

# Gothaer Lebensversicherung AG

## Your Local Link to IGP in Germany

### Why partner with Gothaer Lebensversicherung AG?

#### BarmeniaGothaer

Formed through the merger between Gothaer and Barmenia in 2024, the BarmeniaGothaer Group stands as one of the prominent insurance companies in Germany. Specializing in corporate and private customer sectors, the Group offers an extensive range of products and services, ensuring coverage that meets diverse client needs. With approximately 42% in health insurance, 39% in property insurance, and 18% in life insurance, BarmeniaGothaer offers a balanced and diversified portfolio. As a mutual insurance company, it operates without shareholders, ensuring that profits benefit policyholders directly.

#### Financial strength

With an "A" S&P rating (2024), BarmeniaGothaer's financial strength is underscored by its value-based management strategy, broad mix of distribution channels, proactive adjustments to its product mix and the ability to adjust to rapidly changing market conditions.

#### Comprehensive insurance solutions

BarmeniaGothaer is solution-driven and service-oriented, providing a wide array of life, health, and general insurance products:

- Gothaer Lebensversicherung AG: Focuses on insurance protection and financial planning strategies.
- Barmenia Krankenversicherung AG: Specializes in healthcare insurance.
- Gothaer Allgemeine Versicherung AG: Provides property and casualty insurance.

Gothaer Lebensversicherung AG specializes in delivering tailored corporate insurance programs, featuring innovative solutions for biometric insurance and unit-linked policies with guarantees. It also has a strong capability for second pillar group pension solutions.

#### Commitment to innovation in its product offerings

- "Fähigkeitenschutz" – Basic Skills Protection: This unique coverage protects against the loss of up to 18 essential skills necessary for active life participation, including standing, walking, speaking, sitting and writing, but also mental performance or the ability to act independently.
- State-of-the-art life and disability insurance: Offered on a one-year calculation basis, this product is cost-effective and features simplified acceptance regulations, often requiring only a confirmation of the ability to work.
- Gothaer's disability insurance products have received numerous accolades, such as "FFF+" from Franke & Bornberg and a 5-star rating from Morgen & Morgen, highlighting their quality and reliability.

#### Gothaer GarantieRente Invest

Gothaer Lebensversicherung AG's innovative old age pension product, Gothaer GarantieRente Invest, is a modern, index-oriented hybrid offering that combines low costs with optimized returns. Working with Munich Re, this product provides substantial return opportunities along with comprehensive premium and credit-related guarantees, with two of its four indices fully compliant with ESG criteria.



## Advanced web services and administration

Gothaer offers customizable portals for corporate clients and seamless integration with various platforms (Makler, Xempus, eVorsorge). Customers benefit from personal points of contact for tailored support, allowing for a personalized and efficient service experience.

## Facts & figures

- IGP Network Partner since 2015
- Financial strength ratings:
  - Standard & Poor's: A (per 6/12/2024)

## Recent awards & recognitions

- Franke & Bornberg
  - GarantieRente Index: FFF+ (10/2023 rating)
  - BasisVorsorgeGarantieRente: FFF+ (01/2024 rating)
  - Fähigkeitenschutz Premium: FFF+ (rating 04/2024)
  - Berufsunfähigkeitsversicherung Premium: FFF+ (rating 04/2024)
- Morgen& Morgen
  - Occupational Disability: 5 stars - Excellent (Update 01/2025)
  - Basic skills insurance: 5 stars - Excellent (Update 01/2025)



## More information

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