

other than his own. It has sometimes been misunderstood as a claim that a non-admitted insurer should be allowed to operate in the market of another country. There is no need for British insurers either to make that claim in relation to other countries or concede it in relation to their own.

#### Book Review

"Regulation of Insurance in the United Kingdom and Ireland" by T. Henry Ellis and Jas A. Wiltsher. Kluwer Publishing, London, 1983. £75.00 plus up-dating supplements.

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The increasing complication of insurance regulation justifies this addition to Kluwer's valuable series of loose-leaf manuals. This one is in two volumes of about a thousand pages. It does not include the texts of relevant statutes, statutory instruments and forms, but instead it provides a detailed commentary with explanations, where necessary.

The writing is clear and scholarly and has the ring of authenticity. It is a useful work of reference for anyone interested in the regulation of insurance and, in particular, for those who have to cope with the making of statutory returns.

Six parts deal with (a) the idea of insurance regulation (b) regulation of insurers in the United Kingdom (c) regulation of insurers in Ireland (d) supervision of insurance intermediaries and (e) supervision of insurance contracts. Parts (d) and (e) deal separately with the UK and Ireland. Every topic is fully covered.

There are sections on regulation in the European Community with an appendix comparing regulation in the United Kingdom and West

Germany. The regulation of Lloyd's receives excellent and up-to-date treatment. Historical background is provided wherever it is desirable. The only omission (and it is a deliberate one) is of regulations special to industrial life insurance.

Keeping the work up-to-date is going to be a problem for the authors. For example, it is stated on page D2 - 15 that the Irish Insurance Bill 1982 will proceed no further, although page E20 - 7 is written as if the Bill might become law.

One minor curious feature is the treatment of the Chartered Insurance Institute. On page D1. 5 - 10 the Life Insurance Association is described as "a specialist version of the CII for life assurance, albeit with a somewhat higher public profile". In a section that lists and describes representatives of government, insurers, intermediaries and consumers the CII is not mentioned, but the Insurance Institute of Ireland gets a page and a half.

In the main thrust of the work I find nothing to criticise.

Hugh Cockerell

#### AIDA NEWS

#### THE FOURTH AIDA LATIN-AMERICAN CONGRESS RIO DE JANEIRO (BRAZIL) 5 - 8 AUGUST 1984

The fourth Latin-American Congress AIDA was held in Rio de Janeiro from 5th to 8th August 1984. It was chaired by Prof. Theofilo de Azaredo Santos, member of the presidential council of AIDA and president of the Brazilian section of our international association. There were about 130 participants.