



# STATE OF CONNECTICUT

## INSURANCE DEPARTMENT

### IMPORTANT NOTICE

**DATE:** March 9, 2026

**TO:** All Insurers and Insurance Producers with Property/Casualty or Personal Lines Authority

**FROM:** CID Licensing Division

**RE:** Re-Implementation of the Flood Insurance Training Requirements

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This notice is being issued to all *Connecticut-licensed Insurers*, and *Connecticut Resident Insurance Producers* with **Property/Casualty** or **Personal Lines** authority, to advise of the **re-implemented training** requirements for selling flood insurance through the **National Flood Insurance Program (NFIP)**.

**Section 207 of the Flood Insurance Reform Act of 2004 mandates that:**

“The Director of the Federal Emergency Management Agency (FEMA), in cooperation with the insurance industry, state insurance regulators, and other interested parties, (1) establish minimum training and education requirements for all insurance agents who sell flood insurance policies.” FEMA and state-approved continuing education providers have developed courses related to the NFIP.

**Training Requirement:**

Effective April 15, 2026:

- Any **newly licensed Connecticut resident Producers** with Property/Casualty or Personal Lines authority **must** satisfy this minimum training and education requirement by completing a one-time, three (3) credit NFIP Flood Insurance course approved by the Connecticut Insurance Department.
- The three (3) credits will be applied toward the licensee’s total General credit requirement.
- Failure to comply with this continuing education requirement could jeopardize the Producer’s authority to write insurance through the NFIP.

**Completion Deadline:**

- To receive credit, the course must be taken before the producer’s next renewal period.
- Licensed insurers will be required to demonstrate to the Commissioner, upon request, that their licensed and appointed Property/Casualty and Personal Lines Insurance Producers have complied with the minimum federal flood insurance training requirements.
- The approved flood course will be displayed on your CE transcript, but the Connecticut Insurance Department **will not track the training course completions**. It is the **insurer’s responsibility** to verify its appointed producer has completed the required training.