

SIXTH CORPORATE SOCIAL RESPONSIBILITY REPORT

MEXICO 2016



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A MESSAGE FROM THE DIRECTORS

Dear friends,

It is a pleasure for us to share with you our 2016 Corporate Citizenship Report of MMC Mexico, which reflects our performance and progress regarding the economic, social, and environmental pillars—our three relevant sustainability focus areas.

At Marsh & McLennan Companies - as good corporate citizens - we work under the highest ethical standards, attaining the common good and respect for the environment, making a difference in all the services we offer.

In 2016, our Global Volunteer Month was recognized by Cemefi (Mexican Center for Philanthropy) as one of the best practices of 2016 in the Corporate Volunteering category; this award makes us proud and encourages us to keep strengthening this important global initiative that in Mexico has yielded positive results.

As a Company highly committed to Diversity and Inclusion, we launched the “Todos somos MMC” (We’re all MMC) internal campaign, where we share life stories of the hundreds of people making up our Company, regardless of their sex, religion, national origin, sexual orientation, and race. This campaign certainly reflects how diversity makes us strong and capable of providing innovative solutions to our clients.

With regard to the environment, we are still conducting recycling actions and campaigns that may lead to a significant change in the way we care and use our resources—this year we managed to reduce paper use by 2%.

In order to achieve our objectives, we have reconfirmed our commitment to the ten principles of the United Nations Global Compact and to the Sustainable Development Goals (SDGs) that concern us, which progress we are hereby reporting.

Finally, we would like to thank all the people who make possible that Marsh & McLennan Companies Mexico can be that responsible corporate citizenship we are proud of and we encourage them to share their thoughts and comments.

Our Global
Volunteer
Month was
recognized
by Cemefi.

Remigio Noriega
CEO



Albert Fischl
CEO



André Maxnuk
CEO





SCOPE OF THE REPORT

The 2016 Corporate Citizenship Report of MMC is published annually by Marsh, Guy Carpenter, and Mercer in Mexico, reporting results from January 1 through December 31, 2016 based on three focus areas: economic, social, and environmental.

SCOPE OF APPLICATION

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

STANDARDS

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

Likewise, we refer to the ten Principles of the UN Global Compact, of which Marsh and Mercer are members since 2012, and to the 17 Sustainable Development Goals to which we are committed.

METHODOLOGY

The information was gathered by Marsh, Mercer, and Guy Carpenter CSR areas, 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 companies.

CONTENTS

The contents of the Report are based on last year's materiality study, where three of our main stakeholders were consulted: employees, clients, and communities; such contents are also based on the priorities set in our CSR strategy. Also, we are based on GRI's quality and content principles.



MATERIALITY AND STAKEHOLDERS

STAKEHOLDERS

With the purpose of strengthening our sustainability, one of the key principles of Marsh & McLennan Companies is constant communication with all our stakeholders: colleagues, clients, shareholders, and communities, pursuant to the principles of co-responsibility, honesty, respect, mutual benefit, and transparency.

Thus, we seek to establish a closer relationship with them, identifying and prioritizing their needs according to the way they influence or are influenced by our business activities.

At MMC we have the proper communication channels allowing us to take action and improve those areas that need it.



Colleagues: We work every day to achieve a good work environment that allows our colleagues personal and professional development.

Dialogue and Communication Mechanisms

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



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

Dialogue and Communication Mechanisms

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



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

Dialogue and Communication Mechanisms

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



Business Partners/Suppliers: We contract and do business with local firms that help us to achieve our business goals.

Dialogue and Communication Mechanisms

Regular meetings, e-mail, participation in social responsibility activities, Marsh & McLennan Companies' Corporate Citizenship Report.



Communities: We support and look for ways to increase the quality of life of our communities.

Dialogue and Communication Mechanisms

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



Regulatory Bodies: We work hand in hand with government institutions so that our industry works in an ethical and coordinated way.

Dialogue and Communication Mechanisms

Weekly events, meetings, circulars and agreements.

MATERIALITY AND RELEVANT ISSUES

We have set the contents of our 2016 Report considering the materiality study we conducted last year in order to know the most relevant aspects for our key stakeholders; such study is still in force for this Report.

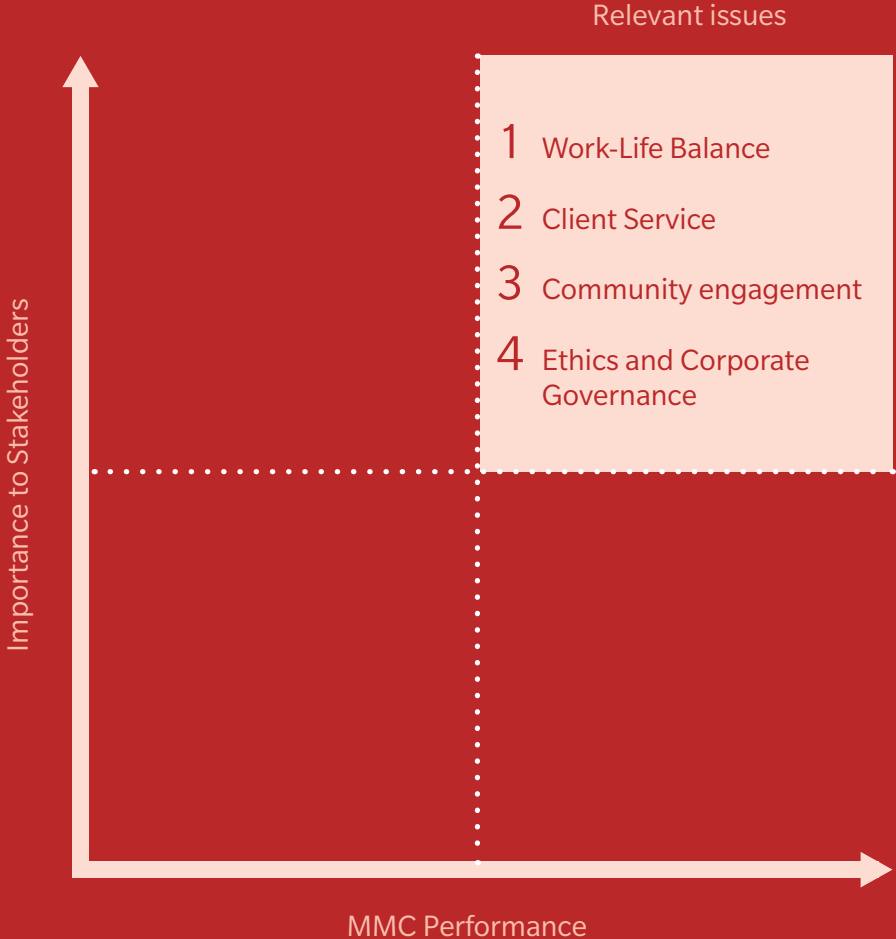
This study included interviews to maintain a dialogue showing concerns and expectations of the following stakeholders:

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

Also, to learn about industry standards and public opinion on sustainability, we conducted a benchmark study and a CSR survey.

This analysis was conducted within three stages: selection of relevant issues, prioritization of topics, and validation of issues—resulting in a complete picture of the most important issues regarding the Company’s sustainability, and reporting the actions we undertook throughout 2016.

MATERIALITY CHART





1. OUR BUSINESS

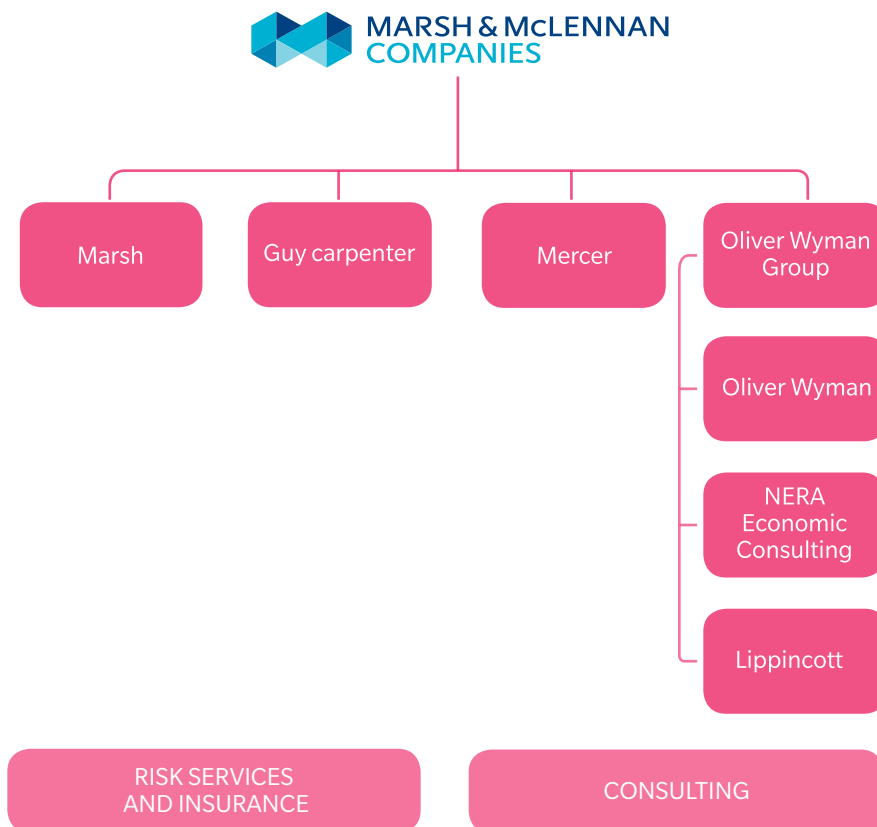
1.1 THE MARSH & MCLENNAN COMPANIES GROUP

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

Our 60,000 employees provide analysis, advice, and transactional capabilities to clients in more than 130 countries. Marsh & McLennan Companies generates annual revenue in excess of USD\$13 billion, and is listed on stock exchanges in Chicago, New York, and London (NYSE: MMC). In addition, it is a world leader in its sector, according to the Business Insurance and Best's Review rankings, and the 250-ranked Company worldwide according to Fortune 500.

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

130 countries



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

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

Being a risk and reinsurance specialist, this leading Company creates and executes reinsurance and risk management solutions for all kinds 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.

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 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

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

OUR OFFICES IN MEXICO

16

Cities



- Cancún, Q. Roo.
- Cd. Juárez, Chih.
- CDMX
- Chihuahua, Chih.
- 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.



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

Marsh & McLennan Companies stands out for its business integrity, under all circumstances of work, acting ethically and transparently to all our stakeholders.

Code of Conduct

We are governed by our Code of Conduct (“The Greater Good”) that reflects the principles comprising the basis to act for the greater good. This code helps us take individual responsibility and act with integrity, even in those difficult times when we have to make difficult choices.

Its guidelines are in full accordance with human rights, 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 or to download a copy, please visit our website: www.mmc.com/about/code.php

Our commitment to ethical behavior ensures our colleagues are certified on an annual and mandatory basis in the Code of Conduct.

In 2016 the following courses were offered:

- » Annual compliance certification, with the following items: limits of liability, The Greater Good, corporate policies, transparency, anti-money laundering, Insurance and Bonding Institutions Law (Ley de Instituciones de Seguros y de Fianzas or LISF), error and omission prevention, and data protection.
- » On-boarding training to new employees, Amex employees in our call center, and outsourcing staff.

GOOD PRACTICES

At MCC we reinforce our ethical behavior through our online permanent workshops:

- » Confidentiality of Information
 - » Email and Social Media Management
 - » Data Protection
 - » Trade Sanctions
 - » Promoting Respect in the Workplace
 - » Anti-corruption and Anti-bribery
 - » Compliance with Anti-trust and Trade Practices
 - » Conflicts of Interest
 - » Records Retention
-

Outstanding activities in 2016 on business ethics:

- » International Anti-Corruption Day: In Mexico, we celebrate this day on December 9th. This year we gave a mousepad with the legend “Rompe la cadena de la corrupción” (Break the Corruption Chain) to all our colleagues.
- » “Efficient Use of Our Reporting Mechanisms” Campaign: Our employees reinforced who to turn to in case of doubts or concerns when facing a dilemma in their every-day work activities and where work ethics are involved.
- » “Road Citizen” Campaign: With the purpose of reducing traffic accidents involving pedestrians, cyclists, motorcyclists, or motorists, we shared “good behavior” traffic tips with our employees so that they understand how to apply traffic rules in their community.



In MMC we take extra care to prevent, identify and, where applicable, penalize acts of corruption and bribery.

We have different channels for our colleagues to raise concerns regarding ethics issues:

- » Hotline: A worldwide 24-hour secure service, provided free of charge. All issues reported are referred to the appropriate areas within the organization for investigation and resolution.
- » Direct assistance with our Compliance Officer and Legal Department, Our colleagues may report securely and confidentially any concern about illegal or unethical behaviors or that may be in violation of our policies directly to our LCPA Department.
- » Also, there is the option to visit: <https://mmceuhotline.alertline.com/gcs/welcome?locale=es> and complete the process.
- » DIME: An electronic mailbox found on our local Intranet page—through this tool our colleagues can express proposals, concerns, and/or suggestions. It is completely anonymous.

In 2016, we received three complaints, which were resolved through institutional channels.

1.5. CORPORATE GOVERNANCE

The Board of Directors of Marsh & McLennan Companies Mexico is committed to the highest standards of ethics, integrity, and professionalism, stated in the Corporate Governance Guidelines of the organization, as well as its duties, structure, compensation, and other aspects.

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

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

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

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


Audit Committee

Compensation Committee

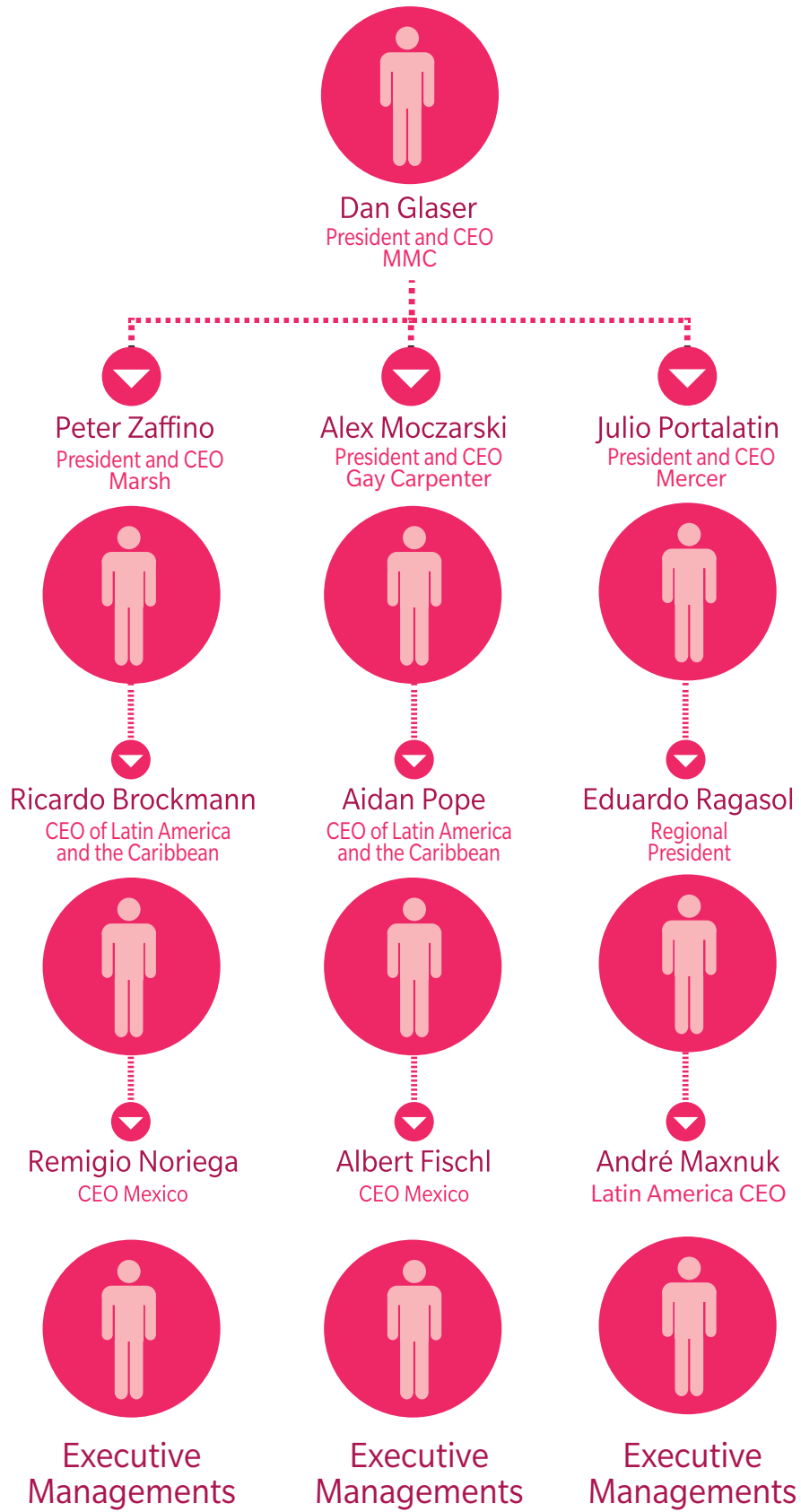
Managing and Governance Committee

Corporate Social Responsibility
Committee

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

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

OPERATING STRUCTURE



1.6. CORPORATE SOCIAL RESPONSIBILITY STRATEGY

MMC's CSR strategy is based on three lines of action that are the pillars of our Corporate Citizenship Policy:

Corporate Social Responsibility:


Our actions in the community and colleagues' involvement in these efforts.

Diversity and Inclusion:

Our commitment to foster an inclusive and high-performance work environment based on excellence, respect and dignity.







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.

 For further information about the Marsh & McLennan Companies' Corporate Citizenship Policy, please visit: <http://www.mmc.com/CorporateCitizenship/index.php>

In turn, our global strategy is based on six key focus areas supported by the three pillars of our Corporate Social Responsibility:

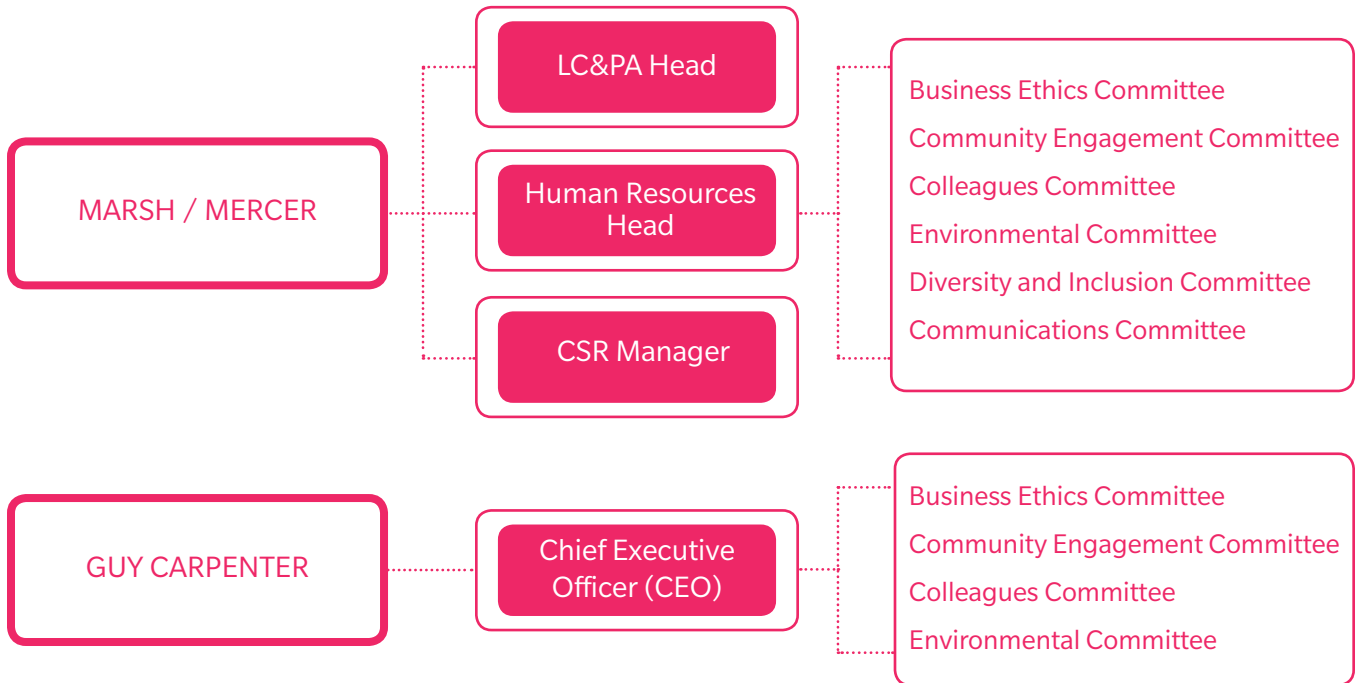
CSR Strategic Pillars

-  Business Ethics
-  Colleagues
-  Environment
-  Community Engagement
-  Communications
-  Diversity and Inclusion

Our local strategy is focused on six key focus areas.

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

There is also a CSR Manager, who is responsible for promoting the initiatives of each Committee under the supervision of the Human Resources and Legal Compliance & Public Affairs Departments.



GOOD PRACTICES

At MMC we share our Corporate Social Responsibility vision with our suppliers

- » We sponsored “Observa” so that it could become a member of Cemefi. This non-profit organization’s mission is contributing to the building of social tissue through programs based on Human Rights. With MMC’s support, we helped it strengthen its institutional capacities.
- » We bought our CSR Committee’s Christmas gifts through John Langdon Down Foundation, which provides educational, medical, and psychological care for children, adolescents, and adults with Down Syndrome and their families.
- » We organized the Bazar Navideño con Causa (Christmas Bazaar with Social Cause) to promote fair and responsible consumption and to support small local vendors.
- » In 2016, Marsh supported KNEOS — its technology service vendor —, so that it may run for the CSR Distinctive for the first time. This support consisted of CSR area’s advice and of a registration grant to such event.



2. COMMUNITIES



Organizations we collaborate with:

- 2010: Child Fund México
- 2013: The Mexican Red Cross
- 2015: Junior Achievement, Cherie Blair Foundation
- 2016: Observa, A.C., Fundación Adopta una Escuela

Globally, Marsh & McLennan’s commitment to communities has a long history based on its CSR policy.

In Mexico, we focus our efforts on three main areas intended to support the community in general:



Education



Humanitarian Aid and Disaster Preparedness and Recovery



Skill-based volunteering

In accordance with data published by the National Council for Evaluation of Social Development Policy (CONEVAL, in Spanish), in Mexico there are 21 million children living in poverty; from this total almost 5 million are in extreme poverty.

Considering this framework, at Marsh, Guy Carpenter, and Mercer we have joined efforts so that companies, government, and society together may help overcome the challenges faced by one of the most vulnerable sectors of Mexico.

PARTNERSHIP PROJECTS 2016

Unión de Artesanas El Sauz

Together with Fundación Proempleo, we supported Unión de Artesanas El Sauz S.C. de R.L. de C.V. (trade name: ARSA). Its business concept is based on the production and marketing of ixtle and basting-stitch products such as abrasive cleaning pads, earrings, bags, tortilla holders, cell pouches, and napkins, among others.

- » Its members took the “Taller Empeñe” (Entrepreneurship Workshop) and a specialized and customized consulting program
- » They graduated from the CDMX Fundación ProEmpleo’s Business Incubator

Junior Achievement

Our partnership with Junior Achievement resulted in:

- » 13 events of the “Ventajas de permanecer en la escuela” (Advantages of Staying in School) program, distributed as follows:
 - 6 in CDMX
 - 4 in Monterrey
 - 3 in Guadalajara

Total of beneficiaries

600

junior high school students

The purpose of this program is helping young people to think on the value of education, on raising awareness of the importance of completing their formal education process, building goals, emphasizing the value of having a well-defined life plan, as well as highlighting personal effort and commitment.

In May:

- » Three “Socios por un Día” (Partners for a Day) programs in: CDMX, Monterrey, and Guadalajara.

This program offers students a unique opportunity to visit a professional work environment and understand how to find and maintain a successful career with the help of our volunteers.

Cherie Blair Foundation

Globally, we have a partnership with this institution, which works with women entrepreneurs from developing countries. Through this program, our colleagues can act as their mentors at a wide variety of projects, providing these women with technological support in order to help them build capacity, trust, and capital.

- » During 2016, six colleagues worked together with women from Africa, Mexico, Guatemala, and Bolivia.

INEA

We entered into an agreement with the Instituto Nacional para la Educación de los Adultos (National Institute for Adult Education or INEA) in order to help this Institute with its national literacy campaign. The agreement is that - for every 10 students enrolled in INEA’s educational services referred by any MMC colleague - the Company will donate a movable asset (such as a desk, a blackboard, a printer, etc.) for INEA’s plaza comunitaria (community plaza).

With the purpose of promoting education in our communities, we promoted reading habits at Los Caracoles Elementary School in the City of Reynosa, donating 136 books and 4 boxes of teaching material.



FUNDRAISING

Since last year, we developed an innovative fundraising initiative called “Ponte en forma por una causa” (Get Fit for a Cause).

The purpose of this program is to combine physical activity and volunteer work to achieve a common benefit. The idea is to form a team of 5 or more colleagues to take part in a walk/run with a cause. In return, the Company donates the amount of MXN\$450 for each participant.

In 2016

- » 6 Walks/Runs with a Cause and 69 participating colleagues*
- » MXN\$36,500 donated
- » 6 charities benefited:
 1. Kardias, A.C.: \$11,250
 2. Unidas Contigo, A.C: \$6,000
 3. Juntos forjando un mundo mejor, A.C.: \$3,600
 4. Rotary International: \$2,500
 5. Pro Educación, I.A.P.: \$3,150
 6. Fundación Casa Alianza: \$10,000

*The 69 colleagues walked/ran the equivalent of 553 kilometers (343 miles) (the distance between CDMX and Zacatecas).

Wheelchairs for Low-income People

- » We continued the campaign with the Medical Home Foundation for the collection of “pull tabs” that are exchanged for wheelchairs for low-income people.

Support for Treatment of Children with Cancer

- » A PET cap collection campaign in October.
- » Donation of proceeds to “Alianza Anticáncer Infantil” to pay the medical treatment of children with cancer.

Community Support by Guy Carpenter:

- » We supported Asociación Hñahñu Batsi Ri Xudi A.C., located in the municipality of Ixmiquilpan, Hidalgo, by donating lamps, two shelf furniture pieces and cleaning supplies.
- » We supported the 20 de Noviembre Elementary School, located at Los Pinos community in Ixmiquilpan, Hidalgo, by donating paint and the materials necessary for painting the inside and outside of its classrooms.

VOLUNTEERING

Volunteering - essentially a selfless social work - is a highly valued activity in MMC. Therefore, we have implemented a volunteer program that is one of our greatest strengths and that sets us apart as a Socially Responsible Company.

- » At MMC, our Paid Day Off to Volunteer Policy allows colleagues to enjoy one paid workday off each calendar year to perform volunteer activities during working time.
 - » To achieve our mission, we also use Volunteer Match, a tool that allows us to keep track of our activities and volunteer hours.
-



OUTSTANDING VOLUNTEER ACTIVITIES 2016

GOOD PRACTICES

Global Volunteer Month:

Every May we celebrate the Global Volunteer Month—a global initiative that promotes giving back to our communities, teamwork, and the pride of being part of the MMC family.

- » In 2016, we celebrated the second edition with the participation of over 37 countries and 206 cities worldwide. Mexico stood out as the country with the highest participation throughout Latin America.
- » In Mexico, all our offices took part. Only in the month of May we conducted 17 voluntary initiatives, achieving 995 hours of community work from over 185 volunteers.

MMC Volunteer Club:

It is a colleague resource group from Marsh, Mercer, Guy Carpenter, and Oliver Wyman. Its purpose is to build a volunteer community and recognize those colleagues who devote their time, talent, and efforts to volunteering.

» In 2016, the three winners of our annual recognition program “Voluntarios y voluntarias del año” (Volunteers of the Year) decided to donate their MXN\$5,000 to the following institutions:

- 1st Place: Brenda Bolaños from Guy Carpenter, CDMX, to Centro Asistencial Social ANE, A.B.P
- 2nd. Place: Josselin Rubio from Marsh, Monterrey to Asociación Civil Unidas Contigo.
- 3rd. Place: David Sosa from Marsh, Monterrey to Asociación Civil Manos de Acero.

Global Day of Service:

A day to remember and honor the memory of the 358 MMC colleagues who died during the 9/11 attacks; an entire day for volunteering in our communities, promoting peace and diversity.



GOOD PRACTICES

Fundación Adopta una Escuela:

We work with this organization in order to dignify educational spaces in marginalized areas, aiming to strengthen education in Mexico.








» Together with Colectivo Graffitiarte (Graffiti Group) we painted a mural promoting the value of education at Dr. Roberto Solís Elementary School, CDMX.

Observa, A.C:

As part of our Global Day of Service we organized a volunteer day at Gertrudis Bocanegra Elementary School.

» We painted murals for peace, and organized cooperative games with the purpose of promoting respect for diversity.

2016 ACCOMPLISHMENTS

-  3,107 volunteer hours
-  302 volunteers (30% of the total headcount)
-  10 average hours per volunteer
-  30% of our volunteering activity is skill-based: mentoring, school education, etc.
-  30 non-profit organizations benefited
-  Over MXN\$860,000 in donations for non-profit organizations
-  MMC Mexico is the country with the highest participation in Latin America

This year we obtained Cemefi's 2016 Best Practices Award in the Corporate Volunteering category for our Global Volunteer Month Initiative.



“Being a volunteer turned me into a social agent and change leader. Volunteering completely changes the way you think, see, and feel life.”

Josselin Rubio, Ejecutiva Sr.,
Volunteer of the Year, Marsh, Monterrey

30

organizations benefited

by our Volunteer Program

Organization	Location
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EDUCATION

Fundación Adopta una Escuela	CDMX
ProEducación, I.A.P.	CDMX
Junior Achievement México	CDMX, Monterrey, and Guadalajara
2 de abril Elementary School	Chihuahua
José Ma. Morelos y Pavón Elementary School	Nogales
Los Caracoles Elementary School	Reynosa
Cherie Blair Foundation	National

ENVIRONMENT

Organización de Educación Ambiental	CDMX
Secretaría del Medio Ambiente (Secretariat of Environment)	CDMX
Parque Col. Troncoso	Ciudad Juárez

HUMANITARIAN AID

The Mexican Red Cross	CDMX and León
Juntos Forjando un Mundo Mejor, A.C.	CDMX
Kardias, A.C.	CDMX

Organization	Location
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COMMUNITIES

Fundación Ciudad de la Alegría	Cancún
Alianza Anticáncer Infantil	CDMX
Casa Hogar de las Mercedes	CDMX
Hñahñu Batsi, A.C.	Hidalgo
Club Rotario Bellavista Atizapán	CDMX
Juntos Forjando un Mundo Mejor, A.C.	CDMX
Kardias, A.C.	CDMX
Observa, A.C.	CDMX
Fundación Casa Alianza	CDMX
Los Abuelos Felices, A.C.	Chihuahua
Asilo Fraternidad, Luz y Amor	Ciudad Juárez
Casa Hogar Mefi Boset	Mexicali
Unidas Contigo, A.C.	Monterrey
Caritas San Pedro Cholula	Puebla
Casa Hogar Alto Refugio	Puebla
Asilo San Sebastián, I.A.P.	Querétaro
Casa Hogar Josías y Betania	Reynosa
Casa Hogar Nazareth	Tijuana
Semillas de Vida	Torreón



3. ENVIRONMENT

At Marsh & McLennan Companies we are committed with our main objectives: reducing CO₂ emissions and promoting a culture of preservation of the environment among colleagues and other stakeholders, according to our Environmental Policy.

MEASURING OF CO₂ EMISSIONS

Considering that MMC is a service Company, our most significant sources of CO₂ emissions are:

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

In 2016, we reduced 11.92% our CO₂ emissions with regard to the baseline year (2014).

MMC CO₂ EMISSIONS

Emissions	2014 (baseline year)	2015	2016
Direct CO ₂ emissions (t)	904.48	956.62	1,014.78
Indirect CO ₂ emissions (t)	1,452	1,256	1,231
Total CO ₂ emitted (t)	2,356	2,213	2,246



(t) = metric tons

Scope: Marsh, Guy Carpenter and Mercer corporate and regional offices, except for Hermosillo and Mexicali regarding electricity and Mercer regarding air travel; therefore, last year's figures were used.

ECO-EFFICIENCY PROGRAMS

In 2016, our consumption reduction strategy was focused on electricity use, efficient use of transport, and reduction & recycling of paper and other materials.

Electricity Use

Our recent corporate office renovation has highly reduced our electricity consumption.

Ecological light bulbs have been installed at Guy Carpenter’s offices, and the awareness of electricity consumption in the facilities is reinforced by internal communications.

With these initiatives, in 2016, Guy Carpenter reduced .41% of its energy consumption compared to the baseline year and Marsh and Mercer 22.1% compared to the same year.



MMC ELECTRICITY CONSUMPTION (Kw/ h)

Guy Carpenter



Marsh and Mercer



Scope: Marsh, Guy Carpenter, and Mercer corporate and regional offices, except for Hermosillo and Mexicali as these offices are under a Business Center lease scheme where the rental fee includes the payment of energy consumption.



Transport



In 2016, we achieved great actions together

- » • Given this year's constant environmental contingencies in CDMX, we conducted a strong campaign to promote the use of our internal "MMCo ride" tool, through which we can safely share our car among colleagues.
- » We continued promoting the "A la chamba en bici" (Bike to Work) program with the purpose of inviting colleagues to use this means of transport to get to work and leaving our car at home.

Reduction & Recycling of Paper and Other Materials

In MMC, we have implemented important initiatives to reduce paper use in all our offices:

- » We have implemented the double-sided printing functionality nationwide.
- » In CDMX, the "Follow-Me Print" functionality was implemented at Torre Mayor and Citadel in order to reinforce the confidentiality of information policy, reduce the number of personal printers, and prevent leaving print jobs on printing units. This functionality enables recovering print jobs at any local printing unit.

In 2016, due to these actions there was a 2% paper use reduction

Also, at MMC we recycle toner cartridges. This year, they were returned to the supplier, which disposed of them properly.

Likewise, Guy Carpenter has paper recycling trays and battery recycling containers. In 2016, together with the "Fundación Mier y Pesado" school, it took part in the recycling of cardboard, newspaper, plastic caps, and aluminum cans.

In 2016, Marsh and Mercer obtained the following results through their Recycling program

Cardboard		1,545.874
Plastic		362.007
Aluminum		47.036
Glass		78.978

11) Scope: Corporate Headquarters

TREE PLANTING

In 2016, together with the Secretaría de Medio Ambiente (Secretariat of Environment), we continued our tree-planting program on the Ajusco hill.

- » With the help of our colleagues and their families we performed maintenance works, such as pruning and cajeteo (removing weed) to the pine trees planted in previous years.
- » In this way we can contribute to the conservation of this native species and to our city's ecosystem management.

At Tijuana and Mexicali offices:

- » Our colleagues carried out a tree-planting at Casa Hogar Nazaret and Casa Hogar Mefi Boset, respectively.

In Ciudad Juárez:

- » We organized a volunteer day in Colonia Santiago Troncoso to clean the local park.
- » The park ended in perfect conditions so that families of such neighborhood could enjoy it. They committed themselves to take care of it.

GOOD PRACTICES

Environmental Education

At MMC, we promote environmental education through conferences, workshops, and communication campaigns aimed at changing the behavior of our colleagues and their families for the preservation of our natural resources.

The following were our 2016 activities for promoting environmental education:

World Water Day: We invited our colleagues' children to share in a creative drawing their thoughts on water use.

In total we received over 30 drawings from all our offices nationwide.

MMC Ride: Led by a specialized guide we made a bike tour through various areas of the Chapultepec Forest (CDMX). We learned its different stories and legends in order to raise awareness about the importance of looking after our city's green spaces.

Environmental Campaigns: Throughout the year, we sent information on the efficient use of office's resources, such as paper, electricity, water, trips, etc.

Huerto urbano (Urban Garden): We visited Huerto Urbano Tlatelolco (CDMX) and we learned about seeds, compost, and design principles needed for a productive home garden.





“Taking part in environmental activities is fascinating, because not only do we get immediate and visible results, but collective benefits with a short- and long-term positive impact.”

Miriam Garcés, Talent Consultant,
Mercer, CDMX



4. COLLEAGUES

Every day at MMC we strive for strengthening our reputation as a place with the best local talents. We make efforts to provide them with a space to be professionally and personally developed within a healthy, diverse, inclusive, and stimulating work environment.

GOOD PRACTICES

Diversity and Inclusion

Marsh & McLennan Companies prides itself for promoting diversity in its workforce that include people of different nationalities, beliefs, and interests, since we strongly believe that these differences enrich the work environment by providing innovation and talent.

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

2016 Diversity Activities

- » Webinars and online courses through our learning platform:
 - [Diversity at Work: Diversity and You](#)
 - [Diversity at Work: The Importance of Diversity in the New Culture](#)
 - [Understanding Diversity at the Office](#)
 - [Managing Multigenerational Teams](#)
 - » Celebration of International Women’s Day with the “[¿Mamá y profesionalista?](#)” (A Working Mom?) talk about the challenges of balancing family and work life, given by the founders of the Centro de Paternidad Responsable (Responsible Parenthood Center).
 - » With the occasion of Father’s Day a contest called “[Lo padre de ser Padre](#)” (Cool Father) was organized— colleagues uploaded a picture of their children on our internal social network, posting also a short phrase summarizing what being a father means to them. The most “liked” picture won a prize.
 - » We launched the “[Todos somos MMC](#)” (We’re all MMC) internal campaign, where we share life stories of the hundreds of people making up our Company, regardless of their sex, religion, national origin, sexual orientation, race, etc.; thus, reflecting how diversity makes us strong and capable of providing innovative solutions to our clients.
 - » [Women’s Exchange Group](#): its aim is to strengthen women’s networking, career development and leadership, work with mentors and balance between personal life and work.
-

JOB CREATION

By 2016, our workforce amounted to 979 colleagues. The tables below show the distribution by level and gender at Marsh, Guy Carpenter, and Mercer:



2016 WORKFORCE BROKEN DOWN BY CATEGORY AND GENDER

Marsh

Position	Men 2014	Women 2014	Men 2015	Women 2015	Men 2016	Women 2016
Directors	34	8	41	12	38	11
Managers	100	72	142	110	148	96
Executives/Specialists	129	187	139	268	92	136
Analysts/Assistants	81	140	31	35	99	186
Total	344	407	353	425	377	429
	Total employees: 751		Total employees: 778		Total employees: 806	
	Total turnover: 12.59%		Total turnover: 10%		Total turnover: 12.42%	

Guy Carpenter:

Position	Men 2014	Women 2014	Men 2015	Women 2015	Men 2016	Women 2016
Directors	4	3	4	2	5	2
Managers	10	11	12	10	12	10
Administrative personnel	17	23	19	18	23	20
Total	31	37	35	30	40	32
	Total employees: 68		Total employees: 65		Total employees: 72	
	Total turnover: 5.15%		Total turnover: 5.62%		Total turnover: 8.33%	

Mercer:

Position	Men 2014	Women 2014	Men 2015	Women 2015	Men 2016	Women 2016
Directors	8	7	8	7	6	3
Managers	8	7	8	7	7	9
Consultants	10	7	10	7	12	8
Analysts/Assistants	16	23	16	23	5	15
Total	42	44	42	44	30	35
	Total employees: 86		Total employees: 91		Total employees: 65	
	Total turnover: 20%		Total turnover: 15%		Total turnover: 23%	

TALENT MANAGEMENT

One of the most important challenges to make MMC a highly competitive Company within the sector of professional services of advice and solutions in risk, strategy, and people, is the attraction and retention of the best human talent.

Therefore, Guy Carpenter, Marsh, and Mercer offer professional and personal development programs beginning at initial hire, in order to meet our professionals’ concerns and ambitions and face the medium- and long-term challenges of our Company.

Each program provides growth and mobility opportunities throughout the Company, which fosters a significant source of talent for each business, besides offering experiences that complement employees’ career plans.



MMC has implemented an efficient strategy to attract the best human talent and then a highly-qualified staff, who is trained on an integral and constant basis with the purpose of providing quality service to all our clients.

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

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

AVERAGE HOURS OF TRAINING PER EMPLOYEE 2016

Position	Marsh	Guy Carpenter
Directors	42.2	134
Managers	55.2	113
Executives/Specialists/ Consultants	87.8	0
Administrative Employees/ Analysts/Assistants	8.6	128
Total Investment	\$2,964,280	\$82,620



“Throughout these years, working at MMC has meant a great professional and personal learning; this is a Company that cares about its staff and about always being at the forefront of the market. Major changes have been implemented, always encouraging us to do a better job.”

Adrián Gamboa, Office Services Coordinator,
Guy Carpenter, CDMX



At MMC it is critical that employees feel comfortable, valued, and encouraged, and their training and development promoted.

To attain this, we have a comprehensive training portal as one of our main tools:

Career Link :

- » Over 100 courses in Spanish
- » 1,800 courses in English
- » Access for all employees
- » They can take any online course they might need and complement their training within the Company
- » Training, education, and tutoring programs implemented cover the following areas: global English, mentoring, and coaching

Marsh and Guy Carpenter:

We already have LTOP training, education, and mentoring programs, safety and hygiene courses, and collection, sale, premium, and occurrence processes.

At Mercer we promote skills with:

- » *Supervisor Solutions*: A website offering all our supervisors a suite of online tools, indicators, programs, and courses that help to professionalize their management of leaders within our Company.
- » We offer the Helping People Succeed, Leadership Development, and Career Development Program courses.

Also, we have implemented supporting programs for employees to finish or complement their university studies, granting them scholarships to study a Master Degree or a Diploma Course.

Besides civil protection brigades, the following courses are offered:

- » First Aid and Building Evacuation
- » Search and Rescue
- » Fire Fighting and Control
- » Explosive Device Threat Training

WELLNESS

GOOD PRACTICES

MMC has implemented health and wellness programs endorsed by the best compensation practices.

- » **Beneflex** This program allows employees to select the best health plan fitting their specific needs—it includes prevention plans such as: medical check-ups, dental or vision care plans; as well as constant medical care, first-contact care consultations, discounts on tests and medicines, among others.
- » **Vive Más (Live More)** A wellness program offered by Marsh and Mercer promoting a healthy lifestyle, through a prevention-based culture. This program has five areas of action:
 - Emotional wellness
 - Work-life wellness
 - Financial wellness
 - Physical wellness
 - Nutritional wellness

This program includes, among other things, the “**Conoce tus números**” (**Know Your Numbers**) campaign, nutrition service, physical activity lessons, employees’ emotional care, and a series of conferences on different health topics. These activities are carried out both inside and outside the office, during office and non-office hours.



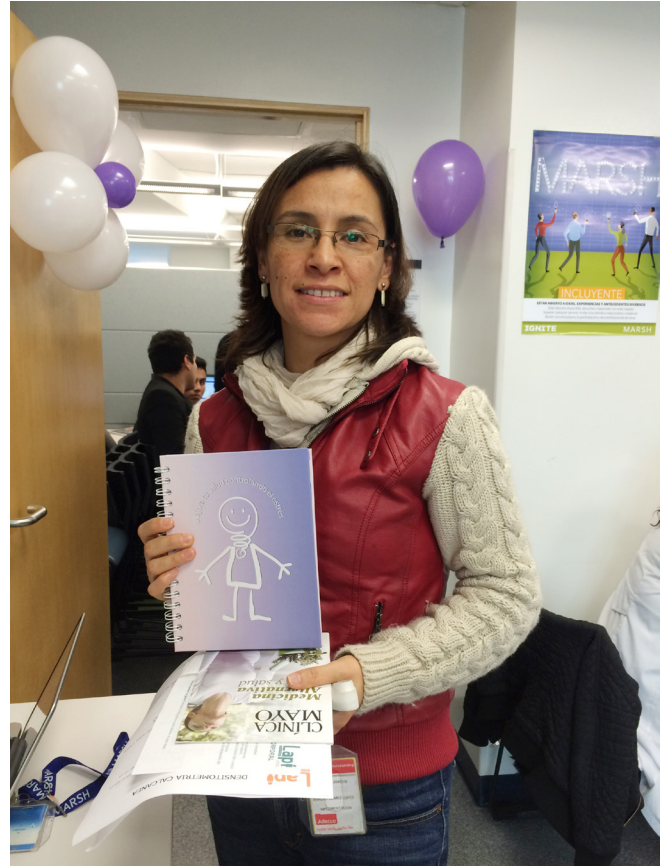
In 2016, Vive Más also included clinical tests to detect health risks of employees who took part in the program—a general diagnosis of their health status was conducted to determine the number of smokers, percentage of employees with obesity, hypertension, high blood sugar, etc., and thus define a plan of action for their benefit.

The 2016 action plan included informative talks on public health problems and early detection of serious diseases, such as breast and prostate cancer. A nutritionist was hired in the office to guide and care for employees who needed to adjust their weight and we also designed safety and health care campaigns.

Other Benefits

In our offices we have an Employee Medical Service providing free first-contact medical advice.

We also have a well-equipped lactation room for working mothers.



In 2016, we conducted the following activities to promote our colleagues' health and hygiene:

- » Fourth Blood Donation Campaign, together with the Mexican Red Cross and with the “Donando en vida” non-profit organization.
- » Diagnostics Day
 - Reduced-price medical tests such as ultrasounds, mammographies, prostate-specific antigen (PSA), and other studies were offered to colleagues and their families.

70 volunteers participated and 52 packages were achieved which could save up to 208 lives.

» Health Fair

- This year the fair's motto was "Mejora tu salud controlando el estrés" (Improve Your Health by Controlling Stress).
- Conferences and workshops on meditation, exercise, good health habits, life-work balance.
- Free medical tests.

» Annual Influenza Campaign in November

- Participation of our colleagues and their families nationwide.

» Human Papillomavirus (HPV) Vaccine Campaign to Raise Awareness on this Disease

- Preferential prices for our colleagues.

» Healthy Food Cart

- An initiative to offer our colleagues healthy food, such as salads, fruit, and sandwiches.



Guy Carpenter is still offering healthy menus to promote a well-balanced diet and a healthier lifestyle among its employees. Also, it has implemented safety and hygiene courses.





WORK-FAMILY BALANCE

Marsh, Guy Carpenter, and Mercer foster a balance between work and family life so that our employees can enjoy a healthy and balanced life, doing other leisure activities together but outside the office, including activities with their children.

The following are activities that stood out in 2016:

Marsh

- » Bowling and Domino Tournaments: promoting interaction among colleagues outside the office.
- » Marsh Kids: an activity organized at CDMX for our employees' children. This activity includes a Rally and other recreational activities. In 2016, the topic was video games.
- » De paseo con Marsh (Take a Tour with Marsh): it promotes the various cultural and recreational areas of our city by conducting guided group tours.
- » Vamos al teatro (Let's Go to a Play): every month a cultural promoter offers us theater tickets at special prices.
- » *Books and Play Day: with the help of the Colibrí Library, our colleagues spend with their children a day full of books and games at our Monterrey office.*
- » CSR Rally: an annual activity to promote and communicate internally the purpose and activities carried out by each of our CSR committees.
- » Rosca de Reyes (traditional Epiphany celebration).
- » MMC Book Club & Library: we have a collection of books which can be loaned for free to our colleagues and their families. In conjunction with Consejo de la Comunicación (Communication Council) we promoted the "Leer Más" (Read More) campaign.
- » Book Fair: this is the first year that we organize this event. Different publishers were invited for a special sale in the office.

Mercer

- » Birthday and Newborn Celebrations
- » Mother's and Father's Day Gifts
- » Day of the Dead Celebration
- » Chiquimercer: our colleagues children's visit the office.

Guy Carpenter

- » New Year's Eve Party
- » Women and Men's Soccer Tournament
- » Rosca de Reyes (traditional Epiphany celebration) & Chocolate
- » Posada CSS (CSS Christmas Celebration)
- » Day of the Dead Celebration

We promote our colleagues' work-family life balance.



AWARDS, RECOGNITIONS, AND PARTNERSHIPS

Marsh

- » Reactions Awards 2016. Best CEO Latin America and Caribbean.
- » Reactions Awards 2016. Best Insurance Broker Latin America and Caribbean.
- » Centro Mexicano para la Filantropía (Cemefi) (Mexican Center for Philanthropy) CSR Distinctive - 7th year.
- » Centro Mexicano para la Filantropía (Cemefi) 2016 Best Practices Award in the Corporate Volunteering category.
- » Consejo Empresarial de Salud y Bienestar (Workplace Wellness Council-Mexico) Socially Healthy Organization Distinctive, (ORS, in Spanish), 2016.

Guy Carpenter

- » Distintivo ESR, Centro Mexicano para la Filantropía (Cemefi).

Mercer

- » Distintivo ESR, Centro Mexicano para la Filantropía (Cemefi).
- » Consejo Empresarial de Salud y Bienestar. Distintivo Organización Responsablemente Saludable, ORS 2016.

Mercer Partnerships:

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

Marsh Partnerships:

1. American Chamber of Commerce of Mexico.
2. Cámara México-Alemana de Comercio e Industria (Mexican-German Chamber of Commerce and Industry).
3. Cámara Japonesa de Comercio e Industria de México (Mexican-Japanese Chamber of Commerce and Industry).
4. British Chamber of Commerce
5. Asociación Mexicana en Dirección de Recursos Humanos, A.C. (Mexican Association of Human Resources).
6. Asociación de Recursos Humanos de la Industria en Tijuana, A.C. (Industry Human Resources Association in Tijuana).
7. Cámara Minera de México (Mining Chamber of Mexico).
8. Instituto Mexicano de Ejecutivos de Finanzas Monterrey (Mexican Institute of Finance Executives - Monterrey).
9. Instituto Mexicano de Ejecutivos de Finanzas Guadalajara (Mexican Institute of Finance Executives - Guadalajara).
10. Instituto Mexicano de Ejecutivos de Finanzas Torreón (Mexican Institute of Finance Executives - Torreón).
11. Instituto Mexicano de Ejecutivos de Finanzas Puebla (Mexican Institute of Finance Executives - Puebla).
12. Instituto Mexicano de Ejecutivos de Finanzas Ciudad de México (Mexican Institute of Finance Executives - Mexico City).
13. Centro Mexicano para la Filantropía (Mexican Center for Philanthropy).
14. Latin American Oil and Gas Association.

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APPENDICES

GLOBAL COMPACT

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



Human Rights

1. "Businesses should support and respect the protection of internationally proclaimed human rights."
2. "Businesses should make sure that they are not complicit in human rights abuses."



Labor

3. "Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining."
4. "Businesses should uphold the elimination of all forms of forced and compulsory labor."
5. "Businesses should uphold the effective abolition of child labor."
6. "Businesses should uphold the elimination of discrimination in respect of employment and occupation."



Environment

7. "Businesses should support a precautionary approach to environmental challenges."
8. "Businesses should undertake initiatives to promote greater environmental responsibility"
9. "Businesses should encourage the development and diffusion of environmentally friendly technologies."



Anti-Corruption

10. "Businesses should work against corruption in all its forms, including extortion and bribery."

SUSTAINABLE DEVELOPMENT GOALS

MMC Mexico is also committed to the Sustainable Development Goals (SDGs). On September 25th 2015, countries adopted a set of goals to end poverty, protect the planet, and ensure prosperity for all as part of a new sustainable development agenda. Each goal has specific targets to be achieved over the next 15 years, by 2030.



We joined this effort by putting into practice the following goals according to our philosophy and business ethics:

SDG	MMC Initiative
1. No Poverty	Supporting Unión Artesanas del Sauz Supporting productive projects with Fundación ProEmpleo
2. Good Health & Well-being	Vive Más Program Beneflex Program Health Campaigns (diagnostics, HPV vaccine, influenza vaccine, etc.) Blood Donation Campaign
4. Quality Education	“Ventajas de permanecer en la escuela” (Advantages of Staying in School) Program Partnership with Fundación Adopta una Escuela Agreement with the Instituto Nacional para la Educación de los Adultos (National Institute for Adult Education or INEA) Employee Training Programs Book Fair and Reading Promotion Campaign Books and Play Day
5. Gender Equality	Diversity and Inclusion Program Marsh Women’s Exchange, Women of Oliver Wyman, Women at Mercer
8. Decent Work	Employability Section Support to Unión Artesanas del Sauz Christmas Bazaar Partnership with Cherie Blair Foundation “Socios por un Día” (Partners for a Day) Program
11. Sustainable Cities and Communities	Partnership with the Mexican Red Cross Corporate Volunteering Program
15. Life on Land	Tree-planting Days Eco-efficiency Programs
16. Peace, Justice and Strong Institutions	Global Day of Service Compliance Program International Anti-Corruption Day “Todos somos MMC” (We’re all MMC) Campaign
17. Partnerships for the Goals	Commitment with Global Compact, SDGs, and Cemefi Partnership with over 30 non-profit organizations Sponsorship to KNEOS and Observa, A.C. so that they could become members of Cemefi

GRI INDICATOR TABLE

FOR THE CORE OPTION 'IN ACCORDANCE' WITH THE G4 GUIDELINES

General Standard Disclosures	Description	Page/Direct Answer
General Standard Disclosures		
Strategy and Analysis		
G4-1	Provide a statement from the most senior decision-maker of the organization (such as CEO, chair, or equivalent senior position) about the relevance of sustainability to the organization and the organization's strategy for addressing sustainability.	A Message from the Directors p.5
G4-2	G2-4 a. Provide a description of key impacts, risks, and opportunities.	A Message from the Directors p.5
Organizational Profile		
G4-3	Report the name of the organization.	Scope of the Report p.7
G4-4	Report the primary brands, products, and services.	Services of Marsh & McLennan Companies in Mexico p.13
G4-5	Location of organization's headquarters.	Contact Information p.50
G4-6	Report the number of countries where the organization operates, and names of countries where either the organization has significant operations or that are specifically relevant to the sustainability topics covered in the report.	Our offices in Mexico p.14
G4-7	Nature of ownership and legal form.	Scope of the Report p.7
G4-8	Report the markets served (including geographic breakdown, sectors served, and types of customers and beneficiaries).	Services of Marsh & McLennan Companies in Mexico p.13 Our offices in Mexico p.14
G4-9	Report the scale of the organization, including.	Employability p.40
G4-10	Report the total number of employees by employment contract and gender.	Employability p.40
G4-11	Report the percentage of total employees covered by collective bargaining agreements.	MMC Mexico does not have a collective agreement with its workers.
G4-12	Describe the organization's supply chain.	We have more than 500 suppliers, from which 90% are of Mexican origin.

G4-13	Report any significant changes during the reporting period regarding the organization's size, structure, ownership, or its supply chain.	Scope of the Report p.7
G4-14	Report whether and how the precautionary approach or principle is addressed by the organization.	Code of Conduct p. 16-17
G4-15	List externally developed economic, environmental and social charters, principles, or other initiatives to which the organization subscribes or which it endorses.	Global Compact p. 52
G4-16	List memberships of associations (such as industry associations) and national or international advocacy organizations in which the organization participates.	Awards, Recognitions and Partnerships p.49

Identified Material Aspects and Boundaries

G4-17	List all entities included in the organization's consolidated financial statements or equivalent documents.	Scope of the Report p.7
G4-18	Explain the process for defining the report content and the Aspect Boundaries.	Materiality and Relevant Issues p. 8
G4-19	List all the material Aspects identified in the process for defining report content.	Materiality and Relevant Issues p. 8
G4-20	For each material Aspect, report the Aspect Boundary within the organization.	Materiality and Relevant Issues p. 8
G4-21	For each material Aspect, report the Aspect Boundary outside the organization.	Materiality and Relevant Issues p. 8
G4-22	Report the effect of any restatements of information provided in previous reports, and the reasons for such restatements	Scope of the Report p.7
G4-23	Report significant changes from previous reporting periods in the Scope and Aspect Boundaries.	Scope of the Report p.7

Stakeholder Engagement

G4-24	Provide a list of stakeholder groups engaged by the organization.	Materiality and Relevant Issues p. 8
G4-25	Report the basis for identification and selection of stakeholders with whom to engage.	Materiality and Relevant Issues p. 8
G4-26	Report the organization's approach to stakeholder engagement, including frequency of engagement by type and by stakeholder group, and an indication of whether any of the engagement was undertaken specifically as part of the report preparation process.	Materiality and Relevant Issues p. 8
G4-27	Report key topics and concerns that have been raised through stakeholder engagement, and how the organization has responded to those key topics and concerns, including through its reporting. Report the stakeholder groups that raised each of the key topics and concerns.	Materiality and Relevant Issues p. 8

Profile of memory		
G4-28	Reporting period (such as fiscal or calendar year) for information provided.	Scope of the Report p.7
G4-29	Date of most recent previous report (if any).	Scope of the Report p.7
G4-30	Reporting cycle (annual, biennial).	Scope of the Report p.7
G4-31	Provide the contact point for questions regarding the report or its contents.	Katy Rodríguez Paseo de la Reforma 505 piso 10 Edificio Torre Mayor Col. Cuauhtémoc C.P. 06500 México D.F. Tel. 5999 1900 Katy.Rodriguez@marsh.com
G4-32	Report the 'in accordance' option the organization has chosen.	Scope of the Report p.7
G4-33	Report the organization's policy and current practice with regard to seeking external assurance for the report.	This report is not verified by an external organization.
Governance		
G4-34	Report the governance structure of the organization, including committees of the highest governance body. Identify any committees responsible for decision-making on economic, environmental and social impacts.	Corporate Governance p. 19
Ética e integridad		
G4-56	Describe the organization's values, principles, standards and norms of behavior such as codes of conduct and codes of ethics.	Code of Conduct. 16-17
G4-57	Report the internal and external mechanisms for seeking advice on ethical and lawful behavior, and matters related to organizational integrity, such as helplines or advice lines.	Code of Conduct. 16-17
G4-58	Report the internal and external mechanisms for reporting concerns about unethical or unlawful behavior, and matters related to organizational integrity, such as escalation through line management, whistleblowing mechanisms or hotlines.	Code of Conduct. 16-17

Specific Standard Disclosures		
Indicator and Management Approach	Description	Page/Direct Answer
Category: Economy		
Aspect: Economic Performance		
G4-EC3	Coverage of the organization's defined benefit plan obligations.	Wellness p.44
G4-EC4	Financial assistance received from government.	MMC Mexico receives no financial assistance from any level of government.
Aspect: Indirect Economic Impacts		
G4-EC7	Development and impact of infrastructure investments and services supported.	Community p.23
G4-EC8	Significant indirect economic impacts, including the extent of impacts.	Volunteer Activities 2016 p.28
Category: Environment		
Aspect: Materials		
G4-EN2	Percentage of materials used that are recycled input materials.	Recycling p.35
Aspect: Energy		
G4-EN3	Energy consumption within the organization.	Energy Consumption p. 29
G4-EN6	Reduction of energy consumption.	Electricity Saving p. 34
G4-EN7	Reductions in energy requirements of products and services.	The services MMC Mexico offers to its clients have no energy requirements.
Aspect: Emissions		
G4-EN15	Direct greenhouse gas (GHG) emissions (Scope 1).	MMC CO2 Emissions p.33
G4-EN16	Emissiones indirectas de gases de efecto invernadero (Alcance 2).	MMC CO2 Emissions p.33
G4-EN17	Other indirect greenhouse gas (GHG) emissions (Scope 3).	As a service company, without manufacturing processes, the only relevant conversion for fuel and electricity consumption is carbon dioxide (CO2).

Category: Social Performance		
Sub-category: Labor Practices and Decent Work		
Aspect: Employment		
G4-LA1	Total number and rates of new employee hires and employee turnover by age group, gender and region.	Employability p.40
G4-LA2	Benefits provided to full-time employees that are not provided to temporary or part-time employees, by significant locations of operation.	Wellness p.44
Aspect: Training and Education		
G4-LA9	Average hours of training per year, per employee, by gender and by employee category.	Talent Management p. 41-43
G4-LA10	Programs for skills management and lifelong learning that support the continued employability of employees and assist them in managing career endings.	Talent Management p. 41-43
G4-LA11	Percentage of employees receiving regular performance and career development reviews, by gender and by employee category.	Talent Management p. 41-43
Aspect: Diversity and Equal Opportunity		
G4-LA12	Composition of governance bodies and breakdown of employees per employee category according to gender, age group, minority group membership, and other indicators of diversity.	Employability p.40
Aspecto: Igualdad de retribución entre mujeres y hombres		
G4-LA13	Ratio of basic salary and remuneration of women to men by employee category, by significant locations of operation.	In the same position, men and women receive the same salary.
Sub-category: Society		
Aspect: Local Communities		
G4-SO1	Percentage of operations with implemented local community engagement, impact assessments, and development programs.	Community p.23
G4-SO2	Operations with significant actual and potential negative impacts on local communities	Community p.23
Aspect: Anti-Corruption		
G4-SO3	Total number and percentage of operations assessed for risks related to corruption and the significant risks identified.	Code of Conduct p. 16-17
G4-SO4	Communication and training on anti-corruption policies and procedures.	Code of Conduct p. 16-17
G4-SO5	Confirmed incidents of corruption and actions taken.	Code of Conduct p. 16-17
Sub-category: Product Responsibility		
Aspect: Product and Service Labeling		
G4-PR5	Results of surveys measuring customer satisfaction.	Services of Marsh & McLennan Companies in Mexico p.13

