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**From:** [REDACTED]  
**Sent:** Friday, 30 January 2015 7:38 PM  
**To:** redress  
**Subject:** insurance and institutional apologies

I am so thankful for the Royal Commission that I cannot express it adequately. Moreover, I find the recent consultation paper on Redress and Civil Litigation very encouraging so far.

As a representative of an institution, I would want nothing more, if I received a disclosure of abuse through our institution, than to be able to offer a full, sincere, and immediate apology to the survivor. Unfortunately, to do so risks our insurer dropping our cover due to the apology being regarded by them as an admission of liability and a compromise of their ability to defend a case.

While I think this is a risk which an institution, morally speaking, should take, I do not think it should be placed in the position of having to choose whether to apologise or to keep its insurance! This harms victims. Either they do not receive the apology they deserve, or they may not get the damages they deserve in a civil suit, if the institution sued has lost its insurance and does not have the financial means to cover the claim itself.

I hope therefore that the Commission can recommend some kind of insurance protection for institutions which choose to do the right thing by issuing immediate apologies to abuse survivors. Perhaps it's as simple as making it illegal for insurers to drop cover after an institution issues an apology.

I'm not an expert in any of these matters so it's possible I don't understand the situation correctly. But this is a concern I have as I read the paper. I should also confess that I haven't finished reading the paper, so my concern may already be addressed, in which case I apologise for wasting your time.

But I thank you for your time in any case. And I thank you all for your work, and thank God for you.

[REDACTED]