



دلتا للتأمين  
Delta Insurance

تفءل بالفء Embrace Tomorrow



**HIGHLIGHTS** 2017

## Letter from the **EDITOR**

Welcome to **Delta Insurance** Newsletter! As part of our own expansion and growth, we're excited to launch our first Newsletter, which will take you on a journey through the most recent news and updates of the first quarter of 2017.

With each passing year, businesses change, economies rise and fall and the Internet faces the most change of all. It's our responsibility to embrace this change.

At this point, we reemphasize on the compelling role insurance plays in helping the region address its challenges, making financial markets more proficient, and nurturing foreign investments and trade.

Above all, it helps in creating employment opportunities while fostering the growth of the middle class and promoting sustainable economic expansion.



**Mr. Ghassan Nuqul**

In fact, studies prove that lack of consumer education and awareness is a major flaw that is precluding insurance from playing an even bigger role in the MENA countries. For that, Delta has amplified its social media presence with a strong awareness campaign to better inform people about the brand. This action was to support our planned, ongoing and active social media channels that aim to bring us closer to people.

With the change in people's habits and their attachment to social media platforms, we seized this opportunity by utilizing these channels to better listen to people's feedback and likewise, work well on improving how we serve them. Through social media we opened a channel for people to hear us, and for us to listen to them.

Furthermore, we assembled insightful industry news and shared other insurance tips which our experts obtained by experience to bring you information that we believe is of importance to you.

Our journey through the newsletter takes you on other stops where you can get a glimpse of what's happening inside an insurance company.

We have a vibrant and exciting environment with many thoughtful stops that we are delighted to share. We share this newsletter in hopes that you will find great value in its content.



## New **SOCIAL MEDIA CHANNELS** for Delta

To better connect with our clients and provide them with handy and useful information whenever and wherever they need it, we initiated our own social media channels on Facebook and LinkedIn.

For our clients' convenience, we are a click away, ready to respond to any questions or concerns. Our Facebook page also echoes our care for our clients through providing helpful information and practical insights on how to adopt a healthy and safe lifestyle. Not only that, but our Facebook also sheds light on the work environment that our employees enjoy, as well as the activities and events that are taking place.

Supporting our Facebook and LinkedIn pages will assist us in sharing industry news and important updates that our clients would like to be abreast with.

Follow our Facebook and LinkedIn pages to stay updated with our news:



## Uplifted **WEBSITE**

We have uplifted our website for an enhanced and a comprehensive user experience. With its modern design and easy browsing techniques, our website provides a full insight into **Delta**, products range, dedicated and segmented personal and corporate products for an advanced navigation process, as well as the exclusivities our products offer.

A user may directly connect with us, submit any suggestions or complaints, or submit the CV for available vacancies or future openings.

Navigate our website to know us better [www.delta-ins.com](http://www.delta-ins.com)

## Delta NEWS

### 1. Employees' New Year's Lunch and Appreciation

As part of our annual activity of having a New Year's lunch for all employees, this year had a different flavor.

On January 17<sup>th</sup>, we held our New Year's lunch at the Grand Hyatt Hotel, where our employees gathered, socialized and enjoyed a day away from work routine. To some employees, 2017 is a milestone in their career having completed 15, 20, and 30 years or more at **Delta**. Their great efforts, professionalism and ceaseless passion cannot be but celebrated.

Therefore, our General Manager, Mr. Zaki Noursi, surprised those employees and awarded them during the corporate lunch for being role models in exemplifying what a great employee it is to be.

**Delta** is proud to reward outstanding performance for employees that have been working and developing Delta for a long time, Mr. Ali Merei for over 38 years, Mr. Aktham Zahran for over 30 years and Mr. Majed Abu Dakar for over 29 years.

### 2. FATCA Workshop

In efforts to comply with the U.S. Foreign Account Tax Compliance Act of 2010 (FATCA), our employees at the Internal Audit and Compliance Department took a workshop training on FATCA rules and regulations. The Act fights offshore tax abuses by U.S. expatriates who own financial accounts and assets outside the US by requiring Foreign Financial Institutions (FFIs) to submit reports of US customers and their wealth.

The FATCA Workshop aimed to help the employees run a smooth system to meet the FATCA requirements and business implications.

### 3. Magma Partnership

We make sure not to miss an opportunity to provide our clients with the opportunity to embrace a healthier lifestyle. This is where our partnership idea with Magma Gym was inspired.

Because we truly care about our clients' well-being, we invited them to enjoy a rewarding experience at Amman's most upscale and comprehensive fitness center, Magma. Interested clients received exclusive membership rates offered by Delta to encourage them to include exercise as part of their healthy lifestyle.

### 4. New Board Member

Delta Insurance is pleased to announce the new member of the board Mr. Basem Issam Salfiti.

## CORPORATE SOCIAL RESPONSIBILITY

### 1. ENF Workshop

At **Delta**, we believe that serving our society is part of our responsibilities. We believe in the importance of corporate social responsibility, and it is within our core mandate to give importance to society as much as we do to clients.

For this reason, we have partnered with the Elia Nuqul Foundation, where we ensure and sponsor the education of two students.

Stemming from our faith that education is a prerequisite to success in life; we -as an insurance company- always highlight the importance of planning and insuring education, and acknowledge the goals of individuals who grow up with few choices and opportunities. We feel responsible for providing the unprivileged with the education they need to move on.

As quoted by our General Manager Mr. Zaki Noursi, "We genuinely believe in the positive impact of contributing to the local community through investing in education for its lasting impact on individuals and society alike. In supporting young and ambitious scholars, we empower them with a lifelong merit that ensures better opportunities, so they can truly embrace tomorrow."

We chose Elia Nuqul Foundation, as it's a solid and sustainable foundation that does not only provide students with the education they need, but also equip them with the skills, tools and knowledge to excel and enhance their employment opportunities to explore their desired career paths.



## 2. Sponsoring The Little League

In light of **Delta**'s strong belief in the importance of physical activity and maintaining a healthy lifestyle for children, we sponsor little league teams in a number of schools.

Most recently, Delta sponsored the little league team of the Promise Welfare Society and Rosary School. Sponsoring sport activities for youth is main stay of our social responsibility commitment.

Through activities like the Little League, we hope to encourage, support, and engage with children while educating them on the impact of adopting a healthy routine.



# INSURANCE TIPS YOU NEED TO KNOW

You sign the documents, pay the premiums, but what else do you need to know to get the most out of your insurance?

Here are important tips that we hope will make the process smoother, eliminating frustrating false starts and unnecessary bumps in the road.

## KNOW WHAT YOUR POLICY COVERS



Make sure you understand your policy. Your adviser is here to ensure you know exactly what you're covered for and how the claims process.

Contact the claims department as soon as you can and they will let you know what information they need.

Many policies exclude claims that have not been notified within a certain period.

Therefore, ask for a summary of cover in the form of a cover note or certificate of insurance.

## INFORM STRAIGHT AWAY OF ANY POTENTIAL CLAIM



## RENEW YOUR POLICY REGULARLY



It may seem like it comes around quicker every year, but a lot can happen in 7 months. Renewing your insurance policies regularly can save you money and ensure you always have the right level of cover.

## KEEP YOUR INSURER UPDATED

Inform your insurer of any changes, big or small, that may need to be updated on your policy. The sooner you inform, the better the insurer can help ensure the claims process is smooth and handled well.



## LOOK AT THE QUALITY OF THE PROVIDER



An insurance policy is only as good as the company that provides it.

You want to make sure you choose a company you can rely on when you need your coverage, and which invests your premium in a highly prudent manner in order to pay the claims of its policy holders.

## ADD TO YOUR VOCABULARY



Insurance can be confusing, with terms like “premium”, “deductible”, “beneficiary” and many more. We have put together a bilingual glossary in our website” [www.delta-ins.com](http://www.delta-ins.com)” that includes important insurance terms to help you understand them better.

## RELAX!

We at **Delta** are here to make it easier for you. From helping you choose the right insurance at a price you can afford, to keeping your policies up to date and being your biggest supporter at claims. We are here to take care of you.

# EMPLOYEE COLUMN

## Life Underwriter

Is the person who examines the life insurance claims submitted to the company by the clients, the most important duties of the assessment of the proportion of potential risk and the likelihood of increasing in the future.



The Life Insurance Officer has experience in the insurance sector, as well as a medical background that enables him to understand doctors reports, laboratory tests and even x-ray results, in order to evaluate the client's health status and provide him with the best coverage and prices in accordance with the principles of the subscription. In the event of the insured's declaration of a particular illness, the life insurance officer must evaluate the health status of the client and take the appropriate decision which includes the following:

- 1.** Placement of the client with optimal insurance coverage based on the preliminary study of the customer's health status according to the request of the insurance. Some cases may include transferring him to a doctor for specific tests or, laboratories or hospitals to obtain sufficient information about the insurance applicant.
- 2.** After verifying all the information about the insurance applicant, the Life Insurance Officer shall make the decision according to the classification of the health condition, the severity of the disease, if any, and the extent of its development with age.
- 3.** Studying the compensation based on the conditions and coverage of the insurance policy for the applicant based on his health study.

My degree in pharmacy has helped me understand and study the health condition of my client's, and give them the appropriate coverage accordingly in a more precise and appropriate manner to the health condition and requirements of the insurance policy.

**Sima Al Masou**  
**Life Underwriter**

## INDUSTRY NEWS

In a revised study, Swiss Re Insurance said that disasters cost insurers \$45 billion in 2016, resulting in a total economic loss of \$175 billion. According to Reuters, the world's second-largest reinsurance company, In 2016, was the largest since 2012, reversing the downward trend of the last four years. "The group explained that natural and man-made disasters killed 11,000 people last year. The figures are higher than the group's initial estimates in mid-December, which estimated financial losses with over \$158 billion in insurance, and losses subject to insurance of at least \$49 billion.

In an annual review of natural disasters issued in early January, Munich Re said insurance companies paid about \$50 billion to pay insurance claims Natural Disasters last year. The Wall Street Journal quoted the sources as saying that the British insurer "Aviva" intends to sell "Friends Provident International" in a deal worth up to \$750 million for a German company, media reports indicated that Aviva received several initial offers although they did not officially open the doors to buyers.

According to the US newspaper, two Chinese companies, "Fosson Group" and "HNA Group" were among the companies that expressed interest in buying Friends Providence International.

Friends Providence International provides services to senior clients in Asia and the Middle East. In April 2015, Aviva purchased the company as part of the Friends Life Group insurance package for 5.6 The company, based in Isle of Man, provides insurance services such as life insurance and investment products for senior expatriate clients and residents living in Hong Kong, UAE and a number of other selected markets.

In its financial report last year, Aviva indicated that Friends Providence International was undergoing a strategic review. The operating profit of Aviva in Asia during the year Last year had fallen 4% per year, while operating profits worldwide had increased by 12% over the same period.



## We've got you COVERED

Since the four decades of establishment of Delta, we have nourished our knowledge and understanding of insurance services, strengthened our experienced team to create innovative ways to customize the best insurance that suits your needs.

We at Delta provide our clients with both Personal and Group Medical insurance plans that are customized to take care of their health and the coverage they need.

### Be part of our family today and benefit from our:

- Wide range of extensions according to insured needs
- Customized coverage
- Optional worldwide health care through our International Medical Insurance

For more details, please contact our sales team 4640008-06

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