

Mandatory Human Reviews of Insurance Claim Denials

Dead

Risk: High

Comprehensive

Last Action (Mar 13, 2026): Died in Banking and Insurance

Summary

The bill mandates that insurance claim denials be made by qualified human professionals, defined as individuals with relevant expertise and credentials. The Office of Insurance Regulation can conduct examinations under specific conditions.

Business Impact

If you operate in the insurance sector, you must ensure claim denials are reviewed by qualified professionals by [date] or face regulatory penalties.

Key Provisions

- Decisions to deny claims must be made by qualified human professionals with relevant expertise and credentials.
- Prohibits using AI or algorithms as the sole basis for claim denials.
- The Office of Insurance Regulation can conduct compliance examinations when there is a reasonable belief of non-compliance.

Compliance Checklist

- Ensure all claim denials are made by qualified human professionals. | Who: Insurance companies | Penalty: Regulatory scrutiny and potential penalties
- Maintain detailed records of claim denial decisions. | Who: Insurance companies | Penalty: Regulatory scrutiny and potential penalties
- Include required information in denial communications. | Who: Insurance companies | Penalty: Regulatory scrutiny and potential penalties

Industries Affected

Insurance

Finance

Topics

AI Healthcare

AI in Insurance

Related Bills

- S0794 (FL)
- H0527 (FL)
- H1555 (FL)

Official Source

<https://www.flsenate.gov/Session/Bill/2026/202>

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