



Mergers and Acquisitions

Risk expertise, delivered

Transactions can be time critical and may leave you with unforeseen risks post completion. Having Gallagher as an experienced insurance Mergers and Acquisitions (M&A) partner can assist in deal facilitation, mitigating risk and enhancing investment return.

What we do

- Specialist insurance M&A team with over 30 years' experience dedicated to advising private equity firms, corporate clients, and infrastructure funds on buy or sell-side M&A, Public Private Partnerships (PPPs), privatisations.
- Risk and insurance due diligence.
- Transactional insurance product specialists.
- Bespoke directors and officers liability products.
- Design, place and service insurance programs for portfolio companies; integration into buyer insurance programs.
- Ability to resource a transaction worldwide through the Gallagher network.

Insurance due diligence (with reliance)

Due diligence provides an understanding of the targets' insurable and uninsurable hazard risks and enables the deal team to make informed decisions. Key aspects of the report typically include; the integrity of the insurance program with post completion recommendations, total cost of risk (premiums & self-insured retentions), opportunities for savings and efficiencies, claims analysis (current and historic liabilities), one-off insurance costs (run-off, retroactive cover, risk surveys, occupational health and safety), and allocation of risk within the Sale & Purchase Agreement (SPA).

Transaction protection – warranty and indemnity insurance

It is now commonplace to use transactional insurance products when buying or selling a business. The most significant of which is Warranty and Indemnity (W&I) insurance, where the vendor's warranties within an SPA are insured. This helps facilitate a clean exit (i.e. the buyer can claim directly from the policy in their name) and can bridge any expectation or value gaps between the contracting parties.

Additionally, we place a wide range of other M&A products with insurers, including tax liability (known issues); loss mitigation/litigation buy outs; escrow buy downs; opinion based contingent risks; loss portfolio transfers; environmental impairment and prospectus liability.

Portfolio company insurance

We design, place and service insurance programs for individual portfolio companies and offer risk management support. A structured, planned approach across all areas is managed by a single relationship manager to maximise value at a fund and portfolio company level.

Directors and officers liability (D&O)

In any transaction, D&O cover is always a key work stream. We have access to bespoke management liability policies, designed specifically for both private and public companies.





Who we are

Gallagher is one of Australia's – and the world's – largest insurance broking and risk management companies. We're the broker of choice for more than 100,000 Australian businesses – from micro-SMEs through to multinational corporations and iconic brands.

With 35+ regional and metropolitan branches across Australia, we understand local business communities because we're part of them ourselves.

Globally, the Gallagher network of 850+ offices in over 45 countries enables us to leverage relationships with international insurance partners to create programs that achieve claims outcomes beyond the scope of many smaller brokers.

In Australia



35+
Metro and
regional locations



900+
Professionals



100,000+
Clients

Global reach

Asia | Australia | Canada
Caribbean | New Zealand
South America | UK | USA

850+ offices
45+ countries

150 network partner countries

Founded in
1927

Fortune 500 company
#435 in 2019

NYSE listed
1987

100+
insurance and risk
management solutions



An ethical business leader
for a 8th consecutive year

Would you like to talk?

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