

BOOK REVIEWS

1. MARINE INSURANCE FRAUD by Michael Ford

The introduction to this work explains that the author has set out to write a Handbook for those in the maritime trade, shipping and insurance, covering fraud within the sector in its widest sense. There is certainly a place for such a book. Based on English law, it would have extensive references to the US and Scandinavian law and International Codes; and it would have as its object the casting of light on a complex area of practice, partly through lucid explanation, partly through being clear, structured and, based on this foundation, partly through a well structured and comprehensive index. Criminal law aspects might well merit a chapter of their own. The result would be a handy book in which international trade and insurance practitioners (and fraudsters) could readily find the answers to all their questions.

How does Mr Ford's book compare to the paradigm? In its style and structure, it is a hybrid between a series of essays and a narrative in the Blockbuster style for lawyers. As a series of essays, it might impress a reader new to the field of maritime fraud. As a blockbuster, the book lacks readable prose and a coherent storyline – though the absence of sex is understandable. A handbook, however, it definitely is not. It lacks the clear logical organisation that is essential to such a work, and this is probably why the index is inadequate.

For practitioners, the book is also irritating at a practical level. It calls cases both by their familiar names (the ship's name) and by their full name; and in one passage, the "MANDARIN STAR" is called by three different names within four pages. It misleads on the law: for example, the section dealing with Insurance Brokers' Accounts, admittedly a confusing subject, seems to have been written without any reference to the much criticised decision in *Multiguarantee*; and it is suggested that Section 48 of the Malicious Damage Act 1861 could be applied to the scuttling of a ship; whereas the section actually covers the destruction of navigational aids in the manner which was a popular pastime near rocky shoals on the coastline of southern England during the eighteenth and nineteenth centuries.

Mr Ford has made a brave attempt at a difficult topic. It is a pity that the place on my bookshelf will remain empty.

Anthony Fitzsimmons