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Sustainability Compact

Between
Insurance Australia Group Pty Ltd (IAG)
and the Department of **Environment and Conservation** NSW



July 2006

Department of **Environment and Conservation** NSW



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The Sustainability Compact

This SUSTAINABILITY COMPACT is a voluntary agreement between:

Department of Environment and Conservation
(NSW) [DEC]
of 59 Goulburn Street Sydney

and

Insurance Australia Group Pty Ltd (IAG)
of 388 George Street, Sydney.

The Compact commits the parties to work together over four years to decisively advance ecological sustainability in IAG facilities, operations and supply chain. The Compact will have a focus on 'accelerating IAG's sustainability agenda' in several key areas:

■ Engaging with suppliers

Through this Compact, the parties agree to work along the IAG supply chain to provide programs, resources and support for major suppliers to improve their environmental performance.

■ Integrating sustainability principles into products and services

The Compact partners will work together to deliver a range of products and services that provide support and incentives for IAG customers to adopt sustainable behaviours and reduce their own impact on the environment.

■ Minimising the ecological footprint of IAG operations

This Compact aims to improve the efficiency with which IAG uses resources to produce and deliver its products and services.

NSW Sustainability Compacts

Like other parts of the world, Australia is experiencing the depletion of natural resources and increasing pressure on ecosystems. Between 1985 and 1996 alone, water use increased by 65% in this country at a time when rainfall was decreasing in the south-west of Western Australia and much of south-eastern Australia. As well, Australia's human induced greenhouse gas emissions are among the highest per capita in the world and rose by almost 17% between 1990 and 1998. Temperatures are rising and according to the CSIRO climate change is likely to increase the loss of flora and fauna, and lead to more frequent droughts, heat waves, rainstorms and strong winds. Given this situation, there is a need to strengthen sustainability initiatives and adopt innovative approaches to environmental protection and restoration.

These approaches must make a decisive contribution to modifying patterns of production and consumption in order to preserve the earth's 'natural capital'. To protect and enhance the ecosystems on which future generations will depend, government, business and individual citizens will need to consider their decisions in light of the three pillars of sustainability – economics, the environment and social outcomes.

Cohesive partnerships between government, business and the community are critical to achieving sustainability. The NSW Compacts contribute to stronger partnerships between business and government and utilise the respective strengths of the parties. They draw on government leadership in areas such as policy, social research, the facilitation of public debate and vocational education and training. At the same time the Compacts acknowledge that business must lead in areas such as product and service innovation and their effective marketing to consumers.

In signing this Sustainability Compact the DEC and IAG make a public commitment to sustainability leadership and their willingness to devote time and resources to a sustainable future for NSW. The business signatories will also form a Sustainability Leaders Group to advise government and champion sustainability initiatives.

The Compacts are voluntary negotiated agreements in which the parties commit to specific actions over a clearly defined timeframe. The Compacts are structured into four modules to reflect key areas of business sustainability:

■ Sustainability Leadership

This module includes actions to integrate sustainability values and practices into business operations. Sustainability policies and strategies are put in place and best practice is pursued. As well, sustainability performance reporting is thorough and transparent, the business embraces the role of sustainability leadership and advocacy and it encourages its staff and external stakeholders to participate in its initiatives.

■ Sustainable Products and Services

This module includes actions to enhance the sustainability of goods and services, including: redesign to incorporate environmental benefits such as reduced resource intensity, increased recycled content and lower toxicity; development of 'green' products and services that satisfy emerging markets and are more durable; and consideration of environmental impact across the life-cycle, including product stewardship. Actions of this type provide opportunities for companies to become 'suppliers of choice' by marketing sustainability credentials to business partners and consumers.

■ Efficient Product and Service Delivery

This module includes actions to achieve resource and other efficiencies in operations, facilities and product and service delivery. Financial advantages and reduced environmental impacts achieved through the adoption of 'cleaner production' principles. Includes actions across the life-cycle of goods and services to conserve resources (raw materials, energy and water), eliminate toxic raw materials and reduce the quantity and toxicity of all wastes and emissions.

■ Environmental Responsibility

This module includes actions to ensure all aspects of the business and, where appropriate its suppliers, are compliant with environmental legislation. Environmental management systems and procedures are robustly applied, performance of operations and sites are regularly reviewed and staff training, along with evaluation of staff and supplier performance, is put in place.

The 'module' approach recognises compliance with environmental and other legislation is a precondition of a partnership with government.

The Insurance Sector and Sustainability

The Australian general insurance industry provides protection against commercial and household loss by providing motor vehicle, fire, comprehensive household, workers compensation and other insurance cover.

Following significant rationalisation of the industry in the late 1990s the market is quite highly concentrated with the top 10 general insurance companies accounting for 57% of gross premiums, 50% of industry assets and accounting for 0.3% of GDP. Insurance Australia Group has a 20% market share. Industry employment is concentrated in NSW with business in the state representing over 50% of the insurance sector.

The core business of the insurance industry in calculating risk, setting appropriate premiums and helping people manage and reduce risk is influenced by a range of environmental, social and economic factors which create a strong link between the industry and sustainability.

Weather related risks, which are influenced by climate change are major drivers of claims costs for the insurance industry in key areas like home and motor cover. Natural disasters like hailstorms, floods, cyclones and bushfires represent a major driver of losses and an inability to underwrite such risks has ramifications for the sector and the community.

Internationally, insurers and re-insurers are beginning to address their exposure to environmental risk through sustainability programs, however many in the Australian industry do not address sustainability considerations and are far from integrating them into their business model. This is highlighted by the fact that only three companies operating in Australia have signed the UNEP Statement of Environmental Commitment by the Insurance Industry.

With premiums in the insurance industry amounting to approximately \$3.9 billion in 2003-04 the insurance industry is in a position to influence the decisions of business leaders and consumers about what choices they make and to be aware of the environmental implications of those choices. By transferring the cost of environmental risk to the market the insurance sector has the potential to drive significant change at both an individual and organisational level.

The insurance industry has an opportunity to offer services to the whole community to educate, provide financial security and address sustainability issues. Beyond risk pricing and product innovation the insurance sector is also well placed to drive environmental improvement through its own procurement and investment programs.

The Parties

Insurance Australia Group

Insurance Australia Group (IAG) is the largest general insurance brand in Australia and New Zealand with 14.2 million risks in force and almost 1 million shareholders (as at 30th June 2005).

IAG has developed a formal 'commitment to sustainability' endorsed by its Board which prioritises environmental and social welfare issues along with profitability and shareholder value.

Supporting this commitment IAG have implemented a number of sustainability initiatives to date including:

- Publication of a Sustainability Report detailing IAG's sustainability strategy and performance against the Global Reporting Initiative framework.
- Formation and leadership of the Australian Climate Group to advocate for reduction in greenhouse gas emissions.
- Supply chain programs such as the cleaner production and waste management program delivered in partnership with the DEC for IAG's network of preferred smash repairers.
- Release of customer tools such as the 'Greensafe Car Profiler' and 'Home Help' on the NRMA Insurance, SGIO and SGIC websites to provide customers with information to help them live more sustainable lives.

IAG is committed to integrating sustainability into its core business in ways that deliver long-term value to the business and benefit the communities in which IAG operates. Reducing environmental and social risks, such as the risks from severe weather events and the risks of crime, are inherently good for IAG's business and the community at large.

IAG's sustainability strategy has received numerous accolades, including being awarded Ethical Investor magazines 'Sustainable Company of the Year' award in 2003. IAG is keen to ensure that its internal performance on sustainability matches this level of external recognition, and seeks to take its sustainability performance to 'the next level'. Key to achieving this increased level of performance is the ability to leverage high quality partnerships with government and corporations who can achieve mutually beneficial outcomes through such partnerships. This Compact represents one way that IAG is acting on that goal. Like any true partnership, positive actions must come from both parties. IAG is committed to a number of objectives as outlined in this document, and looks forward to receiving full support from the NSW government on achieving those objectives to realize maximum benefit to the community.

The Department of Environment and Conservation (NSW)

The Department of Environment and Conservation (DEC) was formed in 2003 through the merger of the Environment Protection Authority, the National Parks and Wildlife Service, Resource NSW and the Botanic Gardens Trust.

The DEC is committed to a healthy environment cared for and enjoyed by the whole community and sustained for future generations. The Department regulates activities according to the risk they pose to the environment, human health or Aboriginal culture. This includes administering environment protection legislation and achieving compliance with this legislation through economic incentive schemes, regulation, enforcement, education and monitoring and reporting.

The Department manages natural and cultural heritage across the state and is responsible for almost 7 million hectares of national parks and reserves. It conducts scientific, social and cultural heritage research to improve decision-making and through the development

of policy and knowledge, it makes a significant contribution to public debate on environmental and conservation issues. The Department also delivers programs that promote sustainable consumption, resource use and waste management.

The DEC seeks to support people in their efforts to be environmentally responsible and inspire new generations to learn more about conservation and the environment. This includes a commitment to using education and training to help provide residents and business managers and others in the community with the knowledge, skills and motivation that they require to take action to protect and restore the environment.

To advance sustainability, DEC is very conscious that it must work in close partnership with other areas of government, business and the community. The Sustainability Compacts reflect the Department's commitment to partnering with business and its conviction that decisive sustainability gains will only be achieved by working together.

The Sustainability Compact will create a formal partnership between the DEC and IAG, enabling IAG to shape and drive its own sustainability agenda in a public forum. For DEC, the Compact will provide a focus on working with an industry leader to help deliver a more sustainable finance sector, and it will promote practical approaches and shared responsibility among government, industry and the broader community.

Life and Management of the Compact

The parties have agreed that this Sustainability Compact will operate from the date of signing to the 30th June 2010. Within 30 days of the signing of the Compact, the parties will sign an administrative Deed of Agreement, which will be accompanied by:

- a Project Action Plan to June 30th 2007
- subsequent action plans will be developed annually.

The Sustainability Compact may be renewed in 2010 following agreement by both parties. Renewal authority will be invested at senior executive level of IAG and the Department of Environment and Conservation (NSW).

A steering committee will be established to manage the implementation of the Compact and to formally review progress on an annual basis. The steering committee will meet on a quarterly basis and will be made up of a minimum of 2 representatives of the DEC and IAG, of which at least one must be a representative of senior management.

The steering committee will be responsible for:

- endorsing and directing implementation action
- reviewing implementation progress
- reporting and making recommendations of the progress of the Compact.

Interim reporting on the progress of Compact actions will take place at the end of each financial year. Following agreement by the parties, reporting may be undertaken through existing publications, such as annual reports or sustainability reports, or in separate Sustainability Compact Reports. An independent evaluation of the Compact's success will be completed in 2010.

Compact Commitments 2006-2010

Sustainability Leadership

IAG has adopted a strong position on the impact that climate change is likely to have on its business operations through its diminished capacity to calculate and therefore spread weather related risk. For the insurance industry, protecting the environment and working to minimise the root causes of severe weather events, plus adapt to the expected increase in frequency and severity of such events, is an important business strategy, because such work has the potential to contribute to a long-term reduction in insurance claims.

However, IAG’s approach to sustainability is driven by factors broader than just a long-term reduction in insurance claims. Perhaps the simplest and most effective articulation of the business case for sustainability comes from the World Business Council for Sustainable Development which simply states, “business cannot survive in a society that fails”.² IAG recognises that its business has impacts on the community, the environment and the wider economy. In fact, IAG believes that it is good business to operate in a way that recognizes these impacts and responds to them effectively.

Areas of opportunity for IAG in this area include the collection and dissemination of knowledge on climate change and helping employees, customers and suppliers manage and reduce energy use and other environmental impacts, and devising and advocating strategies to help the community adapt to the impacts of climate change.

Commitment 1.1 Advocate for sustainability

Strategy	Priority Actions
Public advocacy around climate change and other sustainability issues	<p>Joint</p> <ul style="list-style-type: none"> ■ From 2006 pursue alignment of IAG and government strategies for public campaigns and dissemination of information on mitigating and adapting to risks of climate change to maximise benefits to the community. ■ Ongoing support for Extended Producer Responsibility systems that result in minimising waste materials sent to landfill. <p>IAG:</p> <ul style="list-style-type: none"> ■ Ongoing advocacy and research around climate change debate. ■ Engage with product stewardship campaign on waste tyres. <p>DEC:</p> <ul style="list-style-type: none"> ■ Where appropriate, share government information around status of policy development and consumer research which underpins government education campaigns . ■ Facilitate linkages with leading government agencies and host consultative forums with stakeholders around the issue of climate change and other sustainability issues with a view to developing supporting government policy and actions to reduce risks of climate change.

² *Sustainability Through The Marker: Seven Keys to Success*, World Business Council for Sustainable Development, 2001.

Strategy	Priority Actions
<p>Advocate for sustainability partnerships across industry</p>	<p>Joint:</p> <ul style="list-style-type: none"> ■ Explore opportunities for member companies of Sustainability Compacts to co-operatively reduce greenhouse gas emissions. ■ In 2006 conduct a consumer research project to identify market readiness and consumer support for sustainable products and services. <p>IAG:</p> <ul style="list-style-type: none"> ■ Explore opportunities to partner with Sustainability Compact signatories to share staff resources as a pool to encourage sustainable choices, test customer propositions, and deliver services and products at staff-discounted rates ■ Promote sustainability initiatives in industry through continued involvement in the UNEP Finance Initiative program and leadership of other forums. ■ Explore opportunities to develop joint sustainability initiatives with reinsurers and other corporates. <p>DEC:</p> <ul style="list-style-type: none"> ■ Establish a Sustainability Compact leaders group in 2006, to enable signatories and other sustainability advocates to share information, form partnerships and have access to government leaders.
<p>Recognise the sustainability leadership demonstrated by IAG</p>	<p>DEC:</p> <ul style="list-style-type: none"> ■ Use DEC publications, web-site, industry forums and other avenues to recognise and promote the demonstrated sustainability achievements of IAG.

Sustainable Products and Services

IAG insures 1 in 3 cars, and 1 in 3 homes in Australia, and has over 2 million customers. IAG is also a leading provider of Workers Compensation insurance and insurance for small-to-medium enterprises. As Australia’s largest general insurance company, IAG purchases goods and services such as large quantities of home products (e.g. whitegoods and electronic equipment), and services from motor vehicle smash repairers to have approximately 16,000 motor vehicles repaired every month.

The size of IAG’s customer base, and the scale of its annual purchases of products and services on behalf of those customers, makes IAG well placed to support and influence the sustainable practices of its customers and suppliers. Given this, IAG is committed to developing and enhancing products and services that support its sustainability strategy.

Commitment 2.1 Integrate sustainability principles into IAG insurance products and services

Strategy	Priority Actions
Develop insurance products and services that offer incentives to customers to adopt sustainable behaviours and reduce greenhouse gas emissions	<p>Joint</p> <ul style="list-style-type: none"> ■ From 2006 develop and support systems to help customers minimise waste sent to landfill, notably for products that are replaced through insurance claims. ■ Identify sustainable housing best practice through research, including assessment of relative merits of sustainable building materials. <p>IAG</p> <ul style="list-style-type: none"> ■ Bring to the insurance marketplace new sustainability products and/or services (to existing customers) that encourage low vehicle emissions and/or sustainable home living, including minimising energy consumption and waste products sent to landfill. ■ Develop products and information services to encourage customers to reduce greenhouse gas emissions and waste output, targeting small to medium enterprises and individual customers. <p>DEC</p> <ul style="list-style-type: none"> ■ Throughout 2006 provide advice and support development of environmental resources for products and information services for IAG’s customer base. ■ Facilitate consultation with government agencies and other stakeholders around the implementation of green insurance products and services. ■ Coordinate sharing of government information around sustainable housing best practice and sustainable building materials.

Commitment 2.1 Increase community awareness of ‘buying green’ and encourage consumers to make sustainable purchasing choices

Strategies	Priority Actions
<p>Provide information and resources about sustainable purchasing choices to IAG customers</p>	<p>Joint</p> <ul style="list-style-type: none"> ■ Develop education materials and training resources around sustainable purchasing of consumer goods. <p>IAG</p> <ul style="list-style-type: none"> ■ In 2006 develop an action plan to promote sustainable purchasing choices by IAG customers for implementation from 2007. <p>DEC</p> <ul style="list-style-type: none"> ■ Review and advise on the 2006 action plan to promote sustainable purchasing choices by the IAG customers. ■ Link education materials and training resources around sustainable purchasing of consumer goods into government sustainability education programs. For instance, sustainable living programs delivered for DEC by local government NGOs and other community groups.
<p>Deliver ecological footprint and other environmental information to consumers through claims fulfilment process</p>	<p>IAG:</p> <ul style="list-style-type: none"> ■ Explore linkages between Whitegoods Profilers to the claims fulfilment process. ■ Encourage the purchase of safer, environmentally preferable vehicles after ‘total loss’ car claims by linking IAG’s GreenSafe Car Profiler to the claims settlement process, and explore promoting the GreenSafe Car Profiler via suitable third party websites and links to government campaigns. <p>DEC:</p> <ul style="list-style-type: none"> ■ Promote the use of Whitegoods and GreenSafe Car Profiler through government education materials and campaigns where appropriate. ■ Research potential to incorporate end-of-life vehicle considerations into the DEC Clean Car Rating scheme, utilising the IAG GreenSafe Car Profiler.

Commitment 2.2 Encourage improved sustainability performance along IAG supply chain

Strategies	Priority Actions
<p>Engage with major suppliers around sustainability including the implementation of mandatory standards for major supplier groups</p>	<p>IAG</p> <ul style="list-style-type: none"> ■ In 2007 implement supplier selection guidelines that establish standards of sustainability performance for suppliers. ■ From 2007 select target groups and form five supplier working groups to participate in a series of cluster meetings to identify opportunities and review proposed sustainability indicators. ■ Develop action plans to improve environmental performance for supplier working groups. These plans will be implemented over the life of the Compact and promoted across the supply chain. <p>DEC</p> <ul style="list-style-type: none"> ■ In 2006 provide advice and review supplier selection guidelines that establish standards of sustainability performance for suppliers. ■ Provide financial and planning support for the supplier working group program.
<p>Provide incentives to suppliers to improve environmental performance beyond minimum standards</p>	<p>Joint</p> <ul style="list-style-type: none"> ■ Develop a sustainability innovation awards scheme for suppliers including: <ul style="list-style-type: none"> • Establishment of guidelines • Launch of program and awards ceremony <p>IAG</p> <ul style="list-style-type: none"> ■ Explore the establishment of an incentive program for major suppliers who undertake significant environmental management and workplace safety training programs.
<p>Evaluate sustainability outcomes of supply chain initiatives</p>	<p>Joint</p> <ul style="list-style-type: none"> ■ From 2007 build systems to capture benefits of IAG's activities (in terms of reduced workplace accident, reduced CO₂ emissions and other environmental outcomes) relating to supply chain management.

Efficient Production and Service Delivery

As a major property manager and employer of over 11,000 staff, IAG operations have significant environmental impacts through paper, energy and fuel consumption and the generation of office waste. By improving asset management, establishing green purchasing guidelines and engaging employees in green office practices, IAG can deliver substantial environmental outcomes and act as a champion for resource efficiency across the financial services sector.

The leverage inherent in being the largest provider of motor vehicle repair work to the smash repair industry and a significant consumer of building repair services, finds IAG well placed to reach and influence the integration of cleaner production principles into the core business practices of these sectors.

Commitment 3.1 Minimise the ecological footprint of IAG operations

Reduce IAG's CO₂ emissions per FTE output by reducing the following sources of CO₂:

- Electricity
- Print Paper (i.e. customer documentation)
- Office paper
- Fuel used by IAG's 'tool-of-trade' motor fleet
- Air travel

Strategies	Priority Actions
<p>Introduce resource efficiency programs across IAG operations</p>	<p>IAG:</p> <ul style="list-style-type: none"> ■ Roll out an energy management plan across IAG premises (especially across IAG's six largest sites which account for 71% of IAG's energy consumption). ■ Conduct environmental audits of six key IAG sites and develop and implement action plans for these premises. ■ Continue replacement of IAG's tool of trade motor vehicle fleet (approximately 1000 vehicles) with fuel-efficient vehicles, especially hybrids. ■ Develop processes to replace/supplant current paper-based interactions with customers with electronic processes. ■ Extend roll-out of video conferencing facilities and other forms of 'electronic meetings' systems across IAG's operations to reduce the need for air-travel. ■ Update of IAG's internal printers to a more efficient printer network. ■ Purchase carbon credits to partially offset IAG's CO₂ output where appropriate. ■ Transfer all used computer equipment, televisions, mobile phones to facilities for reprocessing/reuse. ■ Establish and enhance recycling systems for office paper, plastics and glass, mobile phones and other resources where available.

Strategies	Priority Actions
	<p>DEC</p> <ul style="list-style-type: none"> ■ Throughout 2006 – 2007 provide advice on optimising environmental performance and minimising resource consumption at IAG sites through access to the DEC’s Sustainable Asset Management Manual and associated training program for IAG facilities management staff. ■ Provide advice and financial support for environmental audits of IAG’s six largest premises. ■ Support development of action plans to address sustainability issues identified through audits at key IAG sites. ■ Provide technical support for the implementation of an energy management plan and energy efficiency initiatives previously identified for IAG through the Energy Smart Business program. ■ Facilitate IAG participation in Sydney Water’s Every Drop Counts program. ■ Identify opportunities for used IAG office equipment to be reprocessed and reused.
<p>Implement a broad environmental communication, engagement and education program for all IAG staff</p>	<p>IAG</p> <ul style="list-style-type: none"> ■ Roll out a sustainability training course to new employees from 2007. Target of 50% new employees by 2007 and 50% of existing employees by 2008. ■ Integrate a sustainability resource kit with internal communications strategies in 2007. ■ Support facilities management training for relevant facilities and asset management staff from 2006. <p>DEC</p> <ul style="list-style-type: none"> ■ In 2007 develop a training course and an internal communications resource kit to promote corporate sustainability initiatives, green office practices and other environmental information to all IAG staff.

Commitment 3.2 Integrate sustainability principles into group procurement

Strategies	Priority Actions
<p>Formalise corporate commitment to green procurement and establish procurement guidelines</p>	<p>IAG</p> <ul style="list-style-type: none"> ■ Obtain Board endorsement of an IAG wide commitment to green procurement, which includes a commitment to replace a percentage of the car fleet with hybrid fuel efficient vehicles. ■ Establish a green procurement policy for IAG which incorporates sustainability criteria into product selection processes. ■ Develop IAG procurement guidelines and supplier specifications. <p>DEC</p> <ul style="list-style-type: none"> ■ Provide a training program and support mechanism for IAG supply chain managers to build their capacity to engage with suppliers around sustainability. ■ Facilitate the support of government procurement officers in the development of IAG procurement guidelines and review of guidelines and supplier specifications.

Commitment 3.3 Improve sustainability outcomes from IAG products and services by improving environmental performance of suppliers

Strategies	Priority Actions
Build capacity among suppliers to adopt cleaner production practices and higher safety standards	<p>Joint:</p> <ul style="list-style-type: none"> ■ Implement environmental management, cleaner production and safety training for major suppliers. ■ Throughout 2006 – 2007 extend the prior Industry Partnership Program project to implement a waste management program across the network of smash repairers. <p>IAG:</p> <ul style="list-style-type: none"> ■ Roll out HIA Greensmart accreditation training for the IAG preferred builders network. ■ Develop a waste management program for the IAG preferred builders network. <p>DEC:</p> <ul style="list-style-type: none"> ■ Promote outcomes arising from the Industry Partnership Program project, highlighting cleaner production opportunities for the smash repair industry. ■ Provide financial support for the delivery of HIA Greensmart accreditation for all builders in the IAG builder network. ■ Conduct a workshop with HIA and a selection of preferred builders to explore opportunities to work with the preferred builders network to address waste and other sustainable housing issues. ■ Provide DEC research and technical support to inform the development of a waste management strategy for the builder network.

Environmental Responsibility

IAG, through its NRMA Insurance brand, is the largest provider of motor vehicle repair work to the NSW smash repair industry, with its smash repairer network conducting approximately 70% of the total smash repair work in the state. This industry typically has challenges in terms of environmental compliance and significant environmental impacts including solid, liquid and hazardous waste generation, stormwater and air pollution. Through these supplier relationships IAG is able to significantly improve the performance of the sector as a whole by encouraging high environmental standards.

Commitment 4.1 Improve compliance to environmental and safety regulation along IAG supply chain

Strategies	Priority Actions
Build capacity of suppliers to meet environmental and safety responsibilities	<p>IAG</p> <ul style="list-style-type: none"> ■ Deliver compliance training to 400 major suppliers (smash repairers and builders) by 2007. <p>DEC</p> <ul style="list-style-type: none"> ■ Provide input and support for roll out of environmental compliance training programs for major suppliers.

