

after the recession will be followed by a resurgence in legal expenses business and this will be helped by the opportunities which the Single European Act will provide in Europe (and perhaps some former Eastern Bloc countries too). However, it will also be something of a double-edged sword for it will also produce increased competition from a number of already long-established players in the overseas market. We must ensure that we are ready and able to resist their challenge in the home market and develop our products overseas. It is a highly attractive but very challenging prospect.

The President's Lunch, December 1990
1. "BILA – THE BIRTH AND EARLY YEARS"
by Gordon W. Shaw, Vice-President of BILA

In 1959 and 1960, a group of international teachers and authors concerned with insurance law had several meetings in Luxembourg and Strasbourg, some of colloquia type and others less formal. Among their number were Professors Donati (Rome, Italy), Möller (Hamburg, Germany) and Hellner (Stockholm, Sweden). Also Enrenzweig (U.S.A.), Wets (Belgium), Portes Gil (Mexico), Garrigues (Spain), Halperin (Argentina) and Salzmann (Switzerland). Not forgetting Professor Denis Browne, Queen Victoria Professor of Commercial Law, Liverpool University who co-authored the second edition with MacGillivray himself and was responsible solely for the third and, I believe, the fourth.

Donati and Möller founded AIDA, the International Association for Insurance Law, that year (1960) so this is AIDA's 30th anniversary. Shortly after, Browne held a seminar at Liverpool on insurance law and Donati, Möller and Hellner all attended, the first two with their wives.

Hugh Cockerell, then Secretary of the CII, was asked to rustle up some delegates. His invitation to me, then Liverpool manager for Hogg Robinson (Life and Pensions) was suitably flattering. He telephoned me thus: "Denis Browne is holding a colloquium in Liverpool next month. If you attend, at least it will cost the organizers nothing to secure a broker who has proved his ability to read and write." Greatly flattered by these encomia, I attempted to rescue the Donatis and Möllers from the cell-like closets into which each spouse was separately housed in a University Hall of Residence in the wilds of Sefton Park. At least I was able to give them an evening's tour of Chester and the Wirral. They greatly preferred my modest Country Club on the Wirral to the Chester pubs to which I also, a beer drinker then, unwisely exposed

them. All this because each evening Denis hastened off home sharp at 4.30 and his assistant Dr. Kenneth Simmonds speedily followed him.

Those of you who know Liverpool and the attractions of Sefton Park on an autumnal night may guess that evening squeezing five into Hogg Robinson's Ford Consul was preferable.

To our mutttons, as the French say. Simmonds shortly took over the British Institute for International and Comparative Law and initiated a meeting at the Law Society Hall in Chancery Lane. The subject was an Insurance Law one and several members of what became AIRMIC – the Association of Insurance and Risk Managers in Industry and Commerce – attended as well as Hugh, Pat Saxton, myself, Rex Wyeth, Gatenby (Claims Manager of the Zurich), Johnny Williams then of Badhams and others.

BILA was born out of that meeting. Our earlier programmes tended to be in the evenings at that same Law Society venue. We only succeeded in attracting worthwhile attendances when we moved away from evening meetings mid-town to lunch time meetings in the City where the bulk of our likely audience works.

In 1968/9 BILA had begun to operate much more effectively as a Chapter of AIDA and thus in its international context. Our first major colloquium was at Oxford, Magdalen College, in 1969 and it attracted delegates from a dozen countries. The project was only made economically possible by the generous support of the then Association of the Life Offices who put up £2,000 on the basis of the largely Pensions content of the programme. It was a happy chance that the present Director General of the ABI, Mike Jones, had graduated from Magdalen the previous year and his generous employers, then the LOA, added to their generosity by seconding Mike, who soon demonstrated he knew all the ropes at his old college and was a major factor in his unobtrusive young way to the BILA success in Oxford. The actuaries, bearing the Pensions content in mind, supported us in force and among the leaders of the life insurance industry I well remember Stewart Lyon of the L & G and Gordon Bayley, for many years boss of the NPI. We had, too, an excellent paper from Dr. Edgar Jenkins of the Department of National Insurance whose wife Doris contributed, with Elizabeth Lyon, so much to the social side.

One of our great triumphs was to secure the attendance of the late and, by me and Hugh, lamented Dick Crossman, then at work on his new State Pensions Scheme. He came straight from the House of Commons, I met him at the station and tried to entertain the great man and his charming wife. Just as we were about to sit down to

dinner in that beautiful hall at Magdalen, my wife passed behind my chair and hissed "NO GRACE". I looked at the flickering candles and the glittering silverware and thought how wrong she was.

WELL. A rattle with my spoon on the glass, a respectful silence and I gave forth 'Agimus tibi gratias, omnipotens Deus pro haec tua dona quae de bonitate tuae sumpturi sumus'. Everyone murmured Amen and the soup spoons rattled.

Crossman leaned over. "You got that all wrong didn't you?" Mr. President, I don't mingle much with the mighty (outside BILA, of course) and my dinner was ruined. Dee, my wife, a physicist and mathematician and no Latin scholar, beamed on me for being such a clever boy, right where she had been wrong. NO NO. I had boxed up the first bit of grace after meat with the benediction before and made a right pigs ear of it. The penny dropped after coffee and before Crossman wrestled single handed in the Senior Common Room bar with all the pensions experts present and he won, hands down.

BILA continued with a series of fairly formal Colloquia, all well attended and all graced by HMG with a Lancaster House reception. Also informal meetings with the Universities of Hamburg and Cologne, both in those Hansa cities and here in London.

We gradually started to attract the trial lawyers and were happy to have Pet Bennett and Murray Pickering as members in the days when their gowns were made of stuff. Throughout we were most fortunate in the steady support not so much of the CII as a body but of successive chief officers. Hugh was able to coax Donald McMurdie to take on the onerous Hon. Sec. job and Donald did trojan work which I am sorry to say was not perhaps sufficiently well appreciated. I also saw myself as a shrinking violet when Donald, who had his tour in the chair, announced that Gordon and he had differed on some point so we compromised and did it Gordon's way. Pat Saxton in his pre-Director days at the CII did an enormous job for BILA as Secretary for many years and another outstanding chairman. All our committees are held in this building and so far the CII put up with us for lunch here.

Nobody worked harder for BILA than Michael Cohen as committee member, Hon. Sec., Chairman, previous President of the Students Union at University College, hence our universal welcome for AGM Conferences and Colloquia at Gower Street and member of the In and Out where we wine and dine the Presidential Council of AIDA.

We continued the international colloquia and those of you with a minute to spare in

the library upstairs will find the proceedings of 1969 (Oxford), 1971, 1974 and 1979 (all London) as well as other BILA material. At all, the DTI came good and provided us with speakers and, as I have said, splendid Lancaster House receptions.

By the late 1970's, we felt it was the turn of BILA to host the quadrennial AIDA Congress. Warsaw and Budapest made tentative bids for 1982 but agreed, in mid 1980, to stand back and give London an opportunity. The problem was finance. Rome (1962), Hamburg (1966) and Paris (1970) had all been free of registration charges and the charges at Lausanne (1974) and Madrid (1978) were modest. Once more the market came to our aid and on a memorable scale. The ABI, Lloyd's Brokers, Lloyd's and the DTI contributed £100,000 in cash and kind and apart from two years hard work, we were up and running. At the Festival Hall opening in 1982 of AIDA VI we had the fantastic coincidence of our Patron the Master of the Rolls introducing the Lord Mayor of London who just happened to be the wife of our Patron.

The technical and academic works of London 1982 were thought to be no less successful and it just may be that the trial lawyers as well as the insurers came more eagerly and in greater numbers to support BILA in the ensuing years up to this, the last decade of the 20th Century, which I gladly leave to Hugh, BILA's oldest and most staunch and loyal supporter.

2. "THE FUTURE OF BILA"

By Hugh Cockerell

A lady who sat next to the Prime Minister, Sir Robert Peel, at a dinner party recorded that it was like being in the neighbourhood of an iceberg with a slight thaw on the surface. That was the feeling I experienced when, with Gordon Shaw, I set out to interest insurance leaders in forming a law insurance association in the early 1960s. They did not see that there was any need for one. Gordon and I felt differently. We were in love with the law as an instrument of justice and we believed that law was destined to assume ever greater importance in the transaction of insurance. Since then we have had an avalanche of legislation affecting the business. I need instance only insurance control arising out of the collapse of the Vehicle and General in 1971, the Policyholders' Protection Act 1977, insurance brokers' registration, and the daunting Financial Services Act with its top-heavy system of administration. Pensions legislation has been subject to periodical upheavals. European Community directives and Community law have come to affect every aspect of insurance. In addition there have been a number of quasi-legal developments such as codes of practice, legal