

the amendments should work and potential problems, such as those giving rise to further delay of average adjustments, which may arise under the rules.

Following the detailed commentary are several useful appendices, including a rule by rule comparison of the 1974 and 1994 regimes, and the Rules of Practice of the Association of Average Adjusters.

The book provides a good balance of comment both on the practical workings and difficulties of adjustment under the rules and the legal technicalities and guiding authorities both pre and post amendment, and is a necessity for both lawyers and practitioners at all levels of experience involved in General Average work.

*Jonathan Lux  
Partner, Ince & Co.*

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***INTRODUCTION TO INSURANCE*** By *D.S. Hansell FCII*  
Published by LLP Limited, Soft Cover £35.00

This is a further Practical Guide published by LLP alongside the other eight which have already appeared covering a wide range of subjects like marine claims, arbitration and insurance regulation in Europe.

Its author has behind him a distinguished career in insurance and insurance broking and has also been very active as a teacher of insurance. It is therefore no great surprise to find that this *Introduction to Insurance*, in effect a new edition of the author's 1970 book "*Elements of Insurance*", is intended to appeal to a wide range of readers, namely students of insurance, insurance practitioners and lawyers.

Nevertheless, it is first and foremost a well-presented introduction to the subject and the fact that each chapter ends with a Progress Test, where each question is marked with the paragraph dealing with the point covered, makes it quite clear that the book is aimed more at students than it is at practitioners or lawyers.

Extending to somewhat over 350 pages with each chapter broken down into very clearly presented sections. "*Introduction to Insurance*" starts off by explaining

what insurance is and then goes on to cover the main classes of insurance before dealing with the company and Lloyd's markets and the various Market Associations.

The "legal" part of the book starts on page 151 with a look at how insurance contracts are formed and then moves on to deal with insurable interest and the crucial area of utmost good faith. There is a short look at the *Pan Atlantic v Pine Top* decision and where we now stand on materiality, but it is interesting to note that the Table of Cases lists only 34 decisions in total.

In reading this - actually very readable - book one tends to conclude that its niche in life is going to be on students' desks alongside various CII study guides. It certainly gives a very clear introduction to the subject, although trying to cover so much in a limited number of pages clearly means that many topics are only given fairly brief treatment.

Despite that seeming drawback, the main points are put over with clarity and force and especially students of insurance will find the publication of great help in bringing understanding to what is after all a fairly complex subject-matter. Interestingly the News Release which accompanied the review copy refers to the Soft Cover version costing £35.00 and extending to 150 pages approximately, whereas the review copy itself was in hardback and, as already stated, runs to rather more than 350 pages.

*Gordon Cornish*  
*ERC Frankona Reassurance Limited*

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***GERMAN INSURANCE LAWS*** by *Werner Pfennigstorf*: (3rd Edition)  
1995; Verlag Versicherungswirtschaft e.V. Karlsruhe,  
(*English/German texts*)

As the political institutions of the European community chose to harmonise the main principles of insurance law and have done so by delivering several directives which had to be transformed into national insurance laws, the German insurance law has - as the preface of the reviewed edition itself says - undergone fundamental changes. Because of the several directives of 21 July 1994, the