

# CHUBB INSURANCE VIOLATES ITS MISSION

**Bill Donohue**

Chubb Insurance is the largest publicly traded property and casualty insurance company in the world, valued at approximately \$115 billion. "We stand behind the promises we make to conceive, craft and deliver exceptional insurance coverage and service, and to pay our claims fairly and quickly." That's how it describes its organizational culture.

Anyone who knows anything about the way it has handled clergy abuse claims against the New York Archdiocese knows this is patently false. Quite frankly, it is a master of delaying, denying and defending its services, and this is hardly confined to Catholics. More about Chubb in a moment. First, this issue must be looked at in context.

The clergy sexual abuse scandal in the Catholic Church took place largely between the mid-1960s and the mid-1980s. It occurred for reasons I detailed in my book, *The Truth about Clergy Sexual Abuse: Clarifying the Facts and the Causes*. Because of a law in New York State that allows the accused to file a lawsuit, regardless of how long ago the alleged abuse took place, claims against the archdiocese have mounted over the years.

This has now come to a head. On December 8, the New York Archdiocese announced it was raising at least \$300 million to negotiate settlements that would benefit some 1,300 people who contend that they were abused as minors. To pay for this, the archdiocese reduced its operating budget by 10 percent, fired staff, and sold "significant real estate assets," including its headquarters at 1011 First Avenue. The building was sold last year for more than \$100 million.

The alleged cases date back to World War II. No other organization, secular or religious, has been subjected to anything like this, the most egregious example being the New York City public schools, where the sexual abuse of minors is ongoing. This is not a coincidence. There are ideological and financial motives for going after the Catholic Church.

One of the lawyers suing the archdiocese today is Jeffrey Anderson. He once admitted that his goal was “suing the [expletive]” out of the Catholic Church. In fact, he has made hundreds of millions of dollars doing exactly that.

Chubb is also compromised. It simply wants to cash its checks and move on. Cardinal Timothy Dolan, Archbishop of New York, isn't fooled. Here is what he said on October 1, 2024.

“It has always been our wish to expeditiously settle all meritorious claims. However, *Chubb*, for decades our primary insurance company, even though we have paid over \$2 billion in premium by today's standards, is now attempting to evade their legal and moral contractual obligation to settle covered claims which would bring peace and healing to victim-survivors.”

Chubb is still renegeing on its responsibilities. It says the archdiocese's policy covers accidents, “but does not provide compensation for knowingly allowing a pattern of abuse to persist for many years.” This is a sanitized way of saying what it has previously said with greater bluntness.

Chubb has said that it is not obligated to settle claims against the archdiocese because the abuse of victims was “expected or intended.” This is an outrageous lie. Indeed, it intentionally maligns Cardinal Dolan's predecessors, effectively saying that people like Cardinal John O'Connor deliberately intended to harm children. That would make them evil.

What is truly evil is what Chubb is alleging.

I worked with Cardinal O'Connor for many years. He was one of the greatest priests I ever met. Not only was he kind and responsible, he reached out to his staff, lay and clergy alike, who were going through a rough patch, offering the services they needed. He never willfully sought to hurt anyone, and this certainly included children. To imply otherwise is a vicious smear on his character.

Chubb's position is morally indefensible and legally spurious. It is not only feeding anti-Catholicism, it is making mince meat out of its purported interest in standing by its promises. It is just as preposterous to argue that it is "delivering exceptional insurance coverage and service," paying its claims "fairly and quickly." Just the opposite is true.

It is one thing for an insurance company to balk on its financial commitments; it is quite another when it imputes vile motives to its carriers, and this is doubly true when it is aimed at the Catholic Church. Its credibility is shot.