

**INSTRUCTIONS TO  
MEDICAL EXAMINERS; THE  
MUTUAL LIFE INSURANCE  
COMPANY OF NEW YORK**

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Instructions to medical examiners; The Mutual Life Insurance Company of New York by  
Various

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**VARIOUS**

**INSTRUCTIONS TO  
MEDICAL EXAMINERS; THE  
MUTUAL LIFE INSURANCE  
COMPANY OF NEW YORK**



YRABALI ZHAI

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M27

1899

### Payment of Medical Examiners' Fees.

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*Medical Examiners are paid monthly from Home Office. The books are closed on the 15th of each month for the purpose of drawing warrants which are forwarded direct to the Examiner about ten days later. The fees for examinations received between the 15th and date of forwarding warrants necessarily go over to following month.*

*The agent is not permitted under any circumstances to pay the Examiner.*

*It is not necessary to send a bill for examinations.*

*Paul C. Frager*

Secretary.

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### ***Instructions to Medical Examiners.***

In order that there may be uniformity and completeness in the practice of examining applicants for insurance in the MANHATTAN LIFE INSURANCE COMPANY of New York, the following brief instructions are presented with the hope of effecting the desired result:

1. It is not necessary to enter into a long discussion respecting the relation which the applicant bears to the examiner, and vice versa. This is well understood by every well educated physician. It is sufficient to remind him that he is appointed and employed by the Company and not by the agent; that he receives his compensation from the Company, and that all information, confidential or otherwise obtained in the course of the examination, is for the benefit of the Company and for its use. Such information should be forwarded to the Company at once, whether the applicant is accepted or rejected.

2. **Information acquired is private.** The Medical Examiner must under no circumstances mention to agents or examiners of other companies the names or conditions of parties he has examined, unless with the written permission of this Company.

3. **Change of address or removal.** The removal of the examiner to another town vacates his appointment. He should notify the Company of any change of address.

4. **Local examiners to be employed.** An applicant must be examined in the place where he resides or does business, and by an examiner regularly appointed and accredited to such place. Any variation from this rule must be explained to the Home Office by the examiner. When the Medical Examiner is himself the applicant, he must be examined by another Medical Examiner regularly appointed in the same or in a neighboring place.

5. **Examinations must be in private.** The examiner must always insist upon privacy during examination, since it is well known to every medical practitioner that the presence of a third party often prevents full, complete, and frank answers. The examination should always be made where perfect quiet can be obtained, and should not be made with undue haste.

6. **Particulars of all urinalyses.** The examiner should report the dates and results of all examinations of urine made in a given case.

7. **Confidential communications.** If it is necessary, in the opinion of the examiner, to withhold from the applicant or agent the fact that the applicant has not been recommended on the examination, such information must be for-