



State of Utah

INSURANCE DEPARTMENT

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Lieutenant Governor

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 <http://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 <http://www.sircon.com/ComplianceExpress/NonSscrEducation/index.jsp?nonSscr=Y>.

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

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