In the late 19th century, modern disability insurance became available. It was originally known as "accident insurance". The first company to offer accident insurance was the Railway Passengers Assurance Company, formed in 1848 in England to insure against the rising number of fatalities on the nascent railway system. It was registered as the Universal Casualty Compensation Company to: "...grant assurances on the lives of persons travelling by railway and to grant, in cases, of accident not having a fatal termination, compensation to the assured for injuries received under certain conditions.

Today, workers may suffer from an inability to maintain composure in the case of psychological disorders or an injury, illness or condition that causes physical impairment or incapacity to work. Disability insurance encompasses paid sick leave, short-term disability benefits, and long-term disability benefits.

MXB can offer coverage to companies and individuals as well as professional athletes, sports teams, entertainers, spokespersons.



## **PRODUCTS**

- Accidental Death and Dismemberment
- Contingent Personal Accidents
- Contractual Bonus
- Critical Asset Protection
- Image Protection
- Permanent Total Disability
- Temporary Total Disability

Is an independent Reinsurance Intermediary specialising in the Latin American and Caribbean markets whose origins began in 1967. MXB has earned the support and respect of its clients and international reinsurance community.

MXB has highly experienced, knowledgeable and specialised teams, that are dedicated to providing client focused intermediary services and solutions.

MXB business philosophy is built on:

INNOVATION | INTEGRITY | PROFESSIONALISM | RELATIONSHIPS | TRUST