



Catholic Church Insurances Limited

Scene

Insurance news and ideas for organisations of the Catholic Church

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Targeting safety in schools

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View Point



This edition of Scene leaves the press at a time of great reflection for us all.

I'm certain the recent devastating events in Bali have touched all our lives. We have once again been reminded of the catastrophic effects these acts cause to families throughout the world.

Whilst the political uncertainty still remains together with the memories and feelings we all share, hopefully the last few weeks and indeed the past year, has allowed us to reassess the important aspects of life. Our thoughts and prayers are with the families suffering throughout the world.

You have no doubt read and seen numerous media reports over recent months on the state of the insurance industry. Whatever the accurate reason, it is a fact that insurers and reinsurers have had to carefully assess their financial position and take dramatic steps to improve their overall profitability and viability.

Catholic Church Insurances is not immune to these forces, and as a result has had to take necessary steps to maintain its strong position within the industry. This edition of Scene, provides some editorial on the premium increases we have imposed on our clients, especially in the area of Public Liability Insurance. Whilst these increases have been somewhat beyond our control, we take consolation from the fact that we continue to be unique, in that we provide protection to all sections of the Church.

Changes to legislative requirements have also placed significant impacts on insurers and financial service providers. The Financial Services Reform Act (FSRA) is part of an ongoing simplification of the Corporations Act and related legislation. The FSR Act is intended to simplify the regulation of disclosure and the licensing of all financial products and product providers. Catholic Church Insurances enthusiastically supports this requirement, and as such, we have enclosed a Product Guide as an insert in this edition of Scene in compliance with the Act. The Product Guide provides a comprehensive understanding of the key features, benefits and associated risks of our products, assisting you to make an informed decision on the type of protection you may require.

I would also like to take this opportunity to welcome David Jones to our Executive team, as Assistant General Manager, Client Relations. CCI has grown from humble beginnings in 1911 into a multi faceted financial services provider for the Catholic Church today. We now offer insurance, investments, and superannuation administration services, and I believe someone with David's broad background will greatly assist our efforts to better manage client relations across the group and to continue to meet the requirements of serving Church.

Peter Rush
General Manager, Catholic Church Insurances

Welcome to David Jones – Assistant General Manager – Client Relations



Catholic Church Insurances is pleased to announce the appointment of Mr David Jones to the position of Assistant General Manager, Client Relations.

David brings to Catholic Church Insurances a wealth of experience at both the departmental operational and executive level. David is an experienced senior management motivator, coach, strategic thinker and leader. His experiences also cover sales development, marketing, learning and performance improvement and client relations.

Before joining Catholic Church Insurances, David was General Manager Service and Sales with National Australia Bank, General Manager Private Bank Asia-Pacific, General Manager & CEO Bank of New Zealand Financial Services Group, and General Manager Westpac Financial Services. He also holds a Grad Dip in Investment Management, MA and BA as well as being a fellow of the Australian Institute of Company Directors and Australian Institute of Management.

David is married to Suzanne, with two boys Tristan and Nicholas.



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A perspective on premium increases

Due to the crisis facing the insurance industry, insurers and reinsurers have had to carefully assess their financial position and take dramatic steps to improve their overall profitability in order to remain viable.

“Catholic Church Insurances has sought to remove itself from the mainstream industry and therefore from market forces,” says CCI’s General Manager Peter Rush.

“However, we are only able to do so to a limited extent. Our reliance on the reinsurance market will always ensure that we are influenced, to some extent, by general developments and trends in the broad industry.

“While Catholic Church Insurances can take some consolation that we continue to provide protection to all sections of the Church and that we have not withdrawn insurance cover for any of our clients, I regret that we have now found it necessary to impose significant premium increases on our clients, especially in the area of Public Liability insurance.”

There are many reasons why this has occurred. From the industry’s perspective:

- Fierce industry competition forced prices to unsustainable levels during the mid to late 1990s. This certainly contributed to the collapse of HHH/FAI and meant that insurers and reinsurers became unprofitable over many years.
- All insurers rely on investment income to ‘balance their books’. Most do not make a positive return from their insurance operations alone and hence adequate income from investments is critical. The depressed investment market in recent years has not produced sufficient returns to offset losses in the insurance operations.
- The demise of four Australian owned reinsurers means that the industry is now reliant on overseas owned reinsurers who have a broader global perspective on writing business, meaning the local market is less insulated from overseas trends and demands.
- Only three global reinsurers with AAA rated security remain, and access to their capital comes at a price.
- From 1 July 2002, all Australian insurers have had to apply for re-licensing under the new APRA rules. The minimum capital requirements have increased by 50 per cent.
- Less emphasis in Australia on effective risk management programs has meant that the incidence of losses, in terms of severity and frequency, has not been as well managed as it might have been.

- Liability settlements and court awards continue to escalate and have reached a point of crisis.
- Attempts at legislative amendment to correct trends have not achieved the desired outcomes. “Not all these matters have affected Catholic Church Insurances’ business,” Peter says. “However, our portfolio is not quarantined from them and, over the past 12 to 24 months, we have experienced trends which in some cases are restricted solely to our business.”

These trends include:

- Poor investment returns, common to others in the industry. Despite this, CCI’s returns continue to be well above industry averages.
- A significant increase in the cost of reinsurance and a restriction in the capacity available.
- Inability to purchase reinsurance protection down to the previously available levels. This means CCI must retain more claims, rather than pass them on to reinsurers.
- Continued deterioration in CCI’s ‘long tail’ classes of business, particularly public liability and medical malpractice.
- A substantial increase in the number of workers’ compensation claims reported in the short term, due to a new legislative environment in NSW.
- An increase in the number of reported Special Issues matters in the Church following recent publicity. “In our deliberations regarding premium increases, we have carefully considered our special relationship with the Church and our responsibility and commitment to provide security and protection to all Church organisations,” Peter says.

“While the increases are substantial, we have aimed for a balance between market forces, the relativities of the risks within the Church community, and maintaining affordability.

“Catholic Church Insurances is unique in the level of protection we provide to the Church and I would like to restate our commitment to you to provide this ongoing security to the Catholic community.

“I do not make this undertaking lightly; this is a difficult period for the insurance industry and for this company. In turn, I seek your support of and trust in Catholic Church Insurances, which I believe has served your community well and will continue to do so.”

*If you have any queries regarding the premium increases, please call your State Manager on 1800 011 028. **Scene***

Year of the Outback



Bishop Chris Toohey

One year into his “sea change” as Bishop of Wilcannia-Forbes, “Balmain boy” Bishop Chris Toohey talks about life in the outback and the challenges faced by rural communities in a Diocese covering 414,398 square kilometres.

The rural NSW Diocese of Wilcannia-Forbes is about the size of France, according to Bishop Toohey, and a stark contrast to the Sydney waterfront where he worked for a shipping agency for eight years before discovering his vocation.

“I’ve surprised myself at how quickly I’ve settled into life here. But there’s no such thing as a typical week and each phone call presents its own challenges. I feel a bit like a gypsy sometimes.”

Bishop Chris, as he is known, is based in Forbes, but with the Cathedral situated in Broken Hill and parishes in the Diocese typically located 100 kilometres from each other, a good deal of his time is spent on the road.

“As far as the people here are concerned, I appeared out of the clouds. So, much of my first year in the new role has been spent listening to people and getting impressions. By Christmas time, I’ll have been all around the Diocese twice.”

The keen stargazer, who owns his own telescopes, has also established the Central West Astronomical Society together with four friends, and hopes to further people’s interest in astronomy.

“The skies here are magnificent because the atmosphere is so dry.”

Revitalising regional Australia

According to Bishop Chris, communities in the region differ markedly from one another, partly because of the distance separating them, but also because of the landscape in which they are contained and the industries that surround them.

“All of those factors make huge contributions to the way a place functions.

“And I’ve been talking to the financial controller here about how we can ensure our parishes are maintained as viable communities. If we can achieve that, I believe a whole lot of other benefits spin off.

“The community’s sense of purpose is stronger and its sense of permanence is stronger.”

The Year of the Outback is promoting greater interaction between city dwellers and rural communities

in order to give city folk a taste of country life and a better understanding of the issues confronting rural people.

“The people here are unique. Their environment may be harsh at times but they are warm, hospitable, friendly and proud of where they live.”

Crossing the Divide – an Australian Forum for Justice gathering held earlier this year in the tiny rural town of Tullamore – was such an example of this spirit of interaction.

“In the outback, the Great Dividing Range is seen as a sort of curtain. People here think of themselves as being divided from coastal-dwelling Australians by this mountain. They often say it’s a divide between them and us.”

Bishop Chris says there have also been many “home-grown” events giving isolated rural communities the chance to voice their concerns about regional Australia’s future and share their proposals for revitalising the outback.

“Lack of human resources is a big problem out here and I think that politicians are trying to gain a better insight into that in the Year of the Outback.

“It’s very difficult to appreciate just how integral service providers are to the community unless you live here. That’s why the closure of a bank branch or the loss of a GP is felt so strongly by the people.”

Maintaining Catholic communities

The Catholic Church currently faces a huge challenge in providing the Eucharist for many of the Diocese’s isolated communities. With numbers of priests in sharp decline, those providing services in the region are travelling further and further.

“You can’t just amalgamate parishes as they do in the cities,” Bishop Chris says.

“There is also a big challenge open to all to bring a greater understanding and a deeper harmony into the relationship between indigenous Australians and those of us who find our ancestry in Europe, Asia or the Americas.

“It is wonderful to find out how strongly Aboriginal belief dovetails with much of the Christian message as it is preserved in the Catholic Church.

“Catholic Aborigines have told me that their love of Jesus has not caused them to throw away their aboriginal spirituality, far from it. One can and does enhance the other.” **Scene**

Securing electronic equipment

Claims lesson

By improving security and educating staff, you can minimise the likelihood of valuable items such as laptop computers being stolen from your premises.

Many Catholic organisations own valuable pieces of electronic equipment such as computers, VCRs and televisions that can be a target for thieves.

Unfortunately, while many organisations buy laptop computers for the convenience they provide, their value and portability also contributes to them being the most commonly stolen item.

“It is common in areas like office environments to have a single laptop go missing,” says CCI Property Senior Claims Officer Peter Alford. “Often the premises aren’t broken into in any way; the laptops are just left on desks and not secured.”

Because of the large numbers of computers they have, schools can be hit hard by thieves.

“A lot of schools have classes that are dedicated to computer science and so they have a lot of computers in one area,” Peter says. “These days a lot of them are laptop computers; they are fairly portable and thieves can take a fair number of them in one hit.”

“Recently in schools we have had incidents where multiple numbers of laptops have been taken. You are talking \$2500 to \$3000 a computer, so it’s costing a lot when you lose a large number of them.”

Desktop computers are also taken, but in fewer numbers because of their size and weight. Often thieves take the case containing the CPU and hard drive, but leave the bulky and fragile monitors behind. New types of equipment such as data projectors, which can cost as much as \$10,000 each, are also being targeted, Peter says.

“People who break in are breaking in just to get them and they’ll leave other things behind. They know what they are after.”



Improving security

Schools generally have a good awareness of theft, but may need to consider improving their security further, Peter says.

“Laptops are becoming such an attraction to thieves that they are making a fair effort to get them, so the normal security levels existing in schools need to be strengthened for the areas that are holding these items.”

Peter suggests:

- installing alarms, and
- when laptops are not being used, removing them from desks and placing them in a separate secure area, preferably in a locked steel cabinet. They will be more secure and will not be visible to would-be thieves.

For schools that are buying new computers, this would be a good time to rethink your level of security.

“If you spend a large amount on new computers you should be thinking about security issues, particularly in terms of where you might leave desktop computers overnight, because it is impractical to move them all the time,”

Peter says.

“If you are substituting desktop computers with laptops you need to think about installing some sort of secure area to hold them overnight and during other breaks in school periods, such as weekends

and school holidays. They need to be kept in an area where it is particularly secure and that you may not have had when you had desktop computers.”

Making staff aware of all aspects of security is also important. In one situation a school’s movable whiteboard was left overnight in a position that blocked a security beam.

As a result, thieves were able to enter the school without setting off the alarm.



The claims process

If a theft does occur, you should contact CCI immediately.

“We work with clients to replace the computers and we have suppliers who can usually supply at a better price than the client can obtain,” Peter says. “By doing that we can reduce the cost impact to premiums over time.” **Scene**

Enthusiastic response to new Trust

The Catholic Values Trust, launched less than 12 months ago by Catholic Church-owned CCI Investment Management Limited, has been well received by Church investors.

Created especially in response to a growing demand among Church clients for more socially responsible investment options, the new Catholic Values Trust has received solid support from a broad cross-section of religious investors.

“CCIIM has had a good inflow of funds during a volatile investment period,” says Brian Stieg, CCIIM Business Development Manager. “And we are very encouraged by the way the Trust has been accepted by our Church clients.”

Sustainable long-term investment

The CCIIM Catholic Values Trust is a socially responsible investment trust designed to produce strong capital growth and solid returns over a long-term horizon.

“Our Catholic Values Trust is structured with a mix of 60 per cent growth assets and 40 per cent defensive assets and has been developed specifically for religious investors who want to grow their capital over a longer time frame,” Brian explains.

Underpinned by the principles of financial stewardship, social stewardship and human dignity, the Trust invests in sustainable industries and companies committed to supporting people in a socially just and environmentally sound manner.

Church clients now have the flexibility to choose from three different investment alternatives – CCIIM Balanced Trust, CCIIM Growth Trust and the Catholic Values Trust.

“This gives investors the freedom to choose the investment structure best suited to their financial objectives.”



Brian Stieg of CCIIM

Mix and match for greater flexibility

In order to provide religious investors with even greater flexibility, CCIIM is about to launch another investment alternative offering a tailored approach to asset allocation.

“Whilst the Catholic Values Trust, Growth Trust and Balanced Trust have pre-mixed investment strategies, which means they have set growth allocations and set defensive allocations, the new CCIIM Trust will enable investors to choose their own strategy,” Brian says.

“So if an investor doesn’t want to take the pre-mixed options and wants to structure their investment more aggressively or more defensively, they have the choice.”

The CCIIM Trust has been developed, according to Brian, to provide investors with a greater array of investment options.

“Our clients will have the freedom to structure their portfolio in accordance with their risk profile and they can set their own strategy.”

Further information can be obtained from Brian Stieg on (03) 9934 3110 or Toll Free 1300 655 220. [Scene](#)

Catholic profile Towards a safer community

The ability to perform transactions electronically has made life easier and safer for many Catholic organisations.

In Perth, the Catholic Development Fund has been introducing electronic transaction options and other services for Catholic organisations that as well as being convenient are helping reduce the usual risks involved in handling cash.

The Fund now offers schools, parishes and aged care facilities the ability to collect revenue by direct debit. More than half of schools and about 20 per cent of parishes now use direct debiting through the Fund to collect revenue. On average the Fund has been collecting more than one million dollars a month this way.

“We endeavour to be proactive and to identify new services and products that we think will assist the schools, parishes and Church agencies to manage their financial affairs as cost effectively and efficiently as possible,” says Fund Manager Brian Parry. “I think direct debit has been a good example of that.”

Other initiatives include establishing the Fund as a “bureau service” to provide parents with the option of paying their school fees by BPAY.

“We’ve done a lot of work, particularly in the period throughout 2001 and early this year, on improving the revenue collection methods previously used by the schools and parishes, in particular to get them away from handling a lot of cash and cheques,” Brian says.

These changes have been driven significantly by security concerns. “There had been a number of instances where there had been break-ins at parishes and the physical safety of priests at churches and in presbyteries was becoming a bit of a concern.”

The Fund has responded to this by introducing a cash collection service to some suburban parishes. By using a cash collection company to collect the cash and take it to the bank, parishes are no longer exposed to the dangers of doing this themselves.

Throughout the process of improving methods of revenue collection, the Fund has worked side-by-side with Catholic Church Insurances (CCI) in WA.

“CCI very appropriately did a lot of work, and still continues to do a lot of work, in assisting schools and parishes particularly in the area of providing advice on security, as well as financially supporting schools with the installation of security systems to minimise the risks as far as practicable,” Brian says.

The focus is now shifting to help parishes, schools and Church agencies to make payments electronically rather than the time honoured way of by cheque. “In particular we are widening the use of business cards and credit cards and a small number of schools are now paying their suppliers electronically rather than writing cheques,” Brian says.

In recent years, significant increases in the Fund’s deposit base have resulted in a pool of funds being available for a wide range of projects for general school infrastructure especially IT equipment, and the construction of new churches, parish offices and community centres. “A number of the existing churches are ageing and they’re requiring refurbishment, so that is another thing that we fund fairly substantially,” Brian says.

Because of the ageing community and the increased demand for aged care facilities, there is also a growing need for funds for aged care projects.

“We are now starting to provide funding for a number of new aged care facilities and for the refurbishment of older facilities which now have to meet raised standards of accreditation introduced by the Commonwealth Government,” Brian says.

The CDF in Perth provides services throughout three of the four dioceses in WA. Geographically, that is about 90 per cent of the state. Whilst the huge size of the State can make travel costly and time-consuming and communication with remote regions difficult, Brian says the Fund is committed to supporting all of its clients. Special efforts are made to visit clients in the Dioceses of Geraldton and Broome as often as practicable. **Scene**



Perth CDF Fund Manager Brian Parry

CDF IN YOUR AREA

Adelaide	CDF	(08) 8210 8210
Armidale	DIG	(02) 6772 8311
Ballarat	CDF	(03) 5337 7111
Bathurst	CDF	(02) 6331 7655
Brisbane	ADF	(07) 3224 3399
Broken Bay	CCDF	(02) 9473 4500
Bunbury	CDF	(08) 9721 0500
Cairns	CCDF	(07) 4031 6490
Canberra	CDF	(02) 6201 9870
Darwin	DDF	(08) 8491 1244
Hobart	CDF	(03) 6224 1727
Lismore	DIF	(02) 6622 4237

Maitland/Newcastle	CDF	(02) 4979 1160
Melbourne	CDF	(03) 9411 4200
Parramatta	DDF	(02) 9683 6077
Perth	CDF	(08) 9223 1333
Rockhampton	DDF	(07) 4927 3755
Sale	CDF	(03) 5144 4311
Sandhurst	DDF	(03) 5443 1944
Sydney	CDF	(02) 9390 5200
Toowoomba	DDF	(07) 4632 7589
Townsville	DDF	(07) 4726 3205
Wagga Wagga	DPF	(02) 6921 1200
Wollongong	CDF	(02) 4253 0888

ABBREVIATIONS

CDF	Catholic Development Fund
DIG	Diocesan Investment Group
ADF	Archdiocesan Development Fund
CCDF	Catholic Church Development Fund
DDF	Diocesan Development Fund
DIF	Diocesan Investment Fund
DPF	Diocesan Provident Fund

Targeting safety in schools

Health and safety in schools is an issue that can affect not just staff and students, but parents, volunteers and visitors. One NSW Diocese has taken a leading role in improving school Occupational Health and Safety (OHS) by developing its own OHS Management System.

Mary Gow



Towards the end of 2001 Brother Tony Whelan, the Director of Schools at the Diocese of Broken Bay had highlighted safety in schools as a priority and this focus along with recent changes in OHS legislation in NSW, provided a catalyst for developing a management system.

With the assistance of CCI and Pat Dwan, Education Officer for Workplace Health and Safety for the Toowoomba Diocese and an ongoing commitment from both Brother Tony and Bishop David Walker, Broken Bay has developed a system that could well become sought after nationally.

“There are other management systems around but it would appear that none have been designed for educational institutions and especially schools – schools have very specific safety issues that don’t occur in other organisations,” says Mary Gow, a consultant with Broken Bay’s Catholic Schools Office who helped develop the project.

“The NSW legislation has really changed the focus that organisations need to have – now you really have to be very proactive about OHS. Some of the prescriptive elements have been eliminated and the onus has been put squarely back on the employer to make sure there are safe systems in place.”

The Broken Bay Diocesan Systemic Schools Occupational Health and Safety Management System provides detailed direction for schools as to how to approach OHS. As well as providing an overview of the NSW legislation, it covers numerous issues such as:

- Excursions
- Supervision of students
- Critical incident management
- Working bees
- Psychological health

“It really covers all aspects of school life; it’s not just about safe facilities,” Mary says. “The idea is to integrate safety into the culture so that people become very aware of the safety issues and it just becomes part and parcel of their every day life. But to do that you really need to spark off an awareness and implement training and so on and that’s what the management system does, it looks at all the different aspects of OHS.”

While many organisations respond to health and safety issues in an ad hoc way, the Diocese wanted to take a more systematic and comprehensive approach.

“Sometimes organisations implement components of a management system, for example they might focus on hazard identification and assessment of risks or they might use a variety of checklists,” Mary says.

“From our consultative meetings we developed a clear mandate from Diocesan employees that we needed to go with a complete management system and not just develop bits and pieces. We decided we wanted to develop something that would start with the big picture of what really needed to be in place to make a good, safe environment in our schools and our workplaces.”

Following a suggestion by Pat Dwan, the management system was designed to comply with the Australian Standard for Management Systems using the 4th edition of Victorian Safety Map as a design model.

Modern tools

An important part of the process involved developing an audit document – a tool that would allow schools to assess their compliance in the many different areas of the management system.

“Patrick and I had just assumed the audit document would be a paper tool but after discussions with CCI’s National Risk Manager, Hans Buettner, the tool was developed in a more modern form – as a software program. Hans showed us a different way,” Mary says. “Harry McNaught, the newly appointed NSW Safety Manager for CCI also provided advice and assistance.”

“Using this software will enable schools to perform a very sophisticated review of their performance on each of the areas of the management system and it will provide them with statistics on those areas where they are performing in initial or best practice.”

In future, the tool will be known by the acronym ‘BEAT’ (Broken Bay Electronic Audit Tool).

“CCI were delighted to be invited by the Broken Bay Diocese to share expertise and contribute towards a unique OHS management system endorsed by Bishop David Walker, supported by Brother Tony Whelan and developed by the chief architect, Mary Gow,” Hans says.

“The contribution of four people who each unconditionally shared their unique skills and knowledge,



At the launch in August of Broken Bay Diocese’s schools OHS management system were, from left, Hans Buettner, Harry McNaught, Brother Tony Whelan, Mary Gow and Pat Dwan.

partnered to develop a product that otherwise was too overwhelming for one person to achieve within a short period of time. “A significant benefit of this team effort is evident in the accuracy and relevance of the OHS management system applied to a teaching environment. The OHS management system is the first step in establishing a strong partnership between the Diocese

and education providers as a means to lessen the burden of managing risk in an environment that they are most familiar with,” he says.

“The greatest benefit is to the students and parents who are assured of a safe learning environment so that Catholic Education remains the community first choice.”

Looking ahead

Broken Bay plans to implement the management system over five years, with support packages to be developed to underpin the system.

“We plan to target a number of different areas of the system each year in consultation with the schools and make sure they are well supported in those areas,” Mary says. “A good example is safety on excursions; there will be a whole variety of support material to assist schools in relation to specific issues such as camps, billeting and bushwalking.

“It’s our intention long-term to develop support packages with the best material we can find to ensure schools are aware of best practice in specific areas.”

Many elements of the management system have already been implemented in schools in Broken Bay over recent months through an external audit of all schools and a thorough assessment of chemical safety in all secondary schools. Consultation arrangements are also in place as required by the legislation.

While the management system was developed for Broken Bay, Dioceses in other States, including Queensland and Victoria, have already expressed their interest in adopting it. A package has also been supplied to the CEO in Hobart.

For more information, contact Mary Gow on (02) 9847 2611. For all CCI Risk Management issues, please contact Hans Buettner at hbuettnr@ccinsurances.com.au. **Scene**

Melbourne's new Bishop returns from Rome

Newly ordained Auxiliary Bishop Mark Coleridge has returned to Melbourne after nearly five years in the Vatican's Secretariat of State with a mission to raise the volume of the Catholic voice on the Western plains and in Geelong.

Scene: How would you describe the contrast between your life and work in the Vatican and your new role as Melbourne's Bishop of the West?

Life in Melbourne's western suburbs is very different from life in the gilded cage of the Vatican. The Vatican is a very particular culture and for it to become your own, you need to start young.

Although I studied in Rome for years, I came to the Vatican late and it was never going to be my natural habitat. But I valued my time there and, looking back, I can see it now as very much part of the providence of God working itself out in my life.

Scene: You have worked closely with His Holiness Pope John Paul II. How does he continue to lead the Catholic Church with such strength?

In his weakness, another kind of strength can shine forth and I think he is very alert to that. For instance, I believe his visit to the Holy Land in 2000 was more powerful because of his frailty. The image of the trembling hand on the Western Wall was unforgettable, as was the image of the Pope on the walking stick and bent, walking slowly across the darkened floor of the Holocaust Memorial.

His Holiness has a very strong sense that even in his debilitated old age, he is still called to lead and to be what he calls a sign of contradiction in a world that says you are useless if you are old and frail, or that you can only lead if you are young, beautiful and fit. I think he wants to say it's the age of the sage, that old is beautiful.

The Pope is not nearly as weak as he looks. He's indomitable.

Scene: Other than your prime responsibility to support Archbishop Hart and look after the west of Melbourne and Geelong, what's on your agenda?

Education is a high priority for me and I will do anything I can to ensure that the very best of Catholic tradition is communicated through our primary and secondary schools.



I'm a teacher by trade and by training and, as part of the leadership team in Melbourne, I have the strongest background in education. So I want to do a lot of work with Catholic teachers in primary and secondary schools and get involved with tertiary institutions to lift the volume of the Catholic voice in conversation.

We're at an important turning point in this Diocese in primary and secondary education because Monsignor Tom Doyle, who has been an outstanding director of Catholic Education, retires this year. And so, for the first time ever, we have a lay director of Catholic Education and that represents a significant shift.

Scene: You have returned to Melbourne in the midst of a difficult and challenging time for the Catholic Church in Australia. What do you see emerging from this dark period?

I've got no crystal ball and no detailed vision of what's emerging. All I know is that we are going through a time of deep pain and deep transition. The pain is fairly recent; the transition has been going on for decades.

This is a great Church. We've only been around for 200 years but look at what's been done. We should never underestimate the achievements or the strength of the Catholic Church in Australia. Many things have been shaken in recent times but the depth of the power of the people's faith is present.

I have no doubt that the future of the Catholic Church in Australia will look different. It will perhaps be a leaner Church. But the old, deep strengths of the Catholic faith in this country will produce wonderful new blooms. **Scene**

A ROUND-UP OF WHAT HAS BEEN HAPPENING AT LOCAL CCI OFFICES

VICTORIA

Education Director resigns

Monsignor Tom Doyle has resigned as Director of Catholic Education in the Archdiocese of Melbourne after 22 years in the position.

His replacement, Susan Pascoe, will take up the position in January. Ms Pascoe is currently Chief Executive Officer of the Victorian Curriculum and Assessment Authority and prior to that worked for 12 years at the Catholic Education Office in a range of senior positions.

Monsignor Doyle will step down on September 28.

SOUTH AUSTRALIA

Pt Pirie Clergy Golf Day

Another successful day was enjoyed at the Port Augusta Golf Club on 24 June.

The day was well patronised with many members of the clergy travelling from far and wide. The Knights of the Southern Cross also attended along with CCI staff John Lemm, Allan Moreton and Charmaine Noble. The event was keenly contested with Fr Alan Winter retaining his title, closely followed by Fr Paul Bourke.

Many thanks to Fr Tony Redden for again organising a most enjoyable day and to the Catholic Women's League for catering the lovely lunch and dinner.

Vicar General heads up Social Inclusion Unit

Premier Mike Rann was delighted to announce in March 2002 that Vicar General, Fr David Cappelletti, would head up the board of the Labor Government's new Social Inclusion Unit.

His initiative is designed to reduce key social problems and improve the life of families in South Australia.

One of the first references has been to develop strategies to combat homelessness, seeking to reduce their numbers by 50 per cent (currently at around 7000). Another initiative is to provide guidance on how best to increase the school retention rate from the current 56 per cent back to 90 per cent as in previous years.

South Australians awarded Papal Honours

Archbishop Philip Wilson announced the Papal Honours Award for the following: Jan Ruff-O'Herne (writer of her autobiography "50 Years of Silence" in which she reveals her shocking secret of being abused, beaten and raped as a sex slave for Japanese soldiers in Indonesia back in 1942) and Cathy Black (a retired counsellor from Centacare).

Fathers David Cappelletti, James O'Loughlin and Robert Egar were appointed "Prelates of Honour" by the Pope, with the title of Monsignor.

SA loses 'Icon of the priestly ministry'

Monsignor Tom Horgan passed away on 18 March 2002.

Monsignor Horgan was born on 8 August 1915 and ordained to the priesthood for the Archdiocese of Adelaide on 27 July 1941 having travelled interstate for his seminarian studies. From 1947 to 1951 he held the position of philosophy lecturer at the St Francis Xavier Seminary, Rostrevor.

Father Tom had served 60 years in the ministry covering many parishes around Adelaide, including Mount Gambier and Victor Harbour. He served nine of those years as Vicar General and assumed the title of Monsignor during that time.

NEW SOUTH WALES

Office news

Client Liaison Officer Mary Naim and Account Executive David Branley have both marked 10 years with CCI.

CCI welcomes State Safety Manager Harry McNaught, Account Executive Trish Cochrane and Worker's Compensation Claims Clerk Chris Tien to its staff.

Workers' compensation seminars

Following the introduction of the new workers' compensation legislation in NSW, CCI held information seminars around the State in May and June organised by George Darouti and Kerrie Dixon.

Order of Australia

Reverend Father Leo Francis Donnelly of Port Macquarie Parish in the Lismore Diocese was awarded the Order of Australia in June for his work within the Catholic Church.

South Australian office



(L-R) Allan Wright, Linda Smith and John Lemm

On 15 April, Catholic Church Insurances' South Australia Office welcomed John Lemm into the fold as the new State Manager for South Australia and the Northern Territory. John's appointment follows the departure of James Fogarty who left CCI after eight year's service to work in his father-in-law's family business.

Although John is new to CCI, he has a strong background in insurance, having commenced in the industry back in 1980 with CGU. He has since spent time with the State Insurance Office, and most recently Elders Insurance Limited, in a variety of roles including underwriting, as an area manager and in other managerial positions.

John is no stranger to the Catholic Church, having grown up in the Port Pirie Diocese and attended St Marks College, Port Pirie and Sacred Heart College, Somerton Park. "With my connections to the Catholic Church this position certainly appealed to me as a great opportunity to continue that involvement," John says. "It's something I've always had an interest in, especially how CCI operates as a company in the context of their connection with the Catholic Church."

In the short term John says his first aim is to "see how CCI ticks and operates from a State perspective".

"CCI are quite a unique company in that they look after a niche market. A large proportion of the business we write is liability related. Given the current status of public liability and its associated issues it is an area that requires careful management."

As well as the usual operations of CCI, a large amount of work in the South Australian office involves managing the Catholic Church's Exempt Licence for workers' compensation. Although a WorkCover scheme operates in SA, many large employers, including the Catholic Church, have an exemption from the government scheme and manage their own workers' compensation.

Of the 12 staff in the SA office, seven are involved in workers' compensation, with the team being well managed by Sue Elliott. Due to a restructure on how that licence is managed two new staff have recently been employed; Occupational Health and Safety Consultants Allan Wright and Linda Smith joined the team earlier this year.

"The responsibility of our new OHS people is to visit sites such as schools, parishes, and aged care facilities and assist these sites with their OHS and work practices, ultimately reducing claims incidences and costs," John says.

Between them, account executives Allan Moreton and Charmaine Noble are responsible for all of Adelaide and regional SA.

The office also has the responsibility for the vast area of the Northern Territory. Allan visits the territory once a year for about two weeks to visit clients and review their programs.

"With so many remotely situated organisations, staff travel a lot," John says. "From a State perspective, the South Australian office looks after by far the largest area in Australia – from Darwin in the north to Mount Gambier in the south."

John and his wife Beatrice have three young children – Samuel, Kayla and Madeline.

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