

2025 SESSION REPORT

AIF Coalition for the Future of Artificial Intelligence (AI) in Business



ASSOCIATED INDUSTRIES OF FLORIDA
The Voice of Florida Business Since 1920



Coalition Mission

Bring business sectors together to:

- (1) develop guidelines for accountable and innovative AI policies and
- (2) educate and engage with policymakers to ensure a responsible regulatory structure.

Coalition Activities

Educational Component

- Familiarize key legislative leaders with how AI is currently being implemented in the business community in a broad way and discuss future applications.
- Hold round table events to bring legislative leaders and business leaders together to discuss the issue and its future impact.

Policy Component

- Develop and pass a broadly agreed upon definition of AI to be used as a launching point for policy development in the future.

Coalition Membership

Using the unmatched expertise of AIF members in collaboration with non-AIF members and stakeholders with AI expertise, the Coalition will be comprised of the following levels:

Founding Members

These AIF members will be instrumental in establishing policy guidelines and have final approval of the Coalition's work product.

Workgroup Leaders

Several workgroups will be formed to do the preliminary work on the various sectors of AI that need to be explored.

Partner Members

Non-AIF organizations that provide expertise and critical input and participate with the workgroups.





"There is strong consensus among elected officials and business leaders in the United States that thoughtful measures are necessary to prevent bad actors from using AI to impose harm to others or threaten our national security. As we began to consider proposals for legislation, AIF believed it was important to bring business leaders together to form a coalition in charge of guiding AI policy in Florida. The AIF Coalition for the Future of Artificial Intelligence in Business was made to protect innovation stemming from AI while also advising policy makers on reasonable measures to ensure everyone's protection."

– BREWSTER B. BEVIS, PRESIDENT & CEO, AIF

Overview

Artificial intelligence (AI) is a transformative technology with limitless applications for manufacturing, transportation, health care, agriculture, defense, and many other areas.

Both Federal and State Governments across the country have started to take notice of the surge of AI across every industry. This legislative session, Associated Industries of Florida (AIF), worked hard with our members and partners across the business community to ensure that the legislature was informed on the topic of artificial intelligence and provided feedback on any legislation aimed at regulating it.

A piecemeal approach to state regulation of AI can lead to a fragmented regulatory landscape that may exacerbate existing issues and create new challenges. When individual states implement their own regulations, the lack of uniformity can lead to confusion and inefficiency for businesses that operate across state lines, potentially stifling innovation and increasing compliance costs. Additionally, such an approach may result in regulatory gaps where certain risks are inadequately addressed, as different states may focus on disparate aspects of AI, such as privacy, safety, or ethical considerations. This inconsistency can undermine efforts to establish comprehensive safeguards and may inadvertently encourage companies to relocate or adjust their practices to the most lenient jurisdictions, diminishing the overall effectiveness of regulatory measures and potentially exacerbating the risks associated with AI technology.



2025 Florida Business Forum Panelists (From left to right: Elizabeth Chernenow, Executive Director of Public Policy at Comcast, Chris Hein, Head of Engineering for Google Public Sector, and Diya Wynn, Responsible AI Lead at Amazon) speak on AI policy and regulations.

2025 Florida Business Forum

In February, the Foundation of Associated Industries of Florida hosted the Florida Business Forum on Artificial Intelligence. The AIF Coalition for the Future of AI in Business presented their report and hosted a round table discussion with experts from Amazon, Comcast and Google to the public and legislators. The Coalition's report discussed the following components of AI policy: Definitions, Transparency, and Enforcement. For each of these three policy components, the report provides the status of language approved or previously proposed in Florida, summarizes concerns associated with the approved or proposed language, and provides recommendations for policymakers' consideration.

Federal Action



On January 23, 2025, President Donald Trump issued an Executive Order (EO) titled “Removing Barriers to American Leadership in Artificial Intelligence.” The order replaced President Biden’s previous AI Executive Order and represents a significant shift in policy. Below are key points in the order:

- **Deregulation and Innovation:** Emphasizes deregulation to promote AI innovation and maintain U.S. global dominance in AI and aims to remove perceived regulatory obstacles that hinder AI development.
- **National Competitiveness:** Frames AI development as a matter of national competitiveness and economic strength.
- **Ideological Bias:** Criticizes “engineered social agendas” in AI systems and seeks to ensure AI technologies remain free from ideological bias.
- **Review and Rescission:** Mandates an immediate review and potential rescission of all policies, directives, and regulations established under the previous Biden EO that could be seen as impediments to AI innovation.
- **AI Action Plan:** Requires the development of a new AI action plan within 180 days (July 22, 2025), led by key advisors and the National Security Advisor.
- **National Security:** Prioritizes a flexible regulatory environment to maintain U.S. AI leadership for national security purposes.

Florida Action



There was a surge in the number of bills addressing the use, regulation, and transparency of artificial intelligence (AI) this year. Lawmakers considered measures that would restrict AI-driven decisions in industries such as insurance, increase oversight on AI-generated content, and establish guidelines for AI use in government operations. While some proposals sought to protect consumers from AI misinformation, others focused on limiting AI use in security operations or government accountability.



AIF CEO Brewster Bevis gives opening remarks at the 2025 Session Briefing.

AI Bills Approved by the Legislature

Statewide Study on Automation and Workforce Impact

HB 827 by Representative Leonard Spencer (D-Winter Garden) requires the Bureau of Workforce Statistics and Economic Research (WSER) within the Department of Commerce to study the economic impact of automation, artificial intelligence (AI), and robotics on employment in Florida, focusing on job losses and gains due to AI and automation.

The legislation uses the following federal definition of AI (lines 20-30):

“A machine-based system that can, for a given set of human-defined objectives, make predictions, recommendations, or decisions influencing real or virtual environments. An artificial intelligence system uses machine and human-based inputs to: (a) perceive real and virtual environments; (b) abstract perceptions into models through analysis in an automated manner; and (c) model inferences to formulate options for information or action.”

The study must be provided to the Governor and the Legislature by December 1, 2025, and every three years thereafter. The WSER may consult with business and industry representatives, academic institutions with labor economics expertise, local economic councils, chambers of commerce, and others. The study will analyze:

- Industries most affected and projected job displacement over the next 10 years, particularly due to AI use;
- Geographic regions most vulnerable to job loss or displacement;
- Demographics of workers who are most at risk;
- Impact on wages and job quality in key job sectors;
- Economic benefits, including productivity growth and job creation;
- Workforce training programs addressing job loss or displacement;
- Policy recommendations for workforce resilience, including education and retraining investments; and
- The rate and scale of job loss or displacement caused specifically by AI compared to other forms of automation.

Status: The bill has not been delivered to the Governor. If enacted, it takes effect July 1, 2025.

Florida Institute for Pediatric Rare Diseases

HB 907 by Representative Adam Anderson (R-Tarpon Springs) codified the Florida Institute for Pediatric Rare Diseases within the Florida State University College of Medicine as a statewide resource to advance research, clinical care, and education related to pediatric rare diseases. Additionally, the bill creates the Sunshine Genetics Consortium as a statewide network of clinical and academic research professionals, geneticists, and physicians from state universities and the children's hospitals to collaborate on research and genetic and precision medicine including leverage advancements in artificial intelligence utilization in genetics (lines 105-108).

Status: The bill has not been delivered to the Governor. If enacted, it takes effect July 1, 2025.

AI Bills Not Approved by the Legislature

Outlined below are several bills addressing various aspects of AI that were not approved during the session.

Provenance of Digital Content

HB 369 was filed by Representative Fiona McFarland (R-Sarasota), who previously sponsored data privacy and technology transparency legislation. House bill 369 would have required generative artificial intelligence (AI) developers and social media platforms to preserve and provide provenance data for digital content involving synthetic media. The bill contained a multitude of new definitions, including "generative artificial intelligence," "provenance data," "social media platform," "synthetic content," etc.



AIF's VP of Governmental Affairs, Adam Basford, speaks to a Senate Committee.

The bill's provisions included:

- Requiring generative AI developers to either supply a tool to apply provenance data or apply the data directly when synthetic content is created or modified.
- Requiring developers to provide a free provenance reader to the public.
- Requiring social media platforms to retain and make available provenance data of content posted on their sites.
- Making violations an unfair or deceptive act or practice enforced exclusively by the Attorney General and providing a 30-day cure period.
- Exempting products and services that exclusively offer video game experiences.

AIF opposed early versions of the bill and continued to monitor and work on amended versions to improve the legislation to ensure all of Florida's businesses could comply.

Mandatory Human Reviews of Insurance Claim Denials

Senator Jennifer Bradley (R-Orange Park) filed SB 794, prohibiting insurers from relying on the decisions provided by an algorithm, an artificial intelligence (AI) system, or a machine learning system as the sole basis for an insurer to deny a claim. The bill was heard in one committee; however, this language was added to a large insurance package, SB 1740, midway through the session. This language would have required insurers to ensure that human professionals make all claim denial decisions. It also included the following definitions:

- “Artificial intelligence system” is a machine-based system that may have varying levels of autonomy and that can, for a given set of objectives, generate outputs, such as predictions, recommendations, or content, influencing decisions made in real or virtual environments.
- “Machine learning system” is an artificial intelligence system that has the ability to learn from provided data without being explicitly programmed.

Provisions of the bill included:

- Requiring qualified human professionals to independently analyze claim facts and policy terms without relying solely on automated systems.
- Requiring insurers to maintain detailed records of claim decisions, including the identity and actions of the human professionals involved.
- Prohibiting the use of algorithms, artificial intelligence, or machine learning systems as the sole basis for claim adjustments or denials.
- Requiring the denials to claimants to identify the human professional responsible.
- Authorizing the Office of Insurance Regulation (OIR)

to conduct examinations and investigations to ensure compliance.

AIF opposed language in this bill that would restrict the use of Artificial Intelligence in examining information and providing feedback to companies, which allows them to work more efficiently. **AIF also opposed** any language that revealed the names of the individuals who certify claim denials which would create potential safety concerns for employees.

Use of AI by Government Agencies to Detect Concealed Firearms

HB 491 by first year Representative Monique Miller (R-Palm Bay) and SB 562 by Senator Blaise Ingoglia (R-Spring Hill) prohibited a governmental agency from using artificial intelligence (AI), or contracting with a private business to use AI, in conjunction with a camera or similar technology to detect concealed firearms in a public place.

The bills did not prohibit a governmental agency from using AI, or contracting with a private business to use AI, to detect concealed firearms on the grounds of a school or at any location that a person with a concealed weapons or concealed firearms license is not authorized to carry a concealed weapon. Further, the bills allowed an aggrieved party to seek injunctive relief against a governmental agency or private business under contract with a governmental agency to prevent or remedy a violation of the prohibition.

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Information Technology

SB 7026 by Senate Appropriations sought to establish the Agency for State Systems and Enterprise Technology (ASSET) as a Cabinet-level agency led by the Florida Chief Information Officer (CIO). The CIO would be nominated by a CIO selection committee, appointed by a majority Cabinet vote, and confirmed by the Senate. The bill's provisions included:

- Requiring all executive state agencies to be subject to ASSET's published standards and rules.
- Establishing a state CIO policy workgroup to review ASSET's structure, functions, and powers, and submit recommendations for changes to the Legislature by December 1, 2025.
- Mandating biennial cybersecurity risk assessments for state agencies, including vulnerability and penetration testing.
- Eliminating the Cybersecurity Advisory Council.
- Requiring the Northwest Regional Data Center (NWRDC) to meet or exceed the standards established by ASSET and requiring the NWRDC to provide projected state data center costs to the Governor's Office of Policy and Budget and the Legislature by November 15 each year.

ASSET would have:

- Absorbed non-operational functions of the Florida Digital Service (FLDS) and added responsibilities for master data management, legacy system needs assessments, information technology (IT) expenditure tracking, and an IT test lab for evaluating software and services.
- Developed career training programs for the state's IT workforce.



Attendees gather with Representative Chad Johnson (R-Chiefland) at the AIF 2025 New Legislators Reception.

Conclusion

With the 2025 Florida legislative session coming to a close on the policy front, AIF and the Coalition fulfilled a key role by engaging with lawmakers on AI-related bills, technology policy, and broader business issues. Throughout the session, AIF advocated for measures that balance innovation with accountability to ensure that AI and emerging technologies support economic growth while maintaining fairness and transparency.

Beyond AI, AIF engaged on policies affecting data privacy, cybersecurity, workforce development, and regulatory reform, educating lawmakers and staff on how proposals would impact Florida's business community. As the legislative landscape continues to evolve, AIF's involvement ensures that industry perspectives remain at the forefront of policymaking.

AIF Coalition for the Future of Artificial Intelligence (AI)

in Business



516 North Adams Street • Tallahassee, Florida 32301



850.224.7173



aif@aif.com



AIF.com



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