

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



Affinity:

niche product development that responds to a client's requirements. We build the product that responds to their needs



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)



Territories:

we welcome risks emanating from Europe, UK and APAC. We can also look at the Middle East, Africa and the United States



Available Products:

Group Personal Accident/Illness

Crew PA – Maritime Shield, PA, Illness and Medical for crew and those in the marine industry

Locum – PA, Illness with ancillary benefits specifically for the medical profession

PMI – specialising in the Asian health market

Business Travel – comprehensive benefits and high limits. A product that can compete against the main insurers

Care Homes PA – one of our niche products



Personal Accident Limits:

USD 4 million (any one person)
USD 20 million in the aggregate

Group PA & Travel Limits:

GBP 30 million (max PA incident limit)
Unlimited (Emergency Medical)
GBP 250,000 (Travel Disruption)
GBP 350,000 (Hijack, Kidnap and Extortion)



Security:

'A' rated capacity, Lloyd's and Company Markets



MGA Support:

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



Sectors:

wholesale, scheme, affinity, portfolio business

Contact us:



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