

May 22, 2017

Glenn Spencer
Chief Executive Officer and President
Lockton Companies
444 W. 47th Street, Suite 900
Kansas City, Missouri 64112

Dear Mr. Spencer,

We write to express our disappointment that Lockton Affinity has decided to expand the firearm-related insurance products it offers to include NRA Carry Guard, which will help cover 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, but we were stunned to discover that your insurance company, along with the program underwriter, Chubb Insurance, would join their cynical effort 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 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 black and the victim is white.
- 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.

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 Lockton 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 Lockton publicly pull out of this business arrangement with the NRA and Chubb.** 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, Kansas City residents and the general public on the choice Lockton has made 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