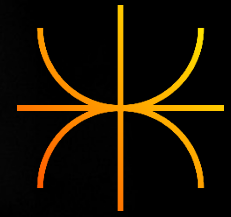


# optio

## Accident & Health



At Optio, we operate not only as a capacity provider but also supporting 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.

### 22+

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:** European focus including the UK, Australasia and reinsurance appetite in Asia, the Middle East and South Africa



**Security:** 'A' rated capacity, Lloyd's and non-Lloyd's



**Product Diversification:** 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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