Gary's second letter to the NIRA-No apparent actions by NIRA yet.

August 25, 2000

Ms. Karen Mehall, Editor America's 1st Freedom National Rifle Association 11250 Waples Mill Road Fairfax, VA 22030

Via Fax e-mail

(703) 267-3971 kmehall@nrahq.org

Re: State Farm Homeowner's Insurance

Dear Ms. Mehall,

Please find the attached cancellation letters regarding my insurance coverage with State Farm. As you can see from the dates, our cancellation letters crossed in the mail. I have terminated all of my policies with State Farm... auto, home and umbrella.

I was able to secure coverage on my shooting activities by forming a small NRAaffiliated club and then purchasing coverage through Lockton Risk Services. They were very helpful. My homeowner and auto policies were secured with a company that does not share State Farm's dire opinion of the shooting and hunting sports.

Note that State Farm's cancellation letter to me clearly states termination of my homeowner's policy is due to "operation of a shooting range." They maintained this position despite the fact that my shooting activities are confined to a parcel of land owned separately from my home and the land on which it sits. I offered to give State Farm a complete exclusion of liability for the property where shooting is done. They declined emphatically, and I believe, irrationally,

During this entire circumstance I got the distinct impression that State Farm is more anti-gun than anti-risk. I think their position should be made clear to the millions of gun owners and hunters from which premiums are collected.

Interestingly, my former State Farm agent readily writes insurance coverage for the high-powered boats and personal watercraft that regularly make local headlines with deaths and serious injuries. Inexplicably, these numerous, tragic losses appear acceptable to State Farm while the shooting sports and their virtual nonexistent accident rates are not.

Just in case anyone has any doubt about State Farm's position in this matter you now have it in writing with their attached cancellation letter. You have my permission to publish a copy of this letter in your magazine.

Thank you.

Sincerely,

Gary J. Atkinson 109 Pebble Creek Road Chapin, SC 29036

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