

## **BOOK REVIEWS**

### ***THE YORK-ANTWERP RULES THE PRINCIPLES AND PRACTICE OF GENERAL AVERAGE ADJUSTMENTS (2ND EDITION)***

*by N. Geoffrey Hudson;*

Published by LLP in conjunction with Comité Maritime International

Price: £65.00

This timely Second Edition of Geoffrey Hudson's commentary on the York - Antwerp Rules, the First Edition having been published in 1991, contains a welcome review of the 1994 amendments to the York - Antwerp Rules, following the CMI Conference in Sydney in 1994. The 1994 Conference dealt with several issues which had presented difficulties under the previous Rules, some of which had resulted in an inconsistent approach to General Average in different jurisdictions. The Conference also dealt with the contemporaneous problems arising in relation to environmental damage and the potentially high costs and expenses which could be incurred in avoiding it. The book's author, who is a past chairman of the Association of Average Adjusters, is well placed to comment on the amendments, having had the benefit of participating both in the drafting of the 1974 Rules and acting as chairman of the 1994 CMI Conference Drafting Committee in 1994.

The commentary is easily readable and conveniently organised for ease of reference; as in the first edition, the commentary on each Rule is contained in a separate chapter. The book opens with several helpful and interesting chapters on the history and development of General Average, these introductory chapters culminating in a brief introduction to the purpose and objectives behind the 1994 Convention. This is followed by a detailed analysis of each Rule, beginning with the guiding Rule paramount and Rule of interpretation which in combination govern the working of the remainder of the Rules. The commentary provides both a useful explanation of the problems which occurred under the previous regime, aiding understanding of both the purpose of the amendments and additions to the Rules and assisting in the interpretation of those amendments. After consideration of the amendments, in relation to each Rule where amendments have been made, the book goes on to comment on the way in which

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.

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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