

STATE ANTI-FRAUD EDUCATIONAL REQUIREMENTS

State	Statute	Requirement	Time Requirements
Arkansas	§ 23-66-510	Educate and train company employees in the identification of suspected fraudulent insurance acts	
California	Title 10 § 2698.39	Educate and train all claims handlers to identify possible insurance fraud through matching specific claims against patterns and trends, red flag events and other criteria	Annual & antifraud orientation within 90 days of hire. Annually thereafter.
Colorado	§ 10-1-127	Educate appropriate employees about fraud detection and the company's anti-fraud plan	
District of Columbia	D.C. § 22-3225.09 (a)	Provide orientation of employees on insurance fraud prevention and detection / annual thereafter	
Florida	§ 626.9891 (6)	Education and training of underwriters and claim personnel	
Kentucky	806 KAR 47:030	Educate and train all claims handlers to identify possible insurance fraud	
Louisiana	§ 572.1	Educate appropriate employees on the antifraud plan and fraud detection	
Maine	Title 24-A - §2186	Educate appropriate employees on the antifraud plan and fraud detection	
Maryland	§ 27-803.04	Educate and train employees in the detection of insurance fraud upon hire and than once every 2 yrs. **Includes TPA's	Within 6 months of the effective date of employment and every 2 years thereafter
New Hampshire	Ins 4601.05 (4)Anti Fraud Plan	Education and training information, including, if applicable, a description of the insurer's plan for antifraud education and training initiatives of any personnel involved in antifraud related efforts.The internal positions the insurer offers regular education and training, such as underwriters, adjusters, claims representatives, appointment agents, and attorneys, etc.	
New Jersey	N.J.A.C. § 11:16-6.5	Provide Basic Entry Level training to all employees within 180 days (4.5 hours) and 2 hours annually thereafter. (Life, Health & Auto)	Provide Basic Entry Level training to all employees within 180 days (4.5 hours) and 2 hours annually thereafter
New Mexico	§ 59A-16C-10 (B)(1)	Provide guidelines to educate appropriate employees on fraud detection	
New York	11 NYCRR § 86.6	Training programs for underwriting and claims personnel in identifying and evaluating instances of suspected insurance fraud	Introductory and periodic refreshers - no exact time requirements provided in regs
Ohio	Rs 22572.1 § 572.1 (B)(2); Rs 221801 § 1801 (G)(2)(c)	Insurance Fraud Plan requires education and training for appropriate employees.	
Pennsylvania	Title 31 section §119.22 (1)	Work Comp - Detailed information should be provided describing existing procedure manuals, internal policies, guidelines and employee training programs implemented by the insurer to prevent fraud.	
Tennessee	T.A.C.§ 56-53-111;47	WORK COMP ONLY Educate employees on fraud detection	
Vermont	Chapter 130 Section 4750	Educate appropriate employees on the antifraud plan and fraud detection	
Washington	RCW § 48.30A.050; RCW § 48.30A.045	Train company employees and agents in the detection and prevention of fraud	

This document is provided as a guide to understanding state mandated training requirements.This document is not intended to serve as legal advice or opinion.