



INDEPENDENT INSURANCE AGENTS
OF NORTH CAROLINA

NEW DOI GUIDELINES FOR FLOOD AND ETHICS

As you are aware, beginning January 1, 2008, the Department of Insurance announced that there would be two required courses, Flood and Ethics, which agents must take. The initial requirement was that both of these courses must be taken for the first time by December 31, 2009. As we near that deadline there has been some confusion as to when agents NEXT need to take these courses. The original mandate was that agents had to re-take the Ethics course every two years after taking it for the first time. Flood had to be taken every four years after the initial course. However, with the transition to a biennium CE compliance period based on an individual's birth month and year, the Department of Insurance felt there needed to be some clarification and standardization as to when these courses needed to be repeated based on the individual's biennium compliance period.

The DOI has released a chart showing when an existing agent (one who was licensed as of January 1, 2008) next needs to take both the Flood and Ethics course. [You can click here to see this chart.](#) Basically, the Department has said that an agent needs to take the Ethics course again in their **first** full compliance period **beginning AFTER DECEMBER 31, 2009**, regardless of when that agent first took the Ethics course. The Flood course must be taken again in their **second** full compliance period after 12/31/09.

You can also use this [Flood & Ethics Compliance calculator](#) to determine when you next need to take each class. *(On the file download box that appears, click open or save. If you are then prompted with a login box, simply hit cancel. No login is required.)*

Just as a reminder, the initial period to take Flood and Ethics for the FIRST time was between January 1, 2008 and December 31, 2009. You only have to take these courses ONE TIME during this period. The chart mentioned above shows you when you NEXT need to take each class.

For example, an agent who was born on June 15, 1978 (even-year) is currently in a compliance period which began July 1, 2008 and ends June 31, 2010. His first full compliance period which begins **after** December 31, 2009 starts on July 1, 2010, therefore **this agent must next take the Ethics course between July 1, 2010 and June 30, 2012.**

This agent would have to take the Flood course again during his second full compliance period after 12/31/09. For this agent, that compliance period would begin 7/1/2012, **therefore this agent must next take the Flood course between July 1, 2012 and June 30, 2014.**

Keep in mind that the re-take requirement illustrated above would hold true **regardless of when the agent first took either the Flood or Ethics courses.**

The chart or calculator mentioned above will hopefully clearly show you when you must next take these mandated courses. **Just remember that the dates shown on the chart are BEGINNING DATES. In other words, you have two years FROM the dates shown to take the courses.** However, the staff of the IIANC Education Department is always available to answer any questions that you have. Please feel free to call on any of the individuals listed below:

Allyson Wohlrab – 919-863-6535 (awohlrab@iianc.com)

Toya Crichlow – 919-863-6519 or 888-274-6899 (tcrichlow@iianc.com)

Vince Sorgi – 919-863-6516 or 888-275-8908 (vsorgi@iianc.com)

Chris McLeod – 919-863-6539 or 888-275-8912 (cmcleod@iianc.com)