

and tort. It may be that some will perceive a classification in clear legal terms (where for example references to “broker” in the index are shortly redirected to “agents”) to ignore some forces of the market. This work is none the less clear and practical for that in its approach to the subject.

The text is written in an easy and concise style which marries well with the clear manner in which ideas are presented and developed: clearly-structured chapters divide into topics and sub-topics. From summaries and statements of principle found in introductory sections, the busy practitioner is referred to particular sections for analysis of each aspect of a summary. The extension of this structured approach to produce an index more comprehensive than the 13 pages allowed would have been welcome.

This book will be a useful addition to the bookshelves of those concerned with the law of insurance contracts. It offers a scholarly treatment of its subject in an approachable manner.

JRMF

2. “UK Retail Insurance Brokers’ Handbook” by Ronald L. Peters

(Business Books Limited £25)

To quote from the book:

“This book is an amalgamation of facts, guidance, advice and suggestions all designed to give practical help to the running of a retail insurance broking business. It is not an insurance text book”.

This is an ideal description of a book which in 270 pages covers the Law of Agency, Insurance Brokers (Registration) Act, 1977, Financial Services Act, 1986 and many others Acts which affect an insurance broker’s and/or his client’s business.

The book then goes on to give a short description of Lloyd’s and a longer description of the various industry bodies. There are short chapters on the marketing and placing of insurance and office routines, followed by some very useful check lists which many brokers could well adopt as standard when reviewing a client’s insurances.

There then follow several appendices with useful documentation of Acts of Parliament etc.

The book would be useful to anyone setting up an Insurance Broking business, or anyone wanting a thumbnail sketch of the Insurance Broking Industry and the legislation applying to it.

On the downside, the information, especially with regards to legislation and market practices could soon be out of date, and a loose-leaf format may have been more appropriate. More information about the Lloyd's market would have been interesting.

It is a pity that such a useful book, and at the price of £25.00, should be printed on such poor quality paper.

KMD

NON-MARINE DISPUTES

What Code of Conduct?

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The application of various statements of practice and codes of conduct to common types of insurance dispute that I have come across in 40 years in the industry and of late as an expert witness is of increasing interest to me, not least because of the apparent variety. To explore this let us first identify the insurance codes, introduced as a measure of self-regulation following Law Reform Committee (Fifth Report) and Law Commission (Report 104 [1980]) recommendations.

1. **ABI General Insurance Business Code of Practice** (Revised Nov 1988) applicable to all intermediaries (including employees of insurance companies) other than Registered Insurance Brokers.
2. **IBRC Code of Conduct** for Registered Insurance Brokers (1977) presently under review (Insurance Brokers (Registration) Act 1977, s.10).
3. **ABI Members' Statement of General Insurance Practice** (Jan 1986) applicable to policies effected by UK residents in their private capacity.