

SECURITAS

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Offering a helping hand

Sr Teresa Taggart recognised for services to the community

VIEWPOINT



Hello and welcome to this issue of Securitas.

The feedback we have received on our new look publication has been both encouraging and complimentary. Thank you to all of you who passed on comments and feedback. Catholic Church Insurances is committed to providing you with the most relevant information on all your insurance needs.

We recently sent out a Half-yearly Review of our operations to 31 December 2003. In this document we stated that the encouraging trends of the last financial year 2002/2003 have continued for the first six months of this financial year to 31 December 2003. Our results are positive and reflect the combined effect of improved investment markets, including the All Ordinaries Index up 10.2% for the period, and a favourable development in relation to claims – two of the key influences on the results of insurers.

Whilst it is still too soon to predict our final position for the year, the outlook for the remainder of the 2003/04 financial year appears positive and we are confident of being able to make a substantial contribution to the Church in the fulfilment of its mission.

As we have reported previously, risk management is a major company wide focus as we look for new ways to help clients reduce their exposure to losses. At Catholic Church Insurances we have assembled a dedicated risk management team with a broad skill base that enables us to apply best practice and solution based risk management initiatives to help clients with their risk management issues. I am pleased to introduce the Catholic Church Insurances Risk Management team to you in this edition, and invite you to make full use of their wide range of skills and experiences.

Don't forget the 2004 Catholic Church Insurances' AFL Footy Tipping Competition. It's not too late to join. The competition is open to all clients, friends and family and there are some great prizes on offer. All relevant details are available on our website – www.ccinsurances.com.au

May I take this opportunity to wish you and your loved ones a peaceful Easter, a time to be together and to reflect with each other.

As we celebrate the Resurrection of Christ, may the spirit of Easter be with you.

Best wishes to you all,

Peter Rush
General Manager, Catholic Church Insurances

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WHAT'S NEW?

Church Focused Customer Service

Catholic Church Insurances regularly conducts surveys of our Church clients to find out their perceptions of our service levels. We now have results from surveys conducted in early 1997, late 1998, 2001 and now 2003.

2003 survey goals :

- Measure perceptions of Church clients towards Catholic Church Insurances' products and services and what movements have occurred since the previous survey.
- Identify the current drivers of satisfaction.
- Determine the appropriateness of Catholic Church Insurances' internal and external communications.

Results

Along with analysis of individual questions, the results of the survey were calculated to give us an overall Customer Satisfaction Index (CSI) score. The CSI score for 2003 was 76% – a slight drop from the 2001 score of 79%, but still very strong compared to the 1998 CSI score of 60%.

Thank you to all who took the time to complete the survey. We can assure you that we will be taking the results seriously and making improvements where you have advised us change is required. We have received an unprecedented number of freehand comments from this survey and wherever possible we will act on those comments and suggestions during the coming year.

If you have any further questions or comments relating to the Customer Satisfaction Survey 2003 please refer to your State Manager, Account Executive, or you can make comments or suggestions via our website at

www.ccinsurances.com.au/feedback-log.html

Half-yearly Review to 31 December 2003

We recently sent our clients a Half-yearly Review of operations to 31 December 2003.

In this document we stated that the encouraging trends have continued for the first six months of this financial year to 31 December 2003. Our results are positive and reflect the combined effect of improved investment markets, including the All Ordinaries Index up 10.2% for the period and a favourable development in relation to claims – two of the key influences on the results of insurers.

While it is still too soon to predict our final position for the year, the premium increases over recent years have gone a long way to addressing the inadequacy of previous premium levels and are much more capable of supporting the level of claims, particularly in the difficult liability classes of our business.

The outlook for the remainder of the 2003/04 financial year appears positive and we are confident of being able to make a substantial contribution to the Church in the fulfilment of its mission.

Risk management accreditation

As we have reported previously, risk management is a major company-wide focus as we look for new ways to help clients reduce their exposure to losses. Our Account Executives across Australia are undertaking further studies, to improve their ability to provide broader risk management services to clients.

Successful completion of this course will result in their gaining accreditation as QSA Accredited Safety Auditors and will provide them with a much broader knowledge of risk management processes.

Distributions of dividends and rebates to policy holders

The dividends to shareholders and rebates to policy holders – which for the 2002/03 financial year totalled in excess of \$5 million – have now been distributed.

A positive result has allowed the Board of Directors to approve profit-sharing distributions to the Australian Catholic Bishops' Conference, Catholic Dioceses, Religious Institutes and policy holders, bringing the total distributions to \$66.15 million over the past 25 years.

Within the insurance industry, the allocation of rebates is unique to Catholic Church Insurances and underpins our support of Church. Catholic Church Insurances operates to serve Church and the distribution of dividends, grants and rebates provides great assistance in the fulfilment of its mission.

Sharing the responsibility

Everyone in the community has a role to play in the education of children, but no one perhaps plays so vital a role as parents and carers. Parents & Friends Associations operate in most states of Australia and are involved in a wide range of school-centred support activities, from the development of education policy and practice, to fundraising. Studies have shown the positive impact the involvement of a parent in their child's learning can have. Organisations like the Parents & Friends Association, provide the framework to take this involvement and support beyond the home environment, and create something that can benefit the entire school and community. In this article we look at the kind of work being carried out by these important groups and discuss the insurance issues that should be considered.

Associations operate differently across the states, we have based this article on the information provided by the Federation of Parents & Friends Association in Queensland.

The role of the Parents & Friends Association

A Parents & Friends Association works to establish beneficial partnerships between home and school, parent and teacher. It is the only organisation officially recognised by the Church and Catholic education authorities as representing parents. Parents & Friends Associations in Queensland structure their work around a series of aims and objectives, set by the Federation and diocesan committee, laid down by the constitution and approved by the Catholic Bishops of Queensland. They include:



- develop at their school a Christian community of parents, teachers and students
- plan with the principal and others, eg parish priest and school board, the development of policies, policy change and generally the future welfare of the school
- provide additional resources and facilities to improve the educational opportunity for the students
- assist the school in the whole Faith Education program by participating in the planning and implementation of masses, liturgies and other spiritual activities to strengthen the faith life of the school
- plan and organise functions associated with the social, sporting, cultural and educational life of the school and school community
- represent both parents and their concerns to the appropriate authorities.

In order to meet these objectives, an Association involves itself in many activities, from the coordination and manning of working bees, where major maintenance to buildings and grounds may be carried out and functions like school dances, camps and sports days, to the purchase of expensive goods and services. In effect exposing themselves to all sorts of potential insurance and personal risk. An understanding of the insurance requirements that apply to their work is essential.

Insurance cover

As a Parents & Friends Association is not an incorporated business, it is covered under the umbrella of a System or Order-owned school liability insurance policy. These policies cover all office bearers and members for public liability. The cover extends to all school, parish or diocesan related activities, including any function, held under the auspices of the Association, regardless of location (as long as these functions do not contravene Local, State or Federal laws). It is important that all functions and activities have the written consent of the School or the Parish authorities. Cover does not extend to social outings involving school employees and parents/friends.



Under this system, any purchase of substantial assets, or major contracts or projects entered into involving borrowed funds or the like, should be entered into in the name of the school, which is backed by a legally entity. This requirement should not diminish the Association's say in the use or management of an asset, or in the running of projects – it is simply that the legal part of the purchase or contract must be in the name of the legally recognised body – ie the school. So for example if a Parents & Friends Association had raised funds to purchase a new bus for the school, the insurance, registration and any contract should be put in the name of the school, not of the Association or of any member. For building contracts or new assets, additional insurance may be required. To ensure you are fully covered contact your Catholic Church Insurances Account Executive.

Assessing risks

The best way to reduce risk is to implement strategies to reduce your exposure to potentially dangerous situations. A formal risk management plan is a vital part of any Parents & Friends Association's operation. Here are a few useful tips to get you started.

- Plan your working bees and activities carefully and ensure that all volunteers are supervised. Have all mechanical or electrical equipment professionally checked on a regular basis to ensure that it is safe to use.
- Do not undertake specialist tasks such as tree lopping, building demolition or extensive construction work without professional advice and supervision.
- Make sure lighting is adequate for all night time functions and check areas to ensure that visitors will not trip or injure themselves while at your event.
- If your site has unusual or potentially dangerous defects, like cracked footpaths or hanging tree limbs, rope these areas off and/or draw attention to them when visitors are at your school.

If you would like more information on risk management strategies or insurance cover for Parents & Friends Associations, contact your State Manager, call Catholic Church Insurances on 1300 655 001 or visit www.ccinsurances.com.au

If you would like to know more about establishing a Parents & Friends Association within your school community contact the diocesan office in your State.

EASTER

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A journey in faith

Each year during Easter, adults around the world share a special ceremony as they are initiated into the Catholic Church. This Easter we share with you just one of the many stories about of how this experience has affected people's lives.

Nathan

I was drawn to Catholicism like a magnet is drawn to metal. Every time I entered a Catholic Church I could feel the presence of what I now know to be God around me. This presence then became prominent in my daily routines but it was not until my local Parish Priest's 25th year of ordination mass at which I was playing music (the first time I had been inside my local Parish church) that I decided to become a Catholic. I was so impressed and comforted by the feeling of love and sense of belonging that I felt with the community of St Michael's in Ashburton, and the Scriptures and Sacraments of the Catholic Church that I decided I wanted to be a part of it, to belong to this community and to this faith.

At Easter 2003 I was baptised, confirmed and received the Eucharist. Since this time my journey has continued. Every day my faith grows stronger and I feel the wonderful presence of God around me. I reflect on the Gospel and live my new faith in the manner I have been shown by my local Parish community and the wider Catholic community, who I now see as my 'second family'. A friend told me that my conversion was just a 'phase', but it isn't. Being a Catholic is for life and I'm proud to be able to call myself a Catholic.

Steve

Nathan and I share an interest in music, which is how we came to meet at an open jam session held at a mutual friend's studio. Not long afterwards, he started coming along and playing with the Sunday mass team. He's a good guy, and a hell of a violin player – we hit it off from the start. Still, I was fairly apprehensive when our Parish Priest asked me to be his sponsor into the Church – partly because of the time commitment involved, but mostly because I just didn't feel like I was a particularly suitable choice. But Fr Bill assured me so I accepted.



Photo: John Casamento

L to R Steve and Nathan.

Next thing I knew, I was attending weekly meetings with the RCIA team. The meetings focus on a single topic, for example 'Reconciliation'. They are designed to help the 'new guys', but I was surprised by how much I learnt (or re-learned) about the Catholic faith and the Church. Each meeting was also an opportunity to talk with other adults about your shared faith – which when you think about it, is not something you get to do very often. I personally got a lot out of these discussions.

At the Rite of Election, held at the Cathedral, it was quite inspiring to see all of the Catechumens and Candidates and realise that we were sharing this journey with so many people from parishes all over Melbourne. The highlight for me was the Easter Saturday vigil mass when our Catechumens were baptised, confirmed into our faith and welcomed

as 'full' members of our Church. As well as celebrating a milestone in the journey we had started together many months earlier, there was something about the ceremony that evoked in me a connection with the practice of the earliest Christians 2000 years ago.

Reflecting on my experience, I realised that helping Nathan make his journey in faith has strengthened and renewed my own faith and given me a stronger connection with our local Church community – I will always be grateful for the experience.

Nathan was baptised and confirmed during Easter 2003 and Steve was his sponsor. Both are from St Michael's Parish in Ashburton, Melbourne.

This article originally appeared in the 29 June 2003 edition of Kairos. We thank them for sharing this story with us.

HEALTH

Risk management in aged care

In recent times the law relating to medical negligence claims in Australia has undergone significant change. The Commonwealth and the States have made changes in an attempt to reform the law in this area, essentially making it more difficult for patients to bring successful claims and limiting the amounts of damages.

Aged care is however, likely to become an area of concern, given the ageing of the population, the reduction in the nursing workforce and the increasing fiscal pressures on health care services.

Negligence actions

Patients in the care of a facility are owed a duty of care, by the staff who attend to their health care needs, by the operator of facility and by any other health care provider who is contracted to care for them. The duty of say, nursing staff, is to deliver the care of a reasonably competent Registered Nurse (RN) or Enrolled Nurse (EN). If care falls below that standard and causes a patient to suffer injury, a claim for damages will probably succeed.

A duty of care is also owed to those who could reasonably be anticipated to suffer injury as a consequence of an injury suffered by a patient. Where a relative of a patient suffers a psychological disorder as a result of seeing or hearing of a loved one being injured, a negligence action may also be brought by a relative.

Administration of medications

Medication administration is an area of particular concern, as errors are often made. Administration refers to the actual giving of drugs either orally, intravenously, rectally or by any other prescribed route to the patient.



When deciding cases of medical negligence the Court measures the conduct of the subject of the claim against the duty owed by the health care provider as previously outlined. It is likely that any court when considering whether or not an RN provided care of a reasonable standard would be of the opinion that reasonable care would require the five R's be observed; right drug, right route, right dose, right time, right patient.

Consider the following scenario:

- Elderly male patient prescribed Methotrexate for chronic rheumatoid arthritis, one dose, twice a week.
- A mistake occurred in administration and the patient was administered the drug daily for a week. The patient died and a family member threatened a claim for nervous shock, on the basis that the negligence in the administration of the drug had killed his father and his father's death caused him to suffer psychiatric illness.

This example clearly demonstrates that the administering nurse did not accurately read the prescription, as to dose or time. A Court would find the nurse negligent.

Medication: procedures for adverse effects

The law places ever-increasing demands upon health care providers. Nurses may not merely say, it is what was prescribed. The duty of a nurse to a patient is independent to the duty of the prescriber to the patient. An experienced nurse may be required at law to enquire as to the appropriateness of the prescription of a certain drug, dose or route, where that experience would suggest a prescriber error.

When the wrong drug is given, follow internal procedures for 'adverse events' eg:

- alert the treating doctor
- monitor the patient for adverse reactions
- follow the orders of a treating doctor
- document – eg incident report
- inform the supervisor or nurse in charge of shift
- review the system and procedures (policy documents of the facility) and identify if improvement can be made to rectify the problem that caused the incident.

This article was provided by TressCox Lawyers, Australia.

RISK MANAGEMENT

Introducing the Risk Management team

Helping our clients manage and minimise their exposure to risk is one of the most important aspects of our work at Catholic Church Insurances. We spoke to Hans Buettner, National Manager Risk Management Services, about his team and their work.

Risk Management at Catholic Church Insurances is about providing a complete service for our clients and the most correct and accurate advice. We find that the best way to help is for us all to work in partnership, finding the right way to help identify, plan, implement and monitor positive change strategies. In our experience, when clients are active participants in the risk management process, the continued success influences the work place to a realisation that risk management is a practical and sound asset and liability management expected by a facility manager or community service provider.

We aim to successfully merge with each client's existing operation, work seamlessly within their team and exit at the right time so as to avoid duplicating or indeed contradicting good and hard work already done. Our broad skill base enables us to apply best-practice and solution-based risk management initiatives to help clients evolve to become general managers of their unique risks.

We pride ourselves on being able to identify gaps and adapt to the clients environment. To this end we bring together a group of people with broad science, engineering and education backgrounds, keen to share their experiences. Our key differentiator to other risk management providers is that we provide our experience and expertise at no charge, allowing our clients the freedom to spend the necessary money on fixing the problem rather than receiving the advice.



L to R Jim, Jane, Sue, Julia, Harry, Jaromira, Hans and Frances.

At Catholic Church Insurances we share with clients the seven C's to the management of risk, aimed at removing unnecessary complexities:

- 1. CHANCE**
– of an event, threat or hazard
- 2. CONSEQUENCE**
– may be loss, injury, death, or clean up
- 3. COMPARE**
– with others to find solutions
- 4. COST**
– funds required to detect and mitigate chance or consequence
- 5. CHOICE**
– find the best combination of solutions
- 6. CORRECT**
– make sure it's the right fix for each identified risk
- 7. CHECK**
– monitor and adjust the fix if required

How we can help

Our service is all about providing clients with the kinds of resources and assistance that enable them to proactively deal with risk, rather than simply delivering a solution to them. We offer a balance of information and field based assistance within our limitations of affordability and available resource.

Information

All Catholic Church Insurances clients have access to a reliable source of useful, practical information on risk management. For many, this information may be the only assistance required. For others, who may require field advice, accessing this information as a first step will ensure maximum value from our time on site.

The information available comes in the form of regular bulletins and on-line reference and learning programs. This information is available to our clients via:

- The Risk Management Website
www.ccinsurances.com.au
- The Risk Management Helpline
1300 660 827

Field staff

Good risk management commences at the design, purchase and recruitment stage. We've recruited a high calibre team of skilled professionals, who are ready to roll out risk management programs in partnership with clients. Field technicians provide start-up risk management programs right through to a gap service for those who have their own risk management system.

The team

Hans Buettner CPRM, FRIMA, FEOIEAust

National Manager – Risk Management Services

Hans joined Catholic Church Insurances in 1991. A Certified Practising Risk Manager, Fellow member of the Australasian Institute of Risk Management and Institute of Engineers of Australia, Hans developed the National Property Risk Management program and recently accepted an executive management role within the company, taking responsibility for steering the National Risk Management Services team.

Hans is actively involved in a number of Australasian technical and education advisory committees as part of Monash University and the Australasian Risk Management Institute.

In 1999 he was awarded the national highest achieving graduate of the AIRM Graduate Certificate of Risk Management at Monash University.

Harry McNaught MAIRM, MSIA

State Safety Manager NSW

Before joining Catholic Church Insurances in 2003, Harry worked for ten years as the Diocesan OH&S Coordinator in Rockhampton. He began his career as a teacher, going on to work as a deputy principal, principal and to complete a Masters in School Management on effective implementation of OH&S.

Harry advises and assists clients in NSW in need of general and specific OH&S issues.

Jane Curry IRMA Adv. Dip Myotherapy

Risk Liaison Officer

A qualified Myotherapist, Jane's background gives her a practical knowledge of human anatomy and physiology, which assists her greatly on her role. Jane administers the on-line Health and Safety Program, is involved in incident data entry/analysis and the On-line Safety Library.

Jaromira Kohoutek

Property Fire Surveyor and Draftsperson

Jaromira is a qualified Mechanical Services Draftsperson. She began working for Catholic Church Insurances in 1992 and since this time has been responsible for the preparation of security and fire detection layouts for clients around Australia.

Jaromira is responsible for designing emergency evacuation plans, fire detection, emergency lighting and fire fighting equipment layouts for clients.

Julia McIvor

Administration Coordinator

Julia has been with Catholic Church Insurances for over 12 years. She assists with various initiatives, is responsible for the Alarms Program and provides support and advice to clients via the On-Line Safety Help Desk.

Providing risk management advice to clients and assisting in the administering of the team's programs is her top priority.

Sue Kay

Risk Officer

Sue was Manager of the Victorian Automobile Chamber of Commerce, Occupational Health and Safety Unit and OH&S Coordinator for WorkSafe Victoria before working for Catholic Church Insurances. She has tertiary qualifications in OH&S, and is currently undertaking a Masters Degree in Public Health.

Sue joined Catholic Church Insurances in 2004 where she is responsible for auditing and consulting with parishes, schools, colleges and hospitals on aspects of OH&S and general risk management.

Frances Faux

Risk Officer (VIC & TAS)

Frances is a Registered Nurse Division 1, with post-graduate qualifications in nursing and OH&S. She has twenty years experience in operating theatres, community nursing in schools and OH&S in private sector manufacturing. Frances joined CCI in 2003, where she is responsible for auditing and consulting with parishes, schools, colleges and hospitals on aspects of OH&S and general risk management.

Jim Sfinas

Risk Officer (NSW & QLD)

Jim has a biological sciences background. He began his career as an environmental research scientist but has also worked as a compliance and policy officer for both State and Commonwealth Government. His career has been varied but hazard and risk management has always been the common thread.

Jim joined Catholic Church Insurances in 2004 where he is responsible for auditing and consulting with parishes, schools, colleges and hospitals on aspects of OH&S and general risk management.

Delivery

We address our challenge of delivery by prioritising levels of affordable service based on the level of need and the commitment to develop and implement fit for purpose risk management initiatives to reduce the likelihood and consequence of loss and injury. However, we know that we cannot service all of those in need immediately, and as such, have created the On-line Safety Library for clients to develop preliminary risk controls in preparation for a Risk Officer to assist with implementation.

There are no secrets in managing risk and we encourage clients to share their experiences and successes with colleagues and us, so that we may pass on the **common sense** discovered by many to become **common knowledge** for all so that it may become **common practice** in Catholic facilities throughout Australia.

www.ccinsurances.com.au

Risk Management Helpline 1300 660 827

Turning investment into income

2004 is a milestone year for CCI Investment Management (CCIIM), according to Business Development Manager Brian Stieg. Last year CCIIM, a wholly-owned subsidiary of Catholic Church Insurances, celebrated three years of successful operation and moves confidently into a fourth, with ambitious plans to further expand its offering to better meet the needs of Church clients.

Launched in September 2000, during one of the most volatile investment periods in 30 years, CCIIM has proven itself to be a real player in the market, performing extremely well in the face of poor conditions, managing to deliver strong, consistent returns and increasing funds under management to upwards of \$60 million. CCIIM's Balanced Trust has performed particularly well, in some cases outperforming several large balanced funds in the market over the last three years. CCIIM has not only performed well over the last three years, it has also grown and expanded its product offering. The Fund, which started out with two products, Balanced Trust and Growth Trust, added the Catholic Values Trust (a socially responsible investment option) in 2002, in response to client demand, and opened up sector options to all clients in 2003, enabling them to choose their own investment mix rather than a pre-mixed option – quite unique in the wholesale investment market.

"We are continually working to offer our clients more", Brian told us. "The benefit of our specialist licence, which restricts us to only offering investment products to clients within the Catholic Church, is that it allows us to be absolutely focussed on Church investment needs, which differ in many ways to the investment needs of the general business community."

In line with this specialised focus, Brian and his team are currently working on an income based product, aiming to provide a regular income stream to the investor,



Brian Stieg, Business Development Manager CCIIM

essential to many organisations in the Church community for the funding of their mission. "The product we are looking to develop will seek to deliver a quality income, performing better than some of the current short-term investment options available but with a similarly low level of associated risk", says Brian. "If we are successful, we can see this product having an enormous impact on the day-to-day operation of organisations within the Catholic community, who up until now may not have found the right investment product for their needs."

Brian and his team offer a very personal level of service to clients and are always available to talk to groups or organisations. If you are interested in discussing your investment portfolio with CCIIM please contact Brian Stieg by calling 1300 655 220, or visit www.cciinsurances.com.au/ciiim to find out more about CCIIM.

"The benefit of our specialist licence... is that it allows us to be absolutely focussed on Church investment needs."

CCIPEOPLE

Tony Ricci



Tony Ricci joins the Catholic Church Insurances NSW team this quarter as the new Account Executive responsible for the Lismore Diocese and various regions throughout the Sydney Diocese (eastern suburbs and CBD).

Tony began his career in the insurance industry 25 years ago when he joined GIO straight from school. During his time with GIO he held both underwriting and account executive positions within their corporate, public sector and reinsurance areas, working for the last 15 years as an account executive for GIO Business Insurance.

An active person who enjoys surfing and snow skiing, Tony left GIO 12 months ago and took a year off to renovate the home he shares with wife Michelle and their 12 year old son Matt. He sees his new role with Catholic Church Insurances as integral to the delivery of the company's vision 'Serving Church'.

"I'm there to deliver the highest possible standard of service to our clients", he told us. "From what I have seen so far, Catholic Church Insurances is dedicated to its clients. Not only to meeting their immediate needs, but really going that extra mile and exceeding expectations. I'm thrilled to be part of the team and hope that my efforts will enhance what is already being done."

"The company is dedicated to its clients. Not only to meeting their immediate needs, but really going that extra mile"

NSW & ACT Workers' Compensation team



L to R Sharon, George and Kerrie

George Darouti, Workers' Compensation Manager for NSW and the ACT and his team look after the workers' compensation needs of almost 4,000 Church clients from all over NSW and the ACT.

The team is made up of 22 key staff, split into three key areas – Claims, Injury Management and Underwriting. These groups are headed up by individual managers who have worked for Catholic Church Insurances in the Workers' Compensation area for between six and

12 years. They are Kerrie Dixon, Injury Management Manager, Sharon Packer, Claims Manager and Sergio Galizio, Workers' Compensation Underwriter.

Helping clients minimise their exposure to risk, both financial in terms of premiums and productivity, and physical in terms of OH&S issues, injuries and claims, is the team's collective goal. Catholic Church Insurances classification as a specialist insurer enables them to offer this service to Church clients at competitive premium rates, when compared to the rest of the market.

"Helping clients minimise their exposure to risk, both financial and physical"

Working on the principle that prevention is always better than cure, they work closely with their clients, visiting the majority of clients on average three times a year, and helping them manage existing claims, establish, implement and monitor risk management strategies that can meet their business and staffing needs.

SPECIAL PEOPLE

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Helping those in need

On Australia Day this year Sister Teresa Taggart, a Sister of the Order of St Joseph's, received an Order of Australia for her service to the community, as an advocate for the development of policies and professional standards to assist homeless families.

Sr Teresa, who has worked in social welfare all her life, helped to establish the St Joseph's Family Care Centre in South Australia in 1985. The Centre, which has been set up under the charism of Mary McKillop, works intensely with homeless families, to help them regain their confidence and re-enter the community.

The centre comprises of ten houses where families in crisis can be placed. In the past 12 months the Centre has assisted some 89 families, who stay on average 12 weeks – many families require longer stays due to the lack of affordable housing for those on low incomes. Sr Teresa sees the demoralising effect the cycle of homelessness can have on people, and the drastic impact it can have on children. To try and help, the Centre has developed a special program focussed on school-aged children in their care. As part of the program, a professional Children's Support worker goes into the local schools and works one-on-one with the children. Then the same Children's Support worker helps them with issues around behaviour as part of an after-hours program. Their aim is to bring the children up-to-speed with their peers, so that school might become a more interesting option. "We have found that school can be particularly difficult for these children", Sr Teresa told us. "They've been forced to move around so often and have often missed out on a lot of school along the way."



Sr Teresa sees homelessness as much wider-spread than many people think. When many of us think of homelessness we see the old stereotype of the 'drunks in the park', but the situation we are facing now involves whole families who, through financial difficulty, domestic violence or any number of other crises, are no longer able to find adequate accommodation. Sadly, these families may not be visible, because people do not automatically assume they are homeless when they see them on the street, but the Centre is full virtually all the time, and the problem is becoming worse as less and less money is put into housing by both the State and Federal Governments. "We all need to do what we can to raise the consciousness of people who have any position of responsibility for how Australia functions", says Sr Teresa. "We must, wherever possible, encourage governments to change in their attitude towards looking after the disadvantaged in our community – to do our bit to awaken people and not accept that this is ok in Australia."



Sr Teresa and the St Joseph's Centre have a close relationship with Catholic Church Insurances. Allan Moreton, Catholic Church Insurances Account Executive in South Australia, has worked closely with Sr Teresa for the past 12 years. Allan believes the honour awarded is a fitting recognition for her contributions to the general community and the Sisters of St Joseph. "Sr Teresa performs her role with great strength and determination, yet manages to always exercise a great deal of care and compassion in managing the Family Care Centre", Allan told us.

As part of Catholic Church Insurances' Care to Share Christmas projects campaign in 2003, the company provided assistance to the St Joseph's Centre to help them continue with their exceptional work. We congratulate Sr Teresa on her dedication to her mission and wish her continued success.