

Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

ALICE A. MOLASKY-ARMAN

Commissioner of Insurance


The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.
This notice describes FEMA's implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by section 207, FEMA has been mindful of the Senate Report language, (S. REP. NO. 108-262, at 4 & 9 (2004)), which cautions: In some cases states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

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- New Hampshire

**PART Ins 1304 ONE TIME FLOOD INSURANCE TRAINING REQUIREMENT**

Ins 1304.01 Purpose. The purpose of this part is to establish requirements for flood insurance education training for a resident individual person licensed as a producer with property and casualty line of authority with an effective date on or after January 1, 2008.
Ins 1304.02 Applicability. This part shall apply to all licensed resident individual producers with property and casualty line of authority whether or not they have attempted to place, have placed, or intend to place flood insurance through the National Flood Insurance Program (NFIP).

Ins 1304.03 Educational Requirements.

(a) Notwithstanding any other requirement in this chapter, each individual producer who is issued a property and casualty line of authority on or after January 1, 2008, and in accordance with RSA 402-J shall complete a basic flood insurance course approved by the department pursuant to Part Ins 1303.

(b) Courses satisfying this part shall be:

(1) Listed on the department's list of approved continuing education courses; and

(2) Identified with the prefix “FEMA”.

(c) This educational requirement shall be completed within one calendar year of the effective date of the property and casualty line of authority.

(d) The producer, upon course completion, shall:

(1) Retain the completion certificate indefinitely; and

(2) Produce the certificate for inspection at the commissioner's request.
Significant Changes to NJ Producer Licensing Regulation Effective January 1, 2007

New Jersey is implementing all of the Uniform Producer Licensing Standards adopted by the National Association of Insurance Commissioners (NAIC) to promote greater uniformity in licensing among the states. Copies of the new regulations are available on our web site (also see Legislative and Regulatory Affairs). Effective January 1, 2007, the following changes will become effective:

1. Changes prelicensing education mandated instructional requirements to a minimum of 20 hours per line of authority;

2. Allows self study and internet online courses for prelicensing education;

3. Allows waiver of prelicensing education only (not testing) for several additional insurance professional designations;

4. Requires 24 hours of continuing education biennially for resident producers, with three of those hours in ethics; For producers selling Flood coverage, requires 3 hours one-time only for flood training

5. Requires that continuing education compliance be biennial and tied to the renewal date;

6. Adds car rental insurance and travel insurance as limited lines and defines these lines of authority using the uniform definitions adopted by the NAIC.

7. Changes the producer licensing term to a biennial period; and

8. Effective with insurance producer licenses issued or renewed on or after January 1, 2007 the expiration dates for new and existing individual licensees will be biennial on the last day of the birth month of the producer, and for business entity licensees biennial on May 31. If the term of the license for new producers or those transitioning to the biennial license would be less than 18
months if renewed the second birth month (or May 31 for agencies) following issuance or renewal, the license will instead expire the following birth month (or May 31 for agencies). For example, a producer renewing February 1, 2007, who was born in April would have a license term less than 18 months if he renewed in the second birth month following his renewal (April 2008). Therefore, his next renewal will be April 2009. But if the producer was born in November, his renewal will be the second birth month following issuance, or November 2008 since that is more than 18 months. Fees for licenses will be half the fee of the prior 4 year licenses.

9. Requires education providers to renew the courses they offer at the time they renew their provider license.

10. Requires a fee for producer appointments and annual appointment renewal process via the National Insurance Producer Registry (NIPR) in May of each year.

- New Mexico

NEW MEXICO PUBLIC REGULATION COMMISSION

COMMISSIONERS

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DISTRICT 5 SANDY JONES

Division of Insurance

Property/Casualty Bureau

1120 Paseo de Peralta / P.O. Box 1269

Santa Fe, NM 87504-1269
September 28, 2007 TO: PROPERTY/CASUALTY INSURERS AND INSURANCE AGENTS THAT WRITE OR SELL FLOOD INSURANCE RE: FLOOD INSURANCE TRAINING REQUIREMENTS

THE FOLLOWING BULLETIN is issued pursuant to Insurance Division Rule, 13.1.2 NMAC. The purpose of this Bulletin is to advise insurers and resident insurance agents of training requirements for selling flood insurance through the National Flood Insurance Program (“NFIP”) and to recommend that insurance agents advise homeowners of the availability of flood insurance.

IF YOU DO NOT ISSUE FLOOD INSURANCE POLICIES AS AN INSURER OR DO NOT SELL FLOOD INSURANCE AS AN INSURANCE AGENT, THIS BULLETIN DOES NOT APPLY TO YOU. Federally-backed flood insurance is available through the NFIP, which is administered by the Federal Emergency Management Agency (“FEMA”). FEMA has implemented minimum flood insurance training requirements for insurance agents, as set forth in Section 207 of the Flood Insurance Reform Act of 2004, Pub. L. 108-264, (the "Act"). Under the Act FEMA, in cooperation with state insurance regulators, has developed flood insurance training requirements designed to ensure that insurance agents selling flood insurance under NFIP are properly trained and educated about the program.
Under these requirements, all New Mexico resident insurance agents licensed in property/casualty lines of authority that may sell a flood insurance policy must complete a one-time course related to NFIP which will provide at least three hours of continuing education credit. These three hours may be treated as part of the normal 15 hours of required continuing education credit. The NFIP flood insurance course is available through some approved continuing education providers. Failure to comply with this continuing education requirement may jeopardize the insurance agent's authority to write flood insurance through the NFIP.

The federal law requires all New Mexico resident insurance agents who sell flood insurance through NFIP to comply with the minimum training requirements of Section 207 of the Act, and with basic flood education as outlined in 70 FR 52117, or such later requirements as are published by FEMA.

Licensed insurers shall, upon request, demonstrate to the Insurance Division that their licensed and appointed agents who sell flood insurance through NFIP in New Mexico have complied with the minimum flood insurance training requirements set forth above.

The Insurance Division recommends that when an insurance agent is either selling or renewing a homeowner's insurance policy, he/she advise the applicant of the availability of flood insurance through NFIP. If an applicant declines flood insurance after being advised of its availability, it would be prudent for the insurance agent to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of the coverage but declined to purchase it. The insurance agent should maintain this statement as part of the applicant's file.

Insurance agents can obtain more information about the NFIP by visiting FEMA's NFIP website at FloodSmart.gov. Questions regarding this Bulletin should be
Flood Insurance Training Requirements for Property & Casualty Insurance Producers  Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the National Flood Insurance Program (NFIP) be properly trained and educated about the NFIP to ensure producers may best serve their clients. In order to continue their authority to solicit, negotiate or sell flood insurance, all New York licensed resident insurance producers who sell flood insurance policies through the NFIP must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52,117 (Sept. 1, 2005) or such later requirements as published by the Federal Emergency Management Agency (FEMA). The failure to comply with this basic training requirement may jeopardize the producer’s authority to write...
insurance through the NFIP.

Accordingly, and in cooperation with state insurance regulators and the insurance industry, FEMA has established minimum training and education requirements. This Department has reviewed the course material for flood education courses of the following Approved Provider Organizations and has found these courses to be in compliance with the standards set forth by FEMA. Producers completing these courses will satisfy the minimum FEMA requirements and earn continuing education credits toward the renewal of their insurance licenses.

Please contact the Approved Provider Organization directly for detailed course information and availability.

○ A.D. Banker & Company, LLC
Laurie Coe, Compliance Mgr.
500 College Blvd., Ste.120
Overland Park, KS.
66211 1-800-255-0408
laurie@mail.adbanker.com

○ American Bankers Insurance Company of Florida
c/o American Reliable Insurance Company
Fatima Cruz
Flood Service Center
P.O. Box 4337
Scottsdale, AZ. 85261-4337
1-800-423-4403 Ext. 299
Fatima.Cruz@assurant.com
  o C.E. University

Gene Holt, Compliance Officer
140 Ferry Road
Old Saybrook, CT. 06475
1-800-295-9010
GHolt@CEU.com
  o Independent Insurance Agents and Brokers of New York, Inc.

Lisa Britton
5784 Widewaters Parkway, 1st Floor
Dewitt, New York 13214
1-800-962-7950
LBritton@IIABNY.org
  o Insurance Society of Philadelphia

Margaret Dence
456 Public Ledger Bldg.
620 Chestnut Street Philadelphia, PA 19106
215-627-5306
pdence@insurancesociety.org
  o InsuranceStudy.com

Edward Zurek, Mgr.
500 Lake Cook Road
Ste. 275
Deerfield, IL 60015
1-866-339-3900
Support@netstudy.com

○ National Alliance for Insurance Education and Research

Theresa Bucek
3630 North Hills Drive
P.O. Box 27027
Austin, Texas 78755
512-345-7932
tbucek@scic.com

○ National Flood Insurance Program, Inc.

Loren Savino
Wycoff Road
P.O. Box 210
Adelphia, New Jersey 07710
732-625-8322
nfips2@aol.com

○ New York Insurance Association

Theresa Hendry – Member Services Representative
7422 Donegal Way
Liverpool, New York 13088
315-451-7412
thendry@NYIA.org

- Professional Insurance Agents of New York State, Inc.

Education and Conferences Department
25 Chamberlain St.
Glenmont, NY 12077
1-800-424-4244
visit www.pia.org

- RegEd, Inc.

Brandi Brown
2100 Gateway Centre, Suite 200
Morrisville, NC 27560
1-800-334-8322 Ext. 5256
Brandi.Brown@RegED.com

- Sandi Kruise Insurance Training

Sandi J. Kruise
P.O. Box 786
Bonita, CA 91908-0786
1-800-517-7500
Sandi@Kruise.com

- WebCE
Additional information concerning FEMA, flood insurance and flood insurance associated resources may be obtained from the following Web site:

www.floodsmart.gov

For information on the "Write Your Own" program please consult the following Web site:

North Carolina

Amended Eff. January 1, 2007

11 NCAC 06A .0802 LICENSEE REQUIREMENTS
Each person holding a property and liability, personal lines, or adjuster license shall complete a continuing education course on flood insurance and the National Flood Insurance Program within two years after January 1, 2008, and every four years thereafter. The course shall comprise three ICECs and shall be approved by the Commissioner.

- North Dakota

**BULLETIN 2007-1**

**DEPARTMENT OF INSURANCE**

**STATE OF NORTH DAKOTA**

**TO:** All Insurers and Resident Insurance Producers With a Property Line of Authority and Other Interested Parties

**FROM:** Jim Poolman, Commissioner

**DATE:** February 20, 2007

**SUBJECT:** Federal Flood Insurance Training Requirements for Insurance Producers With a Property Line of Authority Selling Through the National Flood Insurance Program (NFIP) This bulletin advises all North Dakota resident insurance producers and insurance companies of the training requirements for selling flood insurance through the National Flood Insurance Program (NFIP).

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.
The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, state insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance producers who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a one-time three-credit course related to the NFIP. A course that meets the minimum federal requirements may be approved for three hours of continuing education credit by the North Dakota Insurance Department.[2]

Any producer selling flood insurance policies under the NFIP is required to take a course that satisfies the federal education requirement. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All North Dakota Property licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of Section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005),[3] or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

If you have any questions concerning this flood training requirement, please contact the Licensing Division at (701) 328-3548.
SUPPLEMENTARY INFORMATION: On June 30, 2004, the President signed the Bunning- Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Flood Insurance Reform Act of 2004), Pub. L. 108-264. Section 207 of the Flood Insurance Reform Act of 2004 states: The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, state insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than six months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements. [2] The North Dakota Insurance Department has approved the NFIP online course for three credits. {on-line course is not available at this time} [3] This notice describes FEMA's implementation of Section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the state insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the state insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by Section 207, FEMA has been mindful of the Senate Report language (S. REP. NO. 108-262, at 4 & 9 (2004)) which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

Ohio

DATE: January 1, 2007

TO: Ohio Insurers and Insurance Agents with a Property & Casualty or Personal Lines Line of Authority
FROM: Director Ann Womer Benjamin

RE: Flood Insurance Training Requirements for Insurance Agents Selling Through the National Flood Insurance Program and Recommendations Regarding the Sale of Flood Insurance The purpose of this Bulletin is to advise Ohio insurers and Ohio resident insurance agents of training requirements for selling flood insurance through the National Flood Insurance Program ("NFIP") and to recommend to insurance agents that they advise homeowners of the availability of flood insurance.

THE BALANCE OF THIS BULLETIN APPLIES TO YOU ONLY IF:

• AS AN INSURER, YOU ISSUE FLOOD INSURANCE POLICIES THROUGH THE "WRITE YOUR OWN PROGRAM."

• AS AN AGENT, YOU SELL FLOOD INSURANCE TO YOUR CLIENTS DIRECTLY THROUGH NFIP OR THROUGH AN INSURER THAT ISSUES FLOOD INSURANCE POLICIES THROUGH THE "WRITE YOUR OWN PROGRAM."

Federally backed flood insurance is available through the NFIP, which is administered by the Federal Emergency Management Agency ("FEMA"). FEMA has implemented the minimum flood insurance training requirements for insurance agents, as set forth in Section 207 of the Flood Insurance Reform Act of 2004, Pub. L. 108-264, (the "Act"). Pursuant to the Act, the Ohio Department of Insurance is requiring all Ohio resident insurance agents who sell flood insurance through NFIP to comply with the minimum training requirements of Section 207 of the Act, and with basic flood education, as outlined in 70 FR 52117, or such later requirements as are published by FEMA to ensure that insurance agents selling flood insurance under NFIP are properly trained and educated about the program.
Under these requirements, all Ohio resident insurance agents licensed in property and casualty or personal lines line of authority that may sell a flood insurance policy must complete a one-time course related to NFIP which will provide at least three (3) hours of continuing education credit. These three (3) hours are not required in addition to the normal 20 credits of continuing education, but as part of the requirement. NFIP flood insurance courses approved in Ohio are identified as a separate continuing education category type of "NFIP Flood."

Ohio agents who hold an active license, as of the date of this bulletin, must comply with the NFIP flood-training requirement no later than December 31, 2008. Any Ohio agent, upon receiving an initial Ohio license after the date of this bulletin, shall complete the NFIP flood-training requirement by the end of his or her first compliance period. The failure to comply with this continuing education requirement may jeopardize the insurance agent's authority to write flood insurance through the NFIP.

Licensed insurers shall demonstrate to the Ohio Department of Insurance, upon request, that their licensed and appointed agents who sell flood insurance through NFIP in Ohio have complied with the minimum flood insurance training requirements, as described above. Write-your-own private insurers are also required to track their agents' compliance with this requirement.

Additionally, the Ohio Department of Insurance recommends when an insurance agent is either selling or renewing a homeowner's insurance policy, that the insurance agent would be prudent to advise all applicants of the availability of flood insurance through NFIP. If, after being advised of the availability of flood insurance, an applicant declines the coverage, the insurance agent would again be prudent to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of the
coverage, but declined to purchase it. This statement should be maintained by the insurance agent as part of the applicant's file.

Insurance agents can obtain more information about the NFIP by visiting FEMA's NFIP website at [Agents.FloodSmart.gov](http://Agents.FloodSmart.gov). Questions regarding this Bulletin should be addressed to the Department's License Division at 614-644-2665.

- **Oklahoma**

**Oklahoma Insurance Department Special Notice**

March 30, 2007

**TO**: All Property/Casualty Insurers, Personal and Commercial Combined Property/Casualty Insurance Producers and Personal Lines Insurance Producers

**RE**: Flood Insurance Training Requirements for Insurance Producers with a Property Line of Authority Selling through the National Flood Insurance Program (NFIP) Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act 1 directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, state insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the Oklahoma Insurance Department. The failure
to comply with this continuing education requirement may jeopardize the producer’s authority to write insurance through the NFIP.

All Oklahoma licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined in 70 Fed. Reg., 52,117 (September 1, 2005) (42 U.S.C. 4011)2, or such later requirements as are published by FEMA.

Approved NFIP Flood Training Courses are available on the OID website: https://www.oid.ok.gov/. From the Divisions and Programs section of the menu bar, click “Agent Licensing.” Once on the Agents Licensing page, click “Special Notices.” Licensed insurers shall demonstrate to the Insurance Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements. 1 SUPPLEMENTARY INFORMATION: On June 30, 2004 the President signed the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Flood Insurance Reform Act of 2004), Pub. L. 108-264. Section 207 of the Flood Insurance Reform Act of 2004 states:

The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

2 This notice describes FEMA’s implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other
interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by section 207, FEMA has been mindful of the Senate Report language, (S. REP. NO. 108–262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

- Oregon

**OREGON INSURANCE DIVISION BULLETIN INS 2007-3**

**TO:** All Insurers and Insurance Producers with a Property Line of Authority

**RE:** Flood Insurance Training Requirements for Insurance Producers with a Property Line of Authority Selling Through the National Flood Insurance Program (NFIP) Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The purpose of this bulletin is to call your attention to the requirement under federal law that all Oregon-licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg. 52117 (September 1, 2005) (to be codified in the Code of Federal Regulations) or such later requirements
as are published by FEMA.

The federal act directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties, to establish minimum training and education requirements for all insurance producers who sell flood insurance policies. FEMA and state-approved continuing education providers offer and are continuing to develop courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course that is related to the NFIP and is approved for three hours of continuing education credit by the Oregon Insurance Division. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write flood insurance through the NFIP. Determination of compliance falls with the scope of the federal government's authority.

Starting October 1, 2007, applicants for new and renewal resident producer licenses to sell property insurance who also want to sell flood insurance shall demonstrate that they have completed a one-time minimum three-hour continuing education course about the federal flood insurance program. Resident producers who are licensed to sell property insurance on September 30, 2007, and who sell flood insurance under the license may continue to sell flood insurance until the date of their next license renewal without proof they have completed the one-time continuing education requirement. The Division recommends that producers who sell flood insurance take additional continuing education about flood insurance after meeting the one-time requirement.

Example 1: A resident producer has a license to sell property insurance on October 1, 2007, with a license renewal date of September 30, 2009. The producer may continue to sell flood insurance without training until September 30, 2009. The producer must show proof of completion of the one-time flood insurance training requirement to continue selling flood insurance after the
producer license is renewed.

**Example 2:** On and after October 1, 2007, a new applicant or a renewal applicant, who wants to sell flood insurance, must show proof of completion of the one-time flood training requirement as a part of the application or renewal requirements.

Additionally, the Division recommends insurance producers selling or renewing homeowners' insurance policies advise their clients of the availability of flood insurance coverage. This bulletin shall take effect immediately.

Signed this 8th day of June 2007.

_____________(Signed)____________

Joel Ario, Oregon Insurance Administrator

- **Pennsylvania**

**COMMONWEALTH OF PENNSYLVANIA**

**INSURANCE DEPARTMENT**

**BUREAU OF PRODUCER SERVICES**

Issued on November 7, 2006:

Flood Insurance Training Requirements for all Pennsylvania Resident Insurance Producers With a Property Line of Authority Selling Through the National Flood Insurance Program (NFIP) Section 207 of the Flood Insurance Reform Act of
2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act 1 directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the Pennsylvania Insurance Department. The failure to comply with this continuing education requirement may jeopardize the producer’s authority to write insurance through the NFIP.

All Pennsylvania licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005) or such later requirements as are published by FEMA. Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

M. Diane Koken

Insurance Commissioner

Commonwealth of Pennsylvania
SUPPLEMENTARY INFORMATION: On June 30, 2004 the President signed the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Flood Insurance Reform Act of 2004), Pub. L. 108-264. Section 207 of the Flood Insurance Reform Act of 2004 states: The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

Rhode Island

Department of Business Regulation

233 Richmond Street

Providence, RI 02903

Insurance Bulletin Number 2006-7

Flood Insurance Training Requirements for Insurance Producers With A Property Line of Authority Selling Through the National Flood Insurance Program (NFIP)

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA
and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the Rhode Island Insurance Division.[2] The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Rhode Island licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005)[3], or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the Rhode Island Insurance Division, upon request, that producers under contract with or directly employed by the insurer who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Joseph Torti III
Associate Director and Superintendent of Insurance
October 6, 2006

The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2] Rhode Island has approved the NFIP online training and classroom courses for 3 credits each. To obtain additional information producers should refer to provider number 688.

[3] This notice describes FEMA's implementation Section 207 of the Flood Insurance Reform Act of 2004. As required by the Act FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by section 207, FEMA has been mindful of the Senate Report language, (S.REP. NO. 108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the stats, which already have continuing education processes in place.

- South Carolina

South Carolina Department of Insurance

Capital Center
Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the National Flood Insurance Program (NFIP) to be properly trained and educated about the NFIP to ensure producers may best serve their clients.
The Act directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the South Carolina Department of Insurance. The failure to comply with this continuing education requirement may jeopardize the producer’s authority to write insurance through the NFIP.

All South Carolina licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of Section 207 of the flood insurance Reform Act of 2004 and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005), or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the director or his designee, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Please direct any questions regarding this bulletin to Mary Ann O’Brien at agntmail@doi.sc.gov or (803) 737-6193 the address and phone number listed above. 1 SUPPLEMENTARY INFORMATION: On June 30, 2004, the President signed the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Flood Insurance Reform Act of 2004), Pub. L. 108-264. Section 207 of the Flood Insurance Reform Act of 2004 states:
“The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.”

2 This notice describes FEMA’s implementation of Section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by Section 207, FEMA has been mindful of the Senate Report language (S.REP.No. 108-262, at 4&9 (2004), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program.

Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

- South Dakota

**Bulletin 06-07**

**TO:** All Insurers and Insurance Producers with a Property Line of Authority
FROM: Merle Scheiber, Director

RE: Flood Insurance Training Requirements for Insurance Producers With A Property Line of Authority Selling Through the National Flood Insurance Program (NFIP)

DATE: September 26, 2006 Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the South Dakota Division of Insurance. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All South Dakota licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept.1, 2005) or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the director, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

- Tennessee

STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TENNESSEE 37243-5065
615-741-6007

BULLETIN

TO: All Insurers and Insurance Producers with a Property Line of Authority
FR: Paula A. Flowers, Commissioner
Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the Tennessee Department of Commerce and Insurance. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Tennessee licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg. 52117 (Sept. 1, 2005)[2], or such later requirements as are published by FEMA.
Licensed insurers shall demonstrate to the Commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

FEMA provides guidance and additional links to insurers or insurance producers seeking information regarding federal flood insurance laws, compliance with education requirements and education registration. For further information, the Department encourages you to visit FEMA's NFIP website.


The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2] This notice describes FEMA's implementation of Section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the State insurance departments to avoid establishing conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by Section 207, FEMA has been mindful of the Senate Report language, (S. REP. NO 108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have
requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.

- **Texas**

The Commissioner of Insurance adopted a new §19.1021, concerning national flood insurance education training. Adoption filed, 12-30-05, effective 1-19-06. 

**§19.1021. Flood Insurance Education Course**

(a) Pursuant to §207 of the Flood Insurance Reform Act of 2004, the Federal Emergency Management Agency on September 1, 2005 published minimum training and education standards for persons that intend to write or currently write flood insurance (Federal Register, Vol. 70, No. 169, pp. 52117-52119). This section establishes these standards for a department-certified continuing education course. (b) The course shall:

1. be submitted for approval in compliance with §19.1007 of this subchapter (relating to Course Certification Submission Applications, Course Expirations, and Resubmissions);
2. be at least three hours in length;
3. and cover the topics listed in subsection (g) of this section.

(c) Providers may offer the course as a classroom, classroom equivalent, or self study course. (d) The course may be taken after the department has issued a license or within 12 months preceding the license issue date.

(e) licensees may count up to three hours towards completion of their initial continuing education requirement for successful completion of a certified flood insurance training course prior to issuance of their license. The licensee shall maintain proof of completion of the flood insurance training course prior to
licensure for four years or through the second renewal of the license, whichever is longer. Upon request, the licensee shall provide the proof of course completion to the department or the department's designee. (f) A provider-issued completion certificate in compliance with §19.1011(e) of this subchapter (relating to Requirements for Successful Completion of Continuing Education Courses) shall demonstrate proof of successful course completion. (g) Course topics for the basic flood insurance course outline shall include: [the remaining text is the same as FEMA's Basic Flood Insurance Course Outline, published in the Federal Register, September 1, 2005.]

- Utah

**BULLETIN 2006-4**

**DATE:** September 22, 2006

**To:** All Insurers And Insurance Producers With A Property Line Of Authority

**FROM:** D. Kent Michie, Insurance Commissioner

**RE:** Flood Insurance Training Requirements For Insurance Producers With A Property Line Of Authority Selling Through The National Flood Insurance Program (NFIP) Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the National Flood Insurance Program (NFIP) to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a
course related to the NFIP, which may be approved for continuing education credit by the Utah Insurance Department. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All Utah licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52.117 (Sept. 1, 2005) (to be codified at C.F.R. pt.), or such later requirements as are published by FEMA.

As of the date of this bulletin, FEMA has produced a self-study course to meet the requirements of this law. The course is through WebCE and is entitled, "National Flood Training Program: What You Must Know." To sign-up for the course go to www.webce.com or call 1-800-488-9308 then 4. CE credit for this course is five hours. Other CE providers may offer similar courses. To check for future courses go to https://www.sircon.com/

Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Dated this 22nd Day of September 2006.

______________________________
D. Kent Michie
Commissioner

- Vermont
Section 7. Credit Hours

B. Credit Hour Requirements

5. Beginning with the review period ending March 31, 2009, a producer licensed to sell property and casualty insurance must complete one, three (3) hour course of the producer’s twenty-four (24) hours of continuing education related to the National Flood Insurance Program (NFIP). This requirement:

1. shall apply to all producers licensed to sell property and casualty insurance, regardless of whether a producer sells flood insurance;

2. shall not apply to a producer until after the first renewal or eligibility for renewal of his or her license; and

3. is a one-time requirement that does not apply to future review periods for a producer.
To: All Property and Casualty Insurers and Insurance Agents authorized to transact Property and Casualty Insurance in the Commonwealth of Virginia.

Re: Flood Insurance Training Requirements for Insurance Agents with a Property and Casualty License or Personal Lines License Selling through the National Flood Insurance Program (NFIP) Please distribute to the appropriate personnel within your company and notify your appointed agents of this change.

The purpose of this Administrative Letter is to advise Insurers and Virginia resident insurance agents of training requirements for selling flood insurance through NFIP. If you do not issue flood insurance policies as an insurer or you do not hold the requisite Virginia license to sell flood insurance to your clients, the following information will not apply.
Section 207 of the Flood Insurance Reform Act of 2004 (the Act) requires all agents selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure agents may best serve their clients.

The Act directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to NFIP. An insurance agent who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP which has been approved for three hours of continuing education credit by the Virginia Insurance Continuing Education Board. The failure to comply with this education requirement may jeopardize the agent’s authority to write insurance through the NFIP.

The federal law requires all resident Virginia licensed insurance agents who sell federal flood insurance policies to comply with the minimum training requirements of Section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005), or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate, upon request, that licensed and appointed agents who sell federal flood insurance policies have complied, on their behalf, with the minimum federal flood insurance training requirements.

Should you have any question please direct them to: J. Preston Winn

Supervisor

Agent Licensing Section
Washington

Legislation introduced by Mike Kreidler, Insurance Commissioner, passed by the Legislature, and is effective June 8, 2006:

HB 2406 Section 15

A new section is added to chapter 48.17 RCW to read as follows:

(1) All Washington state licensed insurance agents who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 C.F. R. Sec. 52117, or such later requirements as are published by the federal emergency management agency.

(2) Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed agents who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Bulletin dated July 17, 2006, as follows:

State of Washington

Office of Insurance Commissioner
TO: All Insurers and Insurance Producers with Property or Casualty line of Authority

FROM: Mike Kreidler, Insurance Commissioner

DATE: July 17, 2006


The purpose of this Bulletin is to advise insurers and insurance producers of training requirements for selling flood insurance through the National Flood Insurance Program (NFIP) and to recommend to insurance producers that they advise homeowners of the availability of flood insurance.

Federally-backed flood insurance is available through NFIP, which is administered by the Federal Emergency Management Agency (FEMA). FEMA has implemented the minimum flood insurance training requirements for insurance producers, as set forth in Section 207 of the Flood Insurance Reform Act of 2004, Pub. L. 108-264, (the "Act"). Under the Act, FEMA, in cooperation with state insurance regulators, has developed flood insurance training requirements which are designed to ensure that insurance producers selling flood insurance under NFIP are properly trained and educated about the program.

Under these requirements, Washington state licensed insurance agents who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004 and basic flood education as outlined at 70 C.F.R. Sec. 52117, or such later requirements as are published by the federal emergency management agency. Under these requirements a one-
time, minimum three-hour, course must be completed.

Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed agents who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Education Providers must submit the NFIP course for continuing education approval. Questions - send e-mail to sued@oic.wa.gov. The approval request form is available at https://www.insurance.wa.gov/licensing-and-education-forms Insurance producers can get more information about NFIP by visiting FEMA's NFIP website at FloodSmart.gov

- West Virginia

IMPORTANT NOTICE

December 2006

TO: ALL INSURERS AND INSURANCE PRODUCERS WITH A PROPERTY LINE OF AUTHORITY

RE: FLOOD INSURANCE TRAINING REQUIREMENTS FOR INSURANCE PRODUCERS WITH A PROPERTY LINE OF AUTHORITY SELLING THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.
The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the West Virginia Offices of the Insurance Commissioner. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write insurance through the NFIP.

All West Virginia licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of section 207 of the flood insurance reform act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005) (to be codified at **C.F.R. pt. ******)[2], or such later requirements as are published by FEMA. Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

Jane L. Cline, Insurance Commissioner
West Virginia Offices of the Insurance Commissioner
December 2006

The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, State insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2]This notice describes FEMA's implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the State insurance regulators, the insurance industry, and other interested parties.

- Wisconsin


**Flood Insurance Training Requirements For Insurance Producers with a Property Line of Authority Selling Through the National Flood Insurance Program**

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the National Flood Insurance Plan (NFIP) to be properly trained and educated about the NFIP to ensure producers may
best serve their clients.

The Act directs the Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, State insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and State approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit. Failure to comply with this continuing education requirement may jeopardize the producer’s authority to write insurance through the NFIP.

All Wisconsin-licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of Section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 or such later requirements as published by the Federal Emergency Management Agency.

Insurance producers can get more information about the NFIP by visiting FEMA’s NFIP Web site at /national-flood-insurance-program

- Wyoming

**THE STATE OF WYOMING**

Insurance Department

106 East 6th Avenue

Cheyenne, Wyoming 82002

Dave Freudenthal
MEMORANDUM

DATE: NOVEMBER 15, 2007

TO: ALL INSURERS AND INSURANCE PRODUCERS WITH A PROPERTY LINE OF AUTHORITY

FROM: KEN VINES, COMMISSIONER

RE: FLOOD INSURANCE TRAINING REQUIREMENTS FOR INSURANCE PRODUCERS WITH A PROPERTY LINE OF AUTHORITY SELLING THROUGH THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP)

Section 207 of the Flood Insurance Reform Act of 2004 requires all producers selling flood insurance policies under the NFIP to be properly trained and educated about the NFIP to ensure producers may best serve their clients.

The Act[1] directs the Director of the Federal Emergency Management Agency, in cooperation with the insurance industry, state insurance regulators, and other interested parties to establish minimum training and education requirements for all insurance agents who sell flood insurance policies. FEMA and state-approved continuing education providers are developing courses related to the NFIP. An insurance producer who sells flood insurance may satisfy the minimum training and education requirements by completing a course related to the NFIP, which may be approved for three hours of continuing education credit by the Wyoming Insurance Department. The failure to comply with this continuing education requirement may jeopardize the
producer’s authority to write insurance through the NFIP.

All Wyoming licensed resident insurance producers who sell federal flood insurance policies must comply with the minimum training requirements of Section 207 of the Flood Insurance Reform Act of 2004, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005), 42 U.S.C. 4011[2], or such later requirements as are published by FEMA.

Licensed insurers shall demonstrate to the commissioner, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.


The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry, state insurance regulators, and other interested parties (1) Establish minimum training and education requirements for all insurance agents who sell flood insurance policies, and (2) Not later than 6 months after the date of enactment of this Act, publish these requirements in the Federal Register, and inform insurance companies and agents of the requirements.

[2]This notice describes FEMA’s implementation of section 207 of the Flood Insurance Reform Act of 2004. As required by the Act, FEMA has coordinated with the state insurance regulators, the insurance industry, and other interested parties. Input received from these organizations emphasizes the value of working through the state insurance departments to avoid establishing
conflicting or burdensome training requirements upon insurance agents. While implementing the minimum training requirements required by Section 207, FEMA has been mindful of the Senate Report language, (S. REP. NO. 108-262, at 4 & 9 (2004)), which cautions: In some cases, states may already have requirements to ensure that agents are well versed in the flood insurance program. Where possible, FEMA should work to make sure that agents are not burdened with inconsistent state and federal training and education requirements. In addition, where possible, FEMA should work to implement the training requirements through the states, which already have continuing education processes in place.