FOCUS



MEET THE POLICY MAKERS

GIVE THE PROGRAM TIME

TJ Olonilua, Head of Strategic Partnerships at Accelerant, on why a new MGA program deserves more than a year, what to build and what to buy, and who is really at risk from AI

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FEATURED POLICY MAKER

TJ Olonilua

Head of Strategic Partnerships · Accelerant

IN HIS WORDS

"One year is really a little too short to make those calls."

TJ Olonilua is Head of Strategic Partnerships at Accelerant, the risk exchange that connects specialty MGAs, which Accelerant calls Members, with long-term capacity. He builds the partner ecosystem those Members reach through the Accelerant Marketplace, which launched in December 2025 with more than 80 partners across underwriting, data, operations, claims, and compliance. FOCUS is one of those partners, listed in the Marketplace as an operations partner for MGAs.

He knows the exchange from both sides. Before joining Accelerant in 2025, he ran operations at Breach Insurance, a venture-backed MGA writing digital-asset coverage, with a program Accelerant supported. Before that, he built new products and launched programs at Liberty Mutual.

> *"Having run an MGA, I know how hard it is to access capacity and find great vendor solutions on a tight budget."*

Olonilua sat down with Pete Crowe in the Policy Makers Studio at ITC Vegas 2026. His account comes in three parts: why a new program deserves more than a year, what an MGA gains from a network of peers, and how to decide what to build now that anyone can prototype in days.

SOURCE: FOCUS POLICY MAKERS STUDIO INTERVIEW, ITC VEGAS 2026 · ACCELERANT EMPLOYEE PERSPECTIVES, MAY 2025

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IN HIS WORDS

FIVE YEARS OF RUNWAY

Most MGAs fight for capacity every renewal season. Accelerant commits five years, and extends the commitment every year.

Accelerant built a risk capital panel of reinsurers, ILS vehicles, and reciprocal insurers so it could offer something MGAs rarely get. Once a Member clears due diligence, it receives a five-year capacity commitment that renews annually. The rest of the market, Olonilua notes, typically works one year at a time, and every October the battle starts again.

> **“An MGA building a new program takes time.”**
>
> TJ OLONILUA
>
> Systems have to be set up properly. A new product has to reach distribution. A bad first year can come from forces outside anyone’s control and still be corrected over time to improve loss ratios. The aim is to give MGAs the backing, the ecosystem, and the time to grow.

5 yrs

Capacity commitment to a Member after due diligence, extended every year.

1 yr

The typical renewable capacity term elsewhere in the market.

314+

MGA Members whose results Accelerant sees across the exchange.

80+

Partners in the Accelerant Marketplace at its December 2025 launch.

SOURCE: FOCUS POLICY MAKERS STUDIO INTERVIEW · ACCELERANT PUBLIC REPORTING

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IN HIS WORDS

MORE THAN PAPER

As a startup MGA, Olonilua wanted paper and little else. From the exchange side, he sees most of the value in everything that comes with it.

At Breach, capacity for a crypto product was hard to find, so the team cared about the paper and not much more. What surprised him later was the rest: a fleet of other MGAs to compare notes with, in place of the isolation most founders feel. Today Accelerant runs an intensive AI office hours program across its membership, two calls a week, and much of the Marketplace is built from what Members tell each other is working and what is not.

> **"Day one, you'd never log into Claude. Week 12, you're building tools."**
>
> TJ OLONILUA, ON ACCELERANT'S AI OFFICE HOURS
>
> Members share what they learn with the group. When one finds a tool that works, it often ends up in the Marketplace so every Member can reach it.

FOCUS PERSPECTIVE

Five years of capacity deserves an operation built to last

Olonilua's point about time applies to the back office too. A program with a long runway still has to answer the phone, service the policy, and handle the claim from day one, often with a lean team. FOCUS can stand up that operation for a new MGA in 30 days, licensed underwriting included, and runs it at an 80+ NPS (industry average: 37). MGAs often find that 25+ years of running insurance operations lets FOCUS service the policy better than anyone. The founding team stays on distribution and the relationships that grow the book.

- **Licensed underwriting** and policy servicing
- **Licensed agents** on the work that requires them
- **Claims and FNOL** at partner scale
- **AI-enabled workflows** with people making the calls

PETE CROWE, PRESIDENT · FOCUS

Taking an operation live in 30 days: teamfocusins.com/launch-plan

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IN HIS WORDS

BUILD, BUY, AND THE BORING STUFF

Some Members arrive as founder-led, tech-led MGAs already running agentic operations.

Olonilua expects AI to disrupt the incumbents and sees it starting to, mostly through faster quoting and faster responses to brokers. The harder question is what an MGA should build for itself. He calls it the million-dollar question, and his answer is a flywheel: learn enough to prototype, and let the prototypes refine what you buy.

> **“You might find out that it’s never worth it to build a policy admin from scratch.”**
>
> TJ OLONILUA
>
> Whatever an MGA builds, it has to maintain, with the engineering staff to keep it scalable, secure, and auditable. “It’s never worth it to build something someone else can do way better than you.”

> **“There’s a new space with people saying, ‘We turned your vibe-coded thing into something real.’”**
>
> TJ OLONILUA
>
> Within three to five years, he expects nearly everyone will be able to build their own tools. The opportunity moves to the partners who take those tools to production and handle the back-end work no one else wants to own.

> **“You have to understand where your data could leak.”**
>
> TJ OLONILUA
>
> Governance comes first, before the first tool goes live. MGAs are taking it seriously, he says, especially as the NAIC develops model regulation for AI. If a model treats a group of customers unfairly, an MGA needs to be able to explain why it happened.

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IN HIS WORDS

WHO IS REALLY AT RISK

Asked the question every Policy Maker answered in the Studio, which jobs AI will create in insurance operations, Olonilua took the optimist's side and kept it short.

Organizations have long run with business people on one side, technical people on the other, and a slow translation layer in between. Olonilua sees that layer thinning as business teams build their own solutions and move faster, and he expects the opportunity to outweigh the fear.

> **"I think the only people at risk are the people who resist AI. That's my honest opinion."**
>
> TJ OLONILUA

> **"For the everyday worker in professional services, I do think you have to use AI to keep up with your peers."**
>
> TJ OLONILUA
>
> In his view, the advantage goes to the people who learn the tools, wherever they sit in the organization.

WATCH THE FULL CONVERSATION

Olonilua's interview with Pete Crowe is Episode 1 of Meet the Policy Makers, recorded in the Policy Makers Studio at ITC Vegas 2026. Watch it at **teamfocusins.com/meet-the-policy-makers/tj-olonilua**. Specialty MGAs exploring long-term capacity can learn more about the Accelerant Risk Exchange at **accelerant.ai**.

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