

SECOND CORPORATE SOCIAL RESPONSIBILITY REPORT MEXICO 2012



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1. A MESSAGE FROM THE DIRECTORS



1. A MESSAGE FROM THE DIRECTORS

We are very pleased to present the second **Corporate Social Responsibility Report of Marsh & McLennan Companies Mexico 2012.**

As a group of professional services firms providing consulting and solutions in risk, strategy and human capital, our responsibility is to assume a role of corporate citizenship, contributing in areas where we can do good: with the people with whom we work, with the community and with the environment.

After three years of coordinated efforts with specific goals, this year we have achieved the consolidation of our sustainability strategy in order to place it in the core of our business. The merging of our businesses, in the case of **Marsh** and **Mercer**, has gone hand in hand with the integration of the working teams in charge of social responsibility. This in turn has allowed us to widen our scope of action, integrating our branch offices in Guadalajara, Monterrey and Torreón.

All these advances are reflected in the results of our activities in the economic, social and environmental spheres reported herein.

We value the individuality of each of our colleagues and believe that our differences make us stronger. Therefore, this year we restructured the Diversity and Inclusion Committee with the involvement of the firm's senior management, which will boost initiatives aimed at building an inclusive working space.

This year our work with the community was aimed at adapting and equipping a bunko, a recreational space that enriches children's learning, both in the San Andrés Daboxtha and Ri-Xudi communities, both in Hidalgo State. For these activities we rely on the voluntary participation of our colleagues, whose commitment to service is deeply ingrained in **MMC's** culture.

As part of our commitment to the environment, this year we launched **MMC Ride**, a program allowing us to reduce individual car use by encouraging carpooling among our colleagues in everyday travel to and from the office. Through this program, in addition to reducing CO₂ emissions, we seek to raise awareness of the responsible use of private cars and to promote teamwork.

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

We wish to acknowledge everyone who has contributed to **Marsh & McLennan Companies'** objective to achieve corporate citizenship and we welcome their thoughts and comments.

Albert Fischl
CEO

Remigio Noriega González de León
CEO

Sergio Torres Cross
Director



2 OUR BUSINESS



2.1 MARSH & MCLENNAN COMPANIES GROUP

Marsh & McLennan Companies is a global professional services firm providing consulting and solutions in risk, strategy and human capital, with annual income greater than 12 billion dollars. Through four leading market firms —**Guy Carpenter**, **Marsh**, **Mercer** and **Oliver Wyman**— and a network of 54,000 employees worldwide, our business helps organizations to identify, plan and meet their critical business needs in over 100 countries.



2.2 HISTORY

The origin of **Marsh & McLennan Companies** goes back to 1871. Marsh, the subsidiary that provides risk and insurance services, has a distinguished history as the world's leading insurance broker and risk management advisor.

In 1923, **Marsh & McLennan Companies** made their first significant business acquisition—in reinsurance brokerage—acquiring the recently created **Guy Carpenter & Company**.

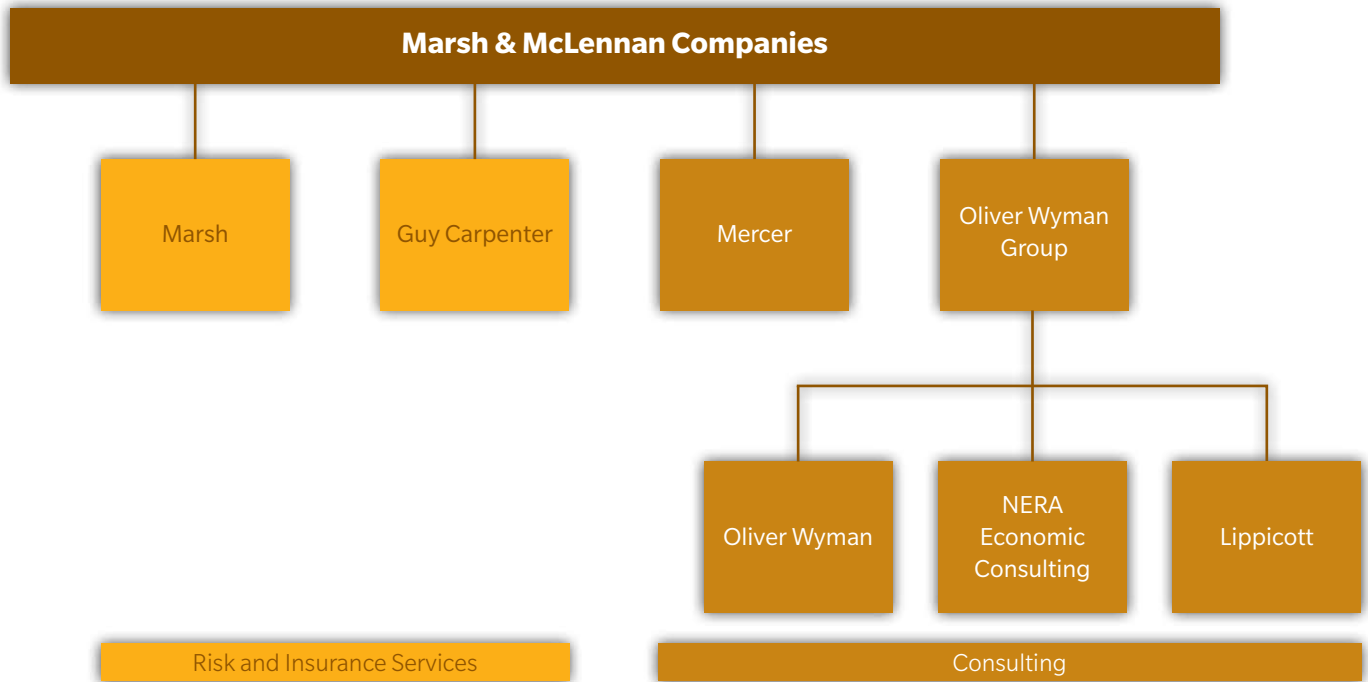
In 1959, **Marsh & McLennan Companies** expanded to the field of human resource consulting through the acquisition of the Canadian firm William M. Mercer Limited.

Today, **Mercer** is a global leader in the field of human resources, as well as in financial advisory.

During the 1980s, **Marsh & McLennan Companies** integrated specialized consulting services. At present, the **Oliver Wyman Group** offers strategic consulting services through Oliver Wyman; corporate branding and identity consultancy through the firm **Lippincott**; and economic analysis and advisory with **NERA Economic Consulting**.

For further information about the history of **Marsh & McLennan Companies** please visit: www.mmc.com





2.3 SERVICES OF MARSH & MCLENNAN COMPANIES IN MEXICO

RISK AND INSURANCE MANAGEMENT

GUY CARPENTER MÉXICO INTERMEDIARIO DE REASEGURO S.A. DE C.V.

This firm—a risk and reinsurance specialist—creates and executes reinsurance and risk management solutions for all manner 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](http://www.guycarp.com) in Mexico please visit: www.guycarp.com

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 our clients and to help them achieve success. For further information about the products and services of [Marsh](http://www.marsh.com.mx) in Mexico please visit: www.marsh.com.mx

CONSULTING

MERCER HUMAN RESOURCE CONSULTING
S.A. DE C.V.

As a global leader in human resource consultancy, this 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

OUR OFFICES IN MEXICO

- Cancún, Quintana Roo
- Ciudad Juárez, Chihuahua
- Chihuahua, Chihuahua
- Guadalajara, Jalisco
- Hermosillo, Sonora
- León, Guanajuato
- Mérida, Yucatán
- Mexicali, Baja California
- Mexico City
- Monterrey, Nuevo León
- Nogales, Sonora
- Puebla, Puebla
- Querétaro, Querétaro
- Reynosa, Tamaulipas
- Tijuana, Baja California
- Torreón, Coah.
- Villahermosa, Tabasco



2.4 FINANCIAL REPORTING

Amounts shown in millions of US dollars (USD)	Year Ended (December 31)		% Change in Income	Components of Change in Income		
	2012	2011		Current Impact	Acquisitions/ Dispositions Impact	Income
Risk and Insurance Services						
Marsh	\$ 5,463	\$ 5,213	5%	(2)%	2%	5%
Guy Carpenter	\$ 1,079	\$ 1,041	4%	(1)%	1%	6%
Subtotal	\$ 6,542	\$ 6,254	5%	(2)%	2%	5%
Incoming fiduciary interest	39	47				
Total risk and insurance services	\$ 6,581	\$ 6,301	4%	(2)%	2%	5%
Consulting						
Mercer	\$ 3,916	\$ 3,782	4%	(2)%	1%	4%
Grupo Oliver Wyman	\$ 1,466	\$ 1,483	1%	(2)%	2%	3%
Total consulting	\$ 5,382	\$ 5,265	2%	(2)%	0%	4%
Corporate consulting and other/Eliminations	(39)	(40)				
Total income	\$ 11,924	\$ 11,526	3%	(2)%	1%	4%

For further details, please see the complete version of the 2012 Financial Report of Marsh & McLennan Companies.

2.5 OUR PHILOSOPHY

OUR MISSION:

Marsh & McLennan Companies is a group of professional services firms committed to helping their clients in the protection and creation of value through advisory and solutions in risk, strategy and human capital.

OUR VISION:

- We will be widely recognized as a premier business firm worldwide and a preferred professional services provider within the risk, strategy and human capital areas.
- We will offer our clients more valuable ideas, services y solutions.
- We will offer our colleagues opportunities for growth, contribution and prosperity.
- We will achieve sustainable and profitable growth.
- We will achieve considerable and sustainable growth in returns for shareholders.

OUR VALUES:

CLIENTS

We will deliver exceptional value to our clients globally, while meeting or exceeding their expectations and innovating in order to satisfy clients' emerging needs. This will be achieved while increasing value for shareholders over time.

INTEGRITY

We will perform our activities in adherence with the highest ethical and professional standards, and we will not tolerate any conduct that may stray from such standards. We will act with integrity, honesty, courage and mutual respect.

COLLEAGUES

We will make our company an excellent workplace for outstanding people, considering each of our colleagues as valuable partners with a spirit of collaboration, commitment and inclusion. We will empower people, make them accountable for results, and reward them according to their performance as individuals, teams and employees.

EXECUTION

We will concentrate our efforts to at all times uphold the commitments made to clients, shareholders and colleagues. We will guarantee alignment with goals, discipline with respect to costs, and responsibility with respect to earnings and losses.

2.6 BUSINESS ETHICS

“The calling of the family of companies that make up Marsh & McLennan Companies is to build confidence with all their related parties. This commitment originates from the unceasing desire to conduct business according to the highest ethical principles and values with our providers, clients and colleagues worldwide, which is clearly expressed in our code of conduct and ethics. This code guides our actions to comply with all applicable laws and regulations in the performing of our functions as professional service and risk advisors. In this way, we separate ourselves from illicit and/or corrupt practices, focusing fundamentally on producing proposals with value that drive the success of our clients.”

Carlos Cervantes
Compliance Officer
Marsh Brockman y Schuh

Each and every one of us is responsible for thinking beyond our commercial and individual interests, finding the appropriate way to prioritize the general interests of our coworkers, clients, shareholders and the communities in which we work.

Our “**The Greater Good**” **Code of Conduct**, re-launched last year, is designed to help personnel to understand the legal, ethical and risk issues that may arise in their work. The basic responsibilities of our colleagues and additional responsibilities of managers are specified in this document, summarizing the key elements of the firm’s policies designed to ensure lawful and ethical conduct. These standards are non-negotiable and apply to us all, regardless of the area of the company where we work.

The guidelines established are in full accordance with human rights and include aspects relating to

respect between colleagues, fair competition, prohibition of corruption, integrity in conflicts of interest and action as corporate citizens.

If you wish to know more about our Code of Conduct and download a Spanish copy, please visit: www.mmc.com/about/code.php.

As corruption is one of the most relevant topics for our stakeholders, it bears mention that at **Marsh & McLennan Companies** we take extra care to prevent, identify and, where applicable, penalize these kinds of actions. Not only do 100% of employees complete recertification in the Code of Conduct every year, but they also study at least one of the courses available through our web-based learning platform.

In 2012 the following courses were offered:

- Working with Confidential Information & Data Security
- The Greater Good: Our Code of Ethics; Antitrust and Trade Practice Compliance
- Business Conduct Curriculum
- Understanding of the Foreign Corrupt Practices Act (FCPA)
- Professional Obligations
- Ethical Awareness
- Record Keeping & Retention
- Antitrust and Trade Practice Compliance
- Global Bribery and Corruption Awareness
- Resolving Conflicts of Interest

Also, there are many resources available to help our colleagues identify potential problems and determine the right course of action. Our employees can express their concerns through two mechanisms:

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, one need only dial **01 800 288 28 72**, then select the language in the options menu, and a specialist will deal with the call by asking certain questions, then sending a report to the area in charge.

Also, there is the option to visit the website:

www.EthicsComplianceLine.com and complete the process there.

DIME

DIME is a communication channel through an electronic mailbox found on our local Intranet page. Through this tool the colleague can express his/her proposals, complains 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 or conduct that may be in violation of our policies.

In 2012, two claims were reported through these channels, which were resolved through institutional hierarchies.

2.7 CORPORATE GOVERNANCE

The **Board of Directors** of **Marsh & McLennan Companies** is committed to the highest standards of ethics, integrity and professionalism, which are enshrined in the **Corporate Governance Guidelines** of the organization, which makes specific mention of the Board's functions, structure, compensation, and other aspects.

The **Board** is made up of managers and shareholders, who in turn elect the Director and the members of the **Executive Committee** who manage the businesses and governance of the company. In order to be selected, 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 13 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** also has five committees:

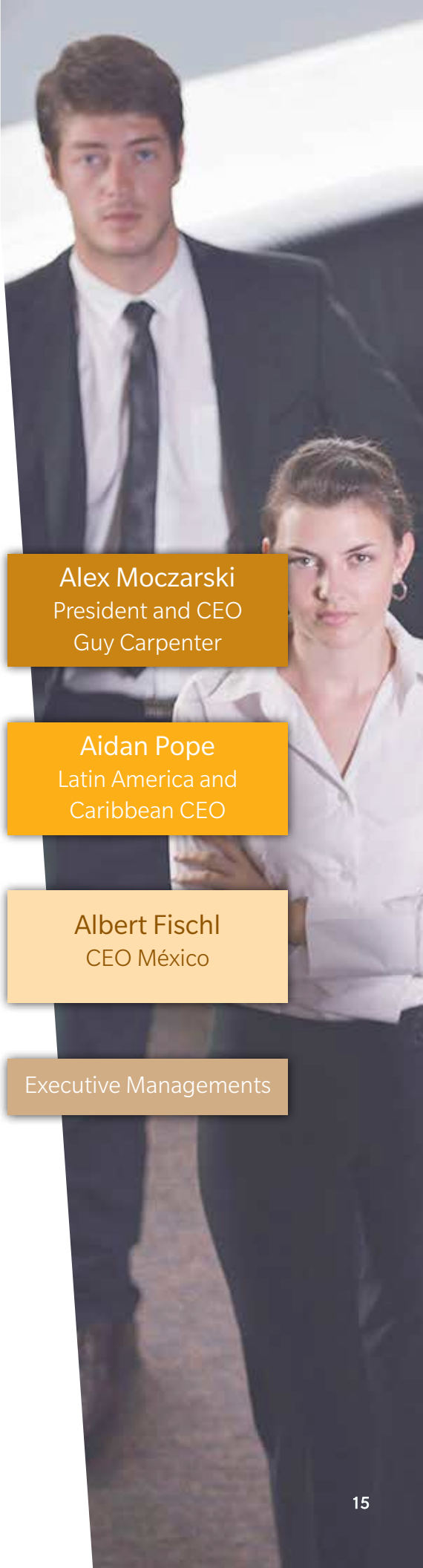
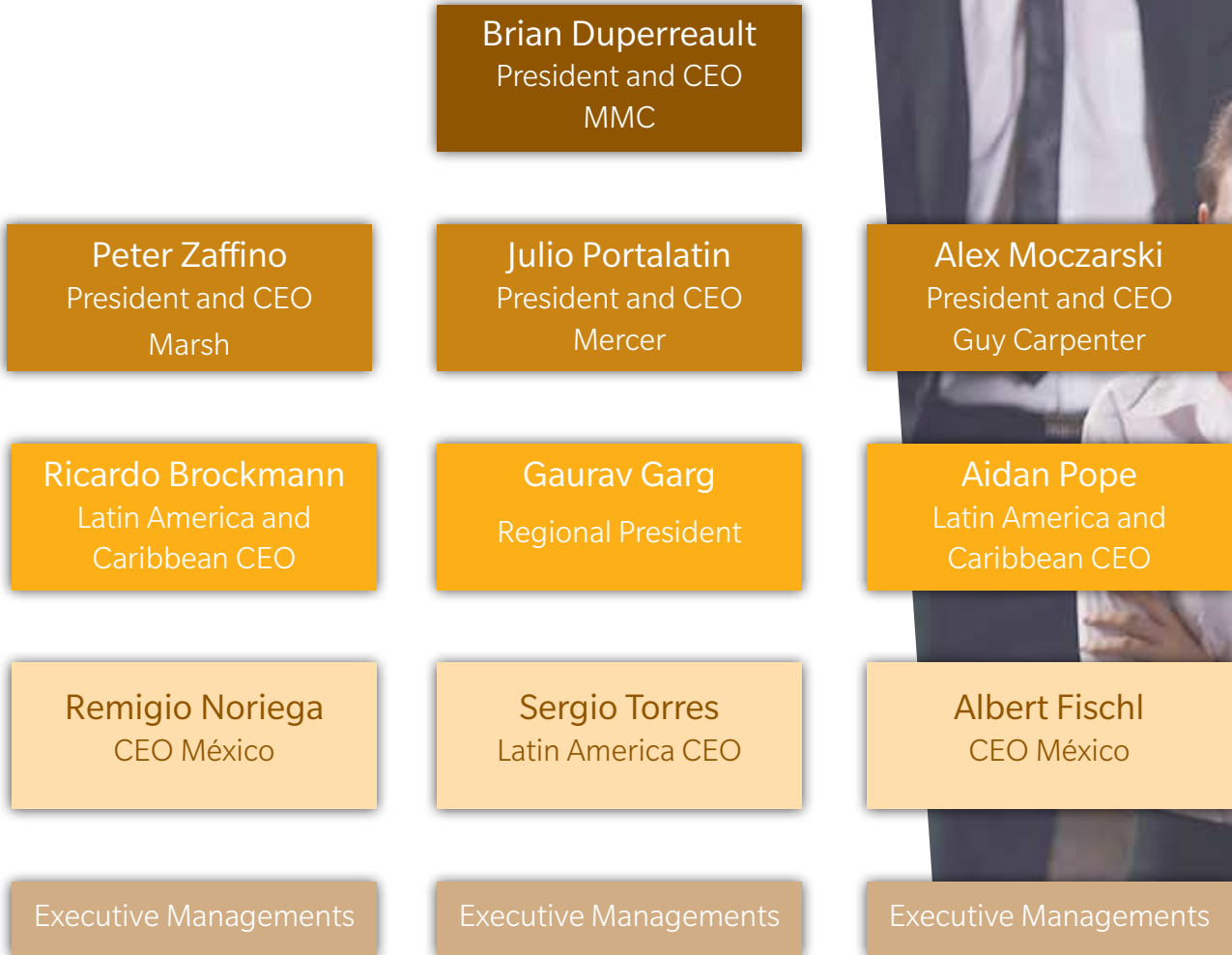
- AUDITING COMMITTEE
- COMPENSATION COMMITTEE
- COMPLIANCE AND RISK COMMITTEE
- MANAGING AND GOVERNANCE COMMITTEE
- SOCIAL RESPONSIBILITY COMMITTEE

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

If you wish to find out more about our Corporate Governance, please visit:
<http://www.mmc.com/about/governance.php>



OPERATING STRUCTURE



2.8 SOCIAL RESPONSIBILITY STRATEGY

STAKEHOLDERS

The firms that make up **Marsh & McLennan Companies** seek to be accountable for their actions before the groups with which they maintain direct or indirect relationships. Thus, these groups constitute the main focus of our social responsibility initiatives.

We divide our stakeholders into internal and external groups, according to the way in which they influence or are influenced by our business activities. In order to find out what they think of us and to take action on this basis, we utilize several communication mechanisms (*see Table*).

Stakeholders of Marsh & McLennan Companies	Dialogue and Communication Mechanisms
INTERNAL	
Employees: We strive to offer a great place to work and to grow professionally.	Intranet, e-mail, internal meetings, mailbox, work environment survey, internal communication boards, electronic boards, participation in social responsibility activities, CSR opinion survey.
Clients: We offer high-quality services with a spirit of service.	Service surveys, customer service interviews, everyday talks and meetings, e-mail, Marsh & McLennan Companies' Annual Financial Report and Corporate Social Responsibility Report, website, social networks, on-site and online events, corporate magazine and press.
Shareholders: We perform our business tasks creating added value in a fair and transparent way.	Marsh & McLennan Companies' Annual Financial Report and Corporate Social Responsibility Report.
EXTERNAL	
Business Partners / Providers: We contract and do business with local firms that help us to achieve our business goals.	Regular meetings, e-mail, participation in social responsibility activities, Marsh & McLennan Companies' Corporate Social Responsibility Report.
Community: We support and look for ways to increase the quality of life of vulnerable groups nationwide.	Periodic meetings, on-site visits, joint projects and through intermediate bodies.
Regulatory bodies: We work hand in hand with governmental institutions in order to contribute to achieving and industry that works in an ethical and coordinated way.	Weekly events, meetings, circulars and agreements.

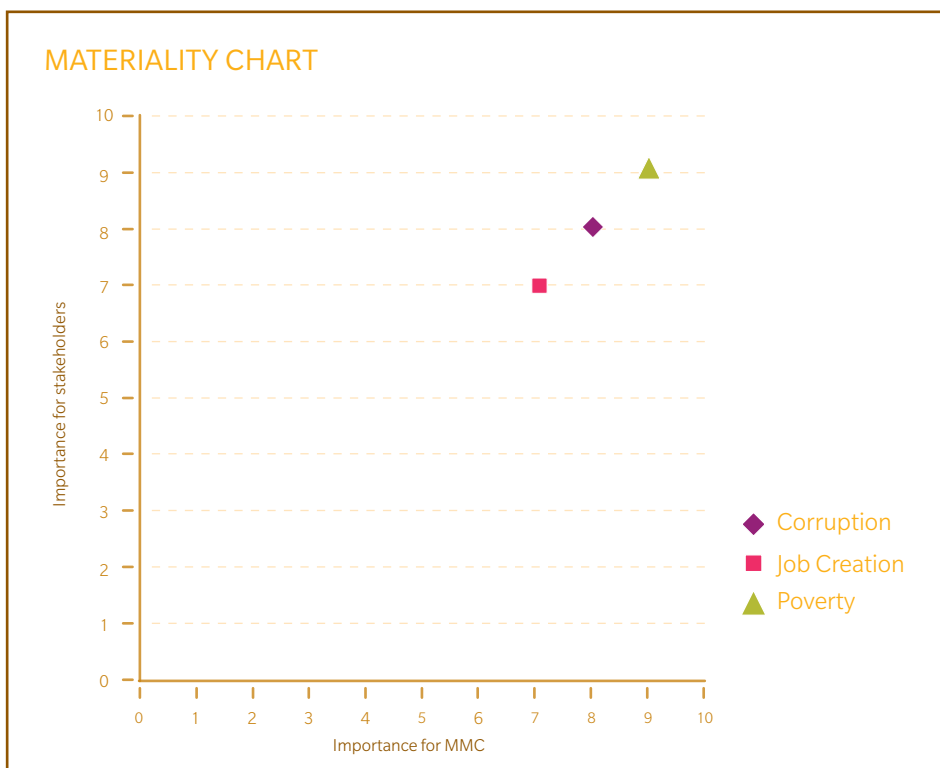
MATERIALITY AND RELEVANT ISSUES

On the issue of sustainability, we determine which issues have the greatest impact on our business based on an assessment of their importance for our stakeholders and for **MMC**.

Material issues identified in 2012 were:

1. Corruption
2. Job Creation
3. Poverty

(see Table)



Throughout this report, we detail the actions we have carried out with the purpose of including these topics in the company's management.



MANAGEMENT SYSTEM FOR SOCIAL RESPONSIBILITY

Our social responsibility activities are guided by the Corporate Social Responsibility (CSR) Policy of **Guy Carpenter**, **Marsh** and **Mercer**, which is aligned with the group's **Corporate Citizenship** Policy.

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

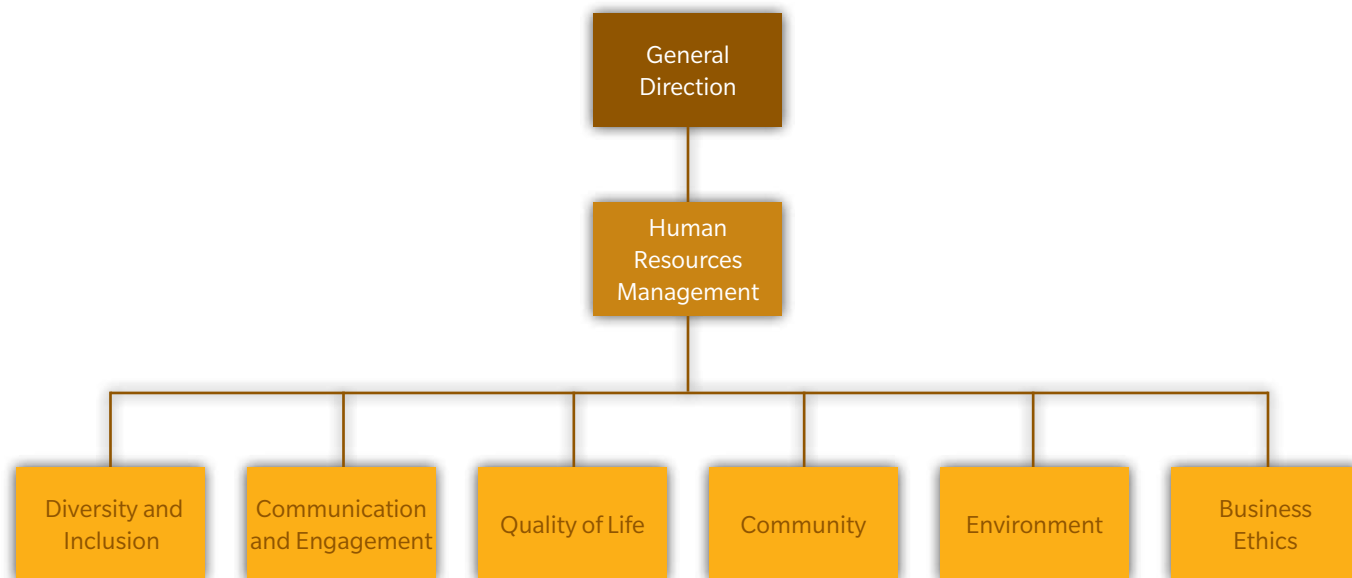
CSR strategic pillars

- 1 Business Ethics
- 2 Quality of Life
- 3 Environmental Preservation
- 4 Communication with and Engagement of Stakeholders
- 5 Community Engagement
- 6 Diversity and Inclusion

The Social Responsibility Committee is responsible for designing, executing and evaluating the CSR strategy of **Guy Carpenter**, **Marsh** and **Mercer**. This committee is made up of groups of committed employees; each subcommittee provides ideas and resources to implement programs and projects that affect our stakeholders and our business.



STRUCTURE OF THE CSR COMMITTEE



Based on a global initiative of [Marsh & McLennan Companies](#), this year the Diversity and Inclusion Committee was created, which will have a greater impact on the programs created relating to this issue.

2012 MMC SOCIAL RESPONSIBILITY RALLY

On June 15, the 2012 MMC Social Responsibility Rally was held at the Torre Mayor building in Mexico City; 12 teams and 48 employees took part. The challenges they had to overcome regarding issues of ethics, the environment, quality of life, communication, gender equality and community encouraged integration, teamwork and a greater awareness of social responsibility within the firm.



3 OUR SOCIAL 3.COMMITMENT



AT MARSH & MCLENNAN COMPANIES WE ACKNOWLEDGE THE VALUE OF PEOPLE. AS SUCH, WE WORK TO IMPROVE THE CONDITIONS AND QUALITY OF LIFE OF OUR COLLEAGUES, CLIENTS, PROVIDERS AND THE SURROUNDING COMMUNITY.

3.1 COMMITMENT TO OUR COLLEAGUES

We seek to maximize our employees' potential through our human capital approach and by building a workplace where each individual can achieve excellence.

The human capital initiatives we have developed include initiatives on diversity and inclusion, talent management and employee wellness.

DIVERSITY AND INCLUSION

“Considering that a varied and talented workforce is absolutely crucial for the success of our organization, the Diversity and Inclusion Committee in Mexico is created with the purpose of fostering a culture of respect towards the differences within MMC and valuing people as our vital asset.”

Eveline Loza
Deputy Director of Risk Management and
Leader of the Diversity and Inclusion Committee
Marsh Brockman y Schuh



Marsh & McLennan Companies promotes a space that celebrates and incorporates all environments, traditions, perspectives and needs of its colleagues. This has led to the cementing of a leading role in diversity worldwide.

At **MMC** we promote a culture of inclusion that elevates our people to their highest level of performance based on their different personal characteristics and life experiences. This diversity enriches the solutions that we provide to our clients and creates an environment in which all our colleagues can grow and contribute to our shared success.

By demonstrating a commitment to diversity at the highest levels, the global Diversity and Inclusion Committee was restructured in 2012 to incorporate all senior managers from the group, making this issue a priority in their agendas.

At the local level, and based on the Gender Equity Policy, the newly created Diversity and Inclusion Committee established the guidelines for action and assessed the current situation, allowing it to detect the areas of opportunity, thus generating initiatives guaranteeing equal employment opportunities between men and women, non-discrimination in hiring, as well as the inclusion of minority groups.



JOB CREATION

In a context where people are concerned about getting or keeping jobs, [Marsh & McLennan Companies](#) represents a stable and growing source of employment in Mexico. Our workforce in 2012 included 631 colleagues, the lowest level of which earns salaries ranging between three and six times the general minimum wage, as well as benefits in excess of those required by law.

2012 WORKFORCE BROKEN DOWN BY CATEGORY AND GENDER

Guy Carpenter:						
Position	Men 2010	Women 2010	Men 2011	Women 2011	Men 2012	Women 2012
Directors	4	2	4	2	4	3
Deputy Directors/ Managers	9	6	10	5	9	10
Administrative personnel	12	15	15	19	14	22
Total	25	23	29	27	27	35
	Total employees: 48		Total employees: 56		Total employees: 62	
	Total turnover: -8.33%		Total turnover: 12.5%		Total turnover: 4.84%	
Marsh:						
Position	Men 2010	Women 2010	Men 2011	Women 2011	Men 2012	Women 2012
Directors	19	4	21	5	28	5
Deputy Directors/ Managers	79	45	86	55	93	64
Executives/ Specialists/ Heads of Areas	104	182	106	172	127	200
Analysts/ Assistants	21	21	20	18	20	20
Total	223	252	233	250	268	289
	Total employees: 475		Total employees: 483		Total employees: 557	
	Total turnover: 9.75%		Total turnover: 15.96%		Total turnover: 0.13%	

2012 WORKFORCE BROKEN DOWN BY CATEGORY AND GENDER *RESUMPTION*

Mercer:						
Position	Men 2010	Women 2010	Men 2011	Women 2011	Men 2012	Women 2012
Directors	10	5	8	6	10	17
Deputy Directors/ Managers	13	13	11	18	25	20
Consultants	99	133	96	131	118	90
Total	103	151	115	155	153	127
	Total employees: 254		Total employees: 270		Total employees: 280	
	Total turnover: 10%		Total turnover: 11%		Total turnover: 0.18%	

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 for them to study certificate courses, postgraduate degrees and supplemental coursework.

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

2012 HOURS OF TRAINING PER EMPLOYEE

Guy Carpenter:			
Position	Number of People	Number of Hours	Average (Hrs)
Directors	8	32.4	4.05
Deputy Directors	7	57.2	8.17
Managers	13	197.1	15.16
Administrative personnel	40	932.1	23.3
Total	68	1,218.9	17.92

Marsh:			
Position	Number of People	Number of Hours	Average (Hrs)
Directors	33	1,856	56
Managers/Deputy Directors	157	3,422	22
Executives/Specialists/ Heads of Areas	327	6,588	20
Analysts/Assistants	40	921	23
Total	557	12,787	22.6
Total Investment (MNX)			\$1,556,055.16



2012 HOURS OF TRAINING PER EMPLOYEE *RESUMPTION*

Mercer:			
Position	Number of People	Number of Hours	Average (Hrs)
Directors	3	24	8
Business Executive Directors	12	300	25
Senior Consultants / Business Deputy Directors	27	270	10
Consultants	44	600	13
Senior Analysts/ Coordinators	44	600	13
Analysts	134	1,360	10
Technical experts	22	200	9
Interns	4	48	12
Total	290	3,087	12.5
Total Investment (MXN)			\$ 1,540,081

NOTE: At Guy Carpenter 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.

CAREER LINK

Marsh and **Guy Carpenter** have a training website 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

At **Mercer** we 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.

WELLNESS

The employee wellness program includes offering a safe working environment, fostering healthy lifestyle habits and recreational spaces among colleagues and their families.

Our main program is called Beneflex, which consists of a benefits model for all who work at [Marsh & McLennan Companies](#). As its name suggests, Beneflex offers the opportunity to build a flexible benefits package according to the employees' individual needs, starting with the basic benefits that the company automatically provides, which employees may choose to expand.

Likewise, starting with their initial hire, employees undergo a basic medical exam to determine their physical condition and to identify any risk factors with respect to their health. In our offices we offer primary care medical service, the main objective of which is to prevent chronic/degenerative disease, organizing awareness campaigns, vaccination programs, medical advice and health fairs. We also have a benefit plan for affordable medical care available to all employees and their families.



4TH 2012 WELLNESS FAIR

This year, the event focused on promoting health and was dedicated to the following topics: What does Mexico suffer from? What does your family suffer from? What does MMC Mexico suffer from? During two days talks were given on the main diseases suffered by MMC employees: heart disease, gastroenteritis, postural conditions, and others.



NUTRITION AND WEIGHT MANAGEMENT

“Reductón”, “Quítale peso a Marsh” and “El Kilotón” are the names of the programs at [Guy Carpenter](#), [Marsh](#) and [Mercer](#), created in order that their employees adopt a healthy diet, helping to prevent one of Mexico’s most serious health problems: obesity.

To encourage interaction and integration among colleagues and their families, as well as their personal development, we organized a number of events during the year. Here are some events that took place in 2012:

- Bullying discussion
- Bowling tournament
- Mother’s and Father’s Day gifts
- Participation in Avon Race
- Drawing contest for colleagues’ children
- Mexican fiesta
- Marsh Kids and ChikiMercer
- Holiday party
- Movie outing (Children’s Day)
- Arts and crafts workshop

3.2 COMMITMENT TO OUR CLIENTS

The growth of [Marsh & McLennan Companies](#) is thanks to the innovative solutions we provide to our clients and to the industry in general.

We work to solve the most complex problems faced by companies today, many of which are related to sustainability. Thus, we have developed a range of services on this issue, including advisory in risk management relating to green buildings and carbon footprint analysis, among others.

This attitude of service serves as our guide and implies listening to our clients and understanding their needs to offer better service, as well as being aware of the impact our activities have on society.

MARSH'S QUALITY IN CUSTOMER SERVICE

Previously, customer satisfaction surveys were conducted by an external agency. However, beginning June 1, 2012, the Customer Service Quality area was established. Its main functions include implementing qualitative assessment mechanisms established by the organization, or, where appropriate, designing these assessments, in order to listen to our clients and monitor the quality of service we are providing to them.

MERCER'S CLIENT EXPERIENCE MEASUREMENT

With the objective of maintaining and improving service, Mercer has incorporated a global quality measurement and control process. The Client Experience Measurement program is conducted annually with a target number of clients, in which, through interviews, a director unrelated to the project visits the client and guides the conversation. The purpose is to detect areas of opportunity, obtain direct and impartial feedback from the client, and establish new commitments for improvement.





3.3 COMMITMENT TO THE COMMUNITY

Without a doubt, one of the greatest challenges Mexico faces is that of combating poverty. According to figures given by the National Council for Evaluation of Social Development Policy (Coneval, in Spanish), approximately 47% of the Mexican population suffers a certain degree of poverty, whether that be reflected in nutritional, capability, or economic deprivation.

At [Marsh & McLennan Companies](#) we have a long tradition of helping vulnerable people and communities, focusing our community participation initiatives and programs on education and childhood, aspects that reflect our colleagues' interests and that are in keeping with our corporate strategy.

OUR WORK WITH CHILDFUND MEXICO

After a year working on individual projects, in 2010 we established a formal partnership with [ChildFund Mexico](#), a nonprofit organization whose mission is to help marginalized and poor children to become productive adults, youths, parents and leaders. Also part of their mission lies in helping these people to create lasting and positive changes in their communities, as well promoting a culture in which individuals and institutions uphold and protect the rights of children.

ChildFund[®]
México
Fondo para Niños de México A.C.



In 2012, thanks to our employees' contributions in our fund-raising campaigns, called the Daboxthatón, as well as a bake sale, raffles, and the donation of one day's pay, we were able to raise \$117,000 which we used to begin the foundations and construction of the building.

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

After the positive experience of having collaborated during one year in the building and equipping of a *bunko* (a recreational space that enriches children learning) in the community of San Andrés Daboxtha, Hidalgo, in 2012 we decided to establish a closer relationship with the families of this community through an ambitious project: *La Casa de la Artesana* (The Artisan's House).

La Casa de la Artesana project consists of creating a space where women from the Hñahñu Batsi community of San Andrés Daboxtha, as well as those from the surrounding communities in the Municipality of Cardonal, can develop a productive activity in an organized way.

In this space, the artisans will receive training to learn how to manage themselves as a micro-business, as well as technical training to adapt their ixtle products to market demands. The ultimate goal is for the women of the Daboxtha and neighboring communities to earn a steady income to meet the basic needs of their children, thus contributing to the self-sustainability of the community.



DONATIONS IN KIND

With the support of its employees, [Guy Carpenter](#) acquired 132 books for the play center of the children from the Ri-Xudi indigenous community in Ixmiquilpan, Hidalgo.

Also, computer and office equipment was donated to the [Pozo Mirador](#) primary school in Huixquilucan, Hidalgo, as well as two air conditioning systems to the [Fundación Pro Empleo](#).

SPONSORSHIPS

Another way to contribute with [ChildFund Mexico](#) is through children sponsorship by staff members. In 2012, 30 children were sponsored at [Marsh & McLennan Companies](#).

VOLUNTEERING

For the companies that make up [Marsh & McLennan Companies](#), contributing to the community implies more than an economic contribution. We have a workforce that also donates its time and talents to help other people.

During the 2012 [Guy Carpenter](#) Volunteering Day, a group of employees went to the school of the Ri Xudi community to paint the exterior and parts of the classrooms.

Likewise, [Marsh](#) and [Mercer](#) had two volunteering days during the year with the community of Daboxtha, Hidalgo. The first one consisted in equipping the *bunko* for the children and the second one in laying down the first bricks for [La Casa de la Artesana](#) building.

VOLUNTEERING

“For me it was the beginning of a new stage for the women of the community. Offering them another outlook, that the things they make with their hands, and with great effort, will be fully compensated in the future. Making them aware of what they are starting today requires time and effort to provide a better future for new generations. Telling them that they are not alone, that they are supported by MMC and ChildFund, so that their dreams can come true.”

Elena Mores
Management Assistant
Marsh, Brockman y Schuh

3.4 COMMITMENT TO PROVIDERS AND BUSINESS PARTNERS

At [Marsh & McLennan Companies](#), we believe that social responsibility is not limited to just the company, but must consider the entire value chain. As such, we seek to involve our providers and business partners in our programs and social responsibility initiatives.

Number of Providers, 2012		
Guy Carpenter	Marsh	Mercer
176	400	317

(1) 90% of our providers are from Mexico.

Last year we launched the [Code of Ethics](#) for [MMC](#) providers, which dictates basic guidelines on three essential topics: ethical, social and environmental issues. This code was released during the first meeting we held with our providers.

This year we carried out the Second Meeting with [MMC](#) Providers, managing to widen the scope of this program with the attendance of a greater number of firms at the workshop, mostly small and medium-sized businesses. During this meeting, a survey was conducted to determine their experience in terms of social responsibility and their interest in receiving a grant to take part in the CEMEFI Socially Responsible Company Award process as part of the group's value chain.

The selected company was Logistics Assistance Group, which provides legal advisory focusing on fleets, logistics, and automotive transport. Our work consisted of providing them with advisory to consolidate their social responsibility strategy and assisting them in the process of obtaining the award.

4. OUR COMMITMENT TO THE ENVIRONMENT



MEASURING OF CO₂ EMISSIONS

Being aware of the growing environmental threats, at [Marsh & McLennan Companies](#) we have adopted an Environmental Policy that contemplates the efficient use of resources and the promotion of environmental responsibility among all our stakeholders.

According to the emissions classification of the Greenhouse Gas Protocol, at MMC we have identified the following sources of emissions as the most significant:

Direct emissions: Vehicles owned by the company	Indirect emissions: Electricity and air travel company
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MMC CO₂ EMISSIONS

Emisiones	2012
Direct CO ₂ emissions (t)	1,158
Indirect CO ₂ emissions (t)	1,037
Total CO ₂ emitted (t)	2,195
Total CO ₂ per employee (t)	2.44

(1) (t) = metric tons

Source: Headquarters of Guy Carpenter, Marsh and Mercer in Mexico City



ECOEFFICIENCY PROGRAMS

With the purpose of reducing the consumption of resources, especially electricity, paper and water, at [Guy Carpenter](#), [Marsh](#) and [Mercer](#) we carried out various programs and initiatives.

MMC RIDE

Taking advantage of the central location of our headquarters in the Torre Mayor building, in 2012 we launched an innovative program called [MMC Ride](#). The goal of this initiative is to reduce individual use of private cars, encouraging carpooling among colleagues. As a result, fuel consumption and traffic are reduced, while also representing an opportunity for employee interaction.

LEED CERTIFICATION

The management of the Torre Mayor building has taken it upon itself to attain Gold LEED (Leadership in Energy and Environmental Design) certification in its existing buildings category, an award granted by the U.S. Green Building Council to buildings

REDUCTION OF CO₂ EMISSIONS WITH THE LEED CERTIFICATION

10%-30% less energy

20%-50% less water for toilets

50%-100% less water for landscape

50%-90% less waste

50%-100% less CO₂ emissions

that have achieved implementation of solutions aimed at sustainability.

In 2012, [Marsh & McLennan Companies](#) participated actively with the Torre Mayor building, providing information on its environmental initiatives as well as attending meetings and surveys required for this process.

WASTE DISPOSAL

To appropriately dispose of waste generated at our office, we have conducted trash separation campaigns, as well as placing containers for used batteries and expired medicines.



OTHER INITIATIVES

Guy Carpenter

Participation in the Barter Market (*Mercado de Trueque*) organized by the Secretariat of Environment of Mexico City (*Secretaría de Medio Ambiente del Distrito Federal*), where beverage cans and used newspaper were exchanged for leafy greens.

Toner cartridge recycling. Cartridges were provided to Canon, which disposed of them properly.

Marsh y Mercer

In cooperation with the Secretariat of Environment of Mexico City, we installed an ecological house within the MMC facilities to provide information and create awareness regarding the ways in which we can reduce consumption of electricity, gas and water at home.

In June 2012, Reforestation Day was held with the participation of 31 colleagues and their families, who sowed 700 trees in the Ajusco forest.

We joined the international “Global Earth Hour” initiative, promoted by the World Wide Fund for Nature (WWF), which consists of asking homes and companies to turn off lights and other appliances during one hour.



5. REPORTING CRITERIA



The 2012 MMC's Corporate Social Responsibility Report is the second report of this nature that we have published, containing activities conducted by Guy Carpenter, Marsh and Mercer with respect to three dimensions: economic, social and environmental.

SCOPE OF APPLICATION

This report covers the data, initiatives and achievements of three companies: 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., which constitute the Marsh & McLennan Companies (MMC) group established in Mexico.

The MMC's Corporate Social Responsibility Report is prepared annually and covers the period from January 1 to December 31, 2012.

The report was prepared based on the Global Reporting Initiative G3.1 guidelines, with a "B-self declared" application level. Likewise, we make reference to the UN Global Compact's ten principles, to which Marsh and Mercer are party.

This is the second year in which we provide quantitative GRI indicators, and as such, there are some indicators for which we do not have an established methodology.

The information was gathered by the Communication Committees of Marsh and Mercer, as well as by the CSR Committee of Guy Carpenter, with data provided by the business units involved in their management, and was reviewed by experts in the field in order to ensure that the contents sufficiently represent the activities and results of our Corporate Social Responsibility.

We intend to prepare future reports on the progress made towards attaining our objectives to improve our performance, in addition to more closely reaching the standards established by the GRI.

6. GLOBAL COMPACT





Both Marsh and Mercer are party 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
- The Environment
- Combating Corruption

We reconfirm our commitment to the Global Compact, the ten principles of which have been incorporated in this report as part of its Communications on Progress, pursuant to the cross-referenced table including these principles and the GRI indicators.



7. AWARDS, RECOGNITIONS AND PARTNERSHIPS



GUY CARPENTER

- CSR certification, Mexican Center for Philanthropy (Cemefi, in Spanish)
- Recognition for the handling of catastrophic risk handling, SHCP/Fonden

MARSH

- CSR certification, Mexican Center for Philanthropy (Cemefi, in Spanish)
- 2012 Prize for Excellence in Company-Client Relations and Contact Centers in the “Best Operation of Tertiary Contact Centers” category, Mexican Teleservices Institute (Instituto Mexicano de Teleservicios, IMT)

PARTNERSHIPS

- Mexican-German Chamber of Commerce and Industry (*Cámara Mexicano-Alemana de Comercio e Industria*)
- Mexican-Japanese Chamber of Commerce and Industry (*Cámara Japonesa de Comercio e Industria de México*)
- Industry Human Resources Association in Tijuana (*Asociación de Recursos Humanos de la Industria en Tijuana*)
- Mining Chamber of Mexico (*Cámara Minera de México*)

MERCER

- CSR certification, Mexican Center for Philanthropy (Cemefi, in Spanish)
- 2012 Top Companies Ranking



8 GRI INDICATORS



GRI-G3.1 Index

STANDARD DISCLOSURES PART I: Profile Disclosures

1. Strategy and Analysis

Profile Disclosures	Description	Reported	Cross-reference/ Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation
1.1	Statement from the most senior responsible on the relevance of the sustainability for the organization and its strategy.	Fully	5			
1.2	Description of key impacts, risks, and opportunities.	Fully	5			

2. Organizational Profile

Profile Disclosures	Description	Reported	Cross-reference/ Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation
2.1	Name of the organization.	Fully	39			
2.2	Main brands, products and/or services.	Fully	8,9			
2.3	Operational structure of the organization.	Fully	15			
2.4	Location of organization's headquarters.	Fully	Inside backpage			
2.5	Number of countries where the organization operates.	Fully	7,9			
2.6	Nature of ownership and legal form.	Fully	39			
2.7	Markets served.	Fully	7,9			
2.8	Scale of the reporting organization.	Fully	10			
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Fully	5,39			
2.10	Awards received in the reporting period.	Fully	43			

3. Report Parameters						
Profile Disclosures	Description	Reported	Cross-reference/ Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation
3.1	Reporting period for information provided.	Fully	39			
3.2	Date of most recent previous report (if any).	Fully	39			
3.3	Reporting cycle (annual, biennial, etc.).	Fully	39			
3.4	Contact point for questions regarding the report or its contents.	Fully	Inside backpage			
3.5	Process for defining report content.	Fully	39			
3.6	Boundary of the report.	Fully	39			
3.7	State any specific limitations on the scope or boundary of the report.	Fully	39			
3.8	Basis for reporting on joint ventures, subsidiaries, leased facilities, outsourced operations, and other entities that can significantly affect comparability from period to period and/or between organizations.	Fully	39			
3.9	Data measurement techniques and the bases of calculations, including assumptions and techniques underlying estimations applied to the compilation of the Indicators and other information in the report. Explain any decisions not to apply, or to substantially diverge from, the GRI Indicator Protocols.	Fully	39			
3.10	Explanation of the effect of any re-statements of information provided in earlier reports, and the reasons for such re-statement (e.g., mergers/acquisitions, change of base years/periods, nature of business, measurement methods).	Fully	39			
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Fully	39			
3.12	Table identifying the location of the Standard Disclosures in the report.	Fully	45			
3.13	Policy and current practice with regard to seeking external assurance for the report.	Fully	39			

4. Gobierno, compromisos y participación de los grupos de interés

Profile Disclosures	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation
4.1	Governance structure of the organization, including committees under the highest governance body responsible for specific tasks, such as setting strategy or organizational oversight.	Fully	14			
4.2	Indicate whether the Chair of the highest governance body is also an executive officer.	Fully	14			
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	Fully	14			
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Fully	16			
4.5	Linkage between compensation for members of the highest governance body, senior managers, and executives (including departure arrangements), and the organization's performance (including social and environmental performance).	Fully		It is regulated by Marsh & McLennan Companies Corporate Governance Guidelines, approved by the Board of Directors. The link to the guidelines is available on page 14.		
4.6	Processes in place for the highest governance body to ensure conflicts of interest are avoided.	Fully		It is regulated by Marsh & McLennan Companies Corporate Governance Guidelines, approved by the Board of Directors. The link to the guidelines is available on page 14.		
4.7	Process for determining the qualifications and expertise of the members of the highest governance body for guiding the organization's strategy on economic, environmental, and social topics.	Fully		It is regulated by Marsh & McLennan Companies Corporate Governance Guidelines, approved by the Board of Directors. The link to the guidelines is available on page 14.		
4.8	Internally developed statements of mission or values, codes of conduct, and principles relevant to economic, environmental, and social performance and the status of their implementation.	Fully	11,12,41			

GRI Indicators

4.9	Procedures of the highest governance body for overseeing the organization's identification and management of economic, environmental, and social performance, including relevant risks and opportunities, and adherence or compliance with internationally agreed standards, codes of conduct, and principles.	Fully	14,18,19
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	14,18,19
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Fully	29
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Fully	30,37,41,43
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization participates.	Fully	41,43
4.14	List of stakeholders engaged by the organization.	Fully	16
4.15	Basis for identification and selection of stakeholders with whom to engage.	Fully	16
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholders.	Fully	16
4.17	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.	Fully	17

STANDARD DISCLOSURES PART II: Disclosures of Management Approach (DMAs)

Disclosures of Management Approach (DMAs)	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
ECONOMIC DIMENSION		Economic Management Approach					
Aspect	Economic Performance	Fully	10				
	Market Presence	Fully	7,9				
	Indirect Economic Impact	Fully	30				
ENVIRONMENTAL DIMENSION		Economic Management Approach					
Aspect	Materials	Fully	36				
	Energy	Fully	35				
	Water	No			Not available	Our offices are leased so we don't have control in this matter.	
	Biodiversity	Fully		Our offices are located in urban ground and therefore have no impact in biodiversity or other protected areas.			
	Emissions, Effluents and Waste	Fully	35				
	Products and Services	Fully	29				
	Compliance	Fully		No fines or sanctions were reported in this respect.			
	Transport	Fully	35				
	Overall	Fully	35				

GRI Indicators

Disclosures of Management Approach (DMAs)	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
LABOR DIMENSION		Labor Management Approach					
Aspect	Employment	Fully	23				
	Labor/Management Relations	Fully	23				
	Occupational Health and Safety	Fully	27				
	Training and Education	Fully	24				
	Diversity and Equal Opportunity	Fully	22				
HUMAN RIGHTS DIMENSION		Human Rights Management Approach					
Aspect	Investment and Procurement Practices	Fully	33				
	Non-discrimination	Fully	12, 22				
	Freedom of Association and Collective Bargaining	Fully	23				
	Abolition of Child Labor	Fully	12				
	Prevention of Forced and Compulsory Labor	Fully	12				
	Security Practices	Fully	13				
	Indigenous Rights	Fully	12				
SOCIAL DIMENSION		Social Management Approach					
Aspect	Community	Fully	30				
	Corruption	Fully	12				
	Public Policy	Fully	There was no involvement in this kind of activities.				
	Anti-Competitive Behavior	Fully	12				
	Compliance	Fully	No fines or sanctions were reported in this respect.				

Disclosures of Management Approach (DMAs)	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
PRODUCT RESPONSIBILITY DIMENSION		Product Responsibility Management Approach					
Aspect	Customer Health and Safety	Fully	29				
	Product and Service Labeling	Fully	29				
	Policies for the fair design and sale of financial products and services.	Fully	29				
	Marketing Communications	Fully	29				
	Customer Privacy	Fully	29				
	Compliance	Fully	No fines or sanctions were reported in this respect.				

GRI Indicators

ECONOMIC DIMENSION							
Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
ECONOMIC PERFORMANCE							
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Fully	10				
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Fully	7,9				
EC3	Coverage of the organization's defined benefit plan obligations.	Fully	27,28				
EC4	Significant financial assistance received from government.	Fully	MMC doesn't receive financial aid from the government.				
MARKET PRESENCE							
EC5	Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.	Totalmente	23				
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.	Fully	33				
EC7	Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.	Fully	100% of our directors are locals and, like the rest of our colleagues, are recruited based on our Recruitment and Selection Policy.				
INDIRECT ECONOMIC IMPACT							
EC8	Development and impact of infrastructure investments and services provided primarily for public benefit through commercial, in-kind, or pro bono engagement.	Fully	30-32				
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	Fully	30-32				

ENVIRONMENTAL DIMENSION							
Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
MATERIALS							
EN1	Materials used by weight or volume.	Not			Not available	We don't have a measuring system.	
EN2	Percentage of materials used that are recycled input materials.	Not			Not available	We don't have a measuring system.	
ENERGY							
EN3	Direct energy consumption by primary energy source.	Fully	35				
EN4	Indirect energy consumption by primary energy source.	Fully	35				
EN5	Energy saved due to conservation and efficiency improvements.	Fully	36				
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Fully	36, 37				
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Fully	36, 37				
WATER							
EN8	Total water withdrawal by source.	Fully			Not available	MMC headquarters are located in urban ground, whose water supply is all municipal and doesn't use different sources.	
EN9	Water sources significantly affected by withdrawal of water.	Not			Not material	MMC headquarters are located in urban ground, whose water supply is all municipal and doesn't use different sources.	
EN10	Percentage and total volume of water recycled and reused.	Not			Not available	Our offices are leased so we don't have control in this matter.	

GRI Indicators

Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
BIODIVERSITY							
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Fully	MMC headquarters are located in urban ground and therefore has no impact in biodiversity or other protected areas.				
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Fully	MMC headquarters are located in urban ground and therefore has no impact in biodiversity or other protected areas.				
EN13	Habitats protected or restored.	Fully	37				
EN14	Strategies, current actions, and future plans for managing impacts on biodiversity.	Not			Not material	MMC headquarters are located in urban ground and therefore has no impact in biodiversity or other protected areas.	
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations.	Not			Not applicable	MMC headquarters are located in urban ground and therefore has no impact in biodiversity or other protected areas.	
EMISSIONS, EFFLUENTS AND WASTE							
EN16	Total direct and indirect greenhouse gas emissions by weight.	Fully	35				
EN17	Other relevant indirect greenhouse gas emissions by weight.	Fully	35				
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Fully	36,37				
EN19	Emissions of ozone-depleting substances by weight.	Fully	In the MMC headquarters we don't use substances that may contain chloro-fluorocarbon (CFC), that damage the environment.				
EN20	NOx, SOx, and other significant air emissions by type and weight.	Not			Not material	The MMC services don't produce significant amounts of NOx and SOx.	

Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
EN21	Total water discharge by quality and destination.	Fully	MMC headquarters are located in urban ground, whose water supply is done by the urban net without exploiting natural springs by ourselves.				
EN22	Total weight of waste by type and disposal method.	Not			Not available	We don't have a measuring system.	
EN23	Total number and volume of significant spills.	Fully	MMC headquarters are located in urban ground, whose water supply is done by the urban net without exploiting natural springs by ourselves so there are no significant spills.				
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	Not			Not applicable	MMC services don't generate hazardous waste.	
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	Not			Not applicable	MMC headquarters are located in urban ground and therefore has no impact in biodiversity or other protected areas.	

PRODUCTS AND SERVICES

EN26	Iniciativas para mitigar los impactos ambientales de los productos y servicios y grado de reducción de ese impacto.	Totalmente	36, 37				
EN27	Porcentaje de productos vendidos y sus materiales de embalaje, que son recuperados al final de la vida útil, por categorías de productos.	No			Not material	MMC services don't generate significant amounts of waste.	

COMPLIANCE

EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Fully	No fines or sanctions were reported in this respect.				
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TRANSPORT							
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	Fully					
OVERALL							
EN30	Total environmental protection expenditures and investments by type.	Not			Not available	We don't have a measuring system.	
SOCIAL DIMENSION							
Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
EMPLOYMENT							
LA1	Total workforce by employment type, employment contract, and region.	Fully	23,24				
LA2	Total number and rate of employee turnover by age group, gender, and region.	Fully	23,24				
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	Fully	27,28				
LA15	Labor return rate and withholding for parental leave after the birth of a child, by gender	Not			Not available	We don't have a measuring system.	
LABOR/MANAGEMENT RELATIONS							
LA4	Percentage of employees covered by collective bargaining agreements.	Not			Not applicable	MMC doesn't have a collective agreement.	
LA5	Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements.	Not	36, 37		Not applicable	MMC doesn't have a collective agreement.	

Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
OCCUPATIONAL HEALTH AND SAFETY							
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advice on occupational health and safety programs.	Fully	MMC has a Civil Protection Committee that represents all the employees of the company.		Not available		
LA7	Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.	Not			Not material	MMC services don't represent significant risks for the health and safety of the employees.	
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Fully	27, 28				
LA9	Health and safety topics covered in formal agreements with trade unions.	Not			Not applicable	MMC doesn't have a collective agreement.	
TRAINING AND EDUCATION							
LA10	Average hours of training per year per employee by employee category.	Fully	25, 26				
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Fully	24				
LA12	Percentage of employees receiving regular performance and career development reviews.	Fully	24				
DIVERSITY AND EQUAL OPPORTUNITY							
LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	Fully	23,24				

LA14	Ratio of basic salary of men to women by employee category.	Fully	As with the roles and responsibilities of the position, professional development and meeting objectives, salaries of men and women are also equal.
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HUMAN RIGHTS DIMENSION

Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
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INVESTMENT AND PROCUREMENT PRACTICES

HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Fully	33				
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	Fully	33				
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Fully	13				

NON-DISCRIMINATION

HR4	Total number of incidents of discrimination and actions taken.	Fully	There were no incidents of discrimination reported.				
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FREEDOM OF ASSOCIATION AND COLLECTIVE BARGAINING

HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	Fully	41				
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ABOLITION OF CHILD LABOR

HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Fully	Our business activity requires highly qualified personnel so that the risk of child labor is almost not existent.				
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Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
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PREVENTION OF FORCED AND COMPULSORY LABOR							
HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Fully	13				

SECURITY PRACTICES							
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HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	Fully	13				
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INDIGENOUS RIGHTS							
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HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Fully	There were no incidents of this nature reported.				
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SOCIAL DIMENSION							
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Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
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COMMUNITY							
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SO1	Nature, scope, and effectiveness of any programs and practices that assess and manage the impacts of operations on communities, including entering, operating, and exiting of the company.	Fully	30-32				
SO1 (G3.1)	Percentage of operations with the local community engagement, impact assessment and implemented development programs.	Fully	30-32				
SO9	Operations with significant negative impacts in local communities either potential or real.	Fully	30-32				

GRI Indicators

Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
SO10	Preventive and mitigation measures implemented on operations with significant negative impacts in local communities.	Fully	30-32				
CORRUPTION							
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Fully	12,13				
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Fully	13				
SO4	Actions taken in response to incidents of corruption.	Fully	13				
PUBLIC POLICY							
SO5	Public policy positions and participation in public policy development and lobbying.	Fully		There were no activities of this nature reported.			
SO6	Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.	Fully		There were no activities of this nature reported.			
ANTI-COMPETITIVE BEHAVIOR							
SO7	Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.	Fully		There were no activities of this nature reported.			
COMPLIANCE							
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Fully		No fines or sanctions were reported in this respect.			

PRODUCT RESPONSIBILITY DIMENSION							
Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
CUSTOMER HEALTH AND SAFETY							
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Fully	29				
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Fully		There were no incidents of this nature reported.			
ETIQUETADO DE PRODUCTOS Y SERVICIOS							
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Totalmente	29				
PR4	Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.	Totalmente		No se reportan incumplimientos de esta naturaleza.			
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	Fully	29				
MARKETING COMMUNICATIONS							
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Fully	29				
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Fully		There were no incidents of this nature reported.			

Performance Indicator	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation	To be reported in
CUSTOMER PRIVACY							
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Fully	There were no incidents of this nature reported.				
COMPLIANCE							
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Fully	There were no incidents of this nature reported.				

NIVEL DE APLICACIÓN	C	C+	B	B+	A	A+
PRESENTACIÓN DEL PERFIL.	Reportar sobre: 1.1 2.1 - 2.10 3.1 - 3.8; 3.10 - 3.12 4.1 - 4.4; 4.14 - 4.15	REPORTE VERIFICADO POR TERCEROS	Todos los requerimientos del nivel C y 1.2 3.9; 3.13	REPORTE VERIFICADO POR TERCEROS	Requerimientos del nivel B.	REPORTE VERIFICADO POR TERCEROS
PRESENTACIÓN DE LOS ENFOQUES DE GESTIÓN.	No es requerido.		Declaración del enfoque de gestión para cada categoría de indicadores.		Declaración del enfoque de gestión para cada categoría de indicadores.	
INDICADORES DE DESEMPEÑO Y DE SUPLEMENTOS SECTORIALES.	Reportar un mínimo de 10 indicadores de desempeño, incluyendo al menos un indicador de cada dimensión (social, económico y ambiental).		Reportar un mínimo de 20 indicadores de desempeño, incluyendo al menos un indicador económico, ambiental, de derechos humanos, laboral, social y de responsabilidad del producto.		Reportar cada indicador central de G3 e indicadores sectoriales a la luz del principio de materialidad. Si no se reporta, explicar por qué.	

For any comments, questions or suggestions regarding the contents of this report please contact:

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