



The State of New Hampshire Insurance Department

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David J. Bettencourt
Commissioner

Keith E. Nyhan
Deputy Commissioner

Bulletin

Docket No.: INS 24-006-AB

TO: All Property & Casualty Producers
FROM: Commissioner David J. Bettencourt 
DATE: February 6, 2024
RE: Flood Insurance Educational Requirement Enforcement

The New Hampshire Insurance Department (NHID) recently became aware that many resident producers, who were issued a property and casualty line of authority (including personal lines), do not appear to have fulfilled the requirement to complete a flood insurance course.

N.H. Admin. R., Ins 1304 requires producers to complete a basic flood course approved by NHID within one year of receiving the license. The flood insurance training is mandatory even if the producer does not place flood insurance.¹ Only courses listed on the department's list of approved continuing education courses identified with the prefix "FEMA" satisfy the requirement. Also, producers are required to retain, and produce upon request, a copy of the certificate of completion for inspection.

Resident producers who fail to fulfill this important educational requirement are subject to penalties up to \$2,500 and risk non-renewal of their license.² NHID intends to enforce compliance with the training requirement. NHID will not immediately assess penalties or other action against licensees who did not complete a qualifying flood insurance course within one year of receiving authority. Rather, those producers must be able to produce a certificate of completion for inspection within 120 days of the publication of this bulletin or risk enforcement action. If a producer believes an approved course was taken but no longer has a record of same, it is highly recommended that the producer re-take the required course. Producers who are still within the first year of receiving their license are reminded of the obligation to complete the mandatory training prior to the first anniversary.

¹ See N.H. Admin. R., Ins 1304.02 Applicability. This part shall apply to all licensed resident individual producers with property and casualty line of authority **whether or not** they have attempted to place, have placed, or intend to place flood insurance through the National Flood Insurance Program (NFIP). (emphasis added)

² See RSA 402-J:12, RSA 400-A:15, N.H. Admin. R., Ins 1304.04 and 1302.05

Questions regarding this bulletin should be submitted to producerquestions@ins.nh.gov.