# What Re is




## Welcome to Re!

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Re Protocol is a decentralized platform that channels stablecoin capital into fully collateralized reinsurance contracts through licensed reinsurers. Users deposit stable tokens, which are used as collateral to back reinsurance agreements. In return, depositors earn yield derived from a blend of on-chain and off-chain sources, plus a token-specific spread.

To put it more simply: Re allows individuals to access the reinsurance capital market by contributing to the capital pool that backs reinsurance programs.

### Why this matters

Because the reinsurance market:



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- Has quietly been one of the best-performing asset classes for decades
- Makes money from reinsurance underwriting revenue rather than market sentiment
- Has historically shown low correlation to the performance of other financial markets like stocks, bonds, and crypto
- Is structured on math and decades of loss data

… yet it has remained almost universally inaccessible to individuals, because under normal circumstances:

- The financial barrier to entry is massive: standard participation requires a minimum investment in the millions
- Participation requires industry relationships, legal infrastructure, and regulatory expertise
- Successive layers of intermediaries each extract fees, driving costs even higher
- The reinsurance market has always operated behind closed doors; pricing, deals, and performance data are private and inaccessible to outsiders

In other words: accessing the reinsurance markets has entry requirements that are effectively prohibitive to individuals.

Re changes all that. Individuals can participate directly without the overhead or the middlemen.

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Next
How Re works

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