

the INSURANCE FORUM[®]

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... for the unfettered exchange of ideas about insurance

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A BEST SELLER ABOUT INSURANCE CLAIMS PRACTICES

John Grisham's latest novel is *The Rainmaker*, and it is a runaway best seller. His previous novels were *A Time To Kill*, *The Firm*, *The Pelican Brief*, *The Client*, and *The Chamber*.

The Rainmaker deals for the most part with the health insurance claims practices of a fictional life insurance company. It relates the story of a young man who is stricken with acute leukemia and whose only hope is a bone marrow transplant. His twin brother provides a perfect match. However, the company denies the claim, the transplant is not performed, and the young man's fate is sealed. The discovery process in the ensuing lawsuit produces many surprises, even for the attorneys defending the company.

Mr. Grisham may have presented a distorted picture of insurance claims practices. However, we cannot be sure, because insurance companies often are successful in obtaining from the courts confidentiality orders that prevent embarrassing documents from being made public. Similarly, insurance companies often are successful in avoiding negative publicity by entering into confidential settlements of lawsuits.

The Rainmaker touches on various topics, including the professional behavior of attorneys and the protection of battered wives. But the primary focus of the book is on insurance claims practices, and that is what makes the book required reading for anyone with a keen interest in the insurance industry.

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JOHN GRISHAM AND THE INSURANCE INDUSTRY

John Grisham is the author of 22 works of fiction and one of nonfiction. His most recent book, *Ford County* (2009), is a collection of seven short stories. One of them, entitled “Michael’s Room,” is the story of an infant who suffers severe brain damage after a botched delivery. The family files a lawsuit against the physician, and he is defended successfully by an attorney representing the physician’s liability insurance company. The story focuses on the family’s abduction of the defense attorney years after the litigation, and his forced confrontation with the consequences of his actions during the trial.

Mr. Grisham’s sixth book, *The Rainmaker* (1995), deals with the claims practices of a fictional insurance company. A young man is stricken with acute leukemia, he needs a bone marrow transplant, and his twin brother provides a perfect match. However, the company denies the claim, the transplant is not performed, and the young man dies. Discovery in the lawsuit produces many surprises.

Mr. Grisham was an attorney before he started his literary career. “Michael’s Room” and *The Rainmaker* are his stories about claims practices. I think they should be read by persons interested in insurance.

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JOHN GRISHAM STRIKES AGAIN

John Grisham is the author of 23 works of fiction and one of nonfiction. His most recent work is a 263-page novel entitled *Theodore Boone—Kid Lawyer* (2010). It is an easy-to-read “page turner.”

The central character is a precocious 13-year-old eighth grader. Both his parents are attorneys. He seems headed for a legal career himself, but cannot decide whether he wants to be a great attorney or a great judge. He knows all the attorneys, judges, bailiffs, and just about everyone else connected with the justice system in his home town.

The story focuses primarily, but not exclusively, on a murder trial. The defendant is accused of murdering

his wife, and everyone thinks he is guilty. However, the prosecution has nothing but circumstantial evidence, such as a \$1 million life insurance policy that the defendant purchased on his wife a couple of years earlier. Everyone thinks the defendant will escape conviction for what appears to be a perfect crime. Our hero, however, uncovers tangible evidence.

Mr. Grisham was an attorney before he started his literary career. His previous books in which insurance plays a role are *The Rainmaker* (1995) and “Michael’s Room,” a short story in a book entitled *Ford County* (2009). I think those works should be read by persons interested in insurance.