Although part five of the book includes very good ideas about managing claims, etc. it should add that these functions must be accomplished by professionals in law, claims management, investigation and other disciplines.

I can recommend this book as a method of revealing to risk managers some problems areas and potential solutions regarding medical malpractice and/or professional liability associated with hospital operations. Some portions are very effective in expressing the "essentials" purported in the book's title. I cannot, however, recommend the book as expressing the essentials of hospital risk management because in the final anaylsis it fails to do so.

Financing Rural Health Care, edited by La Vonne Straub and Norman Walzer (Praeger 1988)

Reviewer: Midikira Churchill Kibisu, Insurance Option Coordinator Faculty, Common University of Nairobi

Provision of health care services is an important and expensive undertaking for both consumers and providers all over the world. For nations and states with a large rural population and an agricultural economy, financing problems for health care services is enormous due to various factors. These factors include: inadequate infrastructures such as roads, hospitals, clinics, mortuaries or airports; lack of affordability, especially in the wake of escalating health care costs; and lack of available doctors.

In trying to evaluate the factors affecting financing of rural health care in an American setting, it would be very dangerous to generalize the problems involved. For example, the problems of rural residents depending upon subsistence farming are quite different from the commericial farmers of the midwest. Likewise, rural residents such as the miners in Pennsylvania or people who live in rural Alaska have unique problems. Cultural factors must be considered as well. For example, a traditional American Indian or an Eskimo may not see the need for insurance coverage (or a hospital for that matter). Nor would an insurer be convinced that these individuals are acceptable risks for health insurance.

The book is concerned with how to deal with problems experienced by rural America in financing health care services. Unfortunately, the diversity of problems (such as the ones described above) are not adequately recognized. In fact, it is difficult to identify the geographical area being covered in the book. Chapter one gives the impression that the book is going to concentrate on the experience of the midwest. However the rest of the chapters do not concentrate on any specific geographical area but, rather, deal with national issues (as opposed to issues specific to the midwest).

Some of these problems stem from the fact that the book was put together from conference papers. The latter task is frequently difficult due to the array of subjects covered and differing methodogical approaches. The organization of chapters in this book is affected by this problem. For example, Chapter 2 concerns community support and the economic impact of rural health care.

The same ideas are repeated in Chapter 3. Repetitions also exist in Chapters 3 and 4 dealing with the definition of rural hospitals. Another areas of overlap is the attempts by the authors to relate population trends to rural health care.

Further, in the introduction of the book, the editor indicates that the book is organized into five main sections, but these sections are not distinctly shown in the body of the text. Even the "Contrasts" page does not show these sections separately.

The book does not cover some vital issues inrural health care. If the material in the book were consistent with the book title, the following topics should be covered in separate chapters: (1) population trends and their impact on rural health care services; (2) the social and economic backgrounds of the selected geographical areas; (3) the health services infrastructure of the selected areas and their shortcomings (e.g., number of hospital beds vis a vis population and health costs); and (4) availability of health insurance, including federal, state, and private insurance; (5) the future of health services (as population trends change and legislation is passed); and (6) recommendations for improvement (e.g., comparisons of different systems in use).

Although the book has the shortcomings listed, the paper presented have useful information which can be used by students or scholars interested in rural health care. If properly organized the book could be very useful, especially for those states working to solve problems associated with rural health care.

Computers in Insurance, Alan J. Turner and James Gatza, Third Edition (American Institute for Property and Liability Underwriters, 1990) 167 pages

Reviewer: William L. Roach, School of Business, Washburn University, Topeka, KS

The text *Compters* consists of three lessons: 1) computer literacy, 2) computers and organizations, and 3) computers in insurance. Each lesson consists of a reading assignment of about 45 pages. The text tries to 'meet the need for three assignments on insurance automation in courses primarily devoted to other subjects." The CPCU 7 course has such a need. *Computers* does not meet this need; instead, it poorly presents out of date material.

Content

The third edition of *Computers* has a 1990 publication date. The American Institute of Property and Liability Underwriters (AIPLU) published previous editions in 1980 and 1985. In the preface, the authors acknowledge a debt to the author of the first edition. Unfortunately, the 1990 edition owes more to the 1980 edition than it should. At least three quarters of the text remains intact from the 1980 edition. Authors usually update introductory level information systems texts every two or three years, adding new material in each addition. *Computers* has changed little since 1980.