

**Q14(e) – A chronology of the litigation**

169. As background context, I refer to paragraphs 161 and 167 above in respect of the claims brought in 2003. I understand that these were issued and served in 2009 and settled shortly thereafter, before going to trial. These claims were handled by MMI.
170. I refer again to paragraphs 161 and 167 above regarding the further claims intimated since 2014. So far as we are aware, the claimants have not yet issued proceedings in respect of these claims. These claims are being handled by Zurich on behalf of MMI.

**Q14(f) – The main procedural issues**

171. As explained above, proceedings involving allegations of sexual abuse have not, to our knowledge, been issued.

**Q14(g) – The main legal issues**

172. As explained above, proceedings involving allegations of sexual abuse have not, to our knowledge, been issued.

**Q14(h) – The length of time the litigation took to resolve and the reasons for this**

173. As explained above, proceedings involving allegations of sexual abuse have not, to our knowledge, been issued.

**Q14(i) – The outcome of any concluded cases and the reasons for this**

174. As explained above, proceedings involving allegations of sexual abuse have not, to our knowledge, been issued.

**Q14(j) – How the claims were ultimately resolved**

175. As explained above, proceedings involving allegations of sexual abuse have not, to our knowledge, been issued.

**Q14(k) – Any other information in relation to the litigation that you consider to be relevant to the Inquiry's investigation**

176. Some claims related to abuse which was alleged to have taken place between the 1960s and 1 April 1973, when MMI was not providing insurance in relation to Stanhope. Other claims related to abuse which was alleged to have taken place in the 1970s and up to 1981, when MMI was providing insurance. Yet further claims

spanned across both periods. Zurich handled these files on behalf of MMI. DWF were instructed.

## **PART C: THE CURRENT POSITION**

### **Q15 – Since the litigation referred to above what significant changes have taken place in the practice and procedures for the handling of CSA claims?**

177. Since the litigation referred to in Part B above, a number of changes have been delivered within Zurich's UK Claims Function in relation to practices and procedures for handling abuse claims. The most up-to-date position is set out in our Guidelines (**Exhibit DN1/1**) (see my response to Q5 above). Specifically for abuse claims there are three main areas of improvement that I would highlight:

#### **(A) The Complex Claims Team**

Rather than a number of teams across the UK handling abuse claims, these have been consolidated into one central team with the experience required to handle these claims. As mentioned at paragraph 33 above, this has been in place for approximately 15 years.

#### **(B) More detailed and practical guidance for claims handlers**

Whereas guidance for claims handlers in the mid- to late 1990s was fairly high level and generic, our practices and procedures relating to the handling of physical or sexual child abuse claims became more specific from the early 2000s.

In light of comments made in the Waterhouse Report, changes included an emphasis on the importance of claims handlers not becoming involved in internal inquiries and reviews conducted by customers. Further, claims handling practice is significantly affected by the particular legal context in place at the relevant time, and so our practices have changed as the legal landscape has evolved. In particular, there is now much more case law available relating to abuse claims, which can assist with handling legally complex and wide-ranging types of abuse claims.

Zurich also recognised that there was a need to ensure that the particular needs of those making claims for child sexual abuse would be met and over recent years we have continued to adapt our approach, as explained in my response to Q5 above. There is now a far greater level of information available across society in the area of abuse and we have