

GENERAL PRINCIPLES OF INSURANCE LAW. By E.R. HARDY IVAMY.  
Fourth Edition. [London: Butterworths. 1979. xcvi+891 pp.  
£35.00]

MARINE INSURANCE. By E.R. HARDY IVAMY. Third Edition. [London:  
Butterworths. 1979. 588 pp. £25.00]

Writing a book on general principles of insurance law has never been an easy task. A choice has often to be made between making too general comments which may not be applicable to every branch of insurance law and going into far too many details so as to cover every situation. It is therefore too easy to criticise such works. After all, even Macgillivray's work, by which many a practitioner swears, is also inadequate in some fields.

Ivamy's *General Principles of Insurance Law* is the 'foundation of the Butterworths Insurance Library'. To be fully appreciated, it ought to be read in conjunction with the other titles in the series. This work has already acquired a reputation among students for its awesome abundance of foot-notes. In quite a few places, the foot-notes are much longer than the text. However, the foot-notes, if well utilised, do reveal a wealth of useful information.

Students have often, with good reason, been warned against the false economy of acquiring older editions of text-books. Ivamy must be complimented for his diligence in updating his work but this is one instance where those *in Singapore* can be quite content with the 1975 edition. There have been some new cases as well as changes in the English legislative scene. However, most of the new cases illustrate points already dealt with adequately in the older work. As for English legislation, the local reader must note that most of the changes do not apply to Singapore.

One disappointing feature of the new edition is its treatment of the test of materiality in regard to the vexed question of utmost good faith. The impression is given that there are several accepted tests which may be adopted. Whatever may have been the view before *Lambert v. Co-operative Insurance Society Ltd.* [1975 2 Lloyd's Rep. 485], it is now clear that there is only one test to be applied, namely that of the prudent insurer.

Ivamy's *Marine Insurance* is, arguably, the best volume in the series and is my personal favourite among his volumes. Students of marine insurance have, with good reason, found this work to be informative, exhaustive and well presented. The appendices are also most useful.

As there are marked differences in certain areas between marine insurance law and general insurance law, those interested in marine insurance would do well to have a copy of Ivamy's work. Admittedly, there are some shortcomings. Some chapters are too short. For instance, Chapter 37 on liabilities to third parties contains only a reprint of Section 74 of the Marine Insurance Act. The author could justifiably argue that the section itself is clear enough but any reader would have appreciated an explanation of the section.