



STATE OF MINNESOTA
 DEPARTMENT OF COMMERCE
 85 7TH PLACE EAST, SUITE 280
 ST. PAUL, MN 55101
 PHONE: 651-539-1599 FAX: 651-539-0112

OFFICE USE ONLY

Date: _____ Course #: _____

APPROVED DENIED RETURNED

BY _____

DISTANCE LEARNING / SELF-STUDY or INTERACTIVE INTERNET

CLASSROOM COMPANY-SPONSORED

Number of credits approved _____

REQUIRED FLOOD FOR INSURANCE CE

(Please Note: A current, correctly completed application with all required attachments and fee must be submitted at least 30 days before the initial proposed course date.)

INSURANCE CONTINUING EDUCATION COURSE APPROVAL APPLICATION

REQUIRED INSURANCE FLOOD COURSE INFORMATION

Course Title: _____
 (Please Print or Type)

Initial Proposed Date(s) of Course: _____

PROVIDER/COORDINATOR INFORMATION

NOTE: MN PROVIDER / COORDINATOR APPLICATION & FEE MUST ALSO BE SUBMITTED ALONG WITH THIS COURSE APPLICATION IF PROVIDER / COORDINATOR IS NOT ALREADY MN APPROVED

Provider Name (In Full - Exactly as it appears on your MN approval letter):	(REQUIRED) MN Provider ID #
---	--------------------------------

Provider Address: _____

City:	State:	Zip:
-------	--------	------

Provider Phone Number: () ()	Provider Fax: () ()	Provider Toll-Free: () ()
-----------------------------------	--------------------------	--------------------------------

Website: _____

Coordinator Name: _____

Coordinator Business Telephone: () ()	(REQUIRED) Coordinator Business Email:
--	--

Federal Employer Identification Number (REQUIRED) (FEIN): _____

APPLICATION FEE (Only check or money order accepted) License Type: INSURANCE (Adjuster and Producer)

New Course: \$10 per hour or a fraction of an hour. (Example: 1.5Hrs = \$20) # of Hours Requested: _____

Total Fee Submitted: _____ Check Number: _____

Make sure that you are submitting the most current revision of this application located at www.commerce.state.mn.us.

Attach an in-depth explanation of your Method of Presentation / Instruction along with this application.

See APPENDIX C regarding internet interactive course requirements. See APPENDIX D regarding verifiable proctors.

Traditional Classroom

Internet (Must meet MN Requirements for Interactivity and include a process to authenticate the student's identity. The final examination must be either an encrypted online examination or a paper examination that is monitored by a proctor who certifies that the student took the examination. The student must not be allowed to review the course content once the examination has begun. (See Appendix C)

WebEx (Interactive) **Webinar** (Interactive) **Remote TV** (Interactive with audio)

For every student, attendance must be physically monitored throughout the course and exam by the MN approved Coordinator for your Providership or physically monitored and certified by a verifiable Proctor (See Appendix D)

Self-study / Correspondence - (The course content and time must be verifiable, and for every student, attendance must be physically monitored throughout the exam by the MN approved Coordinator for your Providership or physically monitored and certified by a verifiable Proctor) (See Appendix D)

The following questions MUST be answered or application will be returned as deficient!

Is this provider also an insurance producer, agency, managing general agent, or insurance company in any state including MN? Yes: No:

- If yes, list the license type, license number, FEIN, state, and attach verifiable documentation **for each**.

Lic Type: _____, Lic Number: _____, FEIN: _____, State: _____

Will this course be offered or sponsored by, or affiliated with an insurance company, agent, agency, managing general agent, or insurance broker? Yes: No:

- If yes, please explain your answer below or attach additional paper as necessary.

Details: _____

Will this course be held on the premises of a company doing business in the regulated area? Yes: No:

- If yes, list the details and attach verifiable documentation.

Details: _____

Will this course be restricted to any particular group of people? Yes: No:

- If yes, list the details.

Details: _____

ALL Providers must check whether this course is categorized under any of the following conditions:

This course leads to a nationally-recognized professional designation used by Insurance licensees.

Name of the professional designation spelled out: _____

Attach verification documents.

This course has been approved by a State or Federal regulatory agency. **Attach a copy of the approval letter(s).**

State: _____ Agency or Board: _____ # of approved hours: _____

Required FEMA Flood Course Core Matrix

Notice Regarding Basic Flood Insurance Course Outline

The following material outlines the standard content that States should include when establishing or updating their flood insurance training requirements. This outline reflects input gathered by FEMA from the following: State insurance regulators; insurance companies that sell flood insurance under the NFIP's WYO Program; the Independent Insurance Agents and Brokers of America; the National Association of Professional Insurance Agents; and the Coalition of Exclusive Agent Associations.

This training course content, if effectively delivered, would enable insurance agents to gain a basic understanding of the NFIP, so that they could share this information with their customers. Additional training should be taken by insurance agents on a regular basis to gain understanding of more advanced flood insurance topics.

Required number of hours: at least 3

Note: (Flood Course - Core Matrix is 3 pages long)

FLOOD COURSE TOPIC	HOURS Req By Sponsor	MATERIAL CROSS-REF (textbook) Pg #'s	OUTLINE CROSS-REF Outline time	EXAM CROSS-REF Question #'s	Hours Determined By Reviewer
Section I—Introduction					
NFIP Background					
Community Participation					
Emergency Program Defined					
Regular Program Defined					
Community Rating System					
Eligible/Ineligible Buildings					
Coastal Barrier Resources System and Other Protected Areas					
Who Needs Flood Insurance?					
<ul style="list-style-type: none"> • Mandatory Purchase of Flood Insurance in High Flood Risk Zones 					
<ul style="list-style-type: none"> • Recommended in Moderate and Low Flood Risk Zones 					
Why Flood Insurance is Better than Disaster Assistance					
Section II—Flood Maps and Zone					
Determinations					
Flood Hazard Boundary Map (FHBM)					
Flood Insurance Rate Map (FIRM)					
<ul style="list-style-type: none"> • Pre-FIRM/Post-FIRM Defined 					
<ul style="list-style-type: none"> • Special Flood Hazard Area Defined 					
Base Flood Elevation					
Zone Determination					

FLOOD COURSE TOPIC	HOURS Req By Sponsor	MATERIAL CROSS-REF (textbook) Pg #'s	OUTLINE CROSS-REF Outline time	EXAM CROSS-REF Question #'s	Hours Determined By Reviewer
Section III—Policies and Products Available					
Dwelling Policy—Types of Buildings Covered					
General Property Policy—Types of Buildings Covered					
Residential Condominium Building Association (RCBAP) Policy—Types of Buildings Covered					
Preferred Risk Policy—Types of Buildings Covered					
Definitions:					
• Flood					
• Basement/Enclosure					
• Elevated Buildings					
Damages Not Covered					
• Single Peril Policy					
• Mudslides vs. Mudflow					
Property Covered					
• Basements					
• Appurtenant Structure					
• Loss Avoidance Measures					
• Debris Removal					
• Improvements and Betterments					
Property Not Covered					
• Decks					
• Finished Items in Basements					
• In Enclosures					
• Additional Living Expenses					
Increased Cost of Compliance Coverage					
Section IV—General Rules					
Statutory Coverage Limits					
Deductibles					
• Standard Deductibles					
• Applies Separately for Building and Contents					
Property Value Determination for Selecting Coverage Amount					
Loss Settlement					
• Actual Cash Value (ACV)					
• Replacement Cost Value (RCV)					
• Co-insurance Penalty in RCBAP					
Reduction and Reformation of Coverage					

FLOOD COURSE TOPIC	HOURS Req By Sponsor	MATERIAL CROSS-REF (textbook) Pg #'s	OUTLINE CROSS-REF Outline time	EXAM CROSS-REF Question #'s	Hours Determined By Reviewer
<u>Section IV—General Rules (Continued)</u>					
No Binders					
One Building per Policy—No Blanket Coverage					
Building and Contents Coverage Purchased Separately					
Waiting Period/Effective Date of Policy					
Policy Term					
Cancellations					
<u>Section V—Rating</u>					
Types of Buildings					
<ul style="list-style-type: none"> • Elevated Buildings • Buildings with Basements 					
When to Use an Elevation Certificate					
Grandfathering					
<u>Section VI—Claims Handling Process</u>					
Helping Your Client to File a Claim					
Appeals Process					
Claims Handbook					
<u>Section VII—Requirements of the Flood</u>					
Insurance Reform Act of 2004					
Point of Sale and Renewal Responsibilities					
<ul style="list-style-type: none"> • Notification of Coverages Being Purchased • Policy Exclusions that Apply • Explanation Regarding How Losses Will be Adjusted (ACV vs. RCV) 					
Number and Dollar Amount of Claims for Property					
<ul style="list-style-type: none"> • Acknowledgement Forms 					
<u>Section VIII—Agent Resources</u>					
Write Your Own Company					
FEMA Web sites:					
<ul style="list-style-type: none"> • http://www.fema.gov/nfip • http://www.floodsmart.gov • http://training.nfipstat.com 					
Flood Insurance Manual					
Total Hours for this Course					



If you will not be distributing a textbook containing all of the details below, you must fill out this page completely for your application to be processed, **and you must distribute this syllabus to your students.**
 You must also attach a copy of the detailed, timed course outline.

Provider Name: _____

Course title: _____

Dates and times of course offerings: (if date/time unknown write TBD)

DATE & TIME	LOCATION

Required: Name and address or telephone number of Course Coordinator and ALL Course Instructors (add pages as needed)

	Name	Address	Telephone Number
Coordinator			
Instructor			
Instructor			
Instructor			
Instructor			
Instructor			
Instructor			
Instructor			
Instructor			
Instructor			
Instructor			
Instructor			

When distributing this syllabus to students, you **MUST** attach a copy of the detailed, timed course outline.

APPLICABLE EDUCATION LAWS

Minnesota Statutes Chapter 45 contains licensing education laws.

Minnesota Statutes Chapter 60K contains Insurance Producer laws.

Minnesota Statutes Chapter 72B contains Insurance Adjuster laws.

I certify that I am or am applying to be the Minnesota approved Coordinator for the Provider and I am responsible for compliance with Minnesota education laws and regulations.

I understand that courses may not be advertised before approval, unless this application has already been submitted to the MN Department of Commerce and the course is described in the advertising as "approval pending."

I understand that the number of approved hours must be accurately displayed on any advertisement for the course, and if the course offering is longer than the number of approved continuing education hours, any advertisement must be clear that continuing education credit is not earned for the entire course.

I understand that failure to have only qualified instructors teach an approved course offering will result in loss of course approval and possible loss of provider and/or coordinator approval.

I certify that I will notify the MN Department of Commerce in writing within 10 days of any change in the information in this application for approval, including any addition or change in the name(s) of instructors who will teach the course.

I certify that all of the information submitted in this application is true and complete, and that this document has not been changed in any manner from the form adopted by the MN Department of Commerce.

Name of Course: _____
(Exactly as it appears on page 1 of the application)

I certify that I am including a new application submission for provider/coordinator approval to, or I am currently approved by, the Minnesota Dept. of Commerce as the education coordinator for the provider listed below and that I am responsible for compliance with all Minnesota education laws and regulations located in Minn. Stat. 45, Minn. Stat. 60K, and Minn. Stat. 72B. Furthermore, I accept responsibility for instructor qualifications, conduct and their compliance with course content. I declare that the information provided for the above-named course on the attached continuing education course approval application, the timed, detailed content outline, and all the attachments is true and correct, and that I have answered each question fully and truthfully and without any purpose of evasion or mental reservation.

Printed name of Coordinator: _____

Signature of Coordinator: _____ Submission Date: _____

Printed name of Provider: _____ Provider #: _____
(Exactly as it appears on provider approval letter or page 1 of the provider & course application)



The application will be processed in a timely manner, assuming it is a complete application. If your application does not include all of the mandatory items listed below, it will be considered deficient, will be returned to you, and we will be unable to process the application until it is completed. In most cases, a deficient application will result in your course not being approved before the first offering date. Therefore, it is in your best interest to initially submit a complete application.

A. Course Materials

1. *Course Description* – detailed description of course content
2. *Learning Objectives* – detailed description of objectives for the students to learn
3. Detailed Course Outline – timed in 15 minute increments (**If multiple Instructors, identify section of outline for each Instructor**).
4. Attach an in-depth explanation of your Method of Presentation / Instruction
5. *Instructional Material for Instructors* – overheads, PowerPoint, etc. (if used, you must attach them, if none are used, put it in writing)
6. *Instructional Material for Students* – textbooks, notebooks, guides, etc. If textbooks are not used, you must hand out a *Syllabus* to each student in the class. *Textbooks must contain the same detailed information as the Syllabus. Please see Syllabus page for guidelines.*
7. *Examination and Answer Key* – (if exam is given a copy of the entire bank of questions must be attached, if no exam is given, you must state that) (**Note that a closed book end of course exam is required for all non-classroom courses.**)

B. Provider Policies

1. **Course Prerequisites** – If there are none, put it in writing.
2. **Regarding Instructor Qualifications:** Attach statement that ALL instructors meet or exceed the instructor requirements as stated in Minn. Statute Chapter 45.32.

Classroom: Any individual speaking to licensees during your course is considered an instructor.
Distance Learning: Any individual speaking at a “live” distance learning course is considered an instructor.
Interactive Internet: For the purposes of this section **any author** of an internet course is considered an instructor.
Distance Learning & Interactive Internet: For the purposes of this section **any** individual used as a contact for students to answer questions regarding a course is considered an instructor.

3. **Attendance:**
 - How do you verify attendance **throughout** the course for **Classroom**? How do you physically monitor the students? Include a description.
 - How do you verify attendance **throughout** the course for **Distance Learning**? Certification is required. What type of certification method do you use? Include a description.
4. **Cancellation & Refund** – Attach a copy of your required course cancellation and refund procedures. *Note: If no fees are charged attach details as to who pays the fee.*

C. Assorted Attachments - Attach copy of:

1. Internet Address, Login & Password for any Distance Learning course.
2. Students’ Course and Instructor Evaluation Form
3. ALL Course Instructors’ Resumes or Bios (Note: All speakers are considered instructors)
4. Proposed Course Completion Certificate. **See Appendix B for requirements.**
5. Course Schedule
6. Proposed Advertising – if there is no advertising, you must state that.





INFORMATION FOR COURSE COMPLETION CERTIFICATES



Course Completion Certificates must contain the following information:

1. **Course Title**
2. **MN Department of Commerce Approved Course Number**
3. **Date of Course Completion**
4. **Name of Approved Provider**
5. **Name and Signature of the Approved Coordinator**
6. **Name and Address of the Student**
7. **License Number of the Student**
8. **Number of Hours Completed** – This must be the number of hours the course was approved for by the MN Department of Commerce; partial credit may not be given.
9. **License Type Course is Approved for:**
Appraiser, Insurance, or Real Estate
10. **Education Type Course is Approved for:**
Continuing Education or Pre-License Education
11. **Presentation Type Course is Approved for:**
Classroom – Traditional
Non-classroom (explanation: a course not held in a traditional classroom)
Company Sponsored
Internet – Interactive
Distance Learning
Self Study “Leading” to a Professional Designation – List full name of the Professional Designation
12. **MN Department of Commerce’s Current Address and Licensing Unit’s Contact Information**

MN Department of Commerce	PHONE Number: 651-539-1599
85 7 th Place East, Suite 500	FAX Number: 651-539-0112
St. Paul, MN 55101	E-MAIL: Education.Commerce@state.mn.us
13. **This statement must be included on the Certificate:**
“If you have any comments about this course offering, please mail them to the Minnesota Commissioner of Commerce.”

Minnesota Statutes, Chapter 45.31 Subd – Responsibilities, Provides:

The approved coordinator must provide course completion certificates within ten days of, but not before, completion of the entire course. Course completion certificates must be completed in their entirety. A coordinator may require payment of the course tuition as a condition for receiving the course completion certificate.

45.43 REPORTING REQUIREMENTS.

Required education must be reported in a manner prescribed by the commissioner within ten days of the course completion.



Appendix C

Minnesota Department of Commerce (DOC)

MN Statute effective 7.1.10

45.306 CONTINUING EDUCATION COURSES OFFERED OVER THE INTERNET.

Subd. 2. Interactive Internet course requirements.

An interactive Internet continuing education course must:

- (1) specify the minimum system requirements;
- (2) provide encryption that ensures that all personal information, including the student's name, address, and credit card number, cannot be read as it passes across the Internet;
- (3) include technology to guarantee seat time; (*See clarification below.)**
- (4) include a high level of interactivity;
- (5) include graphics that reinforce the content;
- (6) include the ability for the student to contact an instructor within a reasonable amount of time;
- (7) include the ability for the student to get technical support within a reasonable amount of time;
- (8) include a statement that the student's information will not be sold or distributed to any third party without prior written consent of the student. Taking the course does not constitute consent;
- (9) be available 24 hours a day, seven days a week, excluding minimal down time for updating and administration, except that this provision does not apply to live courses taught by an actual instructor and delivered over the Internet;
- (10) provide viewing access to the online course at all times to the commissioner, excluding minimal down time for updating and administration;
- (11) include a process to authenticate the student's identity;
- (12) inform the student and the commissioner how long after its purchase a course will be accessible;
- (13) inform the student that license education credit will not be awarded for taking the course after it loses its status as an approved course;
- (14) provide clear instructions on how to navigate through the course;
- (15) provide automatic bookmarking at any point in the course;
- (16) provide questions after each unit or chapter that must be answered before the student can proceed to the next unit or chapter;
- (17) include a reinforcement response when a quiz question is answered correctly;
- (18) include a response when a quiz question is answered incorrectly;
- (19) include a final examination;
- (20) allow the student to go back and review any unit at any time, except during the final examination;
- (21) provide a course evaluation at the end of the course. 10.1 At a minimum, the evaluation must ask the student to report any difficulties caused by the online education delivery method; and
- (22) provide a completion certificate when the course and exam have been completed and the provider has verified the completion. Electronic certificates are sufficient.

Subd. 3. Final examination. The final examination must be either an encrypted online examination or a paper examination that is monitored by a proctor who certifies that the student took the examination. The student must not be allowed to review the course content once the examination has begun.

***45.306 Subd2. (3)** While seat time is a definite requirement and you must include technology to guarantee it, this does not mean that to accomplish it, a licensee should be sitting in front of a computer waiting for X number of hours to pass. The course itself must contain the right amount of interactive instruction content to take the same X number of hours, or more, as requested by the provider. If a provider is asking for 2 hours of credit, that course must take a licensee 2 hours, or more, of interactive learning to complete. This also means that your course must have the technology to time out (automatically log out) if a licensee leaves the computer inactive for more than ten minutes so that they cannot log in and then walk away from the computer for the 2 hours and receive credit.

Appendix D

Minnesota Basic Requirements for

Distance Learning has strict policies regarding proctor selection. An acceptable proctor is a disinterested third party with no conflict of interest who verifies a student's identity and processes an affidavit testifying that the student received no outside assistance with the course or examination. Relatives, spouses, friends, neighbors and co-workers are not acceptable proctors. Some examples of acceptable proctors include but are not limited to:

For the Minnesota Dept. of Commerce Licensing Education, **only** the MN approved Education Coordinator or the MN approved Instructor for a particular approved course may physically monitor and verify student attendance and there must be no geographical separation of instructor and student. This includes, but is not limited to: standard classroom, Webinar, WebEx, remote TV - interactive w/audio, or teleconference - interactive w/video/audio, pre-license education interactive internet. Otherwise you may use a qualified verifiable Proctor.

Note: For each student, the chosen proctor is required to submit original signed and dated verification information to the MN approved Education Coordinator immediately after the conclusion of the course or exam. Education Coordinators must keep these documents along with all other records relating to course offerings, for a period of three years from the date on which the course or exam was completed. The Coordinator must make these records available to the commissioner upon request.

Who May Proctor Your Course or Exam

- The teaching staff of an accredited institution of higher education such as a community college, college, or university. **Please submit a page from the institution's directory, catalog or web address that lists the proctor's name and title and institution's name.**
- For members of the Armed Forces, a military base education officer may proctor your course or exam attendance. If there is not a representative in this capacity, a base librarian or commissioned officer of higher rank than the student is acceptable. **A letter on official letterhead from the base commander verifying the proctor's position must be submitted.**
- Your employer's Human Resources Director or Manager may proctor your course or exam attendance. **Please submit a letter on company letterhead from the Human Resources Department verifying the proctor's position.**
- A high school superintendent, supervising principal or other administrator within your local school system. **A letter from the superintendent or principal on official letterhead must be submitted.**
- A librarian within your local school or public library system. **A letter from the proctor on library system letterhead must be submitted.**

MN Statute effective 7.1.10

**STATE OF MINNESOTA
DEPARTMENT OF COMMERCE**

Bulletin 2007-13
Issued on December 31, 2007

To: Resident Insurance Producers with Either a Personal Lines or Property Insurance Line of Authority;
Insurers with Authority to Insure Against Loss or Damage to Property

Subject: The Federal Emergency Management Agency's Minimum Training and Education Requirements for
Insurance Producers Who Sell Flood Insurance Policies Through the National Flood Insurance Program

PURPOSE

The purpose of this Bulletin is to notify all resident insurance producers who sell flood insurance policies through the National Flood Insurance Program ("NFIP") that they must comply with the minimum training and education requirements established by the Federal Emergency Management Agency ("FEMA") in accordance with Section 207 of the Flood Insurance Reform Act of 2004 ("Act").¹

SUMMARY

Section 207 of the Act states that the Director of the FEMA must (1) establish minimum training and education requirements for all insurance producers who sell flood insurance policies through the NFIP and (2) publish the requirements in the *Federal Register*. A notice published in 70 Fed. Reg. 52,117 (Sept. 1, 2005) describes FEMA's implementation of Section 207 of the Act.

All resident insurance producers who sell flood insurance policies through the NFIP must comply with the minimum training and education requirements established by FEMA pursuant to Section 207 of the Act. And, upon request, insurers must demonstrate to the Commissioner of Commerce that their appointed producers who sell flood insurance policies through the NFIP have complied with the minimum training and education requirements established by FEMA.

¹ On June 30, 2004, the President signed the Act. Section 207 of the Act states:

The Administrator of the Federal Emergency Management Agency shall, 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; and

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. .

FEMA and continuing education sponsors are developing courses related to the NFIP. An insurance producer who sells flood insurance policies through the NFIP can satisfy the minimum training and education requirements established by FEMA by completing an accredited course related to the NFIP, which will be approved for three credit hours of continuing education credit by the Minnesota Department of Commerce. The failure to comply with the minimum training and education requirements established by FEMA may jeopardize the insurance producer's authority to sell flood insurance policies through the NFIP.

If you have any questions about this Bulletin, please contact Robert Commodore at (651) 539-1571.

Robert Commodore
Director of Investigations

DEPARTMENT OF HOMELAND SECURITY

Federal Emergency Management Agency RIN 1660-ZA06

Flood Insurance Training and Education Requirements for Insurance Agents

AGENCY: Federal Emergency Management Agency (FEMA), Emergency Preparedness and Response Directorate, Department of Homeland Security.

ACTION: Notice. SUMMARY: FEMA is publishing minimum training and education requirements, as required by section 207 of the Flood Insurance Reform Act of 2004, for all insurance agents who sell Standard Flood Insurance Policies issued through the National Flood

Insurance Program (NFIP).

Information related to Bulletin 2007-13

This bulletin has been issued as a reminder to all Producers and Companies participating in the issuance of flood policies through the National Flood Insurance Program (NFIP)

It should be noted that:

- 1) The education requirements are set by FEMA and NOT the state of Minnesota,
- 2) The requirement for education has been an ongoing responsibility since the federal act was passed, and
- 3) Nothing in this bulletin overrides or otherwise amends any of the requirements set by the federal act.

As such, the Department has issued the model bulletin at this time in further response to the recent flooding in SE Minnesota. Commerce has worked with the NFIP, SIRCON (our on-line licensing provider) and the NAIC to ensure that additional education providers have been approved here in the State of Minnesota that will provide an avenue for producers to better meet their education requirements. Additionally, Minnesota will approve three (3) hours of continuing education credit for those producers who successfully complete an approved course of study.

