
HOUSE BILL No. 1260

AM126001 has been incorporated into introduced printing.

Synopsis: Various insurance matters.

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IN 1260—LS 6767/DI 141



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Introduced

Second Regular Session of the 124th General Assembly (2026)

PRINTING CODE. Amendments: Whenever an existing statute (or a section of the Indiana Constitution) is being amended, the text of the existing provision will appear in this style type, additions will appear in **this style type**, and deletions will appear in ~~this style type~~.

Additions: Whenever a new statutory provision is being enacted (or a new constitutional provision adopted), the text of the new provision will appear in **this style type**. Also, the word **NEW** will appear in that style type in the introductory clause of each SECTION that adds a new provision to the Indiana Code or the Indiana Constitution.

Conflict reconciliation: Text in a statute in *this style type* or ~~this style type~~ reconciles conflicts between statutes enacted by the 2025 Regular Session of the General Assembly.

HOUSE BILL No. 1260

A BILL FOR AN ACT to amend the Indiana Code concerning insurance.

Be it enacted by the General Assembly of the State of Indiana:

1 SECTION 1. IC 27-2-28-8, AS ADDED BY P.L.226-2023,
2 SECTION 20, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
3 JULY 1, 2026]: Sec. 8. (a) An insurer that makes a material change to
4 an insured's personal automobile or homeowner's policy shall provide
5 a written notice to the insured that:
6 (1) explains the principal factors for the material change; or
7 (2) states that the insured has a right to request and obtain an
8 explanation of the principal factors for the material change.
9 (b) **Not later than thirty (30) days after** an insured ~~who~~ receives
10 a notice of a material change described in subsection (a)(2), **the**
11 **insured** may submit to the insurer a written request for an explanation
12 of the principal factors for the material change.
13 (c) **Upon Not later than thirty (30) days after** receiving a request
14 for an explanation under subsection (b), the insurer shall provide
15 written notice to the insured explaining the principal factors for the

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1 material change.

2 (d) An insurer shall provide a copy of a written notice provided
3 under subsection (a)(1) or (c):

4 (1) to the insurance producer, if any, who:

5 (A) represented:

6 (i) the insured in obtaining coverage from the insurer;
7 or

8 (ii) the insurer in regard to the providing of coverage to
9 the insured; and

10 (B) is not an employee, an exclusive agent, or a captive
11 agent of the insurer; and

12 (2) to the insurer's reporting portal for agent communications.

13 (e) A written notice provided under subsection (a) or (c), or a
14 written request submitted under subsection (b), must be provided by:

15 (1) first class mail; or

16 (2) electronic delivery as set forth in IC 27-1-43.

17 SECTION 2. IC 27-7-6-0.5 IS ADDED TO THE INDIANA CODE
18 AS A NEW SECTION TO READ AS FOLLOWS [EFFECTIVE JULY
19 1, 2026]: **Sec. 0.5. Section 6 of this chapter, as amended in the 2026**
20 **session of the general assembly, applies to automobile insurance**
21 **policies that are issued, delivered, amended, or renewed after June**
22 **30, 2026.**

23 SECTION 3. IC 27-7-6-6, AS AMENDED BY P.L.196-2021,
24 SECTION 36, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
25 JULY 1, 2026]: Sec. 6. (a) An insurer shall not fail to renew a policy
26 unless it mails to the named insured, at the address shown in the policy,
27 at least twenty (20) sixty (60) days advance notice of its intention not
28 to renew the policy.

29 (b) If a policy was procured by an independent insurance producer
30 duly licensed by the state of Indiana, a notice of intent not to renew the
31 policy shall be mailed to the independent insurance producer at least
32 ten (10) days prior to the mailing of the notice of intention not to renew
33 to the named insured under subsection (a), unless such notice of intent
34 is or has been waived in writing by the independent insurance
35 producer.

36 (c) This section does not apply:

37 (1) if the insurer has manifested its willingness to renew; or

38 (2) in case of nonpayment of premium.

39 However, notwithstanding the failure of an insurer to comply with this
40 section, the policy shall terminate on the effective date of any other
41 insurance policy with respect to any automobile designated in both



1 policies.

2 (d) A notice of intention not to renew is not required under this
3 section if:

4 (1) the insured is transferred from an insurer to an affiliate of the
5 insurer for future coverage; and
6 (2) the transfer results in the same or broader coverage.

7 (e) Renewal of a policy shall not constitute a waiver or estoppel
8 with respect to grounds for cancellation which existed before the
9 effective date of such renewal.

10 SECTION 4. IC 27-7-12-1 IS AMENDED TO READ AS
11 FOLLOWS [EFFECTIVE JULY 1, 2026]: Sec. 1. (a) **Except as**
12 **provided in subsection (b)**, this chapter applies to policies of
13 insurance covering risks to property located in Indiana that take effect
14 or are renewed after June 30, 2001, and that insure loss of or damage
15 to:

16 (1) real property consisting of not more than four (4) residential
17 units, one (1) of which is the principal place of residence of the
18 named insured; or
19 (2) personal property:
20 (A) in which the named insured has an insurable interest;
21 and
22 (B) that is used within a residential dwelling for personal,
23 family, or household purposes.

24 **(b) Section 4 of this chapter, as amended in the 2026 session of**
25 **the general assembly, applies to policies of insurance described in**
26 **subsection (a) that are issued, delivered, amended, or renewed**
27 **after June 30, 2026.**

28 **(b) (c) This chapter does not apply to the following:**

29 (1) A policy of inland marine insurance.
30 (2) The cancellation or nonrenewal of an automobile insurance
31 policy under IC 27-7-6.
32 (3) The cancellation or nonrenewal of a commercial property and
33 casualty insurance policy under IC 27-1-31-2.5.

34 SECTION 5. IC 27-7-12-4, AS AMENDED BY P.L.196-2021,
35 SECTION 38, IS AMENDED TO READ AS FOLLOWS [EFFECTIVE
36 JULY 1, 2026]: Sec. 4. (a) Notice of nonrenewal by an insurer must:

37 (1) be in writing;
38 (2) be mailed to the named insured at the last known address of
39 the named insured;
40 (3) state the insurer's intention not to renew the policy upon
41 expiration of the current policy period;



4 (5) be mailed to the named insured at least twenty (20) sixty (60)
5 days before the expiration of the current policy period.

12 (c) Notice of nonrenewal under this section is not required if:

15 (2) the transfer results in the same or broader coverage.

20 SECTION 6. IC 27-7-18.7 IS ADDED TO THE INDIANA CODE
21 AS A NEW CHAPTER TO READ AS FOLLOWS [EFFECTIVE
22 JULY 1, 2026]:

23 Chapter 18.7. Property and Casualty Insurance for 24 Condominium Units

25 Sec. 1. As used in this chapter, "condominium" has the
26 meaning set forth in IC 32-25-2-7.

27 Sec. 2. As used in this chapter, "condominium unit" has the
28 meaning set forth in IC 32-25-2-9.

29 Sec. 3. As used in this chapter, "co-owner" has the meaning set
30 forth in IC 32-25-2-11.

31 Sec. 4. As used in this chapter, "property and casualty
32 insurance" means one (1) or more of the types of insurance
33 described in IC 27-1-5-1, Class 2 and Class 3.

34 **Sec. 5. (a) This section applies to a condominium in which all**
35 **of the condominium units;**

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1 **(1) By purchasing a master policy for property and casualty**
 2 **insurance.**

3 **(2) By allowing each co-owner to purchase property and**
 4 **casualty insurance on an individual basis.**

5 **(c) This section may not be construed to relieve the co-owners**
 6 **from any obligation under IC 32-25-8-9 to provide insurance**
 7 **coverage under a master policy for:**

8 **(1) the land on which the condominium is located;**
 9 **(2) swimming pools and other recreational facilities; or**
 10 **(3) any other parts of the condominium existing for common**
 11 **use.**

12 SECTION 7. IC 27-8-11-8.5 IS ADDED TO THE INDIANA
 13 CODE AS A NEW SECTION TO READ AS FOLLOWS
 14 [EFFECTIVE JULY 1, 2026]: **Sec. 8.5. An insurer shall post on the**
 15 **insurer's public website a list of every provider who has entered**
 16 **into an agreement with the insurer under section 3 of this chapter.**

17 SECTION 8. IC 27-13-9-1.5 IS ADDED TO THE INDIANA
 18 CODE AS A NEW SECTION TO READ AS FOLLOWS
 19 [EFFECTIVE JULY 1, 2026]: **Sec. 1.5. A health maintenance**
 20 **organization shall post on the health maintenance organization's**
 21 **public website a list of every participating provider who provides**
 22 **health care services through the health maintenance organization.**

23 SECTION 9. IC 27-19-3-1.5 IS ADDED TO THE INDIANA
 24 CODE AS A NEW SECTION TO READ AS FOLLOWS
 25 [EFFECTIVE JULY 1, 2026]: **Sec. 1.5. The commissioner shall have**
 26 **the authority to do the following:**

27 **(1) Establish any program, promulgate any rule, policy,**
 28 **guideline, or plan, or change any program, rule, policy, or**
 29 **guideline to:**

30 **(A) implement;**
 31 **(B) establish;**
 32 **(C) create;**
 33 **(D) administer; or**
 34 **(E) otherwise operate;**
 35 **a health benefit exchange.**

36 **(2) Apply for, accept, or expend federal money related to the**
 37 **creation, implementation, or operation of a health benefit**
 38 **exchange.**

39 **(3) Establish any advisory board or committee that the**
 40 **commissioner deems necessary to provide recommendations**
 41 **on the creation, implementation, or operation of a health**
 42 **benefit exchange.**



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