

NOT IF, BUT HOW

Munich RE 



## Case Study: Barker

### AI-powered alternative-asset evaluations with a performance cover.

#### The case + the challenge

Lenders and financial institutions struggle to trust the values of alternative or luxury assets like watches, artwork, and private jets, which are often used as loan collateral. Accurate valuations are crucial to mitigate risk, which could lead to missed revenue or financial losses. Lenders use lower loan-to-value ratios to protect themselves, sacrificing profits. Market volatility, lack of reliable data, and limited technical innovation make accurate appraisals difficult. This limits financial institutions' ability to expand lending portfolios, restricting growth. Barker bridges this gap by providing AI-driven valuation solutions backed by warranties that pay out if Barker is wrong, enabling lenders to collateralize assets securely and mitigate risks effectively.

#### The solution

Barker's AI platform delivers accurate valuations, solving the challenges of limited data and asset uniqueness. Backed by Munich Re's aiSure™ performance guarantee insurance, Barker builds trust, helping lenders reduce risk, increase profits, and grow market confidence. If Barker's valuation was wrong, Munich Re's aiSure reimburses Barker for its liabilities to its customers of up to 50% of any shortfall. This gives lenders confidence through more accurate pricing and risk mitigation.

## About Munich RE

Munich Re is one of the world's leading providers of reinsurance, primary insurance, and insurance-related risk solutions. Since it was founded in 1880, Munich Re has been known for its unrivaled risk-related expertise and its sound financial position. It offers customers financial protection when faced with exceptional levels of damage. Munich Re possesses outstanding innovative strength. The company plays a key role in driving forward the digital transformation of the insurance industry and, in doing so, has further expanded its ability to assess risks and the range of services it offers. The insurance of Barker is underwritten by a primary insurance carrier of Munich Re Group, which is an international insurance company rated AA by S&P.

## About Barker

Founded in 2021, Barker is a fintech company transforming luxury asset valuation with AI. Barker works with lenders to provide accurate, warranty-backed pricing for collateral, reducing risks, and growing asset-backed lending. Learn more at [thebarkerprice.com](https://thebarkerprice.com).

© 2025  
Münchener Rückversicherungs-Gesellschaft  
Königinstrasse 107, 80802 München, Germany

Picture credit: Munich Re

Münchener Rückversicherungs-Gesellschaft (Munich Reinsurance Company) is a reinsurance company organised under the laws of Germany. In some countries, including in the United States, Munich Reinsurance Company holds the status of an unauthorised reinsurer. Policies are underwritten by Munich Reinsurance Company or its affiliated insurance and reinsurance subsidiaries. Certain coverages are not available in all jurisdictions.

Any description in this document is for general information purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product.

2025-074 (New 02/25)