

EDITORIAL

At last we have it! – and to Peter Rogan, a hefty thanks for providing, at such short notice, a clear and concise resume of the House of Lords' decision in *Pan Atlantic*. For those of you who wish to take matters further, may I also refer you to “Noticeboard” from which you will see that a talk is to be given on 28 October by Jonathan Gilman QC at 1.00 pm in Beaufort House.

There then follows a much belated article by Michael Mendelowitz on environmental insurance law. The delay, I am afraid, is entirely the responsibility of your Editor! To Michael, many thanks!!

It is for some time now that I have been trying to encourage subscribers to the BILA Journal to commence a correspondence page. Alas, alack! With this edition, however, we go one better – a whole article by Giles Morgan attacking Professor Adams' article on mortgage indemnity guarantee appearing in the last edition. Thank you for this: I enjoyed both articles immensely. It is fortunate that, as Editor, I have no obligation to take sides. Thank you also Jennifer Mc Dermott and Nick Atkins for providing a copy of the article that started the debate in the first place.

There then follows an article by myself on double insurance and contribution – a dry subject, if ever there was one, but one which inevitably pops up on a regular basis for us insurance practitioners. I hope that the article is helpful.

My thanks, also, to Derek Cole and Ray Hodgkin for their reports on the IX AIDA World Congress. I wish I had been there and I *will* be in Marrakesh! It's very beautiful. And the food.....

Roger Doulton.