



**GEORGE DALE**  
Commissioner of Insurance  
State Fire Marshal

**LEE HARRELL**  
Deputy Commissioner of Insurance

**STATE OF MISSISSIPPI**  
Mississippi Insurance Department

501 N. West Street  
1001 Woolfolk Building (39201)  
Post Office Box 79  
Jackson, Mississippi 39205-0079  
(601) 359-3569  
<http://www.doi.state.ms.us>

**MISSISSIPPI DEPARTMENT OF INSURANCE**  
**BULLETIN 2007-2**  
**March 21, 2007**

**TO: All Insurers and Insurance Resident Producers Licensed to Sell Property and Casualty Insurance**

**RE: Flood Insurance Training Requirements for Insurance Producers who are Authorized to Sell Flood Insurance through the National Flood Insurance Program**

---

On June 30, 2004, President George W. Bush signed the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 ("Act"). Section 207 of the Act requires all producers selling federal flood insurance policies under the National Flood Insurance Program ("NFIP") to be properly trained and educated about the NFIP to ensure producers may best serve their clients. A copy of Section 207 of the Act is attached hereto as Exhibit "A".

The Act directs the Director of the Federal Emergency Management Agency ("FEMA"), in cooperation with the insurance industry, State insurance regulators, and other interested parties, to establish minimum training and education requirements for all insurance producers who sell federal flood insurance policies. The Mississippi Department of Insurance ("Department") has approved continuing education courses submitted by FEMA and Department approved continuing education providers which satisfy the NFIP education requirement. An insurance producer who sells federal flood insurance policies may satisfy the minimum training and education requirements by completing a one-time, three (3) hour NFIP related course. The failure to comply with this continuing education requirement may jeopardize the producer's authority to write federal flood insurance through the NFIP.


For the purpose of compliance with the continuing education requirements set forth in Miss. Code Ann. §83-17-251, if the NFIP related course has been approved by the Department, the insurance producer may submit a certificate of completion to the Department and receive continuing education credit. The Department encourages all property and casualty producers to take a NFIP related course that has been approved by the Department as part of their continuing education requirement.

The Commissioner of Insurance ("Commissioner") hereby directs all Mississippi licensed resident

insurance producers who sell federal flood insurance policies to comply with the minimum training requirements of Section 207 of the Act, and basic flood education as outlined at 70 Fed. Reg., 52117 (Sept. 1, 2005), or other such later requirements as are published by FEMA.

Furthermore, the Commissioner reserves the right to request any licensed property and casualty producer selling federal flood insurance policies to provide proof to the Commissioner that they have complied with the minimum federal flood insurance training requirements set forth in the Act.

Done this the 21st day of March, 2007.

  
\_\_\_\_\_  
**GEORGE DALE**  
**COMMISSIONER OF INSURANCE**

## EXHIBIT "A"

### **Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004.**

#### Section 207. Minimum Training and Education Requirements.

The Director of the Federal Emergency Management Agency shall, in cooperation with the insurance industry 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.