

**YOUR EASY
WAY OUT**

2023
—
AT A GLANCE



The cornerstone of today's Fidelity

Succeeding through a satisfied customer

Individual and corporate Customers alike require two main Things from their service providers: **Trust and Convenience.**

Fidelity Insurance is able to secure these minimum requirements while competition is becoming stronger by the minute.

Having **customers at the core of our strategy** engages us to personalize our products and procedures on the basis of accurate and dynamic customer profiles.

These insights are the cornerstone of today's Fidelity.



Fidelity is a company as diversified as the community it serves

Making your life easier and putting your satisfaction first

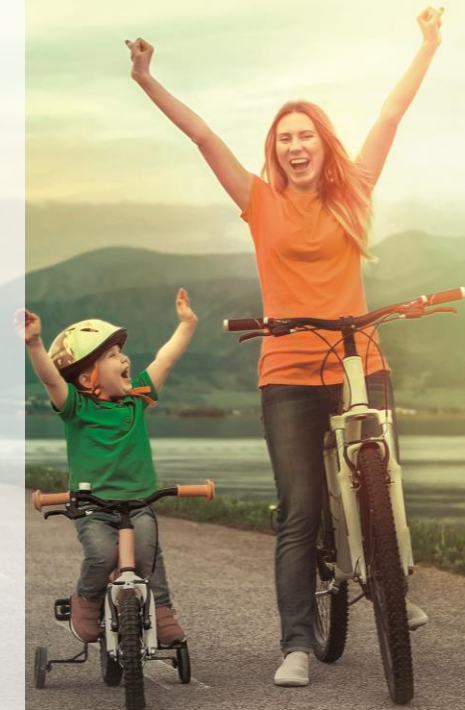
Fidelity was established back in 1967. Sustaining an excellent financial standing with all legal requirements fulfilled, Fidelity enjoys a solid backup provided by highly rated reinsurance companies and reputable administrators and providers.

Moreover, Fidelity gathers a team of the finest professionals in the field who run the company on the basis of highest quality benchmarks with integrity and respect blended in a culture of friendliness and dynamism at the core of their values.

Fidelity's customers have access to one of the largest, most diversified and professional sales force whose mission is to provide them with state-of-the-art consultation and to ease all procedural complications said to be bound to the operation of insurance companies. Our insurance consultants are scattered all over the country. They are carefully recruited and continuously trained, coached and followed up with to provide the finest one-to-one consultation, advice and service in order to ease all procedural complications said to constitute a burden for policyholders.

Fidelity's portfolio comprises a wide range of convenient and accessible products, well-knitted to fit the needs of both the corporate and retail sectors.

By understanding that one size doesn't fit all, Fidelity stays focused on providing solutions that go well beyond delivering a policy - these are based on designing customized programs to fit its customers' exposures.



OUR PHILOSOPHY
IS TO ALWAYS
BACK YOU UP



Our Mission

Safeguarding the citizens' dignity
by preserving their wealth against
dilution in the event of unbudgeted loss.



Our Vision



To become a local
and regional
financial solution
provider to each
and every citizen,
committed to our
values, personality
and vision.



Our Core Values

A photograph of three business professionals in a meeting. Two men are shaking hands, and a woman is smiling in the background. They are all wearing light blue shirts. The background is a plain, light-colored wall.

Respect

Integrity



Our Extended Values

Passion

Creation

Consistency

Continuous
Learning

Our History



Fidelity was established in 1967 with a Legacy of Excellence in the Insurance industry.



Sustains a Remarkable Financial Standing with all legal requirements fulfilled.



Fidelity deals with Top Reinsurance Companies with AAA, A+ & A ranking.



Fidelity gathers a team of the finest professionals who run the Company on the basis of highest quality benchmarks.



Fidelity is a company as diversified as the community it serves.



Gives a wide range of convenient and accessible products.

Branches & POS

1 HEAD-OFFICE – JAL EL DIB

2 HAMRA

3 TRIPOLI

4 ZAHLE

5 SAIDA

6 EL-ABBASIEH TYR

7 NABATIYEH



Products & services

Most diversified and professional sales force.

Since 1967, Fidelity has been providing informed advice and innovative solutions in many specialized areas of insurance from motor, fire, burglary, liability, accident, health, marine, special risks to life and investment.

Our customers are diverse, both geographically and in the nature of the services they require from us, yet they all trust us to be their easy way out.

Fidelity's retail products include:

- Multi-risk fidelity packages for households and professionals
- Motor insurance packages
- Individual health insurance policies
- Personal accidents
- Life
- Retirement
- Education
- Investment programs
- Travel
- Expat

Fidelity's corporate products include:

- Fidelity packages for professionals in various industries
- Motor fleets
- Engineering
- Industrial
- Marine and transportation coverages
- Group medical policies
- Group PA policies
- Group life policies
- pension programs
- key-man insurance coverages and other staff retention strategies
- Asset protection packages



WE TAKE CARE
OF THE SMALL
THINGS, SO YOU
CAN ENJOY
THE BIG ONES





Fidelity's Dedication to consumer centrism

Making your life easier and putting your satisfaction first

At Fidelity, we take Customer Centrism to heart. We realize that it's the only guaranteed way to success and we do all that it takes to shift our focus to where it matters most: our valued customers.

To our team, mindsets, values, processes, procedures, workflows, and business systems are all streamlined toward one goal: continuously breaking our held customer satisfaction records by "giving our customers their rights without a fight".

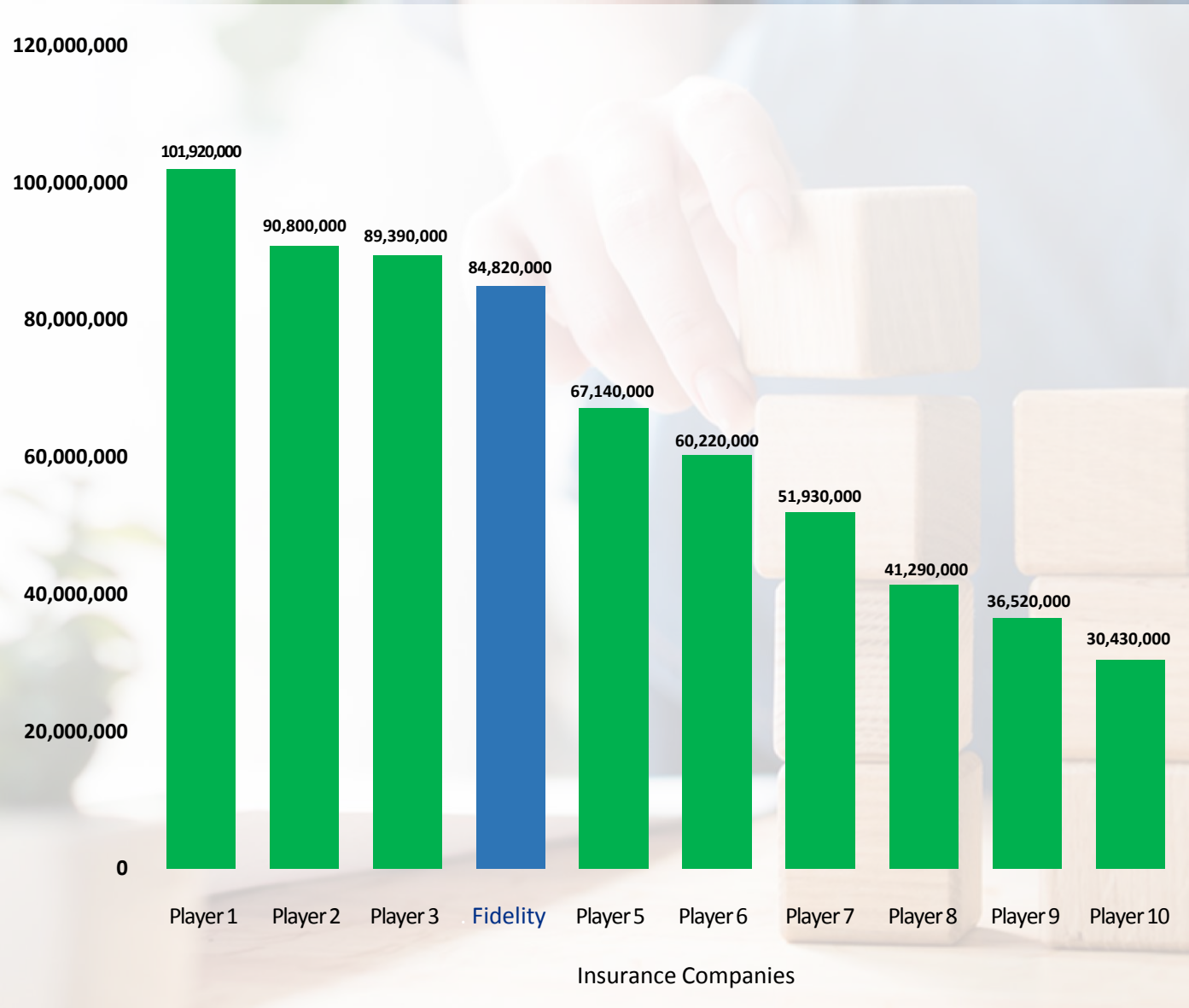
To you, our valued customers – whether you're an agent, broker or policyholder – it means the provision to believe that Fidelity is certainly "YOUR EASY WAY OUT" when our team does everything in its capacity to continuously come up with solutions to make your life easier and put your satisfaction first.

At Fidelity, you are listened to and your opinions are meticulously considered. In alignment with that, you are provided with tools to claim, complain, and suggest

improvement. Why? Simply BECAUSE this makes us more fit to serve you better.

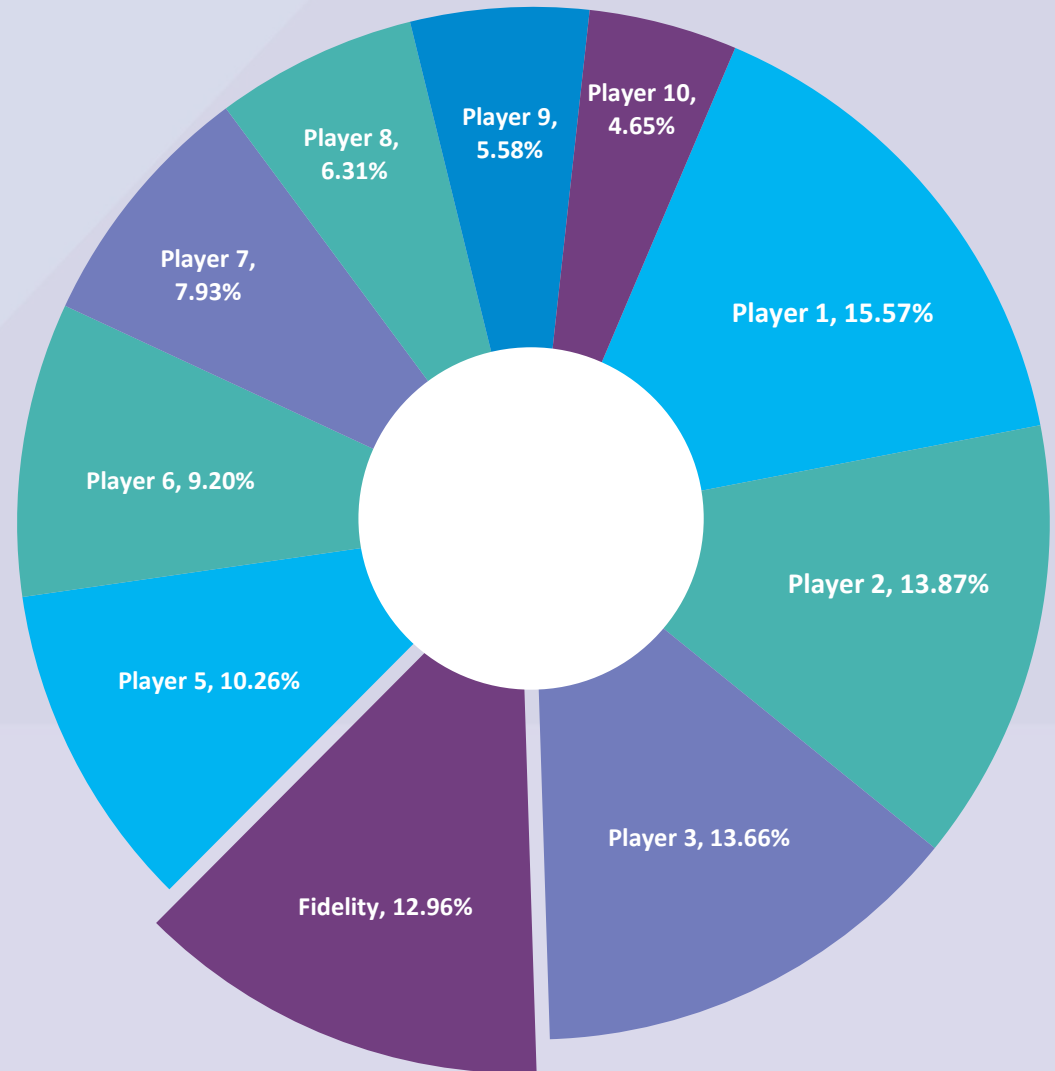
When it comes to what we do best and providing you with appropriate and convenient insurance solutions, we are restless until we make sure to be YOUR one and only EASY WAY OUT.

2023 Written Non-Life Premium Among Top 10 Insurance Companies



Fidelity VS. Top 10 Insurance Companies -2023

FIDELITY'S MARKET SHARE DISTRIBUTION
IN PREMIUM VS. TOP 10 COMPANIES



Investment in Human Capital - Employees

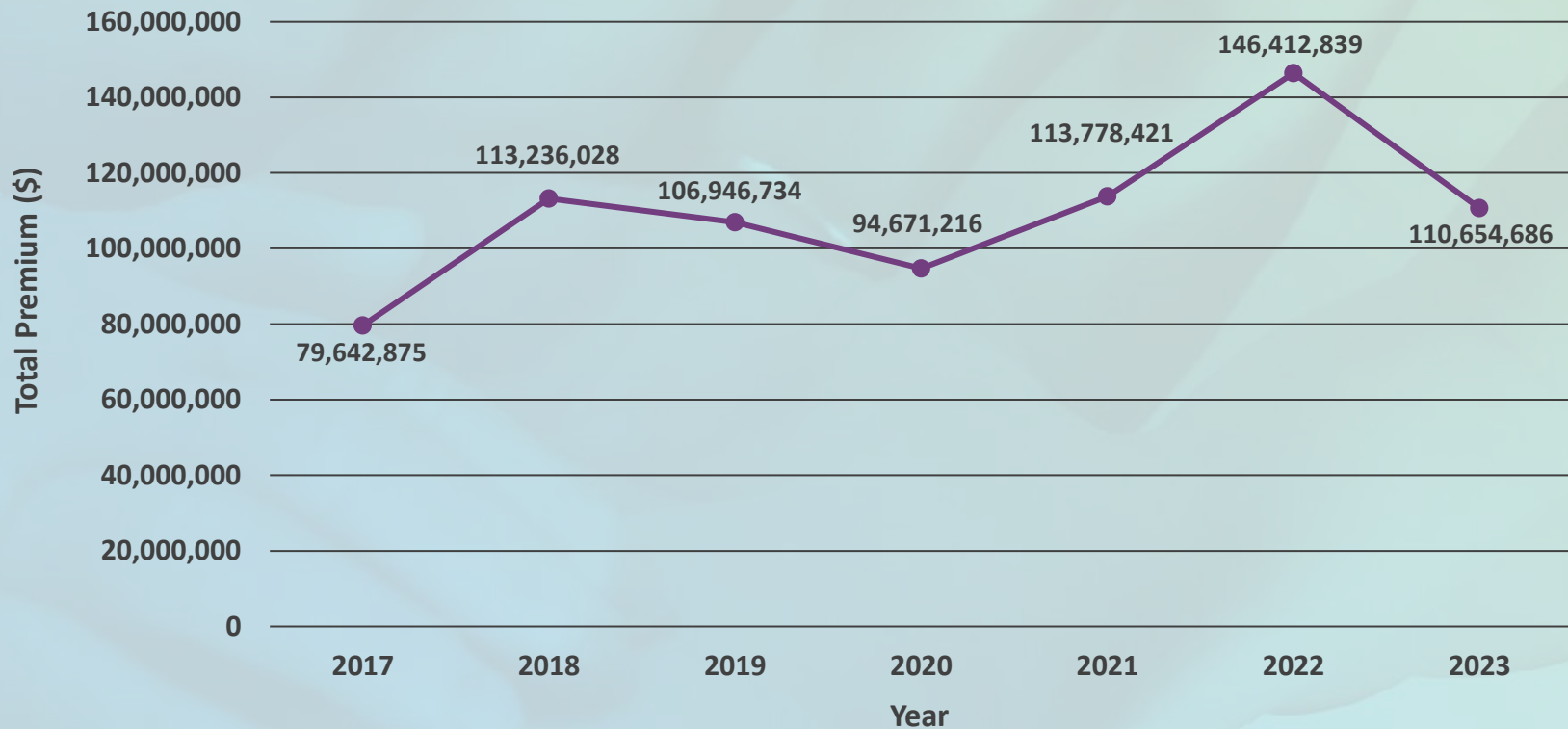
Employees Movement

We have a team of around
200 members dedicated
to serve you in the most
professional way.



Fidelity's Portfolio Growth Trend in USD

Covid-19 and Financial turbulence in 2021 impacted our results, simultaneously with Market Trend, but this didn't keep us from delivering the professional service even working remotely from home.

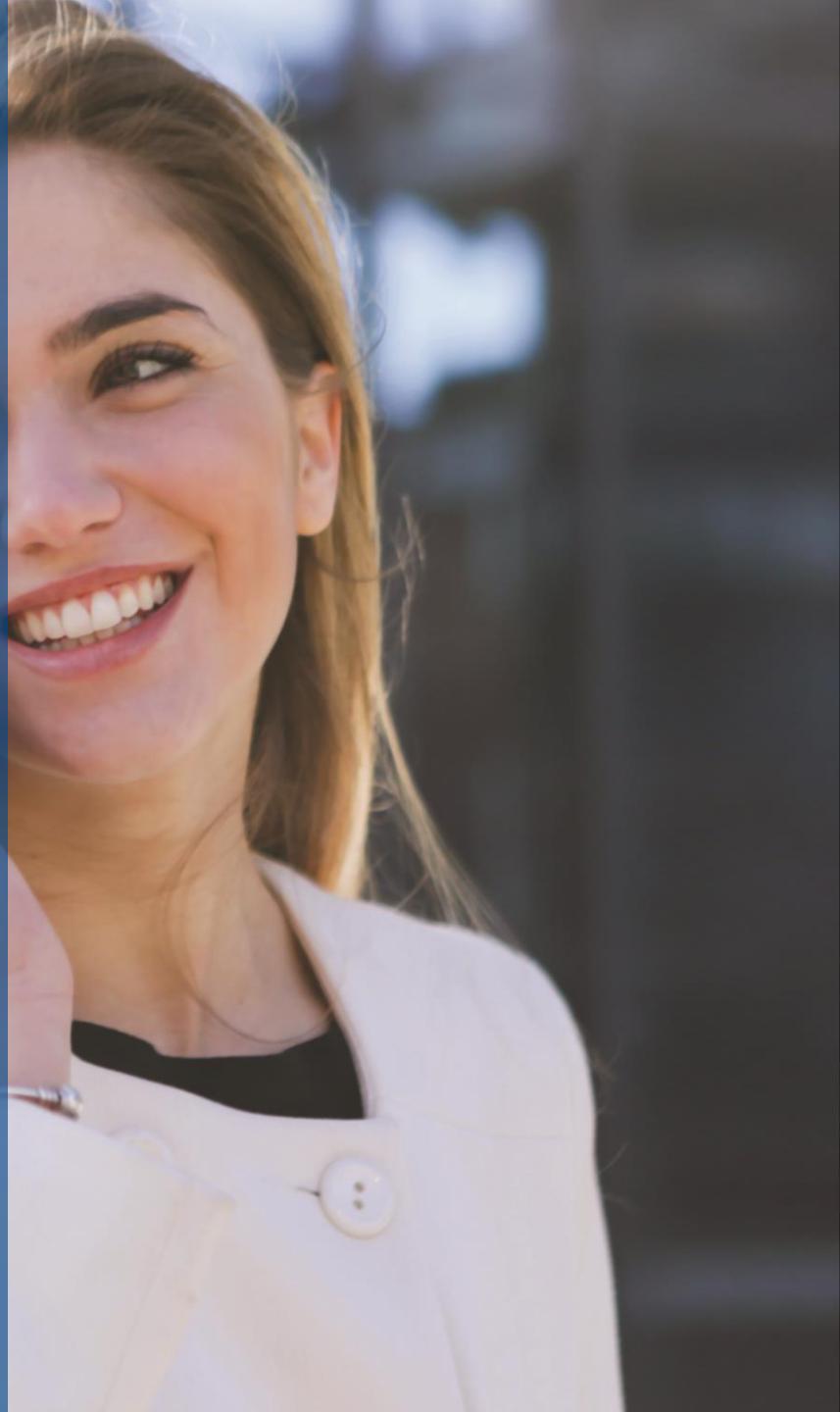


**WE ARE COMMITTED
TO YOUR PEACE
OF MIND**

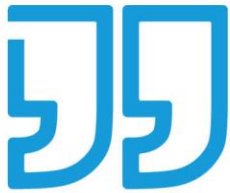


CLAIMS AND TESTIMONIALS

Fidelity is a company committed to excellence in customer service. Which means, that our team members are reachable and trained to receive your claims and settle them promptly and empathetically at all times.



Testimonials



Gibbons.
s.a.l

Member of Gibbons Group SAL
H o l d i n g C o .

MM. Fidelity
ATT: MR Maurice Sleiman

Beirut on the 2nd of April 2021
Ref: ca/112/2021

Subject: THANK YOU

Dear MR Sleiman,

I would like to take this opportunity to thank you and Fidelity team to have acted in the most professional way in handling the Beirut explosion.

Fidelity was the first insurer who started compensating its customers for their damages occurred due to the blast.

On behalf of Gibbons and our clients we thank you greatly for the claim handling of the Beirut explosion.

This is when we realize how important is to choose our business partners who provided the best service ever.

We are very grateful to you and to all the members of Fidelity

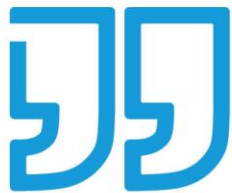
Warmest Regards,

Cyril Azar
General Manager

Gibbons s.a.l

M.O.F No: 918075
L.I.B.S No: 273

Testimonials



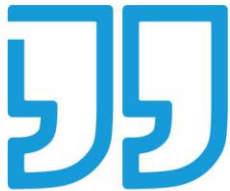
October 7, 2021

Testimonial

We have had the privilege of working with FIDELITY for 7 years. Their level of expertise and professionalism is exceptional. Mr. Ghassan Saab and his team are diligent, responsive and extremely prompt when it comes to claims handling. IIC can confidently recommend FIDELITY as a solid and reliable insurance company that never fails to provide the highest level of service.

Tala Rafah
Human Resources Manager
International Insurance Consultants
Phone: +9613027210
E-mail: tala@iiconsults.com

Testimonials



Insurance is a matter of Trust. And Trust is built throughout years and years of commitment towards the clients when claims occur.

Fidelity is a leading company especially when it comes to claims handling due to a great team that promptly settles to the insureds based on experts report and fair assessment of the damages.

Our experience with Fidelity is satisfying and we are sure our relationship will last longer and stronger.

BIB can confidently recommend FIDELITY as a solid and reliable insurance company that never fails to provide the highest level of service.

Kind Regards

Elie Wehbe
Manager- Accounting



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Tel +961 1 612 430
Fax +961 1 612 540 | **Email** e.wehbe@biblb.com

Clients Loyalty



More than
415,156 Insured



117,425 claims were declared
during 2023 with an amount
of \$40,806,600 paid

Our Corporate and
retail customers alike
trust us to be their
Easy Way Out

100 % of Customers
Retained in Good &
Trustworthy Service

87.5% of Yearly Collected Premiums vs. Submitted
ensuring Prompt Claims Settlement and Higher
Credibility to Customers.



Claims Service following Beirut Blast on August 2021

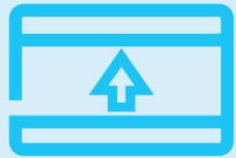


**999 Claims
were settled**
P&C: 718
Motor: 252
Health: 30



**Total amount
settled as
at end 2021:
\$ 49,967,658**

Investment In Human Capital - Sales Force



508 Agents
spread all over the
Lebanese Market,
are Continuously
trained and
coached to provide
Customers with
the finest One-to-
One Service.



More than
288 Brokers
are dealing with
Fidelity to help
sharpen the saw of
Service to our
Privileged
Customers.



Fidelity dedicates
itself to develop
**Sales force
Competencies**
through Ongoing
training programs.

During 2018, **Fidelity Insurance** acquires through **Fidelity Group Holding SAL** an entity under common control, 40% ownership interest in the share capital of **United Fidelity Insurance Company**, a public shareholding insurance Company registered in UAE.

Board of Directors

Mr. Nawwaf Ghobash Ahmed Ghobash Almarri

CHAIRMAN

Mr. Ricardo Maurice Sleiman

VICE CHAIRMAN

Mr. Khalid Rashid Humaid Al Mazrouei

BOARD MEMBER

Mr. Mohammed Ghobash Ahmed Ghobash Almarri

BOARD MEMBER

Mr. Majid Sultan Mohammed Sultan Almail

BOARD MEMBER

Mr. Nadeem Ahmad Irfan Ahmad

BOARD MEMBER

Mr. Fadi Salah Eddin Cherkawi

BOARD MEMBER



Fidelity United celebrates newly-forged identity, partnership

United Insurance Company and Fidelity Assurance and Reinsurance celebrated their new partnership at a ceremony recently, with members of the board of directors and representatives of prominent insurance players in the market gracing the event.

Customer Service Pledge

Our promise to be your Easy Way Out is justified by our **Customer Service Department** that is always at your service for any Complaints, Comments or Suggestions.

-  Call us: 1575 Ext. 633
-  E-mail us: customerservicedept@fidelity.com.lb
-  Visit the website: www.fidelity.com.lb/complaints
-  Complete the Complaint Form available at any branch

Visit
www.fidelity.com.lb
and know more
about our Products & Services

Like us on Facebook 
www.Facebook.com/Fidelity.com.lb

Follow us on Instagram 
www.Instagram.com/Fidelity.com.lb

Follow us on LinkedIn 
www.Linkedin.com/company/Fidelity