



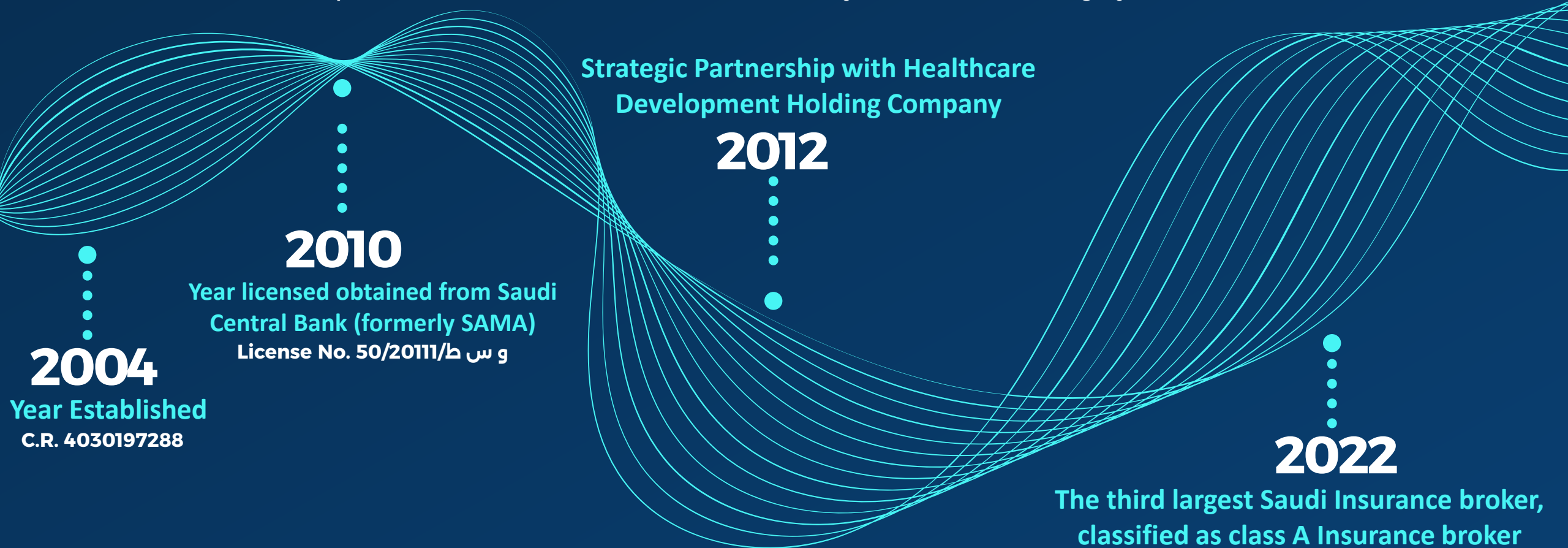
الوثيقة المعتمدة لوساطة التأمين  
Authorized Policy Insurance Brokers

الأمان المنشود | The Pursued Safety

# Company Profile

# Our Journey

APPLUS is the third largest Saudi Insurance brokerage company in the Kingdom of Saudi Arabia. We provide risk management solutions to help protect the interests of our partners. Our business departments provide Insurance brokerage and advisory services to companies, government institutions, organizations and individuals. Our culture is based on integrity, transparency, impartiality and responsibility. We look at Insurance brokerage differently and use our experience and relationships with Insurance companies and our superior focus on customer interests to embody added value and highly efficient solutions.



# Our vision and mission



## Vision

Making a mark in the Insurance industry as a leading Insurance broker



## Mission

To embody a tangible added value to our customers by employing our expertise and relationships to ensure their best interests, and more

# Our Values

## Integrity

We have a zero tolerance policy for corruption, bribery and lack of integrity, and we implement a number of procedures to ensure that our employees are aware of our ethical standards.

## Impartiality

We require our employees to sign a conflict of interest policy. This policy prevents them from engaging in any activities that could harm their ability to provide objective, unbiased advice and services to their clients.

## Responsibility

We take our responsibility to our customers, employees and stakeholders very seriously. We are committed to providing high quality services, creating a safe and healthy work environment, and keep in mind the company's economic, social and environmental role.

## Transparency

We share our business protocol with every Insurance policy, in which we disclose all information to the policyholder, including our fees, escalation methods, and details of the regulatory authorities. We also hold regular open meetings with our employees to discuss our business performance and plans for the future.

# Our Achievements

ISO 9001:2015 Certified



International  
Organization for  
Standardization



**300,000**

The number of insured persons within the  
health Insurance portfolio



**100%**

Saudi Entity



**250B SAR**

contracts value of the managed  
engineering projects



**87%**

Local content percentage



**1,500**

success partner



**100%**

Saudi leadership experiences



**92%**

Employees engagement



**85%**

Customer retention rate



**90**

On the Net Promoter Score Index (NPS)

# Our Strategy

**Our vision:** Making a mark in the Insurance industry as a leading Insurance broker

**Our mission:** To embody a tangible added value to our customers by employing our expertise and relationships to ensure their best interests, and more.

## Our strategic Approaches

### Operational Excellence

- Developing the capabilities and skills of human capital
- Trusted source
- Proactive approach and keeping pace with change

### Investing in Technology

- Enhancing efficiency of services and systems
- Stimulate innovation
- Digital initiatives

### Customer Satisfaction

- The embodiment of real added value
- Raising the level of service and maintaining customer loyalty
- Building long-term partnerships

# Why us?

Why do customers choose us?

We have practical and proven experience in managing large document services (more than 300 thousand) insured, which necessitates the efficiency of work teams and systems.

1

We have clear strategic goals in terms of customer perspective, which revolve around making the interests of our customers our highest priority

2

With accumulated experience since 2004, we can understand the client's requirements and translate it into the appropriate Insurance companies as an integrated risk management plan and then manage the Insurance coverage.

3

We have the best technical expertise, which enabled us to manage the largest general Insurance portfolios in the Kingdom of Saudi Arabia

4

We have full knowledge of the industry, which enables us to build relationships with companies that are capable of providing the most comprehensive Insurance coverage for the lowest financial cost.

5

One of the most important pillars of our strategy is investing in technology and innovation, and providing highly efficient digital services to enable our customers to optimally manage documents and risks.

6

# Our Services

We are committed to providing our services with passion



## Comprehensive Account Management

An account manager dedicated to the client, in addition to an accountant responsible for managing the account financially and ensuring compliance with accounting operations



## Periodic analytical reports

Preemptive loss rates reports and Claims experience analysis through periodic meetings

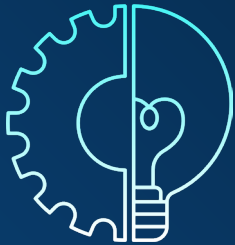


## #Your\_advisor service

Medical consultation service from our doctors regarding medical approvals and claims

# Our Services

We are committed to providing our services with passion



## Electronic Services

We provide the latest electronic services to enable customers to have permanent access and continuous monitoring

## #Lak

## #Lak Service

A free service for the technical review of the client's direct Insurance policies or with another Insurance broker, and providing in-depth technical advice to improve the Insurance coverage



## Long term contract service

A discount of up to 20% on the cost of Insurance when contracting for a long term

# Insurance Programs

Our services extend to cover all business sectors

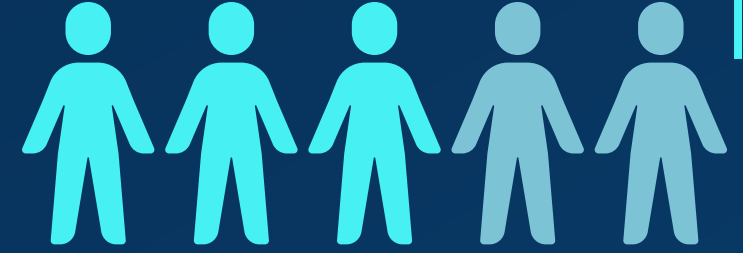
Entertainment	Health	Transport and Logistics	Financial	Engineering	Industrial	Others
Event Cancellation	Medical Malpractice	Motor Insurance	D & O Insurance	All risks and business interruption	Trade and credit	Energy and utilities
Drones Insurance	Cyber security	Cargo transportation Insurance	Professional liability	Project and construction Insurance	product recall	Renewable energy sources
Civil liability Insurance	Property Insurance	Storage Insurance	Banker's Blanket Bond Policy	Workers' compensation	Product Liability	Mining &
Life loss Insurance		Aviation	Fidelity Guarantee	Terrorism and political violence	Industrial All Risks	Petrochemical Risks
		Trains	Funds cover		Marine Insurance	
					Protection and compensation	

## Mandatory products for all business sectors

Medical Insurance	Motor Insurance	Inherent defects Insurance
	Third party coverage	

# Some of Our Clients and Success Partners

We are proud to serve our customers in all sectors and always strive to exceed their expectations



Hospitality	Health	Transport and logistics	Education	Engineering	Industrial	Other Sectors
 Al Jazeera Hotels & Resorts  Mövenpick  شركة أمهي للتأمين AMHA CATERING CO. A NAME YOU CAN TRUST	 السعودية الألماني الصحية Saudi German Health Caring like family نرعاكم كأهالينا  عيد كلينك عيادات تخصصية مركز جراحة اليوم الواحد  مستشفى السلامة Al Salama Hospital	 شركة الوعلان للتجارة WALLAN TRADING COMPANY  أحمال Ahmal  ساعد SAED تصدق BE/AHEAD  DISCOVERY	 BMC Batterjee Medical College كلية البترجي الطبية  مدارس محمد بن راشد بن حمد Al Ghandi's Group of Schools  مدارس دار جنف العالمية DAR JANA INTERNATIONAL SCHOOLS	 HYUNDAI ENGINEERING & CONSTRUCTION  SAMSUNG SAMSUNG ENGINEERING  مجموعة بن لادن السعودية SAUDI BINLADIN GROUP  IHCC WE DESIGN & BUILD THE FUTURE  MIDDLE EAST  ASC الشريف للمقاولات Al Sharif Contracting	 HILL METALS EST. مؤسسة الهلال الحديثة لصناعة المعادن  سيمنتكس CEMENTIX  الكوثر AlKawther  FUJITEC  تسهيل tasheel	 ALSHAMEL TRADING ALSHAMEL ANYWHERE  المرشد القابضة ALMARSHAD HOLDING

# Contact us



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## Main branch - Jeddah

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## Riyadh Branch

Othman Bin Affan Branch Road - Al-Wadi District, Riyadh - 133-4158

For more information, please visit our website



[www.applus.com.sa](http://www.applus.com.sa)



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