

MEDIA RELEASE

Insurance Regulations Require Damage Mitigation in Florida

CEU.com course teaches agents how to help clients in hurricane-vulnerable areas

Old Saybrook, Conn., November 4, 2008: It's an unavoidable truth in the insurance industry – some areas of the country are simply more prone to natural disasters and the often devastating losses associated with them. Insurance agents in these areas must understand how to best serve their clients while mitigating their losses at the same time.

Insurance professionals are required by law in the hurricane-vulnerable state of Florida to be able to provide assistance to their clients with regard to mitigation. Specifically, these guidelines stipulate that an insurance professional must be prepared to assist homeowners in identifying potential mitigation measures such as reinforcing walls and strengthening roof/wall connections, and they must also be able to identify and recommend licensed professionals (e.g., contractors) who can inspect homes to verify implementation of those measures. The insurance professionals must then provide premium discounts when clients conform to the mitigation guidelines.

The rules are very detailed and somewhat complex. To help licensed general lines agents and customer representatives comply with them, CEU.com is pleased to offer a hard-to-find course entitled "Florida Hurricane Loss Mitigation."

This course is a part of the Florida training programs that are designed to inform Florida citizens with regard to the nature, purpose, and application of the Home Structure Rating System for assessing and improving the ability of their homes to withstand the forces that are involved in severe tropical storms and hurricanes.

Modules covered in this course include the Florida Home Structure Rating System, Wind Resistance Improvement, the My Safe Florida Home (MSFH) Program, Residential Construction Mitigation, and Premium Discounts for Improvement.

To register for "Florida Hurricane Loss Mitigation" or to review a complete course catalog, insurance professionals should visit www.ceu.com.

About CEU.com

Founded in 1999, CEU.com is a continuing education provider offering insurance and adjuster license holders convenient, engaging, and superior quality compliance training delivered via the Internet. Courses are authored by professors and insurance industry experts, and they are designed to incorporate the most relevant and up-to-date information to enhance the career development of insurance professionals. CEU.com is approved in all 50 states and the District of Columbia.

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