



AROPE
INSURANCE

RELIANCE
TRUST
PROMISE
POWER
SUCCESS

45 years

CORPORATE PROFILE 2018

We Keep Our Word.®

AROPE LEBANON AT A GLANCE

Founded in Beirut Central District 45 years ago, AROPE is today one of the leading insurance companies in Lebanon. Since its establishment, AROPE has preserved sustained growth, profitability and development, backed by BLOM Bank Group's financial strength, and excellent track of accomplishments and reputation.

Ranked among the top 10 Lebanese insurance companies, AROPE is committed to providing the most innovative services to its valued clientele, while offering turnkey insurance solutions in Life, Non-Life and Takaful, tailored to fit various and modern insurance requirements, under the following authorized insurance branches:

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

OUR MISSION

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

OUR VISION

is to be a regional leader and trendsetter in Insurance Services, offering innovative and efficient opportunities for protection, savings and investment, consequently providing security to all stakeholders.

ISO

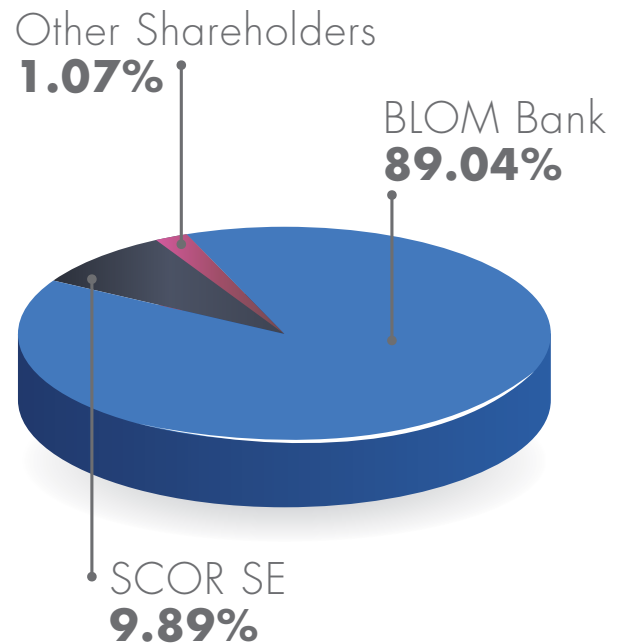


ISO Cert. No. FS 59965
HEAD OFFICE

In 2001, AROPE was the first financial institution in Lebanon to be awarded ISO 9001:2000 certification for Quality Management. Consistently providing products and services that meet customer and regulatory requirements, AROPE's certification was upgraded in 2018 to become ISO9001:2015.

FACTS & FIGURES

SHAREHOLDERS



REINSURERS

SCOR

Munich Re 

hannover re®

Gen Re.


ARAB RE


MAPFRE | RE

FINANCIAL AUDITORS


EY

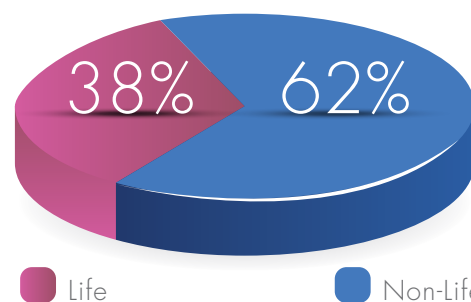

SEMAAN, GHOLAM & Co.

2018 GROSS PREMIUM DISTRIBUTION

More than
162,000
Valuable Clients



A highly skilled team of **employees** at your service in
10 branches all over Lebanon.



RANKING

- 1st** in Profitability
- 1st** in Shareholders' Equity
- 5th** in Gross Written Premium

(Among composite Lebanese insurance companies according to ICC Report 2017)

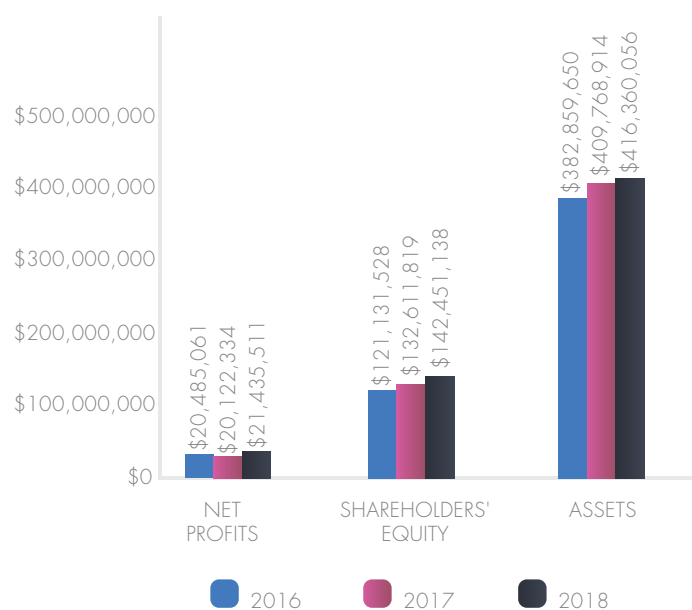
SOLVENCY RATIO

In 2018, AROPE Lebanon Solvency Ratio scored **60.24%** exceeding **6 times the minimum required** by the Lebanese law.

AWARDS

In 2018, MENA Insurance Review nominated AROPE for the "Most Innovative Insurer of The Year" Award thanks to DOOZY Insurance by AROPE, among few other finalists from the region.

AROPE CONSOLIDATED KEY FINANCIAL INDICATORS IN USD



	2016	2017	2018
GROSS PREMIUM	117,160,767	117,563,695	109,972,639
LIFE	42,258,944	41,499,857	39,374,245
NON-LIFE	74,901,823	76,063,838	70,598,394
INCURRED CLAIMS	42,263,464	52,318,405	45,817,157
CLAIMS PAID	40,512,198	45,830,189	52,094,128
TOTAL ASSETS	382,859,650	409,768,914	416,360,056
NET PROFIT AFTER TAX	20,485,061	20,122,334	21,435,511
SHAREHOLDERS' EQUITY	121,131,528	132,611,819	142,451,138
RETURN ON EQUITY	16.61%	15.86%	15.59%

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
- 5-year Term Life Plan with Guaranteed Renewability
- "Allo...Hayete" Life Micro-Insurance
- Personal Accident
- School Liability
- PA Single Premium



HEALTHCARE

- AROPE MEDICARE Healthcare Plan (In-Hospital, Out-Hospital, Doctors' Consultation and Medications)
- EXPAND
- 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



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



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
- "Ammin Tari2ak" Motor Personal Accident insurance covering accidental death and accidental permanent disablement while driving private cars only.

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

TRIPOLI

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

JOUNIEH

Jounieh Highway - Damaa Bldg. - 1st Floor
T 961 9 643222 - F 961 1 886786
E-mail: 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)
E-mail: arope@arope.com
Website: www.arope.com

AROPE Takaful Window

T 961 1 905777 - Ext: 1037
E-mail: takaful@arope.com

DORA

Dora Highway - CEBACO Center - Bloc B - 3rd floor
T 961 1 262222 - F 961 1 886786
E-mail: dora@arope.com

VERDUN

Rashid Karami Str. - BLOM BANK Bldg. - AROPE PLAZA
T 961 1 759999 - F 961 1 886786
E-mail: 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
E-mail: chiyah@arope.com

SAIDA

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

TYR - ABBASSIEH

Jal El Baher Main Str. - BLOM BANK Bldg. - 2nd Floor
T 961 7 741037 - 961 7 348203 - F 961 1 886786
E-mail: tyr@arope.com

NABATIEH

Al Sabbah Street, Majed Rihan Center, 3rd floor
T 961 7 761551 - F 961 1 886786
E-mail: nabatieh@arope.com

ZAHLE

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



24-Hour Assistance
لخدمتك على مدار الساعة

1219

Let's Connect



www.aropec.com | aropec@aropec.com

BR/C.PF2018/May2019

أروب للتأمين ش.م.ل. | السجل التجاري ٢٢٢٥٧ | الرقم المالي ٤٩٤ | شركة مسجلة بسجل هيئات الضمان تحت الرقم ١٥٣ تاريخ ١٩٧٤/٧/٣٠ وخاضعة لأحكام قانون تنظيم هيئات الضمان

We Keep Our Word.®

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 | aropec@aropec.com | www.aropec.com

BLOM BANK GROUP