

TRIPOLI
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T 961 6 413333 - F 961 1 886786
Email: tripoli@arope.com

JOUNIEH
Jounieh Highway - Damaa Bldg. - 1st Floor
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ZALKA
Michel Murr Str. - AROPE Bldg.
P.O.Box 113 - 5686 Beirut . Lebanon
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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 Sales Only)
Dora Highway - CEBACO Center - Bloc B - 3rd floor
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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

CHIAH
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

Br/C.PF2017/May,2018

Let's Connect



www.arope.com | arope@arope.com

RELIABILITY
TRUST
INNOVATION
SUPPORT
STRENGTH

اروب للتأمين - شركة مسجلة في سجل شركات التأمين تحت الرخصة ١٥٢ تاريخ ١٩٤٧/٣٠ وخاصة لاختصاصات تأمينات الحياة

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 | arope@arope.com | www.arope.com

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.

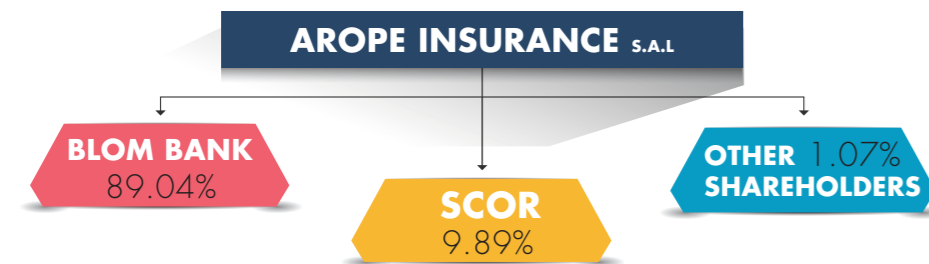
Operating in all lines of insurance, AROPE is committed to providing the finest services to its partners and customers while offering comprehensive Solutions designed to satisfy all Customers' requirements, under the following Authorized Insurance Branches:

- 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



AROPE LEBANON FACTS & FIGURES



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

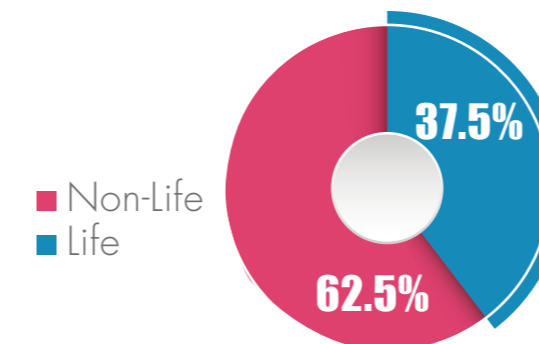
1st in Profitability
1st in Shareholders' Equity
6th in Gross Written Premium

(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
- "Zadid B Zadid" Car-to-Car Accident All Risks Motor Insurance
- "Za2ak" 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)