

July 25, 2007 - Marc Carlisle: Will \$660 million pay for a trip to heaven?

BY MARC CARLISLE, On the Marc, Summit Daily News (CO)

This week, the Catholic Church in Los Angeles agreed to pay \$660 million to settle 500-plus claims of sexual abuse of children by its priests. The \$660 million dwarfs the \$85 million recently agreed to by the Catholic Church to settle similar claims in the Boston area.

The church plans to sell a part of its \$4 billion in real estate in the Los Angeles area to raise money, but parishioners will shoulder most of the burden. A third of the money will come from insurance whose claims adjusters will also decide the amounts awarded to each victim.

I'd never heard of a sexual predator rider as an insurance option. My business's insurance policy covers accidents, loss of property and income, but provides no protection from claims of sexual abuse.

Although my first source was Comedy Central, where a nebbish and a nerd provide more complete coverage of the news of the day to set up jokes than any of the beauty queens, male or female, covering the news as news, I opted for more research.

While the Catholic Church doesn't have insurance, the dioceses do pay premiums to Catholic Mutual, which is a self-insurance fund for the churches to pool risk for accidents, loss and liability. Thirty years ago or so, the dioceses began to pay a little more into the fund each year to provision against claims of sexual abuse. The commercial insurance companies that offered insurance (\$1 million per claimant, bodily injury to include mental anguish and emotional distress with no deductible) to Protestant churches and other denominations, later began to charge the higher rates, they did with an eye to claims of sexual harassment first, and not abuse.

While pooling risk is common, what is unusual here is the arrogance it suggests. The only other organization that I know of that is self-insured for liability is the U.S. government. The claims adjusters who will evaluate the individual claims and award the money are not, thankfully, from the church.

Catholic Mutual subcontracts claims to a private company which, according to the website, "uses an intelligent interview process ..." that "... responds like a seasoned adjuster. Once the interview is completed, coverage is verified, data categorized and assigned, parties notified, diaries established, reserves set, regulatory compliance maintained, forms generated, best practices followed, costs contained ... efficiency is maximized." I doubt the rules engine dispenses tissues or recognizes sobbing as anything other than interference on the line.

As a human being, I want those responsible for the priests to assume that responsibility, although they won't. The church denied all allegations right up to the day before the settlement — the priests accused won't even have to register as sex offenders in accordance with the Megan's Laws of most states.

As a Protestant, I thought the whole mess would chasten the church leadership, but for them sorry seems to be the hardest word. But it's as a voter, as a secular man who believes in separation of church and state as well as equal justice for all, that I find real upset.

While the sexual abuse cases are being addressed, the crimes of the church leadership, aware for decades of abuses yet knowingly covering them up and creating new victims by moving the accused priests from parish to parish, will themselves be covered up. Instead of introspection and self-healing, they repeatedly suggest that other denominations are as bad or even worse, when the numbers available make clear their church is in a league of its own.

Separation of church and state is intended not only to keep the state from favoring religion or any one religion, but can work to keep the ecclesiastical out of secular affairs. In the 2004 election, Catholic bishops stopped short of naming names and backing candidates but made their preferences known.

For 2008, they are taking a more vocal approach. Rudy Guiliani's views, for example, are "pathetic and confusing". Perhaps. But while I'll accept on faith as faith the views of my Catholic friends that Joe Ratzinger has a divine connection to the Apostle Peter and the ear of God, the gloves come off if those arrogant bastards, who allowed children to be molested again and again, want to play secular politics. Judge not lest ye be judged.