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INFORMED INSURANCE CHOICE?

The Insurer's Pre-Contractual Information Duties
in General Consumer Insurance

Leander D. Locker, University of Zurich, Switzerland

'This book is an important contribution to a question that has received little analysis hitherto, namely, what is and what are the effect(s) of the duties imposed on an insurer to provide information to prospective policyholders. As well as original analysis of English, German and prospective European law, and with insights from law and economics, it makes some key recommendations. It should be read by all academics, policymakers, professionals and regulators with an interest in insurance law.'

– John Birds, University of Manchester, UK

'The serious reader will find here a first class monograph, well-structured and scholarly, with a clear perspective on some important issues arising in the law of insurance contracts today.'

– From the foreword by Malcolm A. Clarke, St John's College, Cambridge, UK

Enabling informed choices with regards to mass risk insurance is an aim pursued for decades now at both the national and European level. This book explores the extent to which the imposing of disclosure duties on the insurer may actually contribute to this end and where it inevitably reaches limits.

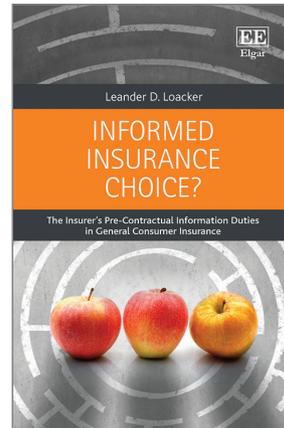
Convinced that information problems cannot be solved by exclusively focusing on their legal dimension, the author provides the reader with a helpful overview of economic and behaviour-orientated insights to the book's subject. Proceeding from these, the existing legal frameworks in the UK and Germany are critically analysed and compared to more recent academic proposals for a future European insurance contract law. All of this is continuously supplemented by specific proposals for improvement.

This inspiring book will be of use to scholars dealing with financial law and general questions of information policy. Insurance companies and lawyers dealing with cases first-hand will also find this to be a resourceful read.

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