

# Cases And Materials On Insurance Law

**Leo P. Martinez John W Whelan**

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Current UK insurance law stems from the 1906 Act, which codified common law principles that had been developed in the eighteenth and nineteenth centuries, largely from marine cases, most notably, the case of *Carter v Boehm* (1766) which established the duty of utmost good faith. Over the years its provisions have been applied to marine and non-marine cases alike and there were increasing concerns that the clear bright language of the 1906 Act restrained the judiciary and was not able to keep up with the changing market practice of the industry in both the consumer and business sectors.