

116TH CONGRESS
1ST SESSION

S. 2171

To amend the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 to require insurance agents who sell flood insurance policies under the National Flood Insurance Program to take certain continuing education courses, and for other purposes.

IN THE SENATE OF THE UNITED STATES

JULY 18, 2019

Mr. WICKER introduced the following bill; which was read twice and referred to the Committee on Banking, Housing, and Urban Affairs

A BILL

To amend the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 to require insurance agents who sell flood insurance policies under the National Flood Insurance Program to take certain continuing education courses, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE.**

4 This Act may be cited as the “Flood Insurance Con-
5 tinuing Education and Training Act”.

1 **SEC. 2. CONTINUING EDUCATION FOR INSURANCE AGENTS.**

2 (a) IN GENERAL.—The Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Public
3 Law 108–264; 118 Stat. 712) is amended—

4 (1) in section 201 (42 U.S.C. 4011 note)—

5 (A) in paragraph (1), by striking “Director
6 of the” and inserting “Administrator of the”;
7 and
8

9 (B) in paragraph (2), by inserting “4001”
10 after “U.S.C.”; and

11 (2) by striking section 207 (42 U.S.C. 4011
12 note) and inserting the following:

13 **“SEC. 207. CONTINUING EDUCATION REQUIREMENTS FOR**
14 **INSURANCE AGENTS.**

15 “(a) IN GENERAL.—The Director shall require each
16 insurance agent who sells flood insurance policies to, once
17 every 2 years, complete a 3-hour continuing education
18 course that—

19 “(1) is approved by the insurance commissioner
20 of each State in which the agent is licensed to sell
21 insurance, as further provided in subsection (c); and

22 “(2) focuses on issues with respect to the Pro-
23 gram.

24 “(b) FAILURE TO COMPLETE COURSE.—If an insur-
25 ance agent who sells flood insurance policies does not com-
26 plete a continuing education course required under sub-

1 section (a), the agent, until the date on which the agent
 2 completes the course in accordance with the requirements
 3 of this section, may not—

4 “(1) sell flood insurance policies; or

5 “(2) perform any duties with respect to the
 6 Program.

7 “(c) AGENTS LICENSED IN MULTIPLE STATES.—

8 “(1) IN GENERAL.—If an insurance agent who
 9 sells flood insurance policies is licensed to sell insur-
 10 ance in more than 1 State—

11 “(A) the agent shall submit proof of com-
 12 pletion of a continuing education course re-
 13 quired under subsection (a) to the insurance
 14 commissioner of each State in which the agent
 15 is licensed; and

16 “(B) each insurance commissioner to
 17 whom an insurance agent submits a proof of
 18 completion under subparagraph (A) may deter-
 19 mine whether the course to which that proof of
 20 completion relates meets the minimum stand-
 21 ards established by that insurance commis-
 22 sioner.

23 “(2) EFFECT OF DENIAL.—If an insurance
 24 commissioner of a State (referred to in this para-
 25 graph as the ‘rejecting commissioner’) determines

1 under paragraph (1)(B) that a continuing education
 2 course taken in another State by an insurance agent
 3 who sells flood insurance policies does not meet the
 4 minimum standards established by the rejecting
 5 commissioner, the insurance agent may not take any
 6 action described in paragraph (1) or (2) of sub-
 7 section (b) until the agent satisfies the minimum re-
 8 quirements established by the rejecting commis-
 9 sioner.

10 “(d) RULE OF CONSTRUCTION.—Any reference in
 11 this section to an insurance commissioner of a State shall
 12 be construed as a reference to an equivalent official with
 13 respect to any State in which there is no official who has
 14 the title of insurance commissioner.”.

15 (b) TECHNICAL AND CONFORMING AMENDMENT.—
 16 The table of contents for the Bunning-Bereuter-Blu-
 17 menauer Flood Insurance Reform Act of 2004 (Public
 18 Law 108–264; 118 Stat. 712) is amended by striking the
 19 item relating to section 207 and inserting the following:

“Sec. 207. Continuing education requirements for insurance agents.”.

