



E D I T O R I A L

I have been editing the BILA Journal for more years than I can remember or the journal archive can reveal. This is my last issue as editor. Looking back over the intervening years I am struck by two things. First, by the unstinting support that I have enjoyed from the BILA Committee, the BILA Secretariat and contributors to the journal. I am very grateful to all of them. Second by the number of ways in which insurance law and practice have changed since I took over as editor.

This issue of the Journal exemplifies some of those changes. The focus on the fair treatment of insurance customers, highlighted in the FSA's Treating Customers Fairly agenda and the increasingly activist decisions of the Financial Ombudsman Service, is (as Jonathan Goodliffe and Michael Mendelowitz demonstrate) now matched by serious debate about whether the common law or statute law of insurance should permit damages for unfair behaviour by insurers, including for example unjustified late payment of insurance claims. David Kenna's article highlights another change – the increasing impact of electronic trading methods and e-commerce on insurance practice.

I am very pleased to be able to pass the editorship of the Journal into the safe hands of Jonathan Goodliffe. I wish him well with this valuable project.

Robert Purves