

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

**LS 6187**  
**BILL NUMBER:** HB 1274

**NOTE PREPARED:** Jan 22, 2026  
**BILL AMENDED:** Jan 20, 2026

**SUBJECT:** Insurance Mandated Gun Free Zone Notices.

**FIRST AUTHOR:** Rep. Commons  
**FIRST SPONSOR:**

**BILL STATUS:** 2<sup>nd</sup> Reading - 1<sup>st</sup> House

**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.

**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:**

**Fiscal Analyst:** Jason Barrett, 317-232-9809.