

YOUR TAKAFUL INSURANCE COMPANY



**LIBANO-SUISSE**  
Takaful - Egypt



| Michel Pharaon |



**The Libano-Suisse Group entered the Takaful market in Egypt with the aim of meeting the growing demand for solidarity products according to the Islamic principles of mutual help, and with the assurance that we can bring to this segment our expertise in client protection, operations, and customer services.**

**Michel Pharaon - Chairman**  
Chairman of the Libano-Suisse Group





| Nadine George Raad |

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• We are committed to provide  
our clients with sharia compliant,  
innovative and dynamic products  
matching individual and corporate  
needs in the areas of life and health.

**Nadine George Raad**  
Member of the Board



## COMPANY OVERVIEW

### Pioneer in health and life Takaful in Egypt

Libano-Suisse Takaful Egypt is a premier Shariah compliant, Life and Health Takaful company established in 2008 with a current paid-up capital of EGP 120 million.

With head office in Cairo and branches in Maadi, Alexandria, Tanta, and Heliopolis, Libano-Suisse Takaful Egypt is pursuing an expansion plan to gradually cover the whole Egyptian territory.

Libano-Suisse Takaful is the first operator to offer:

1. Investment-linked Takaful plans.
2. Medical plans that provide adherents with a health insurance card giving them access to healthcare services, and valid in 11 countries through the Prestige Program.

### Part of Libano-Suisse Group

Libano-Suisse Takaful Egypt is part of Libano-Suisse Group, a pioneer in the insurance industry in the Middle East, the Gulf and North Africa regions, and a market leader ranked among the top 5 insurance companies in Lebanon, its home market.

Founded in 1959, Libano-Suisse has evolved from a small company to a regional Group involved in all classes of insurance and serving more than 400,000 customers in 8 countries of operations.

Libano-Suisse is a founding and major shareholder of GlobeMed, the largest healthcare benefits management company in the Middle East with operations in 12 countries across the region and Africa.

### Libano-Suisse at a glance



## Regional experience and local knowledge

For over 65 years, Libano-Suisse Group has grown to become a pioneer in the insurance industry in the Middle East, the Gulf and North Africa regions. In each market, we aim to serve individuals as well as key local businesses, providing each client base with regionally differentiated products and leading edge technology.



### Lebanon

#### **Libano-Suisse Insurance**

A major force in the Lebanese insurance market, providing high value-added insurance products to individual and corporate clients.

### Qatar

#### **Libano-Suisse Insurance**

The leading foreign insurance company operating in Qatar since 1960. Throughout these 60 years, Libano-Suisse Qatar has responded to the changing needs of companies in terms of risk by providing them with innovative products and services. It offers coverage for all classes of insurance including health, personal accidents, property and casualty, marine and miscellaneous risks.

### Kuwait

#### **Libano-Suisse Insurance**

Libano-Suisse operates in Kuwait since 1959 serving individual and commercial customers. It offers coverage for all classes of insurance including health, personal accidents, property and casualty, marine and miscellaneous risks.

### Egypt

#### **Libano-Suisse Takaful**

Libano-Suisse Takaful - Egypt is a premier Shariah Compliant, Life and Takaful company established in 2008 with head office in Cairo and branches in Maadi, Alexandria, Tanta, and Heliopolis.

### Kingdom of Saudi Arabia

#### **Amana Cooperative Insurance**

Amana Cooperative Insurance Co. is an affiliated company to Libano-Suisse, operating in Riyadh, Jeddah and Khobar.

### Jordan

#### **Delta Insurance Company LTD.**

Established in 1989 with Libano-Suisse as a major shareholder, Delta Insurance is one of the main players in the Jordanian General, Life, and Health insurance markets with its head-office in Amman.

### United Arab Emirates - Dubai

#### **The Brokerage Firm LLC,**

TBF is an insurance brokerage firm in Dubai, which is member of Libano-Suisse Group. It provides tailor-made insurance solutions and consultancy services to secure clients' interest and save their wealth through brokerage partnerships with major insurers in the Gulf. It also addresses the needs of Individuals and Businesses with customized insurance plans including health, life, motor, travel, home, workmen compensation, engineering, fire & property, and marine.

### Iraq

#### **Dar al Aman**

A subsidiary of Libano-Suisse, Dar al Aman is an Iraqi insurance company established in 2012 to provide a wide range of insurance solutions and coverage for individuals and businesses. Our innovative and personalized insurance products include Health, Motor, Home, Fire and Property. Our head office is located in Baghdad.

## Libano-Suisse Takaful: A fast-growing Takaful insurance company in Egypt

Since its establishment in the Egyptian market, Libano-Suisse Takaful has been achieving a constant and significant growth. **The gross written premium for the fiscal year 2023-2024 has reached 460 million EGP.**

### Libano-Suisse Takaful in numbers

**240**  
employees  
including  
direct sales force

**60,000**  
customers  
in the Medical  
segment

**40,000**  
customers  
in the Life  
segment



## Board of Directors of Libano-Suisse Group

- **Mr. Michel Pharaon** Chairman
- **Mr. Jean de Freige** Member
- **Mr. Pierre Pharaon** Member

## Board of Directors of Libano-Suisse Takaful Egypt

- **Mr. Michel Pharaon** Chairman
- **Mr. Pierre Pharaon** Member of the Board
- **Mrs. Nadine Georges Raad** Member of the Board
- **Mr. Sharif Takieddine** Member of the Board
- **Mrs. Maya Matar** Member of the Board





## OUR PRODUCT LINES

Leveraging the extensive experience and depth of knowledge of Libano-Suisse, Libano-Suisse Takaful Egypt provides a wide range of Takaful products to protect individuals, families and businesses.

### INDIVIDUALS

We help individuals and families achieve peace of mind and long-term security.

#### Takaful Life Products

##### — Waad al Ajyal

A tailored unit-linked education plan that helps parents meet their responsibilities and support children from pre-school to post-graduate studies.

##### — Waad al Injaz

A plan that combines saving, liquidity and protection to help young adults support their personal goals such as getting married, having a child, caring for parents.

##### — Waad al Istiqrar

An investment plan designed to meet lifetime protection and saving needs at retirement.

##### — Waad el Hemaya

A life insurance policy that provides essential protection in case of death or disability.

##### — Waad al Sadad

A decreasing term protection plan that secures the debt of the borrower.

#### Takaful Medical Products

##### — Prestige

A health insurance that grants exclusive privileges, such as regional coverage and consultation with medical experts, as well as an international assistance coverage.

Some of the features of the plan:

- 370 days medical coverage inside Egypt and across the Middle East.
- In-patient and out-patient coverage with EGP 1,000,000 annual limit.
- 80% medicine cover
- Worldwide emergency medical assistance up to EGP 400,000
- Online claims filing
- 24/7 customer service.

##### — Essential

A health insurance plan that offers comprehensive hospitalization and surgical protection, and inpatient and outpatient care inside Egypt only.

##### — Classic

A special healthcare plan customized for people who choose to be responsible for their everyday outpatient healthcare but want a robust inpatient care. Classic plan is affordably priced to suit individuals and families who balance economics with sound healthcare coverage.





## BUSINESSES

We focus on providing business owners the right solution to fulfill their responsibilities towards their employees and safeguard their future.

### Takaful Group Life Products

#### — Group Life

The Group Life Insurance is usually requested by the employer to provide cover for the employees and their families even in the unfortunate times.

A variety of benefits and options are available to customize the plan according to the employer needs.

#### — Group Credit Life

Group policy designed to protect the credit portfolio of the bank by securing the debt of the borrower in case of unfortunate events.

#### — Group Pension

In view of the increasing concern of employers to retain their workforce by offering them a sustainable competitive and complementary advantage. Libano-Suisse Takaful Egypt is offering an innovative unit-link pension plan which has been tailored to meet employers and employee's needs.



### Takaful Group Medical Products

#### — Group Medical

We have developed different medical plans that can be further customized according to employers' needs. Options may include:

- In patient care (hospital or similar)
- Outpatient care (e.g. doctor, physiotherapy, dental cover)
- International medical assistance
- Optical cover



### Small and Medium Enterprises Takaful Products

- LSTE have added new Takaful plans to its corporate line of products targeting small and medium enterprises in the Egyptian market. These smart SMEs plans offer comprehensive medical and life insurance benefits at very competitive rates. The client can choose among six different programs the covers that suit his enterprise needs and accordingly benefit from LSTE's differentiated services.

## SERVICES AND DISTRIBUTION CHANNELS

### Services our customers can rely on

We are committed to delivering excellent service to customers and constantly work to improve our products and procedures, from initial quote through enrollement and administration to online claims filling and 24/7 customer support.

### Distribution channels

Our products are distributed by our direct sales force through our main offices and branches, and by brokers through indirect channels.

## BUSINESS PARTNERS

### RETAKAFUL PARTNERS

We spread and mitigate our clients' risks among a group of leading and top-rated retakaful operators.

- Gen RE - Germany
- Hannover Re - Germany
- RGA - United States
- Kuwait RE - Kuwait
- Doha RE - Qatar
- Munich Re - Germany

### GLOBEMED

We partner with GlobeMed Egypt, the leading Healthcare Benefits Management Company in the country that provides well-tested solutions and tailor made services.

### LEGAL ADVISORS

- Shalakany Law Firm

### AUDITORS

- Forvis Mazars

### SHARIAA SUPERVISORY AUTHORITY

#### **Dr. Osama Al-Abd, Chairman of the Sharia Supervisory Authority**

- PhD in Comparative Jurisprudence
- Master in Comparative Jurisprudence
- Former President of Al-Azhar University

#### **Dr. Magdy Ashour, Member of the Sharia Supervisory Authority**

- PhD in Islamic Studies
- Academic advisor to the Grand Mufti of Egypt
- Head of the Fatwa Secretariat Committee at the Egyptian Dar Al Iftaa

#### **Dr. Amr Al-Wardani, Member of the Sharia Supervisory Authority**

- PhD in Islamic law from the Faculty of Dar Al Uloom, Cairo University
- Secretary of the Fatwa Secretariat Committee and Director of Training at the Egyptian Dar Al Iftaa
- Head of the Marriage Counseling Unit at the Egyptian Dar Al Iftaa

## COMMUNITY INVOLVEMENT

### Charitable events

Giving back to the community is part of our values. In line with this principle, Libano-Suisse Takaful supports various NGO's and charitable organizations, and participates in projects for the common good.



### Team building activities

As part of our corporate culture, we promote team building-activities that bring people together in a new way.



### Libano-Suisse's conferences and gala dinners

We organize several annual conferences for our brokers, agents and branch managers to ensure that they are kept fully up to date with the latest in insurance trends and knowledge.



ADDRESSES



## **Libano-Suisse Takaful - Egypt**

### **Head office**

Tower Fakher 4, Othman Towers,  
2<sup>nd</sup> Floor, Kornish el Nile,  
Al Maadi, Cairo, Egypt  
Tel: +20 2 2524 7081 -  
2524 7078 - 2524 7094 -  
2524 7095 - 2524 7096

### **Nasr City (Heliopolis B)**

5 Al Nasr Tower, 8<sup>th</sup> Floor  
al Nasr Road, Nasr City, Cairo,  
Egypt  
Tel: +20 2 2263 0045 -  
2263 0048

### **Elthwra (Heliopolis A)**

117 El Thawra St., 7<sup>th</sup> Floor,  
Heliopolis, Cairo, Egypt  
Tel: +20 2 2291 6920 - 2291 4210

### **Maadi A**

Street N° 216, 4<sup>th</sup> Building,  
3<sup>rd</sup> Floor, Degla, Al Maadi, Cairo,  
Egypt  
Tel: +20 2 2516 4108 - 2521 4074  
- 2521 4075 - 2521 4076

### **Maadi B**

Tower Fakher 4, Othman Towers,  
1<sup>st</sup> Floor Kornish el Nile,  
Al Maadi, Cairo, Egypt  
Tel: +20 2 2524 7081 -  
2524 7078 - 2524 7094 -  
2524 7095 - 2524 7096

### **Alexandria**

242 El Gesh Road, Behind Stanli  
Bridge, 1<sup>st</sup> Floor, Alexandria, Egypt  
Tel: +20 3 5410 266 - 5410 265 -  
5410 264 - 5462 648

### **Tanta**

29 Elgeish St. in front of el Central,  
2<sup>nd</sup> Floor, Tanta, Egypt  
Mob: +20 102 2020270

### **Dokki**

57 Mossadak St., 1<sup>st</sup> Floor, Dokki,  
Giza, Egypt  
Tel: +20 2 37602214 -  
Mob: +20 100 9605333

### **Assuit**

38 Marwa Tower, Elgomhoria St,  
2<sup>nd</sup> Floor, Assuit  
Tel: 120 3522758 -  
Mob: +20 102 2020290









[www.libano-suisse.com](http://www.libano-suisse.com)