

Emerald Africa

Supporting initiatives locally and across the continent

Emerald Risk Transfer (Proprietary) Limited is a leading provider of corporate property and associated engineering insurance products on the African continent.

Established in 1999, Emerald continues to offer innovative insurance solutions to over 600 corporate policy holders throughout Africa, South-East Asia and the Middle East. Emerald is a fully intermediated company and underwrites exclusively for Santam Limited.

Emerald is continuously looking at ways to contribute to the dynamic socio-economic transformation of South Africa by focusing on youth development and education as well as supporting initiatives that can benefit from financial aid, donations, time and attention. They endeavour to create environmental awareness, education and conservation; with a view to preserving South Africa's rich natural heritage.

Emerald's CEO, Bernie Ray says of their Corporate Social Responsibility: "We have a strong sense that this is not just a buzz word. At Emerald we think that this has become a business imperative. If you follow Emerald on any of our Social Media platforms, you will see that we are very heavily invested in many social programmes. Our staff very often give their own personal time and effort to the various causes and initiatives."

The company is also well tuned in to environmental sustainability. "Like with CSR", says Ray, "We have a strong commitment to environmental issues. From simple beginnings like recycling, we also support environmentally friendly building reconstruction in the claims process and have recently supported an Elephant



Easter Egg handout at Isu'Lihle Primary School in Soweto

anti-poaching initiative in Mozambique. In addition, we supported a fundraising motorbike ride across Africa, initiated by Randgold Resources, which aims to tackle social development challenges that affect communities, specifically aiming to raise funds for those who do not benefit from African economic growth. Wherever we are able to support and encourage our clients in their initiatives, we do"

Here they take the opportunity to highlight some of the initiatives and organisations that they have had the privilege of being involved with in the past.

Education is a vital part of supporting our country's future generations. Emerald have supported a student via the Pecanwood Educational Trust since January 2011. They also have a close relationship with two crèches in Slovoville that they regularly support.

Emerald supports orphaned and vulnerable families via Africa Food for Thought who then provide these families with basic necessities each month. The staff also got involved handing out Easter Eggs to 1000 children of Isu'Lihle primary school in Soweto. Annually, Emerald also participates in a Mandela Day initiative. This year, they distributed food parcels to 20 families whose children who attend a crèche in Slovoville that Emerald supports regularly. The parcels contained both basic necessities and some treats and allow these families the opportunity to enjoy items that most people take for granted. In response to a challenge from JLT in February, Emerald packed 500 food packs to distribute to the Zandspruit community. These packs were put together by the Emerald staff, and contained a sandwich, juice and a piece of fruit. They were distributed in a record time of 12 minutes! The video of this endeavour can be viewed on the Emerald website.

Some of the events that Emerald participates in are also in the spirit of having fun as a team, and staff whole heartedly engage

in these activities. Emerald proudly supports National Bandana Day, Tekkie Tax, Movember and the Cansa Shavathon. Another event that the staff have participated in this year has been an incredibly competitive day of Go Cart racing at Kyalami Race Track, raising funds and awareness for the Motor Neuron Disease Association of South Africa.

Aiming to inspire change in the actions and ways of their colleagues, family and friends to constantly strive for a greener, cleaner and healthier planet, they successfully recycle all of the following: batteries, ink cartridges, E-Waste, paper, tin, plastic and glass and continue purchase stationary made from recycled products, and use energy efficient light bulbs and appliances to name but a few, and also monitor their Carbon Footprint Emissions regularly. A lighter hearted initiative by Emerald's People and Planet committee involved a spectacular visual display of water usage and wastage for staff and visitors to enjoy. Water Week aims to promote awareness of water conservation and the efficient use of this valuable resource.

Carla Jordan, CFO of Emerald says of these events: "I feel privileged to be part of a company that has a strong focus on both social and environmental responsibility. For many of our staff, this has been their first experience of working with charities and other people less fortunate than themselves, and it is truly a humbling and emotional experience. To see a young child jumping up and down with excitement at being given a single marshmallow Easter Egg I believe would soften even the hardest individual. To quote Mother Teresa "We know only too well what that we are doing is nothing more than a drop in the ocean. But if the drop were not there, the ocean would be missing something."

It is obvious that Emerald not only has their business at the forefront of their minds, but also uplifting to see that they have reached out to those in need, and provide support and dedication to those less fortunate. They are definitely a credit to the industry and we look forward to hearing about their future endeavours.

DO YOU HAVE EVERY FACET OF YOUR BUSINESS COVERED?

Emerald Risk Transfer is currently the largest Corporate Property and affiliated Engineering Underwriter in South Africa, and underwrites business throughout the African Continent.

The solution orientated approach of the Emerald team to create sustainable, quality products is part of their culture. This flexible approach, coupled with the support of their excellent Reinsurer panel, allows Emerald to be truly innovative.

The aim of the company is not to be the cheapest by cutting corners, but rather to be the best by offering expertise and skill.

Emerald Risk Transfer is a wholly owned subsidiary of the Santam group. Santam Limited is a level 3 BBBEE company, and has a Standard & Poor's international rating of BBB+ and a national rating of AAA, with a stable outlook.

For more information on how Emerald can assist your corporate clients:

T +27 11 658 8200

W www.emeraldsa.co.za

E info@emeraldsa.co.za

 Find us on Facebook
www.facebook.com/emeraldrisktransfer

 Or follow us on Twitter
www.twitter.com/emeraldrisk

Emerald Risk Transfer (Pty) Ltd (Reg. No. 1998/025512/07) is an authorised financial services provider (FSP No. 13893)



EMERALD
AFRICA

