



**STATE OF NEW YORK
INSURANCE DEPARTMENT
ONE COMMENCE PLAZA
ALBANY, NEW YORK 12257**

Eliot Spitzer
Governor

Eric R. Dinallo
Superintendent

**Circular Letter No. 9 (2007)
April 26, 2007**

- TO: All Insurers and Insurance Producers with a Property Line of Authority and Continuing Education Provider Organizations approved to offer Property/Casualty Courses**
- RE: Flood Insurance Training Requirements For Insurance Producers With A Property Line Of Authority Selling Through The National Flood Insurance Program (NFIP)**

STATUTORY REFERENCE: Article 21 and Section 207 of the Flood Insurance Reform Act of 2004

This Circular Letter will supplement Circular Letter 1 of 2005 and Circular Letter 12 of 2006.

In order to continue their authority to solicit, negotiate or sell flood insurance, all New York licensed resident insurance producers must comply with the minimum training requirements of section 207 of the Flood Insurance Reform Act of 2004 (Act), and basic flood education as outlined at 70 Fed. Reg., 52,117 (Sept. 1, 2005), or such later requirements as are published by the Federal Emergency Management Agency (FEMA). Section 207 of the Act requires that all producers selling flood insurance policies in accordance with the National Flood Insurance Program (NFIP) be properly trained and educated about the program to ensure that producers may best serve their clients.

Indeed, the Act directs the Director of 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. (See Federal Register Vol. 70, No. 169, published 9/1/05.) FEMA and state-approved continuing education providers are developing courses related to the NFIP that will meet these requirements. This Department has approved continuing education courses that meet the requirements of the Act. You may view them on the Department's website at www.ins.state.ny.us.

Failure to comply with this education requirement may jeopardize the producer's authority to write insurance through the NFIP. Licensed insurers must demonstrate to the Superintendent, upon request, that their licensed and appointed producers who sell federal flood insurance policies have complied with the minimum federal flood insurance training requirements.

If you have any questions regarding this circular letter, please contact Clark Williams, Director of Licensing Services, at NYS Insurance Department, One Commerce Plaza, Albany, NY 12257 or send an email to Licensing@ins.state.ny.us.

Very Truly Yours,

Salvatore Castiglione
Assistant Deputy Superintendent &
Chief Examiner
Consumer Services/Licensing Bureau