With its maritime area of eleven million square kilometres, France has a huge potential reservoir of energy that could be used to replace fossil fuels and nuclear energy. This exceptional asset will make France one of the industry’s major players over the next ten years. Between now and 2024, France plans to invest in marine wind farm projects to produce one extra gigawatt (GW) of power each year\(^1\). The use of marine renewable energies (MRE) to produce electricity is also a fundamental challenge for European industries. Bessé, insurance broker and advisor specialised in onshore and offshore energies, supports this transition by developing detailed knowledge of the challenges related to these new energies! As a reference advisor to the industry, Bessé has worked on more than twenty projects over the past decade, in both operational and construction phases, for all types of technologies (fixed foundation and floating wind turbines, tidal turbines, wave energy converters, etc.).

In 2020, Bessé was selected to assist Groix Belle Île floating wind farm with FEFGBI, Golfe du Lion floating wind farm with LEFGL and the connection projects for three floating wind farms for RTE. As part of its efforts to provide the best possible assistance and service in this particularly strategic sector for French industries, Bessé recently signed an exclusive cooperation agreement with the international risk and insurance advisors, Skowronnek & Bechnak, specialists in this sector. This agreement aims to create a unique, multi-disciplinary team in France for insurance brokerage and advice on MRE risks.

**Bessé builds its expertise with innovative, sustainable projects**

By participating in these three new key projects, Bessé contributes to the deployment of France’s blue economy, supporting sustainable energy projects from the design phase through to operational implementation. Bessé is currently advisor to:

- **Groix Belle-Île wind farm project (FEFGBI)**
  Pilot farm comprising three 9.5MW floating wind turbines off the islands of Groix and Belle-Île; FEFGBI assigned this project to Bessé this year. These floating offshore wind turbines, located 22km from the mainland, are anchored at a depth of 60m; they will have a production capacity of 28.5MW during their 20-year operational lifetime. The €230 million investment in this project will be materialised in 2022 with the commissioning of the pilot farm.

In addition to its insurance consultancy mission, Bessé will also be brokering insurance for the project’s construction and operation phases.


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\(^1\) Source: [https://www.lesechos.fr/industrie-services/energie-environnement/macron-consolide-la-filiere-de-leolien-en-mer-1153399](https://www.lesechos.fr/industrie-services/energie-environnement/macron-consolide-la-filiere-de-leolien-en-mer-1153399)
• **A wind farm project in Golfe du Lion (LEFGL)**
  The project proposed by LEFGL and its partners was selected by the government in November 2016. It concerns the installation of three floating wind turbines off the coast of Barcarès and Leucate. Located 16km from the shore, these wind turbines can supply the equivalent of 50,000 inhabitants per year with green energy!
  Once again, Bessé will be responsible for setting up insurance for the construction and operation phases.
  More info: [https://info-efgl.fr/](https://info-efgl.fr/)

• **Connection of the pilot floating wind farms of Groix Belle Ile, Gruissan and Golfe du Lion**
  To connect these pilot farms to the existing onshore grid, RTE will be creating a 63kV link, several tens of km long, with both under-sea and underground portions. These connection projects are part of the development of marine renewable energies and will also contribute to the success of the energy transition.
  In addition to its advisory role, Bessé will also be organising insurance for the project's construction and operation phases.

**Responding to the challenges of marine renewable energies**

During the *Assises de la Mer* (annual event for the French marine community) in December 2019, Emmanuel Macron was clear: "The 21st century will be a maritime century", emphasising the need to "reconcile the blue economy with the protection of diversity", which is precisely where Bessé comes in, assisting with a number of projects in this sector.

"Most goods are transported by sea, fishing resources come from the sea, wind and wave energy is generated at sea, oil and gas are extracted from beneath the sea: our seas and oceans represent a gigantic reservoir of renewable energy. As a cornerstone of the development of a new industry, insurance companies must take into account the highly specific risks of the MRE sector (both technological and financial). Due to the newness and complexity of these risks, this represents a major challenge. We have therefore decided to form a dedicated team to build insurance solutions that are specifically tailored to these new techniques." **Pierre Bessé, CEO of Bessé**

In addition to its consulting and investment capacities, Bessé has always counted on the engineering department of its Marine & Logistics division: **SOFIMAR**. This department has a team of mariners and engineers who all have excellent knowledge of the sea; the team helps to explain and support the individual projects.

"To model a risk, regardless of what it is, insurance companies generally rely on previous experience. The more experience they have, the more statistical data they can develop to build efficient guarantee conditions. Everything that helps to demonstrate robustness is a positive element for the insurability of a project. This, of course, includes certification or ratification. In France, until recently, we only had pilot projects or pure demonstrators to insure in the MRE sector. We are now moving on to large production projects. As brokers, our role includes explaining why a project, however innovative it is, is not necessarily a prototype, in so far as it uses existing technologies. Then we present the projects, one at a time, to insurance companies. We take this persuasion, educational and derisking effort very seriously." **François Renelier, Senior Account executive and manager of Bessé’s Offshore Energy division.**

Being aware of the future challenges and growing expectations of the sector’s players, Bessé has also signed an exclusive cooperation agreement with the international insurance advisor specialised in MRE, **Skowronnek & Bechnak** ([www.sbadvisors.de](http://www.sbadvisors.de)).

Barbora Bechnak and Ralf Skowronnek are international risk and insurance advisors and authorised insurance experts with 26GW of experience in offshore wind farms, 10GW in insurance advice and 6.5GW in "non-recourse finance“ projects; they have offices in Hamburg and Tokyo. Ralf Skowronnek was recently appointed chairman of the insurance sub-committee of the floating offshore wind committee.
(FOW) of the World Forum Offshore Wind. The insurance committee aims to support the infant FOW industry along its path to financing on a large commercial scale, which can only be achieved if the project’s new risks are sufficient insured. Barbora Bechnak is known for her unique expertise in contractual and insurance risks and "Lenders’ Insurance Advisory” regarding the insurability of offshore renewable energy projects in Europe and Asia.

“We are delighted that Bessé picked our company as its exclusive partner in France and we are certain that, by associating our strengths and expertise with an insurance broker with such significant experience in MRE, we can provide offshore renewable energy customers in France with a unique service, combining technical insurability and contractual advice with efficient insurance investment and claims management.” Skowronnek & Bechnak.

This partnership aims to create a multi-disciplinary team, unique in France, able to assist with all the “insurance” issues of its customers, with respect to both insurance markets and all the industry’s other stakeholders (operators, contractors, subcontractors, suppliers, etc.), as well as the financial parties, which continue to hold the keys to the development of the industrialisation phase of renewable marine energy.

Bessé’s MRE department

Bessé employs ultra-specialised experts in business consulting and services. More than just brokers, their role is focussed on personalised insurance advice and long-term everyday assistance for their customers in France and further afield. Bessé, with its 460 employees, is an essential, solid player in this sector. Founded almost 60 years ago, it is now one of France’s leading insurance consultancy and brokering firms for businesses, providing more than €900 millions in premiums to the insurance market.

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