



**The State of New Hampshire
Insurance Department**

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Roger A. Seigny
Commissioner

Alexander K. Feldvebel
Deputy Commissioner

BULLETIN

Docket No.: INS No. 06-044-AB

TO: All NH licensed resident producers, all NH licensed resident and non-resident adjusters, and all Approved Continuing Education Providers.

FROM: Roger A. Seigny
Insurance Commissioner 

DATE: October 02, 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 which NH licensed producers 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 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 NH Commissioner of Insurance's authority under RSA 402-J, the Insurance Department is requiring ALL New Hampshire resident insurance producers licensed in property, casualty or personal lines of authority, 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, 2007.

All insurance producers licensed in property, casualty or personal lines of authority shall demonstrate to the Insurance 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, proposing 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.

Insurance producers can get more information about the NFIP by visiting FEMA's NFIP website at www.fema.gov/business/nfip.

Questions from insurance producers regarding this Bulletin should be addressed to:
ProducerQuestions@ins.nh.gov