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Book Review

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Book Reviews

*Marcella Matejka**

A GENT'S AND BUYER'S GUIDE: the Survey Handbook. Prepared by the Fire, Casualty and Surety Publications Department of the National Underwriter Company, 420 East Fourth Street, Cincinnati 2, Ohio. 605 pages, 1956.

Comment: An annual guide intended mainly to assist insurance men and buyers of insurance to solve their problems and simplify their work. Also of value to attorneys in insurance matters. The stated purpose is more than fulfilled by the wealth of information made available in this publication and anyone interested in current information in the insurance field will find this book well worth the price. A basic reason for the usefulness of this publication each year is its flexibility as to the type of material to be included. The contents are changed each year to meet the constantly changing needs in the insurance field.

The 1956 edition is divided into eleven parts. Part one, which covers almost half of the volume, is of general use and interest. It consists of definitions of all types of insurance coverage. Under each heading there is a description of the coverage, followed by the rating procedure commonly shown in standardized manuals. The definitions are brief and concise, yet comprehensive. The headings are well cross-referenced to additional material throughout the Guide.

Parts two, three and four are of special interest to the professional insurance man. Part two is a comprehensive discussion of what an insurance survey is, and an outline of the steps or phases of the survey, followed by an analysis of ways and means of effecting economies in time and money. Part three is a survey of exposure and coverage outlines. After the facts are collected concerning the risks involved in a particular survey, there is a need to determine the exposures against which insurance coverage must be arranged. This section outlines the exposures for each of the eight major classes of risk, giving basic insurance, and that which is necessary and recommended in each case. Part four is a further extension of this same problem. These notes are for consultation in auditing the existing insurance as a part

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of the survey. Suggestions for cross-checking the basic program set-up by the user are also included.

Part five is of particular interest from a legal point of view. This section, entitled *Illustrative Losses of 1955*, is a list of large and significant losses, all types, sustained by institutions, manufacturers, mercantile establishments, utilities, etc. A summary of the facts in each case is reported, the holding of the court and the complete citation to the case. A special index, at the end of this section, refers to losses reported by peril, type of victim, coverage indicated, and so forth.

Part eight is a very useful table, a summary of surplus line laws. Where insurance protection can be had only by a specialized type of insurance protection written by but a few insurers, none of which are licensed to operate in the state in which a client or risk is located, it is necessary to know the requirements of one's own state for placing insurance with a non-admitted carrier. The simple table arrangement of this material is by state requirements and state code reference.

The remaining three sections of the Guide are directories. Part nine is a directory of pools, syndicates, federations, etc., which provide specialized markets for risks which would otherwise be difficult to insure. Part ten is the latest available list of organized groups of insurance buyers. And the final directory is an alphabetical listing of all types of insurance companies, showing territory, lines written, membership in company organizations, rating bureau affiliations and participation in pools and underwriting groups for special lines.

The editors have really made this a "Survey Handbook" with each section integrated to serve the purpose or main theme. A worthy addition to the library of those with an interest in the insurance field.

NACCA LAW JOURNAL. Published by the National Association of Claimant's Compensation Attorneys. 6 Beacon Street, Boston 8, Massachusetts. Vol. 17, May 1956.

Comment: A noteworthy contribution to legal literature is this biannual compilation, summarizing the current cases and events in workmen's compensation, railroad, admiralty and personal injury (tort) law. Beginning in 1948, the NACCA Bar Association has regularly published a volume every May and November. Since the purpose of this association is to help in-

jured persons, it is only natural that the material in the Law Journal is presented from the plaintiff's point of view. Because of the close tie with medicine in many of the cases in these fields, the Law Journal is also strong in this direction.

The May 1956 volume is introduced by an interesting editorial entitled, "Shall we Stand by Jury Trial?" This is a direct lead to a more comprehensive article by the Honorable David N. Edelstein, United States Judge for the Southern District of New York, entitled, "A Kind Word for the Civil Jury."

The main portion of this Law Journal is divided into four parts. Each field, workmen's compensation law, railroad law, admiralty law and personal injury law occupies a section. The editors, all men of wide experience and great interest in their fields give fine coverage of recent important cases. Where the recent case has been a leading one it appears first in its section and coverage is much more detailed.

For each case there is a statement of the issue, capsule digest of facts and holding. Then a more complete analysis of facts and comments of the editor. In the comments the editors briefly review the point of law. All this makes for quick and easy, yet thorough coverage of a field by the reader, with a minimum of time expenditure.

The editors have included a fifth section of miscellaneous matters of general interest. "Verdicts or Awards Exceeding \$50,000" is a summary list of reported and unreported cases as compiled by the Editors under the Supervision of Melvin M. Belli. Also included are reviews of recent books and various law review articles. And to further facilitate the use of this publication there is a well organized index.

Subscription to this publication merits the attention of all who have an interest in the fields of law covered. It is a permanent and authoritative addition to any library. At the present time a set of all 17 volumes is available.