

Editorial

Perseverance

“Life is not easy for any of us. We must have perseverance and above all confidence in ourselves. We must believe that we are gifted for something and that this thing must be attained.”
Marie Curie

Perseverance is not rocket science. You can master this goal setting tool, with just a little thinking and concentration. Think about the thing you want to do, focus your efforts on the smaller steps and you will be amazed at what you can achieve.

In real terms, perseverance is a matter of doing something step-by-step. When we have confidence in what we do, perseverance can become a habit. And it is a good habit worth having. When you consider a world class athlete, perseverance is essential in his or her performance.

Madam Curie said, “life is not easy”, but life is here to be lived, and when we use the right tools, it can be exciting. Using this quote as a daily affirmation is an excellent goal setting tool.

When we “believe that we are gifted for something”, as Curie said, our energy levels rise astronomically. When you attain success at the smaller things, your level of confidence rises proportionally.

The dictionary defines perseverance as “maintain effort”. Thus perseverance is nothing more than taking it step-by-step. Even the smallest steps will result in success.

Take it one step at a time, and you will be amazed at what you can achieve.

Make it your goal to identify what you are passionate about. When you know what your passion is, you will find the energy to develop perseverance. And when you become tired, take time out - take a break - you will find you become recharged.

Ricardo M. Sleiman
Chairman



المثابرة

«ليست الحياة سهلة لأي منا .. ولكن .. ما معنى هذا ؟ .. معناه .. أنه لابد وأن نكون مثابرين .. صابرين .. والأهم .. أنه لابد وأن نقف في أنفسنا .. أن الله قد خلقنا لتحقيق شيء ما .. ولابد من تحقيق الهدف من وجودنا في هذه الحياة .. مهما كلفنا ذلك من مشاق.» (ماري كوري)

المثابرة ليست من علم الفضاء. يمكننا، مع القليل من التفكير والتركيز، أن نعرف كيف نحدد أهدافنا. فكل ما نريد أن نفعل، ركز جهودك على الخطوات الصغيرة وستندهش بما تستطيع أن تحققه.

في الحقيقة، المثابرة هي أن تقوم بالعمل خطوة خطوة. عندما يكون لدينا ثقة بما نفعله، تصبح المثابرة عادةً نكتسبها في حياتنا اليومية.

فإذا نعمن النظر في أداء الرياضيين العالميين، نجد أن المثابرة هي أمر أساسي في نجاحهم وبالتالي أداؤهم.

كما قالت مدام كوري، «إن الحياة ليست سهلة»، ولكنها وجدت لتعاش، وعندما نستعمل الوسائل الصحيحة، تصبح الحياة مثيرة. وإذا أصبح هذا القول جزءاً من حياتنا اليومية، نكون قد اعتمدنا أفضل وسيلة للوصول إلى أهدافنا.

عندما نؤمن بأننا موهوبون في أمر ما، وكما قالت مدام كوري، يزيد مستوى طاقتنا بطريقة تصاعدية. وعندما نحقق نجاحاً في الأمور الصغيرة، فإن مستوى ثقتنا بنفسنا يرتفع بنفس الوتيرة.

يعرف المعجم كلمة مثابرة بـ «المحافظة على الجهد». لذلك، فإن المثابرة ليست إلا أخذ الأمور خطوة خطوة، وهي تبدأ بالخطوات الصغيرة.

لا تقم بأكثر من خطوة واحدة في نفس الوقت، وسوف تدهش بما يمكنك أن تحقق.

اجعل هدفك أن تحدد ما هي الأشياء التي تستهويك. عندما تعلم ما هو شغفك، عندها ستجد الطاقة لتطوير مثابرتك. عندما تتعب، خذ قسطاً من الراحة لتتبع بالهدوء، وعندها ستستعيد طاقتك من جديد.

ريكاردو م. سليمان
رئيس مجلس الإدارة

NETWORK NEWS

BIG CLAIMS



On July 15th, 2009, a Yacht called “VIP”, owned by Mr. Nizar Moukaddam, was sinking at Halat Sur Mer Marina. A surveyor, dispatched on site by Fidelity, made all the necessary arrangements for the refloating of the Yacht which was saved successfully. The damage was set for USD 100,000 and was fully paid by Fidelity.

PAID CLAIMS NON-LIFE AND NON-MEDICAL

Line of Business	as @ December 2009	
	No.	Amount Paid in USD.
Motor	16,860	6,199,287.09
Workmen Compensation	4,061	1,024,971.04
Public Liability	1,610	252,599.73
Fidele	369	278,625.72
Personal Accident	333	69,668.83
Expatriates	266	88,438.24
Marine	91	94,724.79
Fire	57	289,013.90
Marine Hull	23	126,706.06
Engineering	20	33,174.87
Burglary, CS & CT	3	1,415.00
Total	23,693	8,458,625.27

PRODUCT NEWS

Motor All Risks Cover-Designed For You

In a place where the customer comes first, Fidelity thrives on answering its client's needs for security and protection.

Our customers' expectations are getting higher to reach, each and every day, but we aim to exceed them.

In this purpose, we specially designed the "Motor Secure Plus" cover, a comprehensive motor insurance that provides its holder with all means of assurance against all odds.

This product has no deductibles on accidents or on airbag repairs. No depreciation on new fitted spare parts will be applied in case of a covered claim.

We provide our customer with daily rental fees, in case of an accident, in compensation with the period of repairs and a lump sum of \$450 in case of total loss. There's no need to worry about the new vehicle's registration, following a total loss accident, because we provide our insured with extra identity specifically for that purpose.

Besides covering the total theft or the attempt of theft, and differing from other companies, we also cover the holdup incidents and have no deductibles on both covers.

Last but not least, our all risks policies are extended to cover the driver and his family members in case of accident. We provide our customers with a 24/7 towing service all over lebanon.

If these benefits fit your needs, then grab you phone and give us a call.

Charbel Karam
Supervisor Motor





CUSTOMER CARE

In line with Your Easy Way Out promise, and in order to facilitate your business with our company, Fidelity is pleased to announce a new service:

You can now pay your policy premiums in **all Fidelity branches** with **Master Card and Visa**, as well as in all **Libanpost** branches.



THINK IN INK

Engineering – A Booming Sector

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

Puzzled analysts publish Economic News Articles everyday, in order to contradict other articles, related to the economic situation in Lebanon.

Question: “Why hasn’t Lebanon been affected by the World Economic Depression?” Answer: “It has”. Another answer: “Because nobody lends money to countries at war”. Yet another answer: “Because of the wise decisions taken by Public Financial Authorities in the Country.”

My answer: “I don’t care, I benefit from this blessing for as long as it is there.” Can anyone tell me why, in a country like Lebanon that is in deep crisis, that has multiple internal and external security threats, and that is without a Government, are there so many Five Star International Hotels under construction at the moment? I have heard that some 10,000 Hotel rooms were needed and were built in 2009, and the same number at least shall be ready for the next touristic season.

Huge buildings, residential buildings and Shopping Malls are “mushrooming” all over Lebanon and hundreds of millions are spent in a frantic run to fill up the gap that so many years of war and insecurity have created and that has left most of our tourism infrastructure outdated.

So what are you waiting for? The prospects are good; Fidelity is a very aggressive company in the engineering field. Whether it is **contracting or erecting, machinery** or related liabilities, Fidelity will do its utmost to let you win the business and offer perfect client service in return. And don’t be reluctant to admit that you cannot do it on your own. If you do not know, ask for help. The company’s technical and sales team is here to assist you; don’t spare them.

Georges Ayoub
VP-Property, Casualty and Marine

THINK IN INK

The customer is always right!

How many times have you bought something expensive only to later find out that it was more than you needed? How many times did you have to return goods that didn't satisfy your needs?

Is this because the supplier failed to do his job properly, or simply because you didn't listen to his advice?

For over two centuries, most of the business community has gone by a principle, created by H. Gordon Selfridge in England in 1909, thinking that to profit, you have to sacrifice everything and anything just to keep the customer satisfied.

This approach can lead to various disappointments for customers and suppliers, who could both lose in the end: the customer can lose because he chose the wrong goods, and then no longer trusted the supplier for future business, making the supplier lose as well.

The fact that some customers are completely wrong means that employees need to develop specific skills, especially if they're always in direct contact with these customers. These skills vary from one business to another, but knowing how to listen, explain and serve customers correctly are basic skills and should be common to all businesses.

Nobody explained this issue better than Stanley Marcus, a businessman who once said that "You achieve customer satisfaction when you sell merchandise that doesn't come back, to a customer who does".





This saying highlights many points that can be summarized by: Honesty, Trust, Reliability and Intimacy. The fact that the merchandise didn't come back means that the supplier is honest and reliable, and since the customer is always coming back leaves no doubt that a relation based on trust and intimacy has been built between them.

A good salesman will usually dig for information to better understand and satisfy his customer's needs and not his desires. Based on his findings, the salesman will then convince the customer that what he needs is not what he wants, while explaining the difference between the two; at this point, honesty is the key element: if the salesman gives the customer what he really needs, then a relationship built on trust is created. But if, on the other hand, he gives him what he just wants to sell him, he'll lose the customer and repercussions on his reputation will ensue.

Unfortunately, you can only build this relation by trial and error, and it's a coincidence if a customer finds the right supplier from the first try. Even companies with a great reputation will sometimes ignore some customers compared to others, just because some are easier to satisfy, or simply for the pure sake of profitability.

Finally, it's true that the customer is not always right. But this does not entitle suppliers to brag about it, be impolite and treat customers as if they were ignorant. A reasonable explanation will do the job. After all, customers are where the money is and they have the right to get whatever they want. As a result, we live by our own principle:

“The customer is not always right, nevertheless he is the customer”.

**Rabih Elias
Officer - IT**

KEEP IN MIND

(Tips & Advice)*

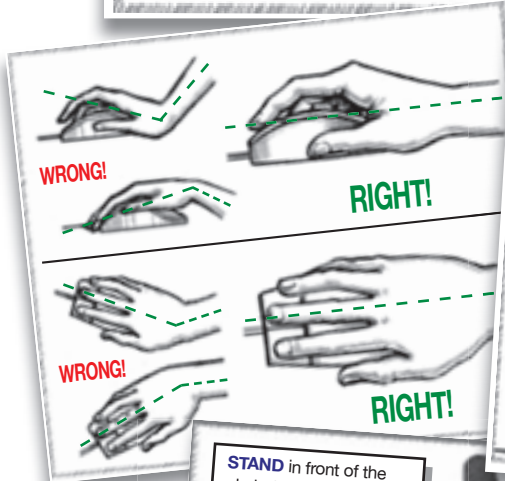
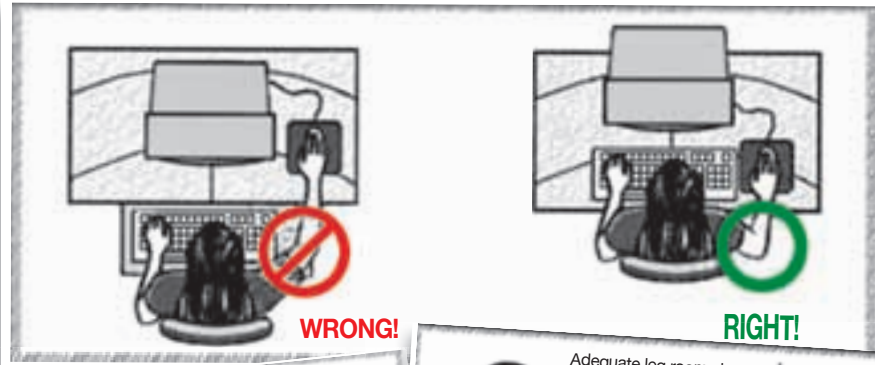
The Difference Between Cold and Swine Flu Symptoms

Symptom	Cold	Swine Flu
Fever	Fever is rare with a cold.	Fever is usually present in up to 80% of all flu cases. A temperature of 100°F or higher for 3 to 4 days is associated with the flu.
Coughing	A hacking, productive (mucus-producing) cough is often present.	A non-productive (non-mucus producing) cough is usually present (sometimes referred to as dry cough).
Aches	Slight body aches and pains can be part of a cold.	Severe aches and pains are common.
Stuffy Nose	A stuffy nose is commonly present and typically resolves spontaneously within a week.	A stuffy nose is not commonly present
Chills	Chills are uncommon.	60% of people who have the flu experience chills.
Tiredness	Tiredness is fairly mild with a cold.	Tiredness is moderate to severe.
Sneezing	Sneezing is commonly present.	Sneezing is not common.
Sudden Symptoms	Cold symptoms tend to develop over a few days.	The flu has a rapid onset, within 3-6 hours. It hits hard and includes sudden symptoms like high fever, aches and pains.
Headache	A headache is fairly uncommon.	A headache is very common, present in 80% of flu cases.
Sore Throat	A sore throat is commonly present.	A sore throat is not commonly present.
Chest Discomfort	Chest discomfort is mild to moderate.	Chest discomfort is often severe.

*نورد هذه المقطعات على سبيل المعلومات إذ إنها مستقاة من مصادر متعددة لا تكون موثوقة أو مثبتة من الناحية العلمية.

KEEP IN MIND

RIGHT POSTURE Here are some correct postures that should be used at the computer to reduce stress and other ill effects.



Adequate leg room should be available under the work surface. Materials should not be stored under the work surface.

The height of the work surface should be adjusted to the level of the elbows with the arms hanging by the sides.

The work surface should accommodate all required materials. Items used infrequently should be stored elsewhere.

If using an unadjustable work surface on a temporary basis: Adjust the chair height so that the level of the elbow is approximately the same height as the keyboard.

If the feet do not rest flat on the floor or if excessive pressure is felt on the back of the legs, a footrest should be used (a phone book works well!).

STAND in front of the chair. Adjust the height so that the seat is approximately at knee level.

SIT so that the space between the front edge of the chair and the lower part of the legs just fits a clenched fist.

ADJUST the backrest of the chair so that it supports the curve in the lower back.



تذكر

انصائح وإرشادات

ماذا تفعل عند حصول حادث شخصي (PA) ؟

- عند حصول حادث شخصي، توجه فوراً لتلقي العلاج في أقرب مستشفى متعاقد مع الشركة، بواسطة بطاقة فردية، أو تصريح مرفق بالعقد للمجموعات (GROUP).
- تقوم شركة LA MEDICALE (مندوب شركة فيدلتي لدى المستشفيات) بالتنسيق مع المستشفى لتقديم الخدمة والرعاية المطلوبة لك. يمكنك أيضاً الدفع للجهة المعالجة ومن ثمّ تقديم الفواتير مع المستندات المطلوبة اللازمة إلى الشركة لتحصيل مالك.

المستندات المطلوبة:

١. التصريح بالحادث
٢. التقرير الطبي
٣. صورة عن الهوية
٤. فاتورة تكاليف العلاج

WHO? WHERE? WHAT?

New Born Babies

Yara Marwan Istambouli

Born on August 23rd, 2009, at St Georges Hospital – Ajaltoun.



Karl Fadi Lahoud

Born on September 6th, 2009 at Clinique du Levant.



Clara Paul Aaraj

Born on October 2nd, 2009 at Trad Hospital.



Engagements



Ghinwa Haidar, Officer-Individual Healthcare Insurance, was engaged to **Mr. Zaher Chami** on December 15th, 2009.

Hilda Chebl, Officer-Group Division, was engaged to **Mr. Elie Khater** on October 31st, 2009.



Weddings



The wedding of **Maguy Mansour**, Officer – Training & Development, and **Mr. Rabih El Kai** took place on August 22nd, 2009, at St. Georges Church, Faytroun. The ceremony was followed by a dinner at Kaser Al Charek- Kfardebianne.

The wedding of **Rita Akoury**, Officer – Claims, and **Mr. Elie Haykal** took place on August 15th, 2009, at St. Takla Church, Jal El Dib. The ceremony was followed by a cocktail at Jdeideh Garden.



WHO? WHERE? WHAT?

New Employees

Join me to welcome several staff members who joined our team at Fidelity during the 3rd and 4th quarter of 2009.

Mrs. Elsy Abbas

Supervisor – Quality, joined our Quality Department at the Head Office on July 6, 2009. She holds a Masters in Food Sciences & Quality Management with two years of experience.

Ms. Mona Chkeibane

Manager-Brokers Relations joined our Head Office on September 1st, 2009. She holds a diploma in Insurance backed up by 22 years of experience.

Mr. Nidal Ibrahim

Officer – Production, joined our Tripoli Branch on September 3, 2009. He holds a BA in Business Administration.

Ms. Hiba Lawand

Officer – Production, joined our Hamra Branch on September 14, 2009. She holds a BA in Insurance.

Ms. Lama Sabbah

Officer – Production, joined our Nabatieh Branch on September 14, 2009. She is seeking her BA in Business Administration with four years of experience in the Insurance field.

Ms. Carine Hajj

Officer-Production joined our General Department at the Head Office on November 1st, 2009. She holds a Masters in Industrial Technology.

Ms. Rita Abboud

Officer-Production joined our General Department on November 1st, 2009. She Holds a BS in actuarial Mathematics & Statistics and is seeking her Masters in the same field.

Ms. Rachelle Karam

Officer-Reception joined our Head Office on November 1st, 2009. She holds a BT in Commercial Science.

Mr. Abdo Abi Nader

Officer-IT joined our IT Department at the Head Office on November 10, 2009. He holds a BS in Computer Science and is seeking his Masters degree in IT.

Let us wish them all a promising future at Fidelity.

WHO? WHERE? WHAT?

THE FIDELE 2009 CONTEST

It is a Fundamental rule in sales that lack of motivation produces Mediocrity...
Reward is what motivates Man and gives him the Stamina to keep on reaching for the Best.
Whether it is the search for a better life, or for fame, or even to impress the person of his dreams,
Man is capable of surpassing himself and achieving miracles.

But is Financial Return the only incentive that stimulates salesmen? A recent example is the last contest done in April 2009. Qualified agents were to bring 15 paid Fidele Policies with a minimum premium of USD \$3,750. The first prize was a gift worth USD \$400.

The results of the contest were (as usual) astounding. In eight weeks time, 193 new paid policies were issued for **USD \$80,836**.

In 2008 for the same period we issued **32** new policies for **USD \$10,877**.

For some agents who never really tested their Sales Skills, it was not only an achievement, but also a revelation. As a matter of fact, very few agents know how much Sales Power they have got in them, and the purpose of each contest is to let each and every participant gain or regain self esteem and sales experience that shall positively influence his portfolio by measuring his abilities towards those of his own peers.

But why wait for the contest to prove yourself? Is recognition such a motivator that it primes on the needs of your family? We have around 300 Agents, 20% of which get 80% of the business.
(By the way, around 60 agents worked on the contest, which is the same proportion)

So why do these 60 active agents invest themselves with such dedication and enthusiasm during the contest period? Why not the whole year long?

My guess is that each one of us needs, from time to time, to prove that he may surpass himself; that he can **BREAK THE LIMITS**, overcome the handicap of routine and earn the respect of his colleagues.

Such a feeling is as rewarding as the extra financial income of the whole contest.

Congratulations to **Nazih Hanna**, Contest Winner, to **Kamal Awad and Hyam Yaacoub**, respectively Runner up and third of the Contest Champions.



NEWSLETTER DRAW RESULTS

In the interests of serving our customers in a better way and to be their “Easy Way Out”, a draw was held at the end of the year for all customers who filled the coupons included in the previous newsletters.

The winners are:

LCD screen 32” from LG: Mrs. Fadwa Abbas Obeid

MBI Policy:

Mrs. Katia Gholam
Mr. Abdallah Kachakech
Mr. Hassan Doaynem
Mrs. Pauline Elie Sassi
Mrs. Viviane Elias

Congratulations to all winners!!!

DID YOU KNOW?

L'AMOUR ET LA FOLIE

C'est ainsi que l'histoire de l'amour débuta:

Au début des temps, bien avant la création de l'homme, la terre était peuplée de vertus et de vices qui erraient sans but précis sur une planète bien ennuyeuse.

Un beau jour, l'« **innovation** » décida que pour sortir tout ce monde de sa torpeur, on allait se prêter à l'une de ses inventions : un jeu nommé « **cache-cache** ».

Tout le monde trouva l'idée géniale et se prépara au jeu.

La « **folie** » déclara que c'était à elle de mener le jeu, posa les deux bras sur un arbre et ferma les yeux en recommandant à tous de se cacher.

Les vertus et les vices se dépêchèrent pour disparaître.

La « **délicatesse** » se cacha sur la lune,

La « **trahison** » se glissa dans un amas de débris,

La « **passion** » s'éjecta dans les nuages,

La « **nostalgie** » rentra dans les entrailles de la terre,

Le « **mensonge** » déclara à voix haute : « je vais me cacher sous les pierres » et s'immergea au fond du lac, la « **folie** » comptait toujours « ... soixante dix neuf, quatre-vingt, quatre-vingt et un ... » et pendant ce temps, les vertus et les vices se pressaient pour se cacher... tous excepté l'« **amour** » ...

L'« **amour** » n'étant pas maître de ses décisions n'en prit pas une et ne put donc se cacher. Cela ne surprit personne, car tout le monde sait combien il est difficile de cacher l'« **amour** ».



Le compte touchait presque à sa fin :
« quatre-vingt quinze, quatre-vingt seize ... ».
En désespoir de cause, l' « **amour** » sauta
dans un bosquet de fleurs et se tapit dedans
pendant que la « **folie** » atteignait le seuil des
cents appels.

La « **paresse** » fut la première débusquée car
elle n'avait vraiment fait aucun effort pour se
cacher. Puis la « **délicatesse** » apparut dans un
rayon de lune et la « **folie** » la héla de loin,
ensuite bien sûr ce fut le « **mensonge** » qui
remonta de lui-même du fond du lac où il
manqua s'asphyxier, ce fut un peu dur de
remonter la « **nostalgie** » des entrailles de la
terre où, finalement, la « **folie** » le trouva.

Restait l' « **amour** », il s'était caché tellement
près que la « **folie** » ne pensa pas un instant à
chercher juste en dessous de son nez.

Elle allait désespérer quand la « **jalousie** » lui
chuchota à l'oreille que l' « **amour** » était dans
le bosquet de fleurs juste à côté.

La « **folie** » prit aussitôt une fourche qui traînait
par terre et s'en servit pour fouiller le bosquet.
Seulement elle était tellement pressée de
trouver l' « **amour** » qu'elle poussait sa fourche
maladroitement de tous les côtés.

C'est alors que l' « **amour** » cria de douleur.

La « **folie** » plongea dans le bosquet et trouva
l' « **amour** » cachant ses yeux de ses mains,
tandis qu'entre ses doigts perlaient des larmes
de sang.

La « **folie** » sanglotait en criant : « mon dieu
qu'ai-je fait ? j'ai rendu l' « **amour** » aveugle.
Que puis-je faire pour réparer ma folle action ? »
L' « **amour** » répondit doucement : « nul ne
peut me rendre la vue, mais si tu veux aider, tu
seras dorénavant mon guide. »

Et c'est depuis ce jour-là que l'amour aveugle
se promène, mené par la folie.

