CORPORATE CITIZENSHIP REPORT MEXICO 2015





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A MESSAGE FROM THE DIRECTORS

A MESSAGE FROM THE DIRECTORS

Dear friends,

We are pleased to present the Fifth Corporate Citizenship Report of MMC Mexico 2015. In this report you will find the main activities we conducted throughout the year regarding the three pillars of sustainability: economic, social and environmental.

In Marsh & McLennan Companies we are committed in making a positive impact on the community and in making a difference with all the services we offer. Being a good corporate citizen implies working under strict ethical standards, while seeking the common good and respecting the environment.

As part of a global initiative to give back to our communities, this year we celebrated our first Global Volunteer Month with a successful participation from all our offices in Mexico—i.e. 25% of the total workforce.

Within the firm, we are committed to Diversity and Inclusion. This year we launched three courses to strengthen such concepts among our colleagues: "La Diversidad y Tú" (Diversity and You), "La Importancia de la Diversidad en la Nueva Cultura Laboral" (The Importance of Diversity in the New Work Culture), and "Entendiendo la Diversidad en la Oficina" (Understanding Diversity at the Office).

On the occasion of the World Environment Day, in June we organized various environmental education activities, including the "8 días, 8 ecoretos" (8 Days, 8 Ecochallenges) contest, which aim was to meet two different challenges each week relating to the care and protection of our resources: paper, energy and water.

We have reconfirmed our commitment to the United Nations Global Compact, of which we are members; its ten principles have been incorporated in this Report as part of the Communications on Progress for this period.

Likewise, we would like to thank all the people who make possible that Marsh & McLennan Companies Mexico can be a responsible corporate citizen; please share with us your thoughts and comments.

Remigio Noriega González de León CEO Albert Fischl CEO

André Maxnuk CEO









SCOPE OF THE REPORT

SCOPE OF THE REPORT

MMC's Fifth Corporate Citizenship Report 2015 is an annual publication by Marsh, Guy Carpenter, and Mercer in Mexico, reporting results obtained from January 1 through December 31, 2015 that are based on three focus areas: economic, social and environmental.

SCOPE OF APPLICATION

This report covers the data, initiatives and achievements of the four operating companies from Marsh & McLennan Companies (MMC) established in Mexico: Guy Carpenter México Intermediario de Reaseguro S.A. de C.V., Marsh, Brockman y Schuh Agente de Seguros y de Fianzas S.A. de C.V., Marsh & McLennan Servicios, S.A. de C.V. and Mercer Human Resource Consulting S.A. de C.V.

STANDARDS

This Report was prepared in accordance with the G4 Sustainability Reporting Guidelines of the Global Reporting Initiative (GRI)—Core option.

Likewise, we make reference to the UN Global Compact's ten principles, to which Marsh and Mercer are adhered since 2012.

METHODOLOGY

The information was gathered by Marsh and Mercer CSR Department, as well as by the Guy Carpenter CSR Coordinator; data was provided by the business units involved in its management and reviewed by experts in the field, to ensure that the contents sufficiently represent the activities and results of our companies.

CONTENTS

Our basis for defining the contents of the Report was the materiality study that we conducted this year, consulting three of our key stakeholders: employees, clients and communities, as well as the priorities set in our CSR strategy. We also based on the GRI's Principles of Quality and Content.



MATERIALIY AND STAKEHOLDERS

Marsh & McLennan Companies work together with and for our stakeholders: colleagues, clients, shareholders and communities.

With the purpose of having an increasingly strong relationship with them, we identify and prioritize them — based on the way they influence or are influenced by our business activities — and establish communication channels.

To find out what they think of us and take action on this basis we have several communication mechanisms, whereby we can improve every aspect.

MMC STAKEHOLDERS

Colleagues: Every day we make efforts to have a good work environment that allows our employees' professional development.

Clients: We offer high-quality solutions with a spirit of service.

Shareholders: We perform our business tasks creating added value in a fair and transparent way.

Communities: We support and look for ways to increase the quality of life of vulnerable groups nationwide.

DIALOGUE AND COMMUNICATION MECHANISMS

Intranet, e-mail, internal meetings, mailbox, colleague engagement survey, internal communication boards, electronic boards, participation in corporate social responsibility activities, CSR opinion survey.

Service surveys, customer service interviews, meetings, e-mail, Marsh & McLennan Companies' Annual Financial Report and Corporate Citizenship Report, website, press, social networks, on-site and online events.

Marsh & McLennan Companies' Annual Financial Report and Corporate Citizenship Report.

Periodic meetings, on-site visits, joint projects and through specialized organizations.

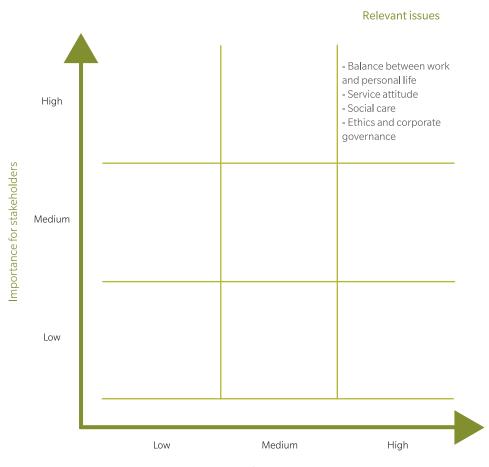
MATERIALITY AND RELEVANT ISSUES

This year we conducted a materiality study in order to know our main stakeholders' expectations. Therefore, we used our direct listening and dialogue tools, such as:

- Customers: Customer service evaluation
- Colleagues: Colleague Engagement Survey
- Community: Direct interviews with beneficiaries

We also conducted a benchmark study to learn about industry standards and public opinion on issues of sustainability.

This study produced a number of issues that our stakeholders consider relevant, which are contemplated in the management of the company; we reported the actions we have taken throughout the Report.



Performance MMC



1. OUR BUSINESS

1.1 THE MARSH & MCLENNAN COMPANIES GROUP

Marsh & McLennan Companies is a global leader in professional services firm offering clients advice and solutions in risk, strategy and people. Through its four firms: Marsh, Guy Carpenter, Mercer and Oliver Wyman, our professionals help businesses and public institutions worldwide to identify, plan and respond to corporate risks and critical issues.

Marsh & McLennan Companies generates annual revenue in excess of USD\$13 billion, and is listed on stock exchanges in Chicago, New York, and London (NYSE: MMC). In addition, it is a world leader in its sector, according to the Business Insurance and Best's Review rankings, and the 225-ranked company worldwide according to Fortune 500.

Marsh Guy carpenter

Mercer

Oliver Wyman
Group

Oliver Wyman
Group

Lippincott

RISK SERVICES
AND INSURANCE

CONSULTING

Our 60,000 employees provide analysis, advice and transactional capabilities to clients in more than 130 countries.

1.2. SERVICES OF MARSH & MCI ENNAN COMPANIES IN MEXICO

RISK AND INSURANCE MANAGEMENT

Marsh, Brockman y Schuh Agente de Seguros y Fianzas S.A. de C.V.

As the global leader in insurance brokerage and risk management, this company teams up with its clients to establish, design and deliver innovative solutions for the industry, thus managing to protect the future of its clients and helping them succeed. For further information about the products and services of Marsh in Mexico please visit: www.marsh.com.mx

Guy Carpenter México Intermediario de Reaseguro S.A. de C.V.

Being a risk and reinsurance specialist, this leading company creates and executes reinsurance and risk management solutions for all kind of clients. It provides reinsurance brokerage and financial modeling services, as well as consultancy for insurance and reinsurance companies throughout the world. For further information about the products and services of Guy Carpenter in Mexico please visit: www.guycarp.com

CONSULTING _

Mercer Human Resource Consulting S.A. de C.V.

A global leader in human resource consultancy, the firm works with clients to solve their most complex human resource problems, designing and establishing management strategies in human capital, health, benefits, retirement, risks, and bonds. For further information about the products and services of Mercer in Mexico please visit: www.mercer.com.mx

Oliver Wyman

It is a leader in global management consultancy that combines deep industry knowledge with specialized expertise in strategy, operations, risk management experience and organizational transformation. 3,700 Company professionals help clients to optimize their business, improve their operations and risk profile, and optimize the Company's yields to seize the most attractive opportunities. For further information about the products and services of Oliver Wyman please visit: http://www.oliverwyman.com/

OUR OFFICES IN MEXICO



- Cancún, Q. Roo.
- Cd. Juárez, Chi.
- CDMX
- Chihuahua, Chi.
- Citadel
- Guadalajara, Jal.
- Hermosillo, Son.
- León, Gto.

- Mérida, Yuc.
- Mexicali, B.C.
- Monterrey, N.L.
- Nogales, Son.
- Puebla, Pue.
- Querétaro, Qro.
- Reynosa, Tam.
- Tijuana, B.C.
- Torreón, Coah.

1.3 OUR PHILOSOPHY

OUR MISSION:

Marsh & McLennan Companies is a professional services firm, committed to assisting our clients making a difference in the moments that matter.

OUR VISION:

- We will be widely recognized as one of the world's elite business enterprises—the preeminent provider of professional services.
- We will provide our clients with the most valuable ideas, services and solutions.
- We will provide our colleagues with opportunities to grow, contribute and thrive.
- We will achieve sustained growth in earnings.
- We will achieve significant and sustained growth in shareholder value.

OUR VALUES: CLIENTS

We will deliver exceptional value to clients on a global basis by meeting or exceeding our clients' requirements and by innovating to meet emerging client needs in a manner that promotes shareholder value over time.

INTEGRITY

We will conduct business consistent with the highest ethical and professional standards and we will not tolerate behavior that deviates from those standards. We will act with integrity, honesty, courage and mutual respect.

COLLEAGUES

We will make Marsh & McLennan Companies a great place to work for outstanding people by treating all of our colleagues as valued partners, in the spirit of collaboration, engagement and inclusion. We will empower people, hold them accountable for results, and reward them based on their performance as individuals, as teams and as part of our Company.

EXECUTION

We will focus our efforts and consistently deliver on our commitments to clients, shareholders and colleagues. We will ensure alignment around goals, cost discipline and P&L accountability.

1.4 BUSINESS ETHICS

One of the pillars of Marsh & McLennan Companies is integrity in business. We always work in an ethical and transparent manner, among ourselves and with all stakeholders.

Our Code of Conduct, ("The Greater Good"), reflects that spirit. Each one of us must take individual responsibility and act with integrity at all times, even when making difficult decisions. This is the underlying principle to act for the greater good.

Its guidelines are in full accordance with human rights and include aspects relating to respect between colleagues, fair competition, anti-corruption practices, integrity in conflicts of interest and action as corporate citizens.

For further information about our Code of Conduct you can download a copy, in the following website: www.mmc.com/about/code.php

We hold multiple courses that reinforce the message of ethical behavior. On an annual and mandatory basis, our colleagues complete a Code of Conduct certification and may choose to take any of the following workshops available in our online system:

- The Greater Good Certification: *The Greater Good*
- Confidentiality of Information
- Email and Social Media Management
- Data Protection
- Trade Sanctions
- Promoting Respect in the Workplace
- Anti-corruption and Anti-bribery

- Antitrust and Trade Practice Compliance
- Conflicts of Interest
- Records Retention
- First Aid and Building Evacuation
- Fire Control and Fighting
- Search and Rescue
- Explosive Device Threat Training

On December 9, as every year, we celebrated — through the Ethics Committee — the International Anti-Corruption Day. In addition to a communication campaign, we distributed white badge lanyards with the legend "Break the corruption chain" to all our colleagues at Torre Mayor.

Also, through our Ethics Committee, we implemented the "Efficient use of our reporting mechanisms" campaign, with the objective of letting our colleagues know who to turn to in case of any question, concern or comment about the different dilemmas they face daily at work.

In MMC we take extra care to prevent, identify and, where applicable, penalize acts of corruption and bribery. We have implemented different options to raise concerns or seek guidance regarding ethics issues:

Hotline: A secure service, provided free of charge, that operates 24 hours a day worldwide. All issues reported are referred to the appropriate areas within the organization for investigation and resolution. To access the system, it is only necessary to dial 01 800 288 28 72, then to select the language in the options menu, and a specialist will deal with the call by asking certain questions, and then will send a report to the area in charge.

There is also the option to visit the website: https://mmceuhotline.alertline.com/gcs/ welcome?locale=es and complete the process there.

- DIME: This communication channel operates through an electronic mailbox found on our local Intranet page; through this tool the colleague can express proposals, concerns and/or suggestions. It is completely anonymous.
- Additionally, colleagues at MMC have the option of talking directly with our Compliance Officer and Legal Department, reporting securely and confidentially any concern about illegal or unethical behaviors that may be in violation of our policies.

During 2015, two complaints were filed through these channels. These complaints were resolved through institutional channels.

1.5. CORPORATE GOVERNANCE

The Board of Directors of Marsh & McLennan Companies Mexico is committed to the highest standards of ethics, integrity and professionalism, which are included in the Corporate Governance Guidelines of the organization, which establish the Board's functions, structure, compensation, and other aspects. This committee has a nationwide scope only.

The Board is made up of managers and shareholders of our companies in Mexico, who in turn elect the Director and the members of the Executive Committee who manage the businesses and governance of the company. For the Directors' selection purposes, the terms and standards of independence must be upheld, thereby ensuring that the selected persons have no direct or indirect material bonds with the company.

Today, the Board is made up of 12 members, including the CEO.

The Executive Committee is responsible for the corporate governance of our organization. This committee is made up by at least three independent Managers and meets at least four times annually. Its role is to advise the Board of Directors, to periodically report on the performance of the company and to support the Annual Shareholders' Meeting.

In order to support their functions, the Board of Directors has four committees:

- Audit Committee
- Compensation Committee
- Managing and Governance Committee
- Corporate Responsibility Committee

Each of these committees has its own bylaws regulating their operations.

For further details on our Corporate Governance, please visit: http://www.mmc.com/about/ governance.php

OPERATING STRUCTURE

Dan Glaser President and CEO MMC

Peter Zaffino President and CEO Marsh Alex Moczarski President and CEO Guy Carpenter Julio Portalatin President and CEO Mercer

Ricardo Brockmann CEO of Latin America and the Caribbean

Aidan Pope CEO of Latin America and the Caribbean

Eduardo Ragasol Regional President

Remigio Noriega CEO Mexico

Albert Fischl CEO Mexico André Maxnuk Latin America CEO

Executive Managements

Executive Managements

Executive Management



1.6. CORPORATE CITIZEN STRATEGY

The MMC Corporate Citizenship Policy comprises three core aspects that are our basis:

- a) Corporate Social Responsibility: our actions in the community and involvement of colleagues in these efforts.
- b) Diversity and Inclusion: our commitment to foster an inclusive and high-performance work environment based on excellence, respect and dignity.
- c) Sustainability: our commitment to friendly practices with the environment both in our operations and in our work with clients to advise them on their environmental challenges.

If you want to know more about the Marsh & McLennan Companies' Corporate Citizenship Policy, please visit: (http://www.mmc.com/CorporateCitizenship/index.php)

According to these three pillars, our corporate social responsibility strategy is based on the following six focus areas:

At MMC Mexico, Marsh, Mercer and Guy Carpenter each has its own CSR Committee that is responsible for designing, implementing and evaluating the CSR strategy. They are made up of employees from all areas and companies.

There is also a CSR Coordinator, who is responsible for promoting the initiatives of each committee under the supervision of the Human Resources and Compliance Departments.

MARSH -MERCER Chief Executive Officer (CEO) Human Resources Department CSR Coordinator Business Ethics
Committee
Community Engagement
Committee
Colleagues Committee
Environmental Committee
Diversity and Inclusion
Committee
Communications

GUY CARPENTER

Chief Executive

Business Ethics Committee Community Engagement Committee Colleagues Committee Environmental Committee

CSR Strategic Pillars

- 1 Business Ethics
- 2 Colleagues
- 3 Environment
- 4 Community Engagement
- 5 Communications
- 6 Diversity and Inclusion



2. COMMUNITY

Globally, Marsh & McLennan Companies has a long tradition of commitment to the community. In Mexico, we focus our efforts on three main areas:

- -Education
- -Humanitarian Aid and Disaster Preparedness and Recovery
- -Skill-based volunteering

In 2015, the OECD published the "How's life?" report. This document affirms that a good education provides knowledge and tools needed to participate effectively in society and economy, as these are important requirements for obtaining a job and generate income.

However, in Mexico, only 37% of adults between 25 and 64 years of age have completed junior high school; far below the 75% of the OECD average and one of the lowest among member countries (in addition to Russia and Brazil).

In MMC Mexico we are committed to contribute to the reduction of this gap by supporting education.

LA CASA DE LA ARTESANA (THE ARTISAN'S HOUSE)

We have already worked four years with Child Fund Mexico in The Artisan's House project, through which we have built and enabled a work space for women from the Hñahñu Batsi community of San Andrés Daboxtha and for women from the surrounding communities of Cardonal, Hidalgo, so that they could develop productive activities in an orderly fashion.

In 2015, together with the Pro Empleo Foundation, the "Business Plan Development" workshop was given to the group of women from The Artisan's House and other members of the community and of the Hñañhu Batsi non-profit organization. From this training six business plans emerged:

- 1. Biscuit distributor and bakery
- 2. Non-profit organization
- 3. Stimulation sessions for children and the elderly
- 4. Maguey honey production
- 5. Sheep farming for fattening
- 6. La Casa de la Artesana (The Artisan's House)

Subsequently, 3 personalized advising sessions were given to each of these teams so that they could finish their business plan and Pro Empleo advisers could clarify specific doubts. The next step is to support them in the incubation of these projects.





FUNDRAISING

This year, in MMC Mexico we developed an innovative fundraising initiative called "Ponte en forma por una causa" (Get Fit for a Cause). The purpose of this program is to combine physical activity and volunteer work. The idea is to form teams of 5 or more colleagues and participate in any walk/run organized by or on behalf of any social cause. In return, the company donates to the non-profit organization the amount of MXN\$450 for each participating colleague.

In 2015, we participated in 7 walks/runs with a cause where 74 colleagues ran the equivalent to 709 kilometers [440 miles] (distance between CDMX and Monterrey).

With this initiative we raised a total of MXN\$46,500 that were donated to 7charities, broken down as follows:

1. Aquí Nadie Se Rinde: MXN\$10,000

2. Isla Urbana: MXN\$2,500

3. Asociación Mexicana de Fibrosis Quística: MXN\$6,500

4. Kardias, A.C.: MXN\$12,000

5. Fundación Sin Recibir Nada a Cambio: MXN\$4,500 (Reynosa)

6. Un Kilo de Ayuda: MXN\$6,000

7. Alianza Anticáncer Infantil: MXN\$5,000 (Monterrey)

As every year, the "Colaciones saludables" (Healthy Snack) program was launched at Guy Carpenter to raise funds among employees. This year, with the amount raised we bought chairs, paint, and teaching materials for El Espino elementary school of the Ri Xudi community, in Hidalgo.

Likewise, Guy Carpenter donated cleaning materials and a mini-bar to Asociación Hñahñu Batsi Ri Xudi A.C.

VOLUNTEERING

This year, volunteer activity took on special relevance for MMC. The Paid Day Off to Volunteer Policy was strengthened; this policy states that colleagues will have one paid work day off each calendar year to perform volunteer activities during working time.

In May, we celebrated Global Volunteer Month, a global initiative to promote volunteering among our colleagues and a chance to give back to the communities where we live and work. The first edition was in 2015 and more than 50 countries and 300 cities took part.

In Mexico, 100% all of our offices participated. During this month, we conducted a total of 18 volunteer initiatives and added 1,075 hours of community work.

Moreover, the MMC Volunteer Club was consolidated to create a community of volunteers and recognize Marsh, Guy Carpenter, Mercer, and Oliver Wyman colleagues, who devote time, talent, and effort to volunteering.

Finally, the "Voluntarios del Año" (Volunteers of the Year) program was created—a system of annual recognition for 10 volunteers who have achieved the greatest number of hours recorded in our Volunteer Match platform. The first 3 places also receive a grant of MXN\$5,000 each, to donate to the non-profit organization of their choice.

In 2015, the three winners of this program decided to donate their MXN\$5,000 to the following institutions:

1st Place: Susana Velázquez, Reynosa office, to Casa Hogar El Shaddai; 2nd Place: Teresita Hernandez, Mexico City office, to Asociación Mexicana de Ayuda a Niños con Cáncer, IAP;

3rd Place: Irma Soriano, Mexico City office, to Ministerios de Amor, A.C.

In 2015, the "Volunteers of the Year" decided to donate their prize to the Casa Hogar El Shaddai, the Asociación Mexicana de Ayuda a Niños con Cáncer, IAP, and to Ministerios de Amor, A.C.

2015 MEXICO ACCOMPLISHMENTS

- 2,820 volunteer hours
- 308 volunteers
- 9 average hours per volunteer
- 25% of the total headcount
- 15 participating cities
- More than MXN\$60,000 in donations
- · Marsh Mexico: second country with the most volunteers worldwide within Marsh
- Marsh and Mercer Mexico: the country with the highest number of volunteers in Latin America within MMC

2015 VOLUNTEER ACTIVITIES PER OFFICE

Location	Activity	Non-profit Organization
Cancún	With the support of Cáritas, our volunteers were able to deliver packages with diapers, medicines, milk, and other necessities to low-income mothers with newborn babies in the local public hospital.	Cáritas Quintana Roo
Mexico City	Mentoring to women entrepreneurs in developing countries in order to help them build capacity, confidence, and capital. Our colleagues act as mentors in different areas, such as marketing, HR, sales, finance, etc. During 2015, we supported projects in Mexico, Guatemala, and Africa.	Cherie Blair Foundation
Mexico City	On this visit we brought some furnishings (rugs) and textbooks for the installation of a Bunko (children's library) for the elementary school located in the community of Cuesta Blanca, with the aim of providing worthy and suitable spaces for children from the Leer para Transformar (Read & Transform), Inter Aprender (Inter Learning), and Digital Club ChildFund programs. Also, an event with the children of the community was held, who participated in a very fun rally together with our colleagues on the occasion of the Children's Day.	ChildFund México
Mexico City	3rd Tree-planting activity that we organize together with the Mexico City's Secretariat of Environment in the Cerro del Ajusco (volcano). In all we planted 600 Moctezumae pine trees.	Mexico City's Secretariat of Environment
Mexico City	A group of colleagues volunteered in various administrative support functions as part of the Líderes con Visión (Leaders with Vision) program offered by this non-profit organization to people with visual impairments or blindness who wish to enter into working life.	Ojos que Sienten A.C.
Mexico City	We offered the opportunity to live a holiday experience, mainly to low-income children of school age, according to a program of recreational and educational activities within an environmental responsibility context. This time, we attended with our volunteers and children of Ministerios de Amor, A.C.	Colonias de Vacaciones A.C.
Mexico City	We toured the facilities of the Educational Center for Rural Development located in Huixquilucan where we learned about the different and available green technologies in order to implement them through our volunteering in the community where we built 1 family vegetable garden, 2 ecological stoves, and nopal slime-based paint intended for the families that live there.	Grupo para Promover la Educación y el Desarrollo Sustentable, A.C.
Mexico City	During the 2015 Guy Carpenter Volunteer Day, a group of employees attended El Espino elementary school, located at the Ri Xudi community, to paint the seating stands of the sports area and classrooms.	ChildFund México

	Together with Junior Achievement we participated in the		
Mexico City, Monterrey and Guadalajara	"Ventajas de permanecer en la escuela" (Advantages of Staying in School) program, which aims to reduce the dropout rate among junior high school students—helping them to define a life plan including opportunities and risks they will face in their professional career. During 2015, we developed this program in 3 schools and in 12 junior high school groups, benefiting 456 students. The schools were: 1. Secundaria Diurna no.94 "Giuseppe Garibaldi" in Mexico City 2. Secundaria Diurna no. 36 "Dr. David Peña" in Monterrey 3. Secundaria Técnica no. 89 in Guadalajara	Junior Achievement	
Ciudad Juárez	This center takes care of children at risk, whose parents have been arrested for crimes related to drug trafficking. Due to our volunteers' work the conditions of the Center were improved—in addition to painting, we spent a day there with our families.	Centro Comunitario Soles de Anapra	
Ciudad Juárez	We contributed in waterproofing the roof of the house.	Casa Hogar María Niña	
Chihuahua	This house gives shelter to low-income children, who have suffered from abandonment or orphanage. Our volunteers visited the house and the children.	Casa Hogar Palabra de Vida	
Guadalajara	We visited this shelter that lodges homeless adult people either with incurable diseases or helpless. We brought music and food, and had a good time with them.	Casa Hogar Vicentino	
León	Urban reforestation in the Jardín Antillano (Antillean Garden) of the City of León.	Fundación Rescate Arbóreo	
Monterrey	Shelves, books, and other educational games were delivered for the toy library of this Children's Center. We also spent time with the children.	Crecer Libre, A.B.P.	
Monterrey	Cooking and meal service for people attending this soup kitchen located in one of the poorest areas of the City of Monterrey.	Comedor el Pobre más Pobre	
Monterrey	We spent a day with the elderly of this nursing home at Col. New Morelos, to whom we brought games and some entertainment.	Casa de Reposo Sagrado Corazón	
Nogales	This institution is a home for many girls who have no family. During the year, our colleagues organized two events in total with all the girls of the Casa Hogar, both big and little girls; we also brought some clothes and toys	Casa Hogar para Niñas Madre Conchita	
Puebla	We contributed with their pantry room. Taking advantage of this opportunity, we also bought non-perishable food and we spent the afternoon with them.	Asociación Cultural Recreativa y Educativa para Sordos de Puebla, A.C.	
Puebla	Our volunteers and their families performed different maintenance activities at the Casa Hogar, especially painting and repair of furniture. At the end, there was an event with the children.	Casa Hogar Alto Refugio	

Querétaro	We spent some time with the children of this Foundation, which devotes to providing care to abandoned or abused children preventing them from living in the street while their adoption or family reintegration is achieved.	La Alegría de los Niños, IAP
Querétaro	Food was cooked to be donated to relatives of patients in this hospital; also some blankets were brought to protect them from the cold.	Hospital del Niño y la Mujer, A.C.
Reynosa	Our volunteers organized 2 volunteer days at this school. The first day they painted all the classrooms and their furniture. On the second day they organized some sports and nutrition workshops and played games.	Escuela Primaria Fracc. Los Caracoles
Tijuana	This institution works with vulnerable children, developing life skills as a preventive measure of risk behaviors. Our volunteers spent the day hanging out and playing different games with the children.	Club de Niños y Niñas de México, A.C.
Tijuana	Eunime helps preventing mother-to-child transmission of HIV and provides psychosocial support to improve the quality of life of women, adolescents, and children infected by HIV/AIDS and of their families. When visiting our volunteers spent an afternoon with them.	Eunime por Tijuana
Tijuana	Through the DIF Tijuana, we helped to paint and decorate a school located at a low-income area. Our colleagues put their hearts into this activity, spending two whole days.	DIF Tijuana
Torreón	This Casa Hogar's mission is to protect girls living in a vulnerable situation by providing them with a comprehensive development to transform their future. Our volunteers spent time with them and brought them some gifts.	Hogar para Niñas Elena Domene de González
Torreón	During the year, our volunteers went twice to work with families from the area known as "Cartolandia," bringing toys, candy and piñatas, as well as non-perishable products.	Semillas de Vida (Cartolandia)



3. ENVIRONMENT



Marsh & McLennan Companies commitment with the environment is established in our Environmental Policy. We aim to reduce CO₂ emissions and promote a culture of preservation of the environment among our colleagues and other stakeholders.

MEASURING OF CO₂ EMISSIONS

Since MMC is a service company, the most significant sources of CO₂ emissions for us are:

- Direct emissions: Vehicles owned by the company
- Indirect emissions: Electricity and air travel

In 2015, we reduced 6.06% our CO_2 emissions compared to last year.

MMC CO ₂ EMISSIONS						
Emissions 2013 ⁽²⁾ 2014 ⁽³⁾ 2015 ⁽³⁾						
Direct CO ₂ emissions (t)	854	904.48	956.62			
Indirect CO ₂ emissions (t)	1,379	1,452	1,256			
Total CO ₂ emitted (t)		2,356				
Total CO ₂ per employee (t)	2.34	2.60				

- (1) (t)= metric tons
- (2) Scope: Marsh, Guy Carpenter and Mercer corporate offices in Mexico City
- (3) Scope: Marsh, Guy Carpenter and Mercer corporate and regional offices, except for Nogales and Mexicali

ECO-EFFICIENCY PROGRAMS

This year, our consumption reduction strategy focused on two main areas: electricity and transport.

ELECTRICITY SAVING

Since the renovation of our corporate offices two years ago we have reduced our electricity consumption by 30%.

This year we held the 2x1 campaign to promote the use of internal stairs instead of the elevator, when colleagues need to go down two floors or go up one.

With these initiatives, in 2015, Guy Carpenter reduced 7.17% of its energy consumption compared to the base year (2013) and Marsh and Mercer 38.8% compared to the same year.

MMC ENERGY CONSUMPTION					
Guy Carpenter					
2013	2014	2015			
116,520 Kw/h	113,876 Kw/h	108,154 Kw/h			

MMC ENERGY CONSUMPTION						
Marsh y Mercer						
2242(1)	224.4(2)	2015 ⁽²⁾				
2013 ⁽¹⁾	2014 ⁽²⁾	Corporate Head Office	Regional Offices	Total		
1,903,500 Kw/h	2,186,231 Kw/h	1,164,939 Kw/h	548,210 Kw/h	1,713,149 Kw/h		

(1) Scope: Marsh, Guy Carpenter and Mercer corporate offices in Mexico City (2) Scope: Marsh, Guy Carpenter and Mercer corporate and regional offices, except for Nogales and Mexicali

TRANSPORT

We kept using our MMCo Ride tool, which seeks to facilitate safe carpooling among colleagues. The tool is installed on our Intranet.

During April, we promoted the "A la chamba en bici" (Bike to Work) campaign with the purpose of inviting colleagues to use this means of transport to get to work.



REFORESTATION

This year we held our third MMC 2015 Tree-planting activity together with the Mexico City's Secretariat of Environment. A total of 80 employees and their families went to the Ajusco volcano, where we planted 600 Moctezumae pine trees.

ENVIRONMENTAL EDUCATION

Our environmental education program consists of conferences, , workshops, and media campaigns aimed at changing the behavior of our colleagues and their families for the preservation of our natural resources.

In 2015 the following activities were carried out:

- Photo contest on the occasion of World Water Day, entitled "De generación en generación" (From Generation to Generation). We could see from the photos received how humans relate to water, as well as our responsibility in the sustainable management of this resource for future generations.
- Water footprint: our colleagues were provided with a link where they could calculate, according to their habits and activities, their annual consumption of water.
- "Reduciendo mi consumo de agua en casa" (Reducing my Consumption of Water at Home) conference: given by Fondo para la Comunicación y la Educación Ambiental, A.C.
- "8 días, 8 ecoretos" (8 Days, 8 Eco-challenges)
 contest: Throughout the month of June we carried
 out this initiative that consisted of meeting two
 different challenges each week regarding the
 preservation of our resources, such as the use of
 paper, energy, water, recycling, etc.
- -"Que el consumo no te consuma" (May Consumption does not Consume You) conference: how to make small changes in your habits and lifestyle in order to reduce the impact of your environmental footprint in the city.



 In Christmas Iwe launched a campaign to discourage buying natural pine trees and instead adopt a tree that can be returned to its habitat.

RECYCLING

At Marsh and Mercer we have a waste recycling program, which in 2015 obtained the following results:

Recycled materials	Volume (kg.)
Cardboard	1,619.27
Plastic	201.41
Aluminum	72.66
Glass	123.57

(1) Scope: Corporate Headquarters

TONER CARTRIDGE RECYCLING

Additionally, Guy Carpenter participated in the Mercado del Trueque (Barter Market) organized by the Mexico City's Secretariat of Environment, where soda cans and newspaper were exchanged for leafy greens.



4. COLLEAGUES

We strive for the best talent can find in MMC Mexico a space where they can develop themselves professionally and personally within a healthy, diverse, and stimulating work environment.

DIVERSITY AND INCLUSION

In Marsh & McLennan Companies we pride ourselves in having teams that are made up of people of different nationalities, beliefs, and interests, since these differences enrich the work environment providing us with innovation and talent.

The Diversity and Inclusion Committee is responsible for channeling within the Company the interest for developing initiatives to maintain this spirit of equality and non-discrimination.

In 2015, the following activities were carried out:

 We continued the campaign with the Medicall Home Foundation for the collection of "pull tabs" that are exchanged for wheelchairs for lowincome people. Thanks to our contribution, and that of other companies, we donated a total of 7 wheelchairs over the past year.

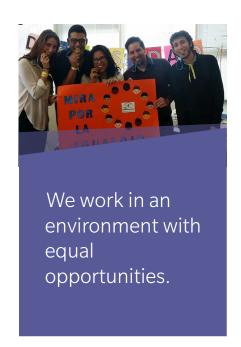
- Webinars and online courses related to diversity and inclusion were launched, such as:
 - Diversity at Work: Diversity and You
 - Diversity at Work: The Importance of Diversity in the New Labor Culture
 - Understanding Diversity at the Office
 - Understanding Diversity at the Office
- To commemorate International Women's Day, the "Va por Nosotras" (To Us) conference was held with the purpose of providing a space for reflection regarding our female colleagues' personal world, strengths, and possibilities.
- In June, with the occasion of Father's Day, the
 "Vinculo y jerarquia: Autoridad que contiene"
 (Bonding and Hierarchy: Authority that
 Contains) conference was given, which was
 addressed to all colleagues who, as fathers, were
 seeking to strengthen their relationship with
 their children.
- In our office screens we made a communication campaign aimed at using our language inclusively.



- Yo Soy/Eu Sou Marsh" (I'm Marsh) Group: an internal group that promotes equal opportunities, diversity, and inclusion of people with disabilities.
- Women's Exchange (Marsh), WOW (Women of Oliver Wyman) and W@M (Women at Mercer) Groups: its aim is to strengthen women's networking, career development and leadership, work with mentors and balance between personal life and work. As part of their program this year the "Mujeres: Líderes con Impacto" (Women: Leaders with Impact) workshop was implemented.

JOB CREATION

By 2015 our workforce amounted to 940 colleagues. The tables below show the distribution by level and gender at Marsh, Guy Carpenter and Mercer:



2015 WORKFORCE BROKEN DOWN BY CATEGORY AND GENDER

Marsh:						
Position	Men 2013	Women 2013	Men 2014	Women 2014	Men 2015	Women 2015
Directors	24	5	34	8	41	12
Managers	83	66	100	72	142	110
Executives/Specialists	138	189	129	187	139	268
Analysts/Assistants	72	134	81	140	31	35
Total	317	394	344	407	353	425
	Total employees: 711		Total employees: 751		Total employees: 778	
	Total turnover: 10% Total tu		Total turnove	Total turnover: 12.59%		ver: 10%

Guy Carpenter:						
Position	Men 2013	Women 2013	Men 2014	Women 2014	Men 2015	Women 2015
Directors	4	3	4	3	4	2
Managers	10	9	10	11	12	10
Administrative personnel	14	19	17	23	19	18
Total	28	31	31	37	35	30
	Total employees: 62		Total employees: 68		Total employees: 65	
	Total turnover: 1.69% Total turno		Total turnove	er: 5.15%	Total turnov	ver: 5.62%

Mercer:						
Position	Men 2013	Women 2013	Men 2014	Women 2014	Men 2015	Women 2015
Directors	10	6	8	7	11	5
Managers	7	19	8	7	9	5
Consultants	26	23	10	7	20	14
Analysts/Assistants	ND	ND	16	23	12	21
Total	43	48	42	44	52	45
	Total employees: 270		Total employees: 91		Total employees: 97	
	Total turnover: 11% Total turno		Total turnove	er: 0.15%	Total turnov	ver: 15%

TALENT MANAGEMENT

Our Human Resources strategy is focused on creating human capital, so that we have the most qualified staff to offer quality service.

At Guy Carpenter, Marsh and Mercer we offer professional and personal development programs, courses, and activities beginning at initial hire. Each program provides growth and mobility opportunities throughout the company, which fosters a significant source of talent for each business, offering experiences that complement employees' career plans.

We value the intellectual ambition of our employees, supporting and rewarding their decision to take part in seminars, training courses, business events, and language classes, and providing scholarships to study certificate courses, postgraduate degrees, and supplemental coursework.

Likewise, we offer our employees on-site and online courses that enable them to develop skills in teamwork, communication, client relations, scenario analysis, development of solutions, etc.

Average Hours of Training per Employee 2015						
Position	Marsh	Guy Carpenter				
Directors	50.1	57.43				
Managers	60.3	320.13				
Executives/Specialists/ Consultants	24.7	0				
Administrative Employees/ Analysts/Assistants	33.3	102.7				
Total Investment	\$2,461,746	\$113,552				

NOTE: At Guy Carpenter, Marsh and Mercer we have online training tools and activities which belong to the United States office, for which we incur no investment costs, as these are paid by the head office, and thus are not shown in these tables.

SUPPORT TOOLS FOR TRAINING

- Carreer link: We have a training portal where all employees can access online courses with the purpose of supplementing their training at the firm. Over 100 courses in Spanish and approximately 1,800 courses in English are offered.
- Supervisor Solutions: TWe have a website called "Supervisor Solutions" that offers all our supervisors a suite of online tools, indicators, programs and courses that help to professionalize their management of leaders within our Company.

We also have coaching sessions and support our colleagues with scholarships to continue their higher-education studies.

Career link offers over 100 courses in Spanish and about 1,800 courses in English.

WELLNESS

Based on the best practices of compensation, we offer all MMC colleagues the Beneflex benefits plan. It is a tailor-made model of services and benefits offering the possibility to put together a benefits package according to the specific needs of each colleague including prevention plans (medical check-ups, dental or vision care plans, etc.) and constant medical care (first-contact care consultations, discounts on tests and medicines, etc.) for them and their families.

Marsh and Mercer also have implemented the "Vive Más" (Live More) wellness program for those colleagues who want to keep a healthy lifestyle. It is focused on four areas: emotional balance, work-life balance, financial balance, and physical activity. This program includes, among other things, the "Conoce tus números" (Know Your Numbers) campaign, nutritionist service, physical activity classes, employees' emotional care, and a series of conferences on different changing habits topics.

The activities are carried out both inside and outside the office, during and outside working hours.

This year the plan included clinical tests to diagnose health risks of employees—a general diagnosis of the health status of participants in the program (number of smokers, percentage of employees with obesity, hypertension, high blood sugar, etc.) to define a plan of action.

In our offices we have an Employee Medical Service providing free first-contact medical advice. We also have a well-equipped lactation room.

In 2015 we conducted the following activities to promote our colleagues' health and hygiene:

 Third Blood Donation Campaign: together with the Red Cross and with the Donando en vida non-profit organization. Colleagues and other companies at Torre Mayor were invited to participate, resulting in 112 volunteers, from

This year the plan included clinical tests to diagnose health risks of employees—a general diagnosis of the health status of participants in the program (number of smokers, percentage of employees with obesity, hypertension, high blood sugar, etc.) to define a plan of action.





whom 69 packages were achieved; with this number of packages up to 276 lives could be saved—surpassing the goal of the last campaign.

- Diagnostics Day: reduced-price medical tests such as ultrasounds, mammographies, prostatespecific antigen (PSA), and other studies were offered to colleagues and their families as part of the Health Fair activities.
- Health Fair: the motto of this year fair was "La prevención comienza con la alimentación"
 (Prevention Begins with Feeding) because most of the activities were focused on issues of healthy eating, reading labels, weight control, and disease prevention such as cancer, which is prevalent among our population. Again different health providers were invited to give talks and free or reduced-price medical tests.
- Influenza Vaccine: at a preferential price for our colleagues and their families nationwide.
- International Day Against Breast Cancer: each of our colleagues, even men, was provided with instructions on how women should perform

breast self-exams, also including important figures about this disease in our country to generate greater awareness among our population.

- Healthy Food Cart: this year we installed a food cart offering, among other things, salads, fruit, and sandwiches so that our colleagues can have healthy food choices available.
- Healthy Snacks: Guy Carpenter, is still offering its "Colaciones saludables" (Healthy Snacks) program by which it fosters a healthy lifestyle among its colleagues, inviting them to have a well-balanced diet.

WORK-FAMILY BALANCE

In Marsh, Guy Carpenter and Mercer we know it is very important to integrate the family into the working life of each colleague. Therefore, we develop activities towards that goal.

In 2015, the following activities stood out:

Marsh

- -Bowling Tournaments
- -Marsh Kids: our colleagues children's visit to the office.
- -De paseo con Marsh (Take a Tour with Marsh): a new initiative to promote the various cultural and recreational areas of our city. Guided tours are conducted in groups of colleagues, i.e. last year we visited the Museum of Anthropology, the Soumaya Museum, and the Jumex Museum.
- Vamos al teatro (Let's Go to a Play): reduced-price theater tickets.
- -Books and Play Day: Activity that took place in the Monterrey Office as part of our campaign to promote reading. With the help of the Colibrí Library, our colleagues spent with their children a day full of books and games in our own office.
- -CSR Rally: annual activity to make known among our colleagues the purpose and activities carried out by each of our CSR committees.
- -Rosca de Reyes (traditional Epiphany celebration).
- -MMC Book Club & Library: In conjunction with Consejo de la Comunicación (Communication Council) we promoted the "Leer Más" (Read More) campaign.
- -Children's Day Trivia

Merce

- -Birthday and newborn celebrations.
- -Mother's and Father's Day Gifts
- -Day of the Dead Celebration
- -Chiquimercer: our colleagues children's visit to the office.

Guy Carpenter

- -New Year's Eve party
- -Women and Men's Soccer Tournament
- -Rosca de Reyes (traditional Epiphany celebration)
- -Posada CSS (CSS Christmas Celebration)



AWARDS AND PARTNERSHIPS

MARSH

- Reactions Awards 2015, Best Latin America and Caribbean CEO
- Reactions Awards 2015, Best Latin America and Caribbean Insurance Broker
- CSR Distinctive, Centro Mexicano para la Filantropía (Cemefi) (Mexican Center for Philanthropy)

Partnerships:

- 1. American Chamber of Commerce of Mexico
- 2. Cámara México-Alemana de Comercio e Industria (Mexican-German Chamber of Commerce and Industry)
- 3. Cámara Japonesa de Comercio e Industria de México (Mexican-Japanese Chamber of Commerce and Industry)
- 4. British Chamber of Commerce
- 5. Asociación Mexicana en Dirección de Recursos Humanos, A.C. (Mexican Association of Human Resource)
- 6.Asociación de Recursos Humanos de la Industria en Tijuana, A.C. (Industry Human Resource Association in Tijuana)
- 7. Cámara Minera de México (Mexican Chamber of Mining)
- 8. Instituto Mexicano de Ejecutivos de Finanzas Monterrey (Mexican Institute of Finance Executives - Monterrey)
- 9. Instituto Mexicano de Ejecutivos de Finanzas Guadalajara (Mexican Institute of Finance Executives - Guadalajara)

- 10. Instituto Mexicano de Ejecutivos de Finanzas Guadalajara (Mexican Institute of Finance Executives - Torreón)
- 11. Instituto Mexicano de Ejecutivos de Finanzas Guadalajara (Mexican Institute of Finance Executives - Puebla)
- 12. Instituto Mexicano de Ejecutivos de Finanzas Guadalajara (Mexican Institute of Finance Executives - Mexico City)
- Asociación de Maquiladoras INDEX Juárez
 (Assembly Plants Association INDEX Juárez)
- Centro Mexicano para la Filantropía (Mexicar Center for Philanthropy)
- 15. Cámara de la Industria de la Transformación Monterrey (National Chamber of the Transformation Industry - Monterrey)

GUY CARPENTER:

- CSR Distinctive, Mexican Center for Philanthropy (Cemefi, in Spanish)
- Reactions Awards 2015, Best Latin America and Caribbean Reinsurance Broker

Mercer

• CSR Distinctive, Mexican Center for Philanthropy (Cemefi, in Spanish)

Partnerships:

- 1. Asociación Mexicana en Dirección de Recursos Humanos, A.C. (Mexican Association of Human Resource) (AMEDIRH)
- 2. British Chamber of Commerce in Mexico (BritCham)

CONTACT INFORMATION

GUY CARPENTER

www.guycarp.com

MARSH

www.marsh.com.mx

MERCER

www.mercer.com.mx

APPENDICES

GRI Indicator Table for the Core Option 'In Accordance' with the G4 Guidelines

General Standard Disclosures	Description	Page/Direct Answer
General Standard Disclosures		
Strategy and	Analysis	
G4-1	Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	A Message from the Directors p.5
G4-2	G2-4 a. Provide a description of key impacts, risks, and opportunities.	A Message from the Directors p.5
Organization	al Profile	
G4-3	Report the name of the organization.	Scope of the Report p.7
G4-4	Report the primary brands, products, and services.	Services of Marsh & McLennan Companies in Mexico p.13
G4-5	Location of organization's headquarters.	Contact Information p.40
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Our offices in Mexico p.14
G4-7	Nature of ownership and legal form.	Scope of the Report p.7
G4-8	Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	Services of Marsh & McLennan Companies in Mexico p.13 Our offices in Mexico p.14
G4-9	Report the scale of the organization, including:	Employability p.33-34
G4-10	Report the total number of employees by employment contract and gender.	Employability p.33-34

G4-11	Report the percentage of total employees covered by collective bargaining agreements.	MMC Mexico does not have a collective agreement with its workers.
G4-12	Describe the organization's supply chain.	We have more than 500 suppliers, from which 90% are of Mexican origin.
G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	Scope of the Report p.7
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	Code of Conduct p. 16-17
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Global Compact p. 47
G4-16	List memberships of associations (such as industry associations) and national or international advocacy organizations in which the organization participates.	Awards, Recognitions and Partnerships p.39
Identified Ma	terial Aspects and Boundaries	
G4-17	List all entities included in the organization's consolidated financial statements or equivalent documents.	Scope of the Report p.7
G4-18	Explain the process for defining the report content and the Aspect Boundaries.	Materiality and Relevant Issues p.10
G4-19	List all the material Aspects identified in the process for defining report content.	Materiality and Relevant Issues p.10
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	Materiality and Relevant Issues p.10
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	Materiality and Relevant Issues p.10
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements.	Scope of the Report p.7
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	Scope of the Report p.7
Stakeholder E	Engagement Company of the Company of	
G4-24	Provide a list of stakeholder groups engaged by the organization.	Materiality and Relevant Issues p.10
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Materiality and Relevant Issues p.10
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Materiality and Relevant Issues p.10

G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	Materiality and Relevant Issues p.10
Perfil de la me	emoria	
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	Scope of the Report p.7
G4-29	Date of most recent previous report (if any).	Scope of the Report p.7
G4-30	Reporting cycle (annual, biennial).	Scope of the Report p.7
G4-31	Provide the contact point for questions regarding the report or its contents.	Katy Rodríguez Paseo de la Reforma 505 piso 10 Edificio Torre Mayor Col. Cuauhtémoc C.P. 06500 México D.F. Tel. 5999 1900 Katy.Rodriguez@marsh.com
G4-32	Report the 'in accordance' option the organization has chosen.	Scope of the Report p.7
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	This report is not verified by an external organization.
Governance		
G4-34	Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Corporate Governance p.17
Ethics and Int	egrity	
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Code of Conduct p. 16-17
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Code of Conduct p. 16-17
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Code of Conduct p. 16-17

Specific Standard Disclosures		
Indicator and Management Approach	Description	Page/Direct Answer
Category: Eco	nomy	
Aspect: Econo	omic Performance	
G4-EC3	Coverage of the organization's defined benefit plan obligations.	Wellness p.36
G4-EC4	Financial assistance received from government.	MMC Mexico receives no financial assistance from any level of government.
Aspect: Indire	ct Economic Impacts	
G4-EC7	Development and impact of infrastructure investments and services supported.	Community p.21
G4-EC8	Significant indirect economic impacts, including the extent of impacts.	Volunteer Activities 2015 p.24-26
Category: Env	ironment	
Aspect: Mater	ials	
G4-EN2	Percentage of materials used that are recycled input materials.	Recycling p.30
Aspect: Energ		
G4-EN3	Energy consumption within the organization.	Energy Consumption p. 29
G4-EN4	Energy consumption within the organization.	Energy Consumption p. 29
G4-EN6	Reduction of energy consumption.	Electricity Saving p. 28-29
G4-EN7	Reductions in energy requirements of products and services.	The services MMC Mexico offers to its clients have no energy requirements.
Aspect: Emissions		
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1).	MMC CO2 Emissions p.28
G4-EN16	Energy indirect greenhouse gas (GHG) emissions (Scope 2).	MMC CO2 Emissions p.28
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3).	As a service company, without manufacturing processes, the only relevant conversion for fuel and electricity consumption is carbon dioxide (CO2).

Category: Social Performance		
Sub-category: Labor Practices and Decent Work		
Aspect: Employment		
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Employability p.33-34
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	Wellness p.36
Aspect: Traini	ng and Education	
G4-LA9	Average hours of training per year, per employee, by gender and by employee category.	Talent Management p. 34-35
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Talent Management p. 34-35
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Talent Management p. 34-35
Aspect: Diver	sity and Equal Opportunity	
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Employability p.33-34
Aspecto: Igua	ıldad de retribución entre mujeres y hombres	
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	In the same position, men and women receive the same salary.
Sub-category: Society		
Aspect: Local	Communities	
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Community p.21
G4-SO2	Operations with significant actual and potential negative impacts on local communities	Community p.21

Aspect: Anti-Corruption		
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	Code of Conduct p. 16-17
G4-SO4	Communication and training on anti-corruption policies and procedures.	Code of Conduct p. 16-17
G4-SO5	Confirmed incidents of corruption and actions taken.	Code of Conduct p. 16-17
Sub-category: Product Responsibility		
Aspect: Product and Service Labeling		
G4-PR5	Results of surveys measuring customer satisfaction.	Services of Marsh & McLennan Companies in Mexico p.13

GLOBAL COMPACT

Since 2012, both Marsh and Mercer in Mexico are adhered to the UN Global Compact, an international standard that guarantees our commitment to its ten principles, in order to integrate, support and implement a set of key fundamental values regarding:

- Human Rights
- Labor Standards
- Environment
- Anti-Corruption

We reiterate our commitment to the Global Compact, whose ten principles have been incorporated into this report as part of our Communication on Progress, in accordance to the cross-reference table between these principles and GRI indicators.



