SCOR is an independent global reinsurance company. Its mission is to help people manage the risks of everyday life, recover from the unexpected and preserve their lifetime savings and investment, consequently providing security to all stakeholders.

Our Mission

• Credit
• General Accident
• Fire
• Cargo & Hull
• Life

Branches: operating in all lines of insurance, AROPE is committed to providing the finest services to its partners and customers while leveraging its excellent track of good reputation and credibility, and by SCOR’s advanced technical capabilities and knowledge.

Established in 1974, AROPE Insurance is today one of the major players in Lebanon’s insurance industry. Since its foundation, AROPE has maintained continuous growth and sustained development, backed by BLOM Bank’s solid financial background and its excellent track of good reputation and credibility, and by SCOR’s advanced technical capabilities and knowledge.

AROPE has maintained continuous growth and sustained development, backed by BLOM Bank’s solid financial background and its excellent track of good reputation and credibility, and by SCOR’s advanced technical capabilities and knowledge. AROPE was shortlisted for this award thanks to TEMA (Traffic Expert Mobile Application) launched in Lebanon back in May 2016.

In 2017, AROPE was awarded the “Innovation of the Year 2017” Award at the Middle East Insurance Industry Awards Ceremony. AROPE was shortlisted for this award thanks to TEMA (Traffic Expert Mobile Application) launched in Lebanon back in May 2017.

AROPE Insurance was the first Financial Institution in Lebanon to be awarded ISO9001 for Quality Management. AROPE was the first Financial Institution in Lebanon to be awarded ISO27001 for Information Security Management. AROPE was the first Financial Institution in Lebanon to be awarded ISO22301 for Business Continuity Management.

In 2016, AROPE Insurance won the “Innovation of the Year 2016” Award at the Middle East Industry Awards. AROPE’s 3 Motor Insurance Plans and shall include other products in the future:

• “7a2ak” Third Party Liability Motor
• “7adid B 7adid” Car-to-Car Accident
• “Nos B Nos” All Risks Motor Insurance

In 2015, AROPE Insurance was the first Financial Institution in Lebanon to be awarded (SOX) for Quality Management.

ISO

RANKING

1st in Profitability
1st in Shareholders’ Equity
6th in Gross Written Premium

Among composite companies according to ICC Report 2016

SOLVENCY RATIO

33% exceeding by more than 5 times the minimum imposed by the Lebanese law

2017 GROSS PREMIUM DISTRIBUTION

42.5% Life
37.5% Non-Life
10% Other Lines

The following table summarizes the consolidated key financial indicators in USD for the period 2015-2017:

AROPE CONSOLIDATED KEY FINANCIAL INDICATORS IN USD

<table>
<thead>
<tr>
<th></th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROSS PREMIUM</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Life</td>
<td>125,828,419</td>
<td>121,131,528</td>
<td>117,563,695</td>
</tr>
<tr>
<td>Non-Life</td>
<td>18,977,470</td>
<td>20,485,061</td>
<td>22,299,725</td>
</tr>
<tr>
<td>TOTAL</td>
<td>144,805,890</td>
<td>141,616,591</td>
<td>139,863,420</td>
</tr>
<tr>
<td>INCURRED CLAIMS</td>
<td>125,828,419</td>
<td>121,131,528</td>
<td>117,563,695</td>
</tr>
<tr>
<td>CLAIMS PAID</td>
<td>125,828,419</td>
<td>121,131,528</td>
<td>117,563,695</td>
</tr>
<tr>
<td>TOTAL ASSETS</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>37,451,950</td>
<td>42,263,464</td>
<td>52,318,405</td>
<td></td>
</tr>
<tr>
<td>NET PROFIT AFTER TAX</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>14,294,127</td>
<td>18,977,470</td>
<td>20,485,061</td>
<td></td>
</tr>
<tr>
<td>RETURN ON EQUITY</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>15.86%</td>
<td>15.92%</td>
<td>16.61%</td>
<td></td>
</tr>
</tbody>
</table>

AROPE LEBANON AT A GLANCE...

Established in 1974, AROPE Insurance is today one of the major players in Lebanon’s insurance industry. Since its foundation, AROPE has maintained continuous growth and sustained development, backed by BLOM Bank’s solid financial background and its excellent track of good reputation and credibility, and by SCOR’s advanced technical capabilities and knowledge. SCOR is an independent global reinsurance company. Operating at all levels of insurance, AROPE is committed to providing the finest services to its partners and customers while offering comprehensive solutions designed to satisfy all customers’ requirements, under the following authorized insurance branches:

• Credit
• General Accident
• Fire
• Cargo & Hull
• Life

AROPE is a Regional Leader in Insurance Services, offering innovative and efficient opportunities for protection. Serving and growing, consequently providing security to all stakeholders.

Financial Security.