

### **Our Clients**

We provide Life and Accident & Health reinsurance cover for insurers and financial institutions. Ranging from domestic to regional companies, we write a global reinsurance book with a focus on Europe and Latin America.

We are a growing presence in affinity programs where we help provide insurance solutions through reinsurance for sponsoring entities including: banks, credit card providers, retailers, mobile phone companies, professional and trade associations, educational institutions and other non-traditional groups.

### **Barents Re Life and Accident & Health Offering**

The use of insurance is becoming increasingly commonplace for the life insurance industry. The challenges which the industry faces, such as low interest rates, new development of medicines and increased life expectancy, make it necessary to partner with reinsurers to share risk and provide new solutions for clients.

For affinity programs, we have teamed up with leading regional insurance companies to structure products, help to build technology platforms and conduct operations and sales training for the sponsoring entities.

Our clients choose Barents Re for our rapid, innovative and easy to implement insurance and reinsurance solutions to help them grow their business.

Our core Life and Accident & Health offering includes:

- Group Life
- Individual Life
- Disability
- Personal Accident
- Critical Illness

To find out more, please contact one of our Life and Accident & Health specialists:  
[www.barentsre.com/contact](http://www.barentsre.com/contact)

## Barents Re Lines of Business & Industry Sector Specialisms

**Bonds:** Bid, performance, advance payment, wages payment, maintenance and concession bonds for insurance companies in the construction, engineering and service industries, for both public and private works.

**Construction & Engineering:** Construction All Risks (CAR) and Erection All Risks (EAR) cover for a broad range of construction & engineering projects.

**Contingency & Entertainment:** Cover for clients across the entertainment sector with a particular focus on companies and organisations which manage concerts and festivals of all music genres and sporting events.

**Energy:** Hydrocarbon exploration and production companies, notably in the oil and gas sector, for their upstream, midstream and downstream operations with coverage including property physical damage, liability, business interruption, control of well and construction for upstream operations.

**Financial Lines:** Commercial banks, Islamic banks, stockbrokers, investment managers, stock exchanges, private equity fund managers, central banks and investment banks plus private company D&O across a broad range of industry sectors.

**Liability:** Manufacturers, hotels, tour operators, retailers, wholesalers, construction companies and mining companies with coverage including commercial general liability, public liability, products' liability, event cancellation liability, tour operators' liability and construction third party liability.

**Life and Accident & Health:** affinity programs providing reinsurance solutions for sponsoring entities including: banks, credit card providers, retailers, mobile phone companies, professional and trade associations, educational institutions and other non-traditional groups.

**Marine Cargo:** Cargo, specie and project cargo risks for a comprehensive range of commodities and interests for worldwide client base with cargo being shipped both domestically as well as to and from all corners of the globe.

**Renewable Energy:** Construction All Risks and Operational All Risks coverage for utilities or independent power producers (IPPs), specifically in the onshore Wind, Solar, Geothermal, Run-of-River Hydroelectric and Biomass/Waste to Energy industries providing coverage during construction and operational stages of renewable energy projects.

**Property:** Residential and office buildings, hotels, banks, schools, hospitals, shopping malls, showrooms, department stores and supermarkets, public administration buildings, desalination plants, cement plants and similar non-hazardous industrial units, distilled water and beverage manufacturing and bottling plants, airport buildings, museums, mosques, churches, opera houses, sporting venues.

## About Barents Re

Barents Re is a leading independent reinsurance group. Established in 1996, Barents Re has a well-established presence in Europe, Latin America, the Middle East and Asia. The company provides a wide range of niche and specialty reinsurance products to property and casualty insurers.

Barents Re Reinsurance Company, Inc. and Barents Reinsurance S.A. are both rated 'A' (Excellent) Stable Outlook by A.M. Best.

[www.barentsre.com](http://www.barentsre.com)