

FOURTH CORPORATE SOCIAL RESPONSIBILITY REPORT MEXICO 2014



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A MESSAGE FROM THE DIRECTORS

A MESSAGE FROM THE DIRECTORS

In a global environment in which it is increasingly urgent to operate pursuant to criteria of social responsibility and sustainable development, [Marsh & McLennan Companies Mexico](#) presents its Social Responsibility Report 2014, a document prepared according to the parameters and methodology of the Global Reporting Initiative (GRI) in its version 3.1, as a demonstration of the Group's commitment to its mission of creating economic, social and environmental values for its stakeholders.

In 2014, we not only achieved a good economic, social and environmental performance (the pillars on which we base our social responsibility management), but also two objectives we set last year:

- We completed the construction and set up of “La Casa de la Artesana” (The Artisan’s House).
- We reduced our electricity consumption by 30%, thanks to the installation of the BMS (Building Management System) at corporate offices.

The practice of social responsibility is a strategic commitment we do voluntarily, since we are convinced that it is essential for the development of sectors and markets in which we operate, and beyond.

In all of our operations we apply criteria of ethics and quality of life, we develop partnerships and long term programs with the communities we work with, as well as take actions to minimize our own environmental impact.

As a result, we have been certified — for the fifth consecutive year — as a Socially Responsible Company by the Mexican Center for Philanthropy and the Alliance for Corporate Social Responsibility, leading the promotion of this practice in the areas in which we work.

This Social Responsibility Report reflects the above and gives a clear picture of our results, goals and objectives. It also shows our commitment and continued support for the 10 principles of the Global Compact of the United Nations.

In this document we present the progress that [MMC](#) has had in its efforts to operate with full sustainability and in its commitment to achieve increasingly better results. We are aware that this is a long-term goal that will take time and perseverance, but the most important thing is the willingness of the company and the talent of our employees.

We thank all [MMC Mexico](#) shareholders and employees for the support and commitment provided for the achievements we are reporting.

Remigio Noriega González de León
CEO

Albert J. Fischl Brunner
CEO

Sergio Torres Cross
CEO





1. OUR BUSINESS

1.1 MARSH & MCLENNAN COMPANIES

Marsh & McLennan Companies is a global professional services firm providing consulting and solutions in risk, strategy and human capital, with annual income greater than 13 billion dollars. Through four leading market firms — Marsh, Guy Carpenter, Mercer and Oliver Wyman — and a network of 57,000 employees worldwide, our business helps organizations to identify, plan and meet their critical business needs in over 130 countries.

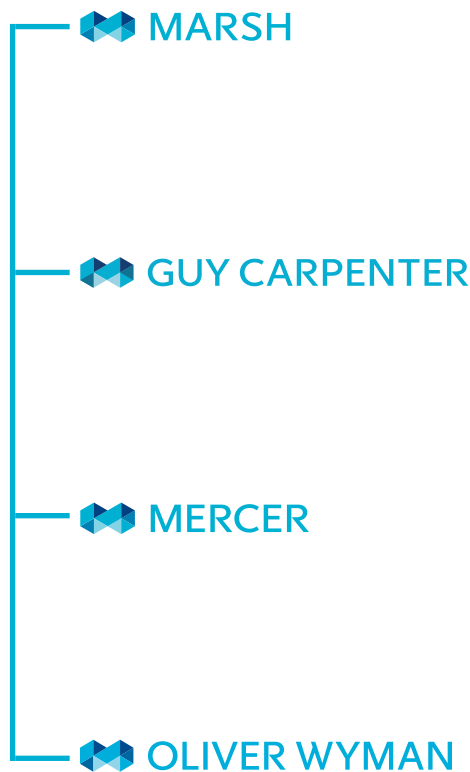
Customers in 130 countries

57,000 colleagues

13,000 million in annual revenue

Part of the Fortune 250

+140 years of leadership and innovation



RISK AND INSURANCE SERVICES

CONSULTING

1.2. SERVICES OF MARSH & MCLENNAN COMPANIES IN MEXICO

RISK AND INSURANCE MANAGEMENT

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

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

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

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

CONSULTING

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

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

- » Oliver Wyman

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

OUR OFFICES IN MEXICO



- Cancún; Q. Roo.
- Mexico City
- 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 professional services firm, committed to assisting our clients in the protection and enhancement of value through advice and solutions in risk, strategy and human capital

OUR VISION:

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

OUR VALUES:

CLIENTS

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

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.

INTEGRITY

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

COLLEAGUES

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

EXECUTION

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

1.4 BUSINESS ETHICS

We think that **Marsh & McLennan Companies** ethics plays a key role in our daily actions and involves all levels and areas, including all our stakeholders.

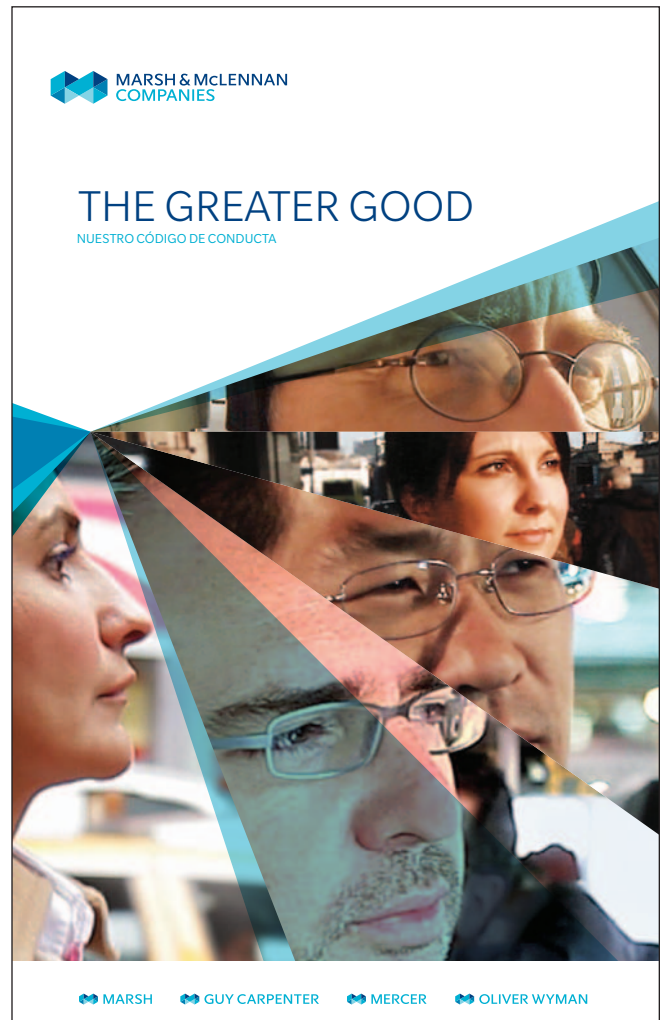
We have channels of complaint and monitoring for all groups and seek to offer a healthy environment. This involves not only complying with the law in our operations but acting with integrity in all respects and in line with our corporate philosophy.

We go beyond what is required by law—we firmly believe that ethics has a fundamental role in the success of our business, thus we work in a transparent and fair manner at all times.

In our **Code of Conduct “The Greater Good”** we express how our actions must be with each of our stakeholders. Such code is delivered to all our employees, who are required to read it, understand it and apply it at all times.

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

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



In December, we commemorated the Anti-Corruption Day by giving all our colleagues white bracelets with “*Say no to corruption*” printed on them.

With the purpose of keeping our colleagues updated, we hold training courses on issues related to ethics, anti-corruption and security. Every year, 100% of our employees complete recertification in the Code of Conduct and they study at least one of the courses available through our web-based learning platform.

Company	Course
Marsh and Mercer	<ol style="list-style-type: none"> 1. The Greater Good Certification: Our Code of Conduct. 2. Anti-Bribery and Corruption Training. 3. Conflicts of Interest. 4. Antitrust and Trade Practice Compliance. 5. "Choose Your Path" (courses related to Data Protection, Email and Social Media, Trade Sanctions, Anti-corruption and Records Retention, Promoting respect in the Workplace, Confidential and sensitive information). 6. Compliance (Policies, procedures, code of conduct, AML, etc.)
Guy Carpenter	<ol style="list-style-type: none"> 1. Working with Confidential Information & Data Security 2. The Greater Good: Our Code of Conduct 3. Antitrust and Trade Practice Compliance 4. Business Conduct Curriculum 5. Understanding the Foreign Corrupt Practices Act (FCPA) 6. Professional Obligations 7. Ethical Awareness 8. Record Keeping & Retention 9. Antitrust and Trade Practice Compliance 10. Global Bribery and Corruption Awareness 11. Resolving Conflicts of Interest

In **Marsh & McLennan** Companies we take extra care to prevent, identify and, where applicable, penalize acts of corruption and bribery.

The means **MMC** has for raising concerns regarding ethical issues are:

HOTLINE

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

Also, there is the option to visit the website: <https://mmceuhotline.alertline.com/gcs/welcome?locale=es> and complete the process..

DIME

This communication channel consists of an electronic mailbox found on our local Intranet page; through this tool the colleague can express his/her proposals, concerns and/or suggestions. It is completely anonymous.

Additionally, colleagues at **MMC** have the option of talking directly with our Compliance Officer and Legal Department, reporting securely and confidentially any concern about illegal or unethical behaviors that may be in violation of our policies.

During 2014, two complaints were filed through these channels, one less than the previous year. These complaints were resolved through institutional channels.

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 make 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** of **Marsh & McLennan Companies** has four committees:

Audit Committee

Compensation Committee

Managing and Governance Committee

Corporate Social Responsibility Committee

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

For further details on the corporate governance of MMC globally, please visit: <http://www.mmc.com/about/governance.php>

OPERATING STRUCTURE



1.6 CORPORATE SOCIAL RESPONSIBILITY STRATEGY

STAKEHOLDERS

For **Marsh & McLennan Companies** to be a good corporate citizen means being consistent with the way we act.

We use various tools that allow us to meet the expectations of our stakeholders and integrate them into our corporate social responsibility strategy.

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.



MATERIALITY AND RELEVANT ISSUES

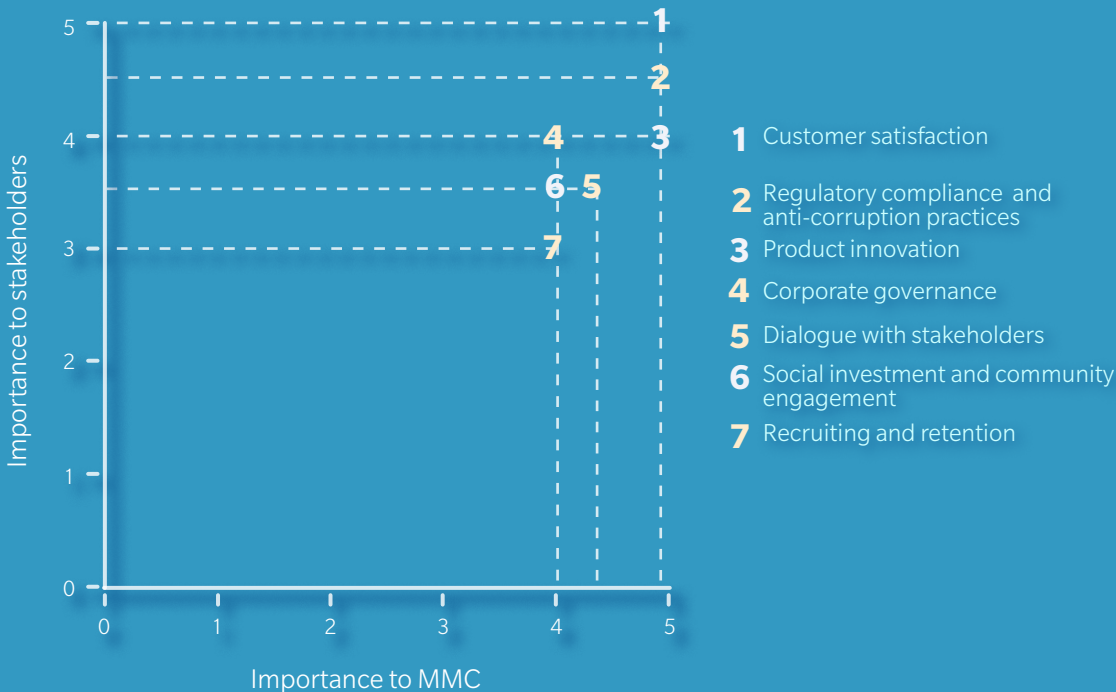
Based on our tools for dialogue and communication, we determine the most relevant issues for stakeholders.

In 2014, we identified seven relevant issues, whose actions in favor have been included throughout this report.

The objectives of the materiality analysis are:

- ▶ To identify issues relevant to MMC.
- ▶ To assess their importance and the Company’s performance regarding such topics.
- ▶ To show the results on a “materiality matrix”.

MATERIALITY CHART



CORPORATE SOCIAL RESPONSIBILITY MANAGEMENT SYSTEM

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

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

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

Our social responsibility strategy is based on 6 focus areas:



In **Marsh**, **Guy Carpenter** and **Mercer** the respective **Social Responsibility Committees** are responsible for designing, implementing and evaluating the CSR strategy. They are made up of employees from all areas.

The group also has a CSR Coordinator, who is responsible for promoting the initiatives of each committee under the supervision of the Human Resources Department.

STRUCTURE THE SOCIAL RESPONSIBILITY COMMITTEE

MARSH AND
MERCER

Chief Executive Officer (CEO)
Human Resources Department
CSR Coordinator



Business Ethics Committee
Community Engagement Committee
Employees Committee
Environmental Committee
Diversity and Inclusion Committee
Communications Committee

GUY
CARPENTER

Chief Executive Officer (CEO)
CSR Coordinator



Business Ethics Committee
Community Engagement Committee
Employees Committee
Environmental Committee



1.7 AWARDS AND PARTNERSHIPS

Derived from the actions we carried out in 2014, we received and/or renewed some awards.

MARSH

- Reactions Latin America Awards 2014. Best CEO and Best Insurance Broker
- CSR Certification, Mexican Center for Philanthropy (Cemefi, in Spanish)
- American Chamber of Commerce of Mexico
- Mexican-German Chamber of Commerce and Industry (Cámara México-Alemana de Comercio e Industria)
- Mexican-Japanese Chamber of Commerce and Industry (Cámara Japonesa de Comercio e Industria de México)
- Mexican Association of Guidelines in Human Resources (Asociación Mexicana en Dirección de Recursos Humanos, A.C.)
- Mexican Association of Guidelines in Human Resources (Asociación Mexicana en Dirección de Recursos Humanos, A.C.)

- Mexican Chamber of Mining (Cámara Minera de México)
- Mexican Institute Finance Executives Monterrey (Instituto Mexicano de Ejecutivos de Finanzas Monterrey)
- Mexican Center for Philanthropy (Centro Mexicano para la Filantropía)

GUY CARPENTER

- CSR Certification, Mexican Center for Philanthropy
- Reactions Latin America Awards 2014. Best Reinsurance Broker
- Best LA Reinsurance Broker

MERCER

- CSR Certification, Mexican Center for Philanthropy
- Top Companies Ranking 2014



2. COMMUNITY

In Mexico, more than 11 million children and adolescents live in poverty, and nearly 5 million in extreme poverty.

In line with [Marsh & McLennan Companies'](#) commitment to be a good corporate citizen, in [MMC Mexico](#) we have established a community engagement program focused on education and children in which we have been working for five years.

In [Marsh, Guy Carpenter and Mercer](#) we celebrated that this year the “General Law on the Rights of Children and Adolescents” (“Ley General de los Derechos de Niños, Niñas y Adolescentes”) was enacted, an initiative to which we joined so that among companies, government and society we can contribute to meet the challenges that children still face in our country.

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

Three years ago, [Marsh and Mercer](#), together with Child Fund started the ambitious project 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 [El Cardonal, Hidalgo](#), could develop a productive activity in an organized way.

From the donation of the land, the foundation laying and brickwork, two years have passed and finally this year the construction works were completed including finishes and electrical and sanitary installations.

Also, the space was fitted out with the necessary equipment, allowing women to begin their productive work —elaboration of crafts and a soup kitchen.

Today, they already have a workshop fully equipped with sewing machines, work tables and other essential tools.

Likewise, the kitchen of the house was enabled so they could open their soup-kitchen project to the public; to attain this, a donation of all the furniture was made: stove, refrigerator, appliances, dishes, tables, chairs, among others.

In October, the official opening of this house took place with the presence of local authorities, artisans and [Marsh and Mercer](#) representatives

Over 20 families were directly benefited with this initiative.





FUNDRAISING

Again this year, at [Guy Carpenter](#), the “Healthy Snacks” (“Colaciones saludables”) program was launched, so that employees could raise funds to meet the needs of [Vázquez Elementary School](#) in [Ixmiquilpan, Hidalgo](#). With the funds collected, we contributed to improving the school infrastructure so that students may have favorable conditions for their academic achievement.

Also, this year [MMC](#) raised funds to support the Red Cross and those affected by Hurricane Odile in all Baja California Sur.

IN-KIND DONATIONS

[Guy Carpenter](#) donated [ChildFund](#) two armchairs, a water dispenser and a mini-bar. Additionally, cleaning materials were donated to [Asociación Hñahñu Batsi Ri Xudi A.C.](#); and paint and other materials to [Vázquez Elementary School](#).

VOLUNTEERING

Our commitment to our communities goes beyond financial support and in-kind donations. In [MMC Mexico](#) we have a group of enthusiastic colleagues willing to donate their time and talent on a voluntary basis for the benefit of those most in need.

In 2014 the following volunteering activities were carried out:

- Opening of Casa de la Artesana: 18 colleagues from [Marsh and Mercer](#) traveled to [El Sauz, Hidalgo](#), where they made a tour of the house. The project was presented and the official opening took place. In addition, a gathering was organized with the children of the nearby community of [Daboxtha](#).
- Painting of the [Vázquez Elementary School](#): as part of the [Guy Carpenter's Volunteer Day](#), a group of employees went to the community of Ri Xudi, in Hidalgo, to paint the facade and classrooms of the school.
- Tree-planting: in collaboration with the Secretariat of Environment (*Secretaría del Medio Ambiente*), 56 colleagues from [Marsh and Mercer](#) participated in planting 600 [moctezumae](#) pine trees in the community of [Topilejo, DF](#).
- Semillas de vida: our [Marsh](#) colleagues in [Tijuana](#) organized, together with Semillas de vida, a “[Dulcetón](#)” (candy collection) for the posadas of the children living in Cartolandia.

In 2014, we organized the 2nd MMC Christmas Bazaar with Social Cause (Bazar Navideño con Causa MMC) to promote responsible consumerism and the support for small local suppliers.



COMMITMENT TO SUPPLIERS AND BUSINESS PARTNERS

In **MMC Mexico** we are committed to convey our philosophy of social responsibility to suppliers and strategic partners.

SUPPLIERS 2014	
Guy Carpenter	Marsh and Mercer
200	402

(1) 90% of our providers are from Mexico

We have developed a Code of Ethics for suppliers, which we provide to them in order that they adhere to it and commit themselves to its implementation.

For the third consecutive year, in 2014, **Marsh** supported a supplier (**Logistics Assistance Group**) to be postulated to the Socially Responsible Company (ESR, in Spanish) certification. This support consisted of specialized advice from a consulting firm and a registration grant to such certification.

In September 2014, we held our own Second Social Responsibility for Business Forum. The aim of this event is to have a meeting point to share the best practices of the most representative companies in the sector.

This time the theme of the meeting was “Working towards Sustainability from the Company” (“*Trabajando por la sustentabilidad desde la empresa*”). This year’s event was attended by approximately 50 people comprised of colleagues, customers and suppliers, as well as key note speakers from Deloitte, Microsoft, Wal-Mart and Torre Mayor.





3. ENVIRONMENT



Based on our Environmental Policy, at [Marsh & McLennan Companies Mexico](#) we generate initiatives that allow us to reduce our environmental footprint and promote a culture of preservation of the environment among our colleagues and other stakeholders.

EN
24

MEASURING OF CO₂ EMISSIONS

Since [MMC](#) is a service company, the most significant sources of CO₂ emissions for us are:

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

Emissiones	2012	2013	2014
Direct CO ₂ Emissions (t)	1,158	854	904.48
Indirect CO ₂ Emissions (t)	1,037	1,379	1,452
Total CO ₂ emitted (t)	2,195	2,233	2,356
Total CO ₂ per employee (t)	2.44	2.34	2.60

(1) (t) = metric tons

Scope: Marsh, Guy Carpenter and Mercer corporate and regional offices, except for Nogales and Mexicali.

ECOEFFICIENCY PROGRAMS

Our consumption reduction strategy focuses on two main areas: electricity and paper. To achieve this, in 2014, we undertook the following initiatives:

1. ENERGY SAVING

Last year we undertook the renovation of our facilities, which allowed us to achieve substantial energy savings this year.

Thanks to the installation of a **BMS (Building Management System)** at our Torre Mayor offices, we can now control the temperature automatically in enclosed offices and open areas. Similarly, presence and illumination intensity sensors were installed allowing us to control the operation of lamps and air conditioning in the premises.

These measures allowed us to save 30% in energy consumption compared to the previous year's consumption.

On the other hand, **Guy Carpenter**, several communication campaigns were launched in order to raise awareness of daylight savings within the facilities.

With the installation of a BMS, we achieved a 30% reduction in electricity.

ENERGY CONSUMPTION							
Guy Carpenter			Marsh and Mercer				
2012	2013	2014	2012	2013	2014		
					Corporativo	Foráneas	Total
87,840 Kw/h	116,520 Kw/h	113,876 Kw/h	1,356,500 Kw/h	1,903,500 Kw/h	1,277,694 Kw/h	908,537 Km/h	⁽¹⁾ 2,186,231 Kw/h

1) While in 2014 there was a 30% consumption reduction at corporate head offices, the figure was increased because this year the consumption of regional offices is also reported, with the exception of Nogales and Mexicali..

2. PAPER USE

Last year, paper use regulations were launched in [Marsh and Mercer](#). Following this, several initiatives were implemented, such as the default duplex printing, which allowed us to reduce by 13% the number of printing jobs in comparison to the previous year.

In [Marsh](#), [Guy Carpenter](#) and [Mercer](#) we have also installed trays for paper reuse and recycling at each printing station.

3. REFORESTATION IN TOPILEJO

As this is one of the favorite activities of our colleagues, this year we conducted a reforestation day again. This time the chosen venue was San Miguel Topilejo, in Delegación Tlalpan, Mexico City. 56 Marsh and Mercer colleagues participated, helping us to plant a total of 600 Moctezumae pine trees.

4. OTHER INITIATIVES

MARSH AND MERCER

- Toner cartridge recycling.
- Cardboard, plastic, aluminum and glass recycling.
- Battery recycling.
- In Christmas we launched a campaign to encourage not to buy natural pine trees and instead adopt a tree that can be returned to its habitat.
- The use of plastic utensils was eliminated 100% in our offices.

GUY CARPENTER

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





3. COLLEAGUES

As a global firm of professional services, our success depends entirely on the hard work and dedication of our staff. Therefore, for **Marsh & McLennan Companies** the human factor is the most important aspect of the corporate process.

DIVERSITY AND INCLUSION

The commitment to diversity and inclusion has already gone a long way in the **MMC** companies. We understand the value of having a staff whose differences enrich our workplace and nurture it with innovation and talent.

Globally, **MMC** has created committees and communities led by senior managers to positioning the issue of diversity and inclusion into all subsidiaries, and to encourage reflection and exchange of ideas.

Locally, **Marsh** and **Mercer's Diversity and Inclusion Committee** has worked on initiatives to promote equal opportunities and on the creation of an environment free from discrimination.

Some of the activities held in 2014 were:

- We started a campaign with the Medical Home Foundation for the collection of "pull tabs" that will be exchanged for wheelchairs for low-income people.

- An activity to raise awareness about disabilities was conducted among our colleagues. They had to work, for a few hours, with a disability such as a covered eye, an immobilized arm, etc. in order to live the experience of a person with a physical disability.
- In December, we launched a call in all our offices to take a picture and be part of the Christmas video with the purpose of promoting unity and respect for the differences of all our staff.
- Webinars and online courses related to diversity and inclusion were launched, such as:
 - a. Planning for the Future: Legal and Financial Issues for Your Loved Ones with Special Needs
 - b. Executive Presence to Become a Company with Diversity
 - c. The Trevor's Project
 - d. E. Work Styles and Effective Communication
 - e. Inclusive and Alternate Behaviors: A New Model for Diversity and Inclusion
 - f. Handling Difficult Conversations in a Diverse Work Environment



JOB CREATION

By 2014 the group workforce was 905 colleagues. The tables below show the distribution by level and gender at [Marsh](#), [Guy Carpenter](#) and [Mercer](#):

2014 WORKFORCE BROKEN DOWN BY CATEGORY AND GENDER

Marsh:						
Position	Men 2012	Women 2012	Men 2012	Women 2012	Men 2012	Women 2012
Directors	28	5	24	5	34	8
Deputy Directors/ Managers	93	64	83	66	100	72
Executives/Specialists/ Heads of Areas	127	200	138	189	129	187
Analysts/Assistants	20	20	72	134	81	140
Total	268	289	317	394	344	407
	Total employees: 557		Total employees: 711		Total employees: 751	
	Total turnover: 0.13%		Total turnover: 10%		Total turnover: 12.59%	

Guy Carpenter:						
Position	Men 2012	Women 2012	Men 2012	Women 2012	Men 2012	Women 2012
Directors	4	3	4	3	4	3
Deputy Directors/ Managers	9	10	10	9	10	11
Administrative personnel	14	22	14	19	17	23
Total	27	35	28	31	31	37
	Total employees: 56		Total employees: 62		Total employees: 68	
	Total turnover: 12.5%		Total turnover: 1.69%		Total turnover: 5.15%	

2014 WORKFORCE BROKEN DOWN BY CATEGORY AND GENDER
CONTINUED

Mercer:						
Position	Men 2012	Women 2012	Men 2012	Women 2012	Men 2012	Women 2012
Directors	10	17	10	6	8	7
Deputy Directors/ Managers	25	20	7	19	8	7
Consultants	118	90	26	23	10	7
Analysts/Assistants	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	NOT AVAILABLE	16	23
Total	153	127	43	48	42	44
	Total employees: 270		Total employees: 91		Total employees: 86	
	Total turnover: 11%		Total turnover: 0.15%		Total turnover: 20%	

TALENT MANAGEMENT

In [Marsh, Guy Carpenter and Mercer](#) the talent development of our colleagues is a condition for the achievement of our goals. Therefore, we take care of providing the necessary training to all staff based on a systematic process of detection of training and performance assessment requirements.

We provide our staff with professional and personal development programs. The main purpose of these programs is to generate growth and mobility opportunities within the organization, which in turn enables us to retain the most qualified professionals.



Talent development of our colleagues.

The following table shows the number of hours of training during 2014.

AVERAGE HOURS OF TRAINING PER EMPLOYEE 2014			
Position	Marsh	Guy Carpenter	Mercer
Directors	40.9	76.8	12
Deputy Directors/ Managers	66.7	58.5	40
Executives/Specialists/ Consultants	25.8	28.7	40
Administrative Employees/ Analysts/Assistants	9.3	23.9	40
Total Investment	\$2,570,449 (MXN)	ND	\$779,704 (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.

Well-trained staff results in better job quality and business success. As internal training is an essential and inherent part of MMC’s strategy, we have developed tools that allow us to offer online courses and workshops and thus develop the talent the company needs to continue growing and remain competitive.

One of these tools is Career Link, a Marsh and Guy Carpenter training portal in which employees can have worldwide access to online courses. This website includes more than 100 courses in Spanish and about 1,800 in English, on various topics. The most outstanding courses address leadership, personal skills, project management, performance management and compliance issues; the latter is mandatory.

Also, an individual and group coaching program is offered, as well as scholarships for certificate programs, master’s degrees and complementary courses and support programs so that employees can complete their education.

An example of this is that, in 2014, Marsh awarded 4 scholarships so that its employees could study master’s degrees and certificate programs amounting to over \$300,000 (MXN).



Individual and group coaching program

WELLNESS

Given an increasingly dynamic and demanding working environment, in MMC we recognize the need of our colleagues feel at ease and safe at work.

Therefore, we offer **Beneflex**—a tailor-made model of services and benefits for all MMC employees, inspired by the best compensation practices. It offers the possibility to put together a benefits package according to the specific needs of each colleague including prevention plans (**medical checkups, dental or vision care plans, etc.**) and constant medical care (**first-contact care consultations, discounts on tests and medicines, etc.**).

Within **Marsh and Mercer's** offices there is a **Medical Service** that provides free first-contact medical advice. It also has a well-equipped lactation room.

Marsh also has a Benefits Plan for affordable medical care available to all employees and their families.

Guy Carpenter, is still offering its “Healthy Snacks” program with the objective of fostering a healthy lifestyle among its colleagues, inviting them to have a well-balanced diet.

Mercer has a voluntary Wellness Plan called “Live More” (“Vive más”), which is focused on encouraging a healthy lifestyle and culture of prevention. This plan includes clinical tests to diagnose health risks, informative talks about public health problems and early detection of serious illnesses, a nutritionist service for employees and safety and health care campaigns.

In order to promote a culture of health and prevention among the staff, in Marsh and Mercer offices various activities were carried out during 2014 including:

- 2nd Blood Donation Campaign: colleagues and other companies in Torre Mayor were invited to participate, resulting in a total of 40 donors.
- Diagnostics Day: reduced-price medical tests such as ultrasounds, mammographies, etc. were offered to colleagues and their families at the office.
- Health Fair: different health providers were invited to give talks, and free or reduced-price vision, hearing or dental assessments, as well as discounts for gyms and laboratory tests.
- Influenza Vaccine: at a preferential price for our colleagues and their families.





WORK-FAMILY BALANCE

In [Marsh](#), [Guy Carpenter](#) and [Mercer](#) we know it is very important to integrate the family into the working life of each colleague. Therefore, we develop activities towards that goal. In 2014, the following activities stood out:

MARSH

- Bowling Tournament
- Marsh Kids
- New Year's Eve Party

GUY CARPENTER

- Women's Soccer Tournament
- New Year's Eve Party
- Rosca de Reyes (traditional Epiphany celebration)
- Las Posadas (Christmas Celebration)

MERCER

- Bowling Tournament
- Skandia-Old Mutual Soccer Tournament
- New Year's Eve Party

REPORTING CRITERIA

The 2014 MMC's Corporate Social Responsibility Report is the fourth report of this nature that we have published, containing activities conducted by Marsh, Guy Carpenter and Mercer with respect to three focus areas: economic, social and environmental.

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SCOPE OF APPLICATION

This report covers the data, initiatives and achievements of four companies: Marsh, Brockman y Schuh Agente de Seguros y de Fianzas S.A. de C.V., Marsh & McLennan Servicios, S.A. de C.V., Guy Carpenter México Intermediario de Reaseguro S.A. de C.V. and Mercer Human Resource Consulting S.A. de C.V., which make up 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, 2014.

This report was developed in alignment with 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 adhered.

This is the four year in which we provide quantitative GRI indicators, so that for some figures the previous two years (2013 and 2012) are reported as a reference. Thus, we can also increasingly systematize information and develop a standardized methodology for quantifying data

The information was gathered by Marsh and Mercer Communication Committees, as well as by Guy Carpenter CSR Committee, and supervised by the CSR Coordinator. Data was provided by the business units involved in its management and reviewed by experts in the field, to ensure that the content was enough to represent the activities and results of our Corporate Social Responsibility

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APPENDICES

GLOBAL COMPACT

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

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

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

GRI-G3.1 Index

STANDARD DISCLOSURES PART I: Profile Disclosures

1. Strategy and Analysis

Profile	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. Organizational Profile

Profile	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	6,7			
2.3	Operational structure of the organization.	Fully	12			
2.4	Location of organization's headquarters.	Fully	35			
2.5	Number of countries where the organization operates.	Fully	6,7			
2.6	Nature of ownership and legal form.	Fully	34			
2.7	Markets served.	Fully	6,7			
2.8	Scale of the reporting organization.	Fully	6			
2.9	Significant changes during the reporting period regarding size, structure, or ownership.	Fully	34			
2.10	Awards received in the reporting period.	Fully	17			

3. Report Parameters

3.1	Reporting period for information provided.	Fully	34			
3.2	Date of most recent previous report (if any).	Fully	34			
3.3	Reporting cycle (annual, biennial, etc.).	Fully	34			
3.4	Contact point for questions regarding the report or its contents.	Fully	35			
3.5	Process for defining report content.	Fully	14,34			
3.6	Boundary of the report.	Fully	34			

Profile	Description	Reported	Cross-reference/Direct Answer	If applicable, indicate the part not reported	Reason for omission	Explanation
3.7	State any specific limitations on the scope or boundary of the report.	Fully	34			
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	34			
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	34			
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	34			
3.11	Significant changes from previous reporting periods in the scope, boundary, or measurement methods applied in the report.	Fully	34			
3.12	Table identifying the location of the Standard Disclosures in the report.	Fully	37			
3.13	Policy and current practice with regard to seeking external assurance for the report	Fully	34			

4. Governance, Commitments, and Engagement of the Stakeholders

Profile	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	11			
4.2	Indicate whether the Chair of the highest governance body is also an executive officer (and, if so, his/her duty within the organization management as well as the justifying reasons).	Fully	11			
4.3	For organizations that have a unitary board structure, state the number of members of the highest governance body that are independent and/or non-executive members.	Fully	11			
4.4	Mechanisms for shareholders and employees to provide recommendations or direction to the highest governance body.	Fully	10			
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. 11			

Profile	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. 11			
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. 11			
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	8,9			
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	15,16,36			
4.10	Processes for evaluating the highest governance body's own performance, particularly with respect to economic, environmental, and social performance.	Fully	15,16			
4.11	Explanation of whether and how the precautionary approach or principle is addressed by the organization.	Fully	4			
4.12	Externally developed economic, environmental, and social charters, principles, or other initiatives to which the organization subscribes or endorses.	Fully	18,25,36			
4.13	Memberships in associations (such as industry associations) and/or national/international advocacy organizations in which the organization participates.	Fully	17,36			
4.14	List of stakeholders engaged by the organization.	Fully	13			
4.15	Basis for identification and selection of stakeholders with whom to engage.	Fully	13			
4.16	Approaches to stakeholder engagement, including frequency of engagement by type and by stakeholders.	Fully	13			
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	14			

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

Profile	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	6				
	Market Presence	Fully	6,7				
	Indirect Economic Impact	Fully	18				
Environmental Dimension		Economic Management Approach					
Aspect	Materials	Fully	26				
	Energy	Fully	25				
	Water	No			No disponible	Todas nuestras oficinas son arrendadas por lo que no tenemos control sobre su operación.	
	Biodiversity	Fully	All our offices are in urban land and therefore have no impact on biodiversity and protected areas.				
	Emissions, Effluents and Waste	Fully	24				
	Products and Services	Fully	26				
	Compliance	Fully	No fines or sanctions are reported for this item.				
	Transportation	Fully	24				
	Overall	Fully	24				
Labor Dimension		Labor Management Approach					
Aspect	Employment	Totalmente	29				
	Labor/Management Relations	Totalmente	29				
	Occupational Health and Safety	Totalmente	32				
	Training and Education	Totalmente	30,31				
	Diversity and Equal Opportunity	Totalmente	28				

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
Human Rights Dimension		Human Rights Management Approach					
Aspect	Investment and Procurement Practices	Fully	22				
	Non-discrimination	Fully	28				
	Freedom of Association and Collective Bargaining	Fully	29				
	Abolition of Child Labor	Fully	9				
	Prevention of Forced and Compulsory Labor	Fully	9				
	Security Practices	Fully	10				
	Indigenous Rights	Fully	9				
Social Dimension		Social Management Approach					
Aspect	Community	Fully	18				
	Corruption	Fully	9				
	Public Policy	Fully	No participation is reported for such activities.				
	Anti-Competitive Behavior	Fully	9				
	Compliance	Fully	No fines or sanctions are reported for this item.				
Product Responsibility Dimension		Product Responsibility Management Approach					
Aspect	Customer Health and Safety	Partially	6				
	Product and Service Labeling	Partially	7				
	Policies for the fair design and sale of products and services	Partially	7				
	Marketing Communications	Partially	7				
	Customer Privacy	Partially	7				
	Compliance	Fully	No fines or sanctions 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
Economic Performance							
EC1	Direct economic value generated and distributed, including revenues, operating costs, employee compensation, donations and other community investments, retained earnings, and payments to capital providers and governments.	Partially	6				
EC2	Financial implications and other risks and opportunities for the organization's activities due to climate change.	Fully	25				
EC3	Coverage of the organization's defined benefit plan obligations.	Fully	19				
EC4	Significant financial assistance received from government.	Fully	MMC does not receive financial help from the government.				
Market Presence							
EC6	Policy, practices, and proportion of spending on locally-based suppliers at significant locations of operation	Fully	22				
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.				

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
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	19				
EC9	Understanding and describing significant indirect economic impacts, including the extent of impacts.	Fully	21,21				

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
Materials							
EN1	Materials used by weight or volume.	No			Not available	There is no measuring system available.	
EN2	Percentage of materials used that are recycled input materials.	No			Not available	There is no measuring system available..	
Energy							
EN3	Direct energy consumption by primary energy source.	Fully	25				
EN4	Indirect energy consumption by primary energy source.	Fully	25				
EN5	Energy saved due to conservation and efficiency improvements.	Fully	25		Not available	There is no measuring system available.	
EN6	Initiatives to provide energy-efficient or renewable energy based products and services, and reductions in energy requirements as a result of these initiatives.	Fully	25				
EN7	Initiatives to reduce indirect energy consumption and reductions achieved.	Fully	25				

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
Water							
EN8	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.	
EN9	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.	
EN10	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							
EN11	Location and size of land owned, leased, managed in, or adjacent to, protected areas and areas of high biodiversity value outside protected areas.	Fully	MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity.				
EN12	Description of significant impacts of activities, products, and services on biodiversity in protected areas and areas of high biodiversity value outside protected areas.	Fully	MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity.				
EN13	Habitats protected or restored.	Fully	MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity.				

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
EN14	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.	
EN15	Number of IUCN Red List species and national conservation list species with habitats in areas affected by operations.	No			No applica	MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity.	
Emissions, Effluents and Waste							
EN16	Direct and indirect greenhouse gas emissions by weight.	Fully	24				
EN17	Other relevant indirect greenhouse gas emissions by weight.	No			Not Applicable	MMC does not emit other greenhouse gas emissions.	
EN18	Initiatives to reduce greenhouse gas emissions and reductions achieved.	Fully	25,26				
EN19	Emissions of ozone-depleting substances by weight.	Fully	In MMC offices no ozone-depleting substances are used.				
EN20	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.	
EN21	Total water discharge by quality and destination.	Fully	MMC has its offices in urban lands thus the discharge is made through the urban network.				
EN22	Total weight of waste by type and disposal method.	No			Not available	We have no measurement methods.	
EN23	Total number and volume of significant spills.	Fully	MMC has its offices in urban lands thus the discharge is made through the urban network.				

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
EN24	Weight of transported, imported, exported, or treated waste deemed hazardous under the terms of the Basel Convention Annex I, II, III, and VIII, and percentage of transported waste shipped internationally.	No			Not Applicable	MMC services do not produce waste deemed hazardous.	
EN25	Identity, size, protected status, and biodiversity value of water bodies and related habitats significantly affected by the reporting organization's discharges of water and runoff.	No			Not Applicable	MMC has its offices in urban lands thus they do not impact on protected natural areas and/or biodiversity.	
Products and Services							
EN26	Initiatives to mitigate environmental impacts of products and services, and extent of impact mitigation.	Fully	25,26				
EN27	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.	
Compliance							
EN28	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with environmental laws and regulations.	Fully	No fines or sanctions are reported for this item.				
Transportation							
EN29	Significant environmental impacts of transporting products and other goods and materials used for the organization's operations, and transporting members of the workforce.	Fully	24				
Overall							
EN30	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
Employment							
LA1	Total workforce by employment type, employment contract, and region.	Fully	29,30				
LA2	Number and rate of employee turnover by age group, gender, and region.	Fully	29,30				
LA3	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by major operations.	Fully	32,33				
LA15	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							
LA4	Percentage of employees covered by collective bargaining agreements.	No			Not Applicable	MMC does not have any collective bargaining agreement.	
LA5	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.	
Occupational Health and Safety							
LA6	Percentage of total workforce represented in formal joint management-worker health and safety committees that help monitor and advice on occupational health and safety programs.	Fully	MMC has a Civil Protection Committee representing all employees of the company.				
LA7	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.	

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
LA8	Education, training, counseling, prevention, and risk-control programs in place to assist workforce members, their families, or community members regarding serious diseases.	Fully	30,31				
LA9	Health and safety topics covered in formal agreements with trade unions.	No			Not Applicable	MMC does not have any collective bargaining agreement	

Training and Education

LA10	Average hours of training per year per employee by employee category.	Fully	31				
LA11	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Fully	31				
LA12	Percentage of employees receiving regular performance and career development reviews.	Fully	30				

Diversity and Equal Opportunity

LA13	Composition of governance bodies and breakdown of employees per category according to gender, age group, minority group membership, and other indicators of diversity.	Fully	30				
LA14	Ratio of basic salary of men to women by employee category.	Fully	The same position and duties, the same salary between men and women.				

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
Investment and Procurement Practices							
HR1	Percentage and total number of significant investment agreements that include human rights clauses or that have undergone human rights screening.	Fully	22				
HR2	Percentage of significant suppliers and contractors that have undergone screening on human rights and actions taken.	Fully	22				
HR3	Total hours of employee training on policies and procedures concerning aspects of human rights that are relevant to operations, including the percentage of employees trained.	Fully	10				
Non-discrimination							
HR4	Total number of incidents of discrimination and actions taken.	Fully	No incidents of this nature were reported..				
Freedom of Association and Collective Bargaining							
HR5	Operations identified in which the right to exercise freedom of association and collective bargaining may be at significant risk, and actions taken to support these rights.	No			Not Applicable	MMC does not have any collective bargaining agreement.	
Abolition of Child Labor							
HR6	Operations identified as having significant risk for incidents of child labor, and measures taken to contribute to the elimination of child labor.	Fully	Our business activity requires highly qualified staff so that the risk of child labor is virtually zero..				

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
Prevention of Forced and Compulsory Labor							
HR7	Operations identified as having significant risk for incidents of forced or compulsory labor, and measures to contribute to the elimination of forced or compulsory labor.	Fully	9				
Security Practices							
HR8	Percentage of security personnel trained in the organization's policies or procedures concerning aspects of human rights that are relevant to operations.	Fully	10				
Indigenous Rights							
HR9	Total number of incidents of violations involving rights of indigenous people and actions taken.	Fully	No incidents of this nature were reported.				
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
Community							
S01	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	18,19,20				
S01 (G3.1)	Percentage of operations with the local community engagement, impact assessment and implemented development programs.	Fully	18,19,20				
S09	Operations with significant negative impacts in local communities either potential or real	Fully	18,19,20				

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
SO10	Preventive and mitigation measures implemented on operations with significant negative impacts in local communities.	Fully	19,20				
Corruption							
SO2	Percentage and total number of business units analyzed for risks related to corruption.	Fully	9,10				
SO3	Percentage of employees trained in organization's anti-corruption policies and procedures.	Fully	10				
SO4	Actions taken in response to incidents of corruption.	Fully	10				
Public Policy							
SO5	Public policy positions and participation in public policy development and lobbying.	Fully	No participation is reported for such activities.				
SO6	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.				
Anti-Competitive Behavior							
SO7	Total number of actions related to monopolistic practices and against free competition, and their results.	Fully	These kinds of actions are not reported.				
Compliance							
SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations.	Fully	No fines or sanctions are reported for this item.				

PRODUCT RESPONSIBILITY 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
Customer Health and Safety							
PR1	Life cycle stages in which health and safety impacts of products and services are assessed for improvement, and percentage of significant products and services categories subject to such procedures.	Partially	7				
PR2	Total number of incidents of non-compliance with regulations and voluntary codes concerning health and safety impacts of products and services during their life cycle, by type of outcomes.	Partially	These kinds of incidents are not reported.				
Product and Service Labeling							
PR3	Type of product and service information required by procedures, and percentage of significant products and services subject to such information requirements.	Partially	7				
PR4	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.				
PR5	Practices related to customer satisfaction, including results of surveys measuring customer satisfaction.	No			Not available	This information is considered confidential.	

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
Marketing Communications							
PR6	Programs for adherence to laws, standards, and voluntary codes related to marketing communications, including advertising, promotion, and sponsorship.	Partially	8				
PR7	Total number of incidents of non-compliance with regulations and voluntary codes concerning marketing communications, including advertising, promotion, and sponsorship by type of outcomes.	Fully	No non-compliances of this nature are reported.				
Customer Privacy							
PR8	Total number of substantiated complaints regarding breaches of customer privacy and losses of customer data.	Fully	No non-compliances of this nature are reported.				
Compliance							
PR9	Monetary value of significant fines for non-compliance with laws and regulations concerning the provision and use of products and services.	Fully	No non-compliances of this nature are reported.				

