

May 22, 2017

Evan G. Greenberg  
Chairman and Chief Executive Officer  
CHUBB  
1133 Avenue of the Americas  
New York, NY 10036

Dear Mr. Greenberg,

We know that Chubb, the world's largest publicly traded property and casualty insurer, prioritizes acting as a good corporate citizen. That's why your company supports communities around the world through your philanthropic endeavors, with a particular emphasis on job training in low-income communities and ensuring that higher education is within reach for all.

This is why we were so disappointed to discover that Chubb has partnered with the National Rifle Association (NRA) and Lockton Affinity to underwrite insurance that will help cover the legal costs that arise when a gun owner shoots another person - including criminal defense and additional expenses like "cleanup costs."

We have long known that the gun lobby preys on gun owners' fears to sell firearms, raise money and boost membership numbers, and that Lockton Affinity has aggressively entered this grotesque market. But we were stunned to discover that your insurance company would join their cynical effort in order to boost profits.

States that have adopted "stand your ground" laws, which dramatically expand an individual's right to use lethal force whenever and wherever they claim to feel threatened, have seen gun homicides increase. They've also applied these laws in a racially skewed way, resulting in white perpetrators being much more frequently relieved of liability for killing black victims.

[For example:](#)

- Researchers conducting a 2012 study at Texas A&M found that stand your ground laws had been associated with a sharp increase in homicides - more than 600 every year.

- A 2013 examination by the Tampa Bay Times found that at least 26 children and teens have been killed in cases in which a stand your ground law was invoked in Florida alone since 2005.
- A 2013 Urban Institute study found that when white shooters kill black victims, these homicides were found to be “justified” eleven times more often than when the shooter is white and the victim is black.

The Texas A&M researchers found that despite the carnage these laws encourage, there is no evidence that they deter crime.

Indeed, these laws so extreme that state legislatures largely stopped passing them after 2011. And many states with these laws on the books are trying to reform or repeal them.

**We fear that your insurance product for gun owners who shoot first and claim “self-defense” later will contribute to this devastation and encourage more people to use deadly force.** Gun violence is the leading cause of death for African American boys and men -- including Trayvon Martin and Jordan Davis -- between the ages of 15 and 34, a demographic your philanthropic efforts aim to help.

We know that Chubb does not want to contribute to the gun violence epidemic plaguing our country or widen the racial disparities in the use of force. **Therefore, we are formally requesting that Chubb publicly pull out of this business arrangement with the NRA and Lockton Affinity.** Doing so will not be simple and it will not be easy. But it will be right.

We look forward to discussing these matters with you now as we begin to educate your employees, shareholders, customers, and the general public on the choice Chubb has made thus far in the hope that you will embrace a new chapter of corporate leadership.

Sincerely,

*Guns Down*

*Gays Against Guns (GAG)*

*Gun Lobby Watch*

*Newtown Action Alliance*

*One Pulse for America*

*Pride Fund to End Gun Violence*

*Safe Campus Colorado*

*States United to Prevent Gun Violence*

