



Hong Kong Export Credit
Insurance Corporation
香港出口信用保險局

Environmental Report

2008-09

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INTRODUCTION

The Hong Kong Export Credit Insurance Corporation (ECIC) was established by statute in 1966 to encourage and support export trade through the provision of insurance protection for Hong Kong exporters against non-payment risks arising from commercial and political events. Its capital is wholly-owned by the Government of the Hong Kong Special Administrative Region which also guarantees its contingent liability, currently standing at \$30 billion. As at 31 March 2009, the Corporation had an establishment of 106.

ENVIRONMENTAL POLICY

We support the Government's policy to protect our living environment and its objective to achieve sustainable development of Hong Kong.

We are committed to ensuring that the Corporation's operations conform to environmental protection principles and are conducted in an environmentally responsible manner. ECIC is an environmentally responsible organization which

- cherishes the benefits of a healthy living environment;
- recognizes the importance of reducing pollution and waste; and
- preserves common resources.

ENVIRONMENTAL OBJECTIVES

We act consciously in promoting "paperless office", minimizing waste, conserving energy, and reinforcing staff awareness and participation in conserving the environment.

ENVIRONMENTAL MEASURES ADOPTED

During the year, we have adopted various green office practices :

I. Paperless Office

We promote the “paperless office” concept by:

1. E-commerce Development

1) Electronic Document Management System : EDMS

- EDMS is an effective system to capture, store and route all incoming, outgoing and internal documents.
- Currently, the majority of the incoming and outgoing documents are received and sent by electronic means such as email and Rightfax. Hardcopy documents are scanned and stored into an image format for more effective information retrieval and sharing.
- The launch of EDMS has resulted in significant reduction in creation of paper files and storage of paper documents. Paper files will only be created and kept on a need basis.
- In 2008-09, over 120,000 documents were created, physical files accounted for less than 1%.

2) Workflow System

- The Corporation has developed workflow systems for declaration processing system, claims processing system, reinsurance and risk management. These systems have replaced paper-laden operations and reduced paper consumption.

3) E-commerce Platform: EC-link

- EC-link is an effective online platform for policyholders and banks to obtain cover, manage their policies and exchange documents and information with the Corporation. About 92% of policyholders actively utilise the system to manage their policies and submit declarations; 99% of exporters utilise the system to submit proposals.
- Apart from policyholders, EC-link online service has been further extended to credit agencies.
- The launch of EC-link has largely reduced paper consumption of the Corporation.

4) Website

- Over the past few years, we have been uploading our publications, such as “Annual Report”, quarterly magazine “Compass” and

“Policy Operation Guide” to the Internet, thereby leading to reduction of printing hardcopies.

- We also post Christmas greetings on the website and send them out through email, instead of sending paper cards.

5) Intranet

- The Intranet serves as an efficient channel to disseminate internal circulars, guidelines and information, this has also resulted in reduction of printing copies.
- Staff can use electronic forms available on the Intranet to apply for leave, to reserve meeting rooms and to book the corporation car.

6) Email

- We inform policyholders of the Corporation’s annual results through email, instead of sending hardcopies.

II. Minimisation of Paper Consumption

Apart from the above electronic means in reducing paper consumption, we also try to minimise the use of paper by various means:

1. Use both sides of paper

- 1) Using double-sided printing and copying.
- 2) Using paper printed on one side for drafting and copying.

2. Reduce the use of paper and paper products by:

- 1) Encouraging the reuse of envelopes.
- 2) Providing re-use and recycle bins to collect papers.
- 3) Re-using boxes from suppliers for storing materials.
- 4) Scanning documents for filing and circular instead of copying hardcopy.

3. Reduce the use of paper towel by:

- 1) Using powerful handdryers in toilets.

4. Use of CD-Roms for Annual Report

III. Energy Conservation

We have adopted measures to conserve the use of energy:

1. Lighting

- 1) Using energy-saving fluorescent lights and T8 thin fluorescent lights.
- 2) Switching on only half of the lights in corridors and keeping lights in other areas on the minimum during office hours. The lights will be switched on when they are needed.
- 3) Keeping the lights on to the minimum if there are staff remaining working after office hours.
- 4) Switching off unnecessary spotlights.
- 5) Reminding staff to switch off the lights as soon as any area becomes unoccupied.

2. Air-conditioning

- 1) Reminding staff from time to time to turn off air-conditioning in public, meeting rooms as well as office areas wherever possible.
- 2) Adjusting upwards the temperature of the air-conditioning from 23°C to 25°C and encourage the use of fan.
- 3) Cleaning the air ducts and air conditioners on a regular basis.
- 4) Arranging regular and proper maintenance on the air-conditioning system.
- 5) Dressing down in office during summer months

3. Office equipment and appliances

- 1) Reminding staff to switch off electrical equipments and appliances such as photocopiers, shredding machines, printers, etc. when they are not in use instead of maintaining them in stand-by mode.
- 2) Advising staff to switch off computer monitors during lunch hour.
- 3) Replacing copier using toxic free material and lower energy consumption.

IV. Water Conservation

We conserve the use of water by:

- 1) Installing automatic water faucets in toilets.

- 2) Reminding staff to turn off water taps completely and report any leakage once discovered.

V. Waste Recycling

Apart from reducing waste, we have also implemented measures to recycle waste by:

1. Collecting waste papers for recycling

- 1) Reminding staff to separate waste papers from other kinds of waste. Classified boxes for paper collection are provided in public areas to collect papers which cannot be reused.
- 2) Reminding cleaning contractors to dispose of waste papers separately from other kinds of waste.
- 3) Delivering waste papers from file destruction exercise to recycling company.

2. Recycling of printer cartridges and used items

- 1) Returning used fax toners/laser printer toners to suppliers for recycling.
- 2) Donating used souvenirs to Caritas Fund Raising Bazaar.

VI. Indoor Air Quality

We curb indoor air pollution by:

- 1) Maintaining a non-smoking office;
- 2) Cleaning the air conditioning system regularly.
- 3) Cleaning telephones and computers regularly;
- 4) Placing more air purifiers in the conference rooms and open office area;
- 5) Opening exit windows regularly to maintain fresh air flow; and
- 6) Placing plantings and greenery in the office to improve office environment.
- 7) Executing a fogging treatment to prevent influenza.

ENVIRONMENTAL PERFORMANCE

In 2008-09, the consumption of papers, envelopes and electricity are summarised below:

	Unit	Consumption 2008-09	Consumption 2007-08	% change	Target 2008-09
A4 paper	Ream	1,413	1,054	+34%	+10%
Envelope	No.	76,389	66,850	+14%	+10%
Electricity	Unit	324,030	304,540	+6.4%	+5%

The increase in envelope consumption was mainly due to a larger number of mailing letters sent to exporters and policyholders for communication of the Corporation matters due to substantial increases in inquiries, proposals and quotations, and credit limits issued following the out-break of the financial tsunami and the Corporation enhanced measures to support exporters, such as the offer of free credit check and consultancy services.

The increase in electricity consumption was due to over-time work from time to time to handle the surge of proposals, credit limit applications and claims to upkeep prompt responses to customer and performance pledges. Moreover, E-Commerce and OM activities held on weekends such as launching of the Corporation's e-commerce system and office fitting work, etc.

Although the consumption of paper, envelope and electricity exceeded the targets set for 2008-09, the increase in consumption were limited to their minimum with the help of the Corporation's resources savings measures.

TARGETS FOR 2009-10

While the Corporation has endeavored to enhance staff awareness and encourage staff participation in environmental protection activities, it is expected that the demand for cover and therefore the usage of paper and envelope would continue to grow in the first half but gradually return to normal in the third quarter. Moreover, to support exporters amid the risk of global credit crunch and economic slowdown, the Corporation plans to further increase its promotional efforts to encourage exporters to use its services during the year. The promotional effort is expected to stimulate inquiries and demand for cover, too. It is also expected that overtime work will continue in the near future.

In this connection, with the Corporation's continuous efforts to contain consumption of resources, it is estimated that the increase in consumption of paper, envelope and electricity will continue to grow but slow down gradually. The targets for 2009-10 are as follows:

- Increase paper and envelope consumption by 28% and 12%;
- Increase electricity consumption by 5% only;
- Enhance staff awareness and encourage staff participation in environmental protection activities; and
- Regular monitor and review the Corporation's energy consumption.

COMMENTS

Your feedback would be useful for further improving our environmental management in the coming years. If you have any comments or suggestions, please feel free to write to us.

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For staff, please make use of the online "Suggestion Box" on the Intranet to raise your ideas on how we can improve further.