

# ANDERSON KILL POLICYHOLDER ALERT



## Forthcoming Changes to English Insurance Law

By Peter A. Halprin and Joshua Gold

Many insurance policies purchased to cover risks worldwide call for the application of the insurance law of England and Wales. English insurance law changed earlier this year when the House of Lords and House of Commons approved the Insurance Act 2015, which modifies previous law that was based largely on Marine Insurance Act 1906. On Thursday, February 12, 2015, Insurance Act 2015 received royal assent and will accordingly come into effect in August 2016.

We note, as set forth in connection with the introduction of the bill, that the reforms were intended to cover three main areas:

- Disclosure and misrepresentation
- Warranties
- Remedies for fraudulent claims

As we will detail in a forthcoming article, the reforms were intended to bring clarity and predictability to English insurance law, and may increase the likelihood that policyholders will recover on claims subject to English law. ▲

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**Peter A. Halprin** is an attorney in Anderson Kill's New York office. His practice concentrates in commercial litigation and insurance recovery, exclusively on behalf of policyholders. Mr. Halprin also acts as counsel for U.S. and foreign companies in domestic and international arbitrations. He is a member of the Chartered Institute of Arbitrators (U.K.) and earned a postgraduate diploma in international commercial arbitration at Queen Mary, University of London.  
[phalprin@andersonkill.com](mailto:phalprin@andersonkill.com) | (212) 278-1165

**Joshua Gold** is a shareholder in Anderson Kill's New York office and chair of the firm's cyber insurance recovery group. Mr. Gold has extensive experience in insurance coverage analysis, consulting and litigation, with an emphasis on directors' and officers' insurance, errors and omissions insurance, online and high-tech liability, property insurance coverage issues and offshore market insurance products.  
[jgold@andersonkill.com](mailto:jgold@andersonkill.com) | (212) 278-1886

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## About Anderson Kill

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