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Bulletin 18-11

DATE: June 12, 2018

TO: All Maryland-licensed property and casualty insurance producers

RE: Flood Insurance

Based on recent flood events occurring throughout the state, Commissioner Redmer reminds property and casualty insurance producers that customers may purchase flood insurance to protect their businesses, homes and belongings, regardless of whether the property is located in a flood zone.

Inquiries received from consumers concerning the recent flooding in Washington County, Frederick County, Howard County, Baltimore County and Baltimore City indicates a lack of understanding regarding (1) whether flood insurance is available to a homeowner in an area not located in a flood zone, and (2) the costs and benefits of buying flood insurance. The Maryland Insurance Administration recommends that all Maryland licensed property and casualty producers advise their clients to consider the costs and benefits of flood insurance coverage, regardless of whether their property is located in a flood zone, and to carefully review their existing policies to address any gaps in coverage. Please be advised that property and casualty producers who sell flood insurance must complete two credit hours of continuing education in a course designated as "Flood" in order to renew their license.

Please see the recent MIA brochure entitled: *Flood Insurance Basics*, available at http://www.mdinsurance.state.md.us/Consumer/Documents/publications/flood_insurance_basics.pdf for additional information. A flood zone map is available here: <http://mema.maryland.gov/Pages/floodProneZones.aspx>.

For additional information and resources to help your clients in the event of a natural disaster, please consult additional state and federal websites including: www.mema.state.md.us/, www.insureu.naic.org, www.nhc.noaa.gov, and www.floodsmart.gov.

AL REDMER, JR.
Insurance Commissioner

Signature on original

By: _____
Erica J. Bailey
Associate Commissioner
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