



MODERN SLAVERY ACT 2017 STATEMENT

This statement applies to Jelf Insurance Brokers Limited and Bluefin Insurance Services Limited (the **Companies**) in respect of the financial year ending 31 December 2017.

The Company is part of the Marsh & McLennan Companies, Inc. (**MMC**) group which is a global professional services firm offering clients advice and solutions in risk, strategy and people. MMC's main operating companies are Marsh (insurance broking and risk management), Guy Carpenter, (reinsurance and intermediary advisory services), Mercer, (talent, health, retirement and investment consulting) and Oliver Wyman (management, economic and brand strategy consulting). The MMC group has approximately 65,000 employees worldwide and approximately 8,900 employees in the United Kingdom.

The Companies have a longstanding commitment to conducting business in a responsible way and in accordance with its Code of Conduct, 'The Greater Good'.

As professional services providers, the Companies do not operate in an industry where modern slavery is prevalent but nevertheless is committed to taking steps to monitor any potential risks within its supply chain.

The Companies use a central procurement process operated by MMC which trades with in excess of 60,000 suppliers across over 77 different countries.

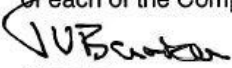
In addition to existing rigorous supplier assessment processes, the Companies have implemented an additional questionnaire focused on modern slavery activities/signals. Initially the questionnaire was deployed on a risk basis, according to the nature of services provided. Suppliers are requested to report on what steps they are taking regarding identifying the risk of modern slavery within their own supply chain which will allow the Companies to better assess potential risks of modern slavery in its supply chain.

The Companies have amended its existing standard terms and conditions and contracting agreements to introduce a specific requirement for compliance with modern slavery legislation.

The Modern Slavery Policy has been rolled out to all staff, and incorporated into induction training. It includes information on who staff should contact if they have any concerns. There is additional training for those staff most likely to interact with supply chains with a potentially higher risk of modern slavery.

Staff are encouraged to report any concerns or suspicions regarding the presence of modern slavery within the supply chain.

This statement is made pursuant to section 54(1) of the *Modern Slavery Act 2015* and has been approved by the Board of each of the Companies.


Director
Jelf Insurance Brokers Limited
Bluefin Insurance Services Limited
26 April 2018