

BOOK REVIEWS

Alcoholism and Drug Abuse in the Workplace: Managing Care and Costs Through Employee Assistance Programs. Second Edition. Walter F. Scanlon, (New York: Praeger, 1991).

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

This is a good book and a nice surprise. In his preface, Scanlon describes his own experiences with substance abuse and employment, and warns the reader that his bias will manifest itself. The reviewer has some biases, too. One is a weariness over drug hysteria. Another is exasperations over proliferating editions that add very little to knowledge. Both of these prejudices were set aside by Scanlon's work.

Of major importance, the book *isn't* part of the culture of drug hysteria. It describes the history of drug use realistically, and points out that it is in the nature of humans (Scanlon does not offer parallels with other species, but they could be easily made) to want, under some circumstances, to alter their usual state of consciousness. It is careful to discriminate between the use of substances and their abuse, regardless of capricious legality.

The second important feature is that this second edition is full of new information—new professional organization names and definitions, new cases and new knowledge—a lot of real reasons to revise the book.

Thirdly, the book is really helpful. Chapter 5, "EAP Practice and Process," is a wonderfully practical guide to implementing a program to help the "troubled employee" (defined as a substance abuser). It focuses on the importance of supervisory skills, steps in the process of referring a troubled employee to the EAP, and the concept of "constructive confrontation," so crucial to the success of intervention in this type of problem. This chapter should be required reading for college courses in employee benefits, risk management, and personnel management. This reviewer plans to incorporate it into a principles of management course.

The book serves some more general purposes. A reader of Chapter 6, on managed care, will gain some understanding of the serious conflict between managing care and managing costs. Chapter 7 deals with cost considerations which help EAP advocates justify their programs. Chapter 9, called "Marketing Treatment," might have been better titled "Buyer Beware,"

since it helps the EAP administrator to evaluate various treatment programs. Chapter 10, on standards, offers a model EAP program. The section on drug testing presents very important data on false positives, which naturally increase with the number of people tested and the number of drugs tested for.

The book has some drawbacks. The most important are operative assumptions that may be true for most people, but are not true for all. Examples: "Alcoholism and drug abuse, if left untreated, will inevitably result in illness and injury" (p. 25); "no work organization would tolerate drug use on the worksite" (p. 29); "one of the first signs of chemical dependency is a pattern of deteriorating job performance" (p. 47); "all personal problems adversely affect job performance" (p. 76). From the reviewer's experience, all of these are overstatements.

Another drawback is simple English errors. Insurance people will be annoyed by the use of "insure" to mean "ensure" on pages 34, 122, 132 (and perhaps more) when "ensure" is used appropriately in many cases. The reviewer found many examples of poor editing: pages xiii, 7, 20, 23, 34, 37, 48, 61, 65, 78, 88, 122, 136, 153, 175, and 177 contain errors of punctuation, spelling, case agreement, grammar and others.

The overall evaluation, however, remains very positive. *Alcoholism and Drug Abuse in the Workplace* is well-written, compassionate, and realistic—a very useful tool for managers or practitioners interested in setting up or strengthening an employee assistance program.

The Impact of Consumer Activism on the Insurance Industry, Warren G. Brockmeier, Ed. (The Society of CPCU, 1991).

Reviewer: Kenneth J. Crepas, Ph.D., Professor of Finance and Insurance, Illinois State University.

This book is a collection of articles by different authors concerning the impact of consumer activities on the insurance industry. The publisher is the Society of Chartered Property and Casualty Underwriters, and the book does not take a position on matters of public controversy. As a result, there is no endorsement for a position stated by any author in this book of readings. However, the balanced collection of articles on different sides of issues should be of assistance to both the insurance industry and consumers desiring to keep informed on the consumer movement and its impact on the insurance industry.

The lead article reviews the history of consumer activism as it impacts the insurance industry. This article notes that the same problems of availability and affordability were prominent issues to commercial clients for a long period of time. Problems faced by affluent factory owners in the 19th century and for farmers in the 1920s are reviewed. A second facet of this article examines the historical development of state regulation of

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