***CASUAL CORRUPTION: COULD YOU STAND FOR IT?***

***Tim Parkman, Managing Director, Lessons Learned Ltd***

What’s it like to live in a country where corruption affects every aspect of your life? I got a glimpse of it recently when I had to run an AML workshop for an international organization in a country with an autocratic regime. You know, the kind of place where giant pictures of The President gaze down on you from every angle on every street. One delegate who had made a significant contribution on the first day wasn’t there on the morning of the second. He pitched up at lunchtime looking a bit despondent. He didn’t speak much English, so his friends told me what had happened to him.

He’d had the misfortune to be involved in a road accident and, as they explained to me, in this country you don’t want to be involved in a road accident because the first thing that happens is that the police turn up and impound all the cars. In fact, if you’re involved in a road accident, no matter how much traffic chaos is being caused, nobody is allowed to move any of the vehicles because the police have to be allowed to take them away. Why do they take them away? Why, so they can charge you for giving you your car back, of course. Nothing to do with fault or liability, you understand. Just a money making scheme by greedy cops out to supplement their salaries with a little *baksheesh*.

Not only that, they continued as our hapless colleague sucked forlornly on the straw of a restorative iced tea, but nobody (well, almost nobody – see later) in this country carries motor insurance. Why don’t they carry motor insurance, isn’t it a legal requirement? Well, yes it is a legal requirement but nobody carries it. And the reason they don’t carry it is that if you ever try to make a claim on it you will be faced with an insurance agent who tells you that there are two ways of handling your claim; the first being that you make him/her a not insignificant personal payment, in which case your claim will be handled within a week (but probably won’t, net-net, result in you having enough money to repair the damage to your car – the whole purpose of insuring your car in the first place), and the second being that you choose not to make the aforesaid personal payment, in which case someone may or may not get round to looking at your claim in 12 months’ time. So not only is it potentially financially ruinous to be involved in a road accident as a car driver, what with paying the police and paying for the repairs out of your own pocket, but it’s also not too good if you or a family member are injured by someone else in a road accident either, since they’re almost certainly uninsured as well, and therefore incapable of meeting the lifetime care needs of your now brain damaged four year old daughter, who must just man-up and make the best of it.

I said almost nobody carries car insurance, because if you are important enough, or have enough friends in high places to ensure that any complaint you make will be upheld, then it goes without saying that you *can* indeed both insure your car *and* remove your car immediately from the scene of a road accident, because no insurance agent or police officer in their right mind will dare to treat you the same way they treat everyone else. In fact, you can probably tell the police who to find responsible and they will do it, no questions asked. Different rules for different people. Ssame old, same old…

I sometimes wonder why so many of us in places like Britain are apparently untroubled by these things going on in other countries. We wouldn’t put up with them ourselves and the fact that we don’t have to is, if the migrant surveys are to be believed, a significant factor in the mass migration movements towards Europe and North America which we are witnessing in this decade and, I feel sure, into the next. Of course, such cases are legion and you can find them all over the Transparency International website and others. But it sure as hell brings it home to you when it’s real people telling you that it happened to one of them, that very morning.