



IMPACT

2025 IMPACT REPORT



Gallagher

Insurance | Risk Management | Consulting

Introduction

A Message From Our Chairman and CEO

Since 1927, Gallagher has been guided by a simple but powerful motivation: To do good in the communities we serve. That's why this report is so important to us. It highlights both our sustainability initiatives and the broader impact we create through employee engagement, community involvement, and services that help clients build resilience and long-term value.

At Gallagher, we view sustainability as essential to long-term success — for our business, our clients and our communities. Throughout this report, you will see how our colleagues are putting this into action by helping clients reduce resource use, fostering an inclusive culture at Gallagher, and volunteering in our communities.

When it comes to giving back and changing behavior, one of our most successful programs is the 200 Days of Sustainability Challenge, now in its fifth year. The challenge sees our global teams volunteering in their communities in the ways that matter most, demonstrating the incredible impact we can make when we come together.

Our 70,000+ global colleagues are the heart of our organization. Together, their efforts continue to build a more resilient organization and world.

As Chairman and CEO, one of the best parts of my job is helping to create an environment that supports our colleagues' good work and encourages even deeper engagement with communities, clients and each other. Some of our proudest recognitions reflect these efforts. In 2025 alone, Gallagher earned Mental Health America's Platinum-Level Bell Seal for Workplace Mental Health, was named one of the Best Places to Work for Disability Inclusion by the Disability: IN Disability Equality Index® and received the Human Rights Campaign Foundation's Equality 100 Award (see page 24). These recognitions shine a spotlight on our dedication to building a workplace where all colleagues can succeed.

As we look ahead, we remain focused on doing business the right way, The Gallagher Way, and to making a positive difference for our clients, our communities, and one another.

Sincerely,

J. Patrick Gallagher, Jr.
Chairman and CEO



We view sustainability as essential to long-term success — for our business, our clients and our communities.

A Message From Our Chief Ethics Officer

Each year, as we share our Impact Report, I am thrilled to see just how much impact comes from the collective actions of our colleagues in offices around the world. Their commitment to The Gallagher Way — grounded in integrity, empathy and professional excellence — continues to shape how we serve our clients, support our communities, and care for the environment.

Throughout this report, you will see how our belief in doing business the right way comes to life across our global organization. From large-scale initiatives to everyday actions, our colleagues are finding meaningful ways to support others through their work at Gallagher and in their personal contributions.

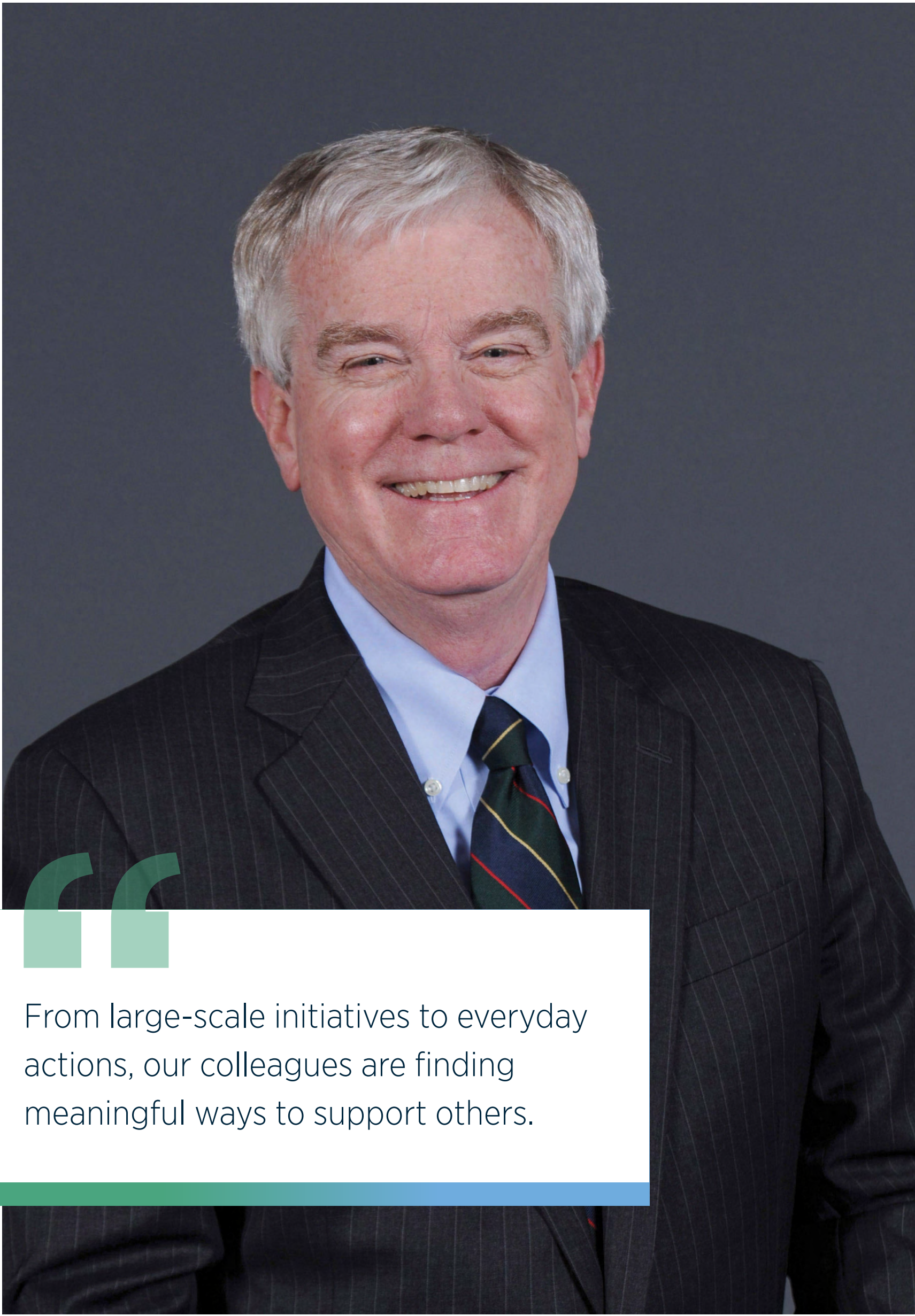
There are too many examples to name in this letter or even throughout this report, but our work with Special Olympics always strikes a chord for me (see page 32). With every event, volunteers and community leaders partner to create meaningful experiences for the athletes and promote inclusivity through sports. I am continuously impressed by the number of colleagues who get involved and the incredible energy they bring to this work.

We also recognize that progress requires discipline and accountability. Our teams around the world work diligently to navigate evolving expectations, strengthen our approach and ensure sustainability remains embedded in how we operate.

At Gallagher, we have always been focused on the long term. Our goal to reduce and ultimately reach net zero emissions in our direct operations by 2050 reflects our focus on transparency and accountability. You can read more about our plans starting on page 11, but I am pleased to say that we have made solid progress against our interim 2030 goal and are continuing to stay focused on the work we are doing to meet or exceed our goals.

Across our global offices, I see our values come to life every day. Whether through innovation, service, or stewardship, our colleagues demonstrate that strong companies are built on respect for people and the world around us. I hope you enjoy learning more about Gallagher’s vibrant culture through this report.

Thomas J. Tropp
Global Chief Ethics Officer
tom_tropp@ajg.com



“

From large-scale initiatives to everyday actions, our colleagues are finding meaningful ways to support others.

The Gallagher Way

As Gallagher expands and evolves, we remain rooted in these principles that guide our actions and obligations every day. In 1984, then Chairman and CEO Robert Gallagher took the time to write these principles down and share ***The Gallagher Way*** with the entire company. This is the foundation of our culture that motivates our decision-making process and guides our actions every day. Our team passionately adheres to these tenets, which allows our employees to thrive, our organization to succeed and our clients to prosper. This is what our clients, employees and partners expect from Gallagher.

1.

We are a sales and marketing company dedicated to providing excellence in risk management services to our clients.
2.

We support one another. We believe in one another.
We acknowledge and respect the ability of one another.
3.

We push for professional excellence.
4.

We can all improve and learn from one another.
5.

There are no second-class citizens — everyone is important and everyone’s job is important.
6.

We’re an open society.
7.

Empathy for the other person is not a weakness.
8.

Suspicion breeds more suspicion. To trust and be trusted is vital.
9.

Leaders need followers. How leaders treat followers has a direct impact on the effectiveness of the leader.
10.

Interpersonal business relationships should be built.
11.

We all need one another. We are all cogs in a wheel.
12.

No department or person is an island.
13.

Professional courtesy is expected.
14.

Never ask someone to do something you wouldn’t do yourself.
15.

I consider myself support for our sales and marketing.
We can’t make things happen without each other.
We are a team.
16.

Loyalty and respect are earned — not dictated.
17.

Fear is a turnoff.
18.

People skills are very important at
Arthur J. Gallagher & Co.
19.

We’re a very competitive and aggressive company.
20.

We run to problems — not away from them.
21.

We adhere to the highest standards of moral and ethical behavior.
22.

People work harder and are more effective when they’re turned on — not turned off.
23.

We are a warm, close company. This is a strength — not a weakness.
24.

We must continue building a professional company — together — as a team.
25.

Shared values can be altered with circumstances — but carefully and with tact and consideration for one another’s needs.



Contents

INTRODUCTION

CONTENTS

- 6 About Gallagher
- 7 Our Contributions to the UN Sustainable Development Goals (SDGs)
- 8 Helping Clients Address Environmental Risk

GALLAGHER'S FOCUS ON THE ENVIRONMENT

- 11 Sustainability Disclosures
- 15 200 Days of Sustainability

FOCUS ON PEOPLE

- 18 Our People, Our Purpose
- 19 Inclusion and Diversity
- 23 Client Offerings in I&D
- 25 Learning and Development
- 27 A Shared Global Focus on Career Growth
- 28 Giving and Volunteering
- 33 Workplace Wellbeing/Mental Health Awareness

DOING BUSINESS THE RIGHT WAY

- 36 Prioritizing Ethics, Transparency and Compliance

APPENDIX

About Gallagher

Gallagher’s Sustainability Approach

For nearly a century, Gallagher has prioritized a culture of integrity, where sustainability is vital to how we operate. Our approach is guided by the principles of The Gallagher Way and a shared sense of responsibility for each other and the planet. Founded on these core values, Gallagher’s Global Sustainability Program is focused on making a meaningful impact on organizations, communities and individuals.

Environmental goals: Gallagher is dedicated to reducing our environmental footprint through sustainable operational and travel practices. The company aims to achieve global operational net zero carbon dioxide equivalent (CO₂e) emissions (Scope 1 and Scope 2) by 2050, starting with an interim goal to reduce these emissions by an average of 50% per global full-time employee by 2030, relative to a 2019 baseline.

Social responsibility: Gallagher seeks to prioritize the wellbeing and satisfaction of colleagues, clients, stakeholders and communities, driven by our dedication to outstanding service and an inclusive culture. Strong local connections enable Gallagher to support communities, while collaborating with business partners around the world to bolster inclusion in the insurance industry. Gallagher remains devoted to creating a space where colleagues, clients, suppliers, and stakeholders feel valued and supported.

Governance: Gallagher strives to deliver high levels of service and uphold ethical standards across all operations. Our culture of openness and integrity is guided by Global Standards of Business Conduct that promote ethical decision-making and safeguard the trust of clients, colleagues and communities. Gallagher maintains robust ethics, compliance and risk management frameworks, including enterprise risk management.

Client engagement: Gallagher helps clients manage the myriad risks stemming from environmental challenges by identifying needs and providing custom solutions, including enhanced insurance coverages, specific risk transfer mechanisms for natural catastrophes, and advisory services to support resilience and adaptation.

Overall sustainability performance: Gallagher continues to aim to improve environmental performance, client impact and governance in support of its sustainability goals. Since launching our sustainability goals in 2023, the company has demonstrated progress in operational emissions management while maintaining a focus on expanding Scope 3 emissions data collection.

Climate and environmental performance: Gallagher is working toward its established ambition to achieve operational net-zero carbon dioxide equivalent (CO₂e) emissions (Scope 1 and Scope 2) by 2050 via ongoing decarbonization of its operational footprint.

During the 2025 reporting period, we are reporting:

- Scope 1 and Scope 2 emissions decreased on a full-time intensity basis by 51% for Location-Based emissions (LBM) and 51% for Market-Based emissions (MBM) relative to the 2019 baseline year, reflecting improvements in energy efficiency, real estate optimization and fleet management.
- Gallagher UK achieved 100% absolute reduction in market-based Scope 2 electricity emissions by the end of 2025*, contributing to emissions reductions and supporting the company’s transition toward lower-carbon operations.

*A 100% absolute reduction in Scope 2 (market-based) electricity emissions by the end of 2025 does not include Scope 2 purchased heat (landlord natural gas.) A 100% absolute reduction will not include associated electricity emissions from newly acquired businesses after July 30, 2025, for the UK.

*Gallagher UK is our UK business operations of Arthur J. Gallagher Services (UK) Limited (UK broking business), Gallagher Benefit Services Management Company Limited (GBS UK benefits business) and Gallagher Bassett International Ltd (GB UK claims business).

Data quality, targets and future priorities: Gallagher continues to enhance the quality, completeness, and consistency of greenhouse gas (GHG) emissions data in support of evolving regulatory and stakeholder expectations. Each year, the Gallagher sustainability team works to obtain more actual data from company operating locations.

Founded in
1927

7.6%
organic revenue growth rate,
combined total brokerage and
risk management segments

\$67B
Market cap

70,000+
Employees worldwide

130+
Countries served
As of December 31, 2025

Our Contributions to the UN Sustainable Development Goals (SDGs)

Gallagher aims to align its sustainability initiatives with several of the UN SDGs.

SDG	Our alignment
	Gallagher seeks to prioritize the health and wellbeing of our colleagues and our clients. The company’s health and wellness programs, coupled with its insurance solutions, are aimed at promoting healthy lifestyles and supporting access to quality healthcare.
	Gallagher strives to foster a workplace where inclusion is a priority. The company promotes equal opportunities for employees through leadership development programs, mentorships and policies that support work-life balance.
	Gallagher contributes to the development of sustainable cities and communities through its risk management and insurance solutions. The company supports projects that promote climate resilience and sustainable development through parametric insurance offerings.
	Gallagher promotes the reduction of its environmental footprint and seeks to address climate change through operational net-zero and interim goals.
	The Gallagher Way and Gallagher’s Global Standards of Business Conduct ask employees to uphold high standards of ethical conduct, bringing transparency, integrity and respect for human rights to all their interactions.

Client and Market Impact

Gallagher continues to leverage its core capabilities to support clients in managing emerging risks related to climate change and sustainability such as **climate advisory, renewable energy risk solutions and parametric insurance offerings**. These capabilities represent a strategic growth area, aligned with increasing client demand for climate-related risk solutions. Further details of these offerings are set out below.





Helping Clients Address Environmental Risk

Gallagher supports sustainable economic development, helping clients manage climate-related risks and realize opportunities in the transition to a lower-carbon economy.

Transition and Physical Risks

Transition risks arise in the shift to a lower-carbon economy and may involve regulatory, technological, and market changes designed to mitigate GHG emissions and encourage renewable energy adoption. Risks can vary based on the speed and effectiveness of these changes, potentially impacting financial stability and reputation. Gallagher seeks to support clients in managing these risks effectively to minimize financial vulnerabilities and enhance market competitiveness. Guidance spans how to address policy changes, technological innovations and market disruptions to promote clients' preparedness for the complexities of climate change.

Physical risks stem from climate change impacts, which are categorized into acute and chronic risks. Acute risks include severe weather events such as hurricanes and floods. Chronic risks encompass long-term climate shifts, such as rising sea levels and altered precipitation patterns. These risks pose direct threats to physical property, supply chains, business continuity, and financial performance and employee safety.

Gallagher works closely with organizations to identify specific climate-related vulnerabilities before developing tailored risk management strategies. Gallagher also supports clients in enhancing physical risk resilience, helping to implement measures such as robust infrastructure solutions, diversified supply chains and insurance coverage tailored to climate risks.

Examples of client solutions include:

- [Pollution](#) and environmental release insurance
- Catastrophe/excess coverage
- [Property](#) and performance coverage for renewable energy products
- [Parametric insurance](#)
- Risk mitigation insurance for de-carbonization initiatives
- Climate change vulnerability assessments
- Environmental stewardship assessments
- Renewable growth and technical specification advising
- Reinsurance brokerage for wind and other renewables
- [Reinsurance brokerage](#) for carbon capture and storage risk

Gallagher’s Client Solutions in Action

Parametric Insurance: Gallagher offers parametric insurance as an innovative solution for insuring clients against climate volatility. Based on predefined triggers like weather intensity or event thresholds, parametric insurance provides clients with rapid payouts that allow them to maintain liquidity and continue operating despite the effects of climate volatility. Gallagher’s offering of parametric insurance underscores its desire to provide exceptional and versatile client service.

Renewable Energy and Energy Transition Advisory Team: Gallagher’s dedication to client service in the midst of climate volatility is evident in our renewable energy and energy transition advisory team. The advisory team is designed to support clients developing and operating solar and wind projects with addressing risk across a project’s lifecycle. With it, Gallagher helps to enable clients to invest in renewable energy despite increasing uncertainty related to climate volatility, regulatory change and market dynamics.

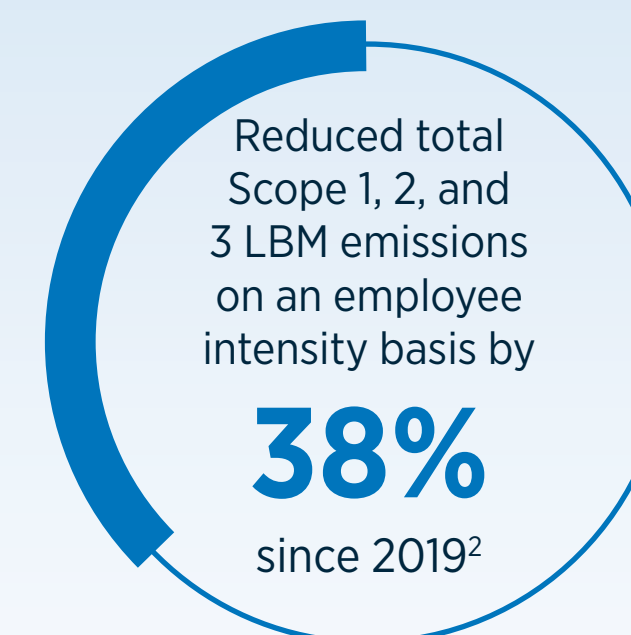
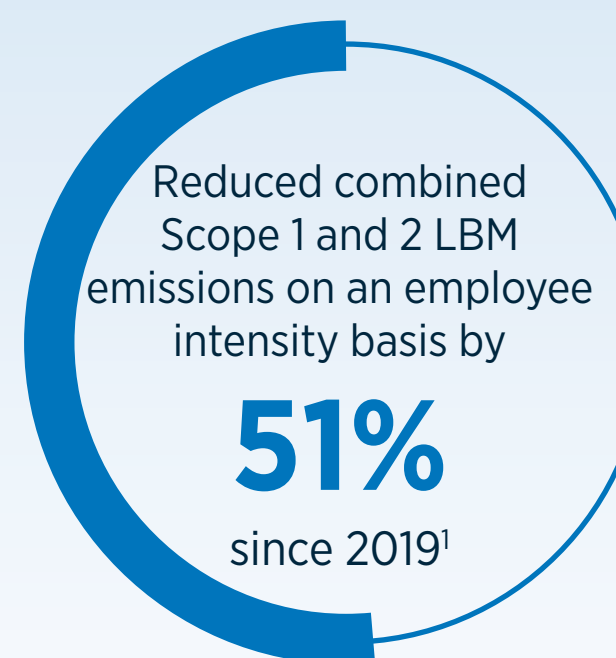
Carbon Sequestration and Tax Credit Advisory: Gallagher offers carbon sequestration and tax credit advisory services for clients pursuing emissions reduction strategies. These services help clients navigate complex regulatory, financial, and risk considerations associated with carbon capture and storage initiatives. Gallagher is providing clients with the insight and structure to participate in carbon markets and launch sustainability projects.

Green Transformation Reinsurance: Our Gallagher Re team works across disciplines and engages partners in broking, sustainability, analytics, and advisory to produce a coordinated approach to the reinsurance of energy transition and decarbonization projects.



1 Gallagher's Focus on the Environment

2025 highlights



Sustainability Disclosures

Gallagher’s Net Zero Goal

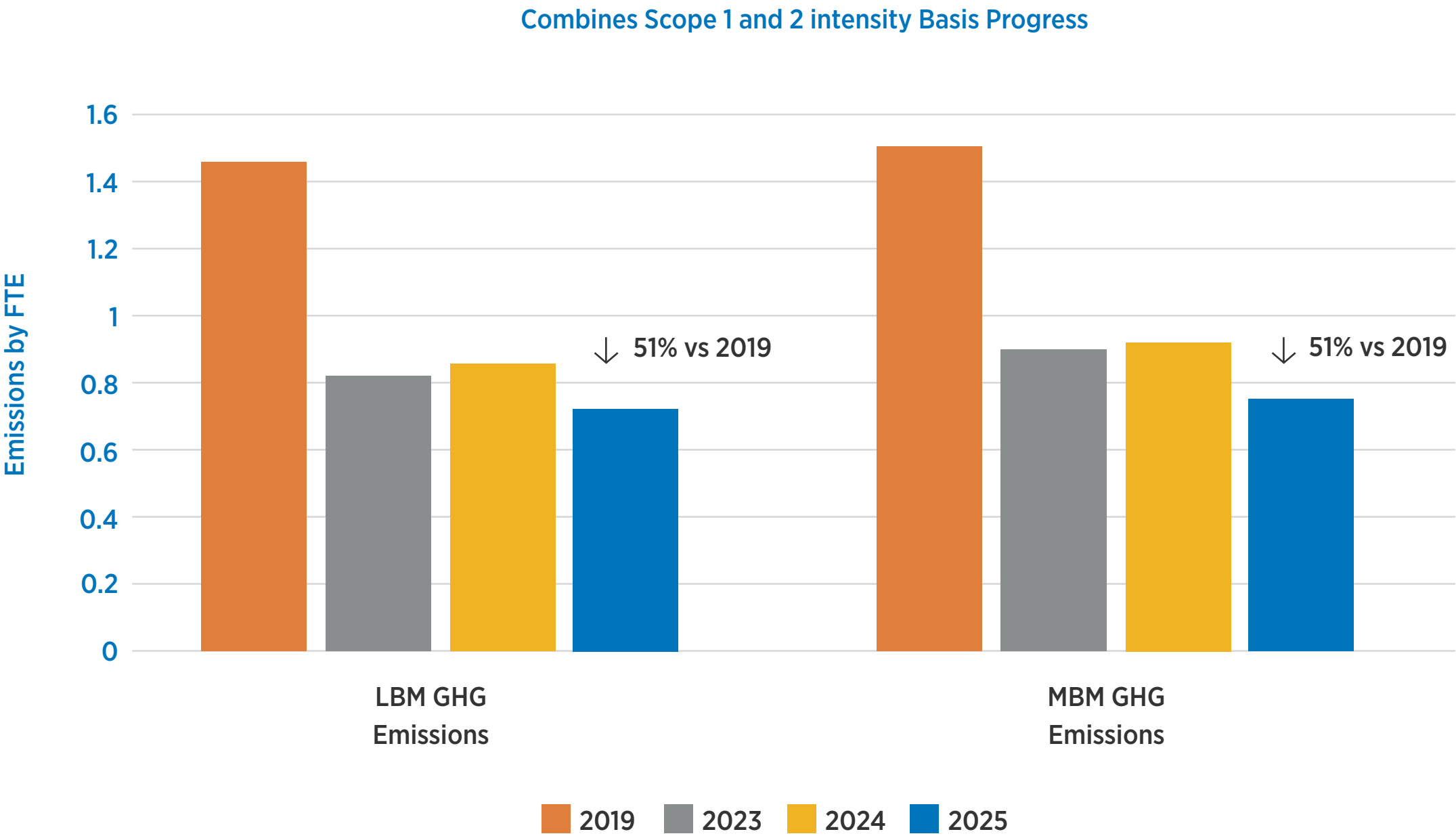
	Goal	Status
Overall goal	Net-zero greenhouse gas emissions across its direct operations.	N/A ³
Near term	Scope 1 and 2 GHG emissions by an average of ~50% per global full-time employee by 2030 from a 2019 base year.	On track
	Gallagher UK’s goal of 100% absolute reduction in market-based Scope 2 electricity emissions by the end of 2025.	Achieved*
Long term	Global operational net zero goal for direct operations CO ₂ e emissions (Scope 1 and Scope 2) by 2050.	N/A ³

*A 100% absolute reduction in Scope 2 (market-based) electricity emissions by the end of 2025 does not include Scope 2 purchased heat (landlord natural gas). A 100% absolute reduction will not include associated electricity emissions from newly acquired businesses after July 30, 2025, for the UK.

¹**Scope 1:** GHG Emissions include motor gasoline, natural gas, kerosene-type jet fuel, fugitive emissions, UK petrol average blend, heavy gas oils, biofuels & waste, and anthracite coal. Scope 1 (Direct) GHG Emissions consists of approximately 76.4% CO₂ and 23.2% HFCs, with the remaining gases consisting of CH₄ and N₂O. PFCs, SF₆ and NF₃ are not material to the Company’s emissions.

²**Scope 2 (Indirect):** LBM & MBM GHG Emissions includes 95.8% and 96.1% purchased electricity respectively, with the remainder being purchased heat, purchased chilled water, and ground transportation related to electric vehicles. The composition of Scope 2 (Indirect) GHG Emissions consists of approximately 99.5% CO₂ with the remaining gases consisting of CH₄ and N₂O. HFCs, PFCs, SF₆ and NF₃ are not material to the Company’s emissions.

³Progress against this target is evaluated through underlying interim targets.



2019, 2023, 2024 and 2025 emissions in metric tons of CO₂e

	2019	2023	2024	2025
Scope 1 (Direct) GHG Emissions	6,325	8,467	9,257	11,390
Scope 2 (Indirect) GHG Emissions Location-Based Method (LBM) ⁴	42,055	34,296	37,841	39,377
Scope 2 (Indirect) GHG Emissions Market-Based Method (MBM) ⁵	43,817	38,850	42,236	41,961
Combined Scope 1 and Scope 2 LBM GHG Emissions	48,380	42,763	47,098	50,767
Combined Scope 1 and Scope 2 MBM GHG Emissions	50,142	47,317	51,493	53,351
Total Scope 3 ⁶ GHG Emissions (Location-Based Method)	148,201	177,117	195,664	212,630
Total GHG Emissions LBM	196,581	219,880	242,762	263,396

2019, 2023, 2024 and 2025 emissions intensity by FTE⁷

	2019	2023	2024	2025
Scope 1 (Direct) GHG Emissions	0.19	0.16	0.17	0.16
Scope 2 (Indirect) GHG Emissions Location Based Method (LBM)	1.26	0.66	0.68	0.55
Scope 2 (Indirect) GHG Emissions Market Based Method (MBM)	1.32	0.75	0.75	0.58
Combined Scope 1 and Scope 2 LBM GHG Emissions	1.46	0.82	0.84	0.71
Combined Scope 1 and Scope 2 MBM GHG Emissions	1.51	0.91	0.92	0.74
Scope 3 GHG Emissions Location Based Method (LBM)	4.46	3.40	3.50	2.96
Total GHG Emissions LBM	5.91	4.22	4.34	3.67

For purposes of this report, operational net zero means the reduction of Scope 1 and Scope 2 greenhouse gas emissions, as those terms are defined in the Greenhouse Gas Protocol: A Corporate Accounting and Report Standard (Revised Edition) (GHG Protocol) published by the World Resources Institute and the World Business Council for Sustainable Development, to zero tons of CO₂e on a net basis, either by reducing gross volumes of those emissions to zero or by addressing any emissions not reasonably able to be reduced to zero through other methods, which may include the use of carbon credits. Operational net zero does not include Scope 3 greenhouse gas emissions as defined in the GHG Protocol. Without limiting the foregoing, the term “operational net zero” does not have the meaning given to “net zero emissions” in the SBTi Glossary published by the Science Based Targets Initiative (SBTi) or any other framework, methodology or other applicable publication.

Our global goal is not a “net zero science-based target” within the meaning given in the SBTi Glossary and is not aligned with the SBTi Corporate Net Zero Standard published by the SBTi in 2023. Gallagher outlined a plan to achieve operational net zero through new ways of managing our electricity sourcing and consumption. For example, the UK has sourced 100% of office electricity from renewable sources since 2025 in reliance on currently permissible market-based mechanisms, and expects to be able to eliminate all gas powered fleet vehicles by 2030. In the US, we are seeking to work collaboratively with our landlords to improve the energy sourcing and consumption of our leased properties.

⁴**Location-based method:** Considers grid emissions where electricity is used. Gallagher uses area-specific emission factors to calculate electricity from kWh to MTCO₂e.

⁵**Market-based method:** Emissions include various environmental attributes from Renewable Energy Guarantees of Origin (REGOs) purchased in the UK open market. The purchased contractual instruments were generated from wind, solar, hydro, or geothermal energy sources and convey an emissions attribute of zero. The accounting for these contractual instruments is in alignment with the GHG Protocol Scope 2 Guidance Quality Criteria. These instruments were specific to the UK markets in which Gallagher has facility operations in the 2025 reporting year. Gallagher also applies residual mix emission factors when available to the Scope 2 (Indirect) MBM GHG emissions calculation. Where residual mix factors are not available, an adjusted emissions factor has not been estimated to account for voluntary purchases and this may result in double counting between electricity consumers.

⁶**Scope 3:** Gallagher’s Scope 3 measurements include indirect emissions from sources the company does not own or control, including air travel (Category 6), employee commute (Category 7), hotels and ground transportation (Category 6), waste and recycling (Category 5), fuel and energy-related activities (Category 3), leased assets (Category 13), and limited purchased goods and services (Category 1).

⁷**Full-time equivalent (FTE):** FTE is a unit of measurement that calculates the number of full-time and part-time employees at Gallagher.



Methodology

Gallagher uses Watershed, a carbon calculation tool, to calculate its global footprint and has selected an organizational boundary based on its operational control for global locations, which includes owned and leased facilities as well as fleet vehicles and corporate jets. For facilities where Gallagher subleases space to another tenant, the utility consumption is considered to be outside of Gallagher's operational control and is not included within the reporting boundary. Additionally, for acquisitions during the reporting year, Gallagher uses acquisition date as the date at which the entity is included within the emissions inventory. Although lease information is recorded in the leasing system through December 31, there may be a two- to three-month lag in the entry of acquisitions and new leases. Accordingly, leases commenced during the final months of the reporting year may not be included in the reported data. Where the company is unable to obtain actual data, Watershed will automatically gap fill for these categories:

- Estimations for Scope 1 and 2: In the event partial or zero information on utility data is available, Watershed will estimate electricity, heating, and refrigerant emissions using building type and building square footage based on research backed by building energy performance benchmarks.
- Waste estimations for Scope 3.5 (waste generated in operations): In the event partial or zero information on waste generation is available, Watershed will estimate office waste-related emissions using employee headcount data.

Gallagher's Scope 1 and 2 emissions are paired with activity-based emission factors in Watershed. Scope 3 emissions have several different emission calculation approaches. These range from generic industry-average and regional-average spend-based emission factors to supplier or product-specific activity or spend-based emission factors. Watershed incorporates supplier-specific, spend-based emission factors from CDP, a global nonprofit that runs the world's leading environmental disclosure platform. Watershed uses its Comprehensive Environmental Data Archive, which includes 60,000 emission factors across 149 countries to ensure accurate and geographically relevant data.

Gallagher reports on the following emissions:

- Company cars (Scope 1)
- Corporate jets (Scope 1)
- Natural gas (Scope 1)
- Refrigerants (Scope 1)
- Electricity (Scope 2)
- Gas for purchased heating and cooling (Scope 2)
- Purchased goods and services (Scope 3, Category 1) (Limited information available)
- Fuel and energy-related activities, which includes energy-related activities in facilities, electricity and stationary combustion (Scope 3, Category 3)
- Waste from operations, which includes general office waste, recycling waste, paper shredding waste and water waste (Scope 3, Category 5)
- Business travel, including air, hotel, train, taxi, rental cars, etc. (Scope 3, Category 6)
- Employee commuting (Scope 3, Category 7)
- Downstream leased assets, which includes facilities, stationary combustion, electricity and refrigerants leakage (Scope 3, Category 13)



Data collection scope

Scope 1 and Scope 2:

- Data is collected (actual and estimated) for 100% of global locations, based on office square footage. Approximately 75% of Scope 1 and 65% of Scope 2 emissions are based on estimates. As a result of Gallagher's acquisitions in 2025, we collected slightly less actuals than prior year.

Scope 3:

- Gallagher captures several Scope 3 categories listed above. Approximately 49% of Scope 3 emissions are based on estimates

The changes Gallagher has implemented to its emissions data collection and reporting process by leveraging Watershed's tools and methodologies are designed to provide more accurate and comprehensive reporting. The company continues to refine its processes to enhance consistency and accuracy in its sustainability reporting.

Data collection and verification:

Gallagher's 2025 Scope 1 and 2 metric tons of CO₂e emissions have undergone a limited assurance review by our independent financial auditor, Ernst & Young LLP ([available here](#)).

200 Days of Sustainability

From Awareness to Action

Launched in 2021, Gallagher's annual 200 Days of Sustainability Challenge promotes sustainable practices and raises environmental awareness, encouraging global colleagues to make a difference in their communities through volunteerism. From the outset, the goal has been to foster lasting changes in the places where colleagues live and work. The program emphasizes collective action, encouraging participants to work together to support sustainable efforts.

With a significant global presence, Gallagher's workforce seeks to enrich diverse communities. Through volunteer efforts, pro-bono work, financial contributions and collaborations with independent nongovernmental organizations, the company strives to make a meaningful global impact.



Global Effort, Local Impact

During the 200 Days of Sustainability Challenge, which kicked off on Earth Day, colleagues focused on three UN SDGs — Quality Education (No. 4), Clean Water and Sanitation (No. 6), and Zero Hunger (No. 2) — taking action locally by volunteering for organizations that support their communities.



Building Homes in Bogotá

In partnership with the Zurich Foundation, Gallagher colleagues helped build homes for families in Bogotá, Colombia.



Raising Awareness for Heart Health in California

Gallagher colleagues in California donated time, energy and funds to support the American Heart Association's annual 5K walk, raising awareness for heart and stroke health. Team Gallagher won the Top Fundraiser award, raising \$21,972.57 for research dedicated to finding a cure for heart disease and stroke.



Spreading the Word in Nevada

In Nevada, Gallagher colleagues volunteered with Spread the Word Nevada, a local nonprofit dedicated to advancing childhood literacy in underserved communities through access to new and gently used books. The Gallagher team helped refurbish 6,400 books for Nevada children in need.

People and Culture

Gallagher's sustainability strategy is underpinned by its focus on attracting, developing and retaining talent. As such, the company works to promote:

- **Strong employee engagement levels**, reflecting continued investment in workforce experience and culture
- Active monitoring and disclosure of workforce metrics, including **headcount, voluntary turnover, and diversity indicators**
- **Ongoing expansion of training and leadership development programs** to support employee growth and long-term capability building

Health and wellbeing initiatives are maintained globally, reinforcing employee support and resilience.

2 Focus on People

2025 highlights

- Provided employees with access to more than 35,000 learning and professional development programs
- Earned Mental Health America's Platinum-Level Bell Seal for Workplace Mental Health Certification for the third year in a row

Our People, Our Purpose

People are at the heart of Gallagher's culture and purpose. The way the company advises and collaborates with colleagues, clients and stakeholders across the globe is a distinguishing feature of the business. According to Gallagher's most recent employee engagement survey, the vast majority of participating employees believe in the values articulated in The Gallagher Way. These tenets, first adopted in 1984, remain vital to how the company does business.

Gallagher is a team

Gallagher achieves goals together, knowing that success depends on the strength of the team. Here, colleagues are dedicated to supporting people, clients, partners and communities. This includes:

- Providing colleagues with opportunities for professional growth, personal satisfaction, and financial security
- Building and maintaining long-lasting, consistent, honest, and profitable relationships with insurance markets to meet and exceed clients' risk management needs
- Growing shareholder value by growing the business and dedicating the company to increased productivity, profitability, and professionalism



Inclusion and Diversity

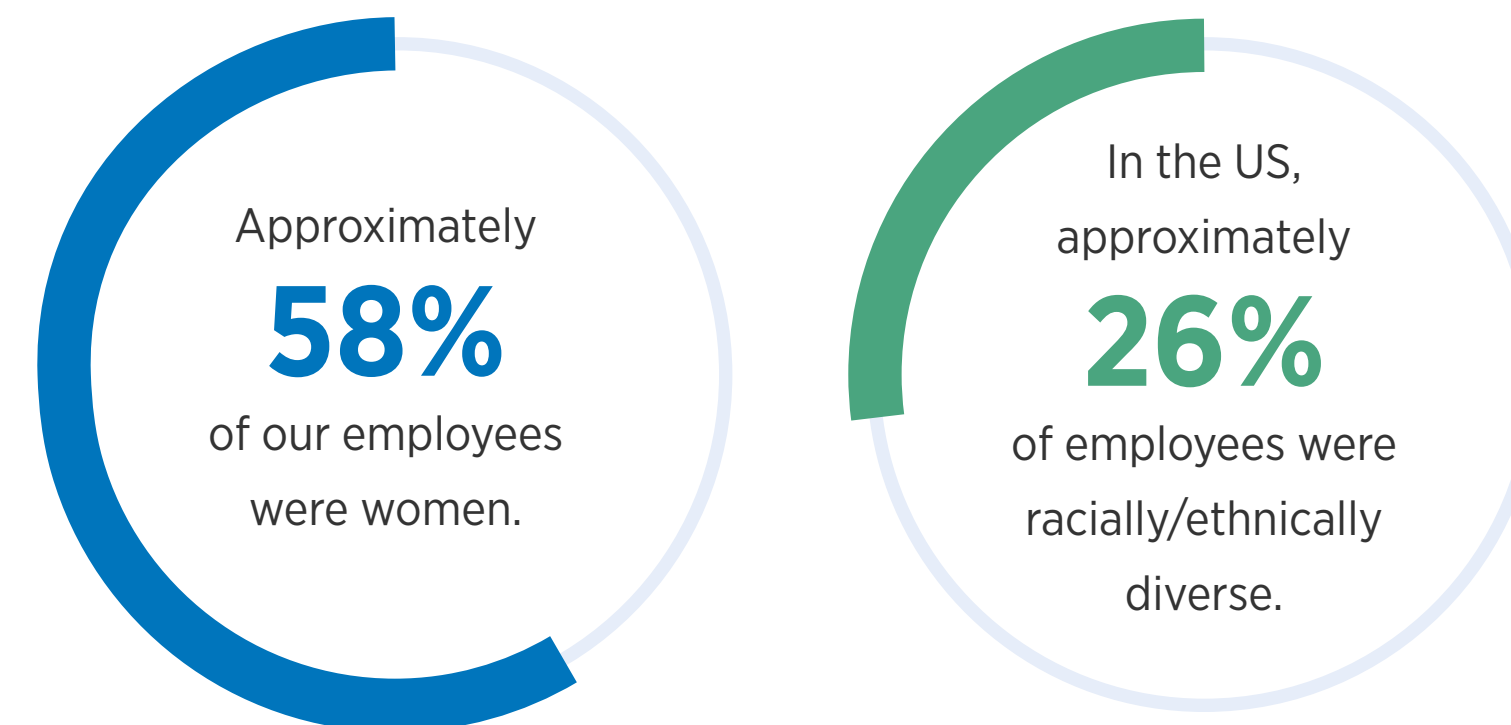
For almost 100 years, Gallagher has embraced the identities of all colleagues, celebrating and respecting different backgrounds, perspectives, and personal characteristics.

Gallagher strives to foster an inclusive culture that offers equal opportunities for all employees, clients, suppliers, and stakeholders to feel valued, respected, and supported. The company's dedication to creating an inclusive environment and supporting colleagues is demonstrated by initiatives such as leadership support, learning and development programs, inclusive recruitment practices, inclusive procurement programs, and a zero-tolerance discrimination policy.

As of December 31, 2025, approximately 58% of employees were women, including 50% of managers and 39% of producers. In the US, approximately 26% of employees were racially and/or ethnically diverse, including 18% of managers and 20% of producers.

In the company's ongoing efforts to build an inclusive culture for everyone, Gallagher supports employee mental health and wellness, celebrates cultural holidays and months and provides volunteer opportunities to all colleagues throughout the year.

Reaffirming the company's dedication to the health and wellbeing of employees, the Gallagher Center of Excellence (GCOE) held [health checkup camps](#) for colleagues and support staff across Bangalore, Pune and Mumbai. This initiative is one of many ways the GCOE demonstrates gratitude for the commitment and efforts of our colleagues.



Diverse Voices, Inclusive Actions

Gallagher continues to build a broader and more robust talent pipeline through initiatives focused on inclusive hiring and learning and development programs. Key programs include:

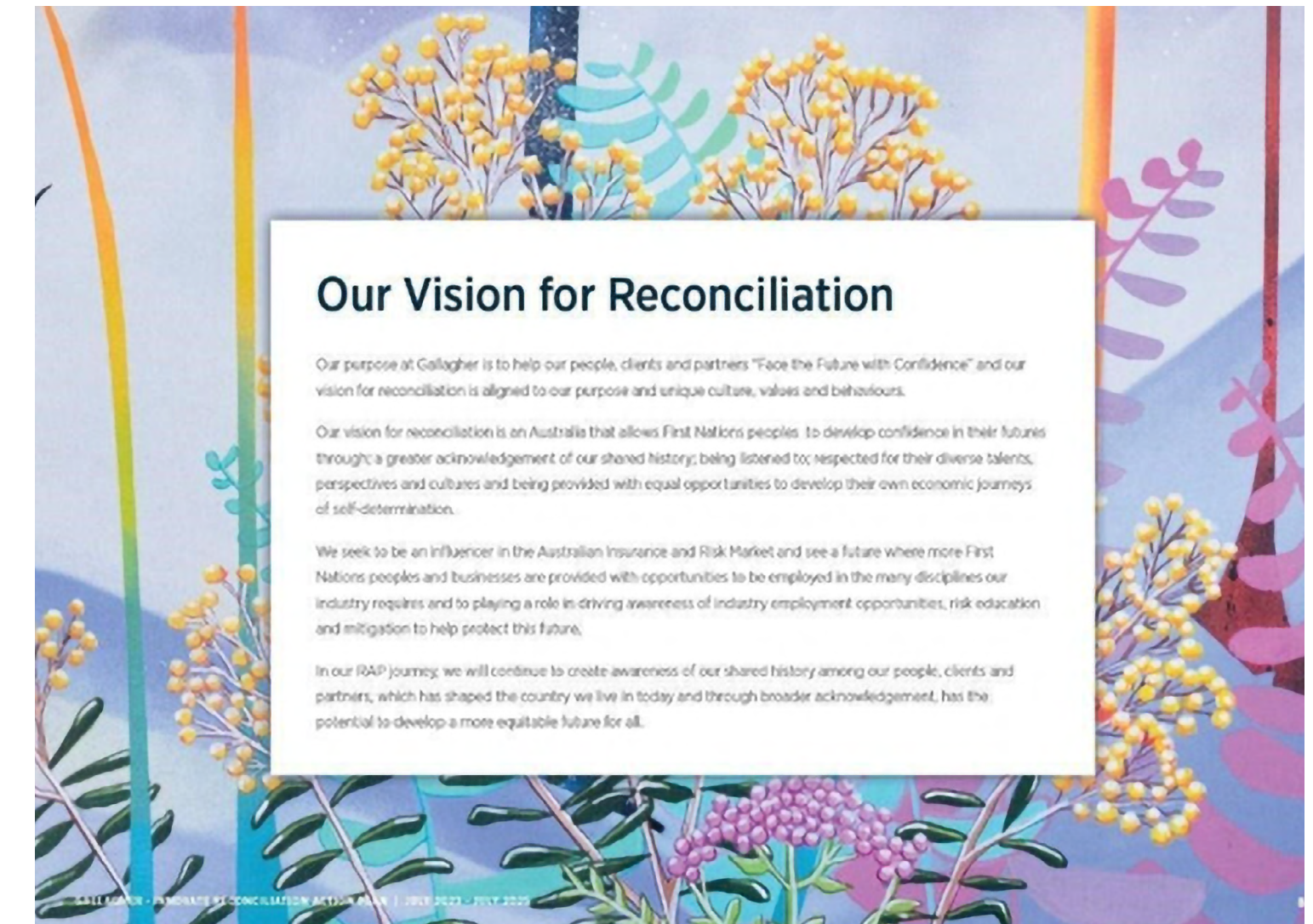
Inclusive Supplier Program: Gallagher’s Inclusive Supplier program seeks to develop an inclusive supply chain, with the goal of fostering increased competition, risk mitigation and innovation. The program is focused on identifying and pursuing opportunities to support the company’s expanding supply chain.

Global Inclusion and Diversity Committee: The Global Inclusion and Diversity Committee (GIDC) is a group of leaders across divisions and geographies who meet regularly to discuss, develop, and identify strategies, initiatives, and policies to foster an inclusive workplace culture for all. The GIDC collaborates with stakeholders to drive awareness, education and engagement on inclusion and diversity (I&D) topics. The GIDC initiative helps Gallagher remain at the forefront of creating an environment where all employees feel valued, respected and supported.

Global Inclusion Roundtable: The Global Inclusion Roundtable consists of I&D leaders and stakeholders involved in the ongoing I&D work of their respective divisions, regions and areas. They meet regularly to share best practices, remain apprised of corporate initiatives, and leverage tools and resources to support local I&D efforts. Group members provide updates on local I&D priorities to their divisions and collaborate to promote I&D globally.

US Inclusion Champion Network: Gallagher’s US Inclusion Champion Network offers colleagues the opportunity to learn more about I&D, resource sharing and volunteer opportunities open to all employees.

Reconciliation Action Plan: In Australia, Gallagher is dedicated to a [Reconciliation Action Plan](#) (RAP) and is actively working to integrate the core pillars of relationships, respect and opportunities from local Indigenous communities into company operations. Gallagher’s efforts are focused on deepening connection with Aboriginal and Torres Strait Islander communities as the company strives to engage with, acknowledge, respect, and celebrate the rich diversity of histories and cultures of Australia’s First Nations peoples. Our existing RAP, which was our inaugural “Innovate” RAP, contemplated actions through to July 2025. We are currently developing our next RAP.



Inclusive hiring

Gallagher is dedicated to promoting equality for all employees and job applicants. The company aims to create a working environment where all individuals can succeed professionally, free from discrimination or harassment, and where all decisions are based on merit. The goal is to provide a workplace where people feel comfortable and confident and are treated with respect and dignity. Some specific examples include:

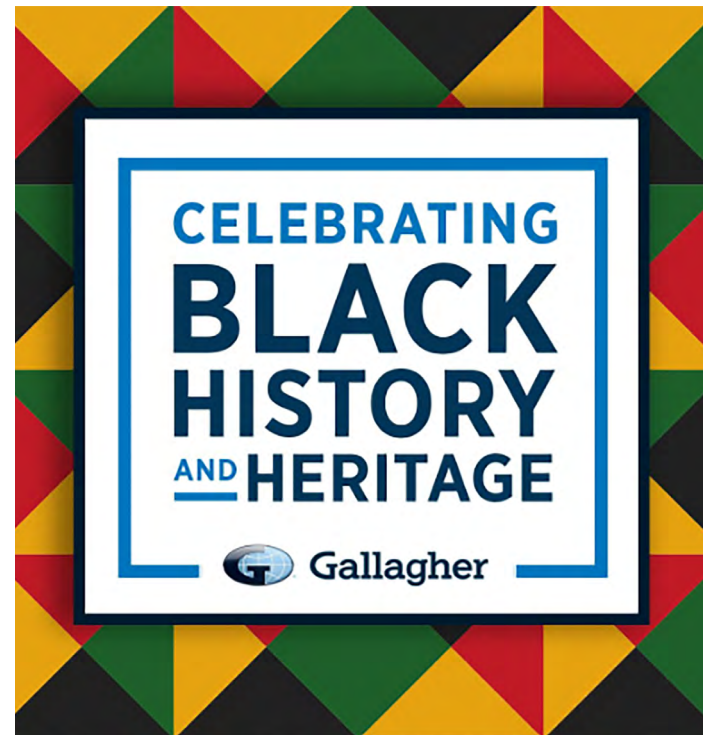
- I&D teams, which work together to support diversity of background, experience, and perspective for all hires across corporate functions
- Engagement with organizations and programs such as LINK Insurance Network in Canada and iCAN in the UK and US
- Development programs that nurture leadership skills and recruit a wide variety of talent

Gallagher is excited to share that the early talent team has been named a [2025 Campus Forward Award Winner](#). This award recognizes excellence in recruitment strategies, tech innovation, candidate experience, I&D and internship programming.

Military Veteran Translator

Our AJG.com careers site includes a Military Veteran Skills Translator, which gives US military veterans the ability to provide their military occupational specialty (MOS) code and search for potential Gallagher roles that align with their military skills and experience.





Inclusive Celebrations Featuring Vibrant Cultures and Events

Gallagher celebrates heritage months, offering all employees the opportunity to recognize and honor diverse cultures, traditions and contributions. Through these global celebrations, the company promotes cultural understanding, appreciation and respect among colleagues.

Black History and Heritage Month

Gallagher celebrates Black History and Heritage Month each February. Teams organize events and activities to honor and celebrate the contributions of Black individuals and communities. Gallagher aims to raise awareness and promote dialogue around Black history, culture, and contributions in fields such as the arts, sciences, history, and insurance.

International Women's Day

On March 8, Gallagher celebrates International Women's Day. Throughout March, Gallagher recognizes women's achievements and contributions globally and seeks to prompt discussions and initiatives to address gender disparities and support women's advancement in the workplace.

Mental Health Awareness

At Gallagher, May is dedicated to promoting mental health and emotional wellbeing among colleagues. The company provides colleagues with educational resources on mental health topics and offers all full-time and part-time colleagues one additional paid day off to focus on mental wellbeing.

LGBTQ+ Pride Celebration

June kicks off a global celebration of LGBTQ+ Pride, with Gallagher joining in celebrating inclusivity and empathy. Each year, Gallagher teams participate in numerous local Pride parades and events through sponsorship and employee participation.

International Day of Persons with Disabilities

On December 3, Gallagher celebrates International Day of Persons with Disabilities, advocating for the rights and wellbeing of individuals with disabilities. In collaboration with our long-standing partner, Special Olympics, and through our alliance with Disability:IN, the company strives to enhance disability inclusion in the workplace. Gallagher's CEO has reinforced this dedication by signing the Disability:IN CEO Letter on Disability Inclusion.

Dive In Festival

As a global sponsor, Gallagher colleagues are highly engaged in the Dive In Festival, an annual event dedicated to shaping inclusive, sustainable workplace cultures across the insurance industry. With over 130 events in 35 countries and more than 500 speakers across the globe, the Dive In Festival brings together individuals in insurance to discuss the future of people, culture and inclusion in the industry.

Client Offerings in I&D

Gallagher Connect Partners

[Gallagher Connect Partners](#) (GCP) is designed to better serve clients by providing a network of minority-owned, woman-owned, veteran-owned and other diverse-certified insurance firms. Gallagher collaborates with participating firms to address clients' insurance, risk management and supplier needs.

The approach

GCP assists clients in meeting their inclusion and diversity objectives by partnering with certified diverse firms across over 40 US states. GCP combines Gallagher's global resources with partners' local knowledge and specialized capabilities to provide tailored solutions that meet clients' needs. This collaboration supports supplier diversity and strengthens organizational resilience and strategic agility.

The impact

GCP's network of over 70 diverse-certified providers exemplifies Gallagher's dedication to fostering a diverse and inclusive marketplace. These partnerships allow the company to deliver unparalleled value and offer expertise across various sectors, comprehensive coverage and industry-specific insights.





Vendor Insurance Access Program

The [Vendor Insurance Access Program](#) gives clients' suppliers the opportunity to explore the best terms and conditions for their property and casualty coverages at competitive prices while also meeting their clients' contractual insurance requirements. In turn, clients mitigate their risk, expand their pool of vendors and meet their goals. In 2025, through this program, Gallagher placed over \$1.9 billion in premiums and worked with more than 9,700 businesses.

Insurance Premium Finance Program

Our innovative Insurance Premium Finance Program offers a practical solution for organizations to achieve their inclusive supplier objectives and optimize cost efficiencies.

2025 awards

- Gallagher is recognized as one of the [Best Places To Work for Disability Inclusion](#) by the Disability:IN Disability Equality Index® 2025 in the US and UK for the second time.
- Gallagher received the Human Rights Campaign (HRC) Foundation's [Equality 100 Award](#), earning a perfect score on the HRC's Corporate Equality Index for the sixth consecutive year.
- Gallagher earned Mental Health America's [Platinum-Level Bell Seal for Workplace Mental Health Certification](#) for the third year in a row.

Learning and Development

Fostering a Better Future

Learning is the key to unlocking human potential. Gallagher empowers colleagues to grow through mentorship and personalized development plans. The company offers access to more than 35,000 on-demand business skill trainings across 60 languages, supporting both personal and professional development. On average, Gallagher's annual completion of required training is 96%.

Developing the Next Generation of Talent

Gallagher Sales Internship Program

The Gallagher North American Sales Internship Program (GSIP) has been a key component of the company's talent development strategy for 60 years. Chairman and CEO J. Patrick Gallagher, Jr. began his journey at Gallagher as an intern, underscoring the program's significant role in the company's leadership legacy. In 2025, 513 interns participated in GSIP.

The program seeks to expose participants to a wide array of business acumen and sales skills to enhance their professional knowledge. Gallagher's dedication to nurturing future leaders is recognized through accolades such as the RISE® [Elite 50 Internships](#) in insurance list, the RippleMatch [Campus Forward Award for Overall Excellence](#) and the Handshake [Early Talent Awards](#).

Gallagher Career Associates Program

Most of the interns who progress through GSIP go on to participate in the Gallagher Career Associates Program (GCAP). GCAP incorporates a traditional training curriculum, experiential learning, competition, and coaching over two and a half years to accelerate sales performance.

With more than 350 participants across three concurrent cohorts, the program facilitates networking and collaboration across the Gallagher business to cultivate professional relationships and generate business opportunities.

The Achieve Program

The Achieve Program is a one-month US career development program designed to teach participants how to be successful as client service professionals at Gallagher. Focused on communication, technical insurance, real-life case studies and field experiences, this program provides participants with the opportunity to learn insurance, find career mentorship and support, and grow their careers. The Achieve Program supports Gallagher's "grow our own" philosophy. Over 400 employees have graduated from the Achieve Program to date.

Gallagher Re REACH Program

REACH is a two-year development program at Gallagher Re, the global reinsurance brokerage division of Gallagher, for graduates, offering a structured introduction to the reinsurance world. The program focuses on communication, technical reinsurance, sales, case studies and personal effectiveness skills. REACH is delivered in the UK and North America, and graduates of the program are later integrated into the wider GCAP.



Gallagher Re Cyber Academy

The Cyber Academy is a two-year development program modeled after the REACH program, with an added focus on cyber development that incorporates secondment and exposure to external organizations within the cyber community.

Career-long learning and development

Beyond early talent initiatives, Gallagher offers tailored programs that cater to various career stages and aspirations. These programs not only focus on enhancing professional skills but also on supporting personal development and leadership growth. The following are a sample of the learning and development opportunities available.

Building sales capability

Gallagher's signature sales training programs — the Producer Development Program and Sales Effectiveness Training (SET) — enable new colleagues to strengthen client relationships, build commercial acumen, and grow confidence in their roles by learning about the tools and sales methodologies they need to succeed. These programs are supported by real-world experience and individualized coaching from accomplished producers.

Producers in SET have increased client meetings by 14.9% and lead conversions by 7.5%, generating an increase in total sales of 5.6% and referral revenue of 18.2%.

Developing and engaging talent powered by innovation

Gallagher continually seeks new ways to educate employees beyond in-person or webinar events through the use of AI-enabled tools, allowing employees to augment their skills and giving them a place to practice those skills. Using all of the company's resources enables employees to succeed and boost company productivity.

Gallagher career empowerment

Annually, more than 1,000 employees engage in the Gallagher Career Empowerment program, which provides continued learning to all interested in developing their professional skills. Employees can engage in a diverse suite of offerings focused on topics such as "Leading Relationships" and "Career Conversations for Employees," all aimed at investing in employees and their future at Gallagher.

Leadership essentials

Leadership Essentials is a comprehensive leadership development program designed for new leaders at Gallagher. This program delivers management techniques and strategies that show new leaders how to promote Gallagher's culture, engage teams, and expand their networks of colleagues across the organization.

In addition, Gallagher provides exclusive development for high-value talent ready for specific leadership positions, supporting succession planning and business continuity.

A Shared Global Focus on Career Growth

Across the global businesses, development is shaped by local markets and anchored to a shared focus on learning and professional growth. All development is grounded in Gallagher's shared values, underscoring that learning is more than just a program — it's how careers at Gallagher take shape.

Gallagher Bassett Career Development Framework

Gallagher Bassett, a leading third-party claims administrator, provides a career development framework that helps colleagues enhance their capabilities for their current roles or identify the skills required for their desired career paths. Colleagues receive an individual development plan containing a variety of learning resources, training programs and reference materials specifically designed to support their growth.

Leadership Academy

Gallagher's UK Leadership Academy consists of multiple development programs offering training for different levels of leadership, from those stepping into leadership roles to those desiring executive development. New additions include programs aimed at colleagues in team-leader and manager roles. The Leadership Academy also offers women's development programs for senior-level and emerging leaders.

Gallagher Bassett INVEST Emerging Talent Program

INVEST is a transformative program designed to cultivate the next generation of professionals in the risk and insurance industry. The program — which stands for Industry Navigation, Values, Education, Skills and Training — offers a unique blend of advanced education, hands-on experience and guided mentorship. Participants navigate the complexities of claims management, uphold strong values of service excellence and professionalism, and gain foundational knowledge in commercial insurance and claims handling principles. With structured training modules and real business exposure, the INVEST program is more than just a job; it's a launchpad for a dynamic and meaningful career in the risk and insurance industry.





Giving and Volunteering

Determination To Make a Difference Globally

Giving back to the community is fundamental to Gallagher’s values. The company actively encourages employees to volunteer and contribute to improving their communities. Over the past year, Gallagher employee efforts have resulted in record cash donations to various charities — from wildlife conservation to green-space protection to disaster relief.

Gallagher believes every employee is a vital link to local communities and aims to support charitable initiatives where colleagues live and work. Embracing this belief, Gallagher employees contributed more than 20,750 volunteer hours and supported over 3,300 charities in 2025, impacting over 26,000 people through community partnership events.

2025 total Gallagher matching contributions	\$4,596,926
2025 Total volunteer hours	>20,750

Our giving and volunteering highlights

- **Play With Purpose:** Hosted by Gallagher and Hollywood Park, the Play With Purpose event at SoFi Stadium brought together athletes, volunteers, and community leaders from Special Olympics Southern California for a day centered on inclusive sports and meaningful connections. The event featured skill-building stations, team-based activities, locker room tours, and games of flag football and bocce between athletes and Gallagher employees. With more than 150 Special Olympics athletes and Gallagher employees participating, the event highlighted the power of sports to foster inclusion, teamwork, and community impact.
- **Unified Basketball with Special Olympics Wisconsin:** Gallagher partnered with the Milwaukee Bucks to host the Court of Dreams event at Fiserv Forum in collaboration with Special Olympics Wisconsin. Special Olympics athletes enjoyed an exclusive tour of the Bucks' locker room and had the chance to meet the team's beloved mascot, Bango. As part of the event, athletes participated in a Unified Basketball game alongside Gallagher employees, celebrating teamwork, inclusion and community spirit. A total of 15 Gallagher employees participated in this meaningful experience, helping create lasting memories for the athletes and promoting inclusivity through sports.



- **Own My Future series:** Own My Future is a leadership development series — presented by Gallagher in partnership with the New York Liberty — to empower high school girls through confidence-building, self-discovery and mentorship. Through engaging sessions like “Discovering Your True Colors,” participants explore their individual strengths and leadership potential while connecting with inspiring female role models from both the corporate world and professional sports. The series — held across April, May and June — culminates in a final session at the Barclays Center in July. Throughout the program, Gallagher employees have volunteered their time and expertise to support and mentor students.
- **Making a Difference grant competition:** In January 2025, Gallagher launched the Making a Difference grant competition, Gallagher’s largest annual grant opportunity. This program offers colleagues the opportunity to win £25,000 for a charity of their choice. In March, Gallagher donated £45,000 in total to five different winning organizations: Pregnancy Sickness Support, OurJay Foundation, Onwards & Upwards, Wiltshire Treehouse and Newquay HMAF Veterans.
- **Food Lifeline:** Gallagher colleagues in Seattle took time to volunteer with Food Lifeline, an organization dedicated to providing nourishing food to the western Washington community. The Gallagher team sorted 6,291 pounds of dairy, saving it from the landfill and preparing it for food banks and families.
- **Westchester Land Trust:** In Bedford Hills, a team of Gallagher colleagues worked with Westchester Land Trust, an organization that focuses on conservation and sustainability work. The team helped to preserve and protect natural resources by [volunteering at Sugar Hills Farm](#), which grows, harvests and supplies fresh produce to local residents struggling with food insecurity.

- **Keep Bermuda Beautiful:** Gallagher colleagues in Bermuda organized a corporate community cleanup at local parks in conjunction with Keep Bermuda Beautiful's (KBB) Great Big Bermuda Clean Up. KBB is one of Bermuda's oldest environmental groups, serving as a leader in community development while working to enhance neighborhoods and improve quality of life. As part of the KBB Great Big Bermuda Clean Up, the Gallagher team collected 805 pounds of trash from beaches and park areas.
- **Dress for Success:** The Gallagher Sydney team had the privilege of volunteering their time to Dress for Success in Summer Hill, Australia. Dress for Success empowers women to achieve economic mobility through access to a global support network, workplace attire and tools for developmental success. To support the efforts of Dress for Success, Gallagher volunteers helped style outfits and managed clothing donation services.





Caring Beyond Business

Gallagher Gives Back

This global program encourages employees to volunteer and participate in charitable activities and community service projects, including food drives, environmental cleanups, mentorship programs and fundraising activities that benefit regional nonprofits.

In June, Gallagher's UK teams celebrate Volunteers Month, emphasizing the importance of supporting the communities in which colleagues live and work. Over 2,500 hours of volunteering were completed during the month.

Partnering for a Better Cause

Dress for Success: Dress for Success is a leading global nonprofit employment resource for women that empowers them to transform their careers and reimagine their futures. As part of its partnership with Dress for Success affiliates, Gallagher provides training on building a resume, preparing for interviews and developing a LinkedIn profile.

The Black Insurance Industry Collective™: Gallagher is a founding sponsor of the Black Insurance Industry Collective, which is dedicated to supporting industry representation of Black managers, leaders and executives.

Disability:IN: Gallagher is proud to partner with Disability:IN, the leading nonprofit resource for business disability inclusion worldwide. One of the many ways colleagues engage with Disability:IN is by participating as mentors in the NextGen Leaders Program, which supports students with disabilities in their professional development.

National Center for Civil and Human Rights: Through its partnership with AMB Sports & Entertainment, Gallagher is an official sponsor of the National Center for Civil and Human Rights, supporting the museum and cultural institution in its mission to connect the US civil rights movement to human rights challenges today.

Special Olympics International: Gallagher is a proud partner of Special Olympics International and joins in the movement to promote inclusion, equity and acceptance through sports. Gallagher is an official partner of Special Olympics Sport and Coach Program, supporting the movement's mission to deliver the highest quality coach training and sports experience. Additionally, Gallagher is a Supporting Sponsor of the 2026 Special Olympics USA Games and a Supporting Sponsor of the 2027 Special Olympics Summer World Games.

First Tee: As a partner of First Tee, Gallagher helps expand educational programming to underserved and underrepresented chapter communities and empowers alumni. The goal is to create a safe environment where kids can grow in self-confidence and resilience, plan for the future and appreciate diversity, all while learning the fundamentals of golf.



An Inclusive Culture

Gallagher contributes to the welfare of our communities through partnerships and sponsorships. The company collaborates with business and industry partners to support diversity in the insurance industry. Some partnerships in North America include the Hispanic Insurance and Risk Management Association (HIRMA), Rising Insurance Star Executives (RISE®) and the National African American Insurance Association (NAAIA), along with several others.



Workplace Wellbeing/Mental Health Awareness

A Holistic Approach to Overall Wellness

Gallagher's people-first culture takes a holistic approach to employee wellbeing, including physical, mental and emotional health.

In 2025, Gallagher provided all employees with a mental wellness day to promote awareness of the significance of mental health and overall wellness.

- **Gallagher Thrive:** In the US, Canada and the UK, Gallagher offers employees an established wellbeing platform with activities that promote physical/emotional, financial, social/community/family and career wellbeing. Whether tracking the development of healthy habits, joining wellness sessions, or pursuing financial education and empowerment, employees can participate at their own pace and comfort level.
 - » **Physical/emotional wellbeing:** A sense of balance and connection between physical and emotional health and personal performance.
 - » **Financial wellbeing:** A sense of financial security, being able to make well-informed decisions about financial matters and respond to current and future financial demands.
 - » **Social/community/family wellbeing:** A sense of connection to and investment in community and harmonious relationships in your social circle.
 - » **Career wellbeing:** A sense of purpose and contentment in your current role, development and enhancement of new and existing skills, and potential for future professional growth.





- **Global Support Services:** Provided through ComPsych, these services for employees and their families include counseling sessions, legal assistance, work-life referrals, everyday financial resources and much more. Global Support Services are available across multiple countries where Gallagher operates.
- **Mental Health Training in the UK:** Gallagher Benefit Services, our employee benefits consulting division, partners with training provider. Aviva, to offer comprehensive mental health training sessions, including HR and line manager mental health training, mental health awareness, and stress and resilience training.
- **Work-Life Integration Audits:** Gallagher promotes hybrid work arrangements and provides employees with flexibility and work-life integration.
- **Talkspace:** In the US, Gallagher offers free mental health treatment to employees through Talkspace. By delivering mental health therapy services digitally, Talkspace lowers the barrier to accessing treatment for mental health concerns.
- **Cariloop:** Gallagher offers free caregiver support in the US through Cariloop. The program provides personalized coaching, community, and resource support for caregivers and care recipients.
- **RethinkCare:** Through Gallagher Thrive, colleagues have free access to RethinkCare, a platform that teaches users how to handle everyday stressors and build lasting habits through quick, on-demand lessons and daily tools designed to boost wellbeing. Programs like RethinkCare help employees navigate life's ups and downs, manage stress and maintain overall wellbeing.



Celebrating Excellence

Platinum-Level Bell Seal for Workplace Mental Health Certification recognition by Mental Health America.

Gallagher achieved the Platinum-Level Bell Seal for Workplace Mental Health Certification from Mental Health America.

The recognition is for employers committed to implementing workplace practices and standards that foster positive mental health and wellbeing among their employees.



3

Doing Business the Right Way

Prioritizing Ethics, Transparency and Compliance

At Gallagher, ethical standards and transparency are foundational to our operations. The company strives to foster a culture of openness, accountability, and integrity guided by the Global Standards of Business Conduct and The Gallagher Way. This approach has helped the company meet regulatory obligations and supported our long-term success and standing as a trusted leader in the risk management industry.

- **Human rights:** Gallagher strives to operate in compliance with applicable global employment and human rights laws and aims to ensure fair treatment, reasonable working conditions and a safe environment for all employees. The company has a zero-tolerance policy against child labor, forced labor, and human trafficking and rigorous protocols to report suspected violations.
- **Ethical business practices:** Gallagher expects colleagues to compete fairly and ethically, adhering to antitrust and competition laws to promote fair competition and trust in industry relationships. The company maintains policies that prohibit practices such as price fixing, bid rigging and market allocation.
- **Protecting confidentiality and integrity:** Gallagher aims to safeguard sensitive information, intellectual property, and company assets through robust privacy and security policies. Colleagues are required to handle confidential data responsibly, comply with information security protocols and promptly report any breaches.
- **Training and compliance:** Mandatory training programs equip Gallagher colleagues with the knowledge and skills necessary to effectively navigate regulatory landscapes. Trainings focus on anti-corruption, workplace harassment prevention, data privacy and protection, security and other topics. These initiatives underscore the company's dedication to continuous improvement and ethical conduct.
- **Political compliance:** Gallagher adheres to laws governing political activities, lobbying and contributions.

For detailed information on Gallagher's policies and practices, please refer to [Gallagher's Global Standards of Business Conduct](#).

Reporting concerns

Gallagher fosters an environment where open and honest communications are the expectation, not the exception. The Global Standards of Business Conduct reinforce a culture of openness and accountability while providing colleagues with guidance on how to raise concerns confidentially.

All colleagues have access to the Ethics and Compliance Helpline, a confidential and, where legally allowed by local law, anonymous reporting platform. Gallagher policy requires that all reports are thoroughly investigated and resolved.



Responsible Artificial Intelligence (AI)

At Gallagher, we believe artificial intelligence (AI) has the potential to enhance how we serve our clients, support our colleagues and drive innovation across our business. We are dedicated to using AI responsibly, thoughtfully and in a way that reflects our values.

Our approach is guided by a set of core principles that shape how we design, procure, deploy and use AI:

- **Transparency** — We aim to be open about how AI is used, including its purpose, capabilities and limitations.
- **Fairness** — We seek to use AI in a way that is fair and does not result in bias, discrimination or unintended outcomes.
- **Privacy** — We respect the privacy of individuals and are committed to the responsible use of personal data in line with applicable laws.
- **Accountability** — We take responsibility for how AI is applied within our business, supported by appropriate oversight.
- **Safety and Security** — We take steps to safeguard AI systems and manage risks associated with their use.
- **Ethical Use** — We aim to ensure AI is used in a way that is consistent with our values and legal and regulatory expectations.

These principles are embedded within our global AI Governance Framework, which supports the responsible introduction and use of AI across its lifecycle in compliance with applicable laws.

We recognize that AI technologies continue to evolve rapidly, and we are committed to continually reviewing and enhancing our approach so that it remains responsible, effective and aligned with emerging expectations.

Oversight of AI is integrated into our broader governance and risk management structures. Please see our latest proxy statement filed with the US Securities and Exchange Commission (SEC) for more information.

Data Privacy

Gallagher is dedicated to data privacy and protection and has implemented global and regional policies to safeguard personal and sensitive information through various means, including technical safeguards, procedural requirements and policies.

The Global Chief Privacy Officer leads Gallagher's privacy program, supported by regional and divisional Privacy Leads and Champions. The Officer role is dedicated to the lawful processing of data and protecting client information through adherence to strict privacy policies.

All colleagues must complete annual data handling and data privacy training. Regular testing exercises are focused on ensuring that colleagues are aware of and equipped to effectively contain, mitigate and manage data incidents in compliance with data privacy and cybersecurity regulations, as well as client contractual obligations.

Supply Chain Sustainability

Gallagher seeks out supplier partners that not only deliver exceptional products and services but also align with company values by demonstrating respect for the communities and environment in which they operate.

Gallagher has designed formal policies that establish a governance and control framework for suppliers. The framework requires thorough supplier selection assessments, transparent terms and regular monitoring for critical outsource partners in the UK. Gallagher's Third Party Code of Conduct also outlines expectations regarding ethical conduct, human rights, labor practices and environmental stewardship. By adhering to these principles, the company seeks to foster a responsible and sustainable supply chain.



Industry Engagement and Collaboration

Gallagher is focused on supporting the insurance brokerage industry’s development across sustainability issues. Through partnerships with governing bodies and research institutes, the company seeks to promote transparency, share best practices and contribute to research. Partnerships include:

UN Global Compact

The [UN Global Compact](#) is one of the world’s largest corporate sustainability initiatives, aiming to “accelerate and scale the global collective impact of business by upholding the Ten Principles and delivering the SDGs through accountable companies and ecosystems that enable change.” It encourages companies to:

- Do business responsibly by aligning their strategies and operations with the Ten Principles on human rights, labor, environment and anti-corruption
- Take strategic actions to advance broader societal goals, such as the SDGs, with an emphasis on collaboration and innovation

EcoVadis

EcoVadis is a provider of business sustainability ratings that has a global network of more than 130,000 rated companies, including Gallagher. Its methodology is built on international sustainability standards, including the Global Reporting Initiative, the United Nations Global Compact, and ISO 26000. Annually, colleagues complete a survey that EcoVadis assesses to provide a scorecard evaluating Gallagher’s sustainability management system across four main areas: Environment, Labor and Human Rights, Ethics, and Sustainable Procurement. Business partners, such as suppliers, have access to our scorecard.

ClimateWise

Gallagher’s UK team partners with ClimateWise, a growing global network of leading insurance industry organizations that utilizes its members’ expertise to address climate change risks and opportunities. ClimateWise is part of the Centre for Sustainable Finance at the University of Cambridge, where insurance industry organizations, academic experts and global sustainability leaders work together to tackle climate change.

CDP

Gallagher actively engages with CDP, a global nonprofit that runs the world’s leading environmental disclosure platform. Gallagher participates in CDP’s annual questionnaires focused on environmental impact and global efforts in combating climate change. The company’s disclosure to CDP helps track progress.

S&P Corporate Sustainability Assessment

Gallagher participates in S&P’s Corporate Sustainability Assessment, which evaluates companies’ sustainability performance across multiple dimensions. The survey provides critical insights into the company’s sustainability strategies and helps identify improvement areas. Gallagher’s engagement with S&P helps the company stay ahead of evolving sustainability trends, manage risks and seize opportunities to create long-term stakeholder value.

Focus on disclosure improvement

Gallagher recognizes that sustainability disclosure expectations continue to evolve rapidly. The company remains focused on continuous improvement in transparency, data quality and alignment with global standards, while integrating sustainability considerations into its long-term strategy and risk management framework.



Appendix

Select Sustainability Disclosure Information

Electricity breakdown (MWh)	Location-based method	113,057 ¹
Waste (MTCO ₂ e)	Mixed waste Recycled waste Paper waste	6,357 ¹ 58 72
Water (gallons)	Water consumption	33,606,648

¹As a result of acquisitions in 2025 our footprint significantly increased which resulted in an increase in our electricity consumption and waste production.

Methodology for the above table is documented on pp. 13-14 as part of Gallagher’s emissions collection process.

Sustainability Index

This index has been prepared in accordance with the following voluntary frameworks and initiatives: Sustainability Accounting Standards Board (SASB) Standard for Professional and Commercial Services, the Global Reporting Initiative (GRI) Standards, and the International Sustainability Standards Board (ISSB) Sustainability Standards. This index is merely indicative, rather than a definitive confirmation that all aspects of these frameworks have been addressed. For Gallagher’s Task Force on Climate-Related Financial Disclosures (TCFD) report, go to [the ESG section](#) of the company’s investor relations site.

Disclosure title	Response	GRI	SASB
Organizational details	2025 10k, pp. 5-10	2-1	—
Entities included in the organization’s sustainability reporting	Except as otherwise noted, this sustainability report describes matters relating to Gallagher. 2025 10k, Exhibit 21.1	2-2	—
Reporting period, frequency and contact point	2025 Impact Report, pp. 46, 50	2-3	—
External assurance	2025 Impact Report, p. 14	2-5	—
Activities, value chain and other business relationships	2025 10k, pp. 5-10	2-6	—

Disclosure title	Response	GRI	SASB
Employees	2025 10k, p. 9	2-7	—
Workers who are not employees	Information has not yet been compiled and verified.	2-8	—
Governance structure and composition	2026 Proxy Statement , pp. 5-16 2026 10k, pp. 128	2-9	—
Nomination and selection of the highest governance body	2026 Proxy Statement, pp. 131	2-10	—
Chair of the highest governance body	2026 Proxy Statement, p. 8	2-11	—
Role of the highest governance body in overseeing the management of impacts	2026 Proxy Statement, pp. 14-16	2-12	—
Delegation of responsibility for managing impacts	2026 Proxy Statement, pp. 14-16	2-13	—
Role of the highest governance body in sustainability reporting	2026 Proxy Statement, p. 16, TCFD p. 2	2-14	—
Conflicts of interest	2026 Proxy Statement, pp. 5-16; Global Standards of Business Conduct, pp. 22-23	2-15	SV-PS-510a.1
Communication of critical concerns	2026 Proxy Statement, pp. 9, 13	2-16	—
Collective knowledge of the highest governance body	Governance Guidelines , p. 6	2-17	—
Evaluation of the performance of the highest governance body	2026 Proxy Statement, p. 12; Governance Guidelines, p. 7	2-18	—
Remuneration policies	2026 Proxy Statement, pp. 17-18; Governance Guidelines, p. 5	2-19	—
Process to determine remuneration	2026 Proxy Statement, pp. 17-18; Governance Guidelines, p. 5	2-20	—

Disclosure title	Response	GRI	SASB
Annual total compensation ratio	2026 Proxy Statement, p. 54	2-21	—
Statement on sustainable development strategy	2025 Impact Report, pp. 11-14, TCFD p. 6	2-22	—
Policy commitments	2025 Impact Report, pp. 4, 36-38; Global Standards of Business Conduct; The Gallagher Way	2-23	—
Embedding policy commitments	2025 Impact Report, pp. 36-39; Global Standards of Business Conduct; The Gallagher Way	2-24	—
Processes to remediate negative impacts	Global Standards of Business Conduct, p. 36	2-25	
Mechanisms for seeking advice and raising concerns	Global Standards of Business Conduct, p. 36	2-26	—
Compliance with laws and regulations	2025 10k, pp. 10, 22-28, 49, 84, 111	2-27	—
Membership associations	2025 Impact Report, p. 39	2-28	—
Communication and training about anti-corruption policies	Global Standards of Business Conduct, p. 31	205-2	—
Direct (Scope 1) GHG emissions	2025 Impact Report: Climate Disclosures, p. 12	305-1	—
Energy indirect (Scope 2) GHG emissions	2025 Impact Report: Climate Disclosures, p. 12	305-2	—
Other indirect (Scope 3) GHG emissions	2025 Impact Report: Climate Disclosures, p. 12	305-3	—
GHG emissions intensity	2025 Impact Report: Climate Disclosures, p. 12	305-4	—
Reduction of GHG emissions	2025 Impact Report: Climate Disclosures, pp. 10-12	305-5	—

Disclosure title	Response	GRI	SASB
Diversity of governance bodies and employees	2025 10k, p. 9, 2026 Proxy Statement, p. 5 2025 Impact Report, p. 20	405-2	SV-PS-330a.1.
Political contributions	The company has made no political contributions.	415-1	—
Description of approach to identifying and addressing data security risks	2025 10k, pp. 30-32	—	SV-PS-230a.1
Description of policies and practices relating to collection, usage and retention of customer information	2025 Impact Report, p. 38	—	SV-PS-230a.2

ISSB index			
IFRS: S2 metric/target	Description	Response	IFRS Code
Greenhouse gases	Disclose absolute gross greenhouse gas emissions for reporting period, classified by scope (1, 2 and 3).	2025 Impact Report: Climate Disclosures, p. 12	S2:29(a)
	Measure greenhouse gas emissions following the GHG Protocol standards unless otherwise mandated.	2025 Impact Report: Climate Disclosures, p. 12	S2:29(a)(ii)
	Disclose measurement approach, inputs, assumptions and any changes made during reporting period.	2025 Impact Report: Climate Disclosures, pp. 11-14	S2:29(a)(iii)
	Disaggregate emissions between consolidated accounting group and other investees for Scope 1 and 2 emissions.	N/A	S2:29(a)(iv)
	For Scope 2 emissions, disclose location-based emissions and relevant contractual instruments.	2025 Impact Report: Climate Disclosures, p. 12-13	S2:29(a)(v)
	For Scope 3 emissions, disclose emission categories and additional information for Category 15 or investments.	2025 Impact Report: Climate Disclosures, p. 13	S2:29(a)(vi)
Climate-related transition risks	Disclose amount and percentage of assets/business activities vulnerable to climate-related transition risks.	2025 Impact Report: Climate Disclosures, p. 14 2025 10k, pp. 16, TCFD p. 3	S2:29(b)
Climate-related physical risks	Disclose amount and percentage of assets/business activities vulnerable to climate-related physical risks.	2025 Impact Report: Climate Disclosures, p. 10 2025 10k, pp. 16, TCFD p. 3	S2:29(c)
Climate-related opportunities	Disclose amount and percentage of assets/business activities aligned with climate-related opportunities.	TCFD p. 4	S2:29(d)
Capital deployment	Disclose amount of capital expenditure, financing or investment deployed toward climate-related risks/opportunities.	TCFD p. 4	S2:29(e)
Internal carbon prices	Explain application of carbon price in decision-making and disclose price per metric ton of greenhouse gas emissions used for cost assessment.	None to report	S2:29(f)
Remuneration	Describe how climate-related considerations are factored into executive remuneration and the percentage of executive management remuneration linked to climate-related considerations.	None to report	S2:29(g)
Climate-related targets	Disclose quantitative and qualitative targets set to monitor progress toward strategic goals and targets required by law or regulation, including greenhouse gas emissions targets.	2025 Impact Report: Climate Disclosures, pp. 10-12	S2:33
	Include metric used to set target, objective, part of entity to which target applies, period, base period, milestones/interim targets, whether target is quantitative (absolute or intensity), and how latest international climate change agreement informed the target.	2025 Impact Report: Climate Disclosures, pp. 10-12	S2:33

Reporting Scope

Except where specifically noted, the Impact Report covers subject matter and data for the fiscal year ended December 31, 2025, and is limited to the operations owned, leased or operated by Gallagher. References to “the company,” “our,” “we,” or “us,” mean Gallagher, unless the content indicates otherwise. This report was published on September 29, 2026, and provides information and opinions as of, December 31, 2025. Except as required by law, the company assumes no obligation to update the information herein, which is subject to change without notice.

Information Concerning Forward-Looking Statements

This report contains “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act of 1995. When used in this presentation, the words “anticipates,” “believes,” “contemplates,” “see,” “should,” “could,” “will,” “estimates,” “expects,” “intends,” “plans” and variations thereof and similar expressions are intended to identify forward-looking statements. Examples of forward-looking statements in this report include, but are not limited to, statements regarding: our interim carbon dioxide equivalent emissions reduction goal and our operational net-zero goal; our I&D initiatives; the expected impact that our policies and initiatives may have in our business, our employees, our suppliers, our clients or the communities in which the company operates or actions of suppliers and partners or our work with them.

Actual results may differ materially. Readers are cautioned against relying on any of the forward-looking statements, which are neither statements of historical fact nor guarantees or assurances of future performance. Important factors that could cause actual results to differ materially from those in the forward-looking statements include the company’s ability to formulate and implement plans to reduce Scope 1 and 2 carbon emissions as anticipated; compliance with increasingly complex climate-related, human rights, human capital, and other ethical business practices, regulations, and expectations, including potential reputational backlash in connection with these expectations; unexpected delays, difficulties and expenses in executing against goals; greater than expected energy and other resource needs to grow the business; the cost and availability of renewable energy; climate-related conditions and large natural events; ability to gather and verify data; inability to identify suitable suppliers, grantees, partners and community investments and negotiate acceptable terms to execute sustainability initiatives; reliance on third parties, whose actions are outside Gallagher’s control, including their compliance with Gallagher policies and procedures; heightened competition for talent and increased compensation costs; integration risks, including those with respect to acquisitions larger than the company’s usual tuck-in acquisitions; risks related to international operations, such as those related to regulatory, tax, sustainability, sanctions and anti-corruption compliance; ability to apply technology, data analytics, and artificial intelligence effectively and potential increased costs and energy consumption resulting from such activities; emerging risks related to the use of artificial intelligence in business operations, including regulatory, data privacy and cybersecurity risks; cybersecurity-related risks; changes to data privacy and protection laws and regulations; changes in insurance markets generally; changes in the insurance brokerage industry’s competitive landscape; changes in worldwide and national economic conditions, including the onset of a recession or economic downturn; fluctuating interest, inflation and exchange rates; political volatility, as a result of the armed conflicts in Ukraine and the Middle East, Latin America and the Caribbean, trade wars, and political unrest in the US or other countries around the world.

Please refer to Gallagher filings with the SEC, including Item 1A, “Risk Factors,” of the most recently filed Annual Report on Form 10-K and subsequent Quarterly Reports on Form 10-Q for a more detailed discussion of these and other factors that could impact forward-looking statements and a reconciliation of non-GAAP measures. Any forward-looking statement made in this report speaks only as of the date on which it is made. Except as required by applicable law, Gallagher does not undertake to update the information included herein.

Other disclaimers

No part of this report shall be deemed to constitute an invitation or inducement to invest in Gallagher.

The inclusion or exclusion of information in this report should not be construed as a characterization regarding the materiality or financial impact of such information under the securities or other laws of the United States or any other jurisdiction, or as used in the periodic, current or any other types of reports or filings the company files, from time to time, with the SEC.

Any goals, commitments, incentives and initiatives outlined herein, including with respect to related timelines, are, unless explicitly stated otherwise, purely voluntary and aspirational, not binding on the company, the business or management, and do not constitute a guarantee, promise, commitment, assurance, representation or warranty regarding the accuracy, completeness, or reasonableness of the related calculations or the actual or potential impacts or outcomes.

Similarly, there can be no assurance that our sustainability policies and procedures as described in this report will continue; such policies and procedures could change, even materially. The company may determine it is not feasible or practical to implement or complete certain of our sustainability initiatives, policies, and procedures based on cost, timing, or other considerations.

Statistics and metrics relating to sustainability matters are estimates and may be based on assumptions or developing standards, including Gallagher's internal standards, and actual results could differ materially. Terms such as "sustainability," "ESG," "sustainable," "inclusive," among other sustainability-related terms, can be subjective in nature and there is no representation or guarantee that these terms will reflect the views, policies, frameworks, or preferred practices of any particular investor or other third party, or reflect market trends.

The United Nations Sustainable Development Goals (SDGs) are also aspirational in nature. The analysis involved in determining whether and how certain initiatives may contribute to the SDGs is inherently subjective and dependent on several factors. There can be no assurance that reasonable parties will agree on a decision as to whether certain projects, initiatives, investments or other aspects of our business contribute to a particular SDG. Accordingly, investors should not place undue reliance on our application of the SDGs, as such application is subject to change at any time and in our sole discretion.

Certain information contained in this report has been derived from publicly available information released by third-party sources, which Gallagher believes to be reasonable but of which the company has only been able to complete limited validation. Third-party climate information may not reflect the latest or most accurate data. To the extent that such third-party information is subsequently determined to be erroneous or otherwise not in keeping with best practices, it may affect company disclosures.

In addition, historical, current, and forward-looking sustainability-related statements may be used based on standards for measuring progress that are still developing, internal controls and processes that continue to evolve, and assumptions that are subject to change in the future.

Awards and Designations

Any awards and designations presented herein are the opinion of the respective parties conferring the award or designation and not of Gallagher. None of the awards or designations herein relate to Gallagher’s abilities. Further, the receipt of any awards by Gallagher is no assurance that Gallagher’s business objectives, including its sustainability objectives, have been achieved or successful.

Best Places to Work for Disability Inclusion is a recognition provided by Disability:IN, a business disability inclusion nonprofit. Disability:IN administers the Disability Index, an annual benchmarking tool for advancing disability inclusion. The Index consists of 76 yes/no questions across nine categories, each worth one point. A small number of unscored questions are included for data collection purposes; no points are awarded or deducted for these questions. Upon completion of the Index, companies immediately receive a raw score. The corresponding proficiency level indicating where the company is situated on their disability inclusion journey is delivered, with an accompanying report, and companies that receive a score within “Established,” “Advanced” or “Distinguished” proficiency levels earn use of an optional title, most recently “World’s Top Disability Inclusive Businesses.” For further information, see <https://portal.disabilityin.org/>.

Campus Forward Awards are promoted by RippleMatch, Inc., a recruitment technology platform. RippleMatch’s Campus Forward Awards seek to recognize the top early career teams and programs in the United States. Early career teams shared their approach to recruitment, candidate experience, technology, D&I, and internship and entry-level programming, and winners are selected from applications submitted by campus recruiting teams across industries. Awards include “Overall Excellence,” “Excellence in Recruitment Strategies,” “Innovative Use of Technology,” “Excellence in Candidate Experience,” “Excellence in DEI” and “Excellence in Internship Programming.” For further information, see <https://resources.ripplematch.com/2025-campus-forward-award-winners/>.

CDP (CDP Worldwide) provides a sustainability assessment score issued as part of a global environmental disclosure system. The score evaluates organizations based on the quality and completeness of their environmental disclosures across climate change, water security and deforestation themes, as reported through CDP’s standardized questionnaires. The scoring system is grouped into four performance bands: “Disclosure” (D-/D) for organizations providing basic environmental reporting, “Awareness” (C-/C) for those demonstrating an understanding of environmental issues and risks, “Management” (B-/B) for organizations showing coordinated action and environmental management practices, and “Leadership” (A-/A) for organizations demonstrating advanced environmental strategy, transparency and best-practice integration. For further information, see <https://www.cdp.net/en/data/scores/>.

Early Talent Awards are promoted by Stryder Corp d/b/a Handshake, a career networking platform. The Early Talent Awards seek to celebrate employers committed to excellence for job seekers. Winners are chosen based on proprietary platform data measuring four key performance indicators (brand resonance, engagement, event participation and relationships), with Early Talent Awards given to the highest-ranking employers in their industry. For further information, see <https://joinhandshake.com/early-talent-awards/2026/top-employers-use-handshake/>.

EcoVadis (Ecovadis SAS) is a sustainability assessment, ratings and scoring provider. Ecovadis’ methodology seeks to measure the quality of a company’s sustainability management through three management pillars (policies, actions and results), separated into seven management indicators (policies, endorsements, measures, certifications, coverage — deployment of actions, reporting and 360° watch findings). EcoVadis awards “Badges” (including “Fast Mover” for companies showing a specified degree of improvement and “Committed” for certain companies with a minimum score that are not qualified for a medal) and “Medals” (including “Bronze” for the top 35% of companies, “Silver” for the top 15% of companies, “Gold” for the top 5% of companies and “Platinum” for the top 1% of companies). For further information, see <https://support.ecovadis.com/hc/en-us/articles/115002531507-What-is-the-EcoVadis-methodology/>, and for badges and medals, see <https://resources.ecovadis.com/library/ecovadis-medals-and-badges/>.

Elite 50 Internships are promoted by Rising Insurance Star Executives, LLC (RISE), an entity incorporated to host a professional community dedicated to developing the next generation of insurance leaders. The RISE Elite 50 Internships is an annual program that identifies and publishes a list of the 50 best internship programs in the Insurance industry across the US. To be eligible, companies must have hired at least one intern in the US and consider their core purpose to serve the insurance industry. Nominations for the list can be submitted by the company or the participating interns. Nominations are scored according to ten categories and then reviewed by a panel of RISE Advisory Board members. Judging criteria includes full-time employment opportunity, unique aspects of the program, meaningful work assignments, diversity and inclusion, culture, training and mentoring, compensation and perks, executive level exposure, innovation and technology, and program structure. For further information see, <https://riseprofessionals.com/elite-50/>

Equality 100 Award is a recognition provided by the Human Rights Campaign and Human Rights Campaign Foundation (together “HRC”). HRC administers the Corporate Equality Index, an annual benchmarking report for US businesses to gauge their level of LGBTQ+ workplace inclusion against competitors. Information is sourced from a survey sent every year to previous and prospective respondents and certain public records and respondents are scored against several criteria including protections, benefits, training and accountability, and responsibility, resulting in a score out of 100. Respondents that earn a score of 100 are eligible to describe themselves as the holder of an “Equality 100 Award.” For further information, see <https://reports.hrc.org/corporate-equality-index-2025#2025-equality-100-recipients>.

Platinum-Level Bell Seal for Workplace Mental Health Certification is administered by Mental Health America, a nonprofit dedicated to promoting the mental health and wellbeing of all people living in the US. The Bell Seal for Workplace Mental Health is intended as recognition for US employers committed to creating mentally healthy workplaces. Employers with at least 15 employees are eligible to apply and are scored on four areas (workplace cultural, benefits, compliance and wellness) and attributed a score indicating whether the employer qualified and at which of several recognition levels (bronze, silver, gold or platinum). For further information, see <https://mhanational.org/bell-seal-recognition/>.

S&P Corporate Sustainability Assessment or S&P Global Corporate Sustainability Assessment (CSA) is an annual evaluation of a company’s sustainability practices, administered by S&P Global Inc., incorporated in New York. The evaluation involves, on average, 23 sustainability topics in 110 questions, with companies being attributed scores ranging from 0 to 100 and percentile rankings for financially relevant sustainability criteria. The assessment is subject to external audit. For further information, see https://www.spglobal.com/content/dam/spglobal/s1/en/documents/esg/CSA_2025_Handbook.pdf.



Point of contact

Communications and questions related to this report and Gallagher's global sustainable practices should be directed to:

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