



Founded in 1899, Big I CT believes that independent insurance agents serve customers best with trusted advice and the right coverage options to protect what matters most.

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2026 LEGISLATIVE PRIORITIES

Big I Connecticut supports policies that foster an efficient, flexible, and forward-looking marketplace—streamlining outdated regulations, embracing emerging technologies, and evolving with the market to drive innovation and deliver better outcomes for consumers and businesses.

Regulate Third Party Litigation Financing (TPLF):

TPLF provides funding to support lawsuits but operates in a largely unregulated space. This has led to deceptive practices that can exploit claimants and inflate settlement costs. In some cases, TPLF abuse is linked to fraud schemes that may even result in long-term harm to those involved.

ACTION NEEDED: Big I CT supports public policy that includes interest caps, disclosure and transparency when a case is being funded by a third party, and guardrails to protect consumers.

Improve Access to Excess & Surplus (E&S) Coverage:

E&S insurance provides critical coverage for risks that admitted carriers won't insure, including high-risk or unique exposures. Current law requires agents to obtain three declinations from admitted carriers before placing or renewing coverage—creating unnecessary delays and administrative burden.

ACTION NEEDED: Support legislation to waive the three-declination requirement for renewals and expand the “exportable list” of coverages exempt from this rule. This will streamline access to essential coverage and allow agents to better serve consumers and small businesses.

Oppose a Ban on Non-Compete Agreements:

Non-compete agreements play a critical role in insurance agency sales by protecting the value of client relationships and policy expirations—the core assets being transferred. Without these protections, the stability and value of agency transactions could be undermined.

ACTION NEEDED: Big I CT opposes any ban on non-compete agreements, including HB 5492.

Protect Consumers from Assignment of Benefits (AOB) Abuse:

While Assignment of Benefits (AOB) agreements can help streamline repairs, insufficient safeguards have allowed some contractors to exploit homeowners through misleading practices and inflated claims, contributing to higher insurance costs.

ACTION NEEDED: Support HB 6967 to establish common-sense consumer protections, including clear contract requirements, improved transparency, and the ability for homeowners to cancel AOB agreements.

Preserve Access to Personalized Medicare Advantage Support:

Medicare Advantage enrollees risk losing access to professional brokers as some carriers reduce commissions to 0%. This vulnerable population may be pushed toward call centers and complex websites to make critical health coverage decisions.

ACTION NEEDED: While primarily a federal issue, state lawmakers are urged to advocate for preserving access to professional, personalized Medicare Advantage guidance.

Contact

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