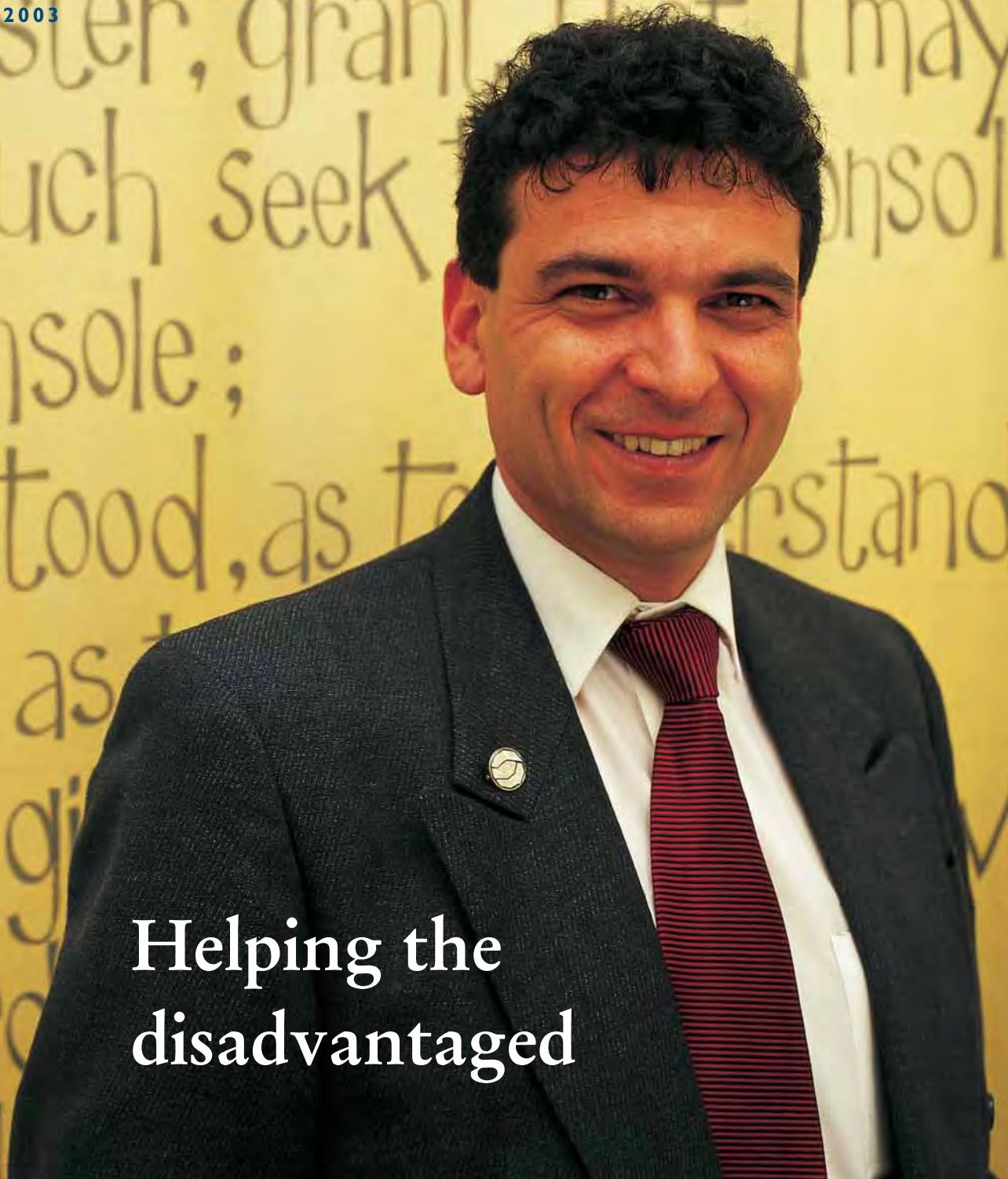


Catholic Church Insurances Limited

Scene

Insurance news and ideas for organisations of the Catholic Church

N°35 2003



Helping the disadvantaged

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View Point



I write to you immediately after the celebration of Easter, when we were again reminded why our belief is so paramount to our existence. It is our reliance on this belief – the critical link between death and subsequent life – that gives rise to our rejoicing and to our celebration of the anniversary of Christ's death.

I also write to you at a time of serious social and political turmoil. Unfortunately, these few words seem to introduce most of my communications to you over the last 6 months or so. The world as we know it is constantly changing and the graphic pictures of full scale war will always remind us of these changes.

Our prayers go out to all those involved in the present conflict. We pray that those men and women still involved return safely to their families and loved ones and for the innocent people caught up in this war.

Amongst this backdrop of uncertainty, Catholic Church Insurances' commitment to the Catholic community remains steadfast. Our mission of 'serving Church' is best illustrated through our promise of providing continuity of cover, a promise no other insurer can deliver.

This edition of Scene highlights the continuing indemnity problems facing healthcare providers. I regret that our difficulties in providing affordable and adequate insurance protection for Catholic healthcare providers, especially our large public and private hospital facilities, have

not eased. This remains a critical issue for the more than 350 Catholic health organisations.

Against the background of a tough and complex reinsurance environment, we are working hard to ensure that ongoing medical indemnity protection remains available and I am pleased to report that we have been able to negotiate cover for all these institutions thus far.

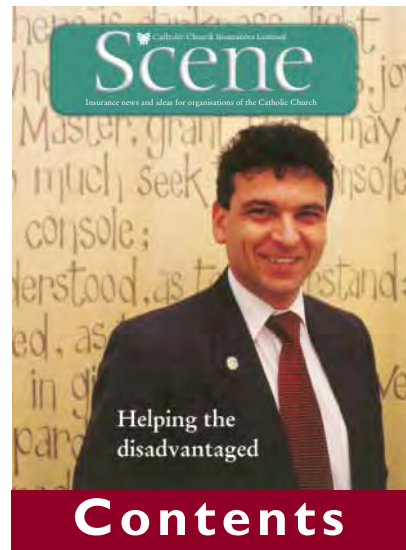
Later we detail some of the major issues facing healthcare providers and highlight the relevant duty of care owed to patients and healthcare recipients. The advent of better risk management practices is paramount to managing the medical indemnity issues faced by us all.

This edition also highlights the devastating effects of the drought on our rural communities and parishes. Whilst the trying conditions are clearly illustrated, what is of greater interest is the resilient and selfless commitment of local communities to assist each other during difficult times. It is a lesson that we can all learn and apply in our day to day lives.

While we wait to see exactly how events evolve on the world scale, it is important that we keep moving forward on issues closer to home. The advance of the Church's mission remains of great significance to us.

At Catholic Church Insurances we look forward to continuing to serve our clients and the needs of the Catholic community.

Peter Rush
General Manager, Catholic Church Insurances



Front cover: Basil Tucker of the St Vincent de Paul Society (South Australia), which helps more than 150,000 disadvantaged people in SA each year.

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Managing health care risks

Advances in medicine, developments in the law and court decisions, the general image of the doctor as a practitioner, as well as social, political and economic influences are all factors contributing to change in public perceptions of the medical profession.

This, coupled by the growing litigious nature of society has led to a greater demand among doctors for protection to safeguard themselves against the risk of a medical malpractice claim.

There are just over 350 healthcare providers in the Catholic community – these are made up of hospitals, nursing and convalescent homes and homes for the elderly. This represents a substantial proportion of the total healthcare facilities available in Australia.

The Medical Indemnity Crisis

The indemnity problems facing health care providers are serious and longstanding. They have important repercussions for how medicine and allied health care is practised in Australia and have been the focus of recent national reform measures intended to place stricter controls on litigation involving personal injuries.

Health care providers need assurance they will be protected for negligence while having regard to the fact that there will be patients who need to be compensated for poor treatment. Despite the introduction of legislative reforms, health care providers need to continue to focus on their own risk management practices. If not, claims costs will continue to rise resulting in even higher premiums and increased deductibles.

Duty of Care

Patients are becoming better informed and are demanding more sophisticated medical and allied health services, but have less tolerance for adverse outcomes. A claim in negligence is the most common method of seeking compensation for adverse outcomes.

An individual health care provider will be liable for adverse outcomes caused by his or her negligence. A health care institution may be liable for its own negligence and may be liable for the negligent actions of its employees.

Health care providers owe a duty to take reasonable care in providing advice and treatment to patients. To be successful in a negligence action the patient must prove:

- The health care provider owed the patient a duty of care. The nature of the health care professional/patient relationship is such that the existence of a duty of care arises in most cases;

- The duty was breached because the requisite standard of reasonable care and skill was not met; and
- The breach caused damage and loss, or materially contributed to damage or loss.

The courts have been prepared to impose a high standard of duty on health care providers.

Managing Risk

Large verdicts, such as the \$11 million award (as reduced on appeal) to a Sydney woman who blamed her cerebral palsy on obstetric mismanagement, are rare and, as such, do not represent a major component of malpractice costs. An often forgotten scenario, however, is the potential of multiple occurrences for claims below an applicable excess in a single financial year to have a significant impact on the bottom line. An example is the failure to properly sterilise a surgical instrument. This type of incident could give rise to a mass of patient claims alleging nervous shock as a result of the need to undergo infectious diseases screening. The spectre of such claims illustrates the need to ensure adverse outcomes are anticipated and dealt with professionally when they occur.

At a local level, providing patients with complete information, communicating with them at all times and keeping comprehensive documentation recording these communications is an important part of defensive practice. Long term solutions require health care providers to implement effective systems and procedures to ensure consistent clinical outcomes.

Despite best endeavours, not all adverse outcomes can be prevented. What is crucial is that adverse outcomes are dealt with in a prompt and informed manner as part of a good risk management and litigation prevention strategy.

Health care providers should ensure they are covered by an appropriate insurance policy. Increasingly, best clinical practice involves collaboration between health care providers and insurers in detecting trends and learning lessons from claims. If clinical risk is managed appropriately, then this will benefit patients, reduce operating costs and allow the focus to remain on the core business of treating those in need.

Whilst Catholic Church Insurances is committed to provide continuity of cover, we also require a substantially increased commitment by clients to improve clinical risk management.

It is the collective responsibility of all of us in the Catholic community to ensure that all efforts are made to limit and minimise the impact of claims.

Catholic Church Insurances wishes to acknowledge the assistance of Minter Ellison, Brisbane with the development of this article. [Scene](#)

Living with the drought

The resilience of many country people has been put to the test by the current drought. Sister Carmel Setford talks about how it has affected the small northern Victorian parish of Quambatook.

There have been years when the Avoca River at Quambatook has flooded, but now the riverbed is dry and cracked. Like many country towns Quambatook has seen hard times as the drought has reached an extreme not seen in recent years.

The dryness of the ground has even created cracks in the tile porch of the presbytery, the home of parish leader Sister Carmel Setford.

“All the sub-moisture has gone and the land has just cracked,” Sister Carmel says. “For five years there hasn’t been the normal seasonal rains; the rains we’ve had have come just at the right time to keep things going, until this year when everything has dried out.”

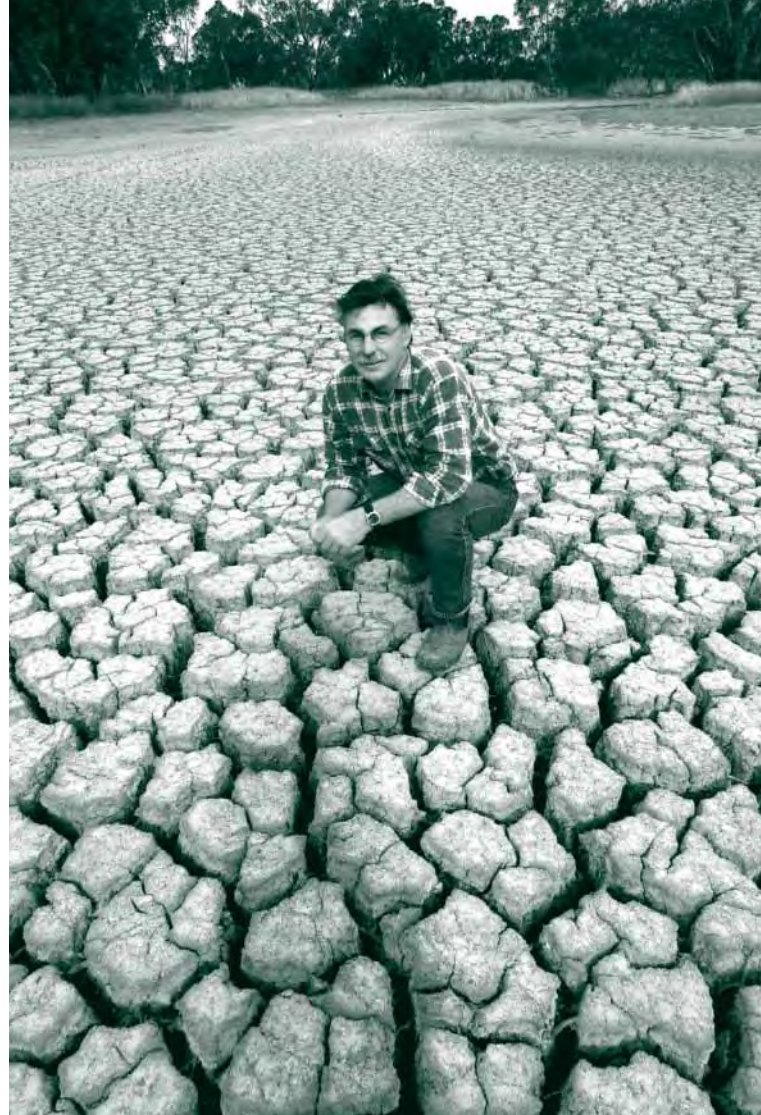
Although the river has been dry before there has always been some water. In the past, the river water has been used to irrigate some farmers’ land and the football oval, but not this year. “You wonder if they will ever get enough water to fill up the cracks and for it to flow again,” Sister Carmel says.

Quambatook is one of three small towns in the parish. The others are the larger Boort and smaller Lalbert. Farming is mostly grain growing and sheep. While the parish doesn’t have its own priest, a priest comes from Wycheproof and says Mass three Sundays a month. On the Sunday when there is no Mass the town has a lay led assembly.

Drought has affected everybody, not just the farming community. With no harvest and farmers restricted financially, businesses that support farming, whether its repairing farming machinery or selling rural supplies, have suffered.

“Each business is there for a purpose to serve the community,” Sister Carmel says. “Because the community is a farming community, if the farmers haven’t got the rain and the crops don’t come, well everything else is affected. It’s a snowball effect.”

The dryness of the earth even caused cracks in the local swimming pool, leaving the town without a pool through summer. As a result, parents took their children to other



The riverbed of the Avoca River indicates how severe the drought has been in Quambatook Parish.

towns to go swimming and most likely spent their money there as well, adding to problems for retailers in Quambatook.

“Just a little thing like not having a swimming pool here for the summer has had an enormous impact on the town. Normally, people would come up and holiday at the caravan park and swim and play tennis. So those extra people in the town haven’t been around and it’s made a big impact.”

A community Christmas dinner and another dinner paid for with drought relief funding for community activities have helped lift the community’s spirit.

“When things are not going well no one much comes into town, they tend to stay at home. The dinners were good because they created opportunities for people to come together and just sit down and have a talk.”

Country people are known for their resilience, and the people of Quambatook Parish have been ready to help others despite their own problems. When the church took a collection for fire victims one Sunday almost \$500 was donated from the area’s three churches.

“They can always see that there are people worse off than themselves and are prepared to dig deep to help others out even though their own situation is not so great,” Sister Carmel says. “They are very generous in their giving. They have great faith here at Quambatook. They have faith that the rain will come and things will be OK again.” **Scene**

Reducing the risk of a claim

How a school handles incidents such as accidents in the playground can sometimes have a big impact on the likelihood of a claim being made by a child's parents.

With varied facilities, a large number of energetic children and a small number of teachers, it's not surprising the potential for injuries in schools is higher than in other Catholic organisations. In fact, about 80 per cent of claims made to Catholic Church Insurances involve incidents at schools.

While all schools should ideally have a structured Risk Management program in place to help prevent incidents, how well an incident is handled once it has occurred can also play a part in reducing the chance of a claim being made.

"More often than not if a parent brings a claim it is because they feel aggrieved by the way the school has handled the incident," says CCI's National Claims Manager Edmund Fernandez. "We've seen examples where an incident has turned into a claim and the parents have indicated there had not been enough empathy shown by the school."

Keys to handling an incident well include:

- Making sure the injured child is adequately comforted
- Providing first aid treatment as soon as possible
- Contacting the child's parents as soon as possible

It is always better to do something than not doing anything at all. To not do anything in a situation where a child is injured may be regarded as a possible breach of the school's duty of care.

"If a child falls off playground equipment and breaks an arm, the manner in which the incident is reported back to the parents and whether care and proper attention is provided to the child are important," Edmund says. "Staying with an injured child until medical attention arrives can make a big difference."

A teacher or other staff member with first aid training should ideally be involved as quickly as possible, provide appropriate first aid treatment and stay with the student until medical treatment or the parents arrive.

In cases where the injured child is hospitalised, it is important that the care and concern that was initially afforded the child is continued. Some simple yet effective strategies include:

- Sending flowers and a get well card
- Visiting the child at hospital
- Sending school work to the child via the class teacher so he/she does not miss out on lessons

Professional counselling can also play an important role following an incident. Especially for a serious incident, it can be valuable to provide counselling to the injured child, witnesses and even the parents and others who may be traumatised by the incident.

An apology often diffuses a situation where parents are

upset or angry about their child's injury. By acknowledging the incident and apologising, a school may prevent a claim being made. A school may say "sorry" for the fact that the child has had to go through the incident without accepting that it is liable for the incident.

Contacting and communicating with parents

Conveying news of an incident to parents is another important part of the process.

"For serious incidents the notification process is very important," Edmund says. "If it is a serious incident the responsibility is on the school authorities to call the ambulance while at the same time contacting the parents."

In most cases, CCI finds that parents want to be involved in the decision making process so schools are encouraged, unless the matter is very serious, to contact the parents first to find out how they would like the school to manage the incident. An important aspect of this is to confirm if they have ambulance cover prior to calling for one. This could prevent the parents from having to pay a large ambulance bill.

"If it is a serious life threatening injury you should immediately contact the emergency services first rather than calling the parents," Edmund says. "But in other circumstances you may actually have the time to contact the parents to find out how they want the emergency to be handled. For example, if a parent prefers to drive to school and take her son to the hospital, then it's really her choice."

Emergency contact numbers

One of the first things that will be done following an accident is to retrieve emergency contact numbers from the student's file.

Schools should make sure they have adequate and up-to-date contact numbers (such as work, home, and mobile) for every student. If parents may be difficult to contact, then phone numbers should be kept for alternative emergency contacts such as immediate relatives or close friends.

Risk Management

An incident can also provide an opportunity to review aspects of risk management such as supervision and safety of equipment.

"What you learn from a particular incident and how you apply it to future incidents is all part and parcel of good risk management," Edmund says.

"You should review issues of duty of care: whether the facilities you have in the school that caused the accident are safe, whether things need to be done to improve safety on playground equipment and in classrooms, and whether supervision is adequate in the classroom, at recess, or at lunch as well as before and after school hours."

If you have any questions regarding claims, contact CCI's Claims Department on 1300 655 001. **Scene**

Greater choice for investors

Church investors now have a much greater choice of investment options through CCI Investment Management (CCIIM).

As part of an ongoing commitment to provide innovative investment solutions to Church clients, CCIIM has established a new trust structure offering more flexible options to supplement the existing suite of products namely the Balanced, Growth and Catholic Values Trusts. CCIIM has introduced six sector specific investment funds that cover Australian and overseas equities, diversified property and diversified fixed interest.

“The new Trust structure allows investors the opportunity to create their own individually tailored investment portfolio by constructing investment allocations of their choice,” says CCIIM’s Business Development Manager Brian Stieg.

The new flexible trust structure also makes CCIIM unique in offering investment choice at the wholesale level.

The new funds are:

- **Australian Equities**

A diversified mix of Australian shares with multiple fund managers.

- **Overseas Equities**

A diversified mix of international shares with a partial hedge against currency fluctuations.

- **Australian Equities - Catholic Values**

A diversified mix of Australian shares with screening in accordance with CVT policies.

- **Overseas Equities - Catholic Values**

A diversified mix of international shares with screening in accordance with CVT policies.

- **Diversified Property**

A mix of direct and listed property investments.

- **Diversified Fixed Interest**

A mix of defensive assets including Australian and overseas fixed interest, inflation linked bonds and cash.

While the Balanced, Growth and Catholic Values Trusts offer a pre-mixed strategy, the sector funds allow investors to tailor their portfolio to meet their investment strategy. Investors can have a combination of the asset classes provided the total investment equates to 100 per cent across the pools. For example, an investment could consist of 50 per cent Australian equities and 50 per cent overseas equities.

“Investors can choose a combination of options, either all or any one of them,” Brian says. “So if they want to choose a more conservative strategy they can make the allocations accordingly.”

The Diversified Fixed Interest fund, which has exposure to Australian and overseas fixed interest, index linked bonds and cash, is a particularly attractive option and has been producing some consistent returns in the volatile market environment, Brian says.

For more information on CCIIM’s Sector Investment Funds, call Brian Stieg on (03) 9934 3110, Toll Free 1300 655 220 or visit CCIIM’s web site at www.ccinsurances.com.au. [Scene](#)



Helping those in need

The St Vincent de Paul Society is an international organisation that supports thousands of people in need. Each year St Vincent de Paul assists more than 150,000 people in South Australia alone.

Earlier this year, the Society in Adelaide opened a renovated “Night Shelter” for homeless men. The project, which was a joint initiative with the South Australian government, is a good example of what St Vincent de Paul does: helping the needy members of society.

“The objective or mission of the Society is to deepen the Catholic faith of its members, and the way we do that is by sharing ourselves, who we are and what we have, with people in need; and we do that on a person to person basis,” says General Secretary (SA) Basil Tucker.

St Vincent de Paul (SA) has more than 2500 members grouped into about 80 local branches known as conferences – often parish or school based groups. Volunteers are involved in visiting people in their homes to provide support; running the 40 Family Centres (opportunity shops) that provide low cost clothing and household items donated by the public; running the Fred’s Vans (a kind of mobile soup kitchen) that provide food and drink to homeless people; and many other activities that help the disadvantaged.

Other groups within the Society include a Migrant and Refugees Committee that looks after specific needs of migrants and refugees, and an Overseas Partnerships and Developments Committee which looks at ways to support and work with developing countries overseas.

The Society has about 70 full-time employees who play a vital role in coordinating and supporting members as well as managing fundraising and other projects.

“We coordinate things like home visitation and provide training for our conference members, such as in legal aspects of their work, how to establish conferences, or how to raise money at a local level,” Basil says.

St Vincent de Paul also has a media role that can involve commenting on issues relating to the disadvantaged, such as homelessness, poverty, or mental illness.

CCI has a close relationship with the Society as it’s insurance provider in SA. Account Executive Allan Moreton keeps in regular contact regarding matters such as claims and legal issues. CCI is also a sponsor of the Society’s annual conference, which provides a valuable opportunity for members all across the state to get together and share their experiences.

The Society’s fundraising activities make possible a variety of projects and activities from the purchase of Fred’s Vans to building storerooms, or funding travel, accommodation, and food for camps for disadvantaged youth.



Basil Tucker of St Vincent de Paul (SA)

As winter draws closer, community support becomes even more important for the disadvantaged. The Winter Appeal, conducted in April and May, helps many people at a time when they are struggling the most.

“At winter time you see the face of poverty more starkly because the need is more pronounced, people are colder and can’t just sleep out in the open as you might do in the summer,” Basil says. “So our objective is to raise as many funds as we can for assisting disadvantaged people over the winter period – things like blankets, food and clothing. That’s very important.

“We are looking forward to supporting the public to assist those less fortunate than ourselves.”

If you would like to know more about the St Vincent de Paul Society (SA), contact Basil Tucker on 08 8211 6152 or visit their web site, www.vinnies.org.au/SA. If you would like to make a donation to St Vincent de Paul (SA) contact them on 08 8212 5813. **Scene**

Managing low risk contracts with a small monetary value

Using contractors can expose your organisation to the risk of injuries. Selecting a competent contractor and working with the contractor to manage the work can help minimise risk. The following advice is designed to help those organisations in the Catholic community who use contractors for work valued at less than \$2000.

Work performed by contractors may impact on the health and safety of employees or others at a workplace who may be affected when contractors are employed to perform small monetary value work.

Self-employed contractors have an obligation to the community who may be affected by their work at a church or school, including:

- staff
- other contractors
- employees of other contractors
- students
- counsellors
- parishioners, parents and visitors

Cooperation between the contractor and the organisation – be it school or church is an important part of managing risk.

“Effective collaboration between you and your contractor is essential,” says CCI’s National Manager – Risk Management, Hans Buettner. “The nature of today’s work environment and the vulnerability of the elderly and children emphasises the need for proper management and control.”

Duties

The legal duty to manage health and safety cannot be delegated by contract to one of the parties.

“In keeping with all aspects of the work to be undertaken, managing health and safety requires collective effort and commitment of all the parties involved,” Hans says. “Health and safety law embodies this principle.”

Schools are involved in the assessment of tenders and managing a very broad range of contracts. While the health and safety duties of the employer and contractors remain the same irrespective of the size and duration of the contract works, it is important to acknowledge practical issues related to the engagement of small contractors.

Level of risk

A contract with a low dollar value may still involve high-risk activities, such as:

- working in confined spaces
- working at heights
- demolition work
- working with asbestos
- work involving significant hazard to the public

Selecting the contractor

Ensuring that the contractor is competent will help reduce risk. This may be done by assessing the contractor’s competence in advance.

“Although the extent of that assessment will depend upon the nature of the work involved, the same principle applies whether the contract is simple and verbal (eg for minor repairs) or more substantial, for example the letting of cleaning or mowing,” Hans says. “There is no magic formula for assessing competence.”

For more hazardous operations it may be necessary to seek specialist advice.

Helpful indicators of competence are:

- past performance
- work undertaken elsewhere (eg other churches, schools or nursing homes)
- membership of trade bodies
- accreditation by trade bodies
- general health and safety awareness
- organisation and arrangements for health and safety
- commitment to recognised Regulations and Advisory Standards.
- accredited licensing for builders, electricians, plumbers refrigeration mechanics, car mechanics etc



Planning and organising the work

When organising work, the Health and Safety Obligations of the community and the contractor should be taken into account. There may be a need for detailed method statements and ‘permit-to-work’ systems for complicated or potentially hazardous procedures. Potentially dangerous substances, such as adhesives or cleaning fluids may be involved. This will require careful examination of the relevant assessments made.

“In the case of catering or cleaning contracts, for example, contractors may use church or school-based equipment,” Hans says. “It is important to ensure that such equipment is suitable for the job and properly maintained.” Certain items of plant or equipment may be subject to specific statutory requirements.

Obligations relating to the provision and maintenance of plant and equipment may be shared with or overlap the various parties involved, be it diocese, school, CEO, contractor, sub-contractor, or supplier.

“It is important to ensure that responsibilities are clearly allocated and understood,” Hans says.

Health and safety arrangements should deal with the services that the contractor may require when on site and cover the plant/equipment they may bring with them. Special areas for secure storage may need to be set aside.

The nature of the work, the areas within which it is to be contained and the timing of its operation should be carefully planned. Parish and school requirements should be carefully considered in terms of access and egress, playground facilities and general service arrangements (such as food and store deliveries). The organisations evacuation and emergency procedures should be taken into account and contractors made fully aware.

Controlling the work

It is important that the school principal or parish leader liaises with the contractor to establish control and monitor health and safety standards.

“Overall performance should be reviewed regularly and joint arrangements should be in place for the reporting and investigation of any accidents, incidents or ‘near misses’,” Hans says.

Completion of the work

Once work is completed, it is important to check that all equipment and material has been removed and that working areas have been left in a safe condition. Any damage to things such as fixtures, fittings or floor surfaces should be remedied. If equipment has been installed, safe operating procedures and maintenance routines must be clearly identified and understood involving, where appropriate, the hand over of necessary documentation.

It is also wise to ask for certificates of safety/workmanship in the event of an incident or product failure, typically when dealing with building, electrical and/or plumbing contractors.

If you would like more information on Contractors Risks please contact Hans Buettner on hbuettner@ccinsurances.com.au [Scene](#)

Education firsts for Melbourne

When Susan Pascoe replaced Monsignor Tom Doyle as Director of the Archdiocese of Melbourne's Catholic Education Office earlier this year she became the first woman and first lay person to hold the position. She brings to the job more than 25 years experience in education.

Scene: What does it mean to you to be the first woman Director of the Melbourne CEO?

Susan: I don't feel as though I'm in the role as a woman first and a Director second. To me the significant thing is the wonderful challenge of working in Catholic education in a senior role and working with other people so that we can keep it as a really strong system of education.

I do know from the hundreds of letters, cards and e-mails I received that it was a very significant appointment in the minds of many people, particularly women.

Scene: What is your view of Catholic education in Melbourne and Victoria?

Susan: It is really very strong and has a good system of schools in terms of infrastructure. We have a well-educated teaching force and a very strong system of pastoral care in schools so the children are very well cared for. Its real strength is you get incredibly well rounded people who are formed not just as citizens but as Christians as well.

Scene: Is the shortage of teachers a problem?

Susan: There are just enough teachers to go around at the moment, but that doesn't mean the principals have a big choice. There are some areas, such as the country areas, and some subjects, such as the languages, that are very hard to staff. The principals are looking at the situation creatively and doing what they can in the circumstances.

The solution might sound very simple – let more people do education degrees – but it requires the government to make more places available and universities to assign places to education faculties.

Scene: What are your priorities as Director?

Susan: For me it would always be important that the Catholic nature of the schools was first and foremost and was never compromised, and that the religious education

Interview



programs in the schools were of the highest quality and gave the students the best opportunities for faith development during their time at school.

One is to have high quality schools so that people would associate Catholic schools in Victoria as being schools of very high quality. Giving students access to good technology is a fairly high priority. Having a broad curriculum is very important as well.

Looking at it from the point of view of the students: that schooling at Catholic schools in Victoria is a positive and happy experience for them and that they leave with a sound knowledge base and good skills for their future and an understanding of what it means to live as Christians in contemporary society.

Scene: What initiatives are planned?

Susan: At the moment there is a formal review of the office. We'll get a report on 30 June that will provide feedback from principals, parish priests and others about the services we provide. Once all that information is in is I will draft a strategic plan for the Archbishop and once the Archbishop has approved the plan we will make it a public document so that for the period 2004 – 2006 it will be very clear what the priorities are.

In addition to the formal review I am meeting with all of the principals in the first six months to get their perspectives on Catholic education. We are inviting all the parish priests to a consultation, and there has already been a consultation with the congregational leaders. On top of that there is to be an assembly with parents asking them what their expectations of Catholic education are and how their expectations are being met. **Scene**

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

SOUTH AUSTRALIA

Night Shelter opened

During February the St Vincent de Paul Society officially opened the new Night Shelter in Whitmore Square, Adelaide. Both John Lemm and Allan Moreton were among the official guests invited to witness the opening by the Honourable Mike Rann, Premier of SA and the blessing of the premises by the Archbishop of Adelaide, Philip Wilson.

The new shelter is a credit to the work of the many volunteers of St Vinnies and in particular to Mike Wockel, manager of the Shelter for the numerous hurdles he has had to overcome to complete this much-needed project. The facility provides the homeless with predominantly individual rooms, creating a sense of belonging which Mike believes assists greatly with their transition back into mainstream society.

QUEENSLAND

New Auxiliary Bishop

Father Joseph Oudeman was ordained as an Auxiliary Bishop to the Archdiocese of Brisbane at St Stephens's Cathedral, Brisbane, on February 11.

Father Oudeman previously served as a Dean of Ethnic Chaplains in the Archdiocese. He replaces Bishop John Gerry who has retired after being a priest in the Archdiocese for 52 years and as a Bishop for 27 years.

Born in the famous medieval town of Breda, the Netherlands in 1942, Bishop Oudeman and his family immigrated to Australia in 1956. He completed his final year of education at St Patrick's College, Ballarat before entering the Capuchin seminary outside Sydney in 1957. He was ordained in 1966 and holds educational degrees from the Gregorian University in Rome and the University of Queensland.

The 60-year-old friar is the first Dutch-born bishop in Australian Church history.

Baby Oliver Zylstra

It is with great joy that CCI announces the birth of young Oliver Zylstra, born 12 March 2003 at 9lbs, 9oz to parents Deana Zylstra and her husband Tony. Deana works in the Queensland office as a Client Liaison Officer and is presently on maternity leave. Tony and Deana are thankful for all your well wishes.

NEW SOUTH WALES

New Workers' Compensation staff

The NSW office welcomes new staff to its Workers' Compensation Department. They are Dean Cattley, Bradley Nightingale, Daniela Talevska and Vivienne Toll.

VICTORIA

Father Brosnan farewelled

More than 2000 people filled Melbourne's St Patrick's Cathedral on 3 April for the state funeral of Father John Brosnan who died in March aged 83.

Archbishop Hart spoke of Father Brosnan's relationship with Ronald Ryan, the last man executed at Pentridge, and his efforts to end capital punishment. Fr Brosnan was Pentridge Prison chaplain for 30 years.

The Brosnan Centre in Brunswick continues to help the young homeless and the unemployed being released from prison.

Fr Brosnan was ordained in 1945.

Risk Management



Standing (l to r): Julia McIvor, Harry McNaught, Jaromira Kohoutek. Sitting (l to r): Jane Curry, Frances Faux, Hans Buettner.

One of Catholic Church Insurances' customer service goals is to assist organisations to identify and manage their risks – be it property or people.

Risk Management is a systematic process of identifying and evaluating potential areas of risk which may cause loss, and then selecting and implementing appropriate techniques for managing those exposures.

CCI's Risk Management department has the important role of advising and partnering with clients in the areas of parish, aged care, health care, welfare and education to help reduce risk and, therefore, claims.

"The purpose of the Risk Management team is to serve church by providing high calibre resource where it is needed most," says National Manager – Risk Management, Hans Buettner. "The clients' needs are risk management, duty of care and property, so we help them protect property and people."

Rather than provide prescriptive advice, the Risk Management team provides options for clients that they can consider implementing to manage their risk.

"We are not a regulator, instead we are there to partner with our clients and serve," Hans says. "More than anything we need to bring in cultural change. The traditional way would be to wait until the accident happened and then you fixed it. We are trying to get the systems in place that will prevent the accident from happening in the first place."

Although the team is small its members have experience in a wide range of areas relevant to Catholic organisations.

"The strength of the group is that we are small and all come from different backgrounds," Hans says. "Each team member is a general practitioner who can specialise on demand."

National Risk Manager Hans Buettner, Jaromira Kohoutek, Draftsperson and Julia McIvor, Administration Coordinator are originally from various Engineering Services backgrounds and together have had 30 years experience in various aspects of Risk Management with CCI. Risk Officer Frances Faux has a nursing and OH&S background; State Safety Manager (NSW) Harry McNaught is from education and OH&S; and Risk Management Assistant Coordinator Jane Curry has a healthcare background.

Between them their responsibilities include responding to client queries, offering consultancy services which cover liability, property and OH&S audits, providing education programs, assisting clients with the implementation of RM systems, managing CCI's alarm program and web-based duty of care helpdesk, and collecting data on injuries and other incidents.

Paula Magliulo – Account Executive

CCI's South Australian office has a new Account Executive, but she's not a new face around the office. Paula Magliulo has changed roles at the SA office after five years as a Client Liaison Officer. Prior to that she worked for a number of years as a supervisor in charge of the Personal Lines department.



Paula took up her new job in February following the departure of Charmaine Noble in December last year. She brings to the role a good knowledge of CCI's clients having provided support to Charmaine and the other Account Executive Allan Moreton.

Paula has been with CCI for almost 11 years. "I very much enjoy the culture of CCI," she says. "I find that CCI is very different to the commercial world, which is based on incentives, whereas here it's about how we can provide the best service possible."

In her new role, Paula will have responsibility for clients in the Port Pirie Diocese and the northeast of the Adelaide Archdiocese.

"I have a huge passion for customer service so I'm really looking forward to getting out there," she says. "So far the clients I've met have been fantastic; they look forward to you going out there and helping them."

Paula's interests include dancing, movies, volleyball and bike riding. She is engaged to be married later this year.

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