

### 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 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.