

LARRY HOGAN  
Governor

BOYD K. RUTHERFORD  
Lt. Governor



AL REDMER, JR.  
Commissioner

NANCY GRODIN  
Deputy Commissioner

ERICA J. BAILEY  
Associate Commissioner  
Compliance & Enforcement

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Direct Dial: 410-468-2113 Fax: 410-468-2245  
Email: [erica.bailey@maryland.gov](mailto:erica.bailey@maryland.gov)  
410-468-2000 1-800-492-6116  
TTY: 1-800-735-2258  
[www.insurance.maryland.gov](http://www.insurance.maryland.gov)

**BULLETIN 19-03  
REPLACING BULLETIN 18-11**

**DATE: February 28, 2019**  
**TO: All Maryland-licensed property and casualty insurance producers**  
**RE: Flood Insurance**

---

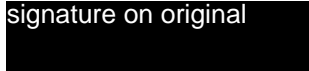
The purpose of this Bulletin is to update and replace Bulletin 18-11, which was issued on June 12, 2018, to provide further clarification on areas designated as a Special Flood Hazard Area by FEMA and the CE requirements for Maryland resident property and casualty producers who sell flood insurance.

Inquiries received from consumers concerning the 2018 flooding events 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 designated as a Special Flood Hazard Area by FEMA, 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 and to carefully review their existing policies to address any gaps in coverage. Please be advised that Maryland resident 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.<sup>1</sup>

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](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/](http://www.mema.state.md.us/), [www.insureu.naic.org](http://www.insureu.naic.org), [www.nhc.noaa.gov](http://www.nhc.noaa.gov), and [www.floodsmart.gov](http://www.floodsmart.gov).

AL REDMER, JR.  
Insurance Commissioner

By:   
Erica J. Bailey  
Associate Commissioner for Compliance & Enforcement

---

<sup>1</sup> Nonresident producers should check with their home state to see what is necessary to satisfy their continuing education requirements.