



The State of New Hampshire Insurance Department

21 South Fruit Street, Suite 14
Concord, NH 03301

David J. Bettencourt
Commissioner

Keith E. Nyhan
Deputy Commissioner

FOR IMMEDIATE RELEASE

Contact: Communications Unit
603-271-3781
communications@ins.nh.gov

New Hampshire Insurance Department Issues Bulletin Reminding Resident Producers of Mandatory Flood Insurance Education Requirement Enforcement

CONCORD, NH (February 7, 2024) – The New Hampshire Insurance Department (NHID) has released a bulletin reminding resident producers of the need to be in compliance with mandatory flood insurance education requirements. Recently, the NHID has learned that many resident producers holding property and casualty line of authority licenses, including personal lines, have not fulfilled the requirement to complete a flood insurance course as mandated by N.H. Admin. R., Ins 1304.

According to the regulation, resident producers are required to complete a basic flood course approved by the NHID within one year of receiving their license. This educational mandate applies to all licensed resident individual producers with property and casualty line of authority, regardless of whether they are involved in placing flood insurance through the National Flood Insurance Program (NFIP).

“Ensuring that resident producers are properly trained in this area is crucial for protecting consumers and mitigating risks associated with flooding,” said Insurance Commissioner DJ Bettencourt. “Producers play a vital role in guiding consumers through complex insurance decisions, and it is imperative that they are well-equipped with the knowledge and expertise necessary to effectively serve their clients.”

Producers who fail to fulfill this requirement within the specified timeframe are subject to penalties of up to \$2,500 and risk non-renewal of their license. NHID intends to enforce compliance with this training requirement and urges producers to take immediate action to meet the educational mandate.

NHID will provide a grace period for affected producers to come into compliance. Producers who have not completed a qualifying flood insurance course within one year of receiving their authority must produce a certificate of completion for inspection within 120 days of the publication of this bulletin to avoid enforcement action.

In cases where producers believe they have completed an approved course but no longer have records of the same, it is highly recommended that they retake the required course to ensure compliance.

Producers who are still within the first year of receiving their license are reminded of their obligation to complete the mandatory training prior to the first anniversary.

“Ensuring compliance with mandatory flood insurance education requirements is critical to protecting consumers and maintaining the integrity of the insurance marketplace,” said Joan LaCourse, Licensing Supervisor & Continuing Education Coordinator at the NHID. “By enforcing these regulations, we aim to uphold the highest standards of professionalism and competency among resident producers.”

For further inquiries or clarification regarding this bulletin, producers are encouraged to reach out to NHID at producerquestions@ins.nh.gov. The complete bulletin, Docket Number INS 24-006-AB, can be located at <https://www.nh.gov/insurance/media/bulletins/2024/documents/bulletin-ins-24-006-ab.pdf>.

The New Hampshire Insurance Department Can Help

The New Hampshire Insurance Department’s mission is to promote and protect the public good by ensuring the existence of a safe and competitive insurance marketplace through the development and enforcement of the insurance laws of the State of New Hampshire. Contact us with any questions or concerns you may have regarding your insurance coverage at 1-800- 852-3416 or (603) 271-2261, or by email at consumerservices@ins.nh.gov. For more information, visit <https://www.nh.gov/insurance>.

###