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 *Computers* does not meet this need; instead, it poorly presents out of date material.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.

The changes in the footnotes and the bibliographies from one edition of *Computers* to the next illustrate this point. In Lesson 1, "The Computer," the 1980 edition included fourteen footnotes. The 1990 edition included 21 corresponding footnotes, eight additions and one deletion.

The average age of the footnote citations has increased with each edition. In the 1990 edition the citations on "The Computer" are on the average 11 years old; the citations on "Managing the Computer" are eight years old; and the citations on "Computers in Insurance" are eight years old.

The bibliography of the 1990 edition cites 35 references: 14 articles and 21 books. Of the 14 articles, 11 come from ephemeral rather than scholarly publications; the average publication date on the articles is 1985. The average publication date of the books referenced is 1980. Virtually all the books are information systems texts rather than insurance texts. In information systems, 1980 is ancient history.

Presentation

The author of the first edition of *Computers* left the insurance industry to pursue another career. The style of *Computers* may reflect his alienation from the insurance industry and insurance automation. *Computers* consistently uses negative imagery in its presentation of computers and information systems: "bewildering array" (p19), "tremendous demands," (p47), "computer people" (p48), ". . . increasing the *interpersonal skills necessary for systems people to be perceived as partners* by their users," (p60), etc.

Computers has a penchant for cute phrases. Productivity software packages are "the hammer, pliers, and screwdriver of the software domain." (p27) "Personal life has not been immune to this change, but those considerations are beyond the scope of this discussion." (p48) "Note that while a software vendor is called a software house, a hardware vendor is never called a hardware house." (p63) "Company and IS managers can also help encourage innovation by . . . providing . . . the environment and encouragement necessary for *budding innovators to take the plunge.*" (p84)

Reference to IBM in *Computers* are deferential to the point of servility.

> The IBM 303X, 308X, 309X series of computers are probably the most popular computers in the insurance industry today. Available in various sizes and models, they fill the needs of both very large and fairly small insurance firms. More major mainframe product annoucements by IBM and other manufacturers are expected to occur almost routinely in the years ahead.

Computers makes minimal use of figures. Data flow diagrams, schematics of networks, system flow charts, record layouts, etc. would improve this text, especially in the lesson on computers in the insurance industry.

Summary and Conclusions

AIPLU has done a poor job of providing syllabus text material on computers in insurance. AIPLU has revised this text neither frequently enough nor extensively enough to provide its students with current study material.

Also, AIPLU has not invested in editing and graphics unlike other information systems textbook publishers.

Doing Away With Personal Injury Law by Stephen D. Sugarman, (Quorum Books, Greenwood Press, 1989).

Reviewer: John F. Pearce, Ph.D. CLU, Callaway Professor of Economics, North Georgia College.

Doing Away With Personal Injury Law plunges its reader into one of the most hotly debated social, legal, and insurance issues of today. The author sets his premise when he states, "I favor doing away with personal injury law and replacing it with both new compensation arrangements for accident victims and new mechanisms for controlling unreasonably dangerous conduct." His focus deals with appropriate financial compensation for lost earnings, medical and other expenses, pain and suffering, and punitive damages, representing a package of alternatives to current tort law in personal injury cases.

Parts I and II comprise a comprehensive literature search that reflects popular support for personal injury law and the shortcomings of current reform ideas juxtaposed by detailed author comments. This portion of the book is important for teachers who desire background in tort law as applied to liability insurance and social issues that are discussed only briefly in most introductory insurance texts. The researcher will benefit by gaining an overview of tort law literature in personal injury applications so that research in more specific areas can be undertaken.

In addition, the political lobbyists and action organizations will readily see the foundations upon which tort reform can be built. The legal profession, economic expert witnesses, and insurers will be interested in the perceived shortcomings of personal injury law: in preventing injuries by deterring unreasonable conduct; in compensating victims adequately and efficiently; and in providing a just system for punishment of wrongdoers and for satisfactory cost incidence.

The question of who will benefit from tort reform continues to engage academicians, the American Bar Association, Congress, State Legislatures and others. Will no-fault plans covering specific types of accidents replace pieces of the tort system or will a more comprehensive accident compensation scheme be adopted? Sugarman takes the comprehensive approach.

The author proposes temporary disability insurance for up to six months "in cases of disabilities arising from both off- and on-the-job injuries and illnesses." Benefits, funded through employers, would approximate two-thirds of pretax earnings up to a maximum of twice the state average weekly wage. The program would be subject to a one week waiting period before benefits begin and would be funded by accumulated sick leave. Thus, the short-term income replacement function of tort law and workers' compensation would become obsolete.