



February 13, 2026

ENGROSSED HOUSE BILL No. 1274

DIGEST OF HB 1274 (Updated February 11, 2026 11:55 am - DI 140)

Citations Affected: IC 27-2.

Synopsis: Insurance mandated gun free zone notices. Provides that an insurer may not require an insured or prospective insured to post or display a gun free zone notice.

Effective: July 1, 2026.

Commons, Bascom, Greene, Carbaugh

(SENATE SPONSOR — FREEMAN)

January 6, 2026, read first time and referred to Committee on Insurance.

January 20, 2026, amended, reported — Do Pass.

January 22, 2026, read second time, ordered engrossed.

January 23, 2026, engrossed.

January 28, 2026, read third time, passed. Yeas 69, nays 25.

SENATE ACTION

February 2, 2026, read first time and referred to Committee on Insurance and Financial Institutions.

February 12, 2026, reported favorably — Do Pass.

EH 1274—LS 6187/DI 144



February 13, 2026

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.

ENGROSSED HOUSE BILL No. 1274

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 27-2-30 IS ADDED TO THE INDIANA CODE AS
2 A **NEW CHAPTER** TO READ AS FOLLOWS [EFFECTIVE JULY
3 1, 2026]:

4 **Chapter 30. Gun Free Zone Notice**

5 **Sec. 1. This chapter applies to a property and casualty insurance**
6 **policy that is issued, delivered, entered into, renewed, or amended**
7 **after June 30, 2026.**

8 **Sec. 2. As used in this chapter, "gun free zone notice" means a**
9 **written notice stating that firearms or ammunition are prohibited**
10 **or otherwise restricted.**

11 **Sec. 3. As used in this chapter, "insured" means an individual**
12 **who is entitled to coverage under a property and casualty**
13 **insurance policy.**

14 **Sec. 4. As used in this chapter, "insurer" means an insurance**
15 **company that issues or delivers a property and casualty insurance**
16 **policy.**

17 **Sec. 5. As used in this chapter, "property and casualty**

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1 **insurance" means one (1) or more of the types of insurance**
2 **described in IC 27-1-5-1, Class 2 and Class 3.**

3 **Sec. 6. An insurer may not require an insured or prospective**
4 **insured to post or display a gun free zone notice.**



COMMITTEE REPORT

Mr. Speaker: Your Committee on Insurance, to which was referred House Bill 1274, has had the same under consideration and begs leave to report the same back to the House with the recommendation that said bill be amended as follows:

Page 2, delete lines 5 through 16.

and when so amended that said bill do pass.

(Reference is to HB 1274 as introduced.)

CARBAUGH

Committee Vote: yeas 9, nays 3.

COMMITTEE REPORT

Mr. President: The Senate Committee on Insurance and Financial Institutions, to which was referred House Bill No. 1274, has had the same under consideration and begs leave to report the same back to the Senate with the recommendation that said bill DO PASS.

(Reference is to HB 1274 as printed January 20, 2026.)

BALDWIN, Chairperson

Committee Vote: Yeas 5, Nays 2

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