


Catholic Church Insurances Limited

# Scene

Insurance news and ideas for organisations of the Catholic Church

Nº 34 2003



Working towards  
a better health  
care system

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[www.ccinsurances.com.au](http://www.ccinsurances.com.au)

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## View Point



I would like to begin this edition of Scene by welcoming you to the new year – a year I hope is dominated by peace and tolerance.

Despite the uncertain times that remain all around us, it is important that we look forward confidently and exercise trust in those in positions of power and influence.

I personally feel these somewhat uncertain times provide an ideal opportunity for Catholic Church Insurances to demonstrate our value to the Church. Our commitment and clear purpose of appropriately protecting the assets and managing the insurance liabilities of the Church remains as strong as ever.

A feature of this edition of Scene is the 2002 Annual Review of Catholic Church Insurances Limited, providing an easy to read summary of our activities over the 2001/2002 financial year. This financial year will be recorded as one of the most difficult in the history of the company operating under poor insurance underwriting conditions and depressed investment markets.

The company incurred a loss of \$4.9 million for the year. This was the first loss incurred by the company for nearly 30 years and the largest in our history. Investment income suffered a sharp decline to \$2.4 million and was insufficient to offset the underwriting result and expenses. Despite these results the

company has coped with the challenges better than most in the industry and our response to a number of issues – including regulation, solvency, corporate governance and the liability crisis – continues to demonstrate the value to the Church of having its own insurer.

Catholic Church Insurances has a unique role within the Church and we are proud of our association with the Catholic community. We are pleased in this edition to provide a profile of Catholic Health Australia and the Diocese of Wagga Wagga.

Like all insurers, the Board and management of Catholic Church Insurances are watching the volatility of the global investment markets with caution. While the early part of the 2002/03 financial year has not seen a return to stability in these markets, we remain optimistic about our long-term investment strategies and are constantly reviewing our position and making appropriate, though subtle, adjustments.

Since 1911, Catholic Church Insurances has moved forward, developing and improving our products and services and we have constantly met all the challenges along the way. I am certain this new year will be no exception.

**Peter Rush**  
*General Manager, Catholic Church Insurances*



*Front cover: Francis Sullivan of Catholic Health Australia.*

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# A new approach to terrorism insurance

The tragic bombings in Bali have brought a new importance to the issue of terrorism insurance.

The terrorist attacks in the USA on 11 September 2001 and the recent tragedies in Bali affected Australia in a number of ways. Whilst a far greater focus was placed on security changes were also felt within the insurance industry.

Premiums have increased and acts of terrorism have now been excluded from all policies from 2002.

The bombings in Bali in October 2002 further highlighted to Australians the implications of a terrorism exclusion.

The Federal Government has recently released a draft proposal for terrorism insurance. The Insurance Council of Australia welcomed such a decision. "Terrorism insurance has required a Federal resolution since the international reinsurance market withdrew from providing terrorism cover," ICA Executive Director Alan Mason said. "This followed the September 11 terrorist attacks in the United States, in which insurers were exposed to more than \$A100 billion losses.

"The issue of terrorism insurance was brought even closer to home with the tragic events that occurred in Bali in October 2002.

"The Government's pool proposal will provide cover to business that is currently unavailable. By spreading the cost over the entire insuring community it will make cover more affordable and widely available," he said.

Mr Mason said much of the technical detail about the operation of this scheme was yet to be finalised and insurers stood ready to contribute their technical expertise to developing an efficient and workable outcome.

ICA also expressed some concern about potential exposure to terrorism risk that may not be protected by government or reinsurance arrangements.

The Council will seek further detail on the operation of the deductibles relating to terrorism risk for insurance companies.

CCI is closely monitoring developments as we will fully participate in any arrangements that provide terrorism protection for our clients.



"We understand that, should a terrorist event occur, the scheme proposes that the deductible will be that insurers will bear the first \$1 million per insurer or \$10 million per incident. This is an area in which the industry will seek further technical clarification," Mr Mason said.

Following the Bali attack, some travel insurance companies agreed to cover medical and evacuation costs of people injured in the Bali attack even if their policies contained a terrorism exclusion clause.

As well as deaths and injuries, the tragic bombing threw many people's travel plans into chaos with the Australian government advising Australians not to travel to the region.

Some airlines offered refunds on holidays booked to Bali without charging cancellation fees.

Catholic Church Insurances has also had some exposure to claims following the tragedy in Bali.

While no travel-related claims have been received, a number of claims have been made under CCI's School Care policy. The policy covers children against injury and loss as a result of an accident.

"One such benefit is school fee relief for an amount up to \$10,000 following accidental death of the person who pays the students school fees. Such payments will be made under this coverage," said CCI's Portfolio Manager of Property Insurance, Darren Mullen. He went on to say that "the terrorism exclusion will not be applied to these claims".

CCI will continue to keep you informed of all industry developments as they occur and continue to serve the best interests of the Church. [Scene](#)

# Building a new parish



Four years ago priests in the newest parish in the Diocese of Wagga Wagga were faced with the challenge of not only spreading the message of the Gospel but also with finding a way to fund the building of the parish's first Catholic church. Parish priest Fr John Fowles ccs describes how things have progressed since then.

When the Immaculate Heart of Mary Parish at Thurgoona in rural NSW was established on 8 December 1998 its first Mass was celebrated from the rear of a semi trailer filled with flowers, candles and an altar.

Four years later after much hard work and fundraising, the parish's church has been completed and the parish centre and presbytery are almost finished.

"The church with its beautiful statutes is a sight to behold," Fr John says. "All of the interior tells a story as there is nothing that has not been donated to us."

Items donated include the altar, crucifix, statues, pews and all other furnishings. "God has provided – we just haven't had the funds to purchase these things."

In the parish's early days fundraising started small with the usual lamington drives. The Ladies of St Therese catered for weddings and birthdays and the funds started to grow.

Meanwhile, Mass was being celebrated once a month in a tin shed, named St Joseph's Workshop, which was erected by the parishioners on the site where the church would later be built. "The workshop symbolised the stable at Bethlehem and the parishioners went to a great deal of trouble to adorn it beautifully inside to make it feel really like a church," Fr John says.



Fundraising continued with a country and western day, picnic days and a car rally day, but the parish realised it would take a major project to raise the funds to build a church. In 1999 the idea of a truck raffle was raised – appropriate for an area on one of the busiest truck routes in Australia, the Hume Highway.

Father John and Father Thomas Casanova travelled the main highways of Victoria and NSW in a Kenworth prime mover, evangelising and selling raffle tickets for the \$368,000 truck. The Highway to Heaven Truck Raffle, as it became known, raised \$207,000.

Having seen a church made of rammed earth (compacted raw earth that sets hard like concrete) in Margaret River in WA, Fr John decided to use the same method at Thurgoona. About 750 tonnes of rammed earth were put into the church walls alone.

Timber would also feature heavily in the church. Trusses were bought from Mount Beauty Hospital and prepared at working bees by parishioners. Reclaimed timber was bought at auctions and many volunteer hours were put into de-nailing, sanding, cutting and oiling the wood before it could be used.

"The church gives a very peaceful old look with the rammed earth walls, yet a young look with its restored timber furnishings," Fr John says. "It has a sort of timeless look about it."

"It is easy to imagine that once this project is complete it may become a beautiful sightseeing church as many people from near and far are coming to visit it. This must be all part of God's plan."

The Bishop of Wagga Wagga Most Reverend Gerard Hanna celebrated the first Mass in the

church on 8 September 2002. The church has proved very popular with the local people and the numbers attending Sunday Mass have doubled.

In 2002 the parish ran another truck raffle, raising more than \$300,000 and bringing the total raised in four years to about \$600,000.

Other plans for the parish include the first Catholic school and eight to 10 retirement villas.

"The Parish is growing and vibrant with the enthusiastic participation of the laity. The Legion of Mary are working hard visiting as many as they can and welcoming new parishioners. This year there will be 20 candidates receiving the Sacrament of Confirmation and 19 children receiving their first Holy Communion.

"It is with a great sense of love and pride that we thank God who takes us by the hand and leads us in the work of building a parish in honour of his mother, the Immaculate Heart of Mary," Fr John says. **Scene**

# Establishing the facts

Legal claims for negligence often relate to incidents that occurred many years ago. By keeping documentation that relates to incidents from which liability may arise, hospitals and schools can help with the important process of establishing what really happened.



In the insurance industry public liability is known as a “long tail” business because claims can be made many years after a policy has expired.

For example, because a child has no right to sue, a child injured at a school or hospital cannot bring legal action until they turn 18 years of age. Statutes of limitation then allow them either three or six more years to bring an action. This means a claim could potentially be brought up to 24 years after the incident occurred.

Determining what happened all those years ago – how an injury occurred and whether there was negligence – can be made much easier if the school or hospital involved has kept records of the incident.

“Something that happened 20 years ago is not going to be too clear in people’s minds, so documentation may well assist with identifying potential witnesses and documenting the circumstances,” says Catholic Church Insurances’ Liability Claims Manager Paul Reynolds.

Documentation can help an investigation of the facts by providing information such as how an injury occurred and the names of teachers who were on duty at the time. Not keeping documentation can create difficulties.

“A school might have filed in an incident report at the time of an accident, kept it for 12 months, and then destroyed it because the child left the school,” Paul says. “This can make it extremely difficult to verify plaintiff statements and to verify that the injuries resulted from an incident that occurred at school and the school was liable for it.”

Schools should keep academic records and reports of incidents where someone has been injured. Ideally, these documents should never be destroyed,

Paul says.

CCI has produced a School Accident Report form in which schools can record the critical details of an incident including:

- Who was injured
- When and where the incident happened
- The nature and severity of the injury
- The names of witnesses
- The names of teacher(s) on duty
- The name of the doctor who treated the injured person

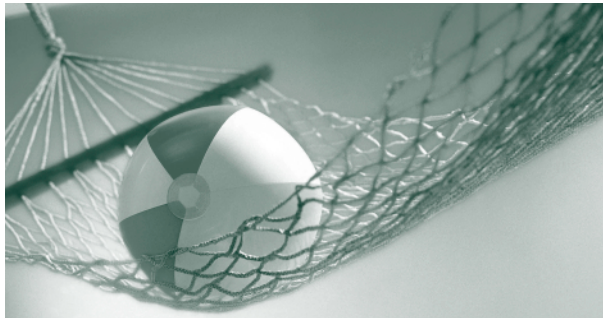
CCI suggests that schools record serious incidents or other incidents where a claim may be made against the school and send a copy of the report to CCI.

Serious incidents can include any incident requiring ambulance attendance and/or hospital treatment, fracture, head injury with loss of consciousness, eye injuries requiring any treatment, severe lacerations or burns and severe dental injuries, or other incidents requiring ongoing medical treatment. Other incidents that may lead to a claim could include bullying, discrimination or harassment.

School Accident Report books are available from CCI.

For more information on keeping documentation, contact the CCI office in your state. [Scene](#)

# Super – caring for your employees in difficult times



It's comforting to know that the super fund you have chosen is looking after the retirement incomes of your employees. But what if something unexpected were to happen and an employee was not able to earn an income? How would they look after themselves and their family?

The National Catholic Superannuation Fund (NCSF) encourages employers to make their employees aware of the insurance benefits available through superannuation. Did you know that a recent survey has shown that most people regard superannuation as their key employee benefit? You can help your staff make the most of this important benefit. Most super funds offer some level of insurance, and NCSF is committed to providing a high level of financial comfort to members.

## Making insurance part of a financial plan

At NCSF we encourage all members to consider insurance as part of their financial plan. It's important that members consider what would happen to their loved ones if they were to die or become totally and permanently disabled. Insurance helps members plan for their financial future. Dealing with death or injury is hard enough, without added financial hassles. Death and Income Protection Benefit (IPB) Insurance Cover can give employees peace of mind – knowing their family would be able to meet financial commitments if they weren't there.

We recommend members start by checking their current level of cover against their family's financial commitments – would the mortgage still be paid, would they be able to maintain their current standard of living? They can then look into changing their level of insurance if needed.

## Insurance options at NCSF

NCSF has developed a flexible insurance package. There is a standard level of cover; however, members can

choose to increase or decrease their level of cover to suit their individual financial needs.

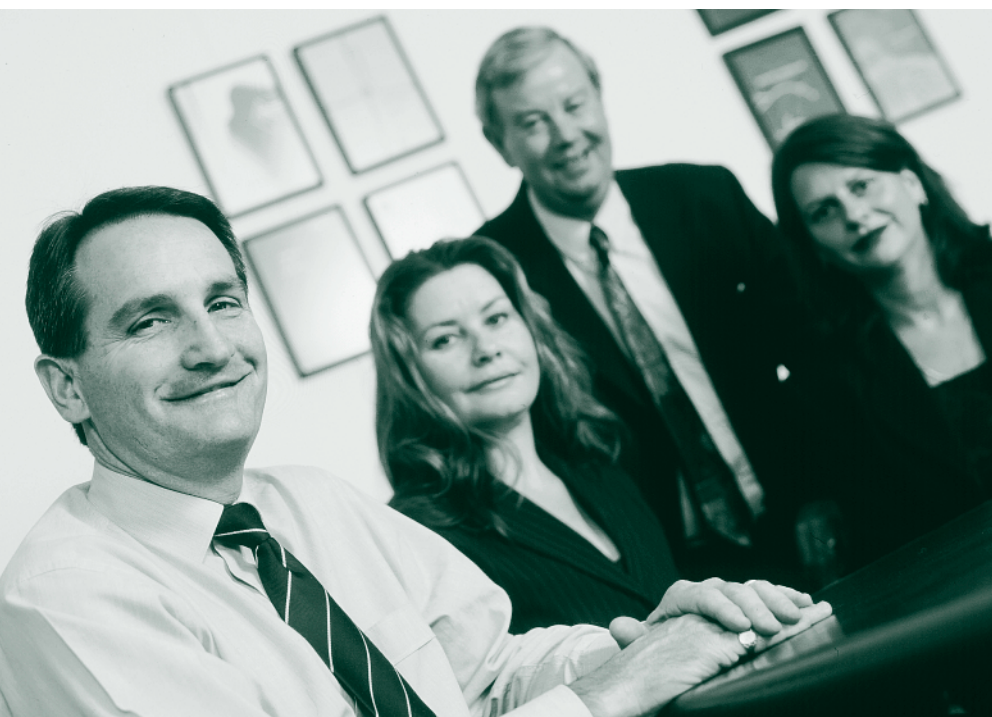
One of the advantages of being a member of NCSF is that the Death and IPB Insurance Cover is very competitive. Members will find that the level of cover available through NCSF is higher than that offered at most funds. Death cover is available until age 70, whereas many funds only offer cover until age 55 or 60. The cost too is competitive at only 40 cents per week per unit (the standard cover is 2 units). IPB cover is only 50 cents per week per unit, and the standard cover of 2 units provides \$430 per month for members aged between 15–59.

Many members choose to take out additional insurance through NCSF because payment is easy. Members don't need to make any extra payments – the premiums are simply deducted from their account. The standard 2 units of death and IPB cover is available to members without the need for evidence of health (if cover is taken out immediately on joining their employer) – additional cover is subject to satisfactory completion of a health statement.

If you or your employees would like more information on the insurance cover available at NCSF or information on how to join NCSF, please contact us on 1300 655 002. We also have information and publications available on our new website [www.ncsf.com.au](http://www.ncsf.com.au) [Scene](#)



# A better health system for all



## Catholic Health Australia's goal is for a better and just health system.

Chief Executive Officer of Catholic Health Australia (CHA), Francis Sullivan, believes there is an aspect of the Catholic health system that makes it quite different from other Catholic services.

"The Church's health care contribution in Australia grew out of a response to the need of the general community to create a health system, so in a sense health care is far more mission focused because the Catholic hospitals and nursing homes aren't just for the Catholic community," he says.

"It's a unique aspect of the Church's mission that brings with it a major challenge about the identity of the system but also the potential for doing good."

CHA represents more than 680 Catholic health care sponsors, systems, facilities and related organisations and services that make up the largest group of non-government health related community services in Australia – about 13 per cent of the health system.

CHA has a number of roles including advocacy and policy development and it is the recognised body for dealing with health issues – such as funding, access for the poor and disadvantaged, future ownership of facilities, and leadership – from a Catholic perspective. "All those are high order issues which require strategy and a commitment to the Catholic ethos and ministry," Francis says.

Being based in Canberra allows CHA access to the people who can directly affect health and aged care policy. The organisation has ongoing relationships with the major Commonwealth departments and elected members. A lot of work goes into making submissions and responding to government policy documents and inquiries. Following input from health services, consumer groups, other provider groups and research institutes, CHA's policy direction is outlined annually in its advocacy statement. CHA also runs education programs, workshops and a national conference that attracts more than 400 delegates and provides an opportunity for networking and sharing information. It also acts as a vehicle for CHA to promote a culture in Catholic health of

interdependency and collaboration between groups.

"Our general premise is there is strength in numbers," Francis says. "The aged care system and the health system are becoming much more driven by market forces and therefore you need, even at a very basic level, to create effective economies of scale. You can only do that when provider organisations decide to work together to collaborate and to see their futures in an interdependent framework."

Catholic Church Insurances supports CHA through sponsorship of the annual conference.

"Our relationship with CCI is close and productive. In the scheme of things CCI have been a competent and consistent performer and a reliable partner in the development of our ministry and in many ways has been an essential component of enabling the Catholic hospitals and aged care sector to remain viable and credible."

While CHA represents a large number of organisations and services, its priority is not organisations but the people who use the services.

"We are interested in how the health system can be better organised to deliver timely access to health care and in particular to make sure that it's a reliable system for the poor and the disadvantaged," Francis says.

"We do it from a very specific perspective: we want to see a just and equitable system and it's imperative that those who have little or no voice can find some comfort in what the Church would advocate for them." **Scene**

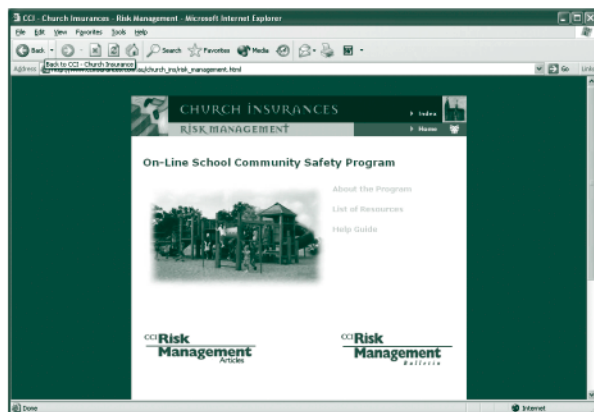
# Off Site Safety Help Line

Concentrating on minimising the chance of injury and property loss is the aim of managing risk. Minimal disruption to daily operations means a school can continue to provide a safe learning environment for both students and staff.

Managing risk is also considered an opportunity to enhance the school's reputation as the community's first choice, delivering a quality education to students so that they may pursue a career of their choice without compromise.

To assist Catholic schools manage their risk, Catholic Church Insurances Ltd has established the *On-Line School Community Safety Program*. The Program is designed to act as an off site help line assisting each school in their efforts to manage their risks quickly and efficiently.

The *On-line School Community Safety Program* is available via web resourcing to assist school administrators keep abreast of the duty of care owed to the school community. The main benefits of the on-line URL's are up-to-date information, easy accessibility, fast track solutions and a variety of school specific resources to choose from.



The Program has been developed in consultation with the valued contribution of experienced practitioners from the Public Schools Sector which provides an accurate and relevant resource adapted to suit the needs of the Catholic school community.

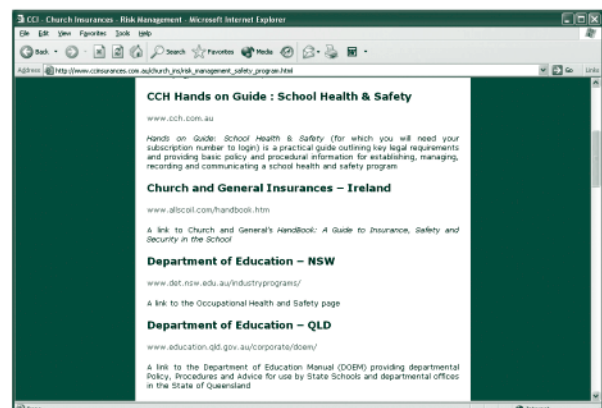
## List of Resources

The strength of the *On-Line School Community Safety Program* is the ability to provide clear, accurate and current information quickly and efficiently. The Program allows for the provision of shared safety information which can be applied within the school community.

A number of resources are currently available on the *On-Line School Community Safety Program*. These include links to:

- CCI's Risk Management Bulletins, which cover numerous risk management issues such as bullying and school excursions.
- Web sites from government education departments in every Australian state.
- WorkCover authority sites for every Australian state and the Northern Territory.
- National Occupational Health and Safety Commission – information on legal obligations and ways of meeting them.
- Safety Institute of Australia
- Virtual Safety School – an easy to navigate site which shows how to identify areas in the school requiring OHS attention.
- *Handbook: A Guide to Insurance, Safety and Security in the School* from Ireland's Church and General Insurances.
- A case study showing how an environmental and health and safety program was designed and implemented in a school in the USA.
- An OHS service provider.

Catholic Church Insurances will continue to develop and add relevant links to the site with current and timely information so that schools may fast track to risk management solutions they require there and then.



## Accessing the On-Line School Community Safety Program

All Catholic schools insured with Catholic Church Insurances are entitled to be part of the *On-Line School Community Safety Program*.

To access the *On-Line School Community Program*, go to [www.ccinsurances.com.au](http://www.ccinsurances.com.au), log on to the 'Church Clients Only' area and then select 'Risk Management.'

Here you will find information outlining the nature of the Program, a help guide that shows how to use the resources, including how to search for a particular topic and how to register with CCH.



## CCH Hands on Guide: School Health and Safety

The CCH Hands on Guide: School Health & Safety is a subscription-based resource that is financed by Catholic Church Insurances to compliment the public domain web URL's listed in the *On-Line School Community Safety Program*.



For the *On-Line School Community Safety Program* to work and for Catholic Church Insurances to maintain its commitment, schools need to participate actively and provide annual feedback on their experience of the CCH Hands on Guide: School Health & Safety and other web resources.

A survey will be issued to schools to confirm the application of the CCH Hand on Guide: School Health and Safety. Confirmation will require the school to demonstrate implementing a risk management initiative each year.

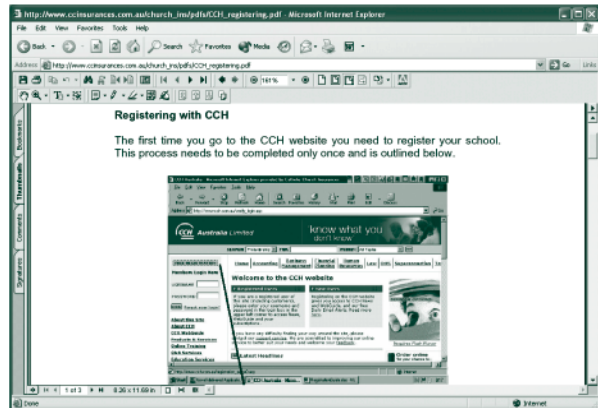
## Registering your school for the CCH Hand on Guide: School Health and Safety

Your initial step is to complete the Registration Form on the *On-Line School Community Safety Program* website. Catholic Church Insurances will then provide your school with a unique subscription number (called

a Ship to Number) issued from CCH.

Once your school has received this subscription number you are able to register directly with CCH to gain access to the *Hands on Guide: School Health and Safety*. The Help Guide provides a step-by-step description of the registration process.

Should you have any queries please contact the CCI Risk Management help line on 1300 655 001.



## Bathurst launches On-line School Community Safety Program

The *On-line School Community Safety Program* was first launched by Catholic Church Insurances in the Diocese of Bathurst.

During various sessions in Dubbo, principals from the Diocese's 34 schools were able to learn about their OHS requirements as well as navigate through the on-line resource.

"The response from the people in attendance was extremely positive," says Owen Roe, Education Consultant with the Diocese of Bathurst.

"I think it will certainly make people more aware of what has to be done to promote safety in the workplace. All the schools will be involved in implementing the OHS requirements and the *On-Line School Community Safety Program* will be an extremely valuable resource to assist in that implementation."

Owen says the on-line site provides depth and ease of access to information that has not existed before.

## Sharing the information

The *On-Line School Community Safety Program* will provide invaluable information to prepare documentation evidencing the school's risk management system and diligent practice of policies and procedures in the event of litigation attempting to prove the school breached their duty of care.

The Program effectively prepares the school for the arrival of a risk practitioner prior to a site visit. It encourages schools to be their own risk managers and to access information quickly as a first step to managing their risks.

The context of the Program is to convert **common sense** into **common knowledge** for all to share so it becomes **common practice**.

For further information on the On-line School Community Safety Program or for all CCI Risk Management issues, please contact Hans Buettner at [hbuettner@ccinsurances.com.au](mailto:hbuettner@ccinsurances.com.au). **Scene**

# New Bishop for Wagga Wagga

When the Most Reverend Gerard Hanna was ordained as Bishop of Wagga Wagga on 15 May 2002 he became just the fifth Bishop of Wagga Wagga in its 84-year history.

The ordination of a new Bishop is clearly a rare event for Wagga Wagga. With more than 1000 people attending, the cathedral was determined to be too small for the occasion and the event was instead held in the large graduation hall at Charles Sturt University.

The appointment was a big change for Bishop Hanna who was born and educated in the northern New South Wales diocese of Armidale and had been a priest there for 34 years.

“In the space of 34 years you become very much a part of the places in which you’ve worked and the diocese as such; you form very strong bonds with your fellow priests,” Bishop Hanna says.

Bishop Hanna replaces Bishop William Brennan who retired because of ill health after serving the diocese as its Bishop since 1983.

Bishop Hanna’s family has been in Armidale since 1921, when his grandfather, who had emigrated from Lebanon, moved there and opened a store that is still run by the family. Bishop Hanna says the faith of his parents and grandparents has been a very important aspect of his life.

“Isn’t it true to say that faith is reinforced by our family experiences? Certainly the seeds of our faith are sown within the family home and our experience in the home. Then the faith is encouraged to grow as a result of the example and dedication of our parents who then ensure that we receive an education in faith.”

After being ordained as a priest in the Armidale cathedral in December 1968 Bishop Hanna served at a number of parishes including as parish priest at St Nicholas’ in Tamworth for 13 years. After that he served a six-year appointment at Moree where he received the call to come to Wagga as the Bishop.

“It represents an upheaval in one’s life to make that kind of a move, but having said that it’s not impossible and you do enjoy the support of the people wherever you go,” Bishop Hanna says. “That’s certainly been true in Wagga Wagga. Any difficulties and anxieties I might have felt leaving the Armidale Diocese after 34 years is more than compensated by the warmth of the welcome and the support of the people I’ve met here in Wagga Wagga.”



Bishop Hanna says his first reaction to his appointment was of hesitancy but his attitude has been to respond to the best of his ability.

“I came very much in the spirit of trust,” he says. “I’ve come with the full intention of giving my best and serving the people of God in the true spirit of service. Hopefully through collaborative ministry and using the gifts of the people within the diocese we will be able to expand on the work that’s already been done by my four predecessors.”

Bishop Hanna says the Wagga Wagga Diocese is a well-established diocese and his immediate goal is one of consolidation. Plans include a re-configuration of the diocese’s schools, which will involve the establishment of two new co-ed schools for years seven to 12.

“My immediate aim at the moment is to consolidate our various Diocesan enterprises, the educational institutions, the parishes, and there is work to be done in establishing various commissions such as the commission for humanism and the commission for liturgy. There is every reason to hope we can grow and build on the work that so many have done in the past.” Scene

## September 11

Whilst the terrible tragedy of September 11 was being commemorated all over Australia on its first anniversary, 52 'peace doves' were released at St Francis Xavier Cathedral by Archbishop Philip Wilson as a symbol of peace and hope for the future.

During his well spoken homily, he said "the history of violence and of war is something that has always accompanied us on the human journey" and how September 11 was a harsh reminder that true peace can only come from within.

## Inaugural Perkins Award

Pauline Frick, head of Centacare Adelaide's Family Relationships program was awarded the first Catholic Welfare Australia annual Perkins Award in recognition of her outstanding and exemplary commitment to service. The award is named after the late Bishop Eric Perkins, who founded the National Catholic Welfare Committee in 1957 with Mons. Francis McCosker.

## Farewell Fr Kelly

Father Neil Kelly passed away on 18 September 2002. He was born on 3 September 1931 and his priestly ministry began at the end of 1955.

Fr Neil worked in many parishes such as Mount Gambier, Victor Harbor, Semaphore and Woodville before serving at Bordertown, Elizabeth North, Barossa Valley and finally Parkside. Fr Neil had retired in May this year.

## Catherine House Foundation Breakfast

State Manager John Lemm, Allan Moreton and Paula Magliulo attended the breakfast at the Convention Centre on 23 October where Camilla Cowley, renowned across Australia for her involvement with the Aboriginal community and more recently with asylum seekers in Brisbane, spoke of her remarkable experiences.

She talked of how she had worked with her family towards an agreement on co-existence with the "Gunggari" people, the traditional owners of the land. She explained her recent efforts to help the asylum seekers, particularly the soccer team she set up for young unaccompanied refugees.

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

## NORTHERN TERRITORY

## NT Client Visits

During November, John Lemm and Allan Moreton visited the Diocese of Darwin. Whilst in the Northern Territory they spent a day visiting CCI clients in Katherine. A highlight of the day was an opportunity to visit the Sisters of Charity and to see first hand the outstanding commitment displayed by the Sisters in their work of caring for those less fortunate.

## QUEENSLAND

## Catholic Secondary Principals Association National Conference

The Association has secured major sponsorship from CCI. This year their major conference was held in Coolangatta (2 to 5 October) and was attended by State Manager, Gary Esler and Kaylene Cooper. Gary addressed the conference and made two important points about CCI's Church Mission and current developments with premium increases.

The theme, "A Journey to the Heart, a Journey to the Spirit" had delegates sharing their vision and their hopes for Catholic schools into the future.

## Defensive driving in Queensland

Gary Esler and Kaylene Cooper recently attended a one-day course at the Willowbank Raceway designed to improve driving skills and lower the risks of motor vehicle accidents. As part of CCI's national initiatives to improve occupational health and safety, all Client Service representatives are expected to maintain a proficiency in driving skills. The course included knowledge of road safety rules, basic vehicle maintenance, and practical segments that tested driving and braking skills. "We travel thousands of kilometres each year to visit our clients, so it's important to do it as safely as possible," Gary said.

## CCI supports Synod 2003

CCI has been a proud supporter of this significant event in the life of the Brisbane Archdiocese. The consultation phase of the synod was held between Pentecost 2001 and Pentecost 2003 and the recent gathering of almost 900 priests and laity was the first of two Preparation Days before the Assembly of the Synod in May 2003. This has been a major initiative on the part of His Grace, Archbishop Bathersby, being the first synod to involve both laity as well as Priests.

## Bishop James Cuskelly Memorial Golf Day

The event was held on 28 October 2002 and once again CCI supported this gathering of the keen golfing Priests from around the Archdiocese. The venue was the Brisbane Golf Club at Yeerongpilly. Friendly protests erupted when it was announced that the winners were Patrick Cremin from Archdiocesan Services and his team. Patrick's efforts to organize this event over the years have been tireless.

## NEW SOUTH WALES

The Annual Scalabrini Village Ball was held again this year and was a successful night fundraising wise. While no raffles were won, a great night was had by all.

Boystown, Engadine also held their annual Charity Race Day at Kembla Grange racecourse. It was a great day for racing with some people even backing a winner or two. The important thing was that Boystown were winners on the day.

## NSW Client Services



The New South Wales Client Services team.

With about 48 per cent of Catholic Church organisations being located in NSW, the NSW office is clearly a very busy place.

“We’ve got a huge client base here,” says Client Services Manager for NSW, Jeff Giltinan. “It’s very much ongoing all the time; you don’t get a quiet period here in NSW and when you do have a slow down period you are working to catch up with the backlog.”

Jeff, along with Regional Manager Edd Branigan, Workers’ Compensation Manager George Darouti, Workers’ Compensation Claims Manager Sharon Packer, and Rehabilitation Manager Kerrie Dixon, make up the state’s management team. Client Services is staffed by five account executives and four client liaison officers with responsibility for nine of the state’s Dioceses as well as numerous religious orders such as the Good Samaritan Sisters.

Account executives have a number of duties including advising clients on their insurance covers, valuing buildings and contents to make sure that current sums

insured are correct, running seminars and small group presentations for clients as well as conducting risk management surveys.

“They’re there to serve the client as much as possible. Because some of our clients don’t have insurance knowledge they very much rely on our advice to make sure they are covered. Therefore, it’s very important that the account manager understands what works are carried out by the client so the cover is there.”

Client liaison officers assist account managers, as well as being responsible for their own clients who are generally individuals rather than organisations.

Monthly meetings of account executives and management are held to discuss issues such as future seminars, which client’s policies are due for renewal, any large claims that have been made and paid for the month, and any problems that have arisen. Tony Cassar, CCI’s Branch Manager for the ACT, also attends these meetings. Tony is responsible for the Canberra/Goulburn Archdiocese, Wagga Wagga Diocese, and various national bodies of the Church.

Because CCI values face-to-face contact with clients so highly, a service program is in place to ensure clients are visited regularly throughout the year.

“Some clients are very large so we would see them at least four times a year,” Jeff says. “The smaller clients we might only see once a year and some clients are happy just with a phone call.

“There is great emphasis and focus on service. I think that’s our number one mission: to service the client and ensure they are happy with us and that they feel they have received from us valuable service and confidentiality about their business.

“We must also never forget Melbourne office operations in processing of the business and claims – a very major part of our service.”

## Patricia Cochrane – Account Executive



Catholic Church Insurances is pleased to welcome to its NSW office new account executive Patricia Cochrane. The job is a new challenge for Patricia who has worked for more than 10 years in a different type of insurance role – as an insurance broker. Patricia says she is enjoying the job and the family environment at CCI.

“The people are great. It doesn’t matter who they are, they take the time and effort to say hello. CCI’s General Manager Peter Rush came up and said hello to me the first time he was in Sydney after I started working here. A lot of other people any time they are in Sydney they drop around and say hello and introduce themselves. This doesn’t happen in many other companies, I can tell you.”

Patricia will be responsible for the Wollongong Diocese and other major accounts located in Sydney.

Patricia’s interests include swimming and four-wheel-driving. Her parents live in Queensland and she has two brothers, one in Darwin and the other in Wagga.

## FOR CLAIMS, POLICY AND GENERAL ENQUIRIES PHONE 1300 655 001

### Victoria

324 St Kilda Road  
Melbourne VIC 3004  
Telephone 03 9934 3000  
Facsimile 03 9934 3464  
Regional Manager – Doug Evans

### New South Wales

Level 7, 45 Clarence Street  
Sydney NSW 2000  
Telephone 02 9273 2800  
Facsimile 02 9273 2880  
Regional Manager – Edd Branigan

### Queensland

143 Edward Street,  
Brisbane QLD 4000  
Telephone 07 3229 3894  
Facsimile 07 3229 9262  
State Manager – Gary Esler

### South Australia

45 Wakefield Street  
Adelaide SA 5000  
Telephone 08 8215 0166  
Facsimile 08 8223 1946  
State Manager – John Lemm

### Northern Territory

16A Geranium Street  
The Gardens NT 0820  
Telephone 08 8941 1244  
Facsimile 08 8941 2101  
State Manager – John Lemm

### Western Australia

Durack Centre  
Level 3, 263 Adelaide Terrace  
Perth WA 6000  
Telephone 08 9325 4788  
Facsimile 08 9325 4965  
State Manager – Bob Fragomeni

### ACT

1 Ballumbir Street  
Braddon ACT 2612  
Telephone 02 6201 9884  
Facsimile 02 6257 8239  
Branch Manager – Tony Cassar

### Tasmania

Catholic Education Office  
5 Emmett Place  
Newtown TAS 7008  
Telephone 1300 655 001  
Facsimile 03 9934 3464  
Account Executive – Mick Newell