

The Guide to Medical Professional Liability Insurance. By Kirk B. Johnson, Martin J. Hailie, and Ilene Davidson Johnson. 146 pp. Chicago, American Medical Association, 1991. \$24 (AMA members) (paper), \$29 (non-AMA members). ISBN 0-89970-440-9.

The Guide to Medical Professional Liability Insurance is a concise, easy-to-read paperback written by members of the Division of Professional Liability and Insurance, American Medical Association. It is a reference source, and the main objective is to present "information the physician should know in an unbiased, concise, and comprehensive manner."

Structurally, the text is divided into nine chapters, which include such topics as the differences between occurrence and claims-made coverages, the description of a malpractice insurance policy, as well as how to evaluate such a policy, what physicians need to do if a claim is filed against them, how much insurance a physician needs, descriptions of insurance organizations, and a section specifically devoted to the special circumstances of an employed physician, including coverage while being a resident in training. There are 10 appendices, which include a checklist on what to do when a claim is made, a list of insurance writers by states and their average rates, and a list of physician-owned companies, as well as data on liability premiums from 1982 through 1989. A glossary concisely defines many of the medicolegal terms used in the text. Finally, a comprehensive index is provided for quick and easy reference.

One excellent feature is the use of case examples in discussing the various topics. In this manner, the medicolegal concepts, which tend to be somewhat abstract, are made more concrete and understandable to the lay reader. Another helpful feature is that key words are in bold print, and the word or concept is then further described in the margins of the text where the word is used. This layout allows for easy reading, as one does not have to turn to the glossary or another reference book to look up terms not fully understood. One drawback, however, is that there is no specific list of references used for the information given, nor is there a list of references for further reading on specific topics. Also, some would find the cost a bit high for a 146-page paperback.

In general, the authors seemingly meet their goal of publishing a comprehensive, easy-to-understand review of medical liability insurance. This topic is not taught very much in medical school or even in residencies. As a recent graduate of a family medicine residency, I found the information to be invaluable to my understanding of professional liability insurance. I would recommend its use in residencies as a source for part of a practice management rotation. Because

it is a concise review of malpractice insurance, I would also recommend it to physicians already established in their practices; it brings up key points about insurance coverage that a currently practicing physician might not have realized. This book is not just for family physicians but for all physicians.

Ralph W. Dickson, MD
Reading Hospital and Medical Center
Reading, PA

Instructions for Pediatric Patients. By Barton D. Schmitt. 240 pp. Philadelphia, WB Saunders, 1992. \$32.50 (paper). ISBN 0-7216-3160-0.

Sometimes an idea makes such good sense, it is surprising no one thought of it sooner. Such is the case with Dr. Barton Schmitt's *Instructions for Pediatric Patients*. This book is a collection of 137 educational handouts on a wide variety of pediatric topics. The handouts are bound into a book, but the pages are perforated and are meant to be copied and distributed to parents. Dr. Schmitt covers almost every conceivable topic from what to buy before bringing the new baby home to dealing with adolescent rebellion. The book is divided into seven broad categories: New Baby Care, Feeding and Eating, Preventive Pediatrics, Common Infections of Childhood, Pediatric Dermatology, Miscellaneous Physical Problems, and Behavior Problems. Each handout defines the issue, identifies its causes, suggests what parents can try at home to alleviate the problem, and gives advice on when to call the physician. The information is in easily understood lay terminology at the sixth to seventh grade reading level, and it is neither condescending nor paternalistic.

The premise of the book is that parent education is the key to empowering families, increasing compliance, improving pediatric health care delivery, and reducing physician stress. Dr. Schmitt recognizes that parents are an integral part of the health care team and need to be active participants in the health care delivery to their children. He also recognizes that in the course of a busy office day, many physicians do not take the time to educate parents, which leads to confusion about the problem and its treatment, decreased compliance, an increased number of after-hour calls, and dissatisfaction with the physician. With a handout, parents have a reference sheet that they can read in the office, ask questions about it before leaving, and refer back to it later, rather than depending on memory and perhaps faulty communications in the examination room. Equally important, parents have something to show other family members and friends who may have ideas at odds with the physician's on how to treat the specific issue.