



# Chairman's Christmas Message

Demands for higher levels of service are ever increasing from both our internal and external customers with expectations reaching an all-time high. Our Company has undergone some significant behind-the-scene changes in 2014. I take this opportunity to thank those involved in the process for embracing the changes and creating success. In 2015 we will continue to monitor the influences on our business operations and take action to minimize impact.

The services we offer, the way they are accessed and the way our customers interact with our staff have remained fairly constant this year. Our internal changes though, make for improved effectiveness of service delivery, better management of internal processes and more efficient use of resources. Nonetheless, while our systems and processes continue to withstand scrutiny of our clients, challenges arise with rigid conformance in service delivery. Each of us must recognize our role in customer service and understand the value of listening to our customers. Against the backdrop of change, we continue to expand our reach regionally so that our expert protection services can benefit more people and businesses throughout the Caribbean.

I am continuously aware of how much our organizational success rests upon our hard working and committed staff members. I extend my sincere thanks to our dedicated staff members who have demonstrated brilliant responsiveness to stakeholders' needs. The dedication, resilience, creativity and spirit are indeed a source of encouragement. Our employees are truly our most valued asset.

As I reflect on the year, I recognize that our mission remains steadfast but to keep pace, we need to focus on protecting the "ASSL" brand amidst and despite all influences knowing that our every action or inaction, influences ASSL's reputation.

Each year has its own character but Christmas still remains a time for love, joy, sharing and thanking God for His blessings throughout the year. As you keep with the tradition, take a little time to reach out to those ailing members and those who have lost loved ones this year. The New Year holds promise and opportunity to make things different and better.

*Michael Aboud*  
December 2014.



To

*The Amalgamated Family*

*Best Wishes to You for a Very Merry Christmas and the Happiest New Year.  
May God Bless You & Yours with Good Health & Prosperity*

From the

*Aboud Family and the Board of Directors*

