

# Part of the Church family



# The Story of Catholic Church Insurances

## History

### Our History

Catholic Church Insurances has now been protecting the interests of the Catholic Church in Australia for 90 years and understands like no other company the unique insurance and financial needs of Church organisations.

In that time, we have evolved from simple origins as a company offering fire insurance for Church properties into a diversified general insurance and financial services provider.

Catholic Church Insurances not only offers a full range of insurance products but also provides superannuation for Church employees via the National Catholic Superannuation Fund, which is administered by our superannuation department.

We also offer a Church-owned investment management service through CCI Investment Management Limited.

### Serving You

Catholic Church Insurances' covenant is to provide unparalleled protection for the Catholic Church, its people and its assets without losing sight of the co-operative principles and the mutual values that remain central to our philosophy.

We achieve this through our dedication to service and management excellence, as well as complying with the highest degree of probity and responsibility in conducting our business.

Catholic Church Insurances is owned by the Catholic Dioceses and Religious Institutes in Australia, which are represented on the Board of Directors. We are sustained by a prudent leadership team, which operates under the guidance of the Board of Directors and is wholly committed to serving the Church community.

Catholic Church Insurances is backed by \$64 million of shareholders' funds and has total assets in excess of \$336 million.

With state offices Australia-wide and dedicated mobile account executives, we are well equipped to deliver our broad range of services to the Church community.

### Enriching Church Missions

While the focus of our business will always be to deliver optimum insurance protection, supporting Church missions remains Catholic Church Insurances' underlying priority.

We achieve this through the company's operating differentiation, whereby surpluses, after expenses are paid, are returned to shareholders and policyholders. These rebates enrich the Church missions by fostering its pastoral, education, health and welfare work.

In this way, we have returned more than \$60 million to the Catholic Church in the last 24 years.

### Products and Services

Catholic Church Insurances' general insurance section offers insurance protection to two sectors. The first sector covers:

- property, motor vehicles, liability, personal accident and workers' compensation for parishes, schools and other educational facilities, hospitals, nursing homes and other healthcare services, welfare organisations and other Church or Religious Institutes in Australia.

### The second sector covers:

- residential house and contents insurance and personal accident insurance (for adults and children) to the broader Church community.

We are constantly reviewing our clients' insurance programs and also provide specialist services in the following areas:

- analysis, identification and evaluation of risks;
- planning, implementation and maintenance of insurance programs;
- risk management and loss control – including property, liability and other surveys;
- effective management of claims;
- evaluation of contracts and tender documents for construction activities.

### Confidentiality

Senior Catholic Church Insurances staff regularly liaise with Church authorities and are privy to information of a highly sensitive nature. In such circumstances, strict confidentiality is always paramount.

Similarly, the confidential manner in which we handle claims against institutions guards the high reputation enjoyed by Catholic schools, hospitals and other healthcare and welfare agencies of the Church.

## Our Mission

The mission of Catholic Church Insurances is:

*"To provide on-going security to the Catholic community by identifying and ethically servicing its insurance and related needs".*

Our company is required to operate a sound commercial insurance operation, which complies fully with Australian legislation and prudently manages the funds entrusted to the company. Through our mission, we strive to move beyond our insurance responsibilities by providing other services and support to the Church.

## Our Vision

Our vision is focussed on the Catholic community:

*"To work in partnership with the Church in all areas of its missions".*

In addition to forming partnerships with peak Catholic bodies in areas such as health, education and faith, Catholic Church Insurances channels surpluses back to the Church. Parishes all around Australia benefit from these co-operative principles, which are derived from our company values and assist in fulfilling our vision.

## Our Values

### **Honesty**

Catholic Church Insurances strives to ensure honest and ethical management of our responsibilities. Many of our operations are controlled by legislation, which requires regular reporting and audit. In addition to fulfilling these obligations, we aim to show honesty and respect to our clients when privy to sensitive and confidential information.

### **Fairness**

Our fundamental principle is the provision of a fair and equitable claims service. Good management of the business ensures fair value for a quality service.

### **Commitment to Serve**

Catholic Church Insurances has loyal and committed staff members and we pride ourselves on providing the best service possible. We are empathetic to the values of the Church and reflect these values in our working day.

# Our Strategic Goals

We have identified key goals that will help us work towards fulfilling our mission, vision and values:

- *Assist our clients to identify risk and loss control strategies to protect themselves, their businesses, families, property, staff and volunteers;*
  - *Continue to respond to the needs of the Church for related professional and financial services;*
  - *Provide a diversification of products and services to ensure long term viability of the business;*
  - *Work in partnership with the Church in all areas of its missions;*
  - *Provide responsible insurance options for parishioners;*
  - *Embrace all methods and technologies to foster open, active and appropriate communications within the Church community.*
  - *Distribute surpluses co-operatively to the Church community to advance the missions of the Church;*
- The fulfilment of these goals underpins our future strategic direction.
- *Create an organisational environment that encourages teamwork, professional development and personal growth;*

## Catholic Church Insurances – part of the Church family

# Introduction

Being an active part of the Church family is important to Catholic Church Insurances. We look for opportunities where Catholic Church Insurances can assist other Church entities or groups to further the missions of the Church.

In the following pages you will find examples of our efforts and activities which support some very special groups and programs.

Catholic Church Insurances thanks those who have worked with us and we look forward to developing and expanding our partnership programs in the future.

# St Vincent de Paul (SA)

Catholic Church Insurances has had a long association with St Vincent de Paul (SA) Inc, supporting the Society to provide a range of services for those in need. Assistance has been provided including resources for risk management, marketing initiatives and ongoing support for the annual conference.

“As a major sponsor of our annual conference in 2001, which was held at St Paul’s Retreat in Adelaide, Catholic Church Insurances was able to provide more than 200 delegates with plastic wallets containing notebooks and pens,” says the Society’s General Secretary, Basil Tucker. “This was greatly appreciated.”

The partnership program that exists between Catholic Church Insurances and St Vincent de Paul in South Australia also assists with fundraising efforts by enabling members who take out and renew Home and Contents Insurance policies with us to earn rebates for the Society.

In these ways, Catholic Church Insurances hope to build on the partnership, working together to come up with strategies to be of further service and value to the Society’s members and volunteers.

## St Vincent de Paul

Allan Moreton, CCI with Basil Tucker, St Vincent de Paul (SA)



## Catholic Fundraising

### Catholic Fundraising

As part of its role as the official fundraising agency of the Catholic Archdiocese of Melbourne, Catholic Fundraising conducts Thanksgiving programs where people are encouraged to support and become more involved with their local parish through their donation of time, talent and money.

Parish volunteers do a marvellous job in enlisting this support through door knocking and visiting families in their homes.

To make this task easier and to provide volunteers with all the relevant information they need to answer parishioners’ questions, Catholic Fundraising and Catholic Church Insurances have recently joined forces to design a special home visiting kit.

“The new visitation kit not only holds everything neatly in place but also brings the Catholic Church Insurances name to our volunteers and parishioners,” explains Catholic Fundraising Manager Michael Keogh.

Within the kit, Catholic Church Insurances has a special offer to assist with the parish’s Thanksgiving program. Any parishioner who takes out a Home and Contents Policy will earn a rebate, which is paid directly to their parish. In this way, Catholic Church Insurances doubly assists with fundraising.

Kaylene Cooper, CCI with Michael Keogh, Catholic Fundraising





Launched in July 2001, the John Paul II Institute for Marriage and Family is one of ten institutes set up around the world to promote study in the area of marriage, family and bioethics.

The Institute has a role to provide facilities not only for Australia but also for New Zealand, Oceania and South East Asia and Catholic Church Insurances keenly supports and shares the Institute's universal mission to strengthen the family unit and uphold the institution of marriage.

Catholic Church Insurances provided generous support for the launch of the Institute, which included an international conference that culminated with an official launch and open blessing.

Catholic Church Insurances has also contributed towards an inaugural scholarship that will enable the Institute to assist students, both local and international, who are facing considerable financial hardship.

Visiting lecturers from Asia, the Pacific, Europe and the United States will complement the permanent faculty of the Institute and enrolments for the first selection of courses have already exceeded expectations.

Gary Esler, CCI with Harry Martin, John Paul II Institute

John Paul II Institute

## Professional Standards Group

Professional Standards

At the very outset, when the ACBC and the ACLRI joined forces to establish the National Committee for Professional Standards (NCPS), Catholic Church Insurances was an active participant – not just as an Insurer but also as an adviser on all aspects of the task undertaken by the Committee.

Catholic Church Insurances also continues to be involved not only by way of financial support but also through direct representation on the Committee and participation in the day-to-day work of the National Executive Officer Sister Angela Ryan CSB.

In addition to the support provided directly to the NCPS, Catholic Church Insurances has established the Professional Standards Risk Management Service for the benefit of the Bishops and Religious Leaders.

It is designed to assist those in authority observe the protocols outlined in the document "Towards Healing", which was developed to ensure appropriate pastoral care, counselling needs and financial assistance for victims and just and effective treatment of offenders.

The Service is often the first port of call for Bishops and Religious Leaders seeking guidance on how best to resolve issues raised by victims of abuse.

Sister Angela Ryan CSB, Professional Standards Group with Laurie Rolls, CCI



# Association of Principals of Catholic Secondary Schools in Australia

Until the year 2000, Catholic secondary school principals around Australia had limited opportunities to meet on a national level. The Association of Principals of Catholic Secondary Schools in Australia (APCSSA) is trying to provide a federal dimension to the work of Catholic secondary

principals in each state and territory as they strive to improve the quality of Catholic secondary education. The inaugural national conference held in Melbourne in 2000 is set to become a regular event for Catholic secondary principals in Australia.

Catholic Church Insurances has formed a partnership with APCSSA that will help the 2002 national conference become a reality and support the vision of providing a national forum. The theme for the next conference will be 'A Journey to the Heart, A Journey to the Spirit – Catholic Schools into the Future'.

across the country, information on general and Catholic education issues and links to relevant Catholic web sites. Discussion areas will invite input into topics such as contingency planning to encourage teachers to take on the role of principal and ways for principals to deal with issues facing Catholic schools.



Catholic Church Insurances is also supporting the development of an APCSSA web site by providing funds and editorial content in form of risk management advice and information. The web site will have a members-only section for principals

Gerard Keating, APCSSA with James Fogarty, CCI

## Catholic Health Australia

Catholic Health Australia

The Catholic health sector is the largest provider group of non-government health, aged and health related community care services in Australia.

Catholic Health Australia (CHA) represents the interests of more than 680 Catholic health care sponsors, systems, facilities and related organisations and services nationally. These include aged care, family services, disability services, mental health services, palliative care, alcohol and drug services, veteran health and preventative public health. CHA aims to promote and strengthen the organised expression of the Catholic health ministry.

Catholic Church Insurances has supported the health sector over a number of years and has formed a

partnership with Catholic Health Australia to expand its risk management awareness activities in the health sector. Catholic Church Insurances representatives educate on issues such as manual handling, safe home-based care and occupational health and safety.

Catholic Health Australia holds a national conference annually for about 400 decision-makers from Catholic health and aged care services. By providing financial assistance towards the staging of the national conference over the last several years, Catholic Church Insurances has freed up much needed funds for education, leadership and formation projects.

Catholic Health Australia Chief Executive Officer Francis Sullivan says the

national conference provides an opportunity to revisit the essence of "who we are and what we do". "It is about touching base with the mission of the delivery of Catholic health and aged care services," he says.

Tony Cassar, CCI with Francis Sullivan, Catholic Health Australia



# Australian Catholic Primary Principals' Association



Frank Hennessy, ACPPA with Edd Branigan, CCI

Improving the standard of Catholic education, particularly in primary schools, is the main objective of the Australian Catholic Primary Principals' Association (ACPPA).

Catholic Church Insurances is working with peak bodies such as the ACPPA to bring support in many forms, particularly risk management advice. Catholic Church Insurances provides bulletins for the ACPPA web site advising how to minimise risks in schools.

This year, Catholic Church Insurances has provided funding to assist with the development of the ACPPA, the

organisation of its national conference and the opportunity for its executive members to congregate and to visit and speak at Catholic principal meetings across Australia. This funding will continue for the next two years.

ACPPA Advertising, Sponsorship and Marketing Manager Frank Hennessy says the support has enabled delegates at the national conference to exchange ideas involving primary education in Australia; develop policies to improve the education and welfare of students and teachers; and help promote the personal and professional development of principals.

## Catholic Adult Faith Education

The National Association of Catholic Adult Faith Education (CAFE) works to raise the profile of adult faith education and formation in our Catholic community across the nation.

Catholic Church Insurances has formed a new partnership with CAFE. It is providing an injection of funds to assist the CAFE executive from Rockhampton, Adelaide and Brisbane to meet and network, particularly, at the national conference.

Support has also been given to the Rockhampton Diocese Adult Faith program to further develop its innovative network of regional coordinators.

Catholic Church Insurances is concerned about parishioners losing

contact with the church and believes the model the Diocese of Rockhampton is developing could be used as a prototype for other rural Catholic dioceses around Australia. The model was developed by Bishop Brian Heenan and the Diocesan Adult Faith Committee to respond to the need for adult faith education to penetrate parish life.

Diocese Coordinator Dr Gerard Goldman says both the Rockhampton Diocese and the National Association of CAFE are grateful to Catholic Church Insurances for providing support.

"In a Diocese that is roughly twice the geographical size of Victoria, vast distances separate communities," he says. "We have developed a

network of regional coordinators and will use this money to support their work and assist some in getting to the national conference for training. We will also be able to support volunteer parish coordinators with ongoing training and formation."

Edd Branigan and Desleigh Bickley, CCI and Dr Gerard Goldman, Noelle Melrose and Karen Page, Catholic Adult Faith Education



The end of the year is a busy time for any school, but last year it became a nightmare for Melbourne's St Paul's College when a deliberately lit fire damaged the administration block and multi-purpose hall.

Photocopiers, computers, facsimile machines, the public address system, furniture and thousands of files were ruined. College principal Christopher Stock describes the aftermath as a 'smoky, sodden, watery mess'.

Christopher contacted Catholic Church Insurances straight away. As the single largest insurer of schools in Australia, Catholic Church Insurances understands the issues confronting schools after a fire and has extensive experience assisting with the recovery.

Catholic Church Insurances National Claims Manager Liam McCarthy says his first priority following a fire is assuring the school principal they will soon be 'back in business'. A specialist loss adjuster who understands Catholic Church Insurance's culture is appointed and they in turn hire specialist suppliers. This speeds up the process.

Loss adjuster Chris Lee, from Robertson and Co, was appointed to handle the claim at St Paul's College.

"He was always available, very professional and very supportive," says Christopher. "In those early days after the fire, he was instrumental in helping to relocate operations to the other end of the college."

The school management used the opportunity to

make some improvements to the front reception area. A few walls were knocked down, two interview rooms were created and workstations were enlarged to build a more satisfying work environment.

College operations returned to the refurbished administration centre for the first week of the 2001 school year.

"Many people were surprised that such a high standard refurbishment could be achieved with such speed," Christopher says. "That Liam McCarthy came out on two occasions to assess progress and expedite matters indicates the level of support. They walk the talk. Catholic Church Insurances lived out its mission in the way it worked with us."



Christopher Stock, St Paul's College

## Stewardship program

Our stewardship program is helping external service providers gain a better understanding of Catholic Church Insurance's role within the Church community so they can support our aims, philosophy and mission.

Catholic Church Insurances Claims Department developed the stewardship program in 1999 and has regularly conducted workshops across Australia for service providers including loss adjusters, compensation investigators and lawyers.

National Claims Manager Liam McCarthy says the program was created to provide the specialist cultural and religious knowledge required for service providers to adequately understand and care for the various elements of the Catholic community.

Loss adjuster Chris Lee, from Robertson & Co, says the stewardship program is terrific and completely different to anything he has attended during ten years in the insurance industry.

"I guess the single largest realisation I took out of the program was the change in mindset from the position of the insurer. They were seeking for us to think outside the square, away from what are fairly well entrenched mindsets of the insurance industry," he says.

"We were asked to support the Catholic community and strive to approach all claims without presumption, regardless of the circumstances. That is a fundamental difference from my perspective as a loss adjuster."

"The formula Catholic

Church Insurances has for its own community is, from my experience, a success," he says.

Liam says the program has facilitated greater understanding and the outcome has been improved communication.

"We want claims handled in

quite a different way to how a commercial insurer would want them handled. We strive to treat all people including third parties, in a proper Christian fashion. The program is a good communication tool," he says.



Patrick Monahan, Ebsworth & Ebsworth, lawyers with Liam McCarthy, CCI and Chris Lee, Robertson & Co, loss adjusters



Brian Halstead, Peer Support NSW with Jeff Giltinan, CCI

The Peer Support Foundation in NSW provides peer led programs that help young people develop skills in life, leadership, communication and relationships. The Foundation grew out of concern at the increasing trend of drug-abuse in the

1960s and aims to improve the physical, social and mental wellbeing of young people.

Government, Independent and Catholic schools within NSW, ACT and Queensland implement the programs, which are designed to develop critical

thinking and decision-making skills and increase self-esteem. There are also specialised programs focussing on anti-bullying, citizenship and student leadership.

Recognising the positive effects these programs have on school communities, Catholic Church Insurances has provided funding for the last three years to help train teachers and provide resources for Catholic primary and secondary schools.

In the last financial year, a total of 628 teachers from 106 Catholic primary and 37 Catholic secondary schools in NSW and ACT participated in Peer Support training. CCI believes the courses provide a valuable risk management tool for schools.

Chairman of the Peer Support Foundation, Brian Halstead says the funds from Catholic Church Insurances had an enormous impact.

“Each of those teachers would have trained a number of peer leaders who would have worked with thousands of students. We thank Catholic Church Insurances for their support,” he says.

## Fraynetwork

## Fraynetwork

Started in 1995 and supported by the Sisters of Mercy, Fraynetwork offers the Catholic community in Australia a broad range of multi-media services, including creation of web sites, interactive products and educational resources.

Fraynetwork has been pivotal in the creation of Catholic Church Insurances’ web site, which has been designed in partnership to reflect the company’s objectives and ongoing commitment to the Catholic Church.

According to Fraynetwork Director, Adele Howard RSM, a synergy exists around the mission Catholic Church Insurances and Fraynetwork share, to be of service to both the Church and the Catholic community in Australia.

Fraynetwork and Catholic Church Insurances are currently developing a web site where Catholic organisations can register their own web sites and also access a searchable database of the Catholic Church.

“It will truly be a network – a use of the technology in its appropriate way – to connect Catholic organisations with each other and provide services to the community,” Adele says.

“The heart of this vision between Catholic Church Insurances and Fraynetwork is to collaborate together and to invite other Church organisations to collaborate with us in sharing information and knowledge.”

Carlo de Fazio, Andrew Tsatsaris, and Narelle Burt, CCI with Sister Adele Howard RSM, Fraynetwork



# Aquinas College

Catholic Church Insurances is working in partnership with the Catholic education sector to provide Catholic primary and secondary schools with a low cost educational tool to help them manage risk more effectively.

The Risk Management On-line Program, available in both hard copy and CD format, is an information base that addresses specific categories of risk in schools.

Catholic Church Insurances' Risk Officers act as practitioners, demonstrating to schools how best to apply this invaluable risk

management resource to areas of risk within their environment.

Aquinas College in Melbourne introduced the Program last year and is part of a growing network of Catholic schools being guided through the application of risk management policies and procedures by Catholic Church Insurances Risk Officers.



Sue Lennon Aquinas College

# Aquinas College

## Aged Care Network Group

Catholic Church Insurances established the Aged Care Network Group in Victoria and New South Wales to assist aged care facilities and nursing homes comply with occupational health and safety (OH&S) legislation and risk management.

This Catholic Church Insurances' initiative delivers an effective means of addressing these issues through facilitating and encouraging the sharing of relevant information between nursing homes and aged care facilities and others in similar industries.

The Aged Care Network Group, established in 1997 in Victoria, is designed to assist and implement OH&S programs within the workplace and to use the forum as a way of sharing information as well as resources.

The Network brings OH&S Coordinators, Representatives and Managers from the facilities and WorkCover representatives together into discussion groups with the purpose of discussing issues or problems they have encountered and to share strategies to resolve them.



Hans Buettner, Aged Care Network

# Aged Care Network

# Peer Support Victoria

Since the inception of the Peer Support Program in Victoria, Catholic Church Insurances has enabled Peer Support Foundation Victoria to train 389 teachers in 154 schools across the state.

Catholic Church Insurances began its association with the Foundation in 1997 by providing subsidisation for Catholic teachers wanting to introduce a Peer Support Program into their schools.

One of the aims of the Program, in addition to improving the sense of community within a school, is to provide strategies that enable junior students to deal with negative peer pressure. From a risk management perspective, the Program provides a practical means of creating more stable and caring school communities.

Volunteer teachers attend a two-day workshop, during which they learn to train senior students for the Program. Senior students are then trained to work with small groups of junior students in the development of mutual support and friendship.

“The Peer Support Program gives senior students opportunities for self development as well as providing junior students with a supportive environment in which to develop their own individuality,” Peer Support Foundation Victoria General Manager Vance Hilton says.

“Catholic Church Insurances has been very supportive of the Program, providing funds for the training of educators and counsellors and the development of training facilities.”



Doug Evans CCI, Vance Hilton Peer Support Foundation Victoria General Manager with Judith Bell CCI.

## Peer Support

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