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 52,000 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 $3.5 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 Generous Community Partners…**
- Colorado insurance companies pay state premium taxes that total more than $211 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.

**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…**
Colorado’s P & C Insurance Industry: We Give Back!

Auto, home and business insurance companies are among Colorado’s most generous corporate citizens—giving millions annually to charities, schools and non-profit organizations. Examples of top charitable contributions:

Aims Community College Foundation/College Promise
Alternatives to Violence
American Red Cross - Denver Disaster Relief Services
Aurora Public School Education Foundation/Rebound
Big Brothers/Big Sisters
Boys and Girls Club of Metro Denver
Boys and Girls Club Pikes Peak
Care and Share Food Bank/Food Drive
Catholic Charities & Community Emergency Assistance Program
Children’s Hospital
Colorado Holiday Commission
Colorado Springs Sports Corporation
Colorado Teen Driving Alliance
Denver Advocates for Children - Domestic Violence Program
Denver Children’s Home
Denver Hispanic Chamber
Denver Hispanic Chamber Annual Fiesta Colorado Gala
Developmental Pathways
Dr. Martin Luther King Jr. Marade
Escuela Tlatelolco
Food Bank of the Rockies
Front Range Earth Force
Girl Scouts of Colorado
Governor’s Office of Education
Greeley Weld Urban Enterprise Foundation
Habitat for Humanity
Junior Achievement
Junior Achievement of Southern Colorado
Junior Achievement Rocky Mountain
Latin American Education Foundation
Latin Anglo Alliance Foundation
Latina Chamber Foundation
Make a Wish Foundation
Mi Casa Resource Center
Mile High United Way
Mothers Against Drunk Driving Colorado
Mountain Region Black Economic Summit
National Little Britches Rodeo
Neighborhood Housing Services of Pueblo
Parker Task Force
Pikes Peak Community Foundation
Pikes Peak Council, Boy Scouts of America
Pikes Peak United Way
State of Colorado
Students Against Violence Everywhere
Support the Troops
The Home Front Cares
The March of Dimes
The Morgan Adams Foundation
The Susan G. Komen Foundation
University of Colorado, Colorado Springs
University of Northern Colorado/Monfort College of Business
Upstate Colorado
Urban Peak
Warren Village
YMCA, Pikes Peak Region
Young Americans Center for Financial Education