



12 th AIDA Europe Conference

11 -12 June 2026 | Rotterdam, the Netherlands



Panel: Dispute Resolution in Insurance

Moderator
Panellists

Stijn Franken, Partner NautaDutilh, Amsterdam, The Netherlands

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Jonathan Sacher, Partner, BCLP London; Committee Member ARIAS UK, London, UK

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Alternative Types of Litigation Funding in England

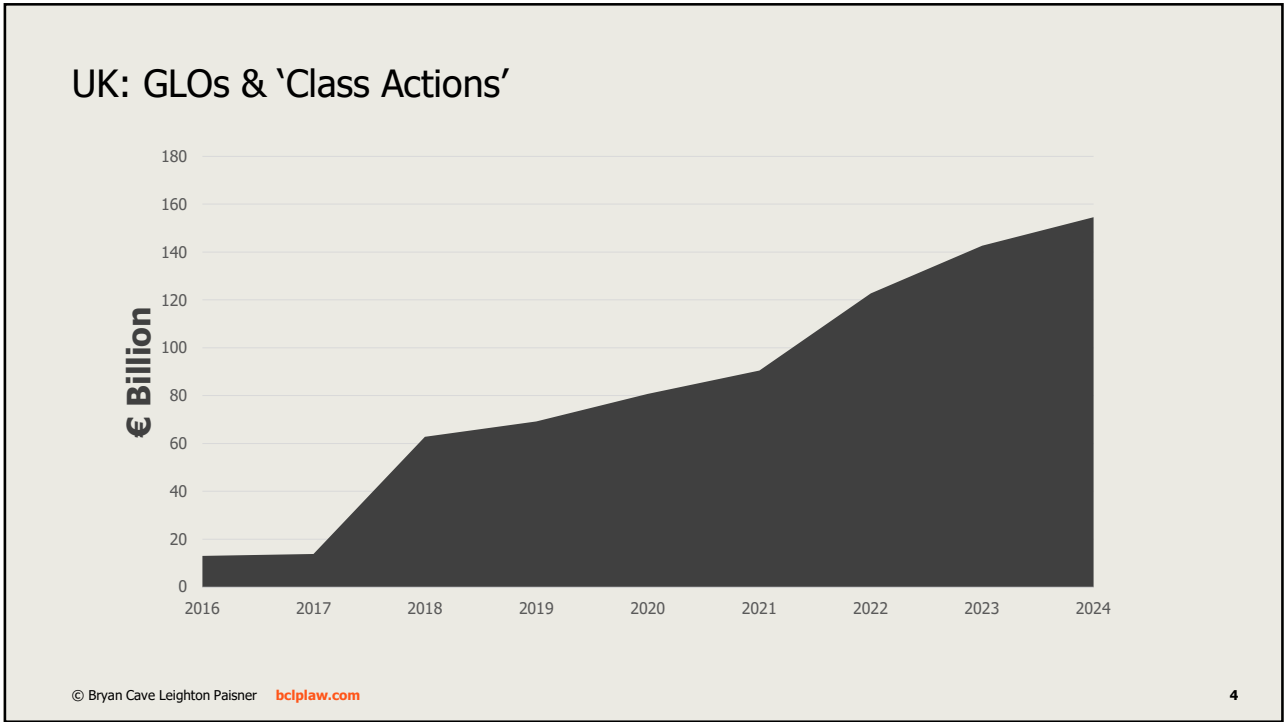


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The Big Read Mining + Add to myFT The law firm, the hedge fund and the fights behind a £36bn lawsuit Litigation over the Mariana disaster in Brazil was overshadowed by tension between Pogust Goodhead and its backer	Pogust Goodhead + Add to myFT Lawyer revolt disrupts multibillion-pound diesel lawsuit in London Pogust Goodhead asks to step down as lead solicitor after staff departures and friction over hedge fund backer
Mastercard Inc + Add to myFT Funder of landmark Mastercard case hits out at court over 'unreasonable' return Litigation finance firm owned by US hedge fund Elliott warns outcome could deter industry from backing other claims	Personal Finance + Add to myFT Are UK class actions a swizz? The arrival of mass lawsuits should have been a boon for consumers — but so far hardly anyone has received any money

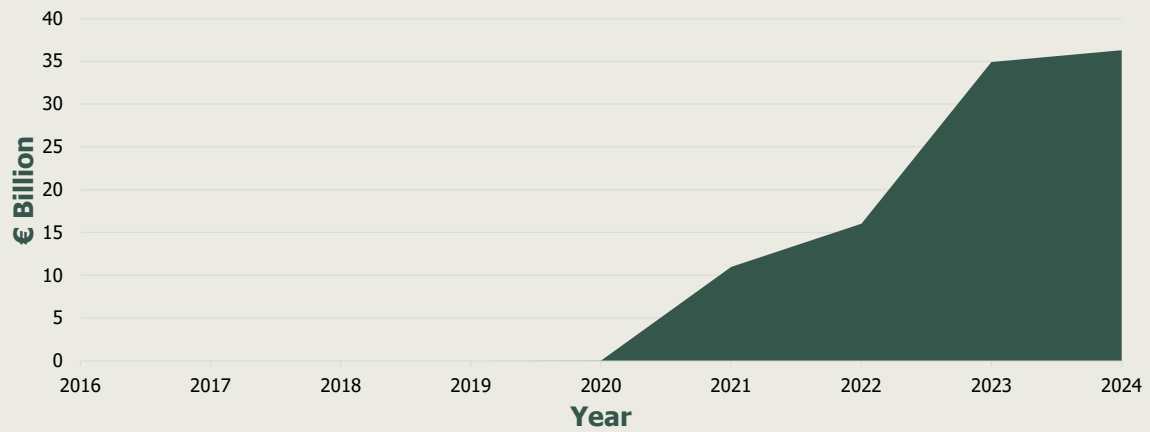
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Netherlands: Cumulative Opt-Out Quantum 2016-2024



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Discovery in 2000



from the movie Dark Waters, 2019

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Discovery in 2026

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Draait na L&H ook zaak-Arco op niets uit voor gedupeerden?



<https://businessam.be/draait-na-lh-ook-zaak-arco-op-niets-uit-voor-gedupeerden/>

2.100 Arco-coöperanten krijgen hun geld niet terug: rechtbank heeft dossier onontvankelijk verklaard

De ondernemingsrechtbank in Brussel heeft de vordering van ruim 2.100 Arco-coöperanten die hun geld terugvroegen, afgewezen. Het is de eerste keer dat er een vonnis wordt geveld in een Arco-zaak. Volgens de rechtbank is de vordering onontvankelijk onder meer omdat de coöperanten geen individuele dossiers indienden.

Dries Hiroux, België
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<https://www.vrt.be/vrtnws/nl/2021/11/03/2-000-arco-coöperanten-krijgen-hun-geld-niet-terug-rechtbank-h/>

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Late Payment of Claims by Insurers

UK Insurance Act 2015 (section 13A)

It is an implied term of every contract of insurance that the insurer must pay sums due in respect of the claim within a reasonable time

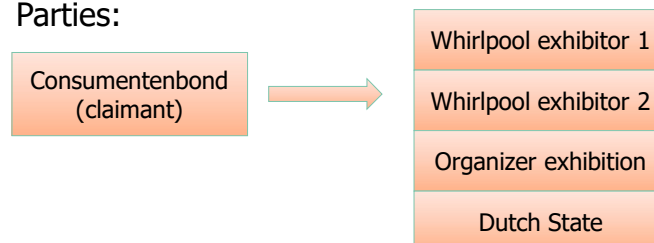
If the insurer shows that there were reasonable grounds for disputing the claim (as to the amount of any sum payable, or as to whether anything at all is payable)

Remedies available to policy holder if Insurer breaches the implied term

Legal disputes and the story behind it

- Veteran's disease after exposure at flower exhibition 1999

- Parties:



- District court of Amsterdam, ECLI:NL:RBALK:2002:AF1817
- Court of Appeal Amsterdam, ECLI:NL:GHAMS:2007:BB6504

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Legal disputes and the story behind it

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The insurance market is characterized by cycles. It fluctuates between soft market conditions and hard market conditions. Soft markets tend to be good for insurers because premiums hold steady or decrease. During a hard market, insurance rates increase and coverage is more difficult to obtain.

Hard vs. Soft Market Characteristics

Hard Market

- Stricter Underwriting Standards
- Reduced Capacity
- Fewer Competitors
- Higher Premiums
- Restricted Coverage

Soft Market

- Easier Underwriting
- Increased Capacity
- More Competitors
- Lower Premiums
- Broader Coverage

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<https://bitnerhenry.com/the-insurance-market-cycle-hard-versus-soft-markets/>

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