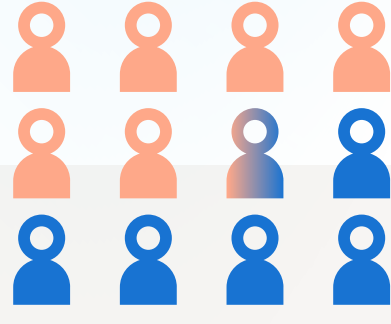


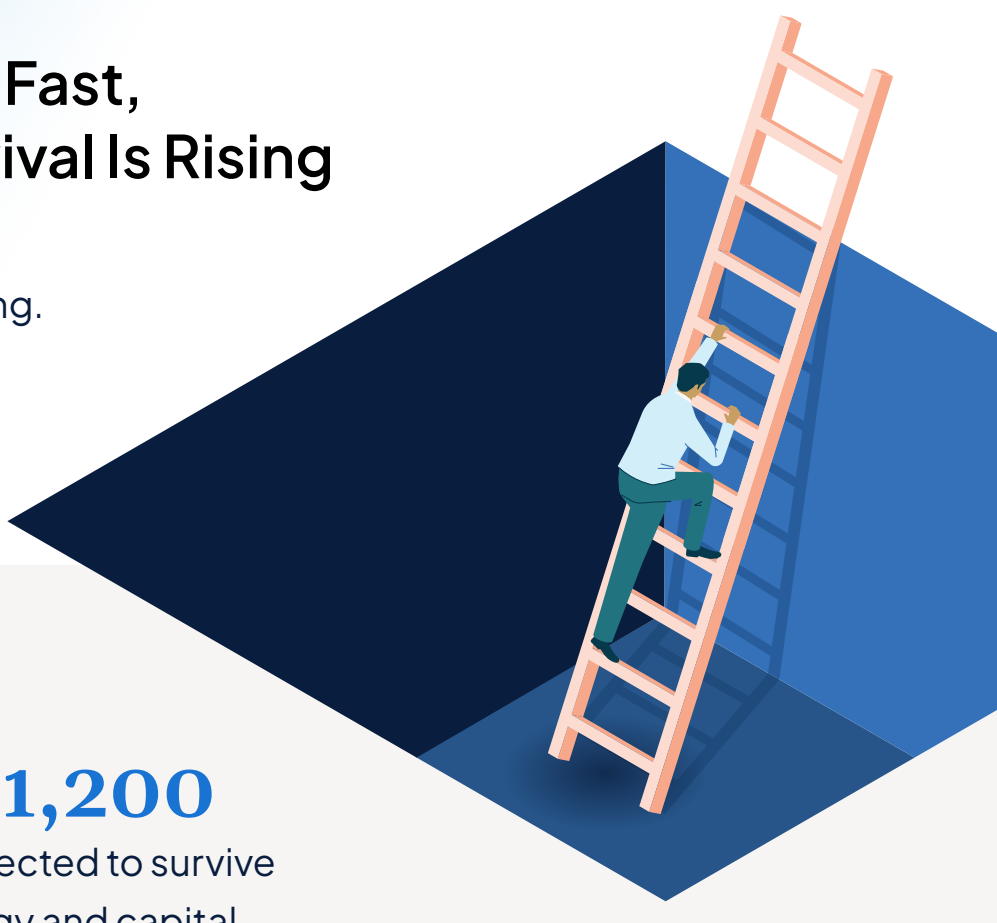
MGAs Are Growing Fast, but the Bar for Survival Is Rising

The MGA market is expanding, but consolidation is accelerating.



600–700 of the **~1,200**

MGAs operating today are expected to survive the next five years as technology and capital pressures intensify. Source: Datos Insights



MGA Scrutiny Is Increasing

Capacity partners are applying tougher oversight as premium volume grows.

MGAs now face closer evaluation of:

- Loss ratios and underwriting discipline.
- Program governance and controls.
- Data quality, transparency, and audit trails.
- Operational maturity and tech investments.

Market growth accelerates the scrutiny:

\$114 billion in US MGA direct premiums written in 2024.

+16% year-over-year (YoY) growth, outpacing the broader P&C market.

26% surge in fronting-backed MGA premiums within one year.

14% YoY increase in Lloyd's MGA-related business.

Source: Conning, S&P Global Market Intelligence, Lloyd's

Today's MGA market spans three maturity levels:

1.

Excel-bound MGAs struggling with speed, accuracy, and consistency.

2.

Cloud-migrating MGAs improving integrations and reporting.

3.

Next-gen MGAs launching with modern core systems and embedded AI.

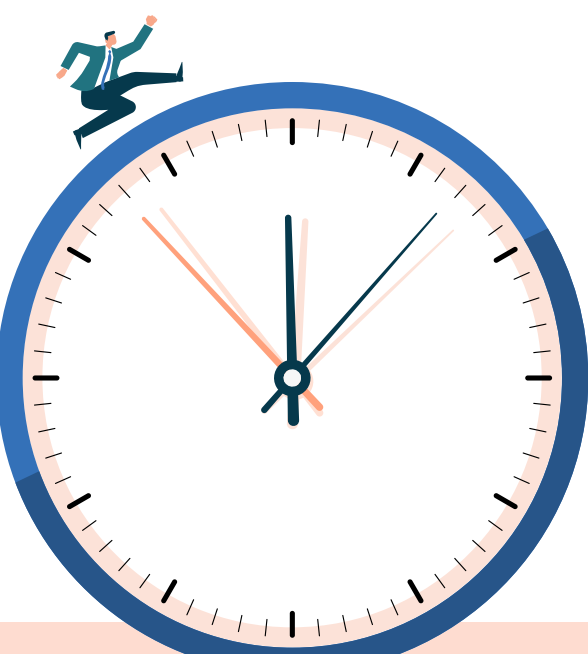


Tech maturity is now table stakes. AI is becoming the real differentiator:

Source: Conning 2025 MGA Market Survey

- Automated submission intake.
- Faster underwriter assignment and workflow efficiency.
- Underwriting assistance and loss-control insights.
- Real-time reporting for carriers.

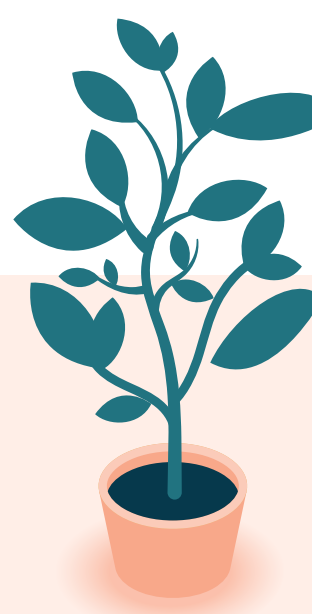
Time to Market Is the New Advantage



Traditional program launches take **9–12 months.**

With Origami Risk Direct Deploy, modern MGA platforms can launch **in weeks.**

Faster launches = faster premium, faster feedback, less risk.



Carriers Are Raising the Bar

Carriers now evaluate MGAs on more than premium growth:

- Underwriting discipline
- Clean, auditable data
- Real-time reporting
- Multi-program visibility
- Scalable operations

46% of insurers say a profitable track record is the #1 factor.

34% prioritize niche expertise enabled by data and tech. Source: Conning 2025 MGA Market Survey

Growth Requires Better Tech

Speed without discipline doesn't scale. MGAs that earn and keep capacity invest in:

- Cloud-native core platforms.
- Configurable workflows per program.
- API-ready integrations.
- Centralized data and auditability across partners.
- AI-enabled underwriting and operational intelligence.

~89% of insurers are expanding their use of MGAs, but only with the right operational controls. Source: Conning

Build for Growth Without Limits

Modern MGA growth demands technology that delivers speed today and sophistication tomorrow.

A cloud-native, integration-ready core platform helps MGAs:

- Launch faster.
- Scale responsibly.
- Earn carrier confidence.
- Stay competitive as expectations rise.

[Download the 2026 MGA Growth Guide](#)

About Origami Risk

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.