

H1555 • Florida

Insurers' Liabilities and Responsibilities

Unknown

Risk: High

Comprehensive

Last Action (Jun 16, 2025): Died in Insurance & Banking Subcommittee

Summary

This bill mandates human review of claims denials, restricts AI use in decision-making, and authorizes OIR to audit claim denials.

Business Impact

If you are an insurer in Florida, you must ensure claims denials are reviewed by qualified professionals and cannot rely on AI by the time this bill is enacted.

Key Provisions

- Claims denials must be reviewed and signed off by qualified human professionals.
- AI and automated systems cannot be the sole basis for denying claims.
- Insurers must maintain records of the human review process for denied claims.
- Insurers must include specific information in denial communications to claimants.
- OIR is authorized to audit claim denials.

Compliance Checklist

- Ensure claims denials are reviewed by qualified human professionals | Who: Surplus lines insurers | Penalty: Potential penalties from OIR audits.
- Maintain records of the human review process for denied claims | Who: Surplus lines insurers | Penalty: Potential penalties from OIR audits.

Industries Affected

Insurance

Topics

AI Healthcare

AI in Insurance

Automated Decision-Making

Related Bills

- H0527 (FL)
- S0794 (FL)
- S0202 (FL)

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