

# THIRD CORPORATE SOCIAL RESPONSIBILITY REPORT MEXICO 2013





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# A MESSAGE FROM THE DIRECTORS



## A MESSAGE FROM THE DIRECTORS

We are very pleased to present the third Corporate Social Responsibility Report of [Marsh & McLennan Companies Mexico](#) 2013.

We, as a group of companies comprising [MMC Mexico](#), implement our social responsibility through what we call “corporate citizenship.” Being good citizens mean that, as part of a society, we seek transcendence in all our actions, especially those having a long-term impact on people we work with, on the community and on the environment.

The global context in which we live today requires us to transform ourselves to achieve improvement. This year, we conducted an inside-out renewal process. Outwards, the refurbishment of our offices in *Torre Mayor* (Major Tower) offers more open spaces as well as comfortable and modern workplaces.

Inwards, the change results in generating a collective awareness where communication and collaboration among colleagues, responsibility, networking, mobility and the development of synergies between the Group companies are favored.

The change in organizational culture that we are carrying out is also reflected in our respect for the environment. Our new offices include more natural lighting, eco-efficient sanitary facilities and the use of recycled material.

Also, to foster an environmentally friendly way of life, this year we promoted the use of bicycles. The two [MMC Rides](#) were very well received by our colleagues, and we are sure that more and more people will choose this form of transportation.

This year, our contribution to the community was framed in an ambitious project: the construction of *La Casa de la Artesana* (The Artisan’s House). With this productive project we intend to contribute that craftswomen from the community of Hñahñu Batsi, from Cardonal, Hidalgo could have a steady source of income, which in turn promotes conservation of their customs.

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.

Likewise, we would like to thank all the people who make possible that [Marsh & McLennan Companies Mexico](#) can be a responsible corporate citizenship and we welcome their thoughts and comments.

Remigio Noriega González de León  
CEO



Albert Fischl  
CEO



Sergio Torres Cross  
Director

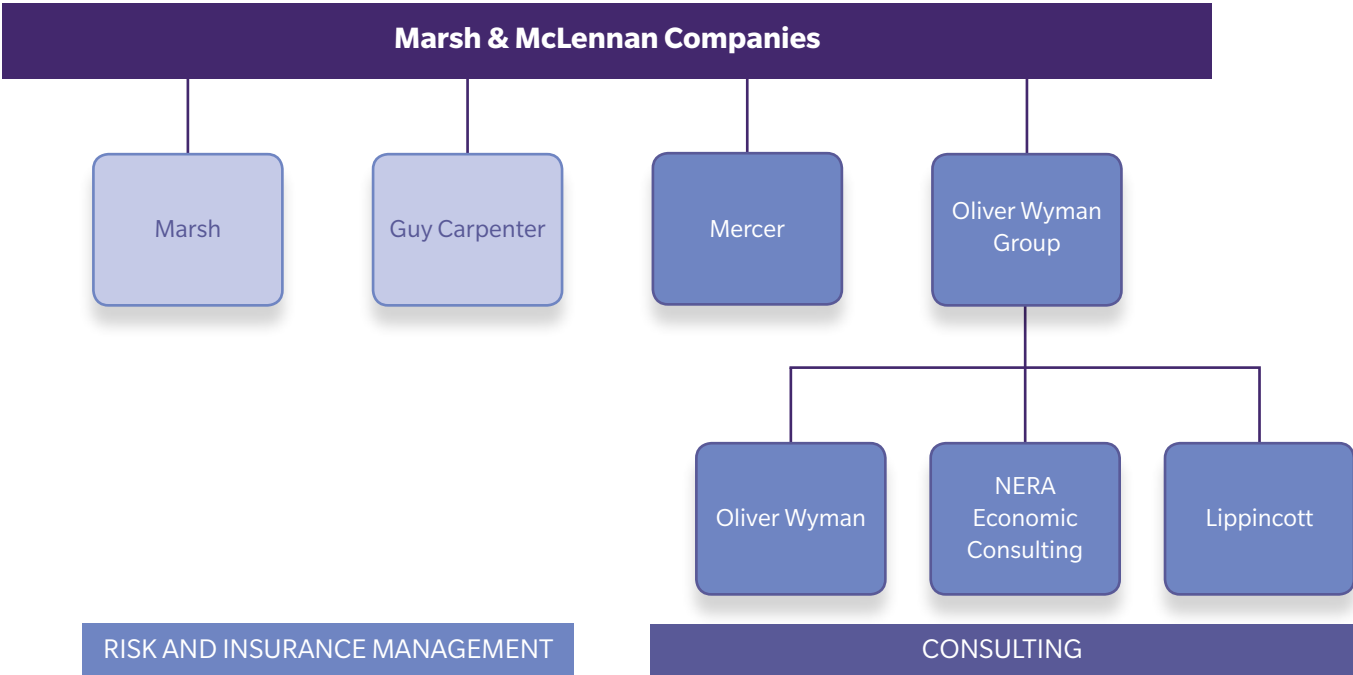


# 1 OUR BUSINESS



# 1.1 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 — Marsh, Guy Carpenter, 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.



## 1.2. SERVICES OF MARSH & MCLENNAN COMPANIES IN MEXICO

### RISK AND INSURANCE MANAGEMENT

- Marsh, Brockman y Schuh Agente de Seguros y de 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** in Mexico please visit: [www.marsh.com.mx](http://www.marsh.com.mx)

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](http://www.mercer.com.mx)

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

### CONSULTING

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

As 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

Being a risk and reinsurance specialist, this firm 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** in Mexico please visit: [www.guycarp.com](http://www.guycarp.com)

### OUR OFFICES IN MEXICO



- Cancún; Q. Roo.
- México, D.F.
- Cd. Juárez, Chi.
- Chihuahua, Chi.
- 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 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.

“Our customers and collaborators, our integrity and a flawless execution are the pillars upon which we build a strong company committed with its people and its community.”

## 1.4 BUSINESS ETHICS

In **Marsh & McLennan Companies** ethics plays a key role. This involves not only complying with the law in our operations but acting with integrity with all our stakeholders and in line with our corporate philosophy.

Our “**The Greater Good**” **Code of Conduct** helps 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](http://www.mmc.com/about/code.php)

In order to continue spreading the essence of our Code of Conduct this year, we launched the “**Choose Your Path**” program, which consists of a series of training courses and videos that exemplify cases and situations of risk present at work that guide our colleagues in making correct decisions in any of their daily work and that highlights our essence of doing business with transparency, honesty and respect.

Thus, we ensure that all our colleagues strengthen our principles and values in any business circumstance as representatives of the **MMC** family.

In **Marsh & McLennan Companies** we take extra care to prevent, identify and, where applicable, penalize acts of corruption and bribery. 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 2013 the following courses were offered:

- “**The Greater Good**” Certification in the Code of Conduct
- Anti-bribery and Anti-corruption Workshop
- Conflicts of Interest
- Compliance with Trade and Antitrust Practices
- “**Choose Your Path**”

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: <https://mmceuhotline.alertline.com/gcs/welcome?locale=es> and complete the process there.

## DIME

The communication channel consists of 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 2013, three claims were reported through these channels, which were resolved through institutional hierarchies.



## 1.5 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 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 also has five committees:

- Auditing Committee
- Compensation Committee
- Compliance and Risk Committee
- Managing and Governance Committee
- Social Responsibility Committee

Cada uno de estos comités tiene sus propios estatutos que regulan su funcionamiento.

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



## 1.6 SOCIAL RESPONSIBILITY STRATEGY

### STAKEHOLDERS

The firms that make up [Marsh & McLennan Companies](#) seek to be good corporate citizens. This means that, as part of a society, we seek transcendence in all our actions, especially those having a long-term impact on people we work with, on the community and on the environment.

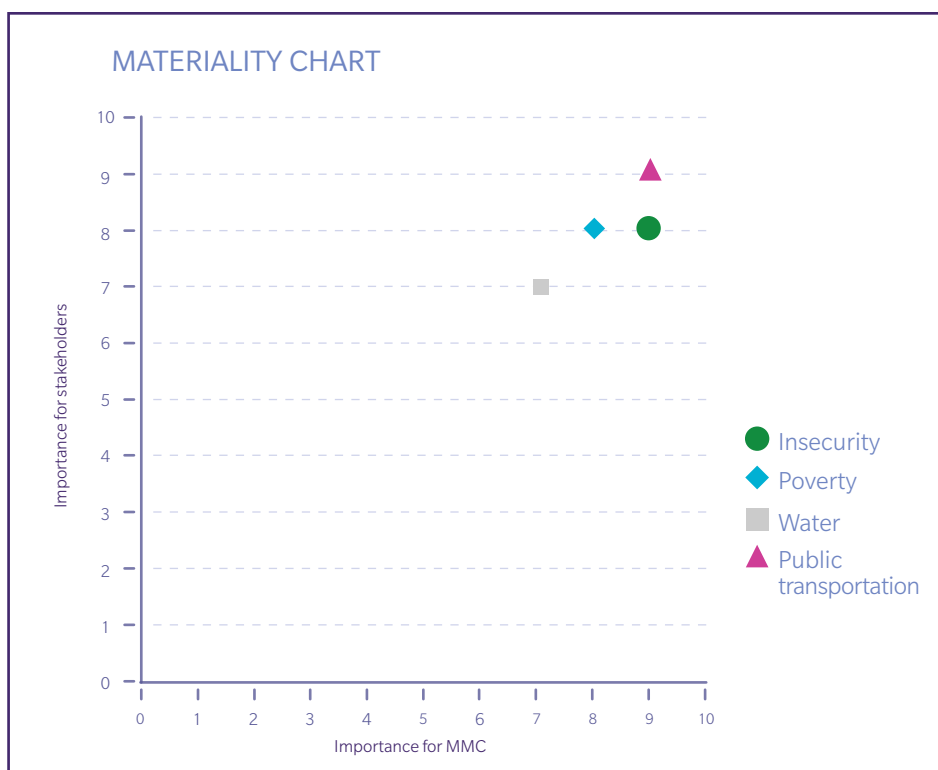
We divide and classify our stakeholders into internal and external groups, according to the way in which they influence or are influenced by our business activities. In order to find out what they think of us and to take action on this basis, we utilize several communication mechanisms (see *Table*).

| Stakeholders of Marsh & McLennan Companies   | Dialogue and Communication Mechanisms   |
|--|---|
| <b>INTERNAL</b>  |   |
| 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.   |
| <b>EXTERNAL</b>  |   |
| 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 specialized organizations.  |
| Regulatory bodies: We work hand in hand with governmental institutions in order to contribute to achieving an industry that works in an ethical and coordinated way. | Weekly events, meetings, circulars and agreements.  |

## MATERIALITY AND RELEVANT ISSUES

We conducted an assessment of the most relevant issues based on the opinion of our stakeholders and on the importance of such issues on our business.

In 2013, we identified four relevant issues, from which we have informed the actions we have taken to include these issues in the management of the company throughout the report.



## MANAGEMENT SYSTEM FOR SOCIAL RESPONSIBILITY

At a group level, MMC has a Corporate Citizenship Policy, which comprises three aspects:

- a) **Social Responsibility:** our actions in communities 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>)

In line with these three issues, in Marsh, Guy Carpenter and Mercer we developed, since 2010, our social responsibility strategy based on 6 pillars:

### CSR strategic pillars

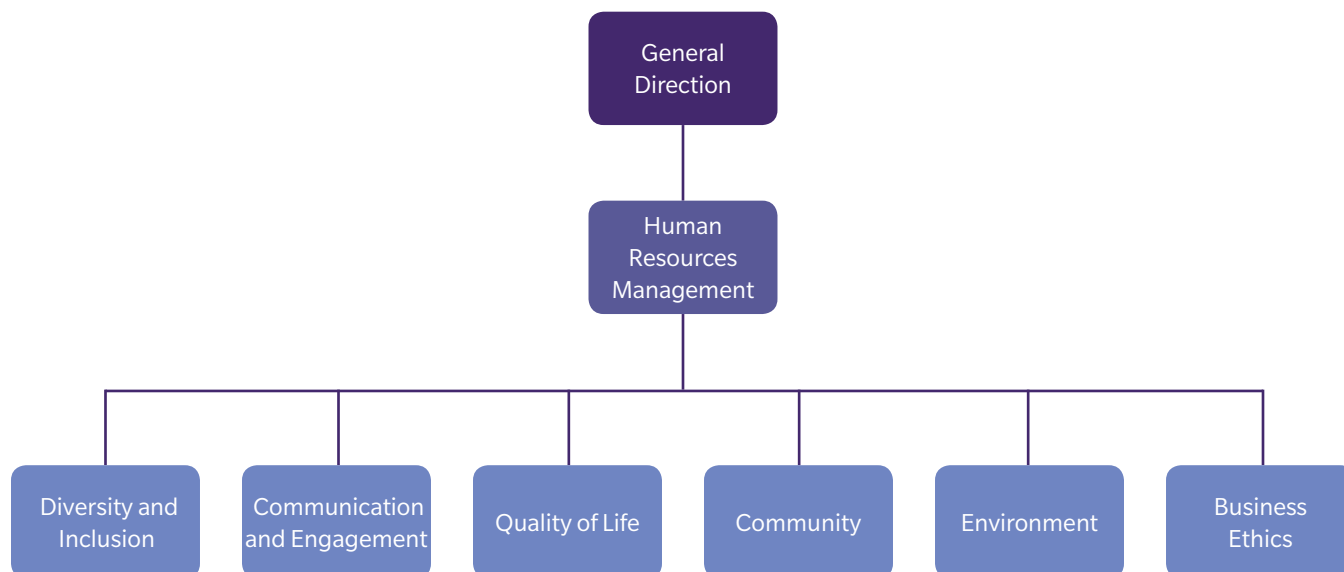
- 1 Business Ethics
- 2 Quality of Life
- 3 Environmental Preservation
- 4 Communication with and Engagement of Stakeholders
- 5 Community Engagement
- 6 Diversity and Inclusion

The Social Responsibility Committee is responsible for designing, executing and evaluating the CSR strategy of Marsh, Guy Carpenter and Mercer. Being 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



## 2013 MMC SOCIAL RESPONSIBILITY RALLY

For the third consecutive year, on August 9, we organized the MMC Social Responsibility Rally. This event, organized by the Quality of Life Committee in collaboration with the other CSR committees, is an excellent opportunity to present our colleagues the work we do.

This year there were 29 employees in 7 teams, who —besides learning more about Marsh and Mercer’s social responsibility— received awards and spent a fun morning.

# 2.COMMUNITY



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.

Mexico is a signatory to the United Nations Convention on the Rights of the Child — incorporated in 1989— which, among other things, establishes its right to health, quality education and housing and food. However, according to the National Institute of Statistics and Geography (*Instituto Nacional de Estadística y Geografía* or *INEGI*), there are more than 18 million children living in poverty, representing 56.3% of all children living in the country (35.5 million).

## WE WORK HAND IN HAND WITH CHILDFUND MEXICO

Since 2010, [MMC](#) established a partnership with ChildFund Mexico to help marginalized and poor children becoming adults who can create lasting and positive changes in their communities.

As a result of this relationship, we have managed a social impact on the communities in which we have involved into, on the staff of our company and in the organization itself.

**ChildFund**  
México  
Fondo para Niños de México A.C.

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

Our main task this year was to build [La Casa de la Artesana](#), an ambitious project that we began last year. It 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.

The goal is to achieve that [La Casa de la Artesana](#) becomes a social enterprise allowing Otomi women to earn a steady income to meet the basic needs of their family, thus contributing to the self-sustainability of the community.





## STAGES OF *LA CASA DE LA ARTESANA* PROJECT

### STAGE 1 (2012)

- Donation of a 9,570-yd<sup>2</sup> (8,000 m<sup>2</sup>) land
- Architectural design
- Laying the foundation stone

### STAGE 2 (2013)

- Construction: foundation, masonry and exterior painting

### STAGE 3 (2014)

- Construction: finishes, blacksmithing and electricity and plumbing
- Training
- Furnishings



## FUNDRAISING

In order to finance the construction of *La Casa de la Artesana*, in 2012 and 2013 several activities were made in [Marsh](#) and [Mercer](#), such as the *Daboxthatón*, an iPad raffle, a cake sale and the donation of a day's wage. Thanks to the contribution of our colleagues and managers we were able to raise MXN\$281,726.

Due to the significant progress we have achieved with this project, [MMC's](#) corporate head office donated us US\$15,000, which will allow us to work in stage 3 of *La Casa de la Artesana* next year.

## DONATIONS IN KIND

This year, due to the refurbishment of [Marsh](#) and [Mercer](#) corporate offices, we had the opportunity to donate the previous furniture to nonprofit organizations. Recipient organizations were: [Child Fund México A.C.](#), [Clara Moreno y Miramón I.A.P.](#) and [Proeducación I.A.P.](#)

[Marsh](#) donated to the [secondary school no. 0569 “José Martí”](#) 18 computers in good condition.

Meanwhile, [Guy Carpenter](#), with the support of its employees, acquired a refrigerator for the dining hall of [Pozo Mirador Elementary School](#) located at the indigenous community of Ri-Xudi in Ixmiquilpan, Hidalgo. Also, 2 paintings and 2 tables were donated. There were also donations in kind for [ChildFund](#): 11 PCs, 8 laptops, 13 keyboards, 13 mice, 1 thermal fax, 1 photocopier, 1 typewriter, 1 acetate projector, 1 VCR and 1 comb binding machine.

## AID FOR PEOPLE DISPLACED BY INGRID AND MANUEL STORMS

In solidarity with a colleague, whose family, like many Mexicans, suffered devastating effects after the natural disasters in Guerrero, [Marsh and Mercer](#) conducted a campaign donation in cash and in kind.

Due to the generous contributions, we attained to collect hundreds of food and hygiene items, which were delivered to the Mexican Red Cross. Also, among [Mercer's](#) colleagues \$110,853 were raised, which the company doubled, amounting to a total of \$221,708, which were given to [Hábitat para la Humanidad México A.C.](#) for the reconstruction of houses in the affected areas of Guerrero.



## SPONSORSHIPS

Another way to contribute with [ChildFund Mexico](#) is through children sponsorship by staff members. In 2013, 39 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.

This year, [Marsh](#) and [Mercer](#) volunteering day, which we called “[Leaving Our Mark](#)” (“*Dejando huella*”), consisted of traveling to the community of Daboxtha, Hidalgo to paint the facade of [La Casa de la Artesana](#). Among friends and colleagues, a total of 56 people attended.

## “LEAVING OUR MARK” (“DEJANDO HUELLA”) VOLUNTEERING DAY

As part of the Community Committee, I was invited to visit the community of Daboxtha. This was one of the best experiences I’ve ever had. Honestly, at first there could be a lot of excuses for not coming to the activity, such as work, time and uncertainty of the unknown. Actually, I remember that—even in my way there—I was worried about the things I would stop doing as well as about outstanding issues I had to complete when returning. However, by the time I got to this place and saw the faces of smiling children awaiting our arrival I forgot all my worries and could focus on helping them. I realized that when you dedicate a day in your life to this kind of activities you can experience a sense of transcendence about what you’re doing.

The experience of going to the community for helping purposes is unforgettable. It is not only a life experience, but you also learn to be grateful for what you have today and thus to contribute a little of your time.

Gerardo Gordillo Vázquez  
Mercer Marsh Benefits



## 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, 2013

| Guy Carpenter | Marsh and Mercer |
|---------------|------------------|
| 185           | 400              |

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

Our first initiative to promote social responsibility in our value chain was the launch of the [Code of Ethics](#) for [MMC](#) providers, which dictates basic guidelines on three essential topics: ethical, social and environmental issues. To make it known, we held [the first CSR Meeting for MMC Providers](#).



Last year we held a second meeting with providers involving a larger number of SMBs, among which [Logistics Assistance Group](#) was selected, a company that 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 [CSR Award](#), which said firm obtained satisfactorily in 2013 as value chain of [Marsh](#).

Also, in September we organized the first [MMC's Corporate Social Responsibility Meeting](#), which was created as a meeting space to share the best practices of the most representative companies in the sector. On this occasion, the meeting was attended by our business partners: [ACE Fianzas Monterrey](#), [GNP](#) and [Metlife](#) as speakers and by over 50 people.

“For us, at Marsh, is a great pleasure and pride that [Logistics Assistance Group](#) has received the 2013 CSR Award as part of our value chain. This motivates us greatly to continue working closely with our providers to share with them a little of what we are developing in CSR”.

Gerardo Merino  
Leader of the Business  
Ethics Committee





# 3. ENVIRONMENT



In [Marsh & McLennan Companies](#) we have adopted an Environmental Policy in which we shape our commitment to mitigate our impact on the environment in all our operations and promote environmental responsibility among all our stakeholders.

## MEASURING OF CO<sub>2</sub> EMISSIONS

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

|  |
|--|
| <p><b>Direct emissions:</b><br/>Vehicles owned by the company</p> <p><b>Indirect emissions:</b><br/>Electricity and air travel</p> |
|--|

### MMC CO<sub>2</sub> EMISSIONS

| Emissions                              | 2012  | 2013  |
|--|-------|-------|
| Direct CO <sub>2</sub> emissions (t)   | 1,158 | 854   |
| Indirect CO <sub>2</sub> emissions (t) | 1,037 | 1,379 |
| Total CO <sub>2</sub> emitted (t)      | 2,195 | 2,233 |
| Total CO <sub>2</sub> per employee (t) | 2.44  | 2.34  |

(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 [Marsh](#), [Guy Carpenter](#) and [Mercer](#) we carried out various programs and initiatives.

## OFFICE REMODELING

The strategy of remodeling the offices of [Marsh](#) and [Mercer](#) at *Torre Mayor* included ecological measures such as:

- Installing toilets with water saving systems
- Automatic lighting control systems
- A/C leveling
- A strategic position of workstations to allow greater passage of natural light
- Use of recycled materials for the construction of offices

Also, in [Guy Carpenter](#) reception lamps were replaced by energy-saving lamps.

## SAVING OF PAPER

In April 2013 the duplex or two-sided printing was implemented by default on all [Marsh](#) printers, therefore, a 25% paper saving was achieved versus the prior year. Meanwhile, [Guy Carpenter](#) installed trays in each printing station in order to reuse paper and foster a saving culture.

## MMC RIDE

With the aim of creating a carpooling culture so that our colleagues may get to *Torre Mayor*, last year we launched the [MMC Ride](#) program.

In the course of this year we carried out information meetings to encourage more people to join this new way of being transported responsibly. Due to its characteristics allowing it to be replicable, the [MMC Ride](#) was also implemented in our subsidiary in Colombia.



Thanks to **MMC Ride** we are reducing fuel consumption and vehicle traffic while also representing an opportunity for employee interaction.

## MMC RIDE

In May 2013 we organized a bicycle tour to encourage our colleagues to ride. Because of the great success that the **MMC Ride** had among the staff, we organized a second ride in November. This event was an opportunity to spend a pleasant afternoon among colleagues, while they exercised and —most importantly— they were motivated to use the bicycle as transportation more frequently.

## MMC RIDE

“We carried out this event with the goal of promoting, more and more, the use of bicycles among employees and to show their benefits as a means of sustainable transportation; plus you do exercise and it is an excellent excuse to interact with co-workers.”

Remigio Noriega  
Marsh Mexico CEO

## OTHER INITIATIVES

### Marsh and Mercer

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The “**Say No to Styrofoam**” (*¡No al Unice!*) campaign was launched to raise awareness on its harm to the environment and to pursue environmentally friendly alternatives.

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We recalled the **World Environment Day** with a communication sent to our colleagues on food waste worldwide.

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In order to reduce the generation of waste, the use of disposable plates in the dining hall was eradicated.

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Through our “**Green Events**” (“*Efemérides verdes*”) we kept our colleagues informed about the days when a topic related to the care of the environment is commemorated.

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### Guy Carpenter

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Toner cartridges were recycled and provided to Canon, which disposed of them properly.

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Again, we participated 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.

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# 4. COLLEAGUES



In [Marsh & McLennan Companies](#) we are continually transformed in pursuit of excellence. Our human capital approach seeks to develop in our colleagues' knowledge, attitudes, values and skills leading them to exploit their full potential.

“We planned the remodeling project of the offices considering that it could be an efficient space that also contributed to the quality of life of our colleagues. The most important characteristics are:

- We increased the number of workstations in open areas and with street view, so that our colleagues could perceive much less closed or blocked spaces, with the purpose of making their daily work more enjoyable and lowering their stress levels significantly;
- We created more collaborative spaces where colleagues have opportunity to socialize more on issues of work and to have better communication, which offers them the opportunity to create more direct business processes and spend less time repeating tasks that increase their stress levels;
- The A/C system is controlled automatically and works through an energy strategy to provide standard levels of comfort for smart buildings; while having less temperature variations, exposure and likelihood of respiratory diseases decreases by more than 30%;
- The furniture is made from materials that do not emit pollutants or radioactive waste, contributing to health by exposure. Additionally, the entire furniture design is 100% ergonomic and ensures occupational health since it do not cause any muscle or bodily harm;
- Passageways exceed the requirements stated by civil protection regulations, so that if there is a need for evacuation, people can circulate more freely and leave the office in less time, which results in a more reliable and safe place to work.

With these improvements we achieved that our colleagues work in a modern, pleasant and functional space, while maximizing collaboration, integration and teamwork.”

Federico Velasco  
Real Estate Services LATAM

## DIVERSITY AND INCLUSION

**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.

We are a company made up by people, and then a diverse and talented workforce is essential to our success. Therefore, one of the key objectives of **Marsh & McLennan Companies** is to attract, keep, develop and motivate the best people in our sector at all levels. Our philosophy of diversity and inclusion helps us to generate new ideas and create solutions that serve our customers, who are equally diverse.

With the purpose of managing initiatives that contribute to this goal, last year **Marsh** established a **Global Diversity and Inclusion Committee**, which is composed of senior managers of the group. On the other hand, this year in **Mercer**, the **Global Diversity Council (GDC)** and the **Global Diversity Leadership Team (GDLT)** were created with committed leaders who are experts in this field, strengthening the inclusion structure of the company.

Also, intranet communities and blogs for active communication and exchange of information on topics of diversity among all **MMC** subsidiaries were created.

Locally, the **Diversity and Inclusion Committee** was created. This committee is responsible for generating initiatives to ensure equal employment opportunities for men and women, non-discrimination in access to employment, as well as occupational inclusion of minority groups, especially of people with disabilities.

This year, three managers that are members of the **Diversity Committee** attended a “blind dinner,” organized by the *Ojos que sienten* (Sight of Emotion) foundation in the Hotel Presidente in Mexico City. During this event, guests dined in total darkness and were served by visually impaired people. The result was a life experience to stimulate not only the senses of taste and smell, but the condition in which many people live.



## JOB CREATION

MMC workforce in 2013 included 953 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.

### 2013 WORKFORCE BROKEN DOWN BY CATEGORY AND GENDER

| Marsh:                                       |                       |            |                       |            |                             |            |
|--|-----------------------|------------|-----------------------|------------|-----------------------------|------------|
| Position                                     | Men 2011              | Women 2011 | Men 2012              | Women 2012 | Men 2013                    | Women 2013 |
| Directors                                    | 21                    | 5          | 28                    | 5          | <b>24</b>                   | <b>5</b>   |
| Deputy Directors/<br>Managers                | 86                    | 55         | 93                    | 64         | <b>83</b>                   | <b>66</b>  |
| Executives/<br>Specialists/Heads<br>of Areas | 106                   | 172        | 127                   | 200        | <b>138</b>                  | <b>189</b> |
| Analysts/Assistants                          | 20                    | 18         | 20                    | 20         | <b>72</b>                   | <b>134</b> |
| Total  | 233                   | 250        | 268                   | 289        | <b>317</b>                  | <b>394</b> |
|  | Total employees: 475  |            | Total employees: 557  |            | <b>Total employees: 711</b> |            |
|  | Total turnover: 9.75% |            | Total turnover: 0.13% |            | <b>Total turnover: 10%</b>  |            |

| Guy Carpenter:                |                     |            |                       |            |                              |            |
|-------------------------------|---------------------|------------|-----------------------|------------|------------------------------|------------|
| Position                      | Men 2011            | Women 2011 | Men 2012              | Women 2012 | Men 2013                     | Women 2013 |
| Directors                     | 4                   | 2          | 4                     | 3          | <b>4</b>                     | <b>3</b>   |
| Deputy Directors/<br>Managers | 10                  | 5          | 9                     | 10         | <b>10</b>                    | <b>9</b>   |
| Administrative<br>personnel   | 15                  | 19         | 14                    | 22         | <b>14</b>                    | <b>19</b>  |
| Total                         | 29                  | 27         | 27                    | 35         | <b>28</b>                    | <b>31</b>  |
|                               | Total employees: 56 |            | Total employees: 62   |            | <b>Total employees: 59</b>   |            |
|                               | Total turnover:     |            | Total turnover: 4.84% |            | <b>Total turnover: 1.69%</b> |            |



## 2013 WORKFORCE BROKEN DOWN BY CATEGORY AND GENDER CONTINUATION

| Mercer:                       |                      |            |                      |            |                              |            |
|-------------------------------|----------------------|------------|----------------------|------------|------------------------------|------------|
| Position                      | Men 2011             | Women 2011 | Men 2012             | Women 2012 | Men 2013                     | Women 2013 |
| Directors                     | 8                    | 6          | 10                   | 17         | <b>10</b>                    | <b>6</b>   |
| Deputy Directors/<br>Managers | 11                   | 18         | 25                   | 20         | <b>7</b>                     | <b>19</b>  |
| Consultants                   | 96                   | 131        | 118                  | 90         | <b>26</b>                    | <b>23</b>  |
| Total                         | 115                  | 155        | 153                  | 127        | <b>43</b>                    | <b>48</b>  |
|                               | Total employees: 270 |            | Total employees: 270 |            | <b>Total employees: 183</b>  |            |
|                               | Total turnover: 11%  |            | Total turnover: 11%  |            | <b>Total turnover: 0.15%</b> |            |

## 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 [Marsh](#), [Guy Carpenter](#) 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.

## AVERAGE OF HOURS OF TRAINING PER EMPLOYEE 2013

| Position   | Marsh             | Guy Carpenter | Mercer            |
|--|-------------------|---------------|-------------------|
| Directors  | 60                | 6.3           | 18                |
| Deputy Directors/<br>Managers                    | 43                | 8.3           | 36                |
| Executives/Specialists/<br>Consultants           | 22                | 12.8          | 40                |
| Administrative Employees/<br>Analysts/Assistants | 13                | 16.8          | 20                |
| Total Investment                                 | \$1,938,358 (MXN) | ND            | \$1,694,089 (MXN) |

*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.*

## SUPPORT TOOLS FOR TRAINING

### 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

En 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.



## WELLNES

The employee welfare 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.

**Mercer** has a voluntary **Wellnes Plan** called “**Live More**” (“**Vive más**”), which is focused on encouraging a healthy lifestyle and promote a culture of prevention. In 2013 this plan included clinical tests to diagnose health risks of employees and 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. The action plan included informative talks on public health problems and early detection of serious diseases (breast and prostate cancer). A nutritionist was hired in the office to guide and care for employees who need to adjust their weight.

Furthermore, we gave talks and conferences related to health, safety and hygiene for all staff. This year we invited the **ALE Foundation** to give a talk about the importance of organ donation. On the occasion of the International Women's Day we organized the “Climacteric and Menopause — Myths and Realities” conference. We also had a visit from **Bayer Laboratories** who spoke about the myths and realities of pregnancy. Finally, in commemoration of the International Day Against Breast Cancer, the CANIPEC organization gave a talk to prevent this disease.



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. Some of the events held in 2013 were:

- *Chikimercer*
- *Day of La Candelaria*
- *Day of the Dead*
- *New Year's Eve party*
- *Film screening*
- *Marsh Kids*
- *Rosca de Reyes* (traditional Epiphany celebration);
- *Women's Soccer Tournament*

### MMC BLOOD DONATION CAMPAIGN

On October 10 and 11 we organized the first **MMC Blood Donation Campaign**. In collaboration with the Red Cross and Fundación Únete y dona en vida (Join and Donate in Life Foundation), we arranged two rooms (floor 9 of Torre Mayor) and invited employees and visitors to donate blood and provide informative talks.

In all 70 people participated from **MMC** and from neighboring firms such as Deloitte, Western Union and Cibard, from which —after several filters— 33 were eligible and donated.

And most importantly, with this campaign we promoted the culture of blood donation, an act that can save a life.

# REPORTING CRITERIA



The 2013 MMC's Corporate Social Responsibility Report is the third report of this nature that we have published, containing activities conducted by Marsh, Guy Carpenter 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, 2013.

For its preparation, we decided to make a first approximation to the guidelines of the Global Reporting Initiative (GRI), which helped us define our content according to their principles and indicators. Likewise, we make reference to the UN

Global Compact's ten principles, to which Marsh and Mercer are party.

This is the third 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.

# AWARDS, RECOGNITIONS AND PARTNERSHIPS

## MARSH:

- CSR certification, Mexican Center for Philanthropy (Cemefi, in Spanish))

## 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)

## GUY CARPENTER:

- CSR certification, Mexican Center for Philanthropy (Cemefi, in Spanish)
- Reactions Latin America

## MERCER:

- CSR certification, Mexican Center for Philanthropy (Cemefi, in Spanish)
- 2013 Top Companies Ranking



# CONTACT INFORMATION

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

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# APPENDIXES

## 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
- 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.



## 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    | 4                             |   |                     |             |
| 1.2                 | Description of key impacts, risks, and opportunities.  | Fully    | 4                             |   |                     |             |

## 2. Perfil de la organización

| 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    | 37                            |   |                     |             |
| 2.2                 | Main brands, products and/or services.   | Fully    | 7,8                           |   |                     |             |
| 2.3                 | Operational structure of the organization.   | Fully    | 13                            |   |                     |             |
| 2.4                 | Location of organization's headquarters.   | Fully    | 39                            |   |                     |             |
| 2.5                 | Number of countries where the organization operates.                                     | Fully    | 7,8                           |   |                     |             |
| 2.6                 | Nature of ownership and legal form.  | Fully    | 37                            |   |                     |             |
| 2.7                 | Markets served.  | Fully    | 7,9                           |   |                     |             |
| 2.8                 | Scale of the reporting organization.   | Fully    | 7                             |   |                     |             |
| 2.9                 | Significant changes during the reporting period regarding size, structure, or ownership. | Fully    | 5,37                          |   |                     |             |
| 2.10                | Awards received in the reporting period.   | Fully    | 38                            |   |                     |             |

## 3. Parámetros de la Memoria

|     |   |       |    |  |  |  |
|-----|---|-------|----|--|--|--|
| 3.1 | Reporting period for information provided.                        | Fully | 37 |  |  |  |
| 3.2 | Date of most recent previous report (if any).                     | Fully | 37 |  |  |  |
| 3.3 | Reporting cycle (annual, biennial, etc.).                         | Fully | 37 |  |  |  |
| 3.4 | Contact point for questions regarding the report or its contents. | Fully | 39 |  |  |  |

| Profile Disclosures | Description   | Reported | Cross-reference/Direct Answer | If applicable, indicate the part not reported | Reason for omission | Explanation |
|---------------------|---|----------|-------------------------------|---|---------------------|-------------|
| 3.5                 | Process for defining report content.  | Fully    | 37                            |   |                     |             |
| 3.6                 | Boundary of the report.   | Fully    | 37                            |   |                     |             |
| 3.7                 | State any specific limitations on the scope or boundary of the report.  | Fully    | 37                            |   |                     |             |
| 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    | 37                            |   |                     |             |
| 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    | 37                            |   |                     |             |
| 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    | 37                            |   |                     |             |
| 3.11                | Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.   | Fully    | 37                            |   |                     |             |
| 3.12                | Table identifying the location of the Standard Disclosures in the report.   | Fully    | 41                            |   |                     |             |
| 3.13                | Policy and current practice with regard to seeking external assurance for the report.   | Fully    | 37                            |   |                     |             |

**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      | 12   |   |                     |             |
| 4.2                 | Indicate whether the Chair of the highest governance body is also an executive officer.   | Totalmente | 12   |   |                     |             |
| 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.  | Totalmente | 12   |   |                     |             |
| 4.4                 | Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.   | Fully      | 14   |   |                     |             |
| 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 the Guidelines on Corporate Governance of Marsh & McLennan Companies approved by the Board of Directors. The league's guidelines are available on p. 12 |   |                     |             |

| Profile Disclosures | Description  | Reported | Cross-reference/Direct Answer  | If applicable, indicate the part not reported | Reason for omission | Explanation |
|---------------------|--|----------|--|---|---------------------|-------------|
| 4.6                 | Processes in place for the highest governance body to ensure conflicts of interest are avoided.  | Fully    | It is regulated by the Guidelines on Corporate Governance of Marsh & McLennan Companies approved by the Board of Directors. The league's guidelines are available on p. 12 |   |                     |             |
| 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 the Guidelines on Corporate Governance of Marsh & McLennan Companies approved by the Board of Directors. The league's guidelines are available on p. 12 |   |                     |             |
| 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    | 9,10   |   |                     |             |
| 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    | 16,17,40   |   |                     |             |
| 4.10                | Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.  | Fully    | 16,17  |   |                     |             |
| 4.11                | Explanation of whether and how the precautionary approach or principle is addressed by the organization.   | Fully    | 5  |   |                     |             |
| 4.12                | Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.  | Fully    | 19,26,40   |   |                     |             |
| 4.13                | Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization participates.   | Fully    | 38,40  |   |                     |             |
| 4.14                | List of stakeholders engaged by the organization.  | Fully    | 14   |   |                     |             |
| 4.15                | Basis for identification and selection of stakeholders with whom to engage.  | Fully    | 14   |   |                     |             |
| 4.16                | Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholders.   | Fully    | 14   |   |                     |             |
| 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    | 16   |   |                     |             |

| 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            | Partially                         | 7   |   |                     |  |                   |
|   | Market Presence                 | Fully                             | 7,8   |   |                     |  |                   |
|   | Indirect Economic Impact        | Fully                             | 18  |   |                     |  |                   |
| Environmental Dimension   |                                 | Environmental Management Approach |   |   |                     |  |                   |
| Aspect  | Materials                       | Fully                             | 27  |   |                     |  |                   |
|   | Energy                          | Fully                             | 27  |   |                     |  |                   |
|   | Water                           | No                                |   |   | Not available       | All our offices are leased so we have no control over their operation. |                   |
|   | Biodiversity                    | Fully                             | All our offices are in urban land and therefore have no impact on biodiversity and protected areas. |   |                     |  |                   |
|   | Emissions, Effluents and Waste  | Fully                             | 26  |   |                     |  |                   |
|   | Products and Services           | Fully                             | 27  |   |                     |  |                   |
|   | Compliance                      | Fully                             | No fines or penalties are reported for this item.   |   |                     |  |                   |
|   | Transport                       | Fully                             | 28  |   |                     |  |                   |
|   | Overall                         | Fully                             | 26  |   |                     |  |                   |
| Labor Dimension   |                                 | Labor Management Approach         |   |   |                     |  |                   |
| Aspect  | Employment                      | Fully                             | 32  |   |                     |  |                   |
|   | Labor/Management Relations      | Fully                             | 32  |   |                     |  |                   |
|   | Occupational Health and Safety  | Fully                             | 35,36   |   |                     |  |                   |
|   | Training and Education          | Fully                             | 34  |   |                     |  |                   |
|   | Diversity and Equal Opportunity | Fully                             | 31  |   |                     |  |                   |

| 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 |
|---|---|---|---|---|---------------------|-------------|-------------------|
| <b>Human Rights Dimension</b>             |   | <b>Human Rights Management Approach</b>           |   |   |                     |             |                   |
| <b>Aspect</b>                             | Investment and Procurement Practices                            | Fully   | 23  |   |                     |             |                   |
|   | Non-discrimination  | Fully   | 31  |   |                     |             |                   |
|   | Freedom of Association and Collective Bargaining                | Fully   | 32  |   |                     |             |                   |
|   | Abolition of Child Labor  | Fully   | 10  |   |                     |             |                   |
|   | Prevention of Forced and Compulsory Labor                       | Fully   | 10  |   |                     |             |                   |
|   | Security Practices  | Fully   | 11  |   |                     |             |                   |
|   | Indigenous Rights   | Fully   | 10  |   |                     |             |                   |
| <b>Social Dimension</b>                   |   | <b>Social Management Approach</b>                 |   |   |                     |             |                   |
| <b>Aspect</b>                             | Community   | Fully   | 18  |   |                     |             |                   |
|   | Corruption  | Fully   | 10  |   |                     |             |                   |
|   | Public Policy   | Fully   | No participation is reported for such activities. |   |                     |             |                   |
|   | Anti-Competitive Behavior                                       | Fully   | 10  |   |                     |             |                   |
|   | Compliance  | Fully   | No fines or penalties are reported for this item. |   |                     |             |                   |
| <b>Product Responsibility Dimension</b>   |   | <b>Product Responsibility Management Approach</b> |   |   |                     |             |                   |
| <b>Aspect</b>                             | Customer Health and Safety                                      | Partially   | 8   |   |                     |             |                   |
|   | Product and Service Labeling                                    | Partially   | 8   |   |                     |             |                   |
|   | Policies for the fair design and sale of products and services. | Partially   | 8   |   |                     |             |                   |
|   | Marketing Communications  | Partially   | 8   |   |                     |             |                   |
|   | Customer Privacy  | Partially   | 8   |   |                     |             |                   |
|   | Compliance  | Fully   | No fines or penalties are reported for this item. |   |                     |             |                   |

| ECONOMIC DIMENSION                        |   |           |   |   |                     |             |                   |
|---|---|-----------|---|---|---------------------|-------------|-------------------|
| 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 |
| Desempeño económico                       |   |           |   |   |                     |             |                   |
| 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. | Partially | 7   |   |                     |             |                   |
| EC2                                       | Financial implications and other risks and opportunities for the organization's activities due to climate change.   | Fully     | 26  |   |                     |             |                   |
| EC3                                       | Coverage of the organization's defined benefit plan obligations.  | Fully     | 18  |   |                     |             |                   |
| EC4                                       | Significant financial assistance received from government.  | Fully     | MMC does not receive financial help from the government.  |   |                     |             |                   |
| Market Presence                           |   |           |   |   |                     |             |                   |
| EC5                                       | Range of ratios of standard entry level wage compared to local minimum wage at significant locations of operation.  | Fully     | 32  |   |                     |             |                   |
| EC6                                       | Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation.   | Fully     | 23  |   |                     |             |                   |
| EC7                                       | Procedures for local hiring and proportion of senior management hired from the local community at significant locations of operation.   | Fully     | 100% of our managers are local, and like the rest of our colleagues are selected based on the 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     | 20  |   |                     |             |                   |
| EC9                                       | Understanding and describing significant indirect economic impacts, including the extent of impacts.  | Fully     | 20  |   |                     |             |                   |

| ENVIRONMENTAL DIMENSION                   |  |          |                               |   |                     |   |                   |
|---|--|----------|-------------------------------|---|---------------------|---|-------------------|
| 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 |
| <b>Materials</b>                          |  |          |                               |   |                     |   |                   |
| <b>EN1</b>                                | Materials used by weight or volume.  | No       |                               |   | Not available       | There is no measuring system available.   |                   |
| <b>EN2</b>                                | Percentage of materials used that are recycled input materials.  | No       |                               |   | Not available       | There is no measuring system available.   |                   |
| <b>Energy</b>                             |  |          |                               |   |                     |   |                   |
| <b>EN3</b>                                | Direct energy consumption by primary energy source.  | Fully    | 26                            |   |                     |   |                   |
| <b>EN4</b>                                | Indirect energy consumption by primary energy source.  | Fully    | 26                            |   |                     |   |                   |
| <b>EN5</b>                                | Energy saved due to conservation and efficiency improvements.  | No       |                               |   | Not available       | There is no measuring system available.   |                   |
| <b>EN6</b>                                | Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives. | Fully    | 27                            |   |                     |   |                   |
| <b>EN7</b>                                | Initiatives to reduce indirect energy consumption and reductions achieved.   | Fully    | 27                            |   |                     |   |                   |
| <b>Water</b>                              |  |          |                               |   |                     |   |                   |
| <b>EN8</b>                                | Total water withdrawal by source.  | No       |                               |   | Not available       | MMC has its corporate offices in urban lands which water supply is through the urban network; thus, without exploitation of natural sources by ourselves. |                   |
| <b>EN9</b>                                | Water sources significantly affected by withdrawal of water.   | No       |                               |   | Not material        | MMC has its corporate offices in urban lands which water supply is through the urban network; thus, without exploitation of natural sources by ourselves. |                   |

| 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 |
|---|---|----------|--|---|---------------------|--|-------------------|
| <b>EN10</b>                               | Percentage and volume of water recycled and reused.   | No       |  |   | Not available       | All our offices are leased so we have no control over their operation.                                     |                   |
| Biodiversity                              |   |          |  |   |                     |  |                   |
| <b>EN11</b>                               | 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 has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity. |   |                     |  |                   |
| <b>EN12</b>                               | 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 has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity. |   |                     |  |                   |
| <b>EN13</b>                               | Habitats protected or restored.   | Fully    | MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity. |   |                     |  |                   |
| <b>EN14</b>                               | Strategies, current actions, and future plans for managing impacts on biodiversity.   | No       |  |   | Not material        | MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity. |                   |
| <b>EN15</b>                               | Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations.   | No       |  |   | Not applicable      | MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity. |                   |
| Emissions, Effluents and Waste            |   |          |  |   |                     |  |                   |
| <b>EN16</b>                               | Direct and indirect greenhouse gas emissions by weight.   | Fully    | 26   |   |                     |  |                   |
| <b>EN17</b>                               | Other relevant indirect greenhouse gas emissions by weight.   | No       |  |   | Not applicable      | MMC does not emit other greenhouse gas emissions.  |                   |
| <b>EN18</b>                               | Initiatives to reduce greenhouse gas emissions and reductions achieved.   | Fully    | 27,28  |   |                     |  |                   |
| <b>EN19</b>                               | Emissions of ozone-depleting substances by weight.  | Fully    | In MMC offices no ozone-depleting substances are used.   |   |                     |  |                   |



| 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 |
|---|---|----------|--|---|---------------------|--|-------------------|
| <b>EN20</b>                               | NOx, SOx, and other significant air emissions by type and weight.   | No       |  |   | Not material        | MMC services do not emit significant emissions of NOx and SOx.   |                   |
| <b>EN21</b>                               | Total water discharge by quality and destination.   | Fully    | MMC has its offices in urban lands thus the discharge is made through the urban network. |   |                     |  |                   |
| <b>EN22</b>                               | Total weight of waste by type and disposal method.  | No       |  |   | Not available       | We have no measurement methods.  |                   |
| <b>EN23</b>                               | Total number and volume of significant spills.  | Fully    | MMC has its offices in urban lands thus the discharge is made through the urban network. |   |                     |  |                   |
| <b>EN24</b>                               | 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. | No       |  |   | Not applicable      | MMC services do not produce waste deemed hazardous.  |                   |
| <b>EN25</b>                               | 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.                          | No       |  |   | Not applicable      | MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity. |                   |
| <b>Products and Services</b>              |   |          |  |   |                     |  |                   |
| <b>EN26</b>                               | Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.  | Fully    | 27,28  |   |                     |  |                   |
| <b>EN27</b>                               | Percentage of products sold and their packaging materials that are reclaimed by category.   | No       |  |   | Not material        | MMC services do not generate significant amounts of waste.   |                   |
| <b>Compliance</b>                         |   |          |  |   |                     |  |                   |
| <b>EN28</b>                               | 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 are reported for this item.  |   |                     |  |                   |

| 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 |
|---|---|----------|-------------------------------|---|---------------------|----------------------------------|-------------------|
| <b>Transporte</b>                         |   |          |                               |   |                     |                                  |                   |
| <b>EN29</b>                               | Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce. | Fully    | 27,28                         |   |                     |                                  |                   |
| <b>Overall</b>                            |   |          |                               |   |                     |                                  |                   |
| <b>EN30</b>                               | Environmental protection expenditures and investments by type.  | No       |                               |   | Not available       | This item has not been recorded. |                   |

**SOCIAL DIMENSION**

| 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 |
|---|--|----------|-------------------------------|---|---------------------|----------------------------------|-------------------|
| <b>Employment</b>                         |  |          |                               |   |                     |                                  |                   |
| <b>LA1</b>                                | Total workforce by employment type, employment contract, and region.   | Fully    | 32,33                         |   |                     |                                  |                   |
| <b>LA2</b>                                | Number and rate of employee turnover by age group, gender, and region.   | Fully    | 32,33                         |   |                     |                                  |                   |
| <b>LA3</b>                                | Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations. | Fully    | 35,36                         |   |                     |                                  |                   |
| <b>LA15</b>                               | Labor return rate and withholding for parental leave after the birth of a child, by gender.                              | No       |                               |   | Not available       | This item has not been recorded. |                   |

**Labor/Management Relations**

|            |   |    |  |  |                |  |  |
|------------|---|----|--|--|----------------|--|--|
| <b>LA4</b> | Percentage of employees covered by collective bargaining agreements.  | No |  |  | Not applicable | MMC does not have any collective bargaining agreement. |  |
| <b>LA5</b> | Minimum notice period(s) regarding significant operational changes, including whether it is specified in collective agreements. | No |  |  | Not applicable | MMC does not have any collective bargaining agreement. |  |

| 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 |
|---|---|----------|---|---|---------------------|--|-------------------|
| <b>Occupational Health and Safety</b>     |   |          |   |   |                     |  |                   |
| <b>LA6</b>                                | 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 representing all employees of the company. |   |                     |  |                   |
| <b>LA7</b>                                | Rates of injury, occupational diseases, lost days, and absenteeism, and number of work-related fatalities by region.  | No       |   |   | Not material        | MMC services do not represent significant health and safety risks for its employees. |                   |
| <b>LA8</b>                                | Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.     | Fully    | 33,34   |   |                     |  |                   |
| <b>LA9</b>                                | Health and safety topics covered in formal agreements with trade unions.  | No       |   |   | Not applicable      | MMC does not have any collective bargaining agreement.                               |                   |
| <b>Training and Education</b>             |   |          |   |   |                     |  |                   |
| <b>LA10</b>                               | Average hours of training per year per employee by employee category.   | Fully    | 34  |   |                     |  |                   |
| <b>LA11</b>                               | Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.                            | Fully    | 34  |   |                     |  |                   |
| <b>LA12</b>                               | Percentage of employees receiving regular performance and career development reviews.   | Fully    | 33  |   |                     |  |                   |
| <b>Diversity and Equal Opportunity</b>    |   |          |   |   |                     |  |                   |
| <b>LA13</b>                               | Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.            | Fully    | 32,33   |   |                     |  |                   |
| <b>LA14</b>                               | Ratio of basic salary of men to women by employee category.   | Fully    | In the same position, men and women receive the same salary.                    |   |                     |  |                   |

| HUMAN RIGHTS DIMENSION                                  |  |          |  |   |                     |  |                   |
|---|--|----------|--|---|---------------------|--|-------------------|
| 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 |
| <b>Investment and Procurement Practices</b>             |  |          |  |   |                     |  |                   |
| <b>HR1</b>  | Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.                              | Fully    | 23,24  |   |                     |  |                   |
| <b>HR2</b>  | Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.   | Fully    | 24   |   |                     |  |                   |
| <b>HR3</b>  | 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    | 34   |   |                     |  |                   |
| <b>Non-discrimination</b>                               |  |          |  |   |                     |  |                   |
| <b>HR4</b>  | Total number of incidents of discrimination and actions taken.   | Fully    | No incidents of this nature were reported.   |   |                     |  |                   |
| <b>Freedom of Association and Collective Bargaining</b> |  |          |  |   |                     |  |                   |
| <b>HR5</b>  | 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.   | No       |  |   | Not applicable      | MMC does not have any collective bargaining agreement. |                   |
| <b>Abolition of Child Labor</b>                         |  |          |  |   |                     |  |                   |
| <b>HR6</b>  | 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 staff so that the risk of child labor is virtually zero. |   |                     |  |                   |
| <b>Prevention of Forced and Compulsory Labor</b>        |  |          |  |   |                     |  |                   |
| <b>HR7</b>  | 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    | 10   |   |                     |  |                   |

| 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 |
|---|--|----------|--|---|---------------------|-------------|-------------------|
| <b>Security Practices</b>                 |  |          |  |   |                     |             |                   |
| <b>HR8</b>                                | Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.                                  | Fully    | 10   |   |                     |             |                   |
| <b>Indigenous Rights</b>                  |  |          |  |   |                     |             |                   |
| <b>HR9</b>                                | Total number of incidents of violations involving rights of indigenous people and actions taken.   | Fully    | No incidents of this nature were reported. |   |                     |             |                   |
| <b>SOCIAL DIMENSION</b>                   |  |          |  |   |                     |             |                   |
| 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 |
| <b>Community</b>                          |  |          |  |   |                     |             |                   |
| <b>S01</b>                                | 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    | 19,20                                      |   |                     |             |                   |
| <b>S01 (G3.1)</b>                         | Percentage of operations with the local community engagement, impact assessment and implemented development programs.  | Fully    | 19,20                                      |   |                     |             |                   |
| <b>S09</b>                                | Operations with significant negative impacts in local communities either potential or real.  | Fully    | 19,20                                      |   |                     |             |                   |
| <b>S010</b>                               | Preventive and mitigation measures implemented on operations with significant negative impacts in local communities.   | Fully    | 19,20                                      |   |                     |             |                   |
| <b>Corruption</b>                         |  |          |  |   |                     |             |                   |
| <b>S02</b>                                | Percentage and total number of business units analyzed for risks related to corruption.  | Fully    | 10,11                                      |   |                     |             |                   |

| 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 |
|---|--|------------|---|---|---------------------|-------------|-------------------|
| <b>S03</b>                                | Percentage of employees trained in organization's anti-corruption policies and procedures.   | Fully      | 10  |   |                     |             |                   |
| <b>S04</b>                                | Actions taken in response to incidents of corruption.  | Fully      | 11  |   |                     |             |                   |
| <b>Public Policy</b>                      |  |            |   |   |                     |             |                   |
| <b>S05</b>                                | Public policy positions and participation in public policy development and lobbying.   | Fully      | No participation is reported for such activities. |   |                     |             |                   |
| <b>S06</b>                                | Total value of financial and in-kind contributions to political parties, politicians, and related institutions by country.   | Fully      | These kinds of contributions are not reported.    |   |                     |             |                   |
| <b>Anti-Competitive Behavior</b>          |  |            |   |   |                     |             |                   |
| <b>S07</b>                                | Número total de acciones por causas relacionadas con prácticas monopolísticas y contra la libre competencia, y sus resultados.   | Totalmente | No se reportan esta clase de acciones.            |   |                     |             |                   |
| <b>Compliance</b>                         |  |            |   |   |                     |             |                   |
| <b>S08</b>                                | Total number of legal actions for anti-competitive behavior, anti-trust, and monopoly practices and their outcomes.  | Fully      | These kinds of actions are not reported.          |   |                     |             |                   |
| <b>PRODUCT RESPONSIBILITY DIMENSION</b>   |  |            |   |   |                     |             |                   |
| 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 |
| <b>Customer Health and Safety</b>         |  |            |   |   |                     |             |                   |
| <b>PR1</b>                                | 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. | Partially  | 8   |   |                     |             |                   |
| <b>PR2</b>                                | 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      | These kinds of incidents are not reported.        |   |                     |             |                   |

| 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 |
|---|--|-----------|---|---|---------------------|--|-------------------|
| <b>Product and Service Labeling</b>       |  |           |   |   |                     |  |                   |
| <b>PR3</b>                                | Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.                                | Partially | 8   |   |                     |  |                   |
| <b>PR4</b>                                | Total number of incidents of non-compliance with regulations and voluntary codes concerning product and service information and labeling, by type of outcomes.                               | Fully     | No non-compliances of this nature are reported. |   |                     |  |                   |
| <b>PR5</b>                                | Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.  | No        |   |   | Not available       | This information is considered confidential. |                   |
| <b>Marketing Communications</b>           |  |           |   |   |                     |  |                   |
| <b>PR6</b>                                | Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.                                       | Partially | 8   |   |                     |  |                   |
| <b>PR7</b>                                | 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     | No non-compliances of this nature are reported. |   |                     |  |                   |
| <b>Customer Privacy</b>                   |  |           |   |   |                     |  |                   |
| <b>PR8</b>                                | Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.   | Fully     | No non-compliances of this nature are reported. |   |                     |  |                   |
| <b>Compliance</b>                         |  |           |   |   |                     |  |                   |
| <b>PR9</b>                                | Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.  | Fully     | No non-compliances of this nature are reported. |   |                     |  |                   |

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