

For whom is the book written? It has been stated that it is intended to introduce the profession to lay people. The kinds of lay people who are likely to read it are those who are prepared to read carefully, who are interested in the actuarial profession and what we do, and who may have some knowledge of the insurance industry or belong to related professions. To most people who ask "What does an actuary do?" the first chapter should answer their question. If they want to know more, then the rest of the book is on offer.

However, I think that every actuary or potential actuary should have a copy. We have become specialists in our own areas of actuarial work, so that there are some who will know little about other areas beyond what they had to study to pass their qualifying examinations. The book also shows us how the position of actuaries and their work has developed from what has happened in the past, something that we should never forget. We owe so much to those who have gone before us and who have developed both the theoretical and the practical sides of actuarial work. As far as the future is concerned, some useful suggestions are given as to what directions we could expand into, and this might encourage younger actuaries to widen their horizons.

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*Medical Aspects of Personal Injury Litigation.* Edited by MICHAEL BARNES, BILL BRAITHWAITE and ANTHONY B. WARD (Blackwell Science, 1997)

A number of actuaries are involved in assisting the legal profession in the quantification of amounts of damages in personal injury cases. Actuarial evidence has historically not always been popular with the Judiciary, in part because of the perceived inability of actuaries to explain technical aspects of their work effectively in written and oral testimony. Reports are, however, now routinely requested by Counsel in the majority of significant cases. This book, whilst written primarily for lawyers, is, however, of interest to any expert witness involved with personal injury claims, whether they be acting for the plaintiff or for the defending insurance company.

This text will give interested actuaries an appreciation of the broader issues involved in a personal injury claim and the type of evidence that is likely to be introduced from other expert witnesses involved in the case. The book takes the form of a number of individual sections on various aspects of the claims process. The contributors include medical specialists involved in neurological rehabilitation, surgeons, occupational therapists, psychologists, paediatricians and an experienced barrister.

The actuary instructed to quantify lost earnings, pension rights or the cost of long-term care for the seriously disabled will need to ensure that consistency is achieved between his own assumptions and those supplied by other experts, particularly as regards employment prospects and life expectancy.

Chapter 1 gives a useful overview of litigation practice, including some guidance as to the treatment by the Courts of certain financial aspects of the claim and, importantly, a section on the choice of a suitable financial basis for the calculation of prospective loss amounts. Chapter 3 gives useful pointers on the appropriate format of medical reports, which have wider application, and on the giving of evidence in Court. Chapters 2 and 5 to 8 cover clinical outcomes and rehabilitation prospects following brain, head and back injury, which will be useful for the actuary reading such reports as part of his own familiarisation with the case and in the framing of his own assumptions. The chapter devoted to life expectancy is, perhaps, the most important for the actuary involved in work of this type. Professor Barnes covers the important risk factors which might predispose individuals to shorter than average lifetimes, and, in addition, he reviews the specific factors involved in cases of cerebral palsy and spinal cord injuries, supplying abridged tables of life expectancy where possible.

Whilst some of the comments made about financial and statistical methods can be inclined to make the technical reader wince, this would be to ignore the appeal of the text to the actuary involved with this type of work. It serves as a useful reminder that the actuary is just one of many experts involved in personal injury cases, and that consistency of approach and clarity of presentation is always important. The well-referenced sections on life expectancy in cases of severe disablement are of particular relevance.

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