

**LEGISLATIVE SERVICES AGENCY
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS
FISCAL IMPACT STATEMENT**

LS 6187
BILL NUMBER: HB 1274

NOTE PREPARED: Nov 5, 2025
BILL AMENDED:

SUBJECT: Insurance Mandated Gun Free Zone Notices.

FIRST AUTHOR: Rep. Commons
FIRST SPONSOR:

BILL STATUS: As Introduced

FUNDS AFFECTED: **GENERAL**
 X DEDICATED
 FEDERAL

IMPACT: State

Summary of Legislation: This bill provides that an insurer may not require an insured or prospective insured to post or display a gun free zone notice. It prohibits an insurer from taking certain actions based on the failure or refusal by an insured or prospective insured to post or display a gun free zone notice. It also specifies limitations.

Effective Date: July 1, 2026.

Explanation of State Expenditures: The bill's requirements will increase workload for the Indiana Department of Insurance (DOI) to ensure compliance but should be able to be implemented using existing staffing and resources. *[The DOI is funded through a dedicated agency fund.]*

Explanation of State Revenues:

Explanation of Local Expenditures:

Explanation of Local Revenues:

State Agencies Affected: Indiana Department of Insurance.

Local Agencies Affected:

Information Sources:

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