

EMC
Insurance Companies

Employers Mutual Casualty Company
EMC National Life Company
EMCASCO Insurance Company
EMC Property & Casualty Company
EMC Reinsurance Company
EMC Risk Services, LLC

EMC Underwriters, LLC
Dakota Fire Insurance Company
Hamilton Mutual Insurance Company
Illinois EMCASCO Insurance Company
Union Insurance Company of Providence

**AGENCY
SERVICE BULLETIN**

WICHITA BRANCH OFFICE

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May 15, 2013

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TO: Kansas Agents

RE: **KS House Bill 2052**

Recently enacted Kansas legislation allows for schools, subject to certain conditions, to permit teachers, administrators and other school employees, with concealed handgun permits, to carry such handguns on school premises. That decision is the prerogative of the individual school's governing body.

EMC cares deeply about the safety and well-being of our school children and we respect the choice of each school district to ensure the safety of their children as they see fit.

EMC has concluded that concealed handguns on school premises pose a heightened liability risk. Because of this increased risk, we have chosen not to insure schools that allow employees to carry concealed handguns. Schools permitting concealed handguns will be declined, as new business. Existing schools permitting concealed handguns will not be renewed. We are making this underwriting decision simply to protect the financial security of our company.


Bernie Zalaznik
Resident Vice President