THE CELL NEWS

A CELL INSURANCE NEWS BULLETIN

3RD QUARTER, 2025

THIS EDITION

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CELL INSURANCE

Risk Management Trends: Building a Safer, Smarter, and More Sustainable Future

The pursuit of profit is no longer the sole measure of corporate success in today's rapidly evolving business landscape. There has been a paradigm shift driven by increasing awareness among consumers, investors, and regulators who demand greater corporate responsibility and accountability for social and environmental impacts. Environmental, Social, and Governance (ESG) management has been brought to the forefront of strategic business planning. ESG offers a holistic view of any business's long-term viability and ethical standing. It serves as a critical analytical framework for evaluating an organisation's performance and impact across a spectrum of non-financial metrics.

An organisation's impact on the planet is addressed the "Environmental" pillar, which includes climate change mitigation, resource management, and waste reduction. A company's relationships with employees, customers, suppliers, and the broader community are found under the 'Social' component. This focuses on aspects such as labour practices, diversity, and human rights. The internal systems of controls, practices, and procedures that ensure effective leadership, transparency, and ethical decision-making are managed in the 'Governance' Pillar.

Effective ESG management is fundamentally about identifying and managing risks and opportunities in a VUCA environment. This makes it a strategic imperative that goes beyond mere compliance or philanthropy. The integration of these principles into core business strategy is essential for driving sustainable growth, building resilience, and ensuring a company's success for the future. It has been noted that companies with strong ESG propositions often demonstrate superior financial performance, improved risk management, and enhanced brand loyalty, attracting long-term capital and building trust with stakeholders.

Sustainability & Environmental, Social, and Governance (ESG) compliance has, in line with evolving market dynamics, regulatory pressure, and stakeholder expectations, transitioned from a voluntary initiative to a core element of robust risk management practice.

In our Zimbabwean context, the government's emphasis on sustainable development, particularly within the proposed Mines and Minerals Bill, underscores the urgent need for environmentally responsible operations.

Integrating ESG principles provides a proactive defence against emerging risks. It allows organisations to achieve the following strategic goals:

- Operational Stability through pre-empting disruptions like regulatory fines, supply chain interruptions, or community opposition.
- Regulatory Alignment, which guarantees compliance with evolving national mandates, especially concerning sustainable mining.
- Building Stakeholder Trust, helping to secure the "social licence to operate" through strong governance and social responsibility.

How we have integrated ESG in our Risk Management Solutions

The Cell group's dedication to proactive risk management goes beyond simply offering the conventional. We are a strategic partner committed to enhancing the operational resilience and long-term competitiveness of our clients and stakeholders. Our objective is to help our diverse clientele to strengthen operational resilience, improve competitiveness in a dynamic market and ultimately prevent future losses. Effective risk management is crucial for survival, success, and growth as it allows for a more proactive and resilient approach to potential challenges.

Embedded within our engineering risk solutions is our commitment to our clients' sustainability goals. We help clients navigate the complex ESG landscape by focusing on the underwriting and management of these broad perspectives:

- Renewable Energy Projects underwriting, promoting resilience and accelerating clean energy adoption to support environmental stewardship.
- In Environmental Stewardship, we ensure that client operations align with critical sustainability goals through best practices in resource management and emissions.
- Social Responsibility fosters ethical and community-conscious practices across the mining and manufacturing sectors, including promoting ethical labour and worker safety.

Championing the broader Enterprise-Wide Risk Management (EWRM) Framework

The Cell Group value proposition goes beyond offering conventional insurance; we are committed to helping organisations strengthen their Enterprise-Wide Risk Management (EWRM) frameworks. This holistic approach is crucial for addressing both insurable and operational risks for complete organisational sustainability. We ensure transparency and accountability at the highest level by integrating sustainability metrics and disclosures into EWRM.

Through our complimentary risk management and loss prevention services, we reaffirm our commitment to being more than just an insurer. We are your strategic partner in building safer, smarter, and more sustainable operations.

Service Promise Supported by Technical Expertise: Meet Ngonidzaishe Tukuta *"The Engineer"*

At the centre of ensuring The Cell Group is well positioned to offer its clients and stakeholders expert support to enhance their operational resilience, long-term competitiveness, and ESG Compliance is Ngonidzaishe Tukuta, a Registered Professional Engineer. He embodies the strategic shift from reactive maintenance to proactive risk assurance.

From Plant Floor to Proactive Partner

Ngoni's practical background includes conducting in-depth HAZOP studies and implementing systems like Statistical Process Control (SPC) to reduce defects in manufacturing environments. This is what precisely strengthens the Cell Group's commitment to Enterprise-Wide Risk Management (EWRM).In his current capacity, Ngoni's work directly supports the three pillars of our risk management solutions:

- **Enhancing Operational Resilience:** By performing granular risk surveys in high-hazard environments like mining and manufacturing, he identifies vulnerabilities that traditional assessments often miss. This directly aligns with the 'Environmental' and 'Governance' pillars by ensuring robust controls are in place to prevent environmental incidents and production losses.
- **Asset Stewardship and Valuations:** His engineering expertise allows for the accurate, technical valuation of assets and buildings. This critical function ensures that our clients are adequately protected, demonstrating strong financial governance and preventing catastrophic under insurance.
- **Driving Continuous Improvement:** His core professional passion, "Using my engineering expertise to help our clients in continuous improvement," speaks directly to the 'Social' pillar. By advising on better maintenance programs and safer operating procedures, he actively promotes a culture of ethical labour and worker safety, safeguarding the well-being of the workforce..

Ngoni's blend of mechanical engineering knowledge and risk-focused execution illustrates how technical rigour is vital to navigating the modern ESG landscape. His skills and expertise ensure that our promise to deliver beyond the conventional solutions is built on practical, tangible strategies for loss prevention and sustainable growth.

Ngoni's work ethic and principles are shaped by the quote, "Always give everything your best shot." When he's not clad in coveralls and hard hats, you might find him giving his best shot bumping to the latest amapiano hit. On a lighter note, whilst the 'Engineer' as we call him in the Cell Streets, has a busy work schedule, he has been busy on other fronts too. (Congrats on the latest bundle of joy, ***Engineer!***).