most frequently cited material in studies concerning insurance or even insurance-related problems of the economy in this part of the world. It is truly an excellent source of information and one could only regret that there are many misprints, particularly in foreign words and bibliographies. Also, parts of the book look at things from an obviously Germanic perspective. Poles, for instance, would give 1772-1918 rather than 1763-1919 as dates of Poland's partition.

References

1. Bader H. et al. *Lexicon der Wirtschaft: Versicherung*, Verlag Die Wirtschaft, Berlin, 1982.
2. Kolomin E.V. *Gosudarstvennoe Strakhovanie v Sotsialisticheskikh Stranakh*, Finansy i Statistika, Moscow, 1981.

Automation in Insurance by Robert J. Anderson, Eileen B. Hamburg, William F. McGahan, and Alan J. Turner, (Insurance Institute of America, 1987), 384 pages.

Reviewer: Elizabeth C. Goldin, Assistant Professor of Insurance, Morehouse College

This book was produced to serve as the textbook for the second of the three examinations leading to the Insurance Institute of America's designation, Associate in Automation Management. Its task is to teach people who know the basics of hardware and software and their applications about insurance industry, so that they can apply their knowledge of automation profitably in the industry.

The book presupposes some knowledge of property and liability insurance products, no knowledge of life industry products, and almost no knowledge of industry operations. It does require a lively interest in the subject, though, because it is wordy and dry and marked by distracting copy errors.

In twelve chapters, the various authors describe the following topics: (1) structure of the insurance industry, (2) industry's information needs, (3) objectives that companies try to achieve through automation, (4) how information management through automation applies to the different functions carried out in companies, agencies and service organizations, and (5) identify the kinds of systems that are used in the industry and discuss their interface. As is usual when several independent authors are used to construct a coherent book on a broad topic, some redundance appears, but a student using the book should find this more helpful than otherwise. Automation fans are often uncritically enthusiastic about its benefits, but these authors have been careful to point out disadvantages that may arise from automating particular tasks as well as from choosing particular methods of implementing automation decisions.

From its title, one would not expect this book to be an outstanding introduction to insurance industry operations, but it is. It makes the major tasks undertaken by the people in the various functions very clear in terms of purpose and importance to profitability. A college teacher could use this to build an instructional unit on careers for an introductory course in insurance. Anyone interested in the economics of insuring people and their assets could glean from this book a general understanding of the operational factors that drive company costs. The content of the book exceeds its rather narrowly focused intent.

However, *Automation in Insurance* suffers from a damning flaw as assigned or optional reading for students outside the Associate program. The editors, rather than the authors, must take the blame for an extraordinary number of copy errors, including inconsistent spelling, capricious punctuation, inappropriate phrasing, and erratic case agreement. Most students need to have their verbal skills strengthened. Serious and frequent copy errors can only reinforce their worst habits in the use of language, and undermine the efforts of any educator who believes that the correct use of language is prerequisite to the transfer of valid information. It really is a betrayal of a trust to publish a book for students (or for anyone, probably) that has not been subjected to rigorous copy editing.

Employee Benefits, 2nd Edition, Beam, Burton T., Jr., and McFadden, John J. (Irwin Publishing 1988) 539 Pages.

Reviewer: Kenneth F. Kennedy, Ph.D., CLU Associate Professor of Insurance and Finance, Western Michigan University.

This book represents a very credible attempt at presenting up-to-date material in an area that is inconstant flux. Students find the text well organized, well written, and not overly technical. Faculty using this book may prefer that the authors had included more of the actuarial aspects of pension funding. The reviewer used this book in the Spring Semester of 1989, and the students were almost unanimous in their appreciation of the text.

The book is organized into six sections: (1) Introduction; (2) Social Insurance; (3) Group Insurance; (4) Qualified Retirement Plans; (5) Other Employee Plans; and (6) Employee Benefit Planning. The Social Insurance Section, while well written, could be improved by delving more into the importance of social insurance programs in maintaining the quality of life for our society by helping individuals achieve economic security.

The Section on Group Insurance provides the reader with a good understanding of the legal and tax environment of group insurance. The chapter on providers of group medical expense coverage (Chapter 8) is particularly well done. The blurring of the distinctions among traditional health insurance, the blues and HMO's, is well explained. In the section on qualified retirement plans, the authors save themselves and their readers a great deal of trouble by simply indicating that the effects of such recent legislation as Section 79 are not known and may never be implemented.

The section on other employee benefits, particularly Chapter 25, may be beyond the understanding of an undergraduate class. While the reviewer found