



AROPE
INSURANCE

RELIABILITY
TRUST
INNOVATION
SUPPORT
STRENGTH

CORPORATE PROFILE 2017

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 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 Leader in Insurance Services, 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

Ernst & Young p.c.c



SEMAAN, GHOLAM & Co.

AROPE LEBANON FACTS & FIGURES



More than **154,000 Valuable Clients**

260 experienced & highly skilled **employees** distributed among **9 branches** all over Lebanon.



AWARDS & NOMINATIONS

In 2017, AROPE Insurance was among the 3 finalists in the category of "Innovation of the Year 2017" Award at the 4th 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.



In 2016, AROPE Insurance won the "Innovation of the Year 2016" Award at the Middle East 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.

AROPE CONSOLIDATED KEY FINANCIAL INDICATORS IN USD

	2015	2016	2017
GROSS PREMIUM	108,849,419	117,160,767	117,563,695
LIFE	41,394,657	42,258,944	41,499,857
NON-LIFE	67,454,762	74,901,823	76,063,838
INCURRED CLAIMS	37,451,950	42,263,464	52,318,405
CLAIMS PAID	34,754,423	40,512,198	45,830,189
TOTAL ASSETS	392,257,165	382,859,650	409,768,914
NET PROFIT AFTER TAX	18,977,470	20,485,061	20,122,334
SHAREHOLDERS' EQUITY	125,578,583	121,131,528	132,611,819
RETURN ON EQUITY	15.92%	16.61%	15.86%

ISO



ISO Cert. No. FS 59965
HEAD OFFICE

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

RANKING

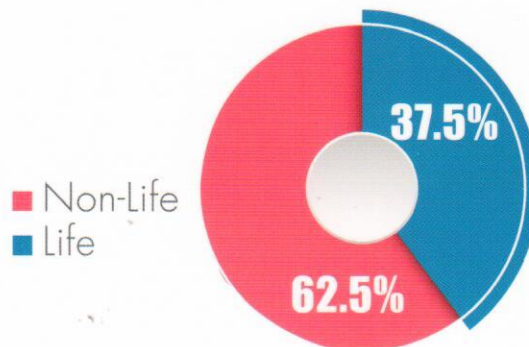
1st in Profitability
1st in Shareholders' Equity
6th in Gross Written Premium

(Among composite companies according to ICC Report 2016)

SOLVENCY RATIO

53% exceeding by more than 5 times the minimum required by the Lebanese law.

2017 GROSS PREMIUM DISTRIBUTION



INSURANCE SOLUTIONS



LIFE & PERSONAL ACCIDENT

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



HEALTHCARE

- AROPE MEDICARE Plan (In-Hospital, Out-Hospital, Doctors' Consultation and Medications)
- AROPE MEDICARE IMES (International Medical Experts Solution)
- 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



MARINE

- Cargo Insurance
- Hull & Pleasure Boat Insurance



PROPERTY

- All Risks Insurance
- Fire and Allied Perils
- Burglary
- Engineering (CAR, EAR, PEQ)
- 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



Doozy, a direct insurance business by AROPE Insurance S.A.L. offering 3 Motor Insurance plans and shall include other products in the future:

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

For more info: www.doozyinsurance.com

OTHER SERVICES

- AROPE Visa Signature Credit Card



- AROPE Mobile Application
- Online Policy Payment



- TEMA (Traffic Expert Mobile Application)

AROPE LEBANON NETWORK

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DORA (Life Sales Only)

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ZAHLE

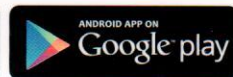
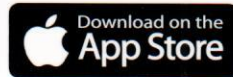
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24-Hour Assistance
لخدمتك على مدار الساعة

1219

Let's Connect



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Br/C.PF2017/May.2018

We Keep Our Word.®

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BLOM BANK GROUP

اروب للتأمين ش.م.ل | السجل التجاري ٢٢٢٥٧ | الرقم المالي ٤١٤ | شركة مسجلة بسجل هيئات الضمان تحت الرقم ١٥٢ تاريخ ١٩٧٤/٧/٣٠ وخاصة الأحكام قانون تنظيم هيئات الضمان