



# Company Profile

# Introduction to Klaption Re

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Klaption Reinsurance Limited (Klaption Re) is a privately held reinsurance company, incorporated in August 2020 under the Companies Act of Zambia. We are licensed by the Pensions and Insurance Authority (PIA) to operate as both a life and non-life reinsurer.

At Klaption Re, we provide a comprehensive range of reinsurance solutions tailored to the specific needs of insurers globally. Our expertise spans both facultative and treaty reinsurance, with a strong focus on customized solutions, agile underwriting, and strategic risk management.

Klaption Re is rated Caa1 by Moody's.

## SMART Goals Concept

At Klaption Re, our approach to reinsurance is guided by SMART principles:

- **Solution Oriented:** We proactively develop tailored solutions to meet evolving industry needs.
- **Motivated :** Our team is driven by a passion for excellence and client success.
- **Adaptive :** We embrace change, responding swiftly to industry shifts and emerging risks.
- **Resilient :** We maintain strength and stability in an ever-changing financial landscape.
- **Technologically Savvy :** We leverage advanced technology to enhance underwriting, claims processing, and risk assessment.

## Our Core Values

Our values guide the way we do things to ensure we fulfil our vision, mission and objectives. The solid foundation of Klaption Re's culture is based on the following values:

- **Knowledge:** KlaptionRe is a knowledge-focused and datadriven organisation that strives to be a centre of excellence. We will be a learning organisation.
- **Long Term:** We will take a long-term approach to run the business, building partnerships, and serving our clients.
- **Accountability:** Our commitment is to be transparent and accountable in all our actions and decisions. We will promote good corporate governance.
- **Proactivity:** We will endeavour to effectively serve our clients by anticipating their needs and proactively offering solutions through innovation.
- **Togetherness:** We will collaborate with our stakeholders in the value chain, beginning with our employees, insurers, customers, shareholders, regulators and the public.

## KlaptonRe Culture

At Klapton Re, our corporate culture is grounded in a strong sense of purpose and integrity. We view Corporate Social Responsibility (CSR) as a core component of our identity, closely aligned with our strategic objective of being a responsible and impactful corporate citizen in every region where we operate. We are committed to creating sustainable value by prioritising social impact, environmental stewardship, and sound economic performance. Our team brings together extensive experience and professional expertise across all key business areas. Our underwriting and claims operations are well-supported by dedicated functions in finance, investments, administration, and information technology, ensuring a fully integrated approach to service delivery.

We nurture a high-performance organisational culture underpinned by strategic leadership, performance-based recognition, and a commitment to continuous growth. Transparency and open communication are embedded in our operations through an inclusive open-door policy.

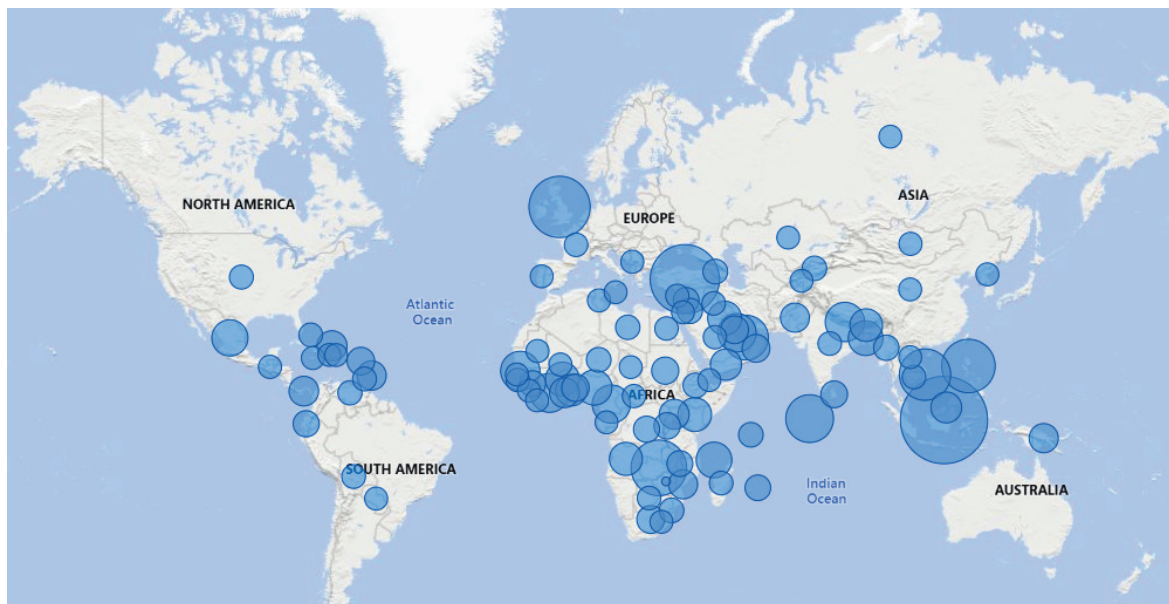
A cornerstone of Klapton Re's success is our alignment with client needs and our shared commitment to the company's mission and vision. Our people are dedicated to ensuring that every client interaction is handled with professionalism, fairness, and integrity — cultivating long-term relationships built on trust and accountability.



## Underwriting Methodology

Klapton Re combines technical expertise with market insight to deliver tailored reinsurance solutions in emerging markets. We maintain disciplined underwriting through strategic risk selection and capacity deployment. Our strong partnerships with brokers and cedants create lasting value beyond transactions.

## Global Market Presence Across 80+ Countries



## Facultative Risk Appetite

**PROPERTY FACULTATIVE**  
Industrial, Commercial, Energy,  
Infrastructure

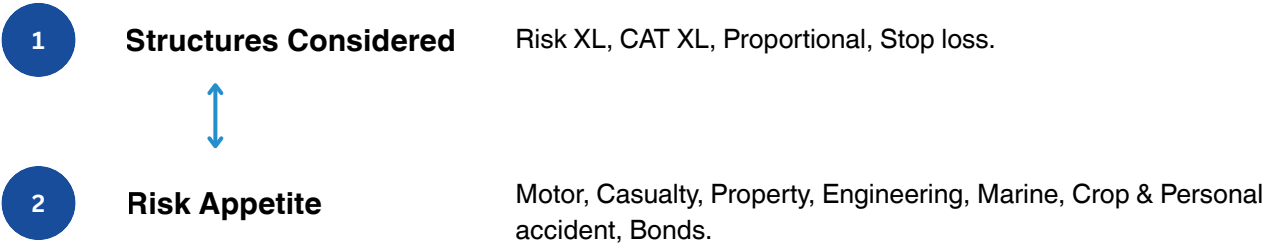
**SPECIALTY LINES**  
Marine, Aviation, Space, Political  
Risk, Credit & Surety

**CASUALTY FACULTATIVE**  
Liability, Professional, D&O,  
Environmental.

**ENGINEERING RISKS**  
Construction, Machinery,  
Breakdown, Renewable Energy

**EMERGING RISKS**  
Cyber, CBI, Parametric, Political  
Violence

# Treaty Risk Appetite



## Capacity

| Class of Business                     | Capacity (USD)        |
|---------------------------------------|-----------------------|
| Material Damages                      | Up to US\$ 15,000,000 |
| Liabilities                           | Up to US\$ 10,000,000 |
| Goods in Transit, Inland Cargo        | Up to US\$ 8,000,000  |
| Marine and Aviation                   | Up to US\$ 10,000,000 |
| Engineering and Contractors All Risks | Up to US\$ 15,000,000 |
| Motor                                 | Up to US\$ 5,000,000  |
| Agriculture                           | Up to US\$ 2,500,000  |
| Sureties                              | Up to US\$ 25,000,000 |

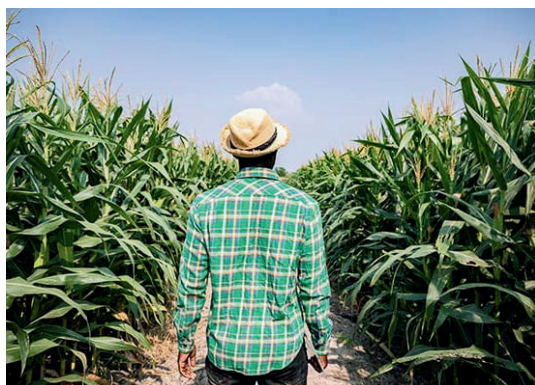
(Backed by A Rated Security)

# Product and Service Offering

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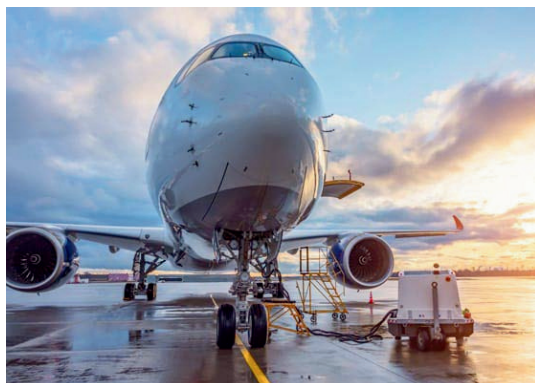


Klapton Re offers the capacity to underwrite all the major classes of business in all the regions of operation, including agriculture, aviation, engineering, fire, marine, motor, liability and casualty.



## Agriculture

We offer various protection coverage for material damage loss to crops and livestock from perils such as disease, flood, fire, drought, storm, hail and wind, to name a few.



## Aviation

Flying creates unique risks to businesses that own or use aeroplanes or helicopters for business purposes. This incorporates risks such as fire, theft, floods, hailstorms, wars etc. Because we understand that the risks associated with aviation can be catastrophic, we offer products tailored to cover your needs. We offer Aviation Hull, War and P&I, Aviation Cargo material damage cover and Liability risks protection for aeroplanes or helicopters for private and business purposes.



## Engineering

Our engineering policy covers a wide range of engineering-related products. It provides complete protection against risks associated with erection, resting, and working of any machinery, plant, or equipment, and it also provides protection against ongoing projects such as construction. Klapton Re offers a wide range of engineering-related products, such as plant all risks, contractors all risks, single projects / annual projects, erection all risks, machinery breakdown, heavy equipment all risks and electronic equipment.

# Product and Service Offering

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## Fire

Our fire reinsurance provides protection against incidents of accidental fire, lightning, explosions, etc. Fire accidents are unexpected and can cause enormous destruction in terms of finances and dealing with the aftermath. We work hand in hand with our clients to provide products and policies that meet their needs. Our fire protection includes business interruption and consequential loss of profits.



## Marine

Under marine reinsurance, we offer a wide range of products that protect against damage to the ship and cargo at sea or inland waterways in transit. In addition, we have extended cover risks that other reinsurers may be reluctant to cover, such as oil spillage and pollution. This also broadens to cover risks affiliated with war. Offering a wide range of Marine Hull, War and P&I, Marine Cargo product protection against damage shipment of cargo at sea or inland waterways, including extended coverage that most reinsurers are reluctant to cover, such as oil spillage and pollution.



## Motor

Accidents on the road are unexpected and can cause both financial and mental strain. Our products have a wide coverage from third party liabilities to damages to own vehicles arising from risks such as fire, theft, property damage etc. We cover both private and commercial vehicles. Our products have a wide coverage from third party liabilities to damages to own vehicles arising from risks such as fire, theft, property damage etc., covering both private and commercial vehicles under the following categories; RVI. Motor Vehicles, MV TPL and MV Casco Cover.



## Bonds & Trade Credit

Klapton Re offers reinsurance solutions for Bonds and Trade Credit, providing vital protection to insurers supporting clients in managing credit and performance risks. Our Trade Credit cover safeguards businesses against the risk of non-payment by buyers, helping to ensure stable cash flow and secure trading relationships in both domestic and international markets. We also reinsure Surety Bonds, which offer financial security by guaranteeing the performance of contractual and regulatory obligations. From bid bonds in tender processes to performance bonds in large-scale projects, we provide the capacity needed to support critical undertakings and enable confidence in commercial and infrastructure ventures.

# Product and Service Offering

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## **Liability**

We provide Liability reinsurance that covers a wide range of exposures where an insured party may be held legally responsible for causing harm to third parties, whether through injury, property damage, or financial loss. This includes general liability, professional liability, public liability, products liability, and other specialized lines. Our coverage supports insurers in protecting businesses, professionals, and individuals against compensation claims arising from negligence or failure to meet legal obligations. Through our liability solutions, we help ensure continuity and protection in environments where legal accountability and risk exposure are high.



## **Political Violence and Terrorism**

Given the ever-changing nature of political violence and terrorism threats, Klapton Re offers reinsurance solutions that provide protection against these complex and unpredictable risks. Our Political Violence and Terrorism cover includes exposure to events such as terrorism and sabotage (T&S), strikes, riots and civil commotion (SRCC), malicious damage, and related perils. We support insurers by covering property damage, loss of income, and business interruption resulting from such incidents. With a clear understanding of the challenges in today's risk environment, Klapton Re stands ready to provide the necessary protection against politically driven unrest.



# **KlaptonRe**

## **Partner with Klapton Re**

At Klapton Re, we go beyond traditional reinsurance—we build partnerships that last. Whether you are an insurer, broker, or stakeholder, we are committed to delivering tailored solutions, expert insights, and long-term value to help you navigate the evolving risk landscape.

**Klapton Re : Your Trusted Reinsurance Partner.**

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