

Responsibility to the environment

Working to realize a sustainable relationship between business activities and the environment

In some form or another, corporate activities have an impact on the environment. As an insurance company, we offer society products and services that contribute to alleviating environmental degradation so this beautiful planet can be handed down to the next generation. As a global citizen, we are fulfilling our responsibility to the environment by taking such measures to improve the environment as reducing carbon dioxide emissions.



Planting trees at the Paliyan Wildlife Sanctuary

Special Topics

Full-fledged start of tropical forest renewal in the Republic of Indonesia

In April 2005, in an effort to reverse the trend of shrinking tropical forests, just one of the world's environmental problems, we collaborated with Indonesia's Ministry of Forestry to plant approximately 260,000 trees in the Paliyan Wildlife Sanctuary, which covers approximately 300 hectares.

In December 2005, under the sponsorship of the special governor of Yogyakarta, a planting ceremony attended by the Forestry Minister and local citizens was held to pray for the project's success.



Paliyan Wildlife Sanctuary
Java, Republic of Indonesia

Through the planting, we are aiming to realize reforestation whereby the forest will be able to coexist with local citizens and will contribute to a reduction in natural disasters as well as recover the essential functions of the forest.

Since the commencement of reforestation efforts, approximately 100,000 trees have been planted over 109 hectares. We plan to carry out surveys and research on the effects of the reforestation on biodiversity in conjunction with Indonesia's Gadjah Mada University.

For the children of Indonesia

To promote reforestation activities with local citizens over the long term, we have donated textbooks, writing supplies, and sports equipment to local elementary schools to further deepen the friendly relationship we have with the community.



Children excited about receiving school supplies and sports equipment



Seiichiro Miyake
Director,
PT. Asuransi Mitsui
Sumitomo Indonesia

We have donated books about forests to local schools to educate local children about the significance of forests. They will be affected by the global environment of the future, and it would be excellent if the local citizens, with our help, could raise and protect the Paliyan forest.

MSIG is developing its global activities; for example, when the local residents living in the vicinity of the forest experienced a major earthquake in 2006, it collected donations from Group companies throughout the world.

Corporate activities that protect and improve the global environment

Bettering the environment is one of our management priorities.

MSIG Environmental Policy

In accordance with its management priority of bettering the environment, MSIG has established the MSIG Environmental Policy.

In following the four specific guidelines outlined below, we are working toward the protection and improvement of the environment.

MSIG Environmental Policy

● Basic philosophy

Based on the MSI Group's management philosophy of endeavoring to contribute to the enrichment of society by bringing security and safety to the world, we shall strive to protect and improve the global environment and shall promote steady and sustainable initiatives in accordance with the action guidelines described below.

● Action guidelines

1 Global environmental protection through insurance and financial services business

Every department in the Company and other Group companies shall work to develop and offer to society products and services that contribute to resolving global environmental problems.

2 Reduction of environmental impact of business activities

Starting with the observance of environmental laws and regulations as well as charters and guidelines for industry to which we have agreed, we shall promote energy and resource conservation along with waste reduction and recycling activities to reduce the environmental impact of our business activities and contribute to the realization of a zero-waste society.

3 Advancement of environmental management systems

We shall work to construct environmental management systems and carry out initiatives established by environmental objectives and targets to effect continuous improvement and prevent pollution.

4 Harmonious coexistence with society through environmental awareness activities

In promoting greater harmony with society, we shall conduct environmental education to raise awareness of environmental problems among our executives and regular employees and promote environmental awareness activities both within and outside the Company so that all employees may proactively carry out environmental protection activities themselves. We shall also widely disclose environment-related information.

This environmental policy shall be made familiar to all executives and regular employees at all Group companies and be disclosed to the general public.

Established October 1, 2001

We have constructed environmental management systems for all business locations and are promoting Groupwide environmental activities.

Environmental management structure

All business sites in Japan have acquired ISO 14001 international environmental management certification, and we are creating a structure for promoting Groupwide environmental initiatives under the MSIG Environmental Policy. In fiscal 2005, two new Group companies began working toward certification, and, at present, MSI and 13 of its Group companies have acquired the 2004 version of ISO 14001 certification. Among overseas business sites, ISO 14001 certification has been acquired in Malaysia.



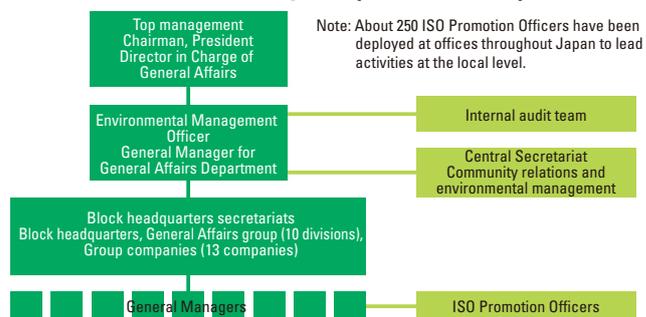
ISO 14001 certificate for environmental management system

MSIG ISO 14001 Certification

| Date of certification | Company names |
|-----------------------|--|
| November 2002 | Mitsui Sumitomo Insurance Co., Ltd., Mitsui Sumitomo Kirameki Life Insurance Co., Ltd., InterRisk Research Institute & Consulting, Inc., MSK Information Service Co., Ltd., MSK System Development Co., Ltd. |
| November 2003 | MSK Hontenkanri Co., Ltd., MSK Building Services Co., Ltd., MITSUI SUMITOMO INSURANCE Claims Adjusting Co., Ltd., MSK Claims Services Co., Ltd., MSK Anshin-Station Co., Ltd. |
| November 2004 | MSK Marine Services Co., Ltd., MSK Shoji Co., Ltd. |
| February 2006 | MITSUI SUMITOMO INSURANCE Loan Service Co., Ltd. MITSUI SUMITOMO INSURANCE Agency Service Co., Ltd. |

Certification body: Japan Quality Assurance Organization

Structure of environmental management promotion (As of April 2006)



We collaborate internationally to help alleviate environmental degradation on a global scale.

● United Nations Environment Programme (UNEP) Insurance Industry Initiative for the Environment

In November 1995, the Company helped draft and signed the UNEP Insurance Industry Initiative for the Environment and joined insurance companies throughout the world in promoting global initiatives that aim for the sustainable development of society.



● Participation in Carbon Disclosure Project 4 (CDP4)

The Company participated in the fourth CDP, which calls for the world's top corporations to disclose their initiatives to combat environmental degradation. CDP4 aims to accelerate initiatives to prevent global warming through the disclosure of such information.

MSIG environmental management system

We have introduced an environmental management system, and we are promoting activities and striving for continual improvement using the PDCA cycle.

2005 Plan

Establishment of environmental targets and plan of action for 2005

The Company pinpoints the environmental aspects of its business activities and separates those activities into activities undertaken by all business locations and those undertaken by segments, after which it establishes specific environmental targets.

Activities undertaken by all business locations: Energy and resource conservation by all employees

Activities undertaken by segments: Environmental initiatives related to the main business of segments at Head Office

Environmental activities undertaken by all business locations

| Environmental objective | Activity (environmental target) | | |
|--|---|---|---|
| | Fiscal 2005 targets (compared with fiscal 2004 performance) | Fiscal 2006 targets (compared with fiscal 2004 performance) | Two-year plan total (compared with fiscal 2004 performance) |
| Reduction of paper consumption | More than 5% reduction | More than 5% reduction | More than 10% reduction |
| Reduction of electricity consumption | More than 3% reduction | More than 2% reduction | More than 5% reduction |
| Reduction of gasoline consumption | More than 5% reduction | More than 5% reduction | More than 10% reduction |
| Promotion of environmental measures for automobiles in use | Implementation of eco-inspections of cars at 760 maintenance shops (includes those with existing facilities) (III) pp. 34, 51 | | |
| Promotion of repairs using recycled parts from cars damaged in accidents | Ratio of parts recycled from cars damaged in accidents: 3.4% | | |

Environmental activities undertaken by segments

Note: 75 items were implemented. (56 activities were implemented in fiscal 2004.)

| Responsible department | Environmental target of the activity |
|---|---|
| General Affairs Dept. | Reassessment of system for recycling food scraps |
| Marine Underwriting Dept. | Development and consideration of products that counteract environmental degradation through activities of the Kyoto Protocol Communications Group |
| Marine Claims Dept. | Held the seventh Marine Accident Prevention for Ships and Cargo seminar to help customers prevent marine pollution |
| Mitsui Sumitomo Kirameki Life Insurance | Promoted green procurement (green procurement rate for fixtures and equipment: 95%) |

Response to emergency situations

We have created a procedure for responding to emergency situations. In accordance with these procedures, we conduct an annual emergency response drill.

▼ Status of emergency response drill (as of June 2006)

Assumed emergency situation: Heavy oil leakage from underground tank and/or pipe for private power generation

Target buildings: Chiba New Town Center, Hachioji Center, Sanda Center

Details: Conducted checks and tests according to response procedure

Implementation and operations Do

Execution and regular inspections of environmental activities in 2005

Activities are steadily implemented according to environmental management plans. Implementation status is reviewed periodically and inadequate activities are corrected.

Evaluation **A**: Achieved targets

B: Less than 10% deviation from targets

C: Less than 30% deviation from targets

Results of activities undertaken by all business locations

| Activity description | Achievement status | Evaluation | Items for commendation, issues |
|--|-----------------------------|------------|---|
| 1. Use of back side of paper 2. Two-sided copies, 2-in-1 reduced copies 3. Reduction of needless inventories of printed materials | -2.1% | B | Increase in printed materials due to product revisions (250 tons more than the previous year) |
| 1. Last person to leave the office uses check sheet to confirm that all office equipment has been turned off 2. Use of stairs for going up one floor or down two floors | -2.6% | B | Implemented energy-saving measures when building facilities were upgraded |
| Thorough implementation of eco-driving | -7.7% | A | Promotion of replacement of Company vehicles with fuel-efficient vehicles |
| Provision of eco-inspections of cars at maintenance shops | Implementation at 760 shops | A | Seminars and individual support activities (27 additional shops) |
| Efforts to encourage customers and repair shops to use recycled parts | Ratio of parts 3.4% | A | Promoted initiatives by using recycled parts as an indicator in performance evaluations |

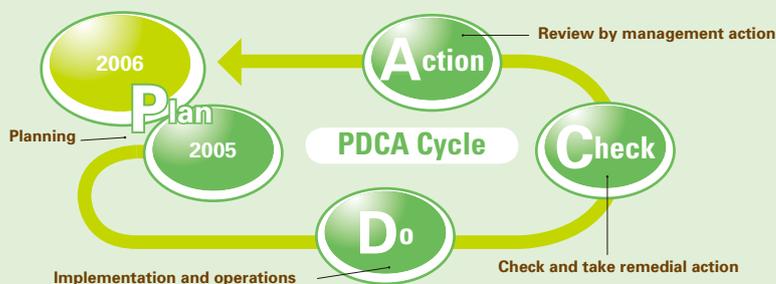
Principal results of activities undertaken by segments

Note: 75 items were evaluated. (A: 69, B: 4, C: 2)

| Results | Evaluation |
|---|------------|
| Food scraps from the cafeterias in the Surugadai Building and Shinagawa Building were recycled as animal feed. In one year, 24 tons, or 3%, of waste were recycled. | A |
| Launched <i>Eco Cruise</i> pleasure boat insurance (III) p. 51) and Support One transit insurance | A |
| Held nine marine accident prevention seminars | A |
| 100% green procurement of fixtures and equipment | A |

Environmental education

To ensure proper understanding and raise awareness of environmental degradation and environmental management systems, and to link this to proactive environment-related activities by each and every member of MSIG, we offer a variety of opportunities for environmental training and education. Starting in fiscal 2005, everyone who works at MSI business locations, including regular employees, temporary employees, and part-time employees, receives environmental education through an e-learning initiative. In addition, *A Portable Guide to ISO 14001*, which includes an activity checklist, has been distributed to all employees to ensure their environmental awareness.



- Ranked number one in the financial sector by the 9th Nikkei Environmental Management Survey

The Company has been recognized for such measures to counteract global warming as reductions in office electricity consumption and a reduction in CO₂ emissions by Company cars, as well as its method for managing targets for ISO initiatives. Moving forward, it plans to strengthen such resource-recycling initiatives as the measure to realize zero food scrap emissions at its Shinagawa and Surugadai buildings.



Inspection for compliance with environmental laws and regulations

We carry out a nationwide inspection to ensure that all relevant laws and regulations that apply to the Company are being observed. The results of this inspection are used to verify that there have been no violations of the law, environment-related lawsuits, or demands from stakeholders.

Internal environmental audits

Periodic internal audits are conducted to ensure that our environmental management system conforms to ISO 14001 standards and that it is being properly implemented.

| | | |
|-------------------------|--------------------|--|
| Audit details | Dates of audit | August 5-30, 2005 |
| | Physical audit | 87 nationwide departments and branches (group companies included) |
| | Document audit | All business locations |
| | Audit standards | ISO 14001 standards and MSI's environmental management manual |
| | Auditors | 7 |
| Audit results | Noted items | 7 (no significant items) |
| | Overall evaluation | The appropriateness and effectiveness of environmental management systems continue to produce results. A stronger relationship between CSR and customer service as well as an increase in the number of internal auditors are recommended. |
| Response to noted items | | All units have responded to and resolved noted items. |



Review by management

Executive officers improve the Plan, Do, Check, & Act (PDCA) cycle through an annual review of the environmental management system that takes into consideration the results of assessments by external assessment bodies as well as internal audits, compliance with laws and regulations, and environment-related performance. In fiscal 2005, they reviewed the items below.

| Environmental targets | Fiscal 2006 targets | |
|---|--|-----------------------------|
| | Comparison with fiscal 2005 | Comparison with fiscal 2004 |
| Reduction in paper consumption Made a downward revision to targets due to an anticipated increase in printed materials resulting from the revision of products and pamphlets | -5% → 3% | -10% → 1% |
| Reduction in gasoline consumption Made an upward revision to targets in light of the progression of the transition to fuel-efficient vehicles | -3% → -5% | -10% → -12% |
| Environmental management system | Changes to enhance the team of internal auditors | |



Establishment of theme and plan of action for 2006

Based on the results of the review by management, the Company has established environmental targets for its activities in fiscal 2006. It stepped up efforts to pinpoint environmental aspects of its main business and came up with 140 items. As a result of environmental impact evaluations, 111 of the 140 items have been selected as activities for which it will set environmental targets.

Environmental activities undertaken by all business locations

| Environmental objective | Activity (environmental target) | |
|--|---|---|
| | Fiscal 2006 targets (compared with fiscal 2005 performance) | Two-year plan total (compared with fiscal 2004 performance) |
| Reduction of paper consumption | Less than 3% increase | Less than 1% increase |
| Reduction of electricity consumption | More than 3% reduction | More than 5% reduction |
| Reduction of gasoline consumption | More than 5% reduction | More than 12% reduction |
| Promotion of environmental measures at repair shops | Acquisition of EcoAction 21 certification by 20 additional repair shops | |
| Promotion of repairs using recycled parts from cars damaged in accidents | Ratio of parts recycled from cars damaged in accidents: 3.6% | |

Environmental activities undertaken by segments

| Responsible department | Environmental target of the activity |
|---|--|
| Information Technology Planning Dept. | 95% of computer equipment purchases to be environment-friendly products in accordance with the Law on Promoting Green Purchasing |
| Agent System Dept. | 90% reduction in paper output by changing to electronic documents for new development proposals |
| MSK Shoji Co., Ltd. | 5% reduction in water consumption by the employee cafeteria compared with the previous year |
| InterRisk Research Institute & Consulting, Inc. | Ongoing transmission of environment-related information with the publication of a quarterly environment newsletter |

Result of renewal inspections by third-party certification bodies

| | | |
|--------------------------------------|---|---|
| Assessment dates | January 17-20, 2006 | |
| Overall evaluation | ISO 14001 certification has been renewed under the fiscal 2004 version, and recommended improvements from the previous assessment have been made. | |
| Areas of evaluation | Items for improvement | 0 |
| | Items for which improvement is suggested | 12 items → Increase in the number of internal auditors, increase in the number of items related to environmental aspects in essential operations |
| | Items evaluated highly | 3 items → Increase in the number of environment-related initiatives in Head Office segment operations, aggressive efforts to raise the popularity of eco-inspections for the general population |
| Response to recommended improvements | In fiscal 2006, the Company will increase the number of internal auditors and pinpoint the environmental aspects of its principal businesses. | |

Measures to reduce the environmental impact of business activities

We are working to understand the extent of the environmental impact of our business activities and are promoting measures to reduce environmental impact by all employees.

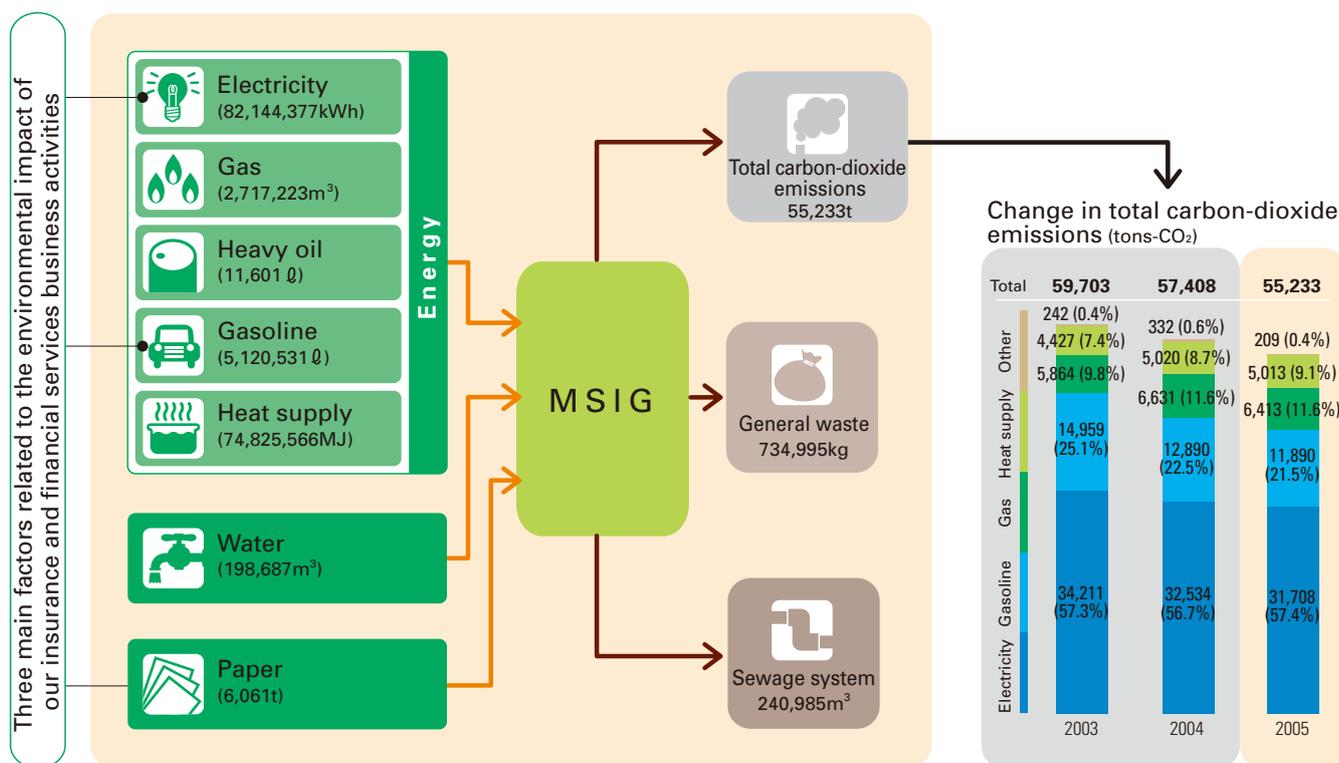
■ Characteristics of environmental impact

There are three main factors related to the environmental impact of our insurance and financial services business activities:

- Use of paper for insurance product applications and pamphlets and for the management of customer policies

- Use of electricity for the computer network needed to respond to customer needs
- Use of gasoline for the Company cars required to ensure close communication with customers and agents

Of these three factors, electricity and gasoline use are the primary causes of carbon-dioxide emissions—a cause of global warming. To reduce this impact, we have set concrete targets and developed an action plan that is being undertaken Groupwide.



Carbon-dioxide emissions data record

| Cause of emissions | Scope | Performance | Emissions | Emissions coefficient | Emissions volume (kg of CO ₂) | Kg of CO ₂ , per person | Total emissions volume (tons of CO ₂) |
|--------------------|-----------------------------------|-------------------------|-------------------------|---|---|------------------------------------|---|
| Electricity | All locations | 82,144,377kWh | 82,144,377kWh | 0.386kg-CO ₂ /kWh | 31,707,730 | 1,644 | 31,708 |
| Gasoline | All locations | 5,120,531 ℓ | 5,120,531 ℓ | 2.322kg-CO ₂ /ℓ | 11,889,873 | 616 | 11,890 |
| Gas | Head Office and related buildings | 1,186,056m ³ | 2,717,223m ³ | 2.360kg-CO ₂ /m ³ | 2,799,092 | 332 | 6,413 |
| Heat supply | Head Office and related buildings | 32,661,030MJ | 74,825,566MJ | 0.067kg-CO ₂ /MJ | 2,188,289 | 260 | 5,013 |
| Sewage system | Head Office and related buildings | 105,189m ³ | 240,985m ³ | 0.511kg-CO ₂ /m ³ | 53,752 | 6 | 123 |
| Heavy oil | Head Office and related buildings | 5,064 ℓ | 11,601 ℓ | 2.710kg-CO ₂ /ℓ | 13,723 | 2 | 31 |
| Water supply | Head Office and related buildings | 86,726m ³ | 198,687m ³ | 0.190kg-CO ₂ /m ³ | 16,478 | 2 | 38 |
| General waste | Head Office and related buildings | 320,822kg | 734,995kg | 23.500kg-CO ₂ /ton | 7,539 | 1 | 17 |
| | | | | | Total | 2,863 | 55,233 |

Use of Head Office and related buildings

| Name of building | Location | Total floor area (m ²) | Number of people using the building |
|-----------------------|-------------------------|------------------------------------|-------------------------------------|
| Shinkawa Building | Chuo Ward, Tokyo | 58,883 | 2,000 |
| Surugadai Building | Chiyoda Ward, Tokyo | 75,609 | 2,800 |
| Chiba New Town Center | Inzai, Chiba Prefecture | 81,010 | 2,700 |
| Hachioji Center | Hachioji, Tokyo | 19,707 | 820 |
| Sanda Center | Sanda, Hyogo Prefecture | 21,764 | 100 |

Total number of MSIG employees: 19,290 as of March 31, 2005 (excluding part-time employees)

Method of calculating total emissions: Total emissions volume was calculated by multiplying emissions per person by the total number of Group employees.

Carbon-dioxide emissions coefficient: We have used the emissions coefficient specified by the fiscal 2005 Tokyo Global Warming Prevention Plan.

Electricity usage volume: Head Office and related buildings (Shinkawa, Surugadai, Chiba New Town Center, Hachioji Center, and Sanda Center): Actual usage volume.

Other buildings: Calculated from electricity fees by using average electricity unit price of ¥18 per 1 kWh.

Gasoline usage volume: Gasoline usage volume was calculated based on monthly gasoline bills and the nationwide average retail price for each month.

Sanda Center: The Sanda Center closed in December 2005. The number of people using the building is an average based on previous figures.

Status of activities to lessen environmental impact of five Head Office related buildings and Company cars

We are steadily reducing emissions of carbon dioxide—a cause of global warming—by aggressively promoting energy-saving measures in our buildings.

We aggressively promote energy saving at all buildings and are reducing our use of electricity and other kinds of energy. In fiscal 2005, we took the initiatives listed below to realize a significant decrease in the consumption of electricity and other kinds of energy.

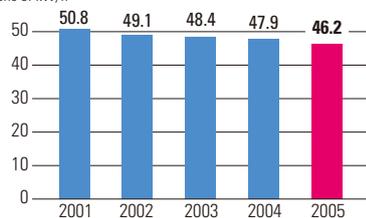
1. Commencement of operations and management of Shinagawa Building using the Building and Energy Management System (BEMS)
2. Replaced old light fixtures with highly efficient ones at the Surugadai Building

3. Replaced old heating system with energy-saving model in the Hachioji Center Building
4. Installed an inverter in the air-conditioning system in the computer wing of the Chiba New Town Center Building
5. Streamlined operations at the Mita Center Building after the restructuring of the computer center's operations

In addition, the Company has been aggressively replacing Company vehicles with low-emissions gas vehicles, achieving a replacement rate of 92% in the Tokyo metropolitan area as well as the Kansai and Chukyo regions.

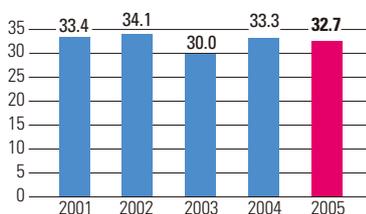
Electricity usage volume

Unit: Millions of kW/h



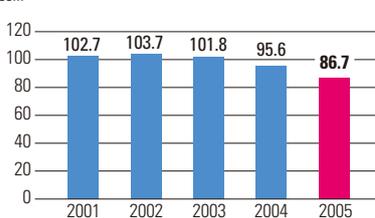
Heat supply volume

Unit: Millions of Mcal



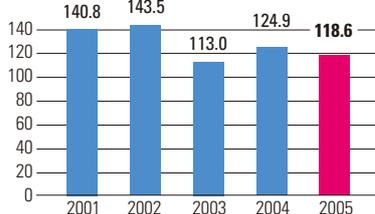
Water usage volume

Unit: 1,000m³



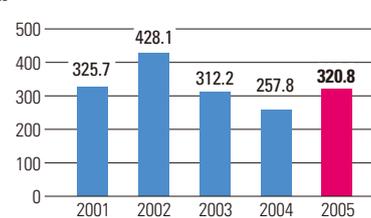
Gas usage volume

Unit: 10,000m³



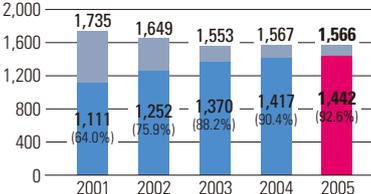
Final disposal volume for general waste

Unit: Tons



Introduction of low-emission vehicles

Unit: vehicles



Examples of voluntary environmental improvement actions taken throughout Japan

● Aichi Prefecture

Automobile eco-business recognition

In fiscal 2005, the Nagoya Building, Aichi Higashi Building, Kariya Building, and Toyota Building were recognized as automobile eco-businesses for their promotion of the implementation of eco-cars.

● Osaka Prefecture

Registration as a business that practices eco-driving

Rather than concentrating solely on Company vehicles, we are promoting Eco Safety Driving for private vehicles as well. We promote related initiatives through the *Eco Safety Driving News*, which provides information about Eco Safety Driving training sessions and such things as the effects of practicing Eco Safety Driving.



Eco Safety Driving News

Environment-friendly initiatives implemented by individual employees

● Promotion of Eco Two movement

Employees are reviewing their everyday work and developing Eco Two (ecology and economy) movement initiatives, which seek to eliminate waste, in all business locations.



Eco Two movement seals

● Implementation of Eco Two BIZ (year-round casual dress code)

We are promoting a change to a casual business dress code in exchange for a one-degree increase in office temperatures in the summer and a one-degree decrease in the winter.



Eco Two BIZ office

Other environment-friendly initiatives

● Construction of environment-friendly, energy-saving Shin-Osaka Division Building (tentative name)

The Shin-Osaka Division Building, scheduled to be completed in March 2008, will be equipped with a solar-powered generator. Green procurement was employed in the purchase of materials, and green space on the rooftop will counteract the heat island phenomenon. This building has received the top S ranking of the Osaka Comprehensive Assessment System for Building Environmental Efficiency (CASBEE) for its comfort and consideration of the environment.

● Eco Envelopes

We have adopted the use of environment-friendly envelopes when mailing documents to customers and shareholders. By using glassine paper and biodegradable organic films for the windows in our envelopes, we have made it possible to recycle them without having to remove the window material. Furthermore, the use of easy-to-remove soy ink also lightens the impact on the environment.



Environment-friendly envelopes

Contributing to the alleviation of environmental degradation through insurance and financial services

We are promoting the development and provision of environment-friendly products and services through our principal businesses.

Eco Balance (investment trust product nicknamed *Umi to Sora*)

MSI sells *Eco Balance* (nickname: *Umi to Sora*, or Sea and Sky), an environment-friendly investment trust product that invests in companies chosen for their excellent environmental records. The evaluation of companies' environmental initiatives focuses on their efforts to prevent global warming.

Investment in Asia ESCO Business Fund

In fiscal 2005, as an insurance company, we invested for the first time in a fund that invests in ESCO businesses^{*1} and renewable energy businesses^{*2} in Asia. Investing in this fund will contribute to infrastructure development in Asia and the prevention of global warming.

*1 ESCO (Energy service company)

An ESCO is a type of company that offers comprehensive services for improving energy savings, including technology, facilities, personnel, and capital, where the amount of cost reductions realized through energy savings finances investment in energy conservation.

*2 Renewable energy

Renewable energy refers to energy, including solar, small hydropower, geothermal heat, and biomass (timber, manure, etc.), that can be continually renewed.

Other financial services

We indirectly support environment-friendly actions by individuals by providing eco-car loans for the purchase of environment-friendly vehicles as well as solar loans for the purchase of solar energy devices. Furthermore, for environment-friendly businesses, such as clean energy companies, in addition to financing a wind power generation project, we are making proposals that provide stability to companies that deal in weather derivatives.



Weather derivative

The popularity of eco-inspections and eco-maintenance is on the rise.

Eco-inspections and eco-maintenance control the emissions of harmful and toxic gases as well as noise and vibration and, by improving fuel efficiency, reduce CO₂ emissions, thereby reducing the environmental impact that arises from operating a vehicle. As of March 31, 2006, 700 members of the nationwide vehicle maintenance organization Advance Club (▶▶ p. 34) had acquired the technology necessary for these services.

Amid efforts to popularize and accelerate the use of such services across Japan, we have established an Environmental Vehicle Inspection Department in the Yokohama area and, as a result of promoting eco-inspections as environmental maintenance that is good for people and the earth, over 3,200 vehicles received eco-inspections in one year. This initiative won an Agency for Natural Resources and Energy Director-General prize in the service station category for contribution to the environment.

EcoAction 21 certification—a step beyond the popularization and promotion of eco-inspections and eco-maintenance

EcoAction21 is a simplified version of ISO 14001 standards created in 1996 by the Ministry of the Environment in an effort to popularize it among small and medium-sized enterprises. A management system that aims to realize reductions in CO₂ emissions as well as water consumption and waste emissions, it can be acquired in a relatively short amount of time at a low cost.

Moving forward, we plan to go one step further in our efforts to popularize eco-inspections and eco-maintenance by promoting the acquisition of *EcoAction 21*. We will provide multifaceted support for promotion activities by holding seminars and providing individual consulting.



EcoAction 21

Other significant environment-friendly products and services

1992-2004

- Environmental Impairment Liability Insurance
- Environmental Impairment Liability Insurance for businesses with waste emissions
- Global Standard Discount (general liability insurance)
- Fixed amount repair coverage rider (automobile insurance)
- Soil Decontamination Insurance
- Compensation Liability Insurance for Medical Waste Generators
- Property Damage Excess Repair Fees Optional Policy (automobile insurance)
- Environmental impairment-related services for companies expanding into China

2005

Net de Hoken@Travel

(completely paperless international travel insurance available on the Internet) (▶▶ p. 22)

Eco Cruise (pleasure boat insurance)

This product encourages recycling by automatically including coverage for a portion of recycling costs in the event that the policyholder has to write off the boat.

Offering environmental studies, research, and risk consulting

By providing environment-related research and consulting services, InterRisk Research Institute & Consulting, one of the Group companies of MSIG, contributes to the realization of a sustainable society and environmental risk management.

■ Environmental management system consulting

Our team of experts, including two ISO 14001 senior auditors and two ISO 14001 auditors who are registered with the CEAR (Center of Environmental Auditors Registration) offer ISO 14001-related consulting services.

■ Environmental risk consulting

Our experts, including senior ISO 14001 auditors and environmental counselors, conduct environmental risk analysis of industrial plants and facilities and propose improvements where necessary.

■ Soil contamination research and consulting

InterRisk engages in research and consulting regarding soil contamination systems and inspection technology as well as environmental site assessments related to the sale of land.

■ Eco-asset consulting for corporate green spaces

InterRisk evaluates and analyzes green spaces owned or managed by companies and provides consulting to maximize the potential of the space at a reasonable cost and promotes multifaceted uses for it.

■ Provision of various kinds of information

InterRisk provides information through the environmental newsletter *Shin Eternal*.

In fiscal 2005, the company published *Trends in European Union Environmental Regulations*, *Environmental Report and CSR Report in Data*, and *The Future of Environmental Laws and Regulations in China*. In addition to this, InterRisk publishes the quarterly *Environmental News*, which contains information about environmental activities in Japan and overseas.

Working toward communication and harmonious coexistence with society through environmental education activities

■ Surugadai Building Rooftop Garden

The Surugadai Building has a rooftop garden that is garnering attention as a measure to combat the heat island phenomenon in Tokyo. At present, the rooftop garden is open every Friday to the general public to allow people to experience its splendor firsthand. There is a gardening corner in one section of the rooftop garden that has a vegetable garden that employees and local citizens can use. Chemical fertilizers are not permitted, and clippings and weeds are composted into fertilizer, with the aim of cultivating vegetables and flowers that are environment-friendly. Users of the garden exchange seeds and seedlings in this space where city dwellers can relax and enjoy themselves.



Surugadai Building rooftop garden
Building specifications:
Floor area of rooftop garden facility: 2,614m²
Green space floor area: 2,561m²

■ Holding Citizens' Environmental Course lectures

We sponsor environmental lectures that are open to the public, inviting speakers who are experts in environmental issues and community contribution.

● Outline of previous lectures

| | |
|--------------------|---|
| June 10, 2005 | Cool down the city, cultivate the city |
| September 16, 2005 | Tokyo's "heat island" phenomenon and how we can deal with it |
| March 3, 2006 | Toward the creation of a comfortable city using green spaces and heat |
| June 23, 2006 | Recover, raise, and use green spaces in Tokyo! |

■ Parent-child summer holiday classroom

We held an event for children to visit their mother's or father's environmentally sound workplace. Through the Kids' ISO 14001 Program—an environmental education program for children—and a seed-planting activity on the rooftop garden, we raised the children's awareness of the environment even when at home while deepening relationships between parents and children.



Environmental education outing

● Eco-Products Farm

Through the collaboration between the environmental event Eco-Products Exhibition and the rooftop garden of the Surugadai Building, the Eco-Products Farm was born. Mint harvested from the garden is used in herbal tea and food served at the event's café.



Soup using rosemary harvested from the garden

● MS Bird Watchers' Club

The MS Bird Watchers' Club was formed through the initiative of current and former employees. They watch birds that fly to the Surugadai Building as well as a little swift's nest that has been built there, and are maintaining observation activities over the long term, providing wild bird experts with data.



Little swift