

EDITORIAL

How lucky we are with our contributors!

I missed Peter Goldsmith's talk in February. What an important article it is however. It has been plain for many years that the Third Parties (Rights Against Insurers) Act operates unsatisfactorily in certain respects. And here they are laid bare for all to see. Let's hope that progress can be made in this important area.

We then have an article by Andrew Roach on toxic torts. Enough to strike the fear of God into any Insurer. I was intrigued to see the reference to electro magnetic fields as being the "next asbestos". I recently declined to buy a house immediately adjacent to the National Grid. On a personal level Mr Roach persuades me that this was a quality decision. More generally, it seems to me that his article should be essential reading for Underwriters in the hope that the "next asbestos" is at least foreseen. Whether or not it is then insured is a matter for others than I.

Julian Flaux's article is a paradigm of the kind of clarity which one might expect from Queen's Counsel of his eminence and deals very specifically with a number of situations where the broker is truly piggy-in-the-middle. I recommend it highly.

Finally, an article by Robert Lawson on the exclusivity of The Warsaw Convention. It might gladden the heart of aviation insurers. As I set off on my holiday, however, I wear a different hat!

Thank you to each and every one of them!

Roger Doulton