

## EDITORIAL

This is the second edition of our Journal for 1987 and we are pleased to publish two papers presented recently at meetings of the Association. The first is from Professor Ian Scott of Birmingham University and a Member of the Lord Chancellor's Body dealing with Review of Civil Justice in England and Wales and is the Paper he gave at the President's Luncheon last December. The second Paper is by Robert S. Faron a Partner in the Washington Law Firm of Barnett & Alagia on 'USA Liability and Environmental Claims' a subject that is likely to have more and more prominence in the years to come.

We are grateful to John Goodwin of the Builders Accident Insurance Ltd in Chester for two very informative articles, one relating to the revised JCT Contract Conditions with a very useful reference summary and the other on the Contractors' Liability for Fire Damage to Existing Structures. Now that the Contractors' Market are reluctant to include a measure of cover for existing structures in the normal CAR Policy, the insurance of this part of the risk is of considerable importance. Another valuable contribution is also included from our Life Correspondent, Mark Dawbarn on two topical subjects. Members will note with interest his comments regarding the completion of Proposal Forms and they are, of course, his personal views and not necessarily those of his Company (as with all our correspondents).

We are also pleased to publish for the first time the Commercial Union's review of Natural Catastrophes. This Paper has involved a number of the Group's Associates in the International and Reinsurance Broking Fields and offers an unusual insight into potential disasters which appear to grow in magnitude as the years pass. We would like to acknowledge the work of Colin O. Rowe, a former C.U. Group Overseas Manager who edited and helped in the finalising of this excellent report.

Gordon Cornish reports fully on two highly significant decisions in the European Court of Justice to which brief reference was made in the January Editorial of our Journal and these cases are obviously of considerable significance in relation to Freedom of Services within the EEC.

The Paper commenced in the last Journal by Roger Doulton on Personal Injury Litigation is now completed and for the first time we have our Secretary's report (by Ken Davidson) which will give Members an idea of what is happening within the Association as well as providing information on new Members joining BILA.

We have always had a close association with the Australian Law Association since their formation in 1983 and details of their recent Press Release announcing their First Annual Conference is given in this edition. We hear that Michael Gill will be with us for our London Colloquium together with other Members of the Australian Association and it was nice to have a call recently from Frank Hoffman who is taking over from Michael Gill. We hope to publish some of their Journal's Articles which we think would be of interest to our Members. Michael Cohen has provided us with an update on the 15th/17th July Colloquium which already looks like being a very successful event. The Papers will be published shortly afterwards.

Edward Wright who is a Solicitor and Director of Hambro Legal Protection Ltd has reviewed the recent publication on legal protection insurance 'America and European Approach'. Mr Wright is a regular contributor to insurance journals and his knowledge of legal expenses insurance will we hope prove valuable to BILA as one of our Specialist Correspondents.

Finally, let me remind Readers that your Editorial Board will always be pleased to hear from you and where possible to publish your comments and views.

D.G. Cole