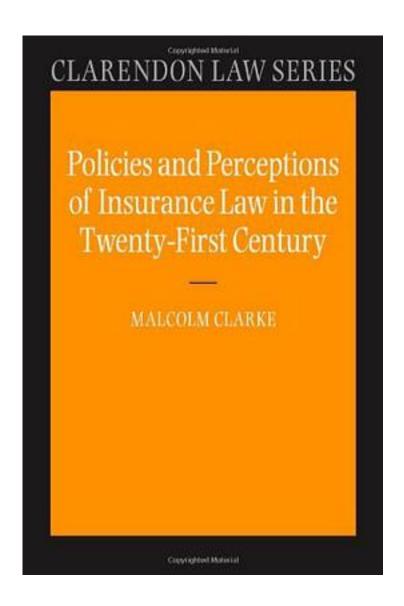
Policies and Perceptions of Insurance Law in the Twenty First Century



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In this book, Professor Malcolm Clarke provides a stimulating, critical introduction to the English law of insurance contracts, presenting the rules in both their legal and socio-economic contexts. He sets out the principles behind the law in a clear manner, moving on to explore the implications of certain rules in order to examine the importance of effective insurance and effective insurance law in modern society. Comparative reference is made to the corresponding rules in common law countries and also in major jurisdictions in western Europe, providing a thought-provoking wider view of the relevant law. The book illustrates the different perceptions of insurance and of insurance law that are to be found amongst lawyers, insurers, and policy-holders. In particular, it argues that the perception of many people, and also not least of many judges, is that if any dispute arises with insurers, insurers have an unfair advantage under the law. Moreover, this is in fact usually the case, if insurers choose to use their advantage. By presenting the rules of insurance contract law in the wider context of contract law at large, the book seeks to demystify them and to challenge the assumption that insurance law is or ought to be greatly different from other parts of the law. In particular, he argues that insurance contract law should be available and intelligible to serious enquirers, lawyers, and non-lawyers alike.

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