

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, an independent global reinsurance company, advanced technical capabilities and knowledge.

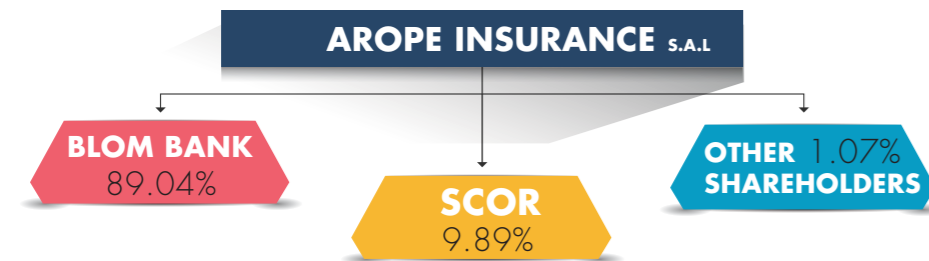
Operating in all lines of insurance, AROPE is committed to providing the finest services to its partners and customers while offering comprehensive Solutions designed to satisfy all Customers' requirements, under the following Authorized Insurance Branches:

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

Our Vision is to be a Regional Insurance Services Leader, offering Innovative and Efficient opportunities for Protection, Savings and Investment, consequently providing Security to all Stakeholders.

Our Mission is to help people manage the risks of everyday life, recover from the unexpected and preserve their lifetime Financial Security.

AROPE LEBANON SHAREHOLDERS



AROPE LEBANON REINSURERS



AROPE LEBANON FINANCIAL AUDITORS



AROPE LEBANON FACTS & FIGURES



254 experienced & highly skilled employees distributed among 9 branches all over Lebanon. 99 Life Agents with 10 Life Unit Heads.



AWARDS & NOMINATIONS



In 2016, AROPE Insurance won the "Innovation of the Year 2016" Award at the Middle East Insurance Industry Awards held in Dubai, thanks to its Life Micro-Insurance Plan "Allo...Hayete" and other successful innovations such as: AROPE VISA Signature Credit Card and AROPE Mobile Application.

Moreover, AROPE Insurance was shortlisted for 2 other regional awards in 2016 "Best Insurer" and "Most Innovative Insurer" for the MENA Region, organized by MENA Insurance Review Awards 2016.

AROPE CONSOLIDATED KEY FINANCIAL INDICATORS IN USD

	2014	2015	2016
GROSS PREMIUM	112,237,472	108,849,419	117,160,767
INCURRED CLAIMS*	30,588,414	37,451,950	42,263,464
CLAIMS PAID	32,836,790	34,754,423	40,512,198
TOTAL ASSETS	372,524,475	392,257,165	382,859,650
NET PROFIT AFTER TAX	18,466,510	18,977,470	20,485,061
SHAREHOLDERS' EQUITY	112,859,799	125,578,583	121,131,528
RETURN ON EQUITY	17.48%	15.92%	16.61%

*Excluding Tayseer

ISO



AROPE Insurance was the first Financial Institution in Lebanon to be awarded ISO9001:2000 Certification for Quality Management.

RANKING

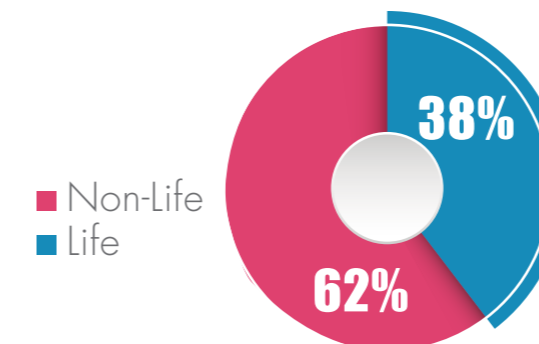
1st in Profitability
1st in Shareholders' Equity
6th in Gross Written Premium

(Among composite companies according to ICC Report 2015)

SOLVENCY RATIO

55.6% exceeding by more than 5 times the minimum required by the Lebanese law.

2016 GROSS PREMIUM DISTRIBUTION



INSURANCE SOLUTIONS

LIFE & PERSONAL ACCIDENT

- Retirement Plans: AROPE Open Life (AOL) & Damanati Plus
- Education Plans: Ta3leem & Waladi Plus
- Investment Plan: Tayseer
- Credit Life
- Term Life
- 5-year Term Life Plan with Guaranteed Renewability
- "Allo...Hayete" Life Micro-Insurance
- Personal Accident
- School PA Insurance

HEALTHCARE

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

MOTOR

- Third Party Liability – Material Damage
- Third Party Liability – Bodily Injury
- All Risks Insurance
- All Risks Insurance for Luxury Cars
- Orange Card
- Political Violence

MARINE

- Cargo Insurance
- Hull & Pleasure Boat Insurance

PROPERTY

- All Risks Insurance
- Fire and Allied Perils
- Burglary
- Engineering
- Political Violence

LIABILITIES

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

MISCELLANEOUS

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



- 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

OTHER SERVICES

- AROPE Visa Signature Credit Card
- AROPE Mobile Application
- Online Policy Payment

OUR NETWORK

TRIPOLI
Boulevard Str. - Above BLOM BANK - 1st Floor
T 961 6 413333 - F 961 1 886786
Email: tripoli@arope.com

JOUNIEH
Jounieh Highway - Damaa Bldg. - 1st Floor
T 961 9 643222 - F 961 1 886786
Email: jounieh@arope.com

ZALKA
Michel Murr Str. - AROPE Bldg.
P.O.Box 113 - 5686 Beirut - Lebanon
T 961 1 905777 - F 961 1 886786
Hotline: 1219 (24/7)
Email: arope@arope.com
Website: www.arope.com

AROPE Takaful Window
T 961 1 905777 - Ext: 1037
Email: takaful@arope.com

DORA (Life Marketing)
Dora Highway - CEBACO Center - Bloc B - 3rd floor
T 961 1 262222 - F 961 1 886786
Email: dora@arope.com

VERDUN
Rashid Karami Str. - BLOM BANK Bldg. - AROPE PLAZA
T 961 1 759999 - F 961 1 886786
Email: verdun@arope.com

CHIYAH
Chiyah, Youssef Malkoun Str.,
facing Beirut Mall, 924 Dana
Residence Bldg., 1st Floor.
T 961 1 392888
F 961 1 886786
Email: chiyah@arope.com

SAIDA
Boulevard Str., Elia Roundabout,
Zaatar Center, 2nd floor
T 961 7 737137 - 961 7 725491
F 961 1 886786
Email: saida@arope.com

ZAHLE
Zahle Entrance - Manara Center - GF
T 961 8 818640 - 961 8 806370
F 961 1 886786
Email: zahle@arope.com

TYR - ABBASSIEH
Jal El Baher Main Str. - BLOM BANK Bldg. - 2nd Floor
T 961 7 350863 - F 961 1 886786
Email: tyr@arope.com

24-Hour Assistance
لخدمتك على مدار الساعة
1219

CP/July17

We Keep Our Word.®

Let's Connect



www.arope.com | arope@arope.com



اروپ للتأمين - السجل التجاري ٢٢٢٧٧ | ارميه ابياتي | شركة مسجلة بسجل ميثاق الضمان تحت ارميه ١٥٢ تاريخ ١٩٤٧/٣٠ وخاصة لاختيار ميثاق تنظيم ميثاق الضمان

CORPORATE PROFILE 2016

AROPE INSURANCE S.A.L. Fully Paid Capital: LBP 43,200,000,000 | Zalka - Michel Murr Str. AROPE Bldg., P.O.Box 113 - 5686 Beirut - Lebanon T. 961 1 905777 | F. 961 1 886786 | arope@arope.com | www.arope.com



BLOM BANK GROUP