

109TH CONGRESS  
1ST SESSION

# H. R. 4161

To reiterate the responsibilities of FEMA with regard to the creation of an appeals process and the establishment of minimum training and education requirements under the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004.

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## IN THE HOUSE OF REPRESENTATIVES

OCTOBER 27, 2005

Mrs. JO ANN DAVIS of Virginia introduced the following bill; which was referred to the Committee on Financial Services

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## A BILL

To reiterate the responsibilities of FEMA with regard to the creation of an appeals process and the establishment of minimum training and education requirements under the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004.

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

1 **SECTION 1. REITERATION OF FEMA RESPONSIBILITY TO**  
2 **CREATE APPEALS PROCESS AND ESTABLISH**  
3 **MINIMUM TRAINING AND EDUCATION RE-**  
4 **QUIREMENTS.**

5 (a) APPEALS PROCESS.—As directed in section 205  
6 of the Bunning-Bereuter-Blumenauer Flood Insurance  
7 Reform Act of 2004 (Public Law 108–264), the Director  
8 of the Federal Emergency Management Agency is again  
9 directed to, not later than 90 days after the date of the  
10 enactment of this Act, establish an appeals process  
11 through which holders of a flood insurance policy may ap-  
12 peal the decisions, with respect to claims, proofs of loss,  
13 and loss estimates relating to such flood insurance policy  
14 as required by such section.

15 (b) MINIMUM TRAINING AND EDUCATION REQUIRE-  
16 MENTS.—As directed in section 207 of the Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004  
17 (Public Law 108–264), the Director of the Federal Emergency Management Agency is again directed to, not later  
18 than 90 days after the date of the enactment of this Act,  
19 in cooperation with the insurance industry, State insurance regulators, and other interested parties establish  
20 minimum training and education requirements for all insurance agents who sell flood insurance policies as re-  
21 quired by such section.