

Editorial

Hard Work Is The Key To Success

“One percent inspiration, 99 percent perspiration” —Edison’s definition of genius has often been quoted to define success as well. Even before Edison, the rigors of success were described by painter Michelangelo thus: “If people knew how hard I had to work to gain my mastery, it wouldn’t seem wonderful at all.” Achieving success is almost like finding God—the destination is the same, but the roads are as varied as the seekers. All you need to do is choose your path...

But what is success?

Success may be described as the realization of an aim, and for the realization of any aim hard work is essential. Hard work helps us to develop our potential to the maximum and strive for excellence in any field.

Hard work makes us better prepared to face adverse situations. Hard work helps an athlete persevere in a race and win, it helps an average student become extraordinary, it helps transform destinies.

“Success is basically about how you can turn adverse situations in your favor.”

So, focus your energies in a concentrated manner on your goal and then start perspiring for it. The choice of the goal and the effort taken in reaching it are complementary: if you want to achieve something for the love of it, and not because it is the done thing, no amount of hard work would tire you. As Edward De Bono puts it: “Successful people do often enjoy their work so much that it does not seem like work.”

“Success consists of going from failure to failure without loss of enthusiasm.”

Behind every human effort lies a hope for success. So keen is his desire for success that he fails to see any value in failures. But one must remember that failures are the pillars of success. They provide us with an opportunity to realize our shortcomings so that we can constantly strive to improve ourselves.

“Success is determined by those who prove the impossible, possible.” James W. Pence



الجهد هو مفتاح النجاح

« واحد بالمائة من الإلهام مقابل ٩٩ بالمائة من الكد». إنه تعريف إديسون للعبقريّة الذي استعمله لتوصيف النجاح.

قبل إديسون بزمن عرّف الرسام ميكال أنجلو النجاح الصلّب بما يلي:

« لو أدرك الناس كم كان صعباً علي أن أصبح مميّزاً في عملي، لما بدا لهم الأمر رائعاً أبداً.»

إن الوصول إلى النجاح هو تقريباً كالوصول إلى الله - الوجهة هي نفسها في الحالتين، أما الطرق فتختلف باختلاف الساعين. كل ما عليك أن تفعله هو اختيار المسار.

ولكن ما هو النجاح؟

يمكن تعريف النجاح بأنه السعي لتحقيق هدف معين:

إن الجهد في العمل هو شيء أساسي من أجل تحقيق أي هدف.

إن الجهد في العمل يساعدنا لتفعيل قدراتنا إلى الحد الأقصى والنضال للتميز في أي مجال.

إن الجهد في العمل يهيئنا بصورة أفضل لمواجهة الأوضاع السلبية.

إن الجهد في العمل أيضاً يساعد الرياضي على المثابرة في السباق لريحه، وهو يساعد الطالب العادي لكي يصبح مميّزاً، كما يساعد على تحويل مصائر الناس.

«إن النجاح هو أن تعرف كيف تحول الأوضاع السلبية لمصلحتك.»

إذاً عليك أن تكثّف طاقاتك بطريقة مركزة على هدفك، ومن ثم ركز جهودك من أجل هذا الهدف.

إن اختيار الهدف والجهد المفترض بذله في سبيل بلوغه يتكاملان. إذا أردت إنجاز شيء من أجل شغفك به وليس لمجرد إنجاز، عندها مهما كان هذا الجهد كبيراً فإنه لن يتعبك. كما قال دي بونو: «يستمتع الناجحون غالباً بعملهم لدرجة أنه لا يبدو لهم كعمل بل كلذة.»

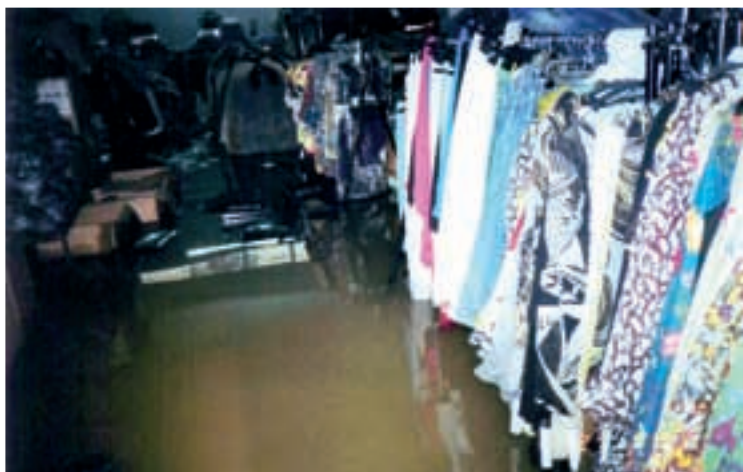
«إن النجاح يعني أن نتقل من فشل إلى آخر دون خسارة حماسنا.»

هناك أمل بالنجاح وراء كل جهد بشري. إن تعلق الإنسان برغيبته في النجاح يجعله بمنأى عن الإحساس بقيمة الفشل. ولكن على المرء أن يتذكر بأن تعدد حالات الفشل هو من أسس وركائز النجاح وهذا يمنحنا الفرصة لمعرفة عيوبنا لكي نتمكن من النضال باستمرار لتحسين أنفسنا.

“يُقرّر النجاح من قبل الذين يثبتون أن المستحيل معقول.” جيمس و. بنس.

NETWORK NEWS

BIG CLAIMS



On January 20th, 2010, a flood took place at a clothing warehouse due to heavy rainfall. A surveyor was dispatched on site and the damage was set for USD 75,000, fully paid by Fidelity.

PAID CLAIMS NON-LIFE AND NON-MEDICAL

Line of Business	as @ June 2010	
	No.	Amount Paid in USD
Motor	8538	3,191,448.74
Workmen Compensation	2060	488,256.26
Fidele	190	411,672.78
Fire	31	310,185.75
Public Liability	846	138,666.93
Marine	40	79,507.50
Domestic	289	62,416.51
Marine Hull	8	39,393.18
Personal Accident	167	21,418.91
Engineering	9	12,849.65
Burglary	2	4,404.00
Grand Total	12180	4,760,220.21

PRODUCT NEWS

Life Insurance

We frequently face questions similar to: Why should I buy Life Insurance? Should I have a Retirement plan? What is the need for Education plans...?

So we found it necessary to answer those questions and to clearly and simply present products available at Fidelity:

- Life Insurance is a must to ensure that your family will have some financial support after your death and some security in times of hardship. The money from your policy will be paid to your loved ones when you pass away, or to you if you suffer from a Total and Permanent Disability, and to ensure that you have extra income when your earnings are reduced due to serious Illness or Accident.
- The most important objective of a Retirement plan is to guarantee some savings for the future so that you have a constant source of income after Retirement.
- As for Education plans, they are designed to finance your children's Education regarding schooling and university fees.

Every single person, with every minute that goes by, faces a threat that would put his life at risk and bring peril to his family's stability.

What would happen if one day your family wakes up with no resources and no means?

Would they just stand and watch their dreams of a bright future all tumble down?

We have seen it happen so many times. A stable family, a happy home, a perfect image, and then suddenly, all vanished and gone.

An unexpected Illness, an unforeseen Accident...

Give this thought for a few seconds and you will realize how essential your need for protection is, to secure yourself and your family before it is too late.

Below is a wide variety of products available at Fidelity; should you need any further information do not hesitate to ask for our consultants, who can visit you and answer all your queries, assess your needs and offer you adequate solutions.

1- Credit Life Insurance

Fidelity offers products designed to pay off a borrower's debt if that borrower dies or becomes disabled. It is a way for consumers to insure repayment of loans if they die or become disabled. The face value of a Credit Life Insurance policy decreases proportionally with an outstanding loan amount as the loan is paid off over time until both reach zero value. Our products are very flexible and can provide security to all types of loans offered by banks, including auto loans, home mortgage borrowing, credit card debt, loans from finance companies and much more.

The cover provided includes Death due to Natural, Accident or War conditions, in addition to Permanent Total Disability due to Natural, Accident or War conditions.

2- Personal Accident Insurance

Personal Accident Insurance is an annual policy which provides compensation in the event of injuries, Disability or Death caused solely by violent, Accidental, external, and visible events. You can either take a P.A. policy for yourself or for your whole family, protecting you and them anywhere in the world, anytime of the day from Accidents.

P.A. Insurance provides 24-hour worldwide Insurance protection and includes coverage for: Death, Permanent Total & Partial Disability, Weekly Indemnity due to a Temporary Disability, in addition to Medical Expenses resulting from an Accident.

PRODUCT NEWS

3- Term Life Insurance

Term Life Insurance provides coverage where the premium is guaranteed to be the same for a given period of years. If the Insured dies or becomes disabled during the term period, the Death benefit will be paid to the beneficiaries and the Disability will be paid to the Insured himself. Term Life Insurance is a simple and inexpensive way of purchasing substantial Death or Disability benefits.

It is well suited for goals such as family protection during child-raising years, or to cover succession fees; it could also be useful for key persons in order to protect their companies in case of unexpected Death or Disability due to Illness or Accident.

Fidelity offers a lot of additional benefits under this plan such as: Terminal Illness, Additional Accident cover, War and Terrorism cover, Critical Illnesses, Waiver of Premium, Renewability and Convertibility options. Your partner can also be protected by selecting the joint life option. Whether your partner works or not, their protection is necessary to face the repercussions of their absence.

4- Retirement Insurance

In addition to the Term Life Insurance benefits, other features are available under the Retirement Insurance plan, mainly Investment. This plan provides the perfect combination between Protection & Investment, assuring also convenient schooling and university fees for your children, in addition to a safe choice of funds that can be used towards Retirement or other financial goals, with a guaranteed minimum return of 4.5%. Covers could be protected against inflation, premiums could be variable, and loans are available in addition to guaranteed or whole life annuities for Retirement.

5- Educational Insurance

Education is one of the most important stages of our life. It is also the key to our success. No doubt, ensuring that our children have enough savings for their Education is one of our major concerns.

Fidelity offers the best solution for this by offering a very flexible Education plan allowing each of your children to reach university and get the necessary financing to achieve their studies, even in case of the Death of the breadwinner.

6- Group Life Insurance

If a company wants to motivate its employees, Fidelity offers flexible group policies to respond to and satisfy their needs. Group Life Insurance plans offer a wide variety of coverage like: Death, Disability, even Investment and Retirement.

7- Critical Illnesses Insurance

Critical Illness Insurance is an Insurance product that provides lump sum cash payment if the Insured is diagnosed with one of the Critical Illnesses listed in the Policy. Few think about what would happen if we catch a serious Illness; what will be the consequences on our life? What will be the financial burden in front of a health crisis? Fidelity offers coverage for 36 diseases. In case of any disease occurrence, a lump sum will be paid to the Insured to help him support all the repercussions of his situation.

The Sum Insured could be used to pay the costs of care and treatment, for surgeries, as income for daily living expenses, to pay debts off, or to replace any lost income due to a decreasing ability to earn...

The policy will require the policyholder to survive for a minimum of 30 days from when the Illness was first diagnosed.

Abdallah Harfouche

VP - Life



THINK IN INK

NOSTALGIC REVIEW OF 2000

Hurry up, guys, the wave is not going to last forever!

A nostalgic review of an article published in 2000 (Highlights on General Insurance Business) showed that the main concern 10 years back was to generate more premiums as the trend of the market at that time was a continuously shrinking with little new business in sight.

We had to innovate, to find new markets, to diversify, and this is where the launching of the Fidele Products took on so much importance. Starting shy in 1999, it now occupies one of the leading places in Property & Casualty.

Boosting sales is not the only advantage of those policies; in today's market where the main concern is profitability rather than big premium numbers, these products show a constant improvement on the loss ratio side, which is only fair considering our policy of risk monitoring and assessment.

But let us talk Figures:

1. In 2001, the Fidele Products showed a total premium of about US\$ 465,000 for 1,800 policies.
2. In 2009, we reached a total premium of about US\$ 1,100,000 for 2,768 policies.
3. In 2010, there was a 27% increase in premium as at week 27.

This means that not only have we nearly reached the break-even point with Fire policies (US\$ 1,300,000 in 2009), but also that we upgraded our policies from an average of US\$ 260 to US\$ 400 per policy.

Of course, we are still at mid-year and plenty can be done to fulfill our goal that each home or business in Lebanon should be protected by an adequate Comprehensive Insurance – preferably through Fidelity - but once more figures talk and the tremendous success of the 2010 Fidele contest shows beyond any doubt that we were right in originally launching the Product.

Georges Ayoub

VP - Property, Casualty and Marine

أفكارك على ورقها طور نفسك

«من يتوقف عن التقدم يتراجع، لأن العالم كله من حوله يتقدم.»

النظرة الإيجابية إلى تطوير الذات

يعتبر البعض الثلاثين سنة الأولى من عمر أي إنسان فترة يجب أن يتعلم فيها ويأخذ من الحياة، بينما على الثلاثين سنة التالية أن تكون فترة إنجازات وإثمار، لكي يخصص ما تبقى من حياته ليعطي ويعلم الآخرين. رغم أن هذه الفكرة قد يكون فيها إفادة في الكثير من الأحيان، الحياة المنتجة الإيجابية تختلف. فالحياة الإيجابية هي التي لا يتوقف فيها الإنسان عن الأخذ والعطاء. وأنا أرى بأن الإنسان يجب أن يطور نفسه في كل مراحل حياته، بغض النظر عن العمر الذي بلغه. ومن يتوقف عن تطوير ذاته يتوقف عن الحياة نفسها.

الحياة مدرسة يجب أن نستفيد منها. وهناك الكثير لتتعلمه لدرجة أن حياة الإنسان الواحد لا تكفي لتتعلم كل ما يمكن أن نتعلمه. فبالنسبة لي، هناك دائماً المزيد من الكتب التي يجب أن أقرأها، والكثير من الدراسات التي أحتاج أن أقوم بها، كما والعديد من المجالات التي يجب أن أطور ذاتي فيها.

فهناك المجال الأكاديمي العلمي، والمجال الاجتماعي المتعلق بالعلاقات والصداقات، والمجال العملي الإداري أو المتعلق بالاختصاص والمهنة التي أعمل فيها، بالإضافة إلى مجالات كثيرة نحتاج إليها للتقدم ونكون أشخاصاً أفضل في الحياة.

من ضمن العادات السبعة للأشخاص الفعالين

يذكر ستيفن كوفي في كتابه «العادات السبعة للأشخاص الأكثر فعالية» (The 7 Habits of Highly Effective People) الذي حقق مبيعات بلغت عشرات الملايين في الأسواق العالمية، بأن إحدى العادات الهامة السبعة هي «تجديد الذات وتطويرها»، وذلك في نواحي حياة الإنسان المختلفة: الجسدية (في الغذاء السليم والتمرين الرياضي وغيرها) والذهنية (من خلال التدريب والقراءة والتخطيط والكتابة وغيرها) والاجتماعية والعاطفية (بناء العلاقات والخدمات الاجتماعية التطوعية وغيرها) والروحية (بناء مبادئ سليمة والتأمل وغيرها).

بالفعل يحتاج كل واحد منّا إلى تطوير ذاته بطريقة عملية واعية. فأنت لا تتطور بالصدفة ولا تنمو بالصدفة، بل تحتاج أن تضع مبادئ لحياتك تساعدك في هذا التطور. على سبيل المثال، تشكل عادة القراءة إحدى الطرق الهامة في تطوير الذات. لكن للأسف، عندما تسأل الناس إذا يقرأون الكتب، معظمهم يجيب «ليس لدي وقت»، في حين أن لديهم الوقت ليجلسوا أمام شاشات التلفزيون لساعات. فما رأيك لو خصّصت فقط ١٥ دقيقة كل يوم لقراءة كتاب نافع؟ يمكن لهذه القراءة اليومية أن تغيّر حياتك وتعطيك حكمة خاصة أو فكرة جديدة لكل يوم. وما أكثر الكتب المفيدة التي تستطيع أن تطوّر حياتك أو معرفتك للحقل الخاص بعملك، أو على الأقل أن تغذي معلوماتك العامة.

خطّط لتطوير ذاتك

يمكنك أن تبدأ اليوم باتخاذ قرارات هامة وبناء عادات تؤثر على حياتك بطريقة عملية. قد لا تظهر النتائج الإيجابية لهذه العادات على المدى القصير لكن لا محالة أن تنعكس على حياتك ومستقبلك، فلماذا لا تبدأ اليوم؟

قد تكون البداية في الجلوس مع نفسك، والتفكير في الخطوات التي تريد اتخاذها، ثم العمل على تحقيق هذه الخطوات. ولا تتوقف المسألة هنا، بل عليك متابعة تطورك من خلال المراجعة الدائمة للوسائل التي تستخدمها لتنمية ذاتك بهدف تحسينها، في حال لم تكن تعطي النتيجة المرجوة.

تأمل بفكرة إيجابية:

«أستطيع أن أتقدم في الحياة من خلال تطوير النواحي المتعددة في حياتي.»

طارق الصليبي
نائب رئيس مساعد



تذكر (نصائح وإرشادات)

فيدلتي مسؤوليات

ماذا تفعل عند حصول حادث مسؤولية مدنية؟

١. بلِّغ الشركة فور وقوع أي حادث.
٢. في حال الضرر الجسدي، ينقل المصاب إلى أقرب مستشفى لمكان الحادث متعاقد مع الشركة (الرجاء مراجعة اللائحة المرفقة بالمستشفيات المتعاقدة مع فيدلتي)، ويصطحب معه التصريح بالحادث المرفق مع بوليصة التأمين.
٣. تقوم شركة LA MEDICALE (مندوب شركة فيدلتي لدى المستشفيات) بالتنسيق مع المستشفى لتقديم الخدمة والرعاية المطلوبة للمصاب والحصول على الموافقة باسم الشركة.
٤. تبلغ شركة LA MEDICALE الشركة عن الحادث وتفاصيله وتكاليفه من أجل إتمام الدور المنوط بنا بحسب شروط العقد.
٥. في حال الضرر المادي، تقوم الشركة بإرسال الشخص المناسب فور تبليغها بالحادث لمعالجة الوضع على ضوء حجم الضرر الحاصل.



KEEP IN MIND

(Tips & Advice)

7 Tips to Manage Your Time

1. Sort your tasks.

You must be able to differentiate between what is important and urgent, important but not urgent, urgent but not important and, finally, which is neither urgent nor important.

2. Don't be delayed by what delayed you.

This is elementary; someone who is late does not deserve a rescheduling or the cancellation of a task. You must move forward with those who are on time so as not to encourage them being late.

3. Do not hang on to a document.

When faced with something that must be tended to immediately, try not to spend more time on the three paragraphs that are giving you a problem. Make a decision, throw out, file, or make notes.

4. Do not clutter your work space.

It's a mistake to leave in full view tasks that require your attention. By piling them up, you are only being distracted by the quantity ahead of you.

5. Organize your plan of action.

Don't forget that before any project, whether it's a new idea or proposal, it is necessary to progress step by step, instead of believing that you can quicken the pace by finding an immediate solution. In other words, establish a timeline you can follow realistically.

6. Do not subject yourself to lists of activities.

The danger of a to-do list is writing it all at once. Learn to prioritize.

7. Delegate, but take control.

Always be careful in following the progress of workloads that you delegate to other people.

WHO? WHERE? WHAT?

New Born Babies

Adam Monir Zbib

Born on January 6th, 2010, at Hammoud Hospital - Saida.



Ghady Wassim Saba

Born on March 13th, 2010, at Chemaly Hospital - Zgharta.



Engagements



Elie Attieh, Officer – Receivables, got engaged to **Joyce Safi** on February 6th, 2010, at St. Georges Church, Achrafieh. The ceremony took place at Zaman Beirut, Awkar.

Weddings



The wedding of **Pascale Lawandos**, Supervisor - Life & PA, and **Wassim Gebrayel** took place on October 3rd, 2009, at St. Estephan Cathedral - Batroun. The ceremony was followed by a dinner at Dalouna Restaurant - Annaya.

The wedding of **Christine Abraji**, Officer – Administrative Support, and **Tony Sokhn** took place on March 18th, 2010, at St. Elias Church - Kartaba. The ceremony was followed by a dinner at Imara restaurant.



The wedding of **Marwan Abou Mousallem**, Officer – Spare Parts, and **Anita Pennikian** took place on May 1st, 2010, at St. Elias Kontary church. The ceremony was followed by a dinner at Bain Militaire.





WHO? WHERE? WHAT?

New Employees

Hassan Hajj Hassan

Office Manager – Tyre and Nabatiyeh. Joined our team on January 1st, 2010. Mr. Hassan holds a BA in Literature. He has considerable years of experience in the insurance sales field and specifically with Fidelity.

Chantal Darwichian

Officer – Administrative Support. Joined the MD's office on January 11th, 2010. Chantal holds a BA degree in Journalism. She also has a few years of experience in the administrative field.

Nadine Sfeir

Manager – Customer Service/Health. Joined our Health Department in the Head Office on January 20th, 2010. Nadine holds a diploma in Insurance Studies, as well as a diploma in Coding Healthcare. She has around 15 years of experience.

Alain Naoum

Officer – Production. Joined our Motor Department in the Head Office on February 1st, 2010. Alain used to be a trainee in the Accounting and Motor Departments.

Tanios Bou Khalil

Officer – Loss Adjusting. Joined the Motor Claims Department in the Head Office on February 10th, 2010. Tanios worked with Fidelity as a freelancer for a long time.

Charbel Saba

Officer – Direct Business. Joined our Direct Business Department in the Head Office on February 10th, 2010. Charbel holds a TS in Business Computer, coupled with 3 years of experience.

Raymonda Chahoud

Officer – Claims Property, Casualty & Marine. Joined our Claims Department in the Head Office on March 18th, 2010. Raymonda is seeking to earn her BA in Business Administration.

Joseph Khoury

Officer – Claims Property, Casualty & Marine. Joined our Claims Department in the Head Office on March 29th, 2010. Joseph holds a TS in Telecommunication, coupled with some years of experience.

Hassan Hodroj

Officer – Administrative Support. Joined our Tyre Branch on March 29th, 2010.

Nicole Nassar

Officer – Production & Reception. Joined our Motor Department in the Head Office on April 6th, 2010. Nicole is seeking to earn her BA in Business Administration and HR. She has 2 years of experience.

Josephine Khabazian

Officer – Administrative Support. Joined our Sales Relations Department in the Head Office on April 6th, 2010. Josephine holds as BA in Business Administration, coupled with 3 years of experience in the insurance field.

WHO? WHERE? WHAT?

New Employees

Johnny Khoury

Officer – IT. Joined our IT Department in the Head Office on April 6th, 2010. Johnny holds a BS in Information Technology, coupled with 6 months experience in the IT field.

Rana El Aly

Officer – Interface. Joined our General Department in our Tripoli branch on April 6th, 2010. Rana holds a BA in Business & Management, coupled with 2 years of experience, mostly in the insurance field.

Rana Abdo

Officer – Archives Medical. Joined our Individual Health Department in the Head Office on April 26th, 2010. Rana holds a BA in Documentation and is seeking to earn her Masters.

Ali Amhaz

Officer – Mail. Joined our Collection Department in the Head Office on April 26th, 2010. Ali holds a BT in Dental Assistance.

Nader Mariane Chahine

Supervisor – Life & PA. Joined our Life Department in the Head Office on May 1st, 2010. Nader holds a Masters of Engineering in Financial Mathematics and a diploma in Actuarial Science, coupled with 5 years in the insurance field.

Farah Taleb

Officer – Production. Joined our General Department in our Tyre branch on May 17th, 2010. Farah holds a degree in French Literature.

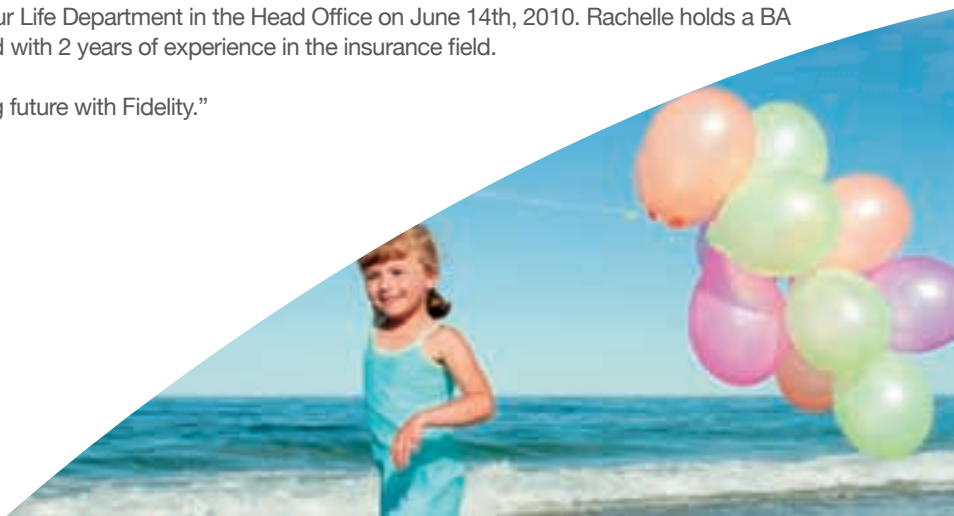
Samentha Honein

Officer – Reinsurance. Joined our Reinsurance Department in the Head Office on June 10th, 2010. Samentha holds a BS in Actuarial Sciences.

Rachelle Daou

Officer – Life & PA. Joined our Life Department in the Head Office on June 14th, 2010. Rachelle holds a BA in English Literature, coupled with 2 years of experience in the insurance field.

“Let’s wish them a promising future with Fidelity.”





WHO? WHERE? WHAT?

Promotions

Tarek Saleeby: Assistant – VP

He holds a Bachelors Degree in Business Administration from the Lebanese University with a focus on Finance and Accounting, a Masters Degree in Business Administration (MBA), with a general emphasis from the Lebanese American University (LAU), in addition to several other certifications related to auditing Quality Management Systems, and is a Business Neuro-Linguistic Programming (NLP) Practitioner. He has experience in banking, teaching, and has been with Fidelity working in the medical insurance field for the last eight years.

Norma Sammak

Assistant Manager – Customer Service /Direct Department

Marwan Istambouli

Assistant Manager – Accounting

Ghassan El Khal

Assistant Manager – Life & PA

Zouheir Abdel Sater

Supervisor – Individual Medical

Carla Abou Jamra

Supervisor – Marketing

WHO? WHERE? WHAT?

Annual Party



Fidelity held its annual party celebrating 2009's achievements on May 7th, 2010, in the presence of VIP clients, high performing agents, and Fidelity staff members.

Recognition Trophies were awarded to Top Performing Agents & Employees respectively for their outstanding performance in various insurance fields and for aligning with Fidelity's culture and values (team spirit, hard work, positive attitude, etc.).

In his opening speech, Fidelity's Chairman Mr. Ricardo Sleiman thanked Fidelity's team from sales force to staff for their great effort and dedication throughout the year 2009 while emphasizing on keeping up the good work and maintaining exceptional customer care. He also encouraged them to aim higher together towards excellence by taking ownership of their jobs.

The audience was entertained by a live singer who created an atmosphere of amusement and dancing among the team members while rendering the event a memorable one.

WHO? WHERE? WHAT?

Management Retreat 2010



Fidelity carried out its annual management retreat in the Mzaar Intercontinental Hotel from April 14th till the 16th, 2010, in the presence of its top management team to discuss strategic plans and issues. Different workshops, presentations and brainstorming sessions were performed for that purpose. Moreover, Fidelity's middle management had their share in the retreat through presenting their 2009 achievements and celebrating their accomplishments, in the presence of the Chairman and top management.

Brokers' Lunch



In an intimate and friendly atmosphere, a business lunch was held on May 28th, 2010, at Le Ciel Restaurant - Habtoor Grand Hotel, gathering Fidelity's top management, and its team of brokers who are dealing with the company, as well as the reinsurance companies' owners and representatives.

Mr. Ricardo Sleiman honored his guests with a luxurious lunch and thanked them for their efforts and contributions during 2009, which played an important role in ranking Fidelity among the top ten insurance companies in the Lebanese market.

May 2010 Session

Early June 2010 saw the graduation of around 15 students who individually got their Certificate of Achievement from the hands of Mr. Charles Sakr. It is worth pointing out that for the first year, brokers and broker employees attended the session, which extends over 45 days, and were as assiduous and regular as Agents & Fidelity Employees.

PARODY PAGE

Sudoku

								3
	9			6			7	2
			3	4	2	1		6
	2				8			
1							4	
		7	4	3				
8	5		7			3		
		9	1		5		8	

Answers

7	4	1	6	8	3	5	2	9
6	3	9	1	2	5	7	8	4
8	5	2	7	9	4	3	6	1
9	8	7	4	3	6	2	1	5
1	6	3	2	5	7	9	4	8
4	2	5	9	1	8	6	3	7
5	7	8	3	4	2	1	9	6
3	9	4	5	6	1	8	7	2
2	1	6	8	7	9	4	5	3

