

EDITORIAL

I hope that you will all be as impressed by the contents of the present edition as I was when reading them for the first time. We are indeed lucky that so many eminent lawyers are prepared to write articles of such quality for no recompense.

The first three articles have a professional indemnity bent, and, indeed, all three of them record a most welcome shift in the balance of power from an Insurer's perspective. Jonathan Wright provides an erudite review of the current state of the law, as regards surveyors' liability; Jonathan Davies a similar exercise as regards financial advisers and Richard Curd a review of the recent important case of **Galoo Limited and others -v- Bright Grahame Murray** together with his assessment of the impact of the case more generally.

There is then the long-awaited review of the current law on non-disclosure and misrepresentation by our own sub-committee, Alison Green, Pat Saxton and Derek Cole. It will be interesting to see how many of their reservations about the current law are satisfied by the House of Lords in **Pan Atlantic**.

Professor John Adams' article will send shivers through the spine of many Insurers. But what a classic it is! And should mortgage indemnity insurers be able to exercise a right of subrogation against the borrower?

The wag at the end-of-tail comes in the form of a delightful article on the **Cambridge Water** case by Anthony Fitzsimmons. At this stage also, my abject apologies to Michael Mendelowitz of Barlow Lyde & Gilbert who submitted an article on the same subject matter. I thought about publishing both articles but space did not permit.

Finally, my thanks to Justin Drager of Herbert Smith for his review of Michael Miller's excellent book "Marine War Risks".

Roger Doulton.