

Marsh & McLennan Companies, Inc.

Procedures for Raising Complaints and Concerns Regarding Accounting Matters

1. Introduction. Marsh & McLennan Companies, Inc., together with its subsidiaries and affiliates (collectively, the “Company”), is committed to complying with all applicable accounting standards, internal accountā m

or deliberate error in the preparation, evaluation, review, or audit of any financial statement of the Company; fraud or deliberate error in the recording and maintenance of the Company’s financial records; deficiencies in, or noncompliance with, the Company’s accounting policies and procedures or internal accounting controls; a misrepresentation or false statement to or by a senior officer or accountant regarding a matter contained in the financial records, financial reports, or audit reports of the Company; or a deviation from the full and fair reporting of the Company’s results of operations or financial condition. If an interested party is unsure whether a matter he or she wishes to raise is an Accounting Matter, he or she should assume that it is.

3. How to Raise a Concern regarding an Accounting Matter.
 - a. Employees. An employee may raise a concern regarding Accounting Matters to any of the following: Compliance, Legal, the Controller’s Group, Internal Audit, or the Audit Committee.

