

STATE OF NEW JERSEY

GOVERNOR PHIL MURPHY

ICYMI: DEPARTMENT OF BANKING AND INSURANCE INVESTIGATING NRA-SPONSORED CARRY GUARD INSURANCE FOR POTENTIAL VIOLATIONS OF STATE LAW

TRENTON – The New Jersey Department of Banking and Insurance is investigating the marketing and sale in New Jersey of insurance sponsored by the National Rifle Association for potential violations of state insurance laws.

The Department is examining Overland Park, Kansas-based Lockton Affinity, LLC as the insurance broker for potential violations related to the marketing and sale of NRA-sponsored insurance under the “Carry Guard Program.” The Department is also examining Chicago-based Illinois Union, a member of the Chubb group, for potential violations in its role as the underwriter of the insurance product.

“New Jersey law requires insurance companies selling to residents within the state to comply with specific requirements. The Department has reviewed findings by the New York Department of Financial Services associated with the marketing and sale of Carry Guard insurance in New York and is examining the marketing and sale of this product in New Jersey to determine if, and to what extent, this activity violated state insurance laws,” **said Department of Banking and Insurance Commissioner Marlene Caride.**

The Department has contacted both Lockton and Illinois Union. A preliminary investigation by the Department found that Lockton marketed and sold Carry Guard insurance (certificates) to New Jersey residents, and that coverage remains in force in the state.

Among the findings by New York was that the NRA, which does not have a license from NYDFS to conduct insurance business in New York, actively marketed and solicited for the “Carry Guard” program through a website, email, and direct mail, among other channels. The NRA is not licensed to sell insurance in New Jersey.

The NRA Carry Guard Insurance Program is advertised as personal firearms liability insurance, including self-defense insurance, for those who lawfully carry firearms and their families, including protection against civil liability, the cost to defend against civil and criminal legal actions and immediate access to attorney referrals. The coverage is advertised as including supplementary payments as needed for bail, criminal defense legal retainer fees, among other costs.

The Department is also investigating the marketing and sale in New Jersey of other firearm-related insurance programs for potential violations of state insurance laws.

[Back to Top](#)

Powered by [Google Translate \(https://translate.google.com\)](https://translate.google.com)

[Translator Disclaimer \(/governor/disclaimer.shtml\)](/governor/disclaimer.shtml)

Governor Phil Murphy

Home (/governor/)

Administration

Governor Phil Murphy (/governor/admin/about/)

Lt. Governor Sheila Oliver (/governor/admin/lt/)

First Lady Tammy Snyder Murphy (/governor/admin/fl/)

Cabinet (/governor/admin/cabinet/)

Boards, Commissions & Authorities (/governor/admin/bca/)

Internship Opportunities (/governor/admin/internship.shtml)

Governor's Residence - Drumthwacket (<http://drumthwacket.org/>)

Key Initiatives

Economy & Jobs (/governor/initiatives/#Economy)

Education (/governor/initiatives/#Education)

Environment (/governor/initiatives/#Environment)

Health (/governor/initiatives/#Health)

Law & Justice (/governor/initiatives/#Justice)

Transportation (/governor/initiatives/#Transportation)

News & Events

Press Releases (/governor/news/news/562018/approved/news_archive.shtml)

Public Addresses (/governor/news/addresses/)

Executive Orders ([//nj.gov/infobank/eo/](http://nj.gov/infobank/eo/))

Statements on Legislation

(/governor/news/statements/approved/statements_archive.shtml)

Transition Reports (/governor/news/reports/approved/reports_archive.shtml)

Press Kits (/governor/news/press/)

Social

Facebook (<https://www.facebook.com/governorphilmurphy/>)

Twitter (<https://twitter.com/GovMurphy>)

Instagram (<https://www.instagram.com/govmurphy/>)

Snapchat (<https://www.snapchat.com/add/philmurphy>)

YouTube (<https://www.youtube.com/njgovernorsoffice>)

Contact Us

[Scheduling Requests \(/governor/contact/scheduling/\)](#)

[Contact Us \(/governor/contact/all/\)](#)

Statewide

[NJ Home \(/www.nj.gov\)](#)

[Services A to Z \(/www.nj.gov/nj/gov/njgov/alphaserv.html\)](#)

[Departments/Agencies \(/www.nj.gov/nj/gov/deptserv/\)](#)

[FAQs \(/www.nj.gov/faqs/\)](#)

[Contact Us \(/www.nj.gov/nj/feedback.html\)](#)

[Privacy Notice \(/www.nj.gov/nj/privacy.html\)](#)

[Legal Statement & Disclaimers \(/www.nj.gov/nj/legal.html\)](#)

[Accessibility Statement \(/www.nj.gov/nj/accessibility.html\)](#)

[\(/nj.gov/opra/\)](#)

[\(/nj.gov/transparency/\)](#)

Copyright © State of New Jersey, 1996-2018
Office of Governor PO Box 001
Trenton, NJ 08625
609-292-6000