ADVANCECT CONNECTICUT

Insurance

SECTOR SNAPSHOT



LEARN MORE AT **ADVANCECT.ORG**

Insurance Sector Snapshot

LET'S TALK ABOUT LAUNCHING YOUR BUSINESS IN CONNECTICUT



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All data current as of September 2026.

ABOUT ADVANCECT

OUR PURPOSE

AdvanceCT helps businesses choose, invest in, and grow in Connecticut. We do this by helping businesses solve challenges through the right people, resources, expertise, and relationships.

LEARN MORE AT **ADVANCECT.ORG**

WHAT WE DO

Our role is to connect businesses with the right partners, align stakeholders around common goals, and help projects move forward. Our success depends on strong partnerships across state government, regional organizations, municipalities, higher education, utilities, industry associations, and the private sector.

ADVANCECT RESEARCH TEAM



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Our Research team is a unique resource for Connecticut businesses focused on making smarter business decisions. Our reports, including our annual sector snapshots, *De-Risking the Business Location Decision* and *Metrics that Mislead*, provide insights that help business leaders evaluate risk, challenge conventional assumptions, and make more informed decisions.

ACKNOWLEDGEMENTS

Thank you to **Susan Winkler** of MetroHartford Alliance and CT IFS for her contributions to this report.



Value Proposition

Insurance Sector in Connecticut

> The uniqueness of Hartford's companies lay in building a solid reputation for staying solvent, keeping their promises to pay losses, hanging on in times of disaster, and initiating new types of insurance.
>
> – Historian Ellsworth Grant[4]

Connecticut is the heart of the U.S. insurance industry, home to both **industry titans and young insurtechs**.

Connecticut's **talent-rich** insurance environment is comprised of decision makers and knowledge leaders.

#1 CONCENTRATION OF INSURANCE WORKERS IN THE COUNTRY[1]

Hartford, CT is where American insurance began.

9 OUT OF 10 OF THE LARGEST U.S LIFE AND HEALTH INSURERS HAVE A PRESENCE IN CT[2]

Connecticut is the best environment for young companies, with **unmatched access** while remaining **cost-competitive**.

TOP RANKED DOMICILE AND ONE OF THE MOST CAPTIVE-FRIENDLY STATES[3]

SOURCE: [1]LIGHTCAST, 2025 Q3–2026 RELEASE; ADVANCECT CALCULATIONS. [2]BEST'S REVIEW, 2026; RANKED BY 2025 ADMITTED ASSETS. [3]CAPTIVE REVIEW, 2026. [4]HARTFORDHISTORY.NET, ACCESSED SEP 2025



Insurance & Insurtech

INSURANCE SECTOR SNAPSHOT

ADVANCECT CONNECTICUT



Overview

Connecticut is a national leader in the insurance industry with the highest concentration of insurance jobs in the U.S.

#1
in the U.S. for concentration of insurance jobs

IN CONNECTICUT

53,000
insurance jobs

2,900
establishments

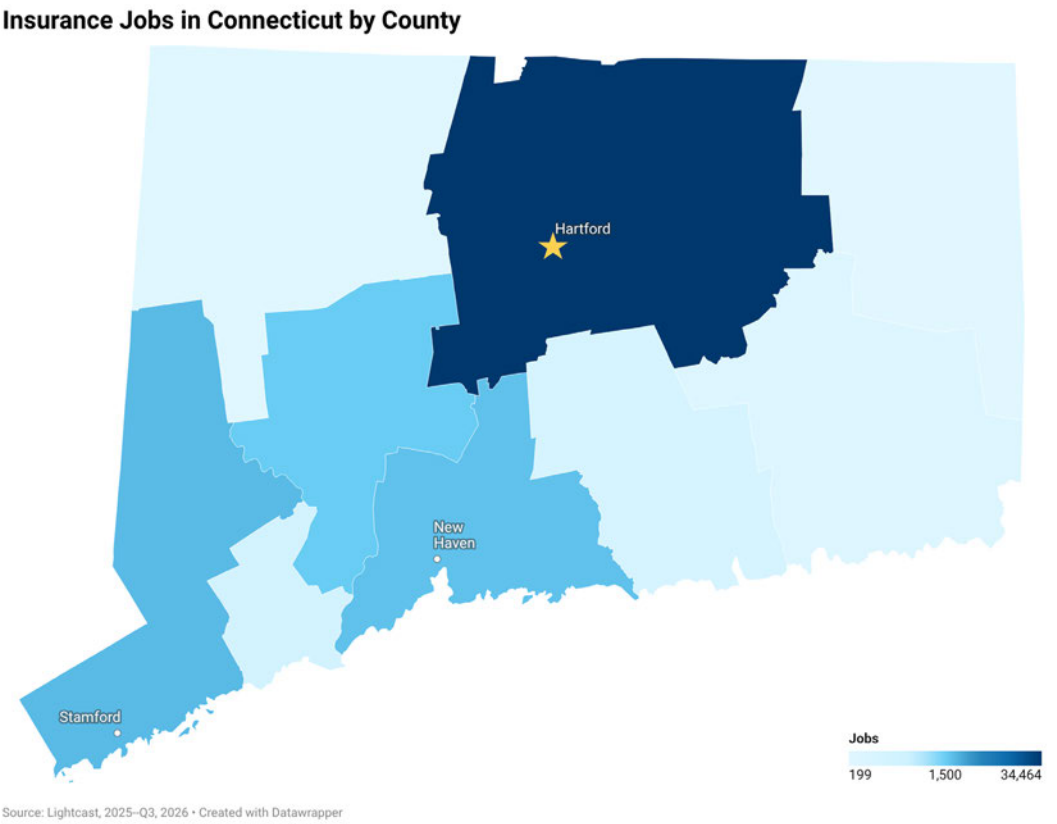
$22B
in annual state GDP generated by insurance and related activities

#1 Highest concentration of actuaries

#3 Highest concentration of underwriters

SOURCE: LIGHTCAST, 2025–Q3 2026 RELEASE

Insurance Capital of the World



HFD

Hartford MSA has 350% more insurance jobs than the national average[1]

Hartford's insurance sector has 49% higher output per worker than the national average[2]

Hartford was named a 2025 Fintech Leader by Business Facilities Magazine[3]

SOURCE: [1,2]LIGHTCAST, 2025–Q3 2026 RELEASE; ADVANCECT CALCULATIONS. [3]BUSINESS FACILITIES MAGAZINE, 2025.

A Global Powerhouse

Connecticut is home to many of the largest and most significant insurance companies in the U.S.

Hartford is already known as the **Insurance Capital of the World**.

New Haven and **Stamford** are growing hubs for insurtech and fintech companies.



Global Connections Amplify Potential

InsurTech Corridor

A collaboration between the United Kingdom and Connecticut — two globally recognized insurance hubs.

CONNECTING WORLDWIDE

- Streamlined market entry point for insurtech companies
- More easily test product market fit
- Reduced costs of market exploration and establishment
- Leverage innovation and digital transformation
- Frictionless access to resources and industry connections in the most dynamic global insurance market

STRATEGIC PARTNERSHIPS

Department for Business & Trade

CT IFS CONNECTICUT INSURANCE + FINANCIAL SERVICES

METRO HARTFORD ALLIANCE

CONNECTICUT Economic & Community Development

INSURANCE DEPARTMENT STATE OF CONNECTICUT

SEAL OF THE CITY OF HARTFORD CONNECTICUT

Insurtech UK

INSURTECH HARTFORD

SOURCE: INSURTECH CORRIDOR, 2026.

Proof of Concept

The InsurTech Corridor pairs UK insurtechs with Connecticut's insurance ecosystem, regulatory guidance, carrier introductions, and market access, turning a testing ground into, for several companies, a permanent Hartford address.

Wrisk

A London-based insurtech building mobile-first, embedded insurance platforms for automotive brands like BMW and Mini, Wrisk used the InsurTech Corridor to launch Wrisk USA Corp, choosing Hartford as its American headquarters and setting up its first U.S. office downtown.

DQPro

A London-based provider of proactive data-monitoring software for the P&C specialty insurance sector, DQPro leaned on support from the InsurTech Corridor to establish its U.S. operations in Hartford in early 2026.

Reinsurance: Connecticut's Two Hubs

Hartford – Life & Annuity Reinsurance

NASSAU FINANCIAL GROUP: Hartford HQ; manages life insurance and annuity products and reinsurance in fixed annuities

SUN LIFE / WILTON RE / WINDSOR LIFE RE: Hartford based; formed $900M reinsurance partnership with Wilton Re in August 2026, creating Windsor Life Re[1]

THE HARTFORD: Hartford HQ; two reinsurance brands — Navigators Re (global specialty P&C/casualty treaty) and Group Reinsurance Plus (life, accident, voluntary and disability)

SOURCE: [1]HBJ, 2026.

Stamford – Specialty & Global Reinsurance

AXA XL REINSURANCE: Stamford HQ; global reinsurance arm of AXA XL, 100+ offices worldwide

GENERAL REINSURANCE (GEN RE): Stamford HQ; Berkshire Hathaway subsidiary, global life/health and P&C reinsurer

ODYSSEYRE: Stamford HQ; specialty insurance and reinsurance across multiple global regions



Workforce

INSURANCE SECTOR SNAPSHOT

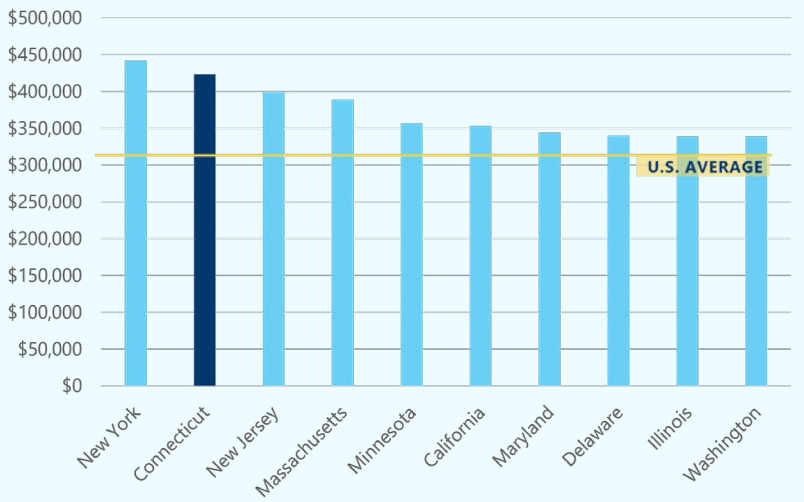
ADVANCECT CONNECTICUT

Connecticut boasts one of the nation's most productive and densely concentrated insurance workforces. As the epicenter of the U.S. insurance industry, the state is distinguished by its highly skilled labor pool, heavily weighted toward knowledge-based roles.

Today, one-third of Connecticut's insurance jobs are high-skill positions in finance, actuarial science, and technology, up from less than one-quarter a decade ago. Connecticut leads peer states in this concentration, with its advantage continuing to grow. This specialization drives innovation and reinforces the state's leadership in the evolving insurtech sector.

Creating Value for Employers

Top 10 States by Insurance Productivity[1]

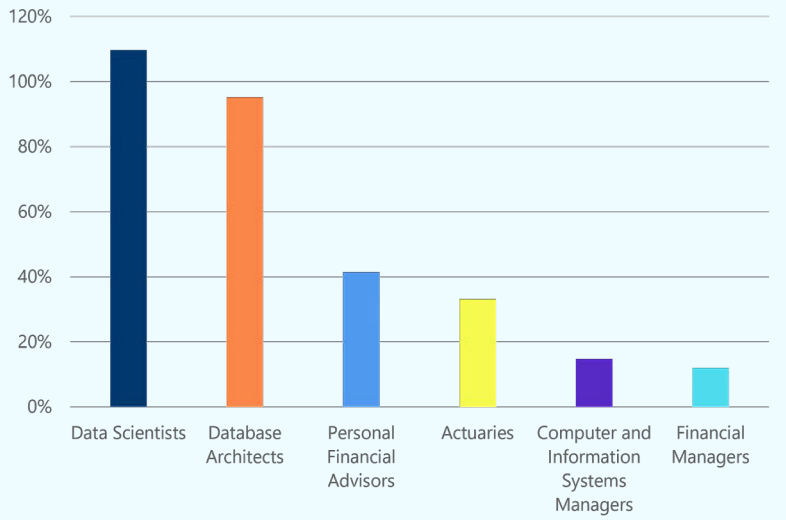


PRODUCTIVITY ABOVE THE U.S. AVERAGE

$425,000
Connecticut GDP per worker

$310,000
U.S. GDP per worker

Insurance Industry Job Growth (%) 2020-2025[2]



INSURANCE & INSURTECH TALENT

In-demand occupations have added **9,500** jobs since 2020.

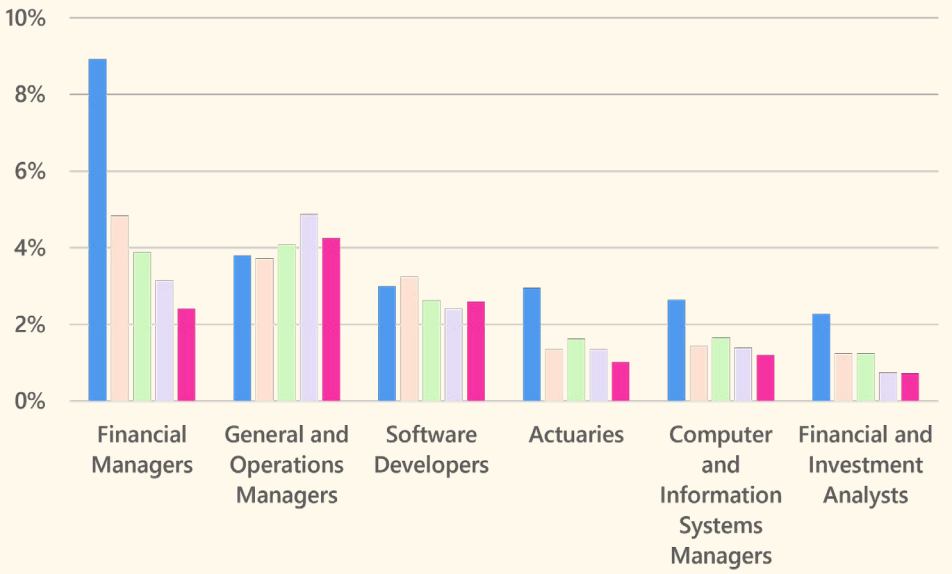
Insurance companies are investing in the future of technology, and Connecticut has the pool of talent to meet their needs.

SOURCE: [1]LIGHTCAST, 2025 – Q3 2026 RELEASE; ADVANCECT CALCULATIONS. *PRODUCTIVITY IS CALCULATED BY GDP/TOTAL WORKERS. [2]LIGHTCAST, 2025–Q3 2026 RELEASE; ADVANCECT CALCULATIONS. INCLUDES HIGH-SKILL OCCUPATIONS.

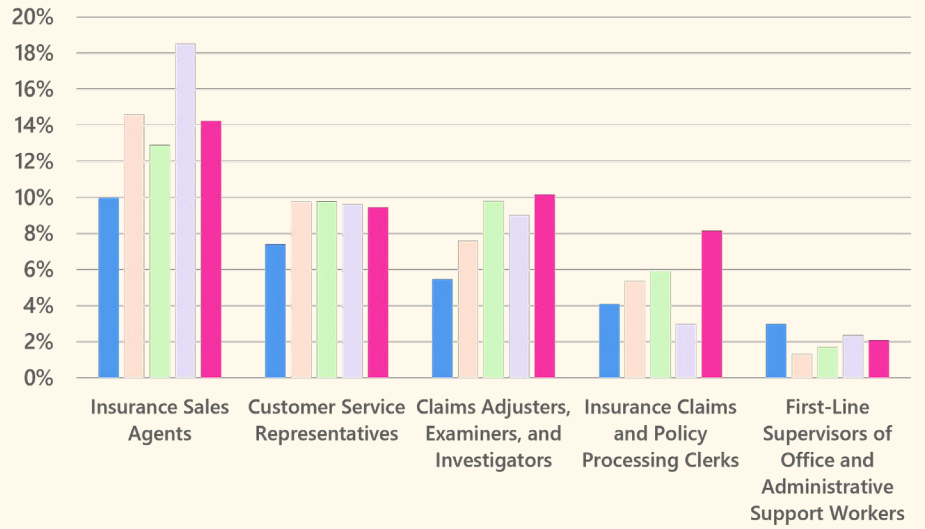
Leading in High-Value Insurance Talent

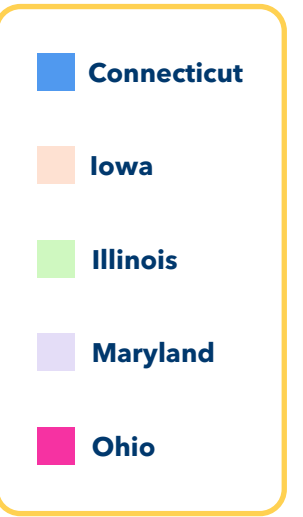
Connecticut's workforce mix, concentrated in knowledge roles, gives it a competitive edge in insurance strategy, analytics, leadership, and overall industry performance.

Knowledge Occupations by State*



Operation Occupations by State*





SOURCE: LIGHTCAST, 2025 – Q3 2026 RELEASE. *PERCENTAGE REPRESENTS THE PERCENTAGE OF THE TOTAL INSURANCE INDUSTRY WORKFORCE.

High-Skill Occupational Strength

Where Connecticut is Winning

Connecticut's finance and actuarial core remains stronger than every comparable peer state. Even as select technology and operations occupations have lost ground, the state's highest-value insurance jobs have grown more concentrated over the past decade.

33%

of CT's insurance workforce is high-skill*

UP FROM 23% IN 2015, CT'S 5 CLOSEST PEER STATES AVERAGE ~23% IN 2025 (OH, PA, MD, IL, IA)

CONCENTRATION LEADERS

CT employment concentration vs. U.S. average, with 2015–2025 job growth

4.57x
ACTUARIES
+49% jobs since 2015

2.18x
FINANCIAL MANAGERS
+45% jobs since 2015

1.60x
PERSONAL FINANCIAL ADVISORS
+26% jobs since 2015

1.56x
DATABASE ARCHITECTS
+140% jobs since 2015

1.00X = U.S. AVERAGE EMPLOYMENT CONCENTRATION

SOURCE: LIGHTCAST, 2025–Q3 2026 RELEASE; ADVANCECT CALCULATIONS.
*HIGH-SKILL JOBS (1) HAVE MEANINGFUL, SUSTAINED EMPLOYMENT IN CONNECTICUT'S INSURANCE SECTOR, AND (2) REQUIRE A BACHELOR'S DEGREE OR HIGHER, PROFESSIONAL LICENSURE, OR EXTENSIVE SPECIALIZED TRAINING UNDER THE U.S. DEPARTMENT OF LABOR'S O*NET JOB ZONE 4-5 CLASSIFICATION. THAT EXCLUDES CLAIMS PROCESSING, CUSTOMER SERVICE, AND OTHER ADMINISTRATIVE ROLES THAT MAKE UP MOST OF THE INDUSTRY'S REMAINING HEADCOUNT.

Homegrown Insurance Talent Pipeline

Schools like the University of Connecticut and the University of Hartford offer specialized degrees or programs in risk management and insurance.



9 of the top 10

schools from which Connecticut insurance companies source talent are located in-state.

UCONN UNIVERSITY OF CONNECTICUT

CENTRAL CONNECTICUT STATE UNIVERSITY

Sacred Heart UNIVERSITY

EASTERN CONNECTICUT STATE UNIVERSITY

University of New Haven

CT STATE COMMUNITY COLLEGE

UNIVERSITY OF HARTFORD

Quinnipiac UNIVERSITY

Southern Connecticut State University

SOURCE: LIGHTCAST, 2024–Q4 2025 RELEASE. MOST RECENT AVAILABLE AS OF JUL 2026.



Ecosystem

INSURANCE SECTOR SNAPSHOT

ADVANCECT CONNECTICUT

Insurance Associations and Incubators

PROFESSIONAL

CONNECTICUT CAPTIVE INSURANCE ASSOCIATION

Provides a forum focused on captive insurance programs and facilities

BIG I CONNECTICUT

Non-profit trade association serving the needs of independent agents

ACTUARIES' CLUB OF HARTFORD & SPRINGFIELD

Continuing education and networking opportunities for actuaries and students

GOLDENSON CENTER FOR ACTUARIAL RESEARCH

Leading think tank for applied actuarial research run by practicing actuaries and students

INDUSTRY

METROHARTFORD ALLIANCE

Economic development partnership focused on business growth and retaining and attracting jobs and talent to ensure a strong Hartford region

INSURTECH HARTFORD

Grassroots organization committed to developing the insurtech ecosystem, with activities including pitch night; innovation challenge; and an annual symposium

CONNECTICUT INSURANCE AND FINANCIAL SERVICES

Initiative of MHA to help insurance and financial services companies access the resources they need to grow in Hartford and the state of Connecticut

Driving Digital Innovation

HSB
A Munich Re company

Investment partner Munich Re Ventures (MRV; $1.2b AUM), invests in technologies to mitigate risk and improve performance, including insurtech and healthtech[1]

TRAVELERS

Partnered with Anthropic to expand AI-enabled engineering analytics capabilities. 10,000 employees will be empowered with personalized Claude assistants[3]

AXA XL Insurance Reinsurance

In May of 2026, AXA XL launched a new business unit dedicated to prevention with its HQ in Stamford[2]

The Hartford

New executives and reorganized technology and operations function will emphasize AI and cloud modernization[4]

New Market Entrants[5]

zinnia · ennabl · aurenity · Frontier Risk · smartpay · HEALTH PLAN ONE · DQPro · emerge Insurance Services · OWIT GLOBAL · PARAGON Insurance Holdings · RYSKEX · TANGO SPECIALTY · TRIUM CYBER · Linqura

SOURCE: [1]MUNICH RE VENTURES, ACCESSED AUG 2026; INSURANCE BUSINESS MAGAZINE, MAY 2025. [2]AXA XL PRESS RELEASE, MAY 2026. [3]TRAVELERS, ACCESSED AUG 2026. [4]THE HARTFORD, ACCESSED SEP 2025. [5]PITCHBOOK, ACCESSED AUG 2026; INSURTECH VERTICAL COMPANIES WITH HEADQUARTERS IN CONNECTICUT.

Preventative Insurance

AN INDUSTRY-WIDE SHIFT

Insurers are moving from pricing risk after the fact to helping clients avoid it in the first place. 86% of experts now say today's biggest business risks are at least partially preventable[1], and climate losses above $100B for five straight years have pushed parametric products and AI-driven catastrophe modeling from experimental to standard[2].

Connecticut's carriers are already positioned here: Travelers and HSB run established risk-engineering practices, and the state's P&C insurers are among the early adopters of next-generation catastrophe and climate-risk tools.

SOURCE: [1]AXA XL FUTURE RISKS REPORT, 2025. [2]SWISS RE INSTITUTE, DEC 2024.

Prevention is Becoming the Product

WHAT IS DRIVING IT

$100B+
in climate losses, five straight years: the pressure on pricing risk after the fact

86%
of business risks are at least partially preventable, according to experts: the opening for prevention

HOW INSURERS ARE RESPONDING

React	Predict	Prevent
Price risk after the loss	Model losses with AI and parametrics	Help clients avoid the loss entirely

CONNECTICUT IS WHERE THE PREVENT STAGE IS BEING BUILT

In May 2026, AXA XL launched a business unit dedicated entirely to prevention, headquartered in Stamford, pairing data and analytics with risk engineering to address climate, cyber, supply chain and operational risk before losses occur.[3] It reinforces Stamford's role as a hub for global product innovation, not just underwriting capacity..

SOURCE: AXA XL FUTURE RISKS REPORT, 2025; SWISS RE INSTITUTE, DEC 2024; AXA XL PRESS RELEASE, MAY 2026.

Quantum Computing in Connecticut

In addition to its vibrant insurance and insurtech ecosystem, Connecticut is home to a critical mass of innovators focusing on quantum and AI technologies that have the power to transform the insurance industry. QuantumCT just won a $15 million NSF Regional Innovation Engines award, up to $160 million over 10 years, and Travelers is equipping 10,000 employees with personalized Claude assistants.

INDUSTRY LEADERS DEVELOPING PRACTICAL TECHNOLOGIES[5]

Orphai Therapeutics
RTX
Veridify Security
Amphenol® RF Global RF Solutions.
Xail
qci Quantum Circuits, Inc
D-Wave The Quantum Computing Company™
Quantum Si

KEY PARTNERSHIPS FACILITATING QUANTUM TECHNOLOGIES

Yale Quantum Institute

- **Composed of 30 research groups across 5 Yale departments, hosting 200+ researchers, faculty, and grad students** dedicated to quantum technology disciplines[1]
- Yale research **enabled the current quantum revolution** with breakthroughs over 25+ years of research, including:

FIRST	FIRST	FIRST
long-lived superconducting quantum bits (qubits)	solid-state quantum processor running an algorithm	to demonstrate effective error correction with photon qubits

UCONN QUANTUM ALLIANCE

- Faculty and researchers in condensed matter, engineering, computer science, and materials science are generating breakthroughs[2]
- Grassroots collaboration and joint funding initiatives have fueled the industry in Connecticut

quantumct

- Public-private partnerships have propelled the adoption of quantum technologies in Connecticut and beyond[3]
- Won a July 2026 NSF Regional Innovation Engines award: $15M now, up to $160M over 10 years if milestones are met[4]

SOURCE: [1]YALE QUANTUM INSTITUTE, 2026; YALE QUANTUM INSTITUTE ANNUAL REPORT 2026, JAN 2026. [2]UNIVERSITY OF CONNECTICUT, 2026. [3]QUANTUMCT, 2026. [4]U.S. NATIONAL SCIENCE FOUNDATION, JUL 2026. [5]PITCHBOOK, 2026.

Connecticut is Home to Innovative AI Work

INTRODUCTION OF TRAVELERSLLM[1]

Travelers built TravelersLLM, a proprietary large language model trained on millions of company documents to enhance underwriting, accelerate research, and boost productivity — recognized with a 2026 CIO 100 Award.

THE HARTFORD AI IMPLEMENTATION[3]

The Hartford is deploying AI across middle-market and large commercial underwriting, claims, and customer experience, driving measurable gains in underwriting efficiency.

AIA LABS[2]

Bridgewater runs AIA Labs, a dedicated team using AI and machine learning to generate investment returns and shape the firm's market outlook.

HHC CENTER FOR AI INNOVATION

"Hartford HealthCare's Center for AI Innovation in Healthcare…is a declaration of intent, a commitment to lead the charge in shaping a future where healthcare thrives on the transformative power of AI." *—Ajay Kumar, MD, HHC's Chief Clinical Officer*[4]

Connecticut AI Alliance[5]

Coalition of 21 academic institutions and 6 community organizations partnering with industry to advance the development, application, and impact of artificial intelligence across Connecticut.

> "We're creating a collaborative ecosystem that will drive innovation, economic growth, and workforce development in the rapidly evolving field of artificial intelligence."
>
> – Vahid Behzadan, Ph.D., co-founder of CAIA

FIVE KEY PILLARS

- Research and Development: Promoting interdisciplinary research collaborations to address real-world AI applications and challenges
- Workforce Training: Delivering skills-based programs to equip Connecticut's workforce with necessary AI expertise
- Business and Industry Growth: Fostering AI-driven businesses and startups through access to computing resources and knowledge transfer
- Innovation Infrastructure: Establishing shared technical infrastructure, including a state-wide AI computing cluster
- Community Engagement: Building a thriving AI community through seminars, workshops, and industry events

SOURCE: [1]BUSINESS WIRE, 2026. [2]BRIDGEWATER, 2026. [3]DIGITAL INSURANCE, 2026. [4]HARTFORD HEALTHCARE, 2024. [5]CONNECTICUT AI ALLIANCE, 2025.

Hartford's Insurance Anchors are Doubling Down

In 2026, two of Connecticut's largest insurers made back-to-back bets on Hartford as a talent and innovation hub: one a state-anchored AI campus, the other an employer-led training pipeline. Both point to sustained confidence in Hartford as the base for the state's insurance workforce.

Hartford Innovation Center[1]

STATE-BACKED AI CAMPUS

AI-focused workforce training and applied research; backers include The Hartford, Travelers, Nassau and Hartford HealthCare.

$20M
CT DECD award, Aug. 2026

100k sq ft
campus at State House Square

4
insurer and health system backers

Aetna NextStep[2]

EMPLOYER-LED TRAINING

New training center at Aetna's Hartford HQ for entry-level service and operations roles, with UConn Hartford, University of Hartford and Hartford Public Schools.

$1.2M
commitment over 5 years, June 2026

~76K
training hours targeted over 3 years

3
academic partners in Hartford

SOURCE: [1]CT MIRROR, AUG 2026. [2]AETNA NEWSROOM, JUNE 2026.

State Regulations

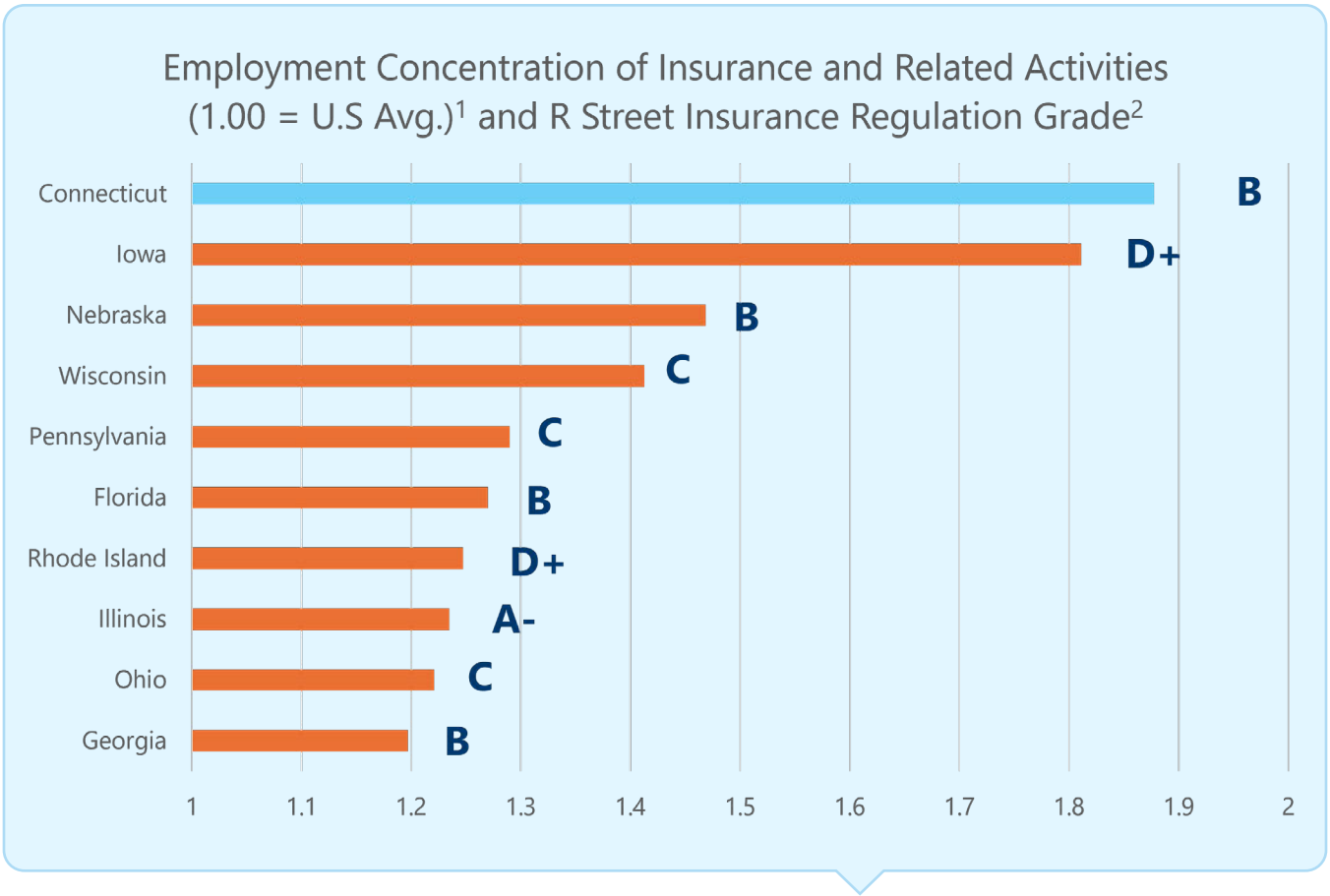
INSURANCE SECTOR SNAPSHOT

ADVANCECT CONNECTICUT

Connecticut is widely regarded as one of the premier locations for operating an insurance company, a reputation reflected in the presence of numerous leading firms headquartered within the state. Its high-performing regulatory framework fosters strong collaboration with the industry. The state has also developed and continually refined regulations to facilitate the growth of captive insurance, earning it repeated recognition as Captive Domicile of the Year.

That same collaborative posture now extends to emerging technology. Recent legislation (SB 1249) established an AI Regulatory Sandbox Program and an AI-ready Open Data Portal, giving insurtech and AI companies a structured path to test new products under regulatory guidance rather than around it.

High Concentration, Strong Regulation



Connecticut has some of the highest-rated regulations among states with large insurance sectors. R Street's Insurance Regulation Report Card for each state is based on the dual objectives of encouraging flexibility, innovation and competition in the private insurance market, while ensuring solvency of the insurance sector and protecting policyholders.[2]

SOURCE: [1]LIGHTCAST, 2025–Q3 2026 RELEASE. [2]R STREET INSURANCE REGULATION REPORT CARD, 2024–MOST RECENT AS OF AUG 2026.

Connecticut's Captive-Friendly Policies[1]

The Connecticut Insurance Department (CID) fosters market competition, innovation, and sustainable growth while ensuring compliance with state laws.

2025

- Allowed captives to convert into cells, sponsored captives to transfer cells or separate insolvent cells

2024

- Allowed for the conversion of protected cells of sponsored captive insurance companies into new captives

2023

- Allowed captives to accept and transfer risks via parametric contracts
- Enabled sponsored captive protected cells to establish separate accounts tailored to specific business insurance needs
- Exempted dormant captives from Connecticut's minimum premium tax

2022

- Reduced minimum capital and surplus requirements for all captives except risk retention groups
- Permitted foreign captives to establish branch captives in Connecticut
- Allowed for the waiver of examinations for well-governed pure captives

REGULATORY OVERVIEW

Connecticut offers a responsive and collaborative regulatory environment, with low fees, favorable tax climate, and highly experienced regulators who understand what it takes for captive insurers to thrive.

Each year the state continues to develop its regulatory framework to facilitate the frictionless functioning of captive insurance companies.

In recognition of these efforts, Captive Review has named Connecticut "Domicile of the Year" four times.[2]

SOURCE: [1]STATE OF CONNECTICUT, INSURANCE DEPARTMENT, 2025. [2]CAPTIVE REVIEW, 2022, 2023, 2025, AND 2026.

Cost of Doing Business

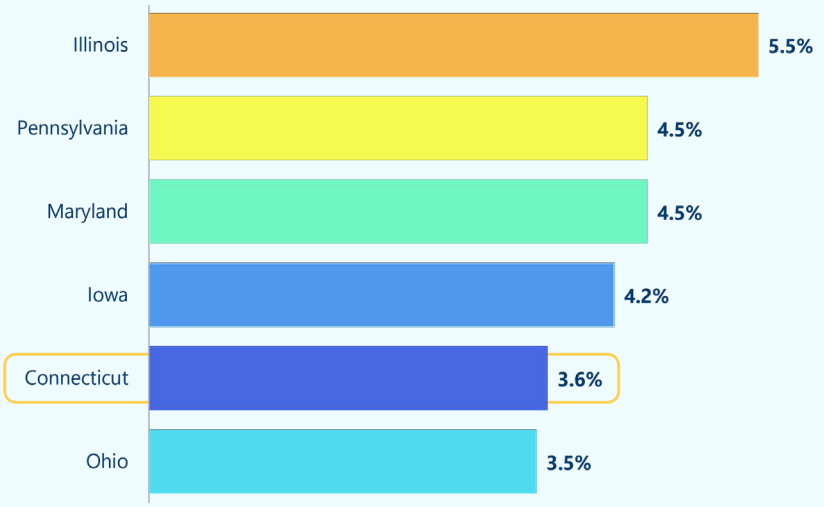
INSURANCE SECTOR SNAPSHOT

ADVANCECT CONNECTICUT

Connecticut is home to a deep pool of knowledge-based talent and strong industry expertise, while it also remains an affordable location for insurance companies. Talent costs are competitive compared to other financial hubs, and the state's tax structure and commercial real estate prices offer meaningful cost advantages. This balance of high-quality talent and manageable operating expenses makes Connecticut a smart, cost-effective choice for insurers and insurtech organizations.

Tax Rates & Business Costs

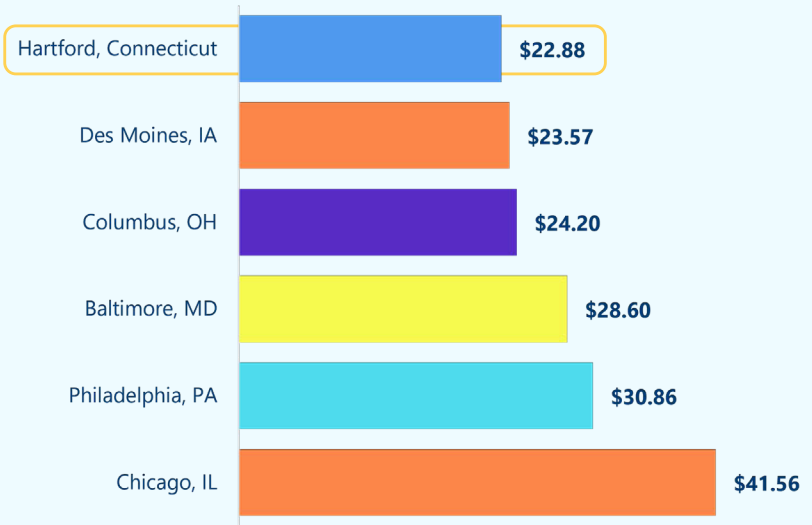
Total Effective Business Tax Rates[1]



LOWER THAN OTHER INSURANCE HUBS

Connecticut has competitive tax rates that are lower than competing insurance states.

Class A Office Rental Costs* per sq ft in Insurance Hub Locations[2]



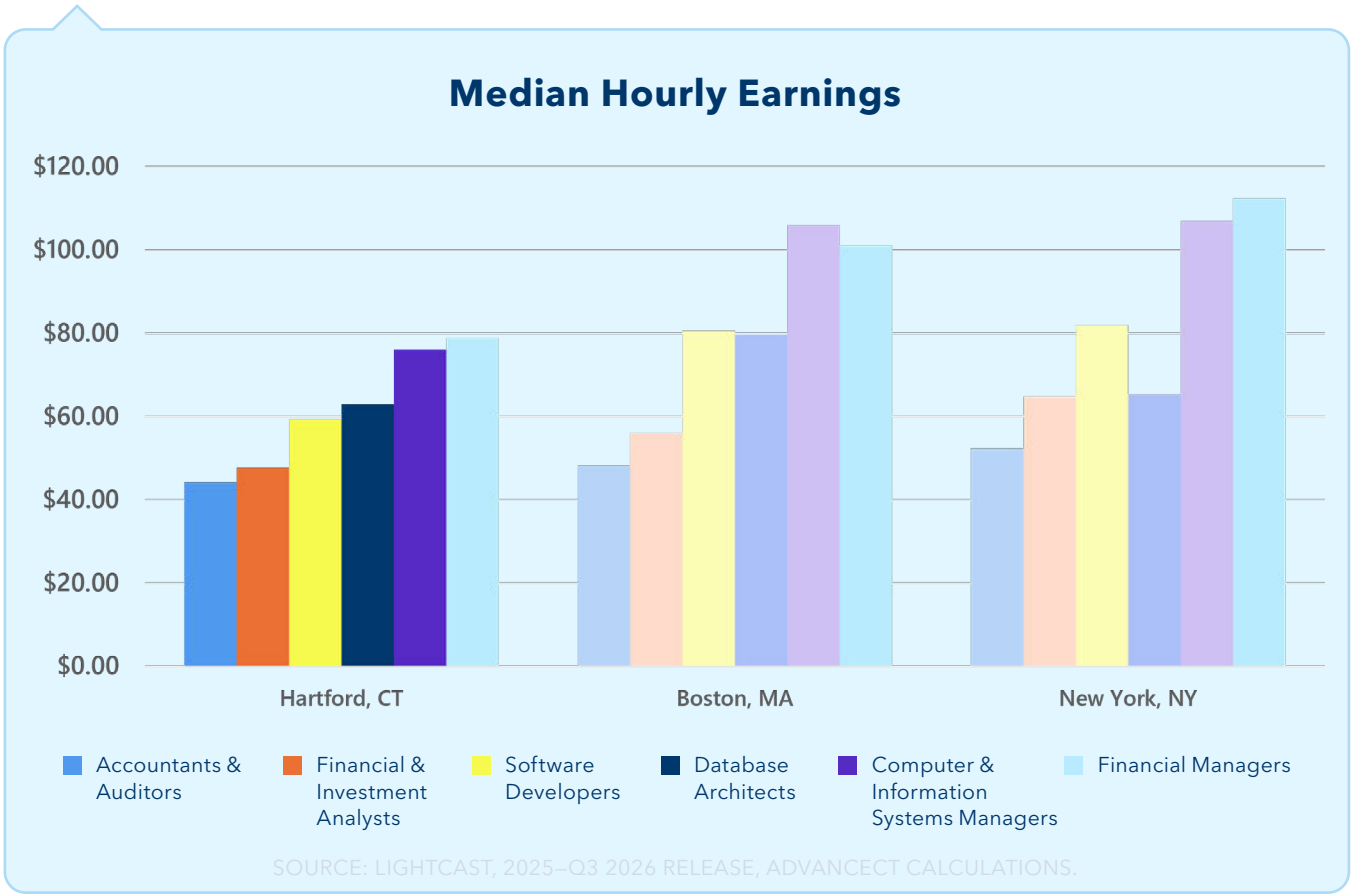
LOWER COST OF DOING BUSINESS

Connecticut's office rents compare favorably with other insurance hubs, helping companies control operating costs while maintaining access to relevant talent.

SOURCE: [1]ERNST & YOUNG, FY 2024 – JAN 2026 RELEASE; TOTAL EFFECTIVE BUSINESS TAX RATE IS CALCULATED AS THE TOTAL TAXES PAID BY BUSINESSES IN A STATE DIVIDED BY THE TOTAL PRIVATE GROSS STATE PRODUCT (A MEASURE OF TOTAL TAXABLE BUSINESS ACTIVITY). [2]CUSHMAN & WAKEFIELD MARKETBEAT, Q2 2026.
*ASKING RENTS

Cost-Competitive Knowledge Jobs

Connecticut combines deep insurance expertise with competitive compensation costs across key knowledge occupations.



SOURCE: LIGHTCAST, 2025–Q3 2026 RELEASE, ADVANCECT CALCULATIONS.

QUESTIONS ABOUT EXPANDING YOUR BUSINESS IN CONNECTICUT? CONTACT:



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LEARN MORE ABOUT CONNECTICUT'S KEY INDUSTRIES AT **ADVANCECT.ORG**