

# Facing the Truth

## Learning from the Past How the Catholic Church in Victoria has Responded to Child Abuse

### Fact Sheet 6 Catholic Church Insurance Limited

19 December 2012

Established in 1911, Catholic Church Insurance Limited (CCI) has provided insurance support to the various entities of the Catholic Church in Australia for over 100 years. It is a public company that meets the standards of operation and solvency required by Australian legislation and is regulated by the Australian Prudential Regulation Authority.

The company is wholly owned by the Church, with all dioceses and many of the religious institutes being shareholders. Operating surpluses allow CCI to support the Church's pastoral work by distributions to Catholic entities and dividends to Church shareholders. As a Church-owned company, a number of Church members hold positions on the company's board. This has included, until 2004, the head of the National Committee for Professional Standards, which oversees *Towards Healing*, the Church's national response to help victims of sexual abuse.

Over the years, as the extent of sexual abuse and its terrible consequences began to be understood by the Church, CCI has worked collaboratively with and provided ongoing financial support to *Towards Healing*.

It provides an annual grant to the National Committee for Professional Standards as well as funding for the employment of a Prevention and Protection Officer. The company's CEO is a member of this Committee.

CCI issues a broad range of policies appropriate for Church organisations and commensurate with the risks

which they face. Premiums are market-competitive and claims are assessed according to the terms of those policies.

CCI has offered public liability insurance since 1969, which has been taken out by various parts of the Church. These policies respond to some abuse claims made by victims. All Victorian dioceses and many religious orders now hold this insurance with CCI. Of those that are not insured with CCI, some have never been insured, while others have held policies with the company at different times. Those not insured with CCI have placed their cover in the general insurance market.

In addition to public liability cover, CCI introduced a limited 'claims-made' policy from 1991 to 1995 that provided specific cover in relation to some types of abuse claims. This policy was introduced because there was uncertainty about the application of the normal liability policy and many liability policyholders had inadequate levels of cover or were not insured with CCI continuously from 1969. It also ensured that historic events were covered. The various dioceses and religious orders were able to purchase protection in the form of an annual policy, with cover being retrospective. This type of cover ceased in 1995.

No policy issued by CCI has provided indemnity, or any other form of financial assistance, to offenders in civil or criminal matters.

### For more information and support

[www.facingthetruth.org.au](http://www.facingthetruth.org.au)

The Melbourne Response

Ph: (03) 9225 7979

[www.cam.org.au/Melbourne-Response](http://www.cam.org.au/Melbourne-Response)

Towards Healing

Ph: 1800 816 030 or (02) 9669 6218

[www.catholic.org.au](http://www.catholic.org.au)