



*'WE'VE GOT YOU COVERED'*

**CORPORATE PROFILE**



**MIRCS**  
INSURANCE BROKERS

# The Company

**MIRCS INSURANCE BROKERS LTD (MIRCS)** is dedicated to providing innovative, ethical, and efficient Broking services to the Insurance Industry.

The organization draws from over 20 years' experience in the financial sector, Insurance, Broking and Loss Adjusting and will operate with a dedicated team of professionals, who direct all their energy and resources to fulfil the diverse demands of the insurance market.

The company prides itself upon its proactive approach and ability to identify and respond to the changing needs of the Insurance and Broking industry, and will maintain focus and uphold its core values of Innovation, Integrity and Interdependence.

The Company's Directors and senior staff members are seasoned experts in the insurance sector, each having served in various senior positions in either one or more of these sectors in Zambia, South Africa and Zimbabwe.

The array of skills provided includes, but is not limited to: Broking, corporate, commercial and general Insurance, claims adjusting and specialist services such as Forensic Accounting, Auditing, Risk Surveys and Investigation Services.

## PURPOSE

To be a leader in the Insurance Industry by providing enhanced Broking and Risk Management services, relationships and profitability.

## VISION

To provide quality services that exceeds the expectations of our esteemed customers in a reputable and reliable manner.

## MISSION STATEMENT

To provide clients with tools to make informed Risk Management Decisions.

## CORE VALUES

- We believe in treating our customers with respect, faith, flexibility and sensitivity to their needs.
- We grow through professionalism, team work, creativity, invention and innovation.
- We integrate honesty, integrity, transparency and business ethics into all aspects of our business functions.

## GOALS

- To be the leading, reliable and most preferred Risk Management Solutions Consultant
- Regional expansion in the field of Insurance and Risk Management and to develop a strong base of key customers.



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info@mircsinsurance.com



# Products & Services

Under our core broking business, we offer our clients a combination of expertise and first quality service in personal and commercial lines.

Our Broad Service in Broking Includes:

- Accounts Receivable
- Accidental Damage
- Advance Loss of Profits
- Agriculture, Game & Livestock
- Banker's Blanket Bond
- Buildings Combined
- Business Interruption
- Cheques and Negotiable Instruments
- Contract Works
- Contractors All Risks
- Damage Control & Recovery
- Defective Workmanship Liability
- Directors & Officers
- Electronic Equipment
- Fidelity Guarantee
- Forensic Accounting
- Game, Livestock and Agriculture
- Fire & Allied Perils
- Goods In Transit / Marine (Excluding Hull) / Airfreight
- Group Personal Accident
- House Owners / Householders
- Jewellers Block and Species
- Money
- Personal Lines
- Plant All Risks
- Liability – General
- Machinery Breakdown
- Mining and Minerals Processing
- Molten Metal Run out
- Professional Indemnity
- Property Damage
- Product Liability
- Risk Management & Surveys
- Theft & Robbery
- Training and Consulting – Business Interruption
- Training – Insurances of Crime

## SPECIFIC PRODUCTS AND FACILITIES

**MIRCS** has entered the market with different products namely Broking Services, Risk Management and Consultancy Services, Valuations. At this point of entry, Risk Management Services has a bias towards Insurable Risks.

### 1. Broking Services

All Insurance Classes

### 2. Risk Management Services

The identification, analysis and economic control of those risks, which threaten an organisation.

The Purpose/Objectives of the Risk Management are; -  
To provide an external audit of the risks associated with Operations.

- Check for slip-ups in the various sections mainly due to familiarity.
- Highlight on these slip-ups as a complement to the current Risk Management efforts
- Gain in-depth understanding of the Risk Profile in business/industrial operations.
- Stimulate review of Sectional Emergency and Contingency Planning.
- Mining, Processing, Services
- Analyse how the sectional risks integrate to form the overall Business Risk.

### 3. Project Management

- Engineering Contracts
  - Civil and Industrial Projects Administration
  - Project Supervision
  - Site Meetings
  - Progress Reports
  - Contractual Obligations Advisory Services
  - Technical Design Review
  - Project Accounting
  - Project Planning and Documentation
- Business Planning and Strategic Management Advisory Services.
- Business Process Review
- Design and Integration of Business Management Systems



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## Benefits Offered

- Superior customer service experience
- Better management of indemnity spend
- Quality management information
- Market-leading solutions, including shortened cover placement times
- Expert teams that use real world experience to minimize business disruption
- Traditional international broking of small and medium businesses, handled in accordance with international standards and policy wordings
- Investigations into technical and commercial losses
- Appraisals and consultations
- Assistance in claims processing

## VALUATIONS

- Motor Vehicles
- Property
- Plant and Machinery
- Buildings.
- Project Valuations.



# Service Menu

## FOR INSURANCE COMPANIES

MIRCS Insurance Brokers is putting together an insurance broking system which will be the most comprehensive, nationwide, integrated solution for all clientele and insurers. Our resources and expert staff will ensure clients are well informed on various covers to be placed will provide satisfaction to both the clientele and insurers.

## FOR CORPORATES

Our comprehensive approach to broking will ensure that we can handle any of your corporation's insurance needs with consistent quality service. We will focus on maintaining data integrity, obtaining positive results and outcomes, while delivering world-class customer services. Our commitment is to offer nationwide solutions in four main areas: Insurance Services, Business Process Outsourcing, Bonds Administration and Project Management.

## CONSULTING SERVICES

The need to harness industry experience and intellectual capital is critical in keeping companies competitive. More than 20 years of experience makes MIRCS a powerful ally in the strategic offering of services such as setting of governance processes, and Claims management, Subrogation/Salvage management, providing high-level analyses and value-added insights. MIRCS can work through a comprehensive governance process and help design a streamlined and cost-effective solution to meet the varied needs of our clients.

We are knowledgeable of the entire claims process and can put our experience and systems to work helping clients succeed.

## OUR COMMITMENT

As we accept instructions from clients, we undertake to take them with 'Truth and Equity', as required by our professional body, and regulatory body Pensions and Insurance Authority.

We are always mindful of the stress caused to individuals and businesses through an unexpected, insured event, and our experienced adjusters and incident support team will guide claimants through the process; with disaster recovery plans from the first day and keeping to the forefront the dictum of 'Treating Customers Fairly'.

## SERVICE STANDARDS

- Quality control is maintained through director supervision.
- Contact Insurer within 1 hour of instruction.
- Arrange visit within 1 days of instruction.
- Return telephone calls within the day.
- Update clients and insurers at regular intervals.
- Review files at latest, monthly.
- On delegated authority, maintain bordereaux and financial reconciliations.
- Provide Financial Status reports when required.



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# Key Personnel Profiles

## PRINCIPLE OFFICER

Mr. Rugare Chingono the Principal Officer/CEO at MIRCS Zambia has had over 20 years of experience in the Insurance, Risk Management and Engineering fields. He has worked for several companies in Engineering and the Insurance sector and excelled to senior management positions. Mr Chingono holds a MBA, BSc. Engineering, An equivalent of a Diploma in Insurance and various Certificates in Engineering Insurance. He worked for Zimbabwe Electricity Supply Authority as a mechanical Engineer then later as an Engineering Manager at Lion of Zimbabwe. He further worked at AON Zimbabwe as an Accounts Executive and later moved to Millennium Risk Consultancy Services as a Business Development Executive. He then moved to Bluelight and worked as a Principal Officer/Chief Executive Officer. Mr Chingono has gained vast experience and Knowledge in the Insurance Industry and has since and is still adding value to the industry.

## OPERATIONS EXECUTIVE

Caleb Kapisha started out as a trainee at Bluelight Risk Services. Whilst there, he gained vast experience in claims handling, loss assessments and Risk Management and exceled to Assistant Manager. He handled several insurance claims under various insurance covers, furthermore undertook several Risk Surveys for various processing plants and clients. He later proceeded to MIRCS Insurance Brokers as and Operations Executive. He has a background in Agriculture and Insurance and is currently pursuing studies in Risk Management.

## BUSINESS AND MARKETING EXECUTIVE

Mr Mwanza has been working in the Insurance Industry for over 10 years and has over the years gained a lot of experience in sales, marketing and Business Development in the Insurance Industry. He worked for ZSIC Insurance, Madison Insurance as a sales agent and handled quite a number of accounts. He excelled to being a Sales Executive under Madison leading a team of sales agents and training them. He holds a Diploma in Marketing and Sales Management, Diploma in Public Health and Competence Certificate in Insurance (non-life).



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