



**COMMONWEALTH OF PENNSYLVANIA  
INSURANCE DEPARTMENT  
BUREAU OF PRODUCER SERVICES**

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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<sup>1</sup> 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

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<sup>1</sup> 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.