

Accident & Health

At Optio, we operate not only as a capacity provider but also supporting other MGA's to achieve their goals. We have a proven track record for both innovation and first-class service levels, using 'best of breed' TPA's and service providers. With a wealth of global experience in both insurance and reinsurance to provide all your A&H solutions.

Optio works closely with our clients, developing insurance solutions that are relevant, comprehensive and affordable to meet customer's needs.

We only write business introduced through brokers or MGA's we do not operate directly with end clients.

40+

years A&H underwriting experience holding senior positions in Lloyd's and Company markets.

Innovation

problem solving, product development, growth aspirations, profitability, success.

Optio 25+

years combined compliance and regulatory experience.

Key Features



Limit of Liability:

USD 4 million AOP USD 20 million in the Aggregate



Partnerships:

offering solutions and opportunities to MGA's and brokers. Providing actuarial and underwriting performance metrics to capacity providers



Jurisdictions:

Worldwide with a European focus including the UK and APAC. We also welcome opportunities from the Middle East, Africa and the United States



Security:

'A' rated capacity, Lloyd's and non-Lloyd's



Product Diversification:

insurance and reinsurance for health (medical expenses for individuals and group PMI and iPMI, cash plans and out of country medical expenses), personal accident and sickness (individual and groups, accidental, disability, DAC, fractures), travel (leisure, corporate, NAC programs)



Sectors:

wholesale, scheme, affinity, portfolio business



Pledges:

quick response, development support, portfolio underwriting assistance



MGA Support:

we add value to a MGA's business, either through providing capacity and/or underwriting support and product development



Compliance:

in a highly regulated world, understanding and knowledge is paramount and key to success



Distribution:

the MGA model, wholesale broking, European Union MGA and broking



Keys:

we are a solution-based business, ready to support our clients in a constantly evolving world

Contact us:



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