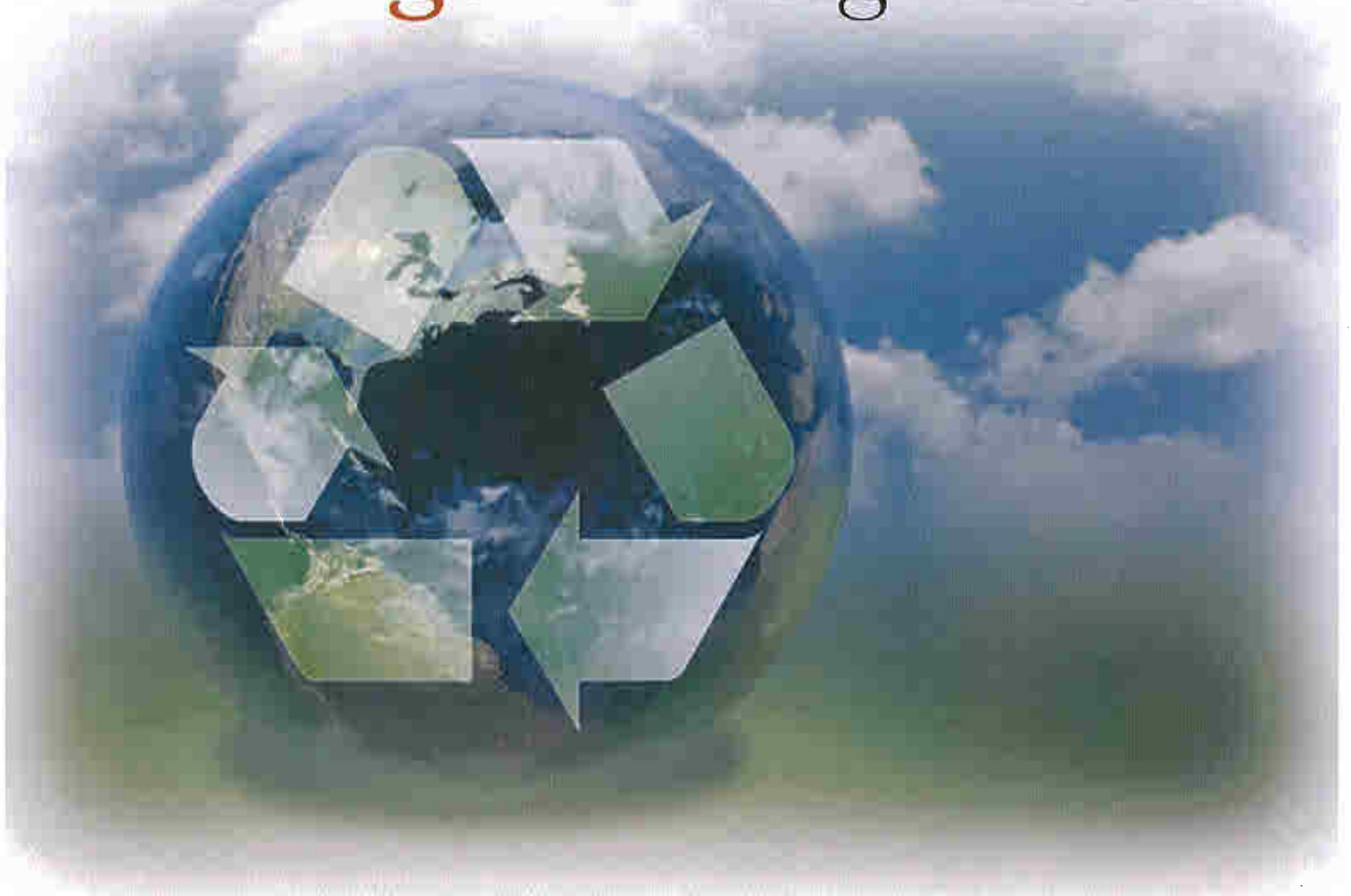


technology

Orange is Going Green



ING is leading the charge in green business practices. See how.

By Tammy J. McInturff

With growing pollution problems, global warming concerns, population growth and diminishing natural resources, the need to conserve is greater now than it has ever been. However, with all of the challenges facing insurance companies today, shifting to a more “green culture” is not always high on the list of priorities. One financial services company has not only made conservation a priority, but it has become committed to protecting the environment. At LOMA’s Emerging Technology conference, Dawn Murray, facilities manager, Corporate Real Estate, ING in the U.S. discussed how ING is “going green.”

About ING

ING is a global financial institution of Dutch origin offering banking, insurance and asset management to more than 75 million private, corporate and institutional clients in more than 50 countries. With a diverse workforce of over 120,000 people, ING comprises a broad spectrum of prominent companies that increasingly serve their clients under the ING brand.

In the U.S. the ING family of companies offer a comprehensive array of financial services to retail and institutional clients, which includes life insurance, retirement plans, mutual funds, managed accounts, alternative investments, direct banking, institutional investment management, annuities, employee

benefits, financial planning, and reinsurance. ING holds top-tier rankings in key U.S. markets and serves over 15 million customers across the nation.

Environmental Care

Environmental care is a core value and guiding business principle at ING Group. The company has identified environmental protection as an issue that is becoming increasingly important to its clients, employees and investors. With this in mind, ING Group set out to become carbon-neutral by the end of 2007.

In January of 2007 ING Netherlands switched to 100 percent green power. Then in September of 2007, the company announced it had agreed to purchase clean, emission-free wind energy credits for its U.S. operations. This purchase was equal to 100 percent of its electricity usage at ING locations throughout the U.S. But ING didn't stop there, the company wanted to do more.

According to Murray, ING created a comprehensive environmental program. ING's U.S. multi-step environmental strategy includes:

- Increasing energy efficiency/ reducing consumption
- Investing in green energy
- Reducing waste, reusing items where possible, recycling
- Creating awareness programs

Increasing Energy Efficiency

ING identified several ways it could reduce its energy consumption. The company installed more efficient lighting systems in some of its offices. These systems use daylight control systems, dimmable ballasts and some use sensors and timers. They replaced high energy light bulbs with compact fluorescent ones. When feasible, the company also utilizes use of energy management systems. To conserve water, ING is installing high efficiency low flow toilets and automatic shut-off faucets at some of its U.S. sites.

One of the company's most visible commitments to environmental responsibility in the U.S. is its new 500,000-square-foot office building in Windsor, Connecticut. ING's design team worked with local energy distributor Connecticut Light & Power (CL&P) to infuse the building's design with energy-efficient products and systems. For example, sensors turn off lights in unoccupied spaces, and dim lights on the building's

perimeter to compensate for sunlight already flooding a particular area. The facility's roof-top air conditioning system is also highly efficient, as are control and air-handling units.

According to CL&P, the energy savings over the life of these measures will equal 1.87 million gallons of oil, or enough to provide 3,376 homes with electricity each year. Over the same time period these efforts will avoid generation of 31 million pounds of carbon dioxide emissions, among other environmental benefits.

Investing in Green Energy

Investing in green energy was a large part of ING's green business practices initiative. According to Murray, the company saw many benefits to this investment. "As a global business leader—providing clean, emission-free wind power to our U.S. operations will generate visibility for supporting environmentally-preferable energy sources and recognition for strong corporate citizenship in climate change strategies," she said. "Our 2008 projected wind power purchase is over 75,000 MW (or 75,000,000 kWh), which will be the equivalent of planting 42,000 acres of trees or removing 9,700 cars from the road."

Reduce, Reuse, Recycle

Another important step in ING's environmental care plan is 'reduce, reuse, and recycle.' This step requires getting all of its employees involved in the program. "We surveyed our sites to see what our offices were doing; some offices already had recycling programs," Murray said. "If the site didn't have a recycling program we created one. If the site already par-

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ticipated in recycling, we looked at ways to improve the current recycling program. For example, we surveyed our employees to see if they were using these recycling programs, and we also tracked annual volumes."

After surveying its offices, ING initiated a plan to make recycling easier for its employees. The

company increased recycling locations for glass, plastic, and aluminum around the building. A plan was also put in place to allow employees to recycle batteries, compact fluorescent light bulbs from home, eyeglasses and cell phones, the latter two to be donated to charities or refurbishing programs.

"A little recycling can go along way," said Murray. "Recycling one aluminum can saves enough electricity to power a TV for six hours. Recycling one glass bottle saves enough electricity to power a 100-watt bulb for four hours. And did you know that recycling one ton of paper saves 7,000 gallons of water; 380 gallons of oil; and enough electricity to power an average house for six months?"

Awareness Programs

ING branded its internal environmental program calling it "Orange Goes Green," (OGG) in part to help with building awareness for its employees. The company is implementing OGG teams at all of its sites. "We recognize environmentally focused awareness days like National America Recycles Day and Earth Day," said Murray. "We educate our employees about the program through newsletters, e-mails, surveys, employee meetings and intranet exposure. We also display posters in break-rooms and high traffic areas." The goal of the Orange Goes Green teams is to make it easier for ING employees to learn about, and most importantly adopt ways to minimize their environmental impact. Murray said the teams' objectives are:

- Research, provide education about, and make available the means to implement proactive environmental opportunities





- Leverage existing local environmental activities to involve ING in the community and expand Orange Goes Green capabilities
- Increase energy and resource awareness to measurably reduce operational costs within the ING network and inform employees of opportunities they may have in their homes
- Align each office with ING's global environmental objectives and promote such alignment at all ING sites

"Some examples of specific site initiatives driven by local OGG teams are 'bring your own mug' programs," said Murray. "ING no longer supplies disposable cups in break-rooms at some locations. Some sites also encourage employees to use reusable plastic cups for cold drinks."

ING is also encouraging its employees to consider green transportation options. The company subsidizes public transportation options and works to increase public transportation and vanpool options.

ING's employee focused awareness program includes an environmentally focused link on its intranet that communicates ING's commitment and progress. Environmental tips are posted on its intranet to educate its employees

ING is committed to reducing its overall energy use.

further. Employees can also participate in an environmentally focused blog.

The company also supports a community focused awareness program. ING works with local and national programs using both financial support and employee volunteers

through its national volunteer program called ING Community Partners.

In 2007 ING US employees volunteered their time to numerous programs that support its environmental care strategy. ING employees at the Denver, CO office cleaned and built trails, planted trees at the Parkfield Park Restoration project and the Cherry Creek State Park Cleanup Program. They also promoted three bike, walk or run to work days. Employees at the El Segundo, CA office picked up trash and planted trees at the Ballona Wetlands Restoration project. Atlanta, GA based employees assisted with trail maintenance at the Big Trees Forest Preserve, and helped with general park cleanup at Chastain Memorial Park. ING employees at its Hartford, CT office removed trash, planted trees and removed graffiti at the Knox Parks "Adopt-a-Park-Day."

Looking to the Future

ING has come a long way with its green business practices initiative. Today ING is committed to reducing its overall energy use, buying more green energy and

compensating at the end of each year any left over CO2 emissions through reforestation.

There are several areas that ING is continuing to focus improvement. They are:

- Green Procurement—increase support of the purchasing of recycled products
- Green Cafeteria—reducing waste where possible, re-usable mugs, re-useable cups for cold beverages, no Styrofoam, composting, etc.
- Green Cleaning—implement environmentally friendly cleaning practices
- Green Home—offer programs that help employees to reduce waste at home; clothing drives, cell phone, Compact Fluorescent (CFC) light bulb bulbs, battery, etc.
- Green Transportation—options; public transportation, commute reductions; vanpools, sponsor "Ride-Share Days"
- Green Publications—e-delivery, soy-inks, better database management, etc.

The company plans to continue to look for ways to further improve its green business practices. Green computing, the environmentally responsible use of computers and related resources, is another area that ING is continuing to focus on in the future. "Best practices in green computing include the implementation of energy-efficient central processing units (CPUs), servers and peripherals as well as reduced resource consumption and proper disposal of electronic e-waste," said Murray. "These are important issues of which more people need to be aware. When e-waste ends up in our landfills the toxins released can pollute our environment, including contaminating our air and water. ING uses Intechra for e-waste, including all CPUs, monitors, laptops, printers, copiers and fax machines."

ING is committed to protecting the environment and conserving our natural resources. The company's green intuitive is continuing to grow and improve. But Murray said that even if your company does not conduct green business practices, you can still help make a difference. "Everyone can get involved in recycling and environmental conservation," she said. "It takes everyone to make this work." ■