

managed, about our own claims-handling record, the nature of our business, and our independence.

As a core participant in the Independent Inquiry into Child Sexual Abuse (IICSA), and as an insurer working to help improve survivors' experience of the claims-handling process, we find that these misperceptions create anxiety and are deeply unhelpful to the aims of this work. They must be addressed.

FIRST, some context. Ecclesiastical is an independent, regulated insurance company specialising in the heritage, arts, education, and faith sectors where we cover property and liability risks. The faith sector was just a quarter of our business in 2016, and Church of England churches were just a part of that. While abuse claims represented less than one per cent of those we handled last year, we treat them with disproportionate importance. We recognise the traumatic nature of the experiences that victims and survivors have endured, and how difficult bringing a claim through the legal process for financial compensation can be for them.

That is why, over the years, we have developed our own survivor-centric approach to handling abuse claims, endeavouring to manage each investigation with sensitivity, empathy, and integrity while meeting the requirements of the civil litigation process. This has been praised by solicitors representing abuse victims and survivors ([News, 9 December 2016](#)).

Last year, we summarised this approach in our guiding principles for the handling of abuse claims, which are available at www.ecclesiastical.com, not just for the organisations we insure but also for current and prospective claimants. This, we believe, helps them by providing clarity and reassurance on what the claims process entails.