

**\*\*Eligible Risks Considered**  
*As provided by the following insurer:*

*American Family Mutual  
 Insurance Co.*

Air conditioning sales and contractors	Lawn sprinkler systems (installation or repair)
Aluminum siding contractors	Marble/mosaic/stone/terrazzo/tile work
Brick layers	Masonry contractors
Carpet or vinyl flooring installation	Nursery/Landscapers
Ceiling installation	Painting or paper hanging contractors
Downspouts and gutter installation	Paving contractors – asphalt/concrete/driveways/parking lots only (no street construction)
Dry wall/sheetrock/wallboard	Plumbing contractors
Electrical contractors (residential/farm/commercial)	Pre-manufactured steel building contractors
Furnace and heating	Residential roofing contractors
Glass dealers including installation	Sheet metal contractors
Glazier	Siding contractors
House furnishings installation	Storm door and storm window installation
Insulation contractors	Suspended ceiling installation
Iron or steel erection contractors	Wood flooring installation
Iron works (ornamental sales and service)	

**\*\*Eligible Risks Considered**  
*As provided by the following insurer:*

*National Farmers Union  
 Property & Casualty*

Appliance and accessories installation	Fence erection contractors
Carpentry (Interior only)	Floor covering installation
Carpentry (Shop only)	Grading of land (other than new home sites)
Carpet/rug/furniture/upholstery cleaning	Heating or combined heating and air conditioning
Driveway/parking area etc. (excluding foundation work)	House furnishing installation
Drywall or wallboard installation	Interior decorating installation
Electrical work within buildings	Janitorial
Excavation (other than for foundations or home construction)	Lawn care services
	Painting (interior)
	Paperhanging
	Tile/stone/marble/etc

September, 2005

There have been concerns expressed to the Colorado Division of Insurance regarding affordability and availability of insurance in the contractor's liability market in Colorado. In a series of surveys, the Division sought information from industry, and requested permission to publish information for those licensed insurers who are active in this marketplace.

The list of insurers on the reverse side, with underwriting notes, is a summary of information provided by licensed insurers in Colorado. It is not comprehensive; there are several insurers who are renewing existing policies, but not writing new business. Other insurers did not grant permission to be listed in the publication. The Division's goal is to provide a publication that will aid Colorado construction professionals and companies in finding insurers who will write contractor's liability coverage.

**Contractors/Consumers:**

Contractors are well advised to ensure that companies they purchase insurance from are authorized to do business in Colorado. Verification of a company's licensure status can be obtained from the Division's website (<http://dora.state.co.us>) under "Companies and Agents Search", or by calling the Division: 303-894-7499, or 1-800-930-3745 within Colorado but outside the metro area.

Additionally, contractors purchasing insurance should pay close attention as to whether risk transferred in any contract between parties – such as between a general contractor and a subcontractor – matches the coverage in the insurance policy being considered. Some of the problems reported to the Division revolve around insurance contracts not providing coverage for contractual liability assumed by parties to a contract. Most insurance available from Colorado-licensed insurers is on company-standardized policy forms, and may not meet the unique or individual needs of each consumer. It may be appropriate to seek advice from your agent or attorney before finalizing an insurance contract.

The Division of Insurance is committed to maintaining currency in this document. If you represent an insurer who is not listed but would like to be, or if information for your company needs to be updated, please contact Carol O'Bryan, Chief Market Analyst, at 303-894-7481 or: [carol.obryan@dora.state.co.us](mailto:carol.obryan@dora.state.co.us) We also welcome suggestions for improvement of this document.

Thank you.

September 2005

**Contractor's Liability  
 Insurance Comparison**

A listing of companies offering  
 Contractor's Liability Insurance in the  
 State of Colorado



A publication of the  
 Department of Regulatory Agencies  
 Colorado Division of Insurance  
 1560 Broadway, Suite 850  
 Denver, CO 80202  
 303-894-7490  
 800-930-3745  
[www.dora.state.co.us/insurance](http://www.dora.state.co.us/insurance)

## Colorado Contractor's Liability Insurers 2005

<b>Company</b>	<b>General Contractor Business</b>
<i>Arch Ins Co</i>	General Contractors, ONLY: -commercial construction -street, road, other heavy construction High-deductible or excess policies, ONLY: -commercial construction
<i>Bituminous Casualty Corp</i>	<b>All General Contractors Business</b> -The Bituminous general contracting customer is typically a medium- to large-sized operation which has been in business for several years, is well-managed, and is financially stable. Our core customers specialize in construction of new buildings with a particular emphasis on commercial construction.
<i>Liberty Ins Underwriters</i>	General Contractors, ONLY: -commercial construction High-deductible or excess policies, ONLY: -commercial construction

<b>Company</b>	<b>Subcontractor Business</b>
<i>American Family Mutual Ins Co</i>	Private sector building trades, ONLY: -commercial construction -single family residential units -multi-family residential units ** See reverse side for eligible risks for the designated companies Will not issue coverage in new construction of residential buildings of 8 units or more
<i>Arch Ins Co</i>	Private sector building trades, ONLY: -commercial construction -multi-family residential units High-deductible or excess policies, ONLY: -commercial construction -Artisan/trade contractors traditionally covered on a Business Owners Protective policy, who may do more than 50% of their work as subcontractors
<i>Bituminous Casualty Corp</i>	Most public and private sector commercial subcontractors -The Bituminous general contracting customer is typically a medium- to large-sized operation which has been in business for several years, is well-managed, and is financially stable. Our core customers specialize in construction of new buildings with a particular emphasis on commercial construction.
<i>Country Mutual Ins Co</i>	Private sector building trades, ONLY: -commercial construction -single family residential units -multi-family residential units Carpentry limited to residential
<i>Liberty Ins Underwriters</i>	Private sector building trades, ONLY: -commercial construction High-deductible or excess policies, ONLY: -commercial construction Commercial Construction Only

<b>Company</b>	<b>Artisan/Trade Contractor Business</b>
<i>American Family Mutual Ins Co</i>	** See reverse side for eligible risks Will not issue coverage in new construction of residential buildings of 8 units or more
<i>Arch Ins Co</i>	<b>Owner's and Contractor's Professional Liability</b>
<i>Country Mutual Ins Co</i>	Artisan/trade contractors traditionally covered on a Business Owners Protective policy: - All Business *Limitations on new construction window and siding installation; concrete and paving operations, and masons. - Artisan/trade contractors traditionally covered on a Business Owners Protective policy who do less than 50% of their work as subcontractors: - All Business *Subcontracted work must be 10% or less of gross receipts. -only doing maintenance work on existing structures
<i>Farmers Ins Exchange, Mid-Century Ins, Truck Ins Exchange</i>	Artisan/trade contractors traditionally covered on a Business Owners Protective policy: -All Business
<i>Greenwich Ins Co</i>	General Liability/Auto/Umbrella/Pollution for ENVIRONMENTAL contractors only-over 5 million in revenue
<i>National Farmers Union Property &amp; Casualty</i>	** See reverse side for eligible risks Changes made as of 1/1/05 have restricted writings to only those contractors that fall into certain classes.