



Our Commitment to Respect Human Rights

We're committed to respecting human rights in all our operations, wherever we do business. We support and abide by recognized international human rights standards and principles. These include the [United Nations Universal Declaration of Human Rights](#), the [United Nations Guiding Principles on Business and Human Rights](#), the [European Convention on Human Rights](#), the [OECD Guidelines for Multinational Enterprises on Responsible Business Conduct](#) and the [UN Convention Against Corruption](#).

Our commitment to human rights applies to all Marsh colleagues worldwide, candidates for hire and contingent workers. It also extends to our suppliers around the world. We expect our suppliers to adopt similar policies and commitments of their own.

At Marsh, we take a risk-based approach to identifying and addressing potential and actual adverse human rights impacts. This approach enables us to focus resources on the most salient risks and implement measures to mitigate or prevent adverse human rights impacts. As a professional services provider, Marsh does not operate in an industry where potential adverse human rights impacts are prevalent but are nevertheless committed to taking steps to uncover any potential adverse impacts.

Our operations

Our Code of Conduct—[The Greater Good](#)—outlines, among others, our commitment to nondiscrimination and maintaining an inclusive culture, providing a safe and healthy workplace and respecting the privacy of our colleagues. We prohibit the use of all forms of child labor and forced labor, including indentured labor, bonded labor, military labor, slave labor and any form of human trafficking. We also conduct regular pay equity reviews and are committed to fair pay, hours and benefits, in compliance with applicable local laws and regulations.

We encourage our colleagues to speak up and raise concerns if they see or experience any potential or actual human rights violations in the workplace. We also engage our colleagues through training activities on various topics, such as avoiding discrimination and harassment in the workplace and data privacy, and we conduct periodic employee surveys to gather insights directly from our colleagues.

Our supply chain

With more than 90,000 colleagues in over 130 countries, our suppliers are held to the same standards as our colleagues. Our standard Supplier Master Service Agreements and [Terms & Conditions](#) references our expectations around discrimination and harassment, compliance, environmental stewardship, health and safety and forced and child labor. All suppliers during onboarding must review and acknowledge the expectations we outline in these documents.

We have conducted risk assessments to identify potential human rights risks across our supply chain, including risks that may be associated with or inherent to certain categories or sourcing countries. We also periodically conduct social and environmental risk reviews of our preferred and strategic suppliers, utilizing supplier performance management tools to proactively identify, raise and address any potential risks or concerns. Additionally, we maintain a robust procurement policy that incorporates screening questionnaires on social and environmental topics that are deployed depending on the level of risk and the nature of the services. Additional questionnaires are deployed on specific topics as well, such as [modern slavery](#). Suppliers are required to report what specific steps they are taking to identify risks of modern slavery within their own supply chains.

Collectively, these activities help inform where to focus further due diligence, supplier engagement and communication and training on human rights.

Communication, training and reporting

Marsh colleagues around the world receive regular communication and training on our various policies both during their onboarding and at key milestones throughout their time at Marsh. Additional training is provided to certain colleagues using risk-based approach. For example, colleagues working in certain high-risk jurisdictions are provided training on our [Modern Slavery Statement and Policy](#). Through these various policy communication and training activities, we are able to gather feedback to continuously improve our policies and ensure they are being implemented effectively across our organization.

We share updates through publicly available documents, such as this human rights policy, our Modern Slavery Statements and our annual Business Responsibility report, which we make available on our [corporate website](#).

Governance

We have formally integrated considerations that promote business responsibility and create long-term value for our stakeholders into our decision-making process since 2008. Our [Business Responsibility Committee](#) oversees and supports these efforts. This Board-level committee is responsible for, among

several things, overseeing and supporting the company's approach to sustainability and responsible business practices, including human rights. Our Management Business Responsibility Committee supports Marsh in identifying, aligning and prioritizing the company's efforts. Day to day management is the responsibility of different functions across Marsh, including but not limited to Human Resources, Compliance, and Global Sourcing and Procurement. This human rights policy has been reviewed and approved by the Management Business Responsibility Committee.

Our Ethics and Compliance Hotline

To report concerns confidentially, anyone is invited to use our third party-operated [Ethics & Compliance Line](#), which is monitored 24/7 and available in multiple languages. Once a concern is submitted, we will promptly investigate the allegation and act to mitigate any adverse human rights impacts. We do not tolerate retaliation against anyone who makes a report of a possible violation of the law, our Code of Conduct, this statement, or other company policies; or anyone who questions actions by the company or participates in an internal investigation. In addition to the Ethics & Compliance Line, colleagues may also report concerns directly to their manager or to their local Human Resources department or representative.