



# 2025

AT A GLANCE



A man with a beard, wearing a blue checkered suit, a blue shirt, and a blue patterned tie, stands in front of a city skyline. He is holding a laptop in his right hand. A white line graph with two lines is overlaid on the image, starting from the bottom left and extending towards the top right. The text "Your Easy" is written in white on the left side of the image.

Your Easy

Way Out



# THE CORNERSTONE OF TODAY'S FIDELITY

## Succeeding Through a Satisfied Customer

Both individual and corporate clients consistently seek two key qualities from their service providers: trust and convenience.

Fidelity Insurance continues to deliver on these essential expectations, even as competition intensifies.

By placing our customers at the heart of our strategy, we tailor our products and processes to meet their evolving needs - guided by precise, dynamic customer insights.

These insights form the foundation of what Fidelity stands for today.



# FIDELITY IS A COMPANY AS DIVERSIFIED AS THE COMMUNITY IT SERVES

## Simplifying Your Life and Prioritizing Your Satisfaction

Established in 1967, Fidelity has maintained a strong financial position while fully meeting all legal requirements. The company is supported by top-rated reinsurance partners, along with trusted administrators and service providers, ensuring stability and reliability.

Moreover, Fidelity brings together a team of top industry professionals who operate the company according to the highest quality standards. Their work is driven by integrity and respect, all within a culture rooted in friendliness, energy, and strong core values.

Fidelity's customers benefit from one of the largest, most diverse, and highly professional sales forces, dedicated to offering cutting-edge consultation and simplifying the often complex procedures associated with insurance companies. Our insurance consultants are strategically located throughout the country. They are carefully selected and receive ongoing training, coaching, and support to deliver personalized, expert advice and service, ensuring that policyholders face minimal procedural difficulties.

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.



# BOARD OF DIRECTORS



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**Mr. Ricardo Sleiman**  
CHAIRMAN OF THE BOARD



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**Mr. Maurice Sleiman**  
MANAGING DIRECTOR



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**Ms. Lara Sleiman**  
BOARD MEMBER  
& VICE PRESIDENT



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**Mr. Mark Sleiman**  
BOARD MEMBER



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**Mr. Fadi Cherkawi**  
BOARD MEMBER



# SENIOR MANAGEMENT TEAM



**Mr. Ricardo Sleiman**  
CHAIRMAN OF THE BOARD



**Mr. Maurice Sleiman**  
BOARD MEMBER &  
MANAGING DIRECTOR



**Ms. Lara Sleiman**  
BOARD MEMBER & VICE  
PRESIDENT - PROJECTS  
DEVELOPMENT



**Mr. Georges Sleiman**  
VICE PRESIDENT  
MOTOR CLAIMS



**Mr. Adel Kharrat**  
VICE PRESIDENT  
HEALTH DIVISION



**Mr. Salah Halawi**  
VICE PRESIDENT  
DISTRIBUTION



**Mr. Gabriel Fernaine**  
VICE PRESIDENT - BUSINESS  
DEVELOPMENT



**Mrs. Nawal Chahine**  
VICE PRESIDENT- MIS, QUALITY,  
COLLECTION, ARCHIVES &  
COMPLAINTS



**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



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.



Fidelity 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.



Fidelity provides a wide range of convenient and accessible products.



# BRANCHES & POS

01 HEAD-OFFICE JAL EL DIB

02 DOWNTOWN

03 TRIPOLI

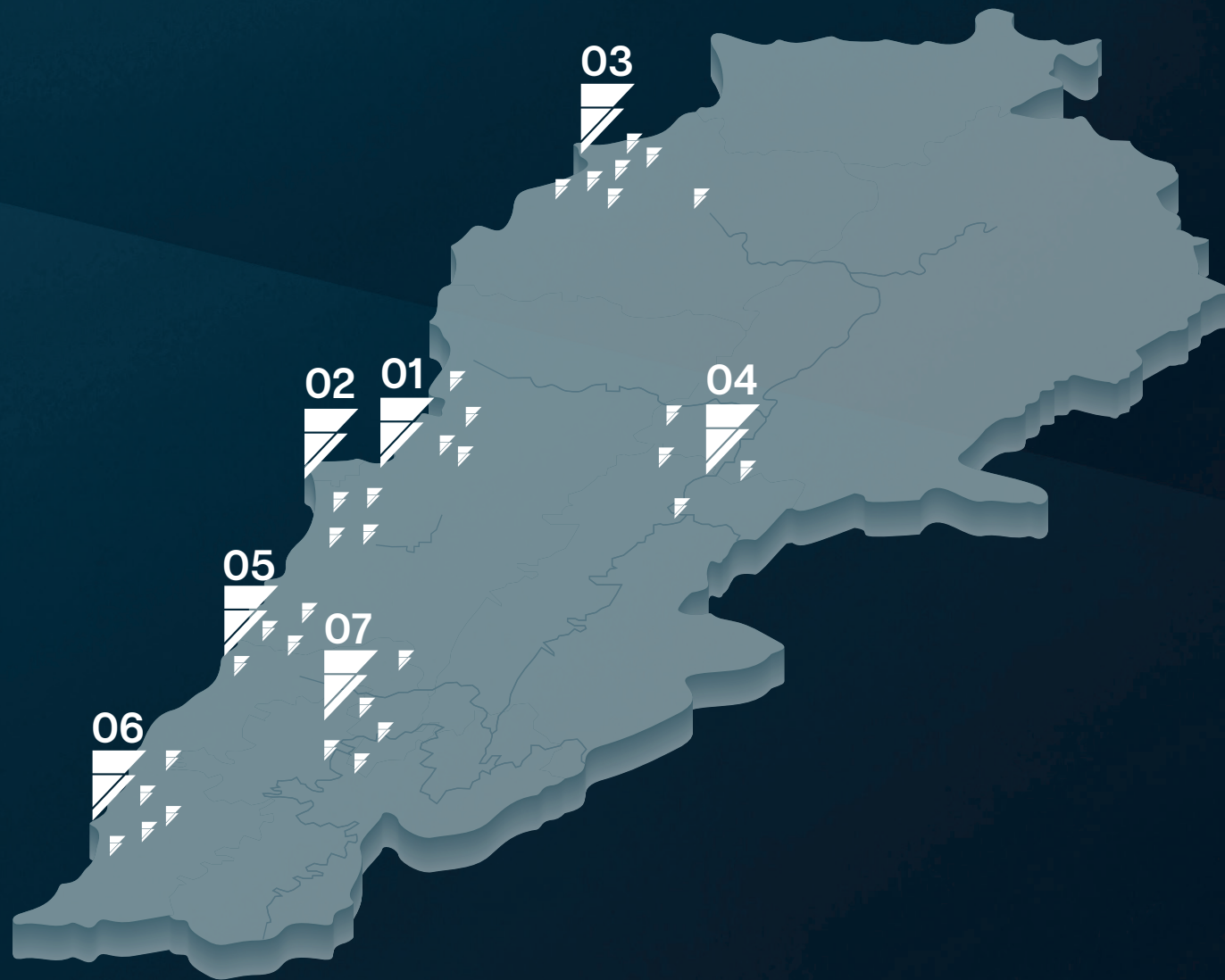
04 ZAHLE

05 SAIDA

06 EL-ABBASIEH TYR

07 NABATIYEH

70 active Points of Sale





# PRODUCTS & SERVICES

## Most Diversified and Professional Sales Force

Since 1967, Fidelity has offered expert guidance and innovative insurance solutions across a wide range of specialties, including motor, fire, burglary, liability, accident, health, marine, special risks, life, and investment.

Our customers come from varied locations and have diverse needs, but they all rely on us to be their EASY WAY OUT.



# Fidelity's Retail Products



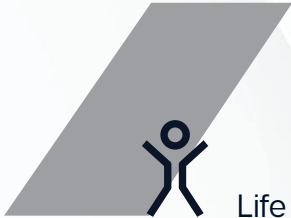
Motor



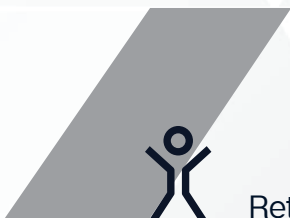
Individual health



Personal accidents



Life



Retirement



Education



Investment programs



Travel



Expat



Households & Professionals



# Fidelity's Corporate Products



Group medical



Asset protection



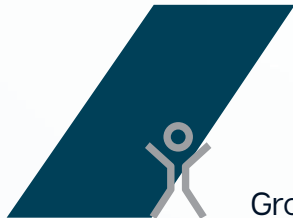
Engineering



Marine & transportation



Key-man & Staff retention strategies



Group PA



Group life



Pension programs



Motor fleets

**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.

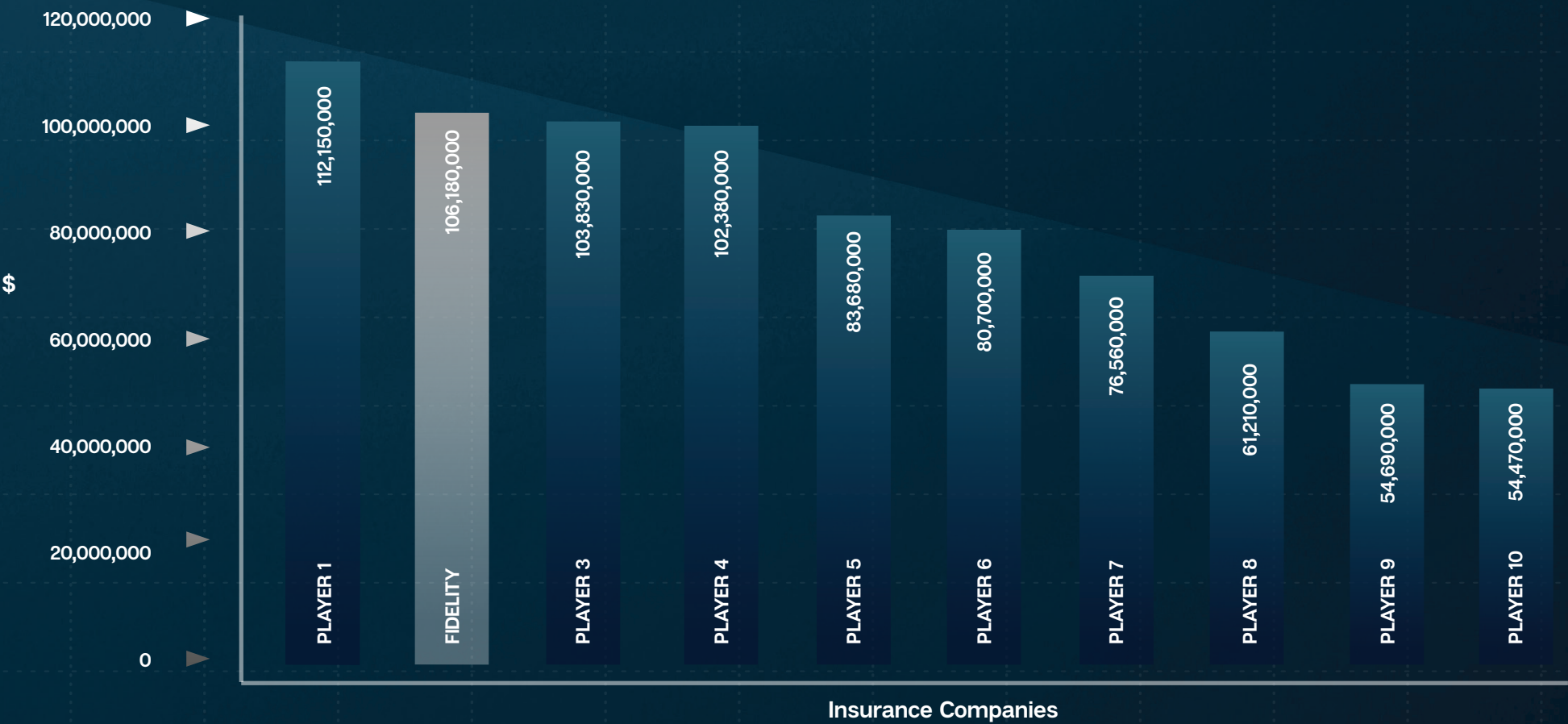
Our team, mindset, values, processes, workflows, and business systems are all aligned with a single purpose: consistently surpassing our own customer satisfaction benchmarks by ensuring our customers receive what they deserve - "their rights without a fight".

To you, our valued customers - whether agents, brokers, or policyholders - Fidelity represents your trusted "EASY WAY OUT." Our team is fully committed to consistently delivering solutions that simplify your life and prioritize your satisfaction above all else.

At Fidelity, your voice is heard and your feedback carefully valued. To support this, we offer you clear channels to submit claims, voice complaints, and share suggestions for improvement. Why? Simply because this helps us serve you more effectively.

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.

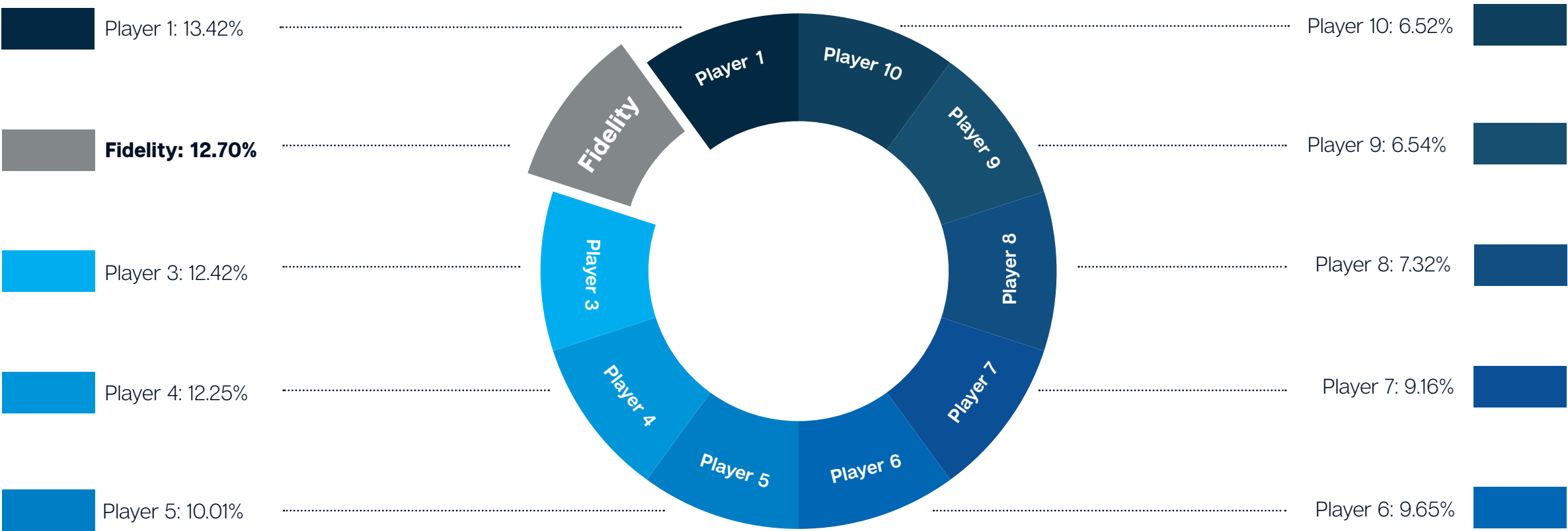
# 2024 WRITTEN LIFE & NON-LIFE PREMIUM AMONG TOP 10 INSURANCE COMPANIES





# FIDELITY VS. TOP 10 INSURANCE COMPANIES – 2024

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



# INVESTMENT IN HUMAN CAPITAL – EMPLOYEES

## Employees Movement

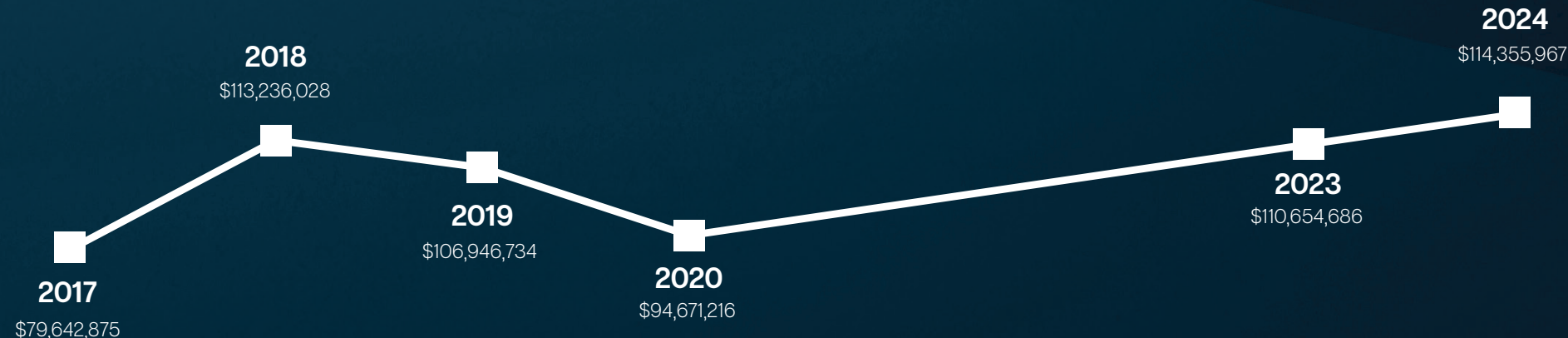
We have a team of around 200 members dedicated to serve you in the most professional way.





# FIDELITY'S PORTFOLIO GROWTH TREND IN USD

Our performance was affected by the impact of COVID19- and the financial turbulence of 2021, along with broader market trends. However, these challenges did not prevent us from continuing to grow and reinforce our position as one of the leading companies in the market, while remaining fully committed to delivering professional service.



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





# CLAIMS MANAGEMENT

Fidelity Insurance is dedicated to delivering outstanding customer service. This means our team is always accessible, well-trained, and prepared to handle your claims promptly and with genuine care.

# TESTIMONIALS

“

Dear All,  
We, at BMC Clinic – Demco Towers, Antelias, would like to thank you, your team, and your company for the professional way you treated us after our loss due to the water flood. We always knew that Fidelity is one of the best companies, but your team has shown us that there are still companies in Lebanon that respect their clients – and, in return, we truly trust you.”

**BMC Clinic**

“

Dear Fidelity Insurance,  
I am writing this email as a gesture of gratitude to your respected company. Thank you so much for your services and unwavering efforts as the work accomplished at Champs Badaro was very remarkable. Thank you to all individuals who directly contributed to this work.”

**Mohammad Saker**  
Champs Lebanon, Saker Group

“

Dear All,  
We would like to thank you all, for your support and prompt actions. Our case was handled in a professional manner that increases our trust in your esteemed insurance company.”

**Jean Habib and Jad Ashkar**



# CLIENTS LOYALTY



More than  
**100,000**  
Insured



**137,026** claims  
were declared  
during **2024** with  
an amount of  
**\$47,090,677** paid



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



**80%** of customers  
retained in good &  
trustworthy service

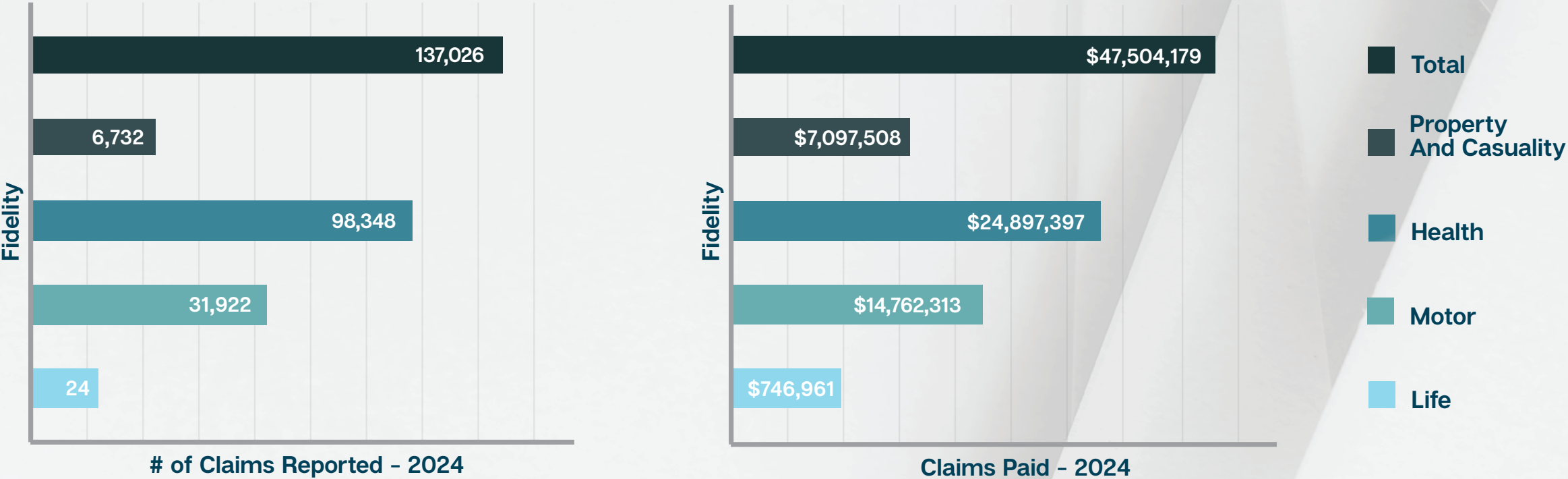


**77%** of Yearly  
Collected Premiums  
vs. Submitted  
ensuring Prompt  
Claims Settlement  
and Higher Credibility  
to Customers



# 2024 CLAIMS SERVICE

At Fidelity, we're committed to protecting our customers, no matter the situation. In their most challenging moments, we provide the support they need - making us their EASY WAY OUT when life gets complicated.





# CLAIMS SERVICE FOLLOWING BEIRUT BLAST ON AUGUST 2020



**1,000** Claims  
settled  
P&C: **718**  
Motor: **252**  
Medical: **30**



**\$49,967,658**  
settled as at  
end **2024**



# INVESTMENT IN HUMAN CAPITAL SALES FORCE



**490 agents** across the Lebanese market are continuously trained and coached to deliver exceptional, personalized one-on-one service to our customers.



Over **250 brokers** collaborate with Fidelity to enhance the quality of service we provide to our valued customers.



**Fidelity** is committed to strengthening its sales force by continuously investing in ongoing training and development programs.



An aerial photograph of a city skyline at dusk. The image is dominated by numerous skyscrapers. In the foreground, a building with a large, dark, domed roof is visible. To the right, a tall, slender skyscraper with a distinctive triangular top stands out. Further right, a cluster of buildings is illuminated with warm, orange-red lights, creating a strong contrast with the cool blue tones of the sky and the other buildings. A dark blue diagonal overlay covers the top right portion of the image, providing a background for the text.

In 2018, **Fidelity Insurance**, through **Fidelity Group Holding SAL**, acquired an ownership interest in **Fidelity United Insurance** – a public shareholding insurance company registered in the UAE and operating under common control.



# BOARD OF DIRECTORS



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**Mr. Nawwaf Ghubash**  
**Ahmed Ghubash Almarri**  
CHAIRMAN



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**Mr. Ricardo Sleiman**  
VICE CHAIRMAN



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**Ms. Lara Sleiman**  
BOARD MEMBER



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**Mr. Khalid Rashid Al  
Mazrouei**  
BOARD MEMBER



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**Mr. Mohamed Ghobash**  
**Ahmed Ghobash Almarri**  
BOARD MEMBER



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**Mr. Fardan Ali AlFardan**  
BOARD MEMBER




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**Mr. Nadeem Ahmad Irfan  
Ahmad**  
BOARD MEMBER



# 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](mailto:customerservicedept@fidelity.com.lb)

 Visit the website: [www.fidelity.com.lb/complaints](http://www.fidelity.com.lb/complaints)

 Complete the Complaint Form available at any branch

Visit [www.fidelity.com.lb](http://www.fidelity.com.lb) to know more about our Products & Services

 Like us on Facebook  
[www.facebook.com/fidelity.com.lb](https://www.facebook.com/fidelity.com.lb)

 Follow us on Instagram  
[www.instagram.com/fidelityinsuranceco](https://www.instagram.com/fidelityinsuranceco)

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