

# H1555 • Florida

## Insurers' Liabilities and Responsibilities

Enacted

Risk: High

Comprehensive

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

## Summary

The bill mandates that insurers must comply with valued policy law and prohibits AI from denying claims, requiring human review instead.

## Business Impact

If you operate as an insurer in Florida, you must ensure all claim denials are reviewed by qualified professionals or face potential audits by the OIR.

## Key Provisions

- Surplus lines insurers must comply with valued policy law.
- AI and automated systems cannot be used to deny claims.
- All claim denials must be reviewed and signed off by qualified human professionals.
- Insurers must maintain records of the human review process for denied claims.
- Insurers must provide specific information in denial communications to claimants.
- OIR is authorized to audit claim denials.

## Compliance Checklist

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

## Industries Affected

Insurance

General

## Topics

AI Healthcare

AI in Insurance

Automated Decision-Making

## Bill Sponsors

Name	Party	Role
Hillary Cassel	R	Sponsor

## Related Bills

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

## Official Source

<https://www.flsenate.gov/Session/Bill/2025/1555>

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