

میرنی
miorni





Contents

3	BRIEF OVERVIEW: MORNI	8-12	ROADSIDE ASSISTANCE & MOBILITY SOLUTIONS & AUCTION
4	HOLDING STRUCTURE	13	VEHICLE SAFEKEEPING
5	END-TO-END VEHICLE VALUE CHAIN	14	LABAS: GENERAL OUTCOMES
6	VALUE PROPOSITION [MORNI]	16	New Vehicle Industry [NVI]
7	FULL SOLUTION SERVICE		

Morni's Overview



Morni was launched in 2015 and since then it has gradually been expanding in terms of its wide range of service, it has taken the lead in redefining mobility and changing the automotive services industry in Saudi Arabia by integrating technology as part of the solution; providing vehicles transportation (logistics) as well as, urgent roadside assistance services.

Both on-demand and subscription-based solutions through web and mobile applications.

Today, morni is an interrelated ecosystem of solutions surrounding vehicle owners for all of their needs, with ambitious targets to expand and help care for millions of vehicles across MENA, in addition to being the preferred enablement partner for automotive stakeholders in the top of our markets.

Morni's auction:

Digital solution to manage and sell various types of vehicles started with salvaged, and used vehicles while today its catering all types of cars including new, classics, and collectibles



Holding Structure



Advanced Innovation



- Roadside Assistance services
- Logistic Mobility solutions
- Online auction
- Safekeeping



Labas



- Third Party Administrator
- Management of vendors' network



Thiqa Auto Services



- Mechanics
- Electricity and conditioning
- Body and paint



New Vehicle Industry



- Disassembling salvaged vehicles
- Restoration & export of vehicles



01 | BUY

Vehicle Purchase
& Transport

Logistics



02 | DRIVE

Minor
Road Issue

RSA



Accident
(Minor & Major)

Damage
Assessment



Accident
(Minor & Major)

Claims
Processing



Accident
(Minor & Major)

Post-Accident
Bundled
Solution



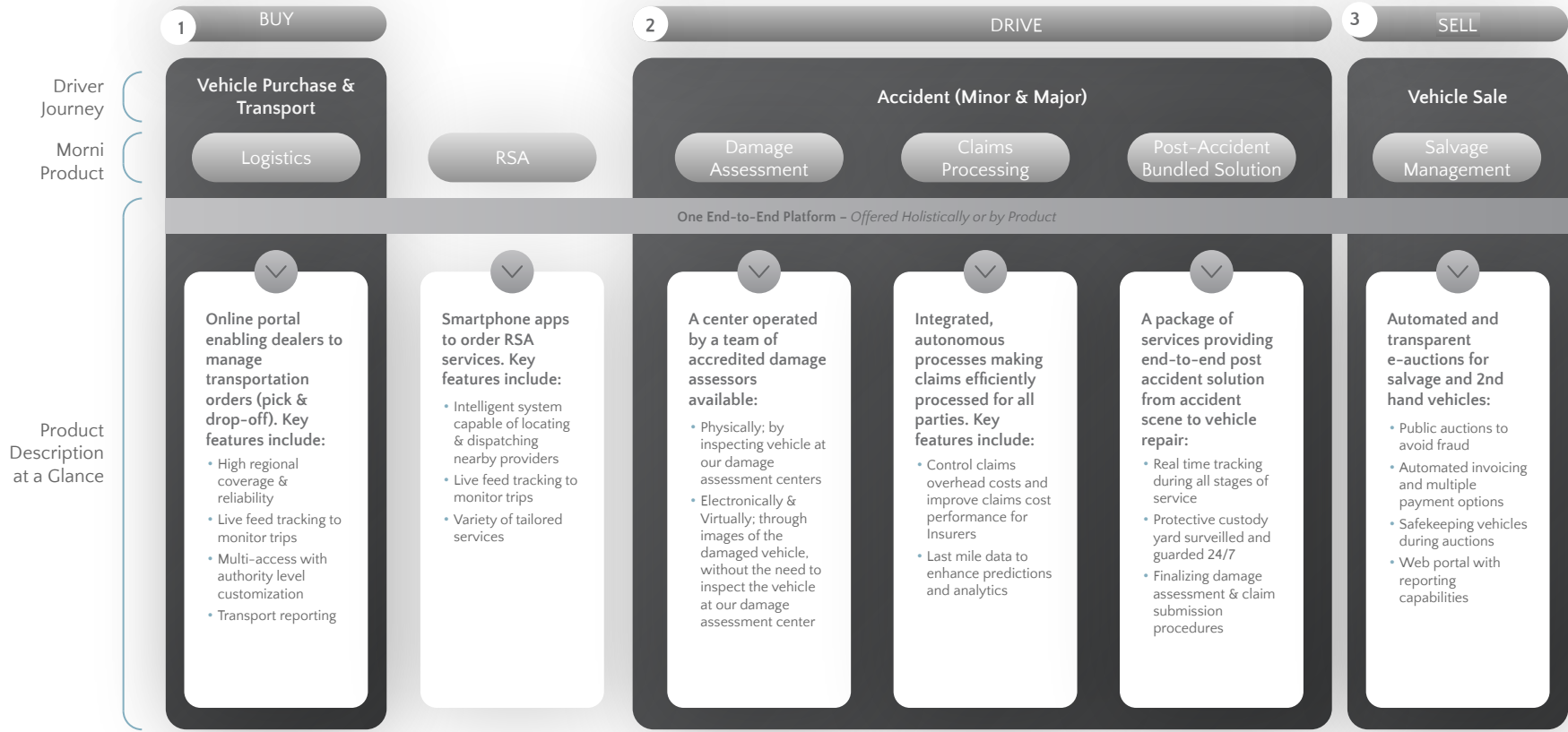
03 | SELL

Vehicle
Sale

Salvage
Management



End-to-end Vehicle Value Chain



VALUE PROPOSITION

Morni services will adopt end-to-end solutions to fit different stakeholders' needs based on their challenges and room of improvement.

Governmental Bodies

Morni offers **market regulators** several pipelines of autonomous actions and detailed views over all accident related matters by unifying all stakeholders in a single platform eliminating communication gaps and redundant procedures.



Insured Members

Morni offers **insured members** seamless after-accident procedures by putting them in reach of digital, high quality vehicle mobility and claim processing services to ensure a transparent, carefree experience.



Insurance Companies

Morni help **insurance companies** to adopt an optimized claim processing procedure by utilizing virtual damage assessment and claim processing centers that will overcome errors and redundancy.



Service Vendors

Morni enable **automotive service vendors** to optimize their capacity and efficiency by accessing regulated market streams of service orders to ensure a continuous and fair competition for all.



Full Solution Service



The Accident Full Solution includes the following services, which will be performed end to end by **Morni**:

- Towing of the vehicle from the accident scene.
- Deliver the vehicle to repair center.
- Custody of the vehicle within **Morni** standard safe yards..
- Collect claims document from insured member.
- Private driver service will be provided to his/her destination in case of car breakdown.
- Complete the registration of claim with insurance company.
- Complete all required damage assessments through Taqdeer center.

Logistics mobility solutions



Morni Door-to-door (D2D)

The answer to long waiting queues at overcrowded service centers. Now booking a towing trip to undergo light services such as oil change and car check-up while tracking the vehicle through [Morni app](#).



Towing and Logistic Services:

[Morni's](#) towing fleet is considered the largest in the region, capable of performing automated mobility services in mass distribution jobs across GCC.



< 19 min

Response time



4.25/5

Customer satisfaction



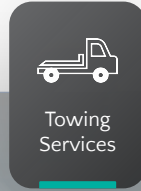
-40K

Service providers



+1.2M

Subscriptions



Towing
Services



Battery
Services

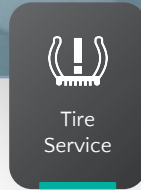


Fuel
Delivery

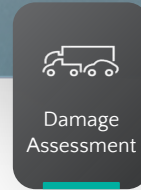
ROADSIDE ASSISTANCE SERVICES



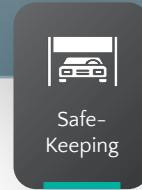
Locksmith



Tire
Service



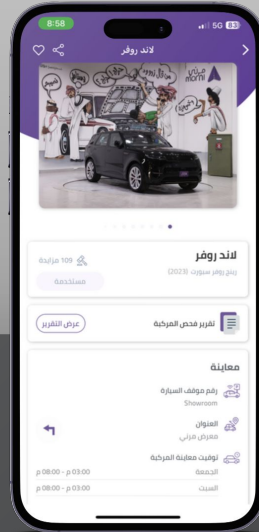
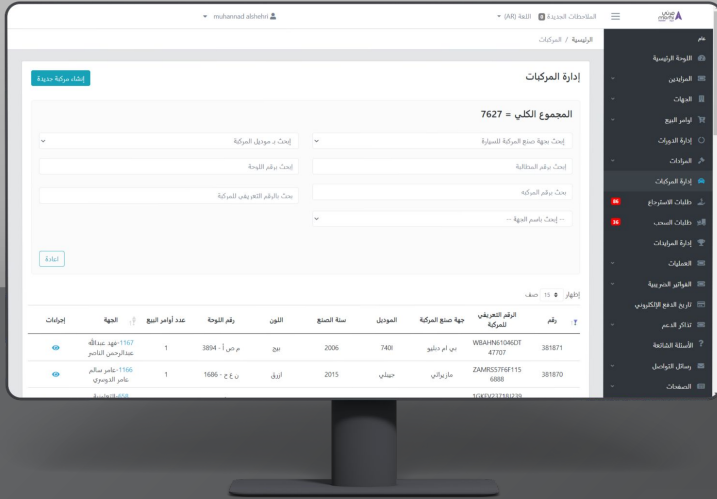
Damage
Assessment



Safe-
Keeping

AUCTION

Digital solutions to manage and sell various types of vehicles including salvaged and used. It has been up and running since 2017 serving different client segments from all over the kingdom.



Automated and transparent e-auctions



Safekeeping vehicles during live auctions



Advanced UX and reporting tools



+200K
Registered Bidders



+8000
Sold Vehicles

AUCTION PROCESS IN BRIEF:



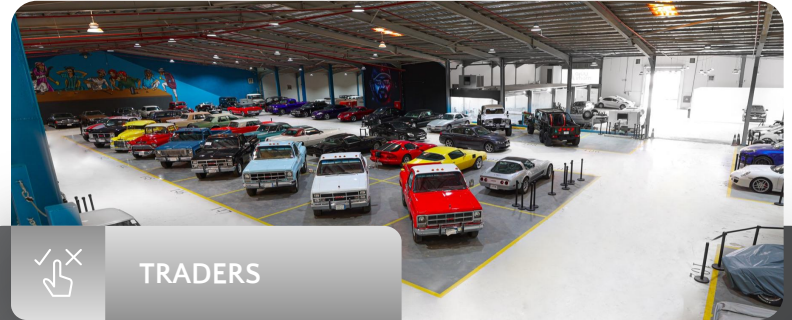
AUCTION

FACILITY

Several secured, surveilled safe yards, with restricted access for traders only.

ACCESSIBILITY

Visiting the auction yard or through an online platform providing images and details about the vehicles enabling traders to participate from remotely.



TRADERS

ENTITIES


Repair shops, Salvage trading yards, Used cars traders.







INDIVIDUALS

Individuals who are capable of securing the auction participation requirements

Vehicle Safekeeping

Safe yard services to store and protect vehicles under the best conditions possible while offering all types of car care and transportation services

 **Add-on**

-  Damage Assessment
-  Periodic Inspection
-  Motor Insurance
-  Car cover Bubble
-  Tinting
-  Vehicle care (car washing)

 | **+80** STORED VEHICLES



Labas: General Outcomes



Safer, better used vehicles

Repaired vehicles are going to have a full history and accessible background of all repairs. Instead of stepping into the minefield, the system and SLAs will clear out any deviations in .quality of repairs



Service vendors improvements

The vendor market will self-cleanse leaving all the unregulated service vendors out of the cycle, and force them to raise their quality and standards to match the manufacturer specs. On that note, smaller practices will merge to fill the gaps creating more jobs in the market



Less complaints on all aspects

The whole journey is automated and all steps are visible and transparent to stakeholders. In the case of any negligence it is effortless to point it out and fix it right away



Reduction of motor claims expenditures and money waste

Relying on measured expenses, claim settlements is going to take a nosedive in costs. Prefixed repair and spare-part expenses is an achievable milestone after ensuring fair treatment and prices. This will leave some room to explore investment opportunities in conventional assets and inject additional liquidity .into the Saudi economy



Fraud Prevention

Knowing that all stages are recorded and properly archived, it is almost impossible to mislead the systems, and will assure the fairness to all stakeholder by bringing beneficiaries back to their same position before the .loss no more no less



Key Partnerships

- **Service vendors:**
 - Logistics enablers
 - Vehicle repair centers
 - Spare part providers
 - Car rental agencies
 - Safekeeping yards
 - Post repair inspection centers
 - Calibration service providers
 - Salvage providers
- **Accident Surveyors**
 - Traffic department – MOI
 - Najim
- **Damage Assessors**
 - Taqdeer
 - Chief of Auctioneers
- **Data Providers**
 - NIC
 - ELM

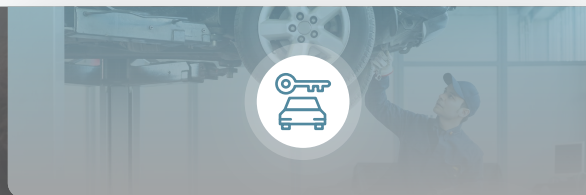


Value Propositions

Labas will:

Enable insurance companies to adopt an efficient claim processing procedure, utilize virtual damage assessment and claim processing centers to overcome errors and redundancy and ultimately achieve:

- Significant claim cost reduction
- Collection of Data (Data-base) & and archiving
- Reduce fraud
- Accurate market insight
- Improved client satisfaction level
- Improve quality of vehicle repair



Service vendors improvements:

The vendor market will self-cleanse leaving all the unregulated service vendors out of the cycle, and force them to raise their quality and standards to match the manufacturer specs. On that note, smaller practices will merge to fill the gaps creating more jobs in the market



Key Activities

- Claims Processing
- Building providers network
- Research & development
- Investment



Key Resources

- Labas System for claim submission and processing, and managing insurance and provider relationships
- Virtual DA Systems
- Service vendors' network
- Access to 3rd party systems, like Insurance, Basher, Yakeen, Najm, and other info-vendors.
- Investment capital.

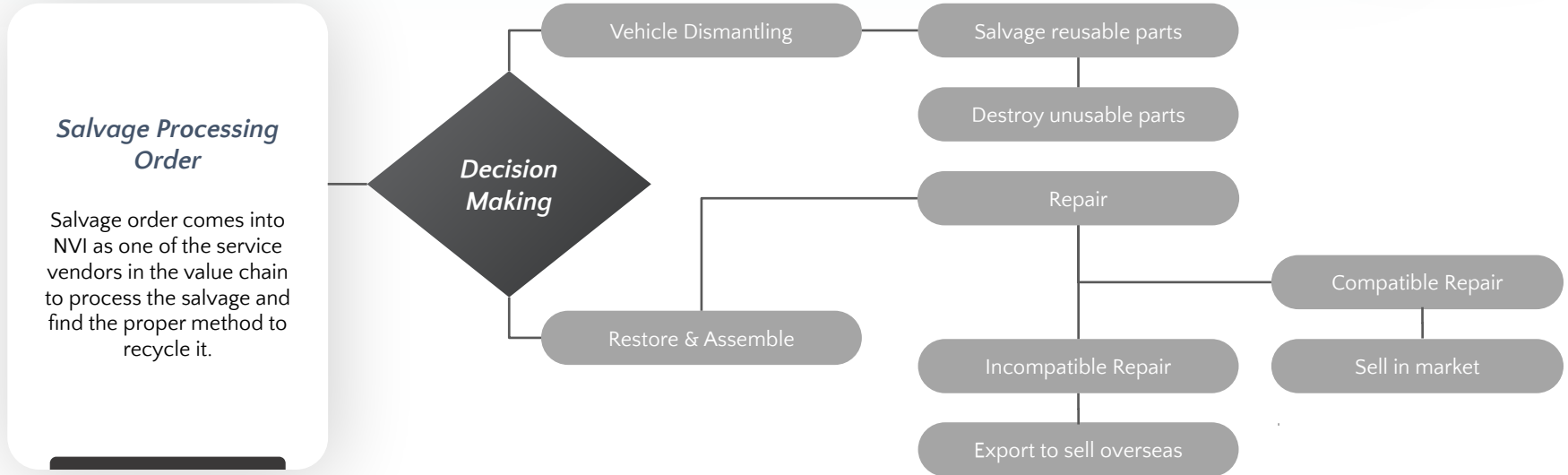


Customer Relationships

- B2B2C
- Internal communications via Labas systems
- KPI oriented relationship with all stakeholders

New Vehicle Industry [NVI]

Vehicles traded in the salvage market are will be, generally, recycled and sent back to the roads due to it being repairable in most cases. Morni will dedicate a subsidiary to properly sort and process vehicles based on its condition and feasibility in accordance with authorized quality and safety regulators.



Success Partners

الدرع العربي للتأمين
Arabian Shield Insurance



الوطنية للتأمين
Wataniya Insurance

Walaoo
شركة ولاء للتأمين التعاوني
Walaoo Cooperative Insurance Co.

التعاونية
tawuniya

تكاful الراجحي
Al Rajhi Takaful



الصقر للتأمين
AlSagr Insurance



JETOUR
— Drive Your Future —



MOTORY
SHOP

الموارد البشرية
والتممية الاجتماعية



مصرف الإنماء
alinma bank



البنك السعودي للاستثمار
The Saudi Investment Bank

مصرف الراجحي
alrajhi bank

SNB
البنك الأهلي السعودي



سامارا
samara



KEY المفتاح
Car Rental للتأجير للسيارات

تأجير السيارات
Rent a Car
ذيب
Theeb



Uber

سلامة

tabby

tamara

stc

مريني
mörni
STAY AHEAD

