InsureScan Launches Agent-First Nonstandard Auto Insurance Program in Texas

The MGA enters its third state with patented 90-second quote-to-bind technology and an independent-agent-only distribution model.



AUBURN, AL, UNITED STATES, September 15, 2026 / EINPresswire.com/ -- InsureScan MGA LLC has launched its nonstandard private passenger automobile insurance program in Texas, marking the company's third state of operation and the latest step in its planned national expansion.

The Texas program is available exclusively through appointed independent insurance agencies. InsureScan does not sell directly to consumers or compete with its agents for their customers.

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>
> *Mark Chappell, Founder and CEO, InsureScan*

"Texas is not a test market for us—it is the next stage of a model we have already put to work in Alabama and South Carolina," said Mark Chappell, founder and CEO of InsureScan. "We believe independent agents remain the best insurance distribution system. Our job is to give them better technology, better information and direct access to people who can make decisions."

InsureScan's patented mobile platform allows an agent to begin a quote by scanning a driver's license. Driver, vehicle and household information is then used to prefill the application, reducing repetitive data entry and helping eligible business move from quote to bind in approximately 90 seconds.

The platform was developed to address persistent challenges in nonstandard automobile insurance, including lengthy applications, incomplete underwriting information, slow policy issuance and technology that often separates agents from the people responsible for servicing their business.

“Speed matters, but speed without accuracy creates different problems,” Chappell said. “Our objective is to capture better information at the beginning of the transaction, strengthen underwriting discipline and make it easier for agents to write profitable business.”

The Texas launch extends an operating model that combines automated front-end underwriting with experienced customer service and claims personnel. Appointed agencies receive competitive commissions and direct support without being routed through a traditional call center.

InsureScan plans to expand its Texas agency network in stages, beginning with qualified independent agencies focused on personal automobile insurance. This measured approach will allow the company to monitor quoting activity, pricing competitiveness and underwriting performance as distribution grows.

“We are building for disciplined, long-term expansion, not growth at any cost,” Chappell said. “Texas gives us the opportunity to demonstrate that modern technology and traditional independent-agent relationships are not competing ideas. Properly executed, they strengthen each other.”

Texas agencies may apply for appointment and begin submitting business at https://insurescan.com.

About InsureScan

InsureScan MGA LLC is a technology-enabled managing general agency specializing in nonstandard private passenger automobile insurance. Operating in Alabama, South Carolina and Texas, InsureScan distributes its products through independent insurance agencies. Its patented platform uses mobile scanning, third-party data and automated workflows to streamline quoting, underwriting and policy issuance.

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