

NAIC MODEL BULLETIN
September 10, 2006

DATE: (INSERT DATE)

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

FROM: (INSERT NAME AND TITLE)

RE: FLOOD INSURANCE TRAINING REQUIREMENTS FOR INSURANCE
PRODUCERS WITH A PROPERTY

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.

(INSERT COMMISSIONER NAME)
(INSERT STATE NAME)
(INSERT DATE OF ISSUANCE)

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.