



No.: 16-0XXX

*Line of Business:* Flood

*Subject:* Reminder on Flood Insurance Continuing Education (CE) Requirements

*States:* All states

*Effective:* Immediately

*Background:* The Federal Emergency Management Agency (FEMA) and state departments of insurance have established minimum flood insurance training requirements for insurance producers. Before a producer submits their first flood insurance application through the National Flood Insurance Program (NFIP), they are required to complete a 3-hour basic training course that complies with the educational requirements of the Flood Insurance Reform Act (FIRA). Agents must be prepared to demonstrate compliance upon request.

### **Flood insurance continuing education requirements**

All states except Montana require agents to complete a state-approved Flood insurance education course that meets the requirements of FIRA before selling flood insurance. In addition to state department of insurance information sources, the following FEMA web site provides detailed information on insurance CE requirements by state: [fema.gov./state](https://www.fema.gov/state).

### **Flood insurance training available**

State-specific online Flood insurance training is available from a number of sources. The following are two options on University of Farmers, via Agency Dashboard:

1. "CE IIA FEMA Flood Coverage". This course is available for \$16.15 and offers 3 hours of CE credits.
2. "CE IIA Flood Insurance". This advanced course is available for \$29.75, offers 3 hours of Flood credit, and also qualifies for up to 14 hours of CE credits in most states.

### **Contact Information**

- (888) 391-2810 – Farmers® Flood Service Center (policy service and claims)
- (818) 876-3474 – 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 helping customers understand this coverage option and help you grow your agency income. For more information, please see the Frequently Asked Questions.

Remember, as independent contractors, it is your responsibility to ensure that you operate your business in compliance with any and all applicable laws. While this bulletin provides you with a summary of certain requirements, you should review and analyze all applicable requirements to ensure compliance.

Head of Territory

# Breaking News

<https://eAgent.farmersinsurance.com>

Published MONTH DAY, 2016

Bulletins are retained for reference on the Agency Dashboard.  
The information in this bulletin is confidential. Under no circumstances is it  
to be disclosed to anyone except as required by law or judicial process.