

SCS HCS HB 1495 -- REPORTING OF INSURANCE FRAUD

Currently, an insurer, employee or agent of any insurer, or any other person acting without malice can share information related to insurance fraud investigations without being subject to civil liability for libel or otherwise. This bill expands the immunity to civil liability of any kind, including libel and slander.

Except when a person knowingly and intentionally communicates false information, a civil cause of action of any nature may not arise against a person for information relating to suspected or anticipated fraudulent insurance acts:

(1) Furnished to or received from law enforcement officials and their agents and employees;

(2) Furnished to or received from other persons subject to the Fraudulent Insurance Act; and

(3) Furnished in reports to a federal or state agency or office; the National Association of Insurance Commissioners; the National Insurance Crime Bureau; any other organization established to detect and prevent fraudulent insurance acts or their agents, employees, or designees; or a department-recognized database system.