



# The 2026 Guide to MGA Growth

# The MGA Market at a Crossroads

If you're building or running an MGA in 2026, you already know the opportunity is real. The MGA market has been one of the fastest-growing segments in property and casualty (P&C) insurance, expanding by 16% in 2024 to more than \$114 billion in premium.<sup>1</sup> In just a few years, MGA premium has nearly doubled, fueled by demand for specialized programs and by carriers and reinsurers eager to support entrepreneurial underwriting models.

But rapid growth also brings greater expectations. Carriers and reinsurers are scrutinizing MGAs more closely, looking for evidence of underwriting discipline, operational efficiency, and reliable data. Securing capacity is no longer just about having strong relationships. It's about demonstrating performance and scalability.

That's the crossroads MGAs face in 2026. The spreadsheets, manual processes, and lightweight systems that helped you launch may not take you through the next stage. The choice is whether to keep stretching those tools or to build a foundation that shows partners and investors you're ready for sustained growth.

Whether you're a founder launching a new program, a COO under pressure to strengthen operations, or part of a leadership team weighing where to invest next, the technology decisions you make today will shape your trajectory in 2026 and beyond.



<sup>1</sup>Conning. [Managing General Agents: Built for What's Next.](#)

# Launching Lean, Moving Fast

## Why the first systems you choose determine whether you clear the launch pad or hit a ceiling.

For new MGAs, speed is a matter of survival. Securing capacity and getting premium on the books comes before everything else. And most leaders at this stage are working with limited budgets and lean teams.

That urgency is why so many rely on spreadsheets or manual processes — they're fast, familiar, and inexpensive. But they only carry you so far. Once you reach \$5 to \$10 million in premium, the workarounds that made sense at launch start to slow you down.

Growth forces you to add staff to handle tasks that should be automated. Errors creep into rating formulas and reports when everything runs through individuals instead of systems. And when a capacity provider asks for proof of underwriting discipline, spreadsheets alone rarely provide the level of visibility and consistency they expect.

The tools you choose at this stage matter. For you to launch successfully, your tools need to deliver three essentials:

- 1 Speed to market so that you can begin accepting submissions and writing business.**
- 2 Basic reporting with enough visibility to reassure capacity partners.**
- 3 Low startup costs that preserve capital for growth.**

Meeting these essentials doesn't require enterprise bells and whistles. Even a modest but well-fitted system implemented early on can accelerate time to revenue and give capacity partners greater confidence in your operations.

A platform that can launch a program in weeks, rather than months, buys precious runway. It also avoids the trap of having to rip and replace core systems just as growth begins to compound. Early choices are not just operational decisions. They send a signal to investors and carriers that you're building for the long term.

At launch, the goal isn't to buy the most advanced system. It's to choose tools that let you move quickly, demonstrate credibility, and avoid creating a ceiling you'll have to break later. Whether you're a founder launching a new program, a COO under pressure to strengthen operations, or part of a leadership team weighing where to invest next, the technology decisions you make today will shape your trajectory in 2026 and beyond.

# Scaling Up, Earning Trust

## What it takes to prove to carriers and reinsurers that growth is sustainable, not just fast.

Reaching the next stage of growth changes the equation. Expanding into new lines, geographies, or distribution channels brings both opportunity and complexity. Carriers, reinsurers, and regulators shift their focus from whether you can launch to whether you can scale. Relationships still matter, but partners begin looking for evidence of consistency, discipline, and control.

Manual processes that once worked for a handful of underwriters start to collapse under volume. Reporting gaps become liabilities when loss ratios or compliance data are under review. Lightweight systems that can't handle multi-program management or structured data governance make it harder to earn the confidence of capacity providers.

At this stage, the requirements of your tools expand. To scale successfully, you need:

- 1** **Integrated policy administration and billing to manage multiple lines and jurisdictions without fragmentation.**
- 2** **Structured data and auditability to demonstrate underwriting discipline and satisfy carrier reporting standards.**
- 3** **A scalable platform that can support new programs, acquisitions, or partners without a disruptive re-platform.**

It's not enough for your systems to just keep pace with growth. They must prove to every partner that your organization is built to expand responsibly and sustainably. Clean, consistent data strengthens negotiations with capacity providers. Configurable workflows reduce the friction of expansion. And multi-program visibility helps leadership teams understand performance across a growing book.

# When Speed Meets Sophistication

## Why MGAs don't have to choose between moving fast and building right.

You don't have to choose between launching fast and building scale. Whether you're preparing to launch or already managing a growing book, modern MGA platforms can deliver both speed to market and the strength to expand.

The key is a set of practical capabilities that shorten implementation timelines while putting enterprise-grade foundations in place.

These are the **five capabilities** that matter most, and why.

### Preconfigured Workflows Over Custom Everything

**In the launch window, the biggest risk isn't choosing the "wrong" advanced feature.** It's losing momentum in endless configuration decisions that don't move premium. Preconfigured, MGA-specific workflows speed up implementation by allowing you to start from a tested foundation and only tailor what's needed.

Look for a platform with a prebuilt core that lets your team quote/bind/issue quickly and defer refinements to later phases. A 70% preconfigurable base built from prior implementations, paired with standardized plans (i.e., default sprint plan, staffing plan, user guide), reduces decision delays, accelerates setup, and keeps teams aligned.

### Phased Adoption

**Preconfigured workflows set the foundation; phased adoption turns that foundation into motion.**

Trying to solve everything at once often leads to stalls. Instead, phased adoption builds momentum by launching in deliberate stages. Start with the essentials to begin generating premium and validating processes, then layer on endorsements and advanced reporting as your operations stabilize.

This staged model secures time for thoughtful execution, getting premium on the books sooner and enabling real-world testing, reducing the risk of costly re-platforms later.

Teams that take this route report average timelines of approximately 45 days to stand up those core transactions, with full systems rollout following in 90 to 120 days.

**Pro-tip:** Beware of providers promising "two to three weeks to fully live." Speed shouldn't come at the expense of reliability or control.

### Integration Readiness

**As your programs diversify, so do the tools around them: rating engines, distribution partners, and analytics platforms.** Your system needs to connect with each one seamlessly.

Look for systems that support external raters, preconfigured transaction forms, a standard database, and the ability to integrate a spreadsheet rater into your policy platform through an API. This keeps setup light early on and provides data consistency as you expand. Clean integrations today create the credible, auditable reporting your carrier partners will expect tomorrow.

## Configurable Rules and Forms

**Underwriting changes quickly: new states, new coverages, new appetite.** If every change requires a vendor project, small improvements pile up into backlog and cost.

Choose a system that offers true configuration of rating, underwriting rules, and forms (ideally in a no-code or low-code environment) so your team can launch new programs or make updates without waiting on IT cycles. This preserves your speed after go-live as the system adapts to your book rather than your book waiting on the system.

## Multi-Program Oversight With Central Control

**As MGAs expand, they often find themselves running not just one program, but many across new lines, states, or even through acquisitions.** Each program has its own rules, but leadership still needs unified visibility and control.

A scalable, multi-tenant platform solves this problem. It keeps programs distinct where they need to be, while rolling them up under one umbrella for governance, reporting, and oversight. Each program runs independently, but leadership can still see and manage the whole business at once.

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MGAs don't have to trade speed for sophistication. Prioritize preconfigured workflows, phased adoption, integration-ready design, real configuration for rules and forms, and multi-program oversight on a scalable core. You'll move faster now and have the proof points (and platform) that capacity providers, investors, and regulators will expect as you grow.

## 5 Tech Red Flags That Slow MGA Growth

- 1 Overpromised timelines:**  
If a vendor promises to be live in two weeks, be skeptical. Speed without stability often leads to problems down the line.
- 2 One-size-fits-all design:**  
Systems built for large carriers or generic businesses rarely match MGA needs for speed, cost, and specialization.
- 3 Manual workarounds:**  
If quoting, rating, or reporting still happen in spreadsheets after implementation, your system isn't doing its job.

- 4 No path to scale:**  
Platforms that can't handle multiple programs, new geographies, or acquisitions will force a costly re-platform later.
- 5 Hidden costs:**  
Low sticker prices can hide expensive integration, customization, or vendor-dependent change requests.

# The Future of MGA Growth: Tech Is the Differentiator

**Why tomorrow's MGA leaders will be defined as much by their systems as by their strategies.**

The MGA model is not slowing down. In 2026 and beyond, growth will favor those who use technology not just to operate efficiently, but to think and move differently. The next generation of MGAs will be defined by adaptability: the ability to launch new programs fast, connect data across partners, and respond to change in real time.

What's emerging now is a more flexible, intelligence-driven model of underwriting. MGAs are experimenting with AI tools that surface submission insights and detect anomalies before they become losses. They're connecting external data to strengthen risk selection, using predictive analytics to fine-tune pricing, and building composable tech stacks that let them plug in new capabilities as they grow.

The differentiator is no longer speed alone; it's about staying flexible enough to keep evolving. A connected, configurable technology foundation gives MGAs freedom to test new markets, integrate new partners, and pivot when conditions shift. It turns technology from a cost center into a competitive advantage.

At this crossroads, the question isn't whether to invest in technology; it's who you can trust to help make that investment count. The right partner brings not just a platform, but the flexibility, expertise, and connections to help you keep moving forward.

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To learn how Origami Risk helps new and growing MGAs build for both speed and scale, [connect with us](#).



# About Origami Risk

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Origami Risk empowers leaders in insurance, risk and safety with a purpose-built, cloud-native platform that optimizes workflows for better data, better insights, and better collaboration. Through highly configurable solutions integrated on a single platform, Origami Risk supports the management of the full lifecycle of risk, from prevention to recovery—helping the experts reduce harm and loss, and respond more rapidly and effectively when it happens. Grounded in continuous innovation and a foundational focus on client success, Origami Risk is trusted by leading organizations to enable greater resilience as they build for the future.

For more information, visit [origamirisk.com](https://origamirisk.com)