

# GALLAGHER GLOBAL ANTI-BRIBERY POLICY

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**Gallagher**

Insurance | Risk Management | Consulting

## FAQS

### What are some examples of bribes?

Bribes can include benefits of an indirect nature such as:

- Hiring a government official's family member to help secure the government official's favor in a bid.
- Donating to a government official's favorite charity to win the official's favor or recommendation.
- Paying off a public servant for his or her vote or decision.
- Making payment to a connected third party for services we do not receive.
- Providing lavish entertainment to decision-makers or their families.
- Providing free or discounted personal lines insurance to key decision-makers of a client's organization or to a client's family members.

### Can Gallagher hire or give an internship to a government official or a government official's family member?

**No**, unless authorized in advance by Compliance.

Gallagher's hiring decisions must be based on objective measures and legitimate business needs. Gallagher cannot provide a job or internship (regardless of whether it is a paid position) to a government official or a government official's close family member in order to gain influence with the government official or to secure any other improper advantage.

If a government official offers to give a benefit to Gallagher or threatens to take adverse action in connection with a hiring decision, you are prohibited from making the hire and you must notify Compliance immediately.

### Can Gallagher make contributions to politicians or political candidates?

**No.** Gallagher company funds and assets may not be used for political contributions or any other political purpose. Employees, officers, and directors also may not seek reimbursement from Gallagher for contributions to any political candidate including any federal, state, provincial, local, or other political candidate, political party, political action committee or political advocacy group.

**“Government Official”** means, in respect of any domestic or foreign government or a public international organization, any of the following:

- A public entity;
- Officers and employees of agencies and institutions that are majority government-owned;
- Officers and employees of majority state-owned or controlled commercial enterprises, such as certain hospitals and schools;
- Officers and employees of public entities;
- Persons representing a government in an official capacity;
- Candidates for political office and politicians;
- Officers, employees or representatives of public international organizations such as the United Nations or the World Bank; or
- Anyone acting under a delegation of authority from a government to carry out government responsibilities, including any private person acting temporarily in an official capacity for or on behalf of any of the foregoing (such as a consultant retained by a government agency).

A **“public entity”** is (a) any national, state or local government; or (b) any department, agency or other instrumentality of a national, state or local government.

### Can Gallagher donate to a charity in which a government official or a business partner is involved?

**It depends.** Gallagher will make charitable donations only if the funding is used for a bona fide charitable purpose and without expectation of any reciprocal benefit for Gallagher.

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## Gallagher prohibits charitable donations in any of the following circumstances:

- If they confer or are intended to confer a personal benefit on a government official or commercial counterparty;
- If they are intended to obtain an improper advantage for Gallagher;
- If a government official or commercial counterparty promises any improper benefit or makes any threat if the donation is not made; or
- If the donation is to an individual as opposed to an officially registered charitable organization.

For additional information, see the [G&E Policy](#) and Financial Policy Manual ([Contributions and Donations](#)).

## What are facilitating or “grease” payments?

Facilitating payments are impermissible under the laws of many countries and are generally forbidden by Gallagher. Generally, grease payments are offered to an official to speed the process of what is known as a “nondiscretionary task.” In other words, the task will be performed eventually, because it is part of the official's job description, but the process could be dragged out over a period of weeks or even months. The payment is offered to rush the process through.

### Examples include:

- Offering a sum higher than the typical visa application fee to rush the application through, ensuring that it will be ready in time for a trip.
- Offering an extra rush fee to a building inspector to approve an office opening early.

## What are bribery and corruption red flags?

A “red flag” is a fact, event, or set of circumstances, or other information that may indicate a potential legal compliance concern for illegal or unethical business conduct, particularly with regard to corrupt practices and non-compliance with anti-corruption laws. These are not exhaustive and may not in themselves constitute or indicate a violation of law. We rely on you to notify us immediately if you become aware of any of these red flags so that Compliance and Legal can evaluate them on a case by case basis to determine the appropriate course of action.

You should always notify Compliance immediately if you become aware of them in connection with an actual or prospective third party representative (“TPR”), client, insurer, reinsurer or other business partner. We refer to all of these collectively as “business partners.”

## RED FLAGS

- A TPR is owned by a government official (or former government official).
- The business partner has a poor business reputation, including reports of suspicious, unethical, or unlawful conduct about the business partner or its agents or employees.
- The business partner has a history of improper payment practices, such as prior or ongoing formal or informal investigations by law enforcement authorities or prior convictions.
- Other companies have terminated the business partner for improper conduct.
- The party is retained primarily for its connections to government officials.
- A government official, or a government official's family member or close associate recommends a TPR, or requests, urges, insists, or demands that a particular TPR or other vendor or party be selected or engaged, particularly if the government official has discretionary authority over the business at issue.
- The business partner suggests that anti-bribery laws or policies do not need to be followed or refuses to agree to comply with anti-bribery laws.
- The business partner suggest that otherwise illegal conduct is acceptable because it is customary or the norm in a particular country.
- The business partner refuses to divulge the identity of beneficial owners, directors, officers, or other principals.
- The business partner's invoices for government services lack detail (e.g., “services rendered”), appear unofficial or seem excessive (e.g., higher than posted rates, higher than past charges, sudden unexplained increases, etc.).
- The business partner's requests that payments be made to bank accounts in the name of another party or a country other than the one in which the business partner is based or providing services.
- A TPR requests or receives commission payments or fees that are excessive, do not appear commensurate with the services to be performed, or are unusually high compared to market rate.
- The compensation arrangement with a TPR is based on a success fee or bonus.
- The TPR requests to share compensation with others whose identities are not disclosed.

**CONTACT COMPLIANCE IF YOU  
HAVE ANY OTHER QUESTIONS.**

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