



# 40 YEARS AND ... We Keep Our Word.®

2013 ANNUAL REPORT

**40 years...** listening to your needs





40 YEARS AND...



We Keep Our Word.®

Since 1974, we followed the legacy of our founders, consistency of our planners and evolution of our visionaries. 40 years of insurance that gained us maturity, dedication, professionalism and integrity. That's AROPE and that's 4 decades of a thriving success.

40 years...and We Keep Our Word.®

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**40 years...** of success stories



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## Message from the Chairman



Dear Shareholders, Ladies and Gentlemen,

Based on the success of our well defined business strategy for 2013 and despite the challenging economic and political climate surrounding our operations in Lebanon, Syria and Egypt, AROPE Insurance posted a consolidated combined Net Profit After Tax of USD 16.7 million in 2013, generating a total of USD 108.8 million of healthy Premiums. Our conviction is to have a profit-oriented operation with a prudent underwriting policy in order to strengthen AROPE's competitiveness particularly in the Life Insurance business. In the year under review, the Shareholder's Equity of USD 98.5 million showed a largely stable development and consistent growth with an increase of 9.3% compared to 2012.

In Lebanon, AROPE continues to produce gratifying results with a 5.5% growth in both Life and Non-Life Businesses, enabling us to have a 7% share of the local market and to occupy the 5th place among 51 Insurance Companies operating in Lebanon. Life Business was relatively more fruitful with a 10% growth in the year under review with USD 43.3 million in Premiums, whereas the Non-Life Business, facing a fierce competition, was overshadowed by the direct impact of the economic slowdown to score, as foreseen, merely 2.1% growth with USD 54.5 million in Premiums.

In Syria, AROPE's financial results were acceptable and business is still performing, even though circumstances are getting tougher by the day. AROPE Syria generated SYP 109.5 million Net Profits and a Shareholders Equity of SYP 1.4 billion, for the year under review.

In Egypt, our operations are performing better for this year. We have two companies operating in the market, and once greater stability takes hold we expect solid performance. AROPE Life Insurance S.A.E and AROPE Insurance for Properties and Liabilities S.A.E produced a combined Net Profit of EGP 3.8 million with a Shareholders' Equity of EGP 209.8 million for 2013. The Egyptian market anticipates attractive business opportunities. However, a greater public awareness of insurance is needed to generate more interest and business leads. Egypt holds much potential when considering its population of 86 million people and nominal GDP of USD 262 billion (FY 2013e).

For our total business, 2013 was a good year while we anticipate a stable to slightly higher gross premium volume for 2014. As always, this is conditional to the multidimensional situation in the region and the legislative framework in Lebanon in particular. In the coming years, satisfying the constantly changing demand for risk cover requires creativity and innovation, both crucial and indispensable to be able to stand out from the crowd, to grow and to explore new dimensions of the insurance industry.

To wrap up, I would like to thank you, our valued Shareholders, Clients, Reinsurers, and Stakeholders for your trust in AROPE. I would also like to express my appreciation for our employees for their perseverance and good work during 2013. Moving forward, we continue to grow, looking together in the same direction and achieving high.

Yours sincerely,

**Habib Rahal**  
Chairman and General Manager

## BOARD OF DIRECTORS

### CHAIRMAN AND GENERAL MANAGER

Mr. Habib Rahal

### VICE CHAIRMAN AND GENERAL MANAGER

Mr. Fateh Bekdache

### MEMBERS OF THE BOARD

Mr. Samer Azhari

SCOR SE represented by Mr. Victor Peignet

Mr. Serge Osouf

Mr. Patrick Loisy

Mr. Marwan Jaroudi

Mr. Rami Hourieh

## GENERAL MANAGEMENT

### GENERAL MANAGER

Mr. Fateh Bekdache

### DEPUTY GENERAL MANAGER

Ms. Faten Douglas



# DEPARTMENTAL CHART



## Zalka, Head Office

### BRANCHES

Verdun  
Jounieh  
Tripoli  
Hadath  
Zahle

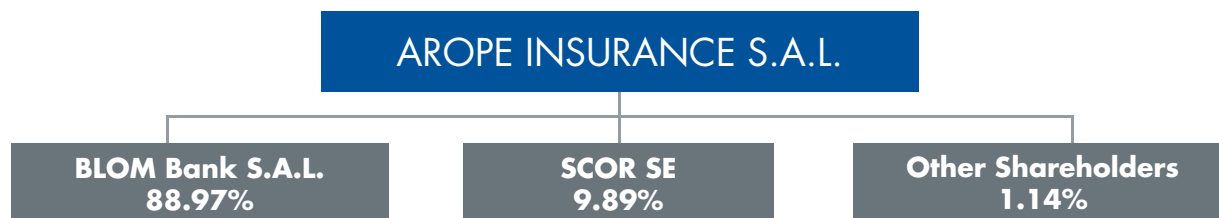
Saida  
Tyr

### EXTERNAL AUDITORS

Ernst & Young  
BDO, Semaan, Gholam & Co.

# SHAREHOLDERS





## BLOM BANK S.A.L.

BLOM BANK is a leading Lebanese bank which has repeatedly and unanimously been selected as the Best Bank in Lebanon by the most recognized regional and international institutions. Its successful business model is based on universal banking models which include: Commercial Banking, Corporate Banking, Private Banking, Investment Banking, Asset Management, Retail Banking, Islamic Banking, Brokerage Services, and Insurance Products and Services.

As one of the oldest established banks in Lebanon, if not the region, BLOM BANK has always been at the center of the country's banking system. Its universal banking services revolve around trust and credibility, built with its clients through long-term personal relationships, integrity, and the strong financial results that it has consistently delivered. The bank's renowned conservative management has paid off over the years: for decades, BLOM BANK has been among the most profitable and largest banks in Lebanon. It is proud to have become over the years its clients' preferred banking partner and investment reference, meeting all their financial needs and ensuring their "Peace of Mind". BLOM BANK is also proud to extend this "Peace of Mind" to the larger community, through its de-mining initiative the BLOM MASTERCARD "Giving Card", its educational initiative "BLOM shabeb", its safe schools program "ProtectED", and its recycling program for a greener environment "Green Cycle".

BLOM BANK's strategy is based on measured regional expansion to markets with strong fundamentals and on the diversification of its universal services that has placed it at the fore front of Arab banks in the region. As a result, BLOM BANK has the widest foreign presence among Lebanese Banks, and is currently present in the following 12 countries: Lebanon, Syria, Jordan, UAE, France, UK, Switzerland, Romania, Cyprus, Egypt, Qatar, and Saudi Arabia. It conducts its worldwide operations through a network of 213 banking and financial units, either directly or through its subsidiaries, which are: BANK OF SYRIA AND OVERSEAS, BLOM BANK FRANCE, BLOM BANK (SWITZERLAND), BLOM BANK EGYPT, BLOM EGYPT SECURITIES, SYRIA AND OVERSEAS FOR FINANCIAL SERVICES, BLOM BANK QATAR, BLOMINVEST SAUDI ARABIA, BLOMINVEST BANK, BLOM DEVELOPMENT BANK (ISLAMIC BANK), AROPE INSURANCE, SYRIA INTERNATIONAL INSURANCE – AROPE SYRIA, AROPE INSURANCE OF PROPERTIES AND RESPONSIBILITIES – EGYPT, AROPE LIFE INSURANCE – EGYPT and EXPERTS FOR FINANCIAL SERVICES - JORDAN. In this respect, the Bank serves the niche market of Lebanese and Arab expatriates in Europe, and acts as one of the trusted local commercial and investment banks in the Middle East.

## SCOR SE

Holding 9.89% of AROPE Insurance shares, SCOR is a multi-cultural triple-engine Group, present in 5 continents, and organized around two main businesses: SCOR Global P&C (Property & Casualty Reinsurance) and SCOR Global Life (Life Reinsurance), plus an Asset Management business, SCOR Global Investment.

In 2013, SCOR continued to consistently apply its well-defined strategy and delivered a record level of Net Income, while maintaining a strong level of solvency, with a Healthy Premium Growth of 11.5%\* reaching EUR 10.3 billion\*\*, and a Shareholders' Equity of EUR 5 billion\*\*.

\* At constant exchange rate

\*\* As at 31/12/2013

# REINSURERS

**40 years...** of dedication



## AROPE LEBANON REINSURERS

AROPE business is covered by prominent and highly-rated International Reinsurers, including:

**SCOR**

### SCOR SE | France

A multi-cultural Group with 39 offices, 19,900 Shareholders worldwide and strong financial ratings: A+ by S&P's, A1 by Moody's, A+ by Fitch, and A by A.M.Best.

[www.scor.com](http://www.scor.com)

**Munich Re** 

### Munich Re | Germany

Munich Re's financial strength continues to be assigned the second-highest rating category by each of the leading rating agencies: A+ by A.M.Best, AA- by Fitch, Aa3 by Moody's and AA- by S&P's.

[www.munichre.com](http://www.munichre.com)

**Gen Re** 

### Gen Re | USA

Through its operating companies – General Reinsurance Corporation and General Reinsurance AG – Gen Re receives outstanding financial strength ratings: A++ by A.M.Best, Aa1 by Moody's, and AA+ by S&P's.

[www.genre.com](http://www.genre.com)

**hannover re**<sup>®</sup>

### Hannover Re | Germany

Hannover Re is the third-largest Reinsurer in the world, awarded with very good financial strength ratings: AA- by S&P's and A+ by A.M.Best.

[www.hannover-re.com](http://www.hannover-re.com)

 **MAPFRE** | RE

### MAPFRE Re | Spain

A Global Group operating in 47 countries across 5 continents. Leader of the Spanish insurance market, number one multinational insurer in Latin America, and one of the 10 largest European groups in premium volume. Mapfre Re is rated A by S&P's and A.M.Best.

[www.mapfre.com](http://www.mapfre.com)

  
**ARAB RE**

### ARAB Re | Lebanon

ARAB Reinsurance Company S.A.L. is an Inter-Arab Company founded in 1972 and based in Beirut, Lebanon. ARAB Re has been assigned the rating B+ by A.M.Best with a stable outlook.

[www.arabre.com](http://www.arabre.com)

# INSURANCE SOLUTIONS



**40 years...** of innovative solutions

Our comprehensive Insurance Solutions, especially conceived to satisfy all clients' requirements, include:

#### LIFE & PERSONAL ACCIDENT

- **Retirement Plans**
  - AROPE Open Life (AOL)
  - Damanati Plus (In collaboration with BLOM Bank)
- **Educational Plans**
  - Ta3leem
  - Waladi Plus (In collaboration with BLOM Bank)
- **Investment Plan**
  - Tayseer
- **Credit Life**
- **Term Life**
- **5-year Term Life Plan with Guaranteed Renewability**
- **Personal Accident**
- **School PA Insurance**

#### HEALTHCARE

- In-Hospital Health Insurance
- Out-Hospital Health Insurance
- Expatriate Insurance
- Travel Assistance

#### MOTOR

- Third Party Liability - Material Damage
- Third Party Liability - Bodily Injury
- All Risks Insurance
- Orange Card

#### MARINE

- Cargo Insurance
- Hull & Pleasure Boat Insurance

#### PROPERTY

- Multi-Risks Insurance
- Fire and Allied Perils
- Burglary
- Engineering

#### LIABILITIES

- Directors & Officers Liability
- General Third Party Liability
- Workmen Compensation
- Professional Liability

#### MISCELLANEOUS

- Bankers Blanket Bond (BBB)
- Computer Crimes
- Money Insurance
- Fidelity Guarantee

#### TAKAFUL

- Family Takaful
- Medical Takaful
- Motor Takaful
- Workmen Compensation Takaful
- Third Party Liability Takaful
- Property Takaful
- Marine Cargo Takaful
- Personal Accident Takaful
- Money Takaful
- Hajj & Umrah Takaful
- Travel Takaful
- School Liability Takaful

Tailor-made Insurance Solutions are available upon request.



2013 IN REVIEW...

**40 years...** of successful reviews







## MARKET RANKING

AROPE Insurance is the 5<sup>th</sup> largest Company in Premium volume and Market Share in Lebanon, for 2013. In the year under review, AROPE's Life Business witnessed a double-digit growth of 10% with USD 43.3 million of Premiums, whereas Non-Life Premiums grew by 2.1%, reaching USD 54.5 million.

## NEW HEAD OFFICE IN ZALKA

In 2013, AROPE completed its new 9,000 m<sup>2</sup> Head Office in Zalka. Centrally located in costal Metn, connecting Beirut to its suburbs, the new premises provides easy access to AROPE's full range of services with a Ground Floor area specifically designed to accommodate both the Customer Service and Motor Claims.

Verdun branch remains operational providing full Customer Care Service similarly to the rest of AROPE Branches in Jounieh, Tripoli, Hadath, Zahle, Tyr and Saida.

### AROPE CALL CENTER REBOOSTED!

Based in Zalka's New Head Office, AROPE Call Center is equipped with the latest technology and a highly competent team as to provide Customers with a full support in their inquiries; from instant price quoting for Insurance Plans, to treating claims in case of accidents or medical emergencies.

In addition to regular outbound campaigns, AROPE Call Center also welcomes Customers Feedback and Complaints, and handles any occurring issues with advanced expertise and refined professionalism, with one aim in mind: *Customer Respect & Satisfaction*.

### NEW STRUCTURED INVESTMENT PRODUCT: "TAYSEER 10"

AROPE Insurance launched this year a new structured Investment Product named "Tayseer 10". This product was especially designed to provide our Customers with a Golden Investment Opportunity offering a 3-year Guaranteed Rate of Return coupled with an insurance cover.

"Tayseer 10" is the best choice for Customers looking for a Safe Medium-Term Investment with High Return.



#### "AROPE TAKAFUL" WINDOW UNDERGOES MORE DEVELOPMENT

Following the launch of its Takaful Window, and under the supervision of the "Shariah" Board, AROPE Insurance enhanced and developed further its Takaful Solutions to better meet the local market needs and requirements. The Takaful Window positions AROPE not only as a trendsetter and a pioneer in its field, but as a full-fledged Insurance Provider, as well, catering to various markets with variable insurance aspirations.

## REGIONAL PRESENCE | SYRIA



**40 years...** of targeted expansion

## The Year In Review

Despite the situation prevailing in the country, Syria International Insurance S.A. (AROPE Syria) keeps a close eye on the long-term outlook, business, portfolio and human capital.

For the year under review, AROPE Syria generated SYP 109.5 million of Net Profits and a Shareholders' Equity of SYP 1.4 billion. Thanks to our stern yet proactive underwriting policy, AROPE's management is steering the Company with cautiousness and embedding the most adequate contingencies to achieve growth. This said, even with the increased inflation, our Life Business scored a 2% growth by the end of 2013.

In terms of safety, AROPE Syria has set comprehensive Emergency and Back up Plans protecting our workforce and locations, thus minimizing business interruptions and risks.

## AROPE Syria Reinsurers\*

AROPE Business in Syria is covered by world-class Reinsurers, namely:

- *ARAB RE*
- *Arab Union Re*
- *Cedar Re*
- *GIC*
- *Munich Re*
- *Trust Re*

*\*Sorted alphabetically*

## REGIONAL PRESENCE | EGYPT

**40 years...** of accountability



## The Year In Review

In Egypt, AROPE Life Insurance S.A.E. and AROPE Insurance for Properties and Liabilities S.A.E. yield fairly well in 2013, and produced together a total of EGP 51 million of Premiums, with a double-digit growth of 33.5% year-over-year.

In the year under review, AROPE Egypt reorganized its Non-Life business line to better meet the market requirements, and to further concentrate on Marine, Property, Motor and Engineering Insurance, given the increased demand and speedy growth these products are demonstrating.

Moreover, during 2013, AROPE kicked-off the preparations to launch its Bancassurance operations in Egypt via BLOM Bank Branches. A strategy that will gain AROPE Egypt a wider geographic expansion, and a bigger business potential all over the country.

## AROPE Egypt Reinsurers\*

AROPE Business in Egypt is covered by world-class Reinsurers, namely:

- *Africa Re*
- *ARAB Re*
- *GIC*
- *Hannover Re*
- *Mapfre Re*
- *Munich Re*
- *SCOR SE*
- *Trust Re*

*\*Sorted alphabetically*

# FINANCIAL HIGHLIGHTS

Consolidated Balance Sheet At 31 December 2013

## ASSETS

	2013 US\$	2012 US\$
<b>Cash and Investments</b>		
- Cash and demand deposits	8,872,639	8,298,047
- Blocked and term deposits	152,839,587	151,215,207
- Equity shares and similar securities	41,395,831	37,282,174
- Investments held to cover unit-linked liabilities	52,916,630	58,589,090
- Investments in subsidiaries and associates	30	30
	<b>256,024,718</b>	<b>255,384,548</b>
Receivables under direct business – net	11,906,306	9,747,009
Receivables under insurance contracts	1,264,838	547,483
Reinsurers' share in technical reserves	30,345,911	27,064,021
Deferred policy acquisition costs	13,570,183	13,354,456
Due from related parties	9,364	62,103
Property and equipment	30,024,897	30,660,275
Other assets	1,127,912	770,041
	<b>88,249,411</b>	<b>82,205,388</b>
<b>TOTAL ASSETS</b>	<b>344,274,129</b>	<b>337,589,936</b>



## LIABILITIES AND EQUITY

### LIABILITIES

	2013 US\$	2012 US\$
<b>Technical reserves</b>		
- Unearned premiums reserve	79,978,958	82,935,539
- Premium deficiency reserve	323,886	245,966
- Outstanding claims reserve	29,291,099	28,037,504
- Mathematical reserve - life	54,053,629	36,614,803
- Unit-linked technical reserve	52,916,630	62,073,735
- Other reserves	723,933	695,962
	<b>217,288,136</b>	<b>210,603,509</b>
Reinsurance balances payable	8,364,259	5,683,423
Debts for funds held under reinsurance treaties	0	0
Other liabilities	12,645,612	20,875,198
Loans to Banks	477,290	0
Provision for risks and charges	7,022,635	8,741,448
Due to related parties	0	1,583,083
	<b>28,509,796</b>	<b>36,883,152</b>
<b>Total Liabilities</b>	<b>245,797,932</b>	<b>247,486,661</b>

### EQUITY

#### Equity attributable to equity holders of the parent

- Capital	28,656,716	28,656,716
- Legal reserve	6,150,464	4,897,118
- General reserve	39,540,816	27,922,714
- Equity translation differences	(8,441,401)	(4,249,558)
- Retained earnings	18,507,473	16,492,843
- Cumulative changes in fair value	96,357	(82,743)
	<b>84,510,426</b>	<b>73,637,090</b>

#### Non controlling interest share

- Capital	13,237,015	15,314,866
- Equity translation differences	(47,067)	(169,645)
- Retained earnings	775,824	1,320,964
	<b>13,965,771</b>	<b>16,466,185</b>

#### Total Equity

#### TOTAL LIABILITIES AND EQUITY

<b>98,476,197</b>	<b>90,103,275</b>
<b>344,274,129</b>	<b>337,589,936</b>

### OFF BALANCE SHEET

Engagements given as guarantee for insurance and reinsurance premium	3,174,129	3,323,051
Other engagements given	202,274	209,191

# FINANCIAL HIGHLIGHTS

Key Consolidated Financial Indicators

## INDICATORS | USD

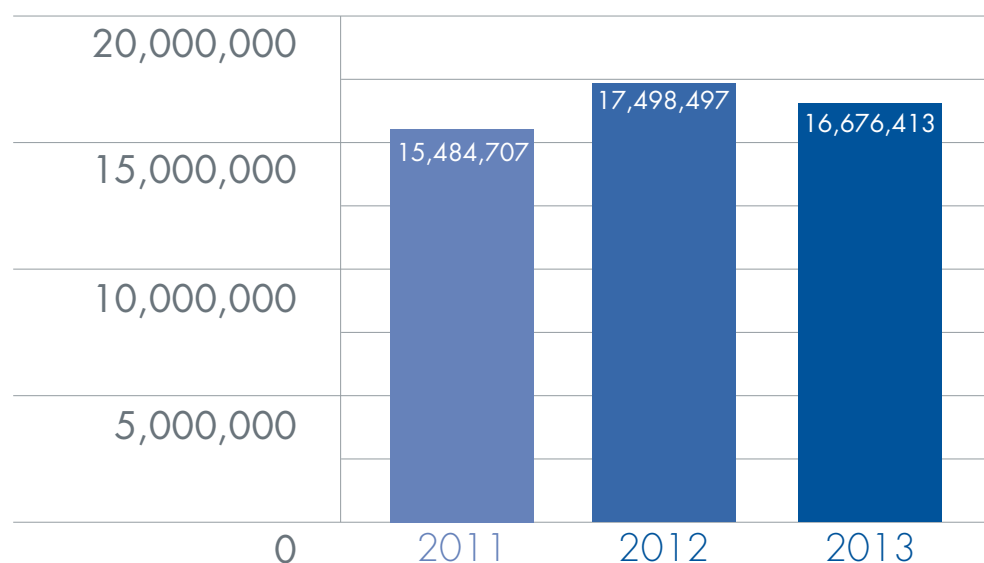
	2011	2012	2013
Gross Premium	111,861,489	108,443,769	108,835,131
Incurred Claims*	38,511,362*	36,390,190*	32,340,132*
Claims Paid	33,804,395	36,490,025	31,127,822
Total Assets	318,410,008	337,589,936	344,274,129
Net Profit After Tax	15,484,707	17,498,497	16,676,413
Shareholders' Equity	79,192,124	90,103,275	98,476,197
Return on Equity	20.68%	20.67%	17.69%

\*Excluding TAYSEER

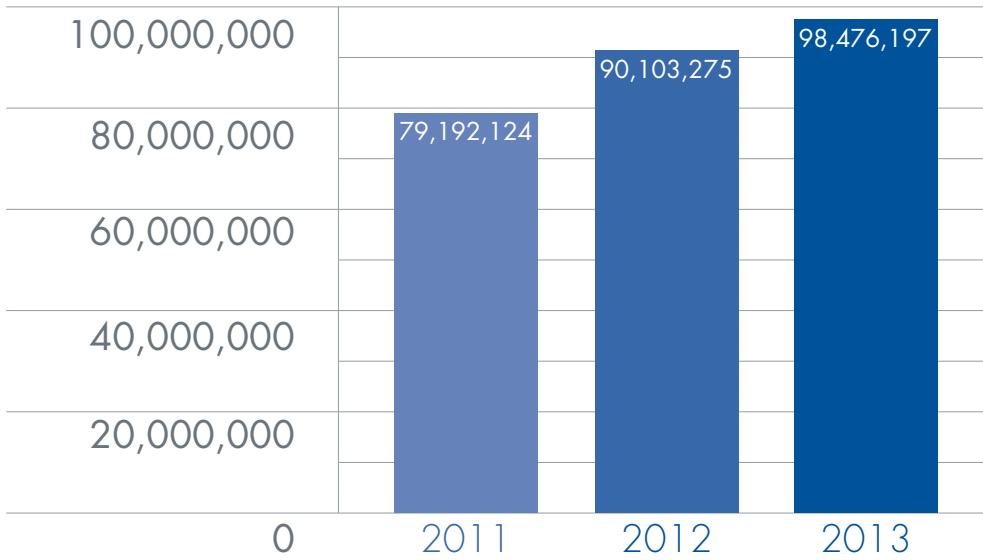
**P.S.: Return on Equity=** Net Profit After Tax / Average Shareholders' Equity

## CHARTS 2013

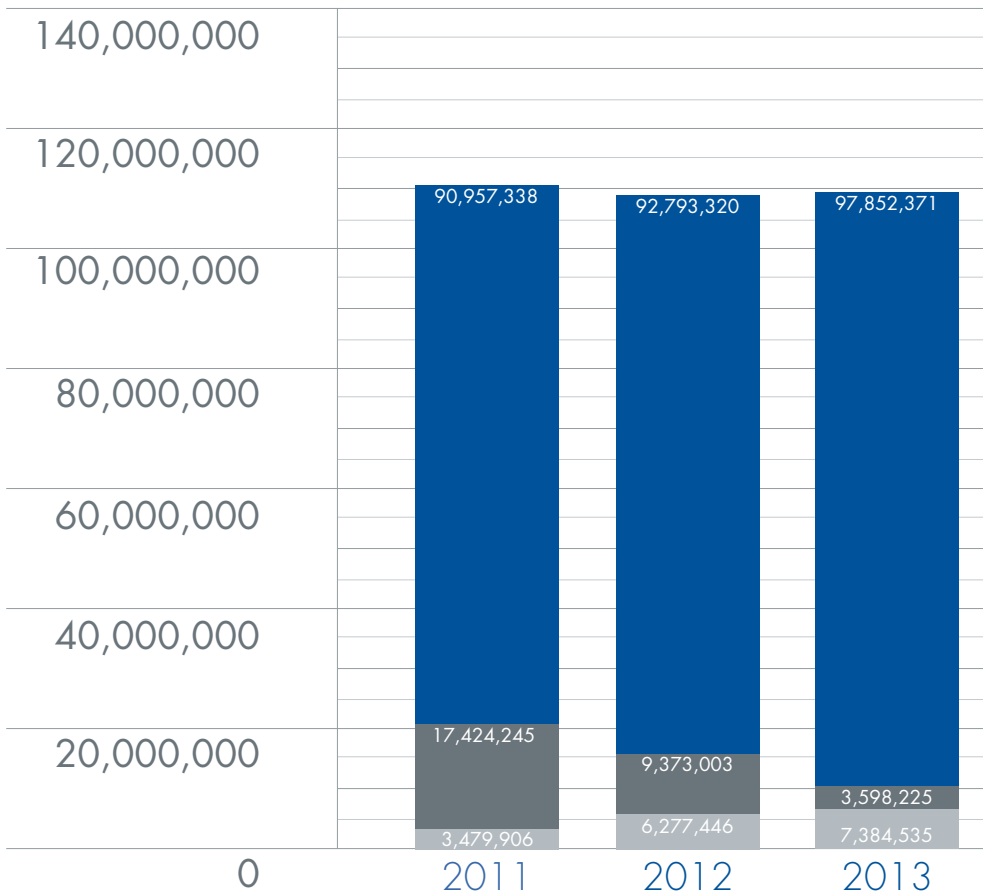
### Net Profit | USD



### Shareholders' Equity | USD



### Premium Growth | USD



# AROPE INSURANCE NETWORK



## HEAD OFFICE

Zalka | Michel Murr Str. | AROPE Bldg.  
P.O.Box: 113 – 5686 Beirut – Lebanon  
Phone: (961 – 1) 759999  
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**Hotline: 1219 (24/7)**  
E-mail: [arope@arope.com](mailto:arope@arope.com)  
Website: [www.arope.com](http://www.arope.com)



## AROPE TAKAFUL WINDOW

Phone: (961 – 1) 759999 Ext: 1037  
E-mail: [takaful@arope.com](mailto:takaful@arope.com)

## BRANCHES

### Verdun

Rashid Karami Str. | BLOM Bank Bldg. | AROPE PLAZA  
Phone: (961 – 1) 759999  
Fax: (961 – 1) 344012  
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### Jounieh

Jounieh Highway | Damaa Bldg. | 1<sup>st</sup> Floor  
Phone: (961 – 9) 643222  
Fax: (961 – 1) 344012  
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### Hadath

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### Saida

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### Tripoli

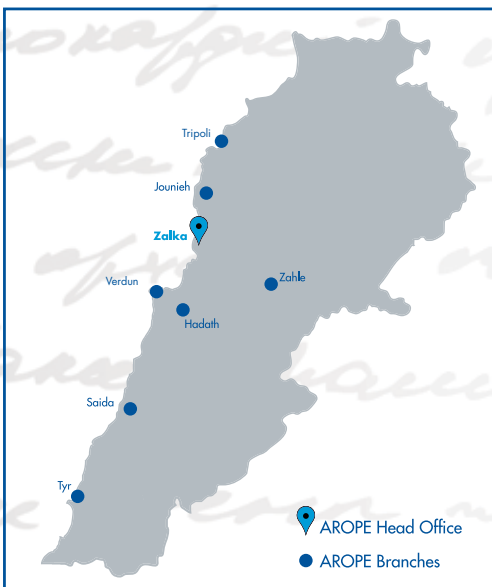
Al Tall Str. | Byssar & Alameddine Bldg. | 1<sup>st</sup> Floor  
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### Zahle

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### Tyr – Abbassieh

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## HEAD OFFICE

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## BRANCHES

### **Damascus**

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### **Aleppo**

Aziziah | Majdduldin Al Jabiri Str.  
Phone: (963 – 21) 9279  
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### **Latakia**

Al Kamliah | 8 March Str. | Above Bank of Syria & Overseas  
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Fax: (963 – 41) 475223

### **Hama**

Al Alamayn Str. | Al Ashek Bldg. | 1<sup>st</sup> Floor  
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### **Tartous**

Thawra Avenue | Bank of Syria & Overseas Bldg.  
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Fax: (963 – 43) 230870

# AROPE INSURANCE NETWORK



## HEAD OFFICE

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P.O.Box: 12411 - Giza  
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**Hotline: (202) 19243**  
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Website: [www.aropeegypt.com](http://www.aropeegypt.com)

## BRANCHES

### Opera

El Gomhoreya Str. | 17 Bldg. | BLOM Bank Egypt  
Phone: (202) 23927885 / 23923197  
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### Dokki

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### Stadium

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### Khalifa El Ma'moun

Heliopolis | El Khalifa El Maamoun | Manshiet El Bakry Str. | 20 Bldg. |  
BLOM Bank Egypt  
Phone: (202) 22575625 / 22575647  
Fax: (202) 22575651

### New Maadi

El Nasr Road | El Laselky Str. | 17/5 Bldg. | BLOM Bank Egypt  
Phone: (202) 25175546/7  
Fax: (202) 25173014 / 25173024

### Orouba

Heliopolis | Cleopatra Str. | 1 Bldg. | BLOM Bank Egypt  
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### **Shoubra**

El Khalafawy Square | Shoubra Str. | 232 Bldg. | BLOM Bank Egypt  
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Fax: (202) 24311364 / 24312678

### **Abassia**

Abbasia Str. | 109 Bldg. | BLOM Bank Egypt  
Phone: (202) 29222360/1 – 29222365/6  
Fax: (202) 29222350

### **Zamalek**

Abu El Feda Str. | 15 Bldg. | BLOM Bank Egypt  
Phone: (202) 27368045  
Fax: (202) 27351832

### **Haram**

Haram Str. | Nasr El Din | 410 Bldg. | BLOM Bank Egypt  
Phone: (202) 35681223  
Fax: (202) 35681488

### **Heliopolis**

El Hegaz Str. | 31 Bldg. | BLOM Bank Egypt  
Phone: (202) 22592030 / 22583120  
Fax: (202) 24553517 / 24519710

### **Sporting**

El Horia Str. | 273 Bldg. | BLOM Bank Egypt  
Phone: (203) 4270211 / 4200098 / 428250 / 4271723  
Fax: (203) 4200094

### **Sharm El Sheikh**

El Amir Abdallah Str. | Moray Mall | BLOM Bank Egypt  
Phone: (2069) 3603592/3/4  
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### **Al Hurghada**

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1995

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1989

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1974

"Société Arabo-Européenne D'Assurances et De Réassurances" is established in Beirut, Al Ajami Square, with **BLOM, SCOR SE** and **Guardian Royal Exchange** as Founders



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