

SEEDA Sustainable Business Awards aim to encourage and promote a sustainable approach to business in the South East region through celebrating excellence, significant achievement and through the dissemination of best practice.

## INDEPENDENT INSURANCE SERVICES

### Company Background

Founded in 1991, Independent Insurance Services (IIS) places risks for all types of insurance, including personal and commercial, together with risk management and financial services. IIS has been committed to minimising damage to the environment inflicted by everyday business practices since it began trading, and it has been leading the way among insurance brokers throughout the UK in instituting a raft of environmental best practice initiatives. IIS has enjoyed large cost savings, and has benefited as a result of the reputation the firm has gained through its environmental activities.

### ACTION HISTORY

The Company has recently achieved ISO 14001, and is apparently the first insurance broker in the world to have gained this accreditation. Since 1991 the Company has re-used or recycled paper products and significantly reduced consumption of energy and other resources. Demonstrating the level of this commitment, IIS has also provided assistance to several community environmental projects, including the Kent Sustainable Business Partnership and the Kent Wildlife Trust. For the past decade, the Company, which employs eight staff, has been leading the way among insurance brokers throughout the UK in introducing a range of environmental best practice initiatives such as waste minimisation and energy efficiency. Having set its own house in order, IIS has been spreading the word to its suppliers and customers - encouraging them to make changes to the way they manage their resources.

IIS has developed an innovative way to combine environmental management with quality management by -

- Monitoring all purchases and products
- Introducing a stock control system
- Monitoring customer and supplier requirements
- Training all staff in quality and environmental management and procedures
- Recording instances of non-conformity to standards
- Listing and setting targets

In establishing a carefully monitored set of procedures, IIS has been able to make substantial cost savings without compromising quality. Accreditation to the ISO 14001 standard enhances the firm's reputation, while continuous improvement and achievements act as a motivating factor for all staff.

### Energy/Fuel Savings

IIS has considered the environmental policies of each of its utility providers, ensuring that each one has a comparatively good record of environmental performance.

### Key Achievements

- ❖ Reduced electricity consumption by 9.4% and gas by 6.7% since 1999
- ❖ IIS works hard to encourage environmental improvements - particularly with local schools and businesses - through leafleting, demonstrations, video presentations and sponsorship
- ❖ The Company has a policy of using local suppliers, and has achieved a local supply rate of 98.2%, well above the average of 30%
- ❖ IIS has introduced simple measures to improve the fuel efficiency of the Company vehicle by almost a third
- ❖ IIS' eight office staff generate only half a carrier bag of rubbish each week, due to an exhaustive range of waste efficiency measures

### Electricity

In 1999 the company consumed 8742 KWh and reduced that by 9.4% in 2000 to 7016 KWh. It achieved this reduction by switching off equipment when not being used, using low energy lighting, and ensuring outside lighting is timed and monitored. All batteries are re-charged and machinery is checked and serviced regularly to ensure optimum efficiency. Staff are encouraged to become more aware of how to reduce electricity usage - e.g. by boiling only the exact amount of water required in the kettle.

### Gas

Heating at the IIS office is provided by a gas boiler. In 1999 the Company consumed 646 units of gas, but reduced that by 6.7% to 603 units in 2000. The reduction was achieved through careful management of the boiler's timing device and by switching it off altogether at the weekend. The office has cavity walls, is double-glazed, the doors are sealed and the loft insulated.

### Waste

Since 1991 the Company has implemented a number of simple practices which, when combined, have dramatically reduced the amount of waste generated.

Paper - Optimum use is made of all paper that comes into the office. All waste paper which is printed on one side only is saved for photocopying or for notepads. Envelopes and jiffy bags are reused wherever possible. All junk mail received is returned to sender with a request to be removed from the mailing list. All paper products are recycled and bought in bulk.

Toner cartridges are refilled or recycled wherever possible. Some bubble jet cartridges have been refilled up to 50 times - the manufacturers recommend only twice! Those from laser printers are sent to local charities where they are refilled and sold back to IIS. Glass, cans and plastic waste are separated and sent for recycling. Tea bags and other biodegradable products are composted. The IIS office of eight staff produces in a week only half a carrier bag of waste that cannot be recycled!

Cost savings have been made, but not measured, since they are not the company's prime motivation in reducing waste. All financial savings are passed on to the benefit of staff, for outings and events.

### Water

All the Company's taps are fitted with aerators and there are water saving 'hippos' in the WC cisterns.

### Community/Other

IIS has not been content merely to regulate and monitor the environmental impacts of its activities. The Company has taken it upon itself to spread the word further afield - particularly to local schools and businesses - about saving, re-using or recycling goods and materials, green purchasing, disposing of waste responsibly and reducing energy consumption. It has done this through demonstrations, video presentations and sponsorship.

IIS has worked with a wide range of organisations, including: Kent Sustainable Business Partnership, Kent Wildlife Trust, English Heritage, Local Agenda 21, Council for the Protection of Rural England (CPRE), Shepway District Council, and Kent County Council as well as a number of commercial companies, such as AXA, Royal & Sun Alliance and Norwich Union. Projects include -

- Full sponsorship for a local school initiative, annually, to provide transport and entry for a class to the Kent Wildlife Trust Centre at Tyland Barn
- Further development work within schools by providing advice and giving used PC floppy disks for reuse
- Newsletters and videos, produced for schools and local business groups, with information on how everyone can play their part in protecting the environment
- Promotion of good practice to the Prince's Youth Business Trust
- Joint venture with CPRE devising a questionnaire to identify environmental concerns and issues among businesses

The motivation for the Company's commitment to educating the local community in the importance of environmental responsibility stems from its awareness of the damage inflicted by many human activities, both as individuals and within commercial organisations. This approach has won the firm much respect among the local community, which reflects well on its staff members.

- IIS has developed and produced a leaflet which has been sent out to 3500 local businesses, with the aim of identifying those businesses interested in improving their environmental performance, so that they can access the information that will help them
- IIS has sent letters out to around 1500 of its clients and insurers, to raise awareness of its Environmental Policy and to encourage them to consider their own environmental performance

### Transport

IIS has sought to cut down continually on business miles travelled and the costs involved. In 2000 the single company vehicle (a Freelander) - travelled only some 14000 miles. Over the course of the year the cost of fuel fell from 0.13p/mile to 0.10p/mile. Total mileage is kept at a minimum by linking appointments, avoiding unnecessary journeys and by travelling on foot. Staff park away from the office, completing their inward journey on foot to cut down on town centre congestion. Fuel is bought locally and only from UK producers.

IIS has a policy of always using local suppliers. The Company has established that 98.2% of the goods and services it uses are purchased in Kent. The national average for local purchasing is around 30%.

### Green Purchasing/Supply Chain Management

IIS is determined that all organisations with which it has contact are aware of the common sense of environmentally responsible behaviour and, where possible, it insists that they conform to the high standards it sets itself.

The firm's suppliers are predominantly insurance companies. As a matter of course, IIS asks these companies what systems they have established to minimise waste and save on energy and whether they have an environmental policy. Where possible IIS seeks to educate its suppliers - as well as any local companies interested about protecting the environment - in how to adopt environmental best practice.

By maintaining a careful system of stock control which indicates when new supplies are required well in advance, the Company is able to insist that supplier deliveries are only made when that supplier happens to be in the area, as opposed to making a special journey. This means that IIS is effectively eliminating any unnecessary journeys made on its behalf.

The Company's building was recently re-decorated. IIS ensured that the decorator used environmentally friendly paint and that any waste was disposed of properly.

### Company Awards

Winner of Tidy Britain Group Gold Status Award 2001: Award for Clean Production and Waste Management, 1996 and Award for Community Relations, 1999, Environmental Awards for Kent Business.



### Contact

Ray Johnson, Proprietor  
Independent Insurance Services  
Independent House  
6 Westcliffe Gardens  
Folkestone  
Kent CT20 1RR

For further information about the SEEDA Sustainable Business Awards, please contact Clare Marshall at SEEDA Tel: 01483 484278, Email: [claremarshall@seeda.co.uk](mailto:claremarshall@seeda.co.uk) or visit SEEDA's website: [www.seeda.co.uk](http://www.seeda.co.uk)