

**THE LIFE INSURANCE EXAMINER.  
A PRACTICAL TREATISE UPON  
MEDICAL EXAMINATIONS FOR  
LIFE INSURANCE**

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The Life Insurance Examiner. A Practical Treatise upon Medical Examinations for Life Insurance by Charles F. Stillman

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THE  
Life Insurance Examiner.

A PRACTICAL TREATISE

UPON

MEDICAL EXAMINATIONS FOR LIFE INSURANCE

BY

CHARLES F. STILLMAN, M. S., M. D.,  
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## PREFACE.

IT is a natural inquiry on the part of a newly appointed Medical Examiner: "How shall I most satisfactorily perform the duties of my position?"

The function of a medical college is to teach principles, and the object of this book is to apply those principles to the requirements of the Life Insurance Examiner.

In the present work the author aims to present a concise, practical manual, which will enable even the beginner in life insurance examinations to conduct an examination satisfactorily to the company by whom he is employed—to the applicant and to himself—and it is intended to be a systematic and complete treatise upon the subject of life insurance examinations. It represents the results of many years of practical experience in the department of which it treats, and the author takes pleasure in acknowledging the valuable services of Dr. George D. Clift in its preparation.





## INTRODUCTION.

IN the early days of life insurance in this country, very few questions were propounded by the Medical Examiner, all questions referring to the family and personal history of the applicant being answered by the agent, who filled out the application, so that the Medical Examiner had very little more to do than inspect the applicant. But during recent years, the Examiner has been obliged to answer more of the questions contained in the application, until now, at least in most of the large companies, the Examiner is required to fill up all the questions relating to the application, except the mere request for insurance and the form of policy desired.

Every application does, or should, contain the question whether the applicant has been previously rejected or postponed by any other company, and if, upon examining an application, the Medical Examiner does not find this question, he should at once propound it to the applicant; and even if the question be found upon the application, and is answered, he should still observe the rule to propound the question before the examination is commenced, since agents, in writing an application, do not use sufficient care in regard to this question, and if it be incorrectly answered, it renders the policy void at the option of the company.

Then again, the fact of previous postponement or rejection should cause extra care in examination, it being to the Examiner's interest to discover, if possible, any cause for rejection or postponement which has been deemed by any other Examiner of sufficient importance to cause such action; it being understood, however, that the applicant, if no other reasonable cause for rejection or postponement can be found, is as much entitled to his insurance under the present examination as if he had not been previously rejected or postponed.

Be sure that the person who appears before you for examination is the individual who has signed the application. Never make an examination unless the *signed application* is before you, for several reasons. If signed afterwards, and not in your presence, a totally different person may be substituted for the one you have examined. It is, therefore, to avoid all chance of substitution, better to see an applicant write his name in the Examiner's presence, the Examiner then to compare the signature so written with the signature in the application. Some companies now carry this idea so far as to make it unnecessary for the Examiner to write the applicant's name at all, the applicant writing his own name three times, once on the application for insurance, and twice before the Medical Examiner—once his full name, and the second time his usual signature, to which the

Examiner then becomes witness. If, upon inspection, it being understood that the Examiner has no personal knowledge of the applicant, the signatures executed before him correspond with the signatures before the examination, the examination itself should then be proceeded with.

Owing to the competition now existing between the various life insurance companies, and the difficulty with which desirable applications are secured, it becomes a matter of paramount importance for the physician to so examine the applicant as to cause him to be friendly toward the company, and not to feel that he has been unduly or unnecessarily subjected to harsh or unbusiness-like treatment during the examination.

In many cases it is only by the most persistent solicitation, and after repeated and determined efforts on the part of the solicitor, that a man can be induced to apply for examination, and a genial manner on the part of the Examiner is of great importance, especially if the applicant is appearing for examination for the first time, as he is then more apt to be nervous and excited, not knowing but that some imperfections will be found in his organism before unknown to him, which will not only debar him from insurance, but will necessitate his taking medical advice from his family physician.

Another point which cannot be too strongly impressed upon the Examiner is that as an official of the company he represents, and paid as he is for his services by that company, he should retain such information as he elicits about an applicant for the company's own benefit; and even if he be the family physician of the applicant, he should remember that any point discovered by him during such examination is the property of the company, is paid for by the company, and is not the property of the applicant.

The Examiner should also remember that it is the business of an agent to procure the acceptance of a risk, if possible, and he should refuse to give an agent any information about an applicant unless authorized to do so in any particular case by the Medical Directors of the company for which he is examining. The neglect of this rule not only subjects the Medical Directory to annoyance from the agents, but also very frequently from the applicant himself, in case of rejection. On the other hand, the Examiner should remember that the applicant is *entitled* to his insurance in case he does not fall below the standard of excellence established by the company. But again it should be impressed upon him that no information relative to the case should be afforded either to applicant or to agent, for the latter has the power to apply directly to the home office of every company to learn the cause of postponement or rejection; and the responsibility of affording him information in such a case, or of affording the applicant information, should rest entirely with the executive department of the company for which the Examiner is acting, and not with the Examiner himself.

## PART I.

### LIFE INSURANCE FORMALITIES.

**A**S the Medical Examiner should make himself familiar with all the questions put to the insurance candidate, we insert the following list, classified from the forms used by six of the prominent insurance companies.

#### MEDICAL EXAMINER'S REPORT.

##### IDENTIFICATION.

**SIGNATURE.**—(Sign in the presence of the Medical Examiner.) Signature of the person examined in full. Did the applicant sign the above in your presence? Signature of the party or parties for whose benefit the insurance is to be effected (write in full).

**RESIDENCE.**—Country. State. County. Town. Place of business. P. O. Address. Former residence. Is the risk affected by the place of residence? Where has the party resided (during summer and winter) during the last ten years?

**IDENTIFICATION.**—(The examining physician is requested to satisfy himself in all cases as to the identity of the party being examined.) Do you know the applicant to be the person described in the application? Is he known to you? How long? How well? Mention some mark of identification. Place of birth. Date of birth.

##### ENVIRONMENT.

**OCCUPATION.**—Is there anything seriously unsanitary in the occupation, or in the residence or place of business? Does the person contemplate a change of residence? If so, when, to what place, and why? (That is, whether for purposes of business, health or pleasure.) Has he had yellow fever? If not, does yellow fever ever prevail where applicant resides? State how long he has lived in present locality; how long and when, in other localities similarly exposed? Is he thoroughly acclimatized.

Is the risk affected by anything in his residence or occupation? (State definitely; if more than one occupation, state all of them. If on railroad, say how employed.) Former occupation, if recently changed. Is applicant *in any way* engaged in the sale of malt or alcoholic liquors? Is there any intention of changing residence or occupation? If so, state intention. Has change of climate ever been sought or advised for the benefit of