InsurTech America Opens 2026 Innovation Challenge with $30,000 in Cash Awards and Path to Startup World Cup

New mentorship program extends support beyond the competition, winner to qualify for the Startup World Cup and chance to compete for $1 million investment prize

HARTFORD, CT, UNITED STATES, September 4, 2026 /EINPresswire.com/ -- Submissions are open for the 2026 InsurTech America Innovation Challenge, expanding this year's program with $30,000 in cash awards, a new mentorship program and an opportunity for one winner to advance to the Startup World Cup in San Francisco.

The national competition brings together startups, scale-ups, students, insurance carriers and industry leaders to identify and advance solutions addressing real-world insurance challenges.

> "We want to find people solving problems that matter and give them access to an industry ecosystem that can help them take the next step."
>
> *Stacey Brown, Founder & President, InsurTech America*

The 2026 Challenge will award $30,000 in cash prizes with no strings attached across three categories, with support from The Hartford, Travelers, InsurTech America and the State of Connecticut. Submissions are open through October 7, with finalists advancing to the Innovation Challenge Showcase & Awards on October 27 at Nassau Financial Group in Hartford.

For the first time, the Innovation Challenge will also serve as an official qualifying event for the Startup World Cup, a separate global startup competition organized by Pegasus Tech Ventures. One Innovation Challenge winner will earn the opportunity to advance to the Startup World Cup competition in San Francisco, where startups from qualifying events around the world will compete for a $1 million investment prize from Pegasus Tech Ventures.

“Insurance innovation doesn’t happen because someone gives a great pitch. It happens when the right idea meets the right people, industry knowledge and opportunity to execute,” said Stacey Brown, Founder and President of InsurTech America. “The Innovation Challenge is designed to create those connections. We want to find people solving problems that matter and give them access to an industry ecosystem that can help them take the next step.”

$30,000 Across Three Challenges

Future of Customer Protection Award | $10,000 | Sponsored by The Hartford: Recognizes an innovative, practical solution using AI and emerging technologies to help businesses and insurers predict, prevent, quantify and manage risk.

Best Emerging Product / Service | $10,000 | Sponsored by Travelers: Recognizes a new product or service addressing technological, societal or economic changes affecting customers and the insurance industry.

CT Student Entrepreneur Seed Fund Award | $10,000 in total awards: Open to current students and Spring 2026 graduates of Connecticut colleges and universities developing promising insurance innovation ventures. Awards include $5,000 for first place, $3,000 for second place and $2,000 for third place.

Beyond the Awards

New for 2026, the Innovation Challenge Mentorship Program will extend support beyond the competition. Beginning November 9, finalists and winners will have the opportunity to participate in structured mentorship and industry engagement through February 27, 2027.

“An award can create momentum, but access and relationships are what can turn that momentum into progress,” Brown said. “We want participants to leave this program with more than a trophy or a check. We want them to leave with stronger ideas, stronger industry relationships and a clearer path forward.”

Key Dates

Submissions: Open through October 7
Finalists announced: October 20
Innovation Challenge Showcase & Awards: October 27, 12–5 p.m.
Startup World Cup Grand Finale: November 4–6 in San Francisco
Mentorship Program: November 9–February 27, 2027

Submissions Now Open

Startups, scale-ups, students and innovators can apply for the 2026 InsurTech America

Innovation Challenge through October 7, 2026.

Learn more and apply at www.insurtechamerica.com/innovation-challenge.html.

About InsurTech America

InsurTech America brings together insurance carriers, insurtech companies, investors, entrepreneurs and industry leaders to accelerate meaningful innovation across the insurance ecosystem. Through events, regional communities, innovation programs and industry collaboration, the organization creates opportunities for people building the future of insurance to connect and turn ideas into action.

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