



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

# **Environmental Report**

**2018-19**

# Hong Kong Export Credit Insurance Corporation

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### INTRODUCTION

The Hong Kong Export Credit Insurance Corporation was established in 1966 under the Hong Kong Export Credit Insurance Corporation Ordinance (Chapter 1115). It was created by statute with the aim of encouraging and supporting export trade by providing Hong Kong exporters with insurance protection against non-payment risks arising from commercial and political events. Its contingent liability under contracts of insurance is guaranteed by the Government of the Hong Kong Special Administrative Region, with the statutory maximum liability currently standing at \$55 billion. The Corporation is required to operate in accordance with the requirements laid down in the Hong Kong Export Credit Insurance Corporation Ordinance and to pursue a policy directed towards securing revenue sufficient to meet all expenditure properly chargeable to its revenue account. As at 31 March 2019, the Corporation employed 116 staff members.

### 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. The Corporation is an environmentally responsible organisation which

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

### ENVIRONMENTAL OBJECTIVES

We act consciously in promoting "paperless office", minimising 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**

- (i) 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. In 2018-19, 133,942 documents were created through EDMS. Paper files will only be created and kept on a need basis.
  
- (ii) Workflow System
  - The Corporation has developed workflow systems for Policy Underwriting System, CLA Workflow System, Claims Processing System, Recovery Processing System, Human Resource Management System and IT Service Management System. These systems have replaced paper-laden operations and reduced paper consumption.
  
- (iii) E-commerce platforms: EC-link and EC-Reach
  - The Corporation is currently maintaining two e-commerce platforms, EC- link and EC- Reach, to provide timely services and support to meet the specific needs and requirements of policyholders and exporters.
  - EC-link is an effective online platform for exporters and policyholders to obtain cover, manage their policies and exchange documents and information with the Corporation. Apart from policyholders, EC-link online service has been further extended to credit agencies and brokers.
  - EC-Reach was launched in September 2018 as an one-stop online credit insurance platform to provide exporters, specifically SMEs, with a simple and fast experience in credit risk management and purchase of export credit insurance online.

- The utilization of the e-commerce platforms has largely reduced paper consumption of the Corporation. About 94% of policyholders actively utilise EC-link to submit declarations; about 63% of exporters utilise EC-link to submit proposals.
- (iv) Website
- Over the past few years, we have been uploading our publications, such as “Annual Report” and quarterly newsletter “Compass” to the Internet, thereby leading to reduction of printing hardcopies.
  - We sent Christmas and Chinese New Year greetings through email, instead of sending paper cards.
- (v) Intranet
- The Intranet serves as an efficient channel to disseminate internal circulars, guidelines and information, this has also resulted in a reduction of printing copies.
  - Staff can use electronic forms available on the Intranet to reserve meeting rooms and to book the Corporation car.
- (vi) Email
- We distribute the Corporation’s annual results, weekly market news, e-news, and the quarterly newsletter “Compass” through email system, reducing the volume of hardcopy documents required to be sent out.
- (vii) E-invoice/statement
- About 59% of policyholders are receiving e-invoice and e-statement through EC-Link.
- (viii) E-learning platform for annual compliance knowledge and assessment
- (ix) Fillable PDF forms for internal staff and policyholders

## **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**

- (i) Using double-sided printing and copying.
- (ii) Using paper printed on one side for drafting and copying.

## **2. Reduce the use of paper and paper products:**

- (i) Encouraging the reuse of envelopes.
- (ii) Providing re-use and recycle bins to collect papers.
- (iii) Re-using boxes from suppliers for storing materials.
- (iv) Scanning documents for filing and circulating instead of making hardcopy.

## **3. Reduce the use of paper towel:**

- (i) Using hand dryers in toilets.

## **4. Use of tablets for meetings**

## **5. Reduce the use of pre-printed forms:**

- (i) Printing forms for various purposes on a need basis only

### **III. Energy Conservation**

We have adopted measures to conserve the use of energy:

#### **1. Lighting**

- (i) Using energy-saving fluorescent lights and T8 thin fluorescent lights and LED lighting.
- (ii) Installing sensors in the office where the lights will be switched off when the respective areas or rooms are unoccupied for a period of time.
- (iii) Keeping the lights on to the minimum for staff working after office hours.
- (iv) Reminding staff to switch off lights as soon as any area becomes unoccupied.

#### **2. Air-conditioning**

- (i) Reminding staff from time to time to turn off air-conditioning in public area, meeting rooms as well as office areas wherever possible.
- (ii) Maintaining the temperature of the air-conditioning at around 25°C.
- (iii) Cleaning the air ducts and air conditioners on a regular basis.
- (iv) Arranging regular and proper maintenance on the air-conditioning system.
- (v) Dressing down in office during summer months.

### **3. Office equipment and appliances**

- (i) Reminding staff to switch off electrical equipment and appliances such as photocopiers, shredding machines, printers, etc. when they are not in use instead of maintaining them in stand-by mode.
- (ii) Replacing copier using toxic free material and lower energy consumption.
- (iii) Acquiring eco-friendly office furniture.
- (iv) Using copier with environmental contribution which comply with International Energy Star Standard.

### **IV. Water Conservation**

We conserve the use of water by:

- (i) Installing automatic water faucets in toilets.
- (ii) 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**

- (i) 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.
- (ii) Reminding cleaning contractors to dispose of waste papers separately from other kinds of waste.

#### **2. Returning used laser printer toners to suppliers for recycling**

- (i) Returning used laser printer toners to suppliers for recycling.
- (ii) Donating used furniture for charity.

## VI. Indoor Air Quality

We curb indoor air pollution by:

- (i) Maintaining a non-smoking office.
- (ii) Cleaning the air conditioning system regularly.
- (iii) Placing air purifiers in meeting rooms and open office area.
- (iv) Placing plantings and greenery in the office to improve office environment.
- (v) Performing indoor air quality measurement regularly to monitor the air quality in the office area

## VII. Other Green Measures

We implemented other green measures include:

- (i) Clean telephone sets, computers and carpet regularly.
- (ii) Remind driver to switch off the engine of the Corporation Car while waiting.
- (iii) Use unleaded fuel for the Corporation Car.
- (iv) Reuse decorations in festive seasons.
- (v) Issue correspondence to policyholders such as credit limit notifications in black & white instead of color print.
- (vi) Purchase consumable product with refill packing.

## ENVIRONMENTAL PERFORMANCE

In 2018-19, the consumption of paper, envelopes and electricity are summarised below:

	Unit	Consumption 2018-19 (a)	Consumption 2017-18 (b)	% change $\frac{(b)-(a)}{(b)} \times 100\%$	Target 2018-19 (year-on-year change)
A4 paper	Ream	892	964	-7.5%	0%
Envelope	No.	55,500	52,700	+5.3%	
Electricity	Unit	357,608	330,129	+8.3%	+15%

## TARGET FOR 2019-20

Notwithstanding the Corporation's various measures to conserve resources, it is expected that the consumption of paper and envelope, as well as electricity will increase in 2019-20 due to operational needs. Yet, the Corporation will continue to endeavour to achieve more efficient resources consumption through further enhancing staff awareness to conserve resources and minimising wastage in daily work and adopting green procurement by considering office equipment with environmental contributions as far as practicable.

## 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 internal "Staff Suggestion System" to raise your ideas on how we can improve further.