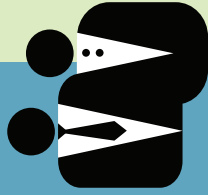


# Colorado's P & C Insurance Industry: We Mean Business to Colorado!

From employing thousands of workers, to contributing millions of dollars to charities, to its main mission of rebuilding communities, the people who insure your cars, houses and businesses are quietly going about the business of keeping Colorado in business.

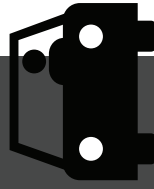
## We Are Jobs, Jobs, Jobs...

- 317 companies selling auto, home and business insurance.
- 87 companies maintain Colorado regional home offices.
- A major employer, with approximately 54,000 people working for insurance companies and agencies and brokerage firms in Colorado. The overall insurer-related wages and salaries in Colorado add up to more than \$3.8 billion.
- Maintaining and expanding Colorado's job force despite bad economic times with stable, "green" jobs.



## We Are Good, Stable Businesses...

- In a statewide consumer poll, 87% of Coloradans surveyed reported satisfaction with their auto and homeowners insurance company or agent.
- 85% of Coloradans surveyed said their last experience with their auto and homeowners insurance company or agent met or exceeded their expectations.
- Auto, home and business insurance is very competitive in Colorado—so unlike some other lines of insurance, such as health, or other less business-friendly or more disaster-prone states, consumers can still choose between hundreds of different companies and agents for the best price and customer service options.



## We Are Small Business Owners...

- Supports nearly 6,000 Colorado captive and independent agents running their own small businesses.
- Agents employ thousands of support personnel.
- Insurance supports hundreds of related fields from construction to auto repair to healthcare.



We are your **neighbors**, local business people and **community partners**, but here's a closer look at Colorado P & C insurers...

## We Are Generous Community Partners...

- Colorado insurance companies pay state premium taxes that total more than \$239 million—the 3rd largest state tax generator.
- Colorado P & C companies are among the state's biggest charitable donors—supporting education, at-risk youth, teen traffic safety, food banks, United Way and many, many more.
- Investments in Colorado municipal bonds total more than \$6.6 billion held—helping fund the construction of schools, roads and many other public sector projects.



## We Are Community Builders...

- Insurance plays a vital role in helping individuals and businesses prepare for and recover from natural disasters that may otherwise result in families facing financial ruin and entire communities being unable to rebuild after a devastating storm or wildfire.
- In 2009, Colorado insurers paid out more than \$1.4 billion to fix cars and homes and settled more than 200,000 claims from the state's most costly hail season.
- 2012's wildfire season is the most expensive in Colorado history with insured losses totaling more than \$583.6 million. Colorado Springs' Waldo Canyon Fire is the state's most costly wildfire with an estimated \$466.7 million in insured losses. 2013's Black Forest Fire is estimated at \$426.3 million in insured losses.

