

# Assurex

Insurance and Reinsurance



Who is Assurex?

## *Putting the Insured First ...*

*“What is “putting the insured first”? It’s simply putting You first.  
We believe that by securing your future, we would be doing our business right.  
Our company can only grow when our policyholders’ mind is set at rest.”*

*Michel Fattal*

Our name is derived from the combination of Assurance and Experience.

Assurex is a Lebanese insurance company established in 1978 by Khalil Fattal & Fils (KFF) along with renowned international insurers and bankers.

Since the 1920's, KFF has held a prominent role in the Lebanese economy. During the 1980's and 1990's and despite the circumstances Lebanon had undergone, Assurex faced up to all challenges, delivered on all its promises and maintained close ties and contact with all its policyholders.

# History



**1978** - Establishment of the Company's head-quarters at Beirut Port.

**1990** - Recruitment of dedicated agents.

**1991 / 2000** - Opening of Five New Branches (Elissar, Jounieh, Saida, Tripoli, Zahle).

**2005** - Head Office moved to Down Town - Beirut.

**2015** - New Branch in Jbeil.

## Some facts

- Over 30 years of experience
- Among the top 10 insurance companies in Lebanon
- 6 branches in Lebanon
- Over 80 professionals
- About 36 million USD in gross premiums (2015)
- About 16 million USD in paid claims (2015)

## *Our purpose: Assuring your security in a changing world.*

At Assurex we simply believe in “Putting the Insured First”.  
We make it possible through the core principles that guide us.

- Listening : We don't only hear... we listen.
- Commitment : We are committed to provide our clients with reliable and best in class service.
- Relationship : We take special care of our relationship by being always close to you.
- Building Trust : We inspire confidence by being transparent and credible.
- Professional : We build high performing teams with diverse group-serving specialists.
- Challenge : We challenge ourselves to make a difference.

Vision



*Be the preferred  
and most reliable insurer.*

# Product lines



By putting the insured first, we work every day to provide individuals as well as businesses with a wide range of products and services that meet their needs and exceed their ambitions throughout their lives.

- Fire Insurance
- Money Insurance
- Liability Insurance
- Marine Insurance
- Engineering Risks Insurance
- Special Risks Insurance
- Motor Insurance
- Healthcare Insurance
- Life and Personal Accident Insurance
- Workmen's Compensation and Employer Liability Insurance

# Reinsurers



Our reinsurers are first and foremost our partners as we share common ambitions. At Assurex, we work closely with the world's largest and best-rated reinsurance companies, maintaining excellent relationships and fully committed to best serve our clients.

- Munich Re
- Gen Re
- Hannover Re
- Swiss Re
- MAPFRE Re
- Trust Re
- Arab Re
- Partner Re
- Echo Re
- Oman Re

# People

At Assurex, we are proud of the diverse team of experts that we call our own. To ensure the best coverage and quality experience for our customers, we have assembled a dedicated team of specialists that hail from various fields in insurance.

We strongly believe that the key to success of any business is a professional workforce.

## Our Board

**Michel Fattal** - Chairman

**Fattal Holding sal**

**Fady Amatoury**

**Hubert Fattal**

**Georges Zeineh**

# Meet Our Management



Michel Fattal - Chairman  
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Edward Traboulsi - General Manager  
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Tony Maalouf - Assistant General Manager  
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Walid Medlej - Claims Manager  
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Elias Nasser - Logistics Manager  
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Therese Massoud - Chief Accountant  
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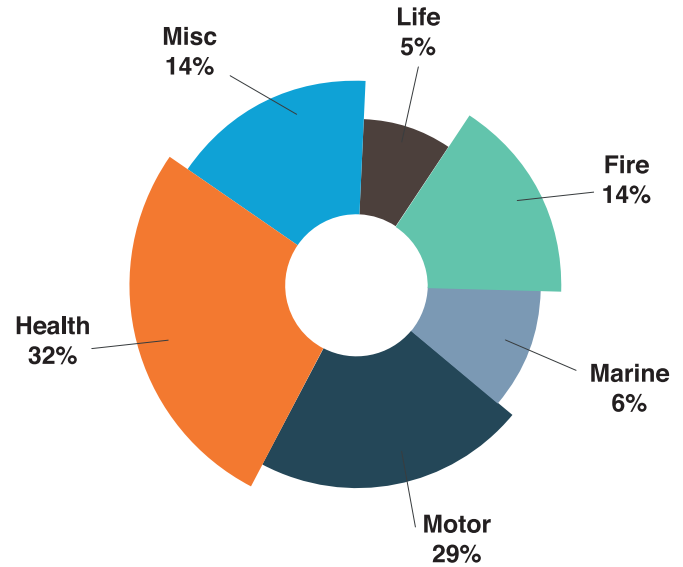
Pascale Rizk - Head of Human Resources  
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# Portfolio Distribution

## Gross Premiums 2014 in thousand US \$

Life	1,510	5%
Fire	4,416	14%
Motor	9,150	29%
Health	10,007	32%
Marine	1,876	6%
Misc	4,412	14%

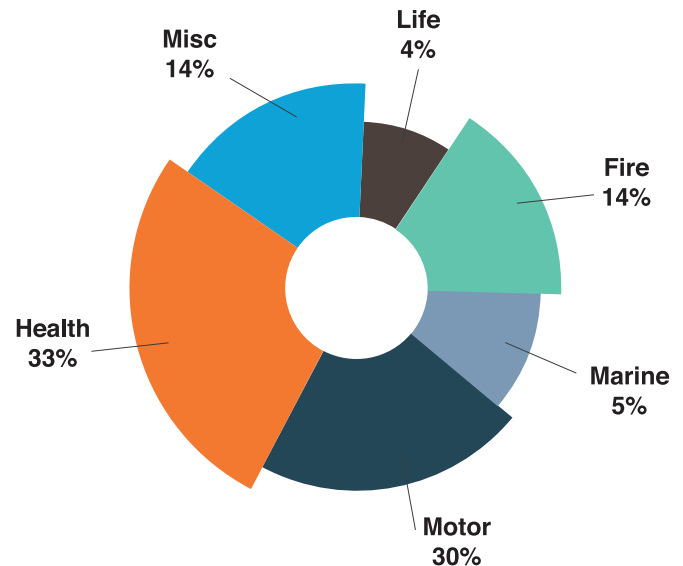
**31,371**



## Gross Premiums 2015 in thousand US \$

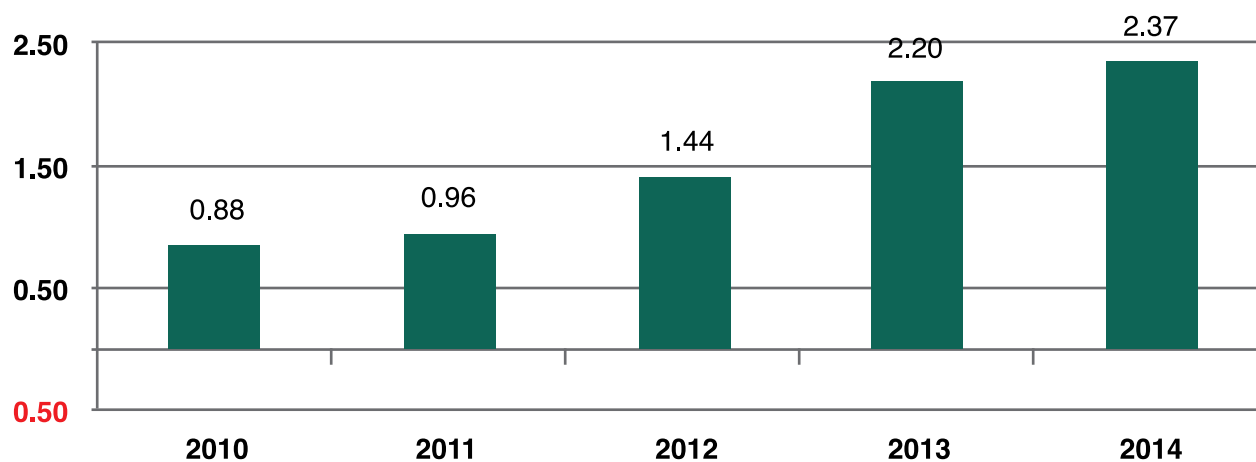
Life	1,582	4%
Fire	5,045	14%
Motor	10,514	30%
Health	12,071	33%
Marine	1,621	5%
Misc	4,786	14%

**35,619**



# Profit

Year	Profits in Thousands US \$
2010	USD 0.88 M
2011	USD 0.96 M
2012	USD 1.44 M
2013	USD 2.2 M
2014	USD 2.37 M



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### **Cooperative Partners / Iraq**

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