

Washington University Law Review

Volume 16 | Issue 2

January 1931

Review of “Law of Insurance,” By William Vance

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Recommended Citation

Robert B. Snow Jr., *Review of “Law of Insurance,” By William Vance*, 16 ST. LOUIS L. REV. 187 (1931).

Available at: https://openscholarship.wustl.edu/law_lawreview/vol16/iss2/24

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also pertinent to other claims. The second part has to do with contract cases. The third part relates to actions concerning personalty and realty. The fourth part, on equity, is a particularly useful selection of authorities on early equity and the amalgamation of equity and common law under modern codes. Throughout the book stress is laid on those features of all systems of pleading which are essentially the same. Differences are seen to be historical and geographical rather than necessary.

This volume is intended for the use of first year students. Evidently it is hoped that chief attention will be paid to recent cases in modern courts and that from the actual reality of the present the student will work back to the historical origins of procedure, and also will work forward toward an improved system in the future. The scope of the volume is not the same as that of any other existing book. This will mean some modification of the curriculum in those schools where the volume is to be adopted. The ultimate value of this book in law schools will have to be determined by experience. One practical problem suggests itself at once. The volume under review does not include adequate material for a study of the difference between proceedings in rem and proceedings in personam. If this subject is not to be covered in a course on procedure in the first year, it will have to be covered in some other course—perhaps in a course based on Mr. Clark's second volume of Pleading and Procedure, not yet fully described but intended for second year students, or perhaps in a course on conflict of laws. Another and more general problem will arise in the minds of thoughtful lawyers reading this work. It is this. To what extent should a modern law school be an institution for reform in jurisprudence? Most thoughtful lawyers will agree at least in this, namely, that there is more reason for stimulating a quest for reform in the field of procedure than in the field of substantive law.

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LAW OF INSURANCE, by *William R. Vance*. Second Edition. St. Paul: West Publishing Co., 1930. Pp. xv, 1104.

The first noticeable difference between this edition and the previous one, and in fact all other books of the Hornbook series, is the cover. The publisher has taken a cue from the automobile manufacturers and is bringing out its latest product in a new color which will help to brighten up the library. The cover is of dark red leatherette, which seems to the reviewer to be much better than the traditional bound buckram.

But the sole change is not in the cover. A great many changes have been made in the text. As Mr. Vance explains in the preface, the twenty-four years which have elapsed since he wrote the first edition have seen the business of insurance quadrupled in volume, and the case law dealing with it doubled. Further, many new lines of insurance have been offered so that now almost any risk may be covered. With this vast change in the business and law of insurance, a new work on the subject was needed. This book comes in good time, and being by an eminent authority it should fill a niche in the library of the modern lawyer and student.

The second edition is not merely an annotated copy of the first, but is in most parts rewritten with entirely new sections where needed. This is notably true in the chapters devoted to the discussion of waiver and estop-

pel and rights under the policy. Because of the new kinds of insurance now being written, it was necessary to add several sections dealing with these. Thus, group insurance, state insurance, war risk insurance and liability insurance are all discussed. The book has been made more useful also by including in the appendix more forms and mortality tables.

The author has covered the subject as thoroughly as could be done in a single volume. Of course, minor points are not and could not be discussed at great length, and in some instances at all. But as a handbook it is valuable. Although sometimes the author has used long, involved sentences, on the whole, his construction is good, and its reading is fairly rapid. He has inserted full footnotes which increase the usefulness of any book in the field of law.

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