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Breaking News

<https://eAgent.farmersinsurance.com>

Date: January 14, 2009

No: 09-0009

Co: Fire

Service Operations: All

States: All states except Montana

To: Agents and district managers

Subject: Continuing education (CE) required to sell Flood insurance

Effective: April 1, 2009

Synopsis: Only agents who have completed Federal Emergency Management Agency (FEMA)-required Flood insurance continuing education (CE) requirements will be authorized to sell Federal Flood insurance policies through Farmers.

Background: In response to FEMA's minimum training and education requirements, all core agent states except Montana have adopted Flood insurance continuing education (CE) requirements for specific types of agents and/or agents who sell Flood insurance.

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DESTINATION GREATNESS

Flood insurance continuing education (CE) requirements

Certain states require agents to complete state Department of Insurance (DOI)-approved Flood insurance education courses or to complete Flood insurance education courses that are offered by state DOI-approved providers. Please check your state DOI Web site to verify if these requirements apply to you. While your state DOI is your official information source, the following FEMA Web site also provides detailed information on insurance CE requirements by state: Fema.gov/business/nfip/state_actions.shtm.

Flood insurance new business requirements/restrictions

To ensure continued compliance with FEMA's and each state's Flood insurance CE requirements, effective April 1, 2009, agents who have not completed the required training **will not** be allowed to submit Federal Flood insurance new business applications via the Farmers online Flood processing Web site. However, all other Flood Web site functionality will remain active. As applicable, when proof of qualifying Flood training is received by the Farmers Flood service center, all Federal Flood new business application restrictions will be removed and all Web site functionality restored.

If you sign on to the Farmers online Flood processing system and we do not have record that you have completed the required training, you will be given three options:

1. **Enter training information now** — If you have already completed the required training, when you select this option you will be prompted to input information on any qualifying Flood training you have completed.

2. **Receive training now** — This option will allow you to log on to the RegEd Web site and complete your training online. Please note, because this course is provided by an outside vendor, there is a nominal \$15 fee for the course. For Technical Support, call RegEd at (800) 334-8322. (Note: some states may require a proctor in order to receive CE credit for online training.)
3. **Enter training information later** — The option will allow you to enter the Farmers Flood Web site for all activities except rating and application submission.

Flood insurance training available

Qualifying online and/or classroom training is available from the following sources: Farmers, FEMA/NFIP, outside vendors and insurance industry-sponsored classes.

Farmers Agency Dashboard training

State-specific online Flood insurance training is available via the Agency Dashboard at FarmersFlood.com. Simply follow the steps shown in the document “The Path to Online Flood Training,” attached below. If you complete your Flood training this way, a record of your course completion will automatically be uploaded into the Farmers Flood processing system within two business days and the system will recognize you as a qualifying producer.

FEMA/NFIP – Online and classroom Flood insurance training and education is also available through FEMA. In addition to meeting your Flood insurance education requirements, this course qualifies for CE credit in all core agent states except Michigan and Montana.

1. **Online training** - To access free online training via the NFIP Training Station, click here: nfipbureau.fema.gov/training. Note: the NFIP Training Station is currently under construction. Expected availability is February 15, 2009.
2. **Classroom training** – The current NFIP workshop schedule is attached below as “Agent Workshops 2009.pdf.” However, this schedule is updated periodically, so check back in the future if no classes are currently available in your area. For the availability of classroom training near you, click here: nfipbureau.fema.gov/training.

Contact Information

- (888) 391-2810 — Farmers Flood Service Center (policy service and claims)
- (323) 964-8069 — Flood Marketing support

Flooding is the most common natural disaster and typically it is not covered by Homeowners insurance. Completing Flood insurance training and education will give you greater skill and confidence in meeting this vital need for your customers and help you grow your agency income. For more information, please see the attached Frequently Asked Questions (FAQ) attached below.

STATE EXECUTIVE DIRECTOR

Attachments: [The Path to Online Flood Training](#)
[Agent Workshops 2009.pdf](#)
[Frequently Asked Questions \(FAQ\)](#)