



## Marsh & McLennan Companies Entities Covered by the BCRs

The Marsh and McLennan Companies' Binding Corporate Rules (BCRs) are a means of transferring personal data internationally within the Marsh & McLennan Companies group in compliance with applicable data protection legislation in the European Economic Area (EEA). Our BCRs consist of both the Controller and Processor Standards.

The BCRs ensure that all data transfers within the Marsh & McLennan Companies group are carried out in a legally compliant manner. In order to demonstrate that an entity will adhere to the BCRs, an Intra-group Agreement was executed.

The list below includes all the entities that have signed the Intra-group Agreement and are bound by Marsh & McLennan Companies' BCRs.

| OPERATING COMPANY                           | ENTITY NAME   | COUNTRY                                      | DATE              |                 |
|---|---|--|-------------------|-----------------|
| <b>MARSH &amp; MCLENNAN</b>                 | Marsh & McLennan Companies BVBA/SPRL                            | Belgium                                      | 22 March 2018     |                 |
|   | Marsh & McLennan Management Services (Bermuda) Ltd.             | Bermuda                                      | 05 April 2019     |                 |
|   | Marsh & McLennan Global Broking (Bermuda) Ltd.                  | Bermuda                                      | 05 April 2019     |                 |
|   | Marsh & McLennan Agency A/S                                     | Denmark                                      | 02 October 2017   |                 |
|   | Marsh & McLennan Deutschland GmbH                               | Germany                                      | 18 November 2019  |                 |
|   | Marsh & McLennan Companies Holdings (Luxembourg) S.a.r.l.       | Luxembourg                                   | 01 March 2018     |                 |
|   | Marsh & McLennan Companies Innovation Centre Holdings S.a.r.l.  | Luxembourg                                   | 01 March 2018     |                 |
|   | Marsh & McLennan Companies Finance Center (Luxembourg) S.a.r.l. | Luxembourg                                   | 01 March 2018     |                 |
|   | Marsh & McLennan Europe S.a.r.l.                                | Luxembourg                                   | 01 March 2018     |                 |
|   | Marsh & McLennan Companies Regional Holdings S.a.r.l.           | Luxembourg                                   | 01 March 2018     |                 |
|   | MMC France Holdings (Luxembourg) S.a.r.l.                       | Luxembourg                                   | 01 March 2018     |                 |
|   | MMC Group services SP. Z.O.O.                                   | Poland                                       | 02 October 2017   |                 |
|   | MMC UK Group Limited  | UK   | 22 May 2018       |                 |
|   | Marsh & McLennan Agency LLC                                     | US   | 06 May 2019       |                 |
|   | MMA Mid-Atlantic Employee                                       | US   | 06 May 2019       |                 |
|   | MMA Securities LLC  | US   | 06 May 2019       |                 |
|   | Victor Insurance Holdings Inc.                                  | US   | 07 May 2019       |                 |
|   | Victor O. Schinnerer & Co.                                      | US   | 07 May 2019       |                 |
|   | <b>MARSH</b>  | Marsh Austria GmbH                           | Austria           | 10 October 2017 |
|   |   | Marsh Management Services (Barbados) Limited | Barbados          | 10 April 2019   |
| Marsh Corporate Services (Barbados) Limited |   | Barbados                                     | 10 April 2019     |                 |
| Belgibo NV                                  |   | Belgium                                      | 12 September 2019 |                 |
| Marsh S.A./N.V.                             |   | Belgium                                      | 22 March 2018     |                 |
| Marsh Europe S.A.                           |   | Belgium                                      | 05 October 2017   |                 |
| Aldgate Investment Ltd                      |   | Bermuda                                      | 05 April 2019     |                 |
| Bowring (Bermuda) Investment Ltd.           |   | Bermuda                                      | 05 April 2019     |                 |
| Bowring Marsh (Bermuda) Ltd.                |   | Bermuda                                      | 05 April 2019     |                 |
| Gem Insurance Company Limited               |   | Bermuda                                      | 05 April 2019     |                 |
| Johnson & Higgings (Bermuda) Ltd.           |   | Bermuda                                      | 05 April 2019     |                 |
| Normandy Reinsurance Company Limited        |   | Bermuda                                      | 05 April 2019     |                 |
| Marsh Management Services (Bermuda) Ltd     |   | Bermuda                                      | 05 April 2019     |                 |
| Victor Insurance Bermuda Ltd.               |   | Bermuda                                      | 05 April 2019     |                 |
| Marsh EOOD                                  |   | Bulgaria                                     | 15 March 2018     |                 |
| Marsh Canada Limited                        |   | Canada                                       | 11 April 2019     |                 |
| Endon Group Inc.                            |   | Canada                                       | 11 April 2019     |                 |
| Marsh Management Services (Cayman) Ltd.     |   | Cayman                                       | 05 April 2019     |                 |
| Marsh s.r.o.                                |   | Czech Republic                               | 04 April 2018     |                 |
| Marsh A/S                                   |   | Denmark                                      | 02 October 2017   |                 |
| Marsh Kindlustusmaakler AS                  |   | Estonia                                      | 07 March 2018     |                 |
| Marsh OY                                    |   | Finland                                      | 24 May 2018       |                 |
| Marsh SAS                                   |   | France                                       | 20 March 2018     |                 |
| Marsh Medical Consulting GmbH               |   | Germany                                      | 16 October 2017   |                 |
| Marsh GmbH                                  |   | Germany                                      | 16 October 2017   |                 |
| Victor Deutschland GmbH                     |   | Germany                                      | 24 June 2019      |                 |

| OPERATING COMPANY | ENTITY NAME  | COUNTRY              | DATE             |
|-------------------|--|----------------------|------------------|
|                   | Marsh LLC Insurance Brokers                          | Greece               | 15 May 2018      |
|                   | Marsh Management Services Guernsey Limited           | Guernsey             | 03 March 2019    |
|                   | Marsh Kft.   | Hungary              | 12 March 2018    |
|                   | Marsh Employee Benefits Limited                      | Ireland              | 22 May 2018      |
|                   | Marsh Ireland Brokers Limited                        | Ireland              | 20 November 2018 |
|                   | Marsh S.p.A.   | Italy                | 16 April 2018    |
|                   | Marsh Risk Consulting Services S.r.l.                | Italy                | 16 April 2018    |
|                   | Marsh Japan, Inc.                                    | Japan                | 31 October 2018  |
|                   | Marsh SIA  | Latvia               | 15 March 2018    |
|                   | Marsh Lietuva UADBB                                  | Lithuania            | 09 March 2018    |
|                   | Marsh Management Services Luxembourg S.a.r.l.        | Luxembourg           | 09 March 2018    |
|                   | Marsh SA   | Luxembourg           | 09 March 2018    |
|                   | Marsh Management Services Labuan Limited             | Malaysia             | 28 June 2019     |
|                   | Marsh Corporate Services Malta Limited               | Malta                | 12 October 2017  |
|                   | Marsh Management Services Malta Limited              | Malta                | 08 May 2019      |
|                   | Mangrove Insurance Europe PCC Limited                | Malta                | 16 April 2019    |
|                   | Marsh B.V.   | Netherlands          | 08 March 2018    |
|                   | R. Mees & Zoonen Assuradeuren B.V.                   | Netherlands          | 08 March 2018    |
|                   | Victor Insurance Europe B.V.                         | Netherlands          | 03 June 2019     |
|                   | Marsh AS   | Norway               | 08 March 2018    |
|                   | Marsh Spolka z.o.o.                                  | Poland               | 13 October 2017  |
|                   | Marsh Services Sp. z.o.o.                            | Poland               | 13 October 2017  |
|                   | Marsh Lda.   | Portugal             | 09 March 2018    |
|                   | Marsh Management Services (Dublin) Limited           | Republic of Ireland  | 08 April 2019    |
|                   | Marsh Broker de Asigurare-Reasigurare S.R.L.         | Romania              | 15 March 2018    |
|                   | Marsh Management Services Singapore Pte Ltd          | Singapore            | 28 June 2019     |
|                   | Sedgwick Management Services (Singapore) Pte Ltd     | Singapore            | 28 June 2019     |
|                   | Marsh Europe - organizacná zlocka Slovensko          | Slovakia             | 04 April 2018    |
|                   | Marsh Risk Consulting, S.L.                          | Spain                | 12 February 2018 |
|                   | Marsh, S.A. Mediadores de Seguros                    | Spain                | 12 February 2018 |
|                   | Marsh AB   | Sweden               | 11 October 2017  |
|                   | Marsh Marine & Energy AB                             | Sweden               | 24 May 2018      |
|                   | Marsh Management Services Sweden AB                  | Sweden               | 10 April 2019    |
|                   | Marsh AG   | Switzerland          | 13 August 2018   |
|                   | Marsh Corporate Services MENA Limited (MMS MENA LTD) | United Arab Emirates | 13 June 2019     |
|                   | Marsh Management Services Isle of Man Limited        | UK                   | 12 July 2019     |
|                   | Marsh Management Services Isle of Man Limited        | UK                   | 27 June 2019     |
|                   | Marsh Corporate Services Ltd                         | UK                   | 28 March 2018    |
|                   | Marsh Services Limited                               | UK                   | 28 March 2018    |
|                   | Central Insurance Services Limited                   | UK                   | 21 March 2018    |
|                   | Hamilton Bond Limited                                | UK                   | 21 March 2018    |
|                   | Marsh Ltd  | UK                   | 04 April 2018    |

| OPERATING COMPANY | ENTITY NAME                                  | COUNTRY     | DATE             |
|-------------------|--|-------------|------------------|
|                   | Jelf Wellbeing Limited                       | UK          | 12 March 2018    |
|                   | Jelf Insurance Brokers Limited               | UK          | 12 March 2018    |
|                   | Jelf Risk Management Limited                 | UK          | 12 March 2018    |
|                   | Jelf Commercial Finance Limited              | UK          | 12 March 2018    |
|                   | Jelf Financial Planning Limited              | UK          | 26 April 2018    |
|                   | The Purple Partnership Limited               | UK          | 12 March 2018    |
|                   | Northern Alliance Brokers Limited            | UK          | 12 March 2018    |
|                   | SMEI Insurance Services Limited              | UK          | 12 March 2018    |
|                   | Bluefin Insurance Services Limited           | UK          | 12 March 2018    |
|                   | BBPS Limited                                 | UK          | 12 March 2018    |
|                   | Mangrove Insurance Solutions PCC Limited     | UK          | 14 August 2019   |
|                   | Mangrove Insurance Solutions, PCC            | US          | 24 June 2019     |
|                   | Marsh Management Services Inc.               | US          | 07 May 2019      |
|                   | Marsh Management Services (USVI) Ltd         | US          | 07 May 2019      |
|                   | Marsh LLC                                    | US          | 03 April 2019    |
|                   | Marsh USA Inc.                               | US          | 03 April 2019    |
|                   | Marsh USA (India) Inc.                       | US          | 01 May 2019      |
|                   | Marsh JCS Inc.                               | US          | 01 May 2019      |
| <b>MERCER</b>     | Mercer (Austria) GmbH                        | Austria     | 02 February 2018 |
|                   | Mercer (Belgium) NV                          | Belgium     | 03 October 2017  |
|                   | Mercer (Canada) Limited                      | Canada      | 15 November 2018 |
|                   | Mercer (Denmark) A/S                         | Denmark     | 08 March 2018    |
|                   | Mercer Pensionsraadgivning A/S               | Denmark     | 08 March 2018    |
|                   | Mercer (Finland) OY                          | Finland     | 08 March 2018    |
|                   | Ever BE                                      | France      | 04 April 2019    |
|                   | Mercer Consulting                            | France      | 09 October 2017  |
|                   | Mercer (France) SAS                          | France      | 09 October 2017  |
|                   | Mercer Deutschland GmbH                      | Germany     | 15 February 2018 |
|                   | Mercer Treuhand GmbH                         | Germany     | 15 February 2018 |
|                   | realright GmbH                               | Germany     | 15 February 2018 |
|                   | Promerit Aktiengesellschaft                  | Germany     | 15 February 2018 |
|                   | Mercer Pensionsfonds AG                      | Germany     | 15 February 2018 |
|                   | Promerit Hungary Kft.                        | Hungary     | 29 May 2018      |
|                   | Mercer Consulting (India) Private Limited    | India       | 11 May 2018      |
|                   | Mercer Ireland Limited                       | Ireland     | 04 October 2017  |
|                   | Mercer Financial Services Limited            | Ireland     | 04 October 2017  |
|                   | Mercer Ireland Holdings Limited              | Ireland     | 04 October 2017  |
|                   | Mercer Global Investments Management Limited | Ireland     | 25 May 2018      |
|                   | Mercer Global Investments Europe Limited     | Ireland     | 04 October 2017  |
|                   | Mercer Italia S.r.l.                         | Italy       | 12 March 2018    |
|                   | Mercer Consulting B.V.                       | Netherlands | 31 October 2017  |

| OPERATING COMPANY | ENTITY NAME                              | COUNTRY     | DATE             |
|-------------------|--|-------------|------------------|
|                   | Mercer (Nederland) B.V.                  | Netherlands | 03 October 2017  |
|                   | Mercer Oliver Wyman Holding B.V.         | Netherlands | 15 February 2018 |
|                   | Mercer (Norge) AS                        | Norway      | 8 March 2018     |
|                   | Mercer Philippines, Inc.                 | Philippines | 19 February 2019 |
|                   | Mercer (Poland) SP. Z o. o               | Poland      | 15 February 2018 |
|                   | Mercer Services (Polska) Sp.z o.o.       | Poland      | 15 February 2018 |
|                   | Mercer (Portugal) Lda                    | Portugal    | 12 March 2018    |
|                   | Mercer Employee Benefits Lda.            | Portugal    | 12 March 2018    |
|                   | Mercer Career Benefits Unipessoal Lda    | Portugal    | 12 March 2018    |
|                   | Thomsons Online Benefits S.R.L Romania   | Romania     | 15 May 2018      |
|                   | Thomsons Online Benefits Pte Ltd         | Singapore   | 21 May 2018      |
|                   | Mercer Consulting, S.L.U.                | Spain       | 12 February 2018 |
|                   | Mercer Outsourcing, S.L.U.               | Spain       | 12 February 2018 |
|                   | Mercer (Sweden) AB                       | Sweden      | 08 March 2018    |
|                   | Mercer Schweiz AG                        | Switzerland | 12 February 2018 |
|                   | Mercer Sigorta Brokerligi AS             | Turkey      | 03 October 2018  |
|                   | Mercer Technology Acquisitions Limited   | UK          | 02 May 2018      |
|                   | Mercer Ltd                               | UK          | 27 February 2018 |
|                   | Thomsons Online Benefits Limited         | UK          | 21 March 2018    |
|                   | Mercer Employee Benefits Limited         | UK          | 27 February 2018 |
|                   | Mercer Consulting Limited                | UK          | 27 February 2018 |
|                   | Mercer Trustees Limited                  | UK          | 26 April 2018    |
|                   | PFT Limited                              | UK          | 05 May 2018      |
|                   | Pension Trustees Limited                 | UK          | 27 February 2018 |
|                   | English Pension Trustees Limited         | UK          | 27 February 2018 |
|                   | The Benefit Express Limited              | UK          | 21 May 2018      |
|                   | The Benefit Express Holdings Limited     | UK          | 21 May 2018      |
|                   | Online Benefits Limited                  | UK          | 21 May 2018      |
|                   | TBX Solutions Ltd                        | UK          | 21 May 2018      |
|                   | Settlement Trustees Limited              | UK          | 27 February 2018 |
|                   | Sedgwick Financial Services Limited      | UK          | 27 February 2018 |
|                   | Sedgwick Noble Lowndes Limited           | UK          | 27 February 2018 |
|                   | Sedgwick Ulster Pension Trustees Limited | UK          | 27 February 2018 |
|                   | Sedgwick Trustees Limited                | UK          | 27 February 2018 |
|                   | Sedgwick Noble Lowndes (UK) Limited      | UK          | 27 February 2018 |
|                   | Sedgwick Noble Lowndes Group Limited     | UK          | 27 February 2018 |
|                   | Mercer US                                | US          | 19 July 2018     |
|                   | Thomsons Online Benefits Inc.            | US          | 17 May 2018      |
|                   | Mercer   Sirota (Mercer(US) Inc.)        | US          | 17 May 2018      |

| OPERATING COMPANY                           | ENTITY NAME   | COUNTRY     | DATE              |
|---|---|-------------|-------------------|
| <b>OLIVER WYMAN</b>                         | Oliver Wyman (Bermuda) Limited                                  | Bermuda     | 05 April 2019     |
|   | Oliver Wyman SAS  | France      | 11 October 2017   |
|   | Oliver Wyman SNC  | France      | 11 October 2017   |
|   | Nera SAS  | France      | 17 May 2018       |
|   | Oliver Wyman GmbH   | Germany     | 11 October 2017   |
|   | Nera Srl  | Italy       | 18 April 2018     |
|   | Oliver Wyman S.r.l.   | Italy       | 09 March 2018     |
|   | Oliver Wyman B.V.   | Netherlands | 11 October 2017   |
|   | Oliver Wyman sp. z.o.o.   | Poland      | 11 October 2017   |
|   | National Economic Research Associates, Inc., Sucursal en España | Spain       | 18 April 2018     |
|   | Oliver Wyman S.L.   | Spain       | 11 October 2017   |
|   | Oliver Wyman AB   | Sweden      | 02 February 2018  |
|   | Oliver Wyman AG   | Switzerland | 11 October 2017   |
|   | Oliver Wyman Ltd  | UK          | 25 May 2018       |
|   | Nera UK Limited   | UK          | 31 July 2018      |
|   | Oliver Wyman Inc.   | US          | 11 October 2017   |
| National Economic Research Associates, Inc. | US  | 29 May 2018 |                   |
| <b>GUY CARPENTER</b>                        | Guy Carpenter & Company, S.A.                                   | Belgium     | 19 October 2017   |
|   | Guy Carpenter & Company, S.A.                                   | France      | 19 October 2017   |
|   | Guy Carpenter & Company, GmbH                                   | Germany     | 19 October 2017   |
|   | Guy Carpenter & Company, S.r.l.                                 | Italy       | 19 October 2017   |
|   | Branch of Guy Carpenter & Cia., S.A.                            | Portugal    | 16 February 2018  |
|   | Guy Carpenter & Cia, S.A.                                       | Spain       | 01 January 2018   |
|   | Guy Carpenter & Company, AB                                     | Sweden      | 19 October 2017   |
|   | Guy Carpenter & Co. Ltd   | UK          | 28 March 2018     |
|   | Guy Carpenter & Company LLC                                     | US          | 19 October 2017   |
| <b>JLT</b>                                  | OWL Marine Verwaltungs GmbH                                     | Germany     | 05 December 2019  |
|   | OWL Marine Insurance-Brokers                                    | Germany     | 28 November 2019  |
|   | Jardine Lloyd Thompson India Private                            | India       | 23 September 2019 |
|   | International Loss Control Services Limited                     | Ireland     | 12 September 2019 |
|   | JLT Insurance Brokers Ireland Limited                           | Ireland     | 12 September 2019 |
|   | JLT Management Services Limited                                 | UK          | 22 October 2019   |
|   | JLT Financial Planning Ltd                                      | Ireland     | 30 January 2020   |
|   | JLT QFM Services Limited  | Ireland     | 30 January 2020   |