

TO THE

Medical Examiners
OF THE

Mutual Benefit

LIFE INSURANCE COMPANY.



THE

 Mutual  Benefit

LIFE INSURANCE COMPANY.

OFFICE,

No. 261 BROAD STREET,

Newark, N. J.

—♦♦♦—
Organized, 1845.
—♦♦♦—

CHARTER PERPETUAL.

LEWIS C. GROVER,

President.

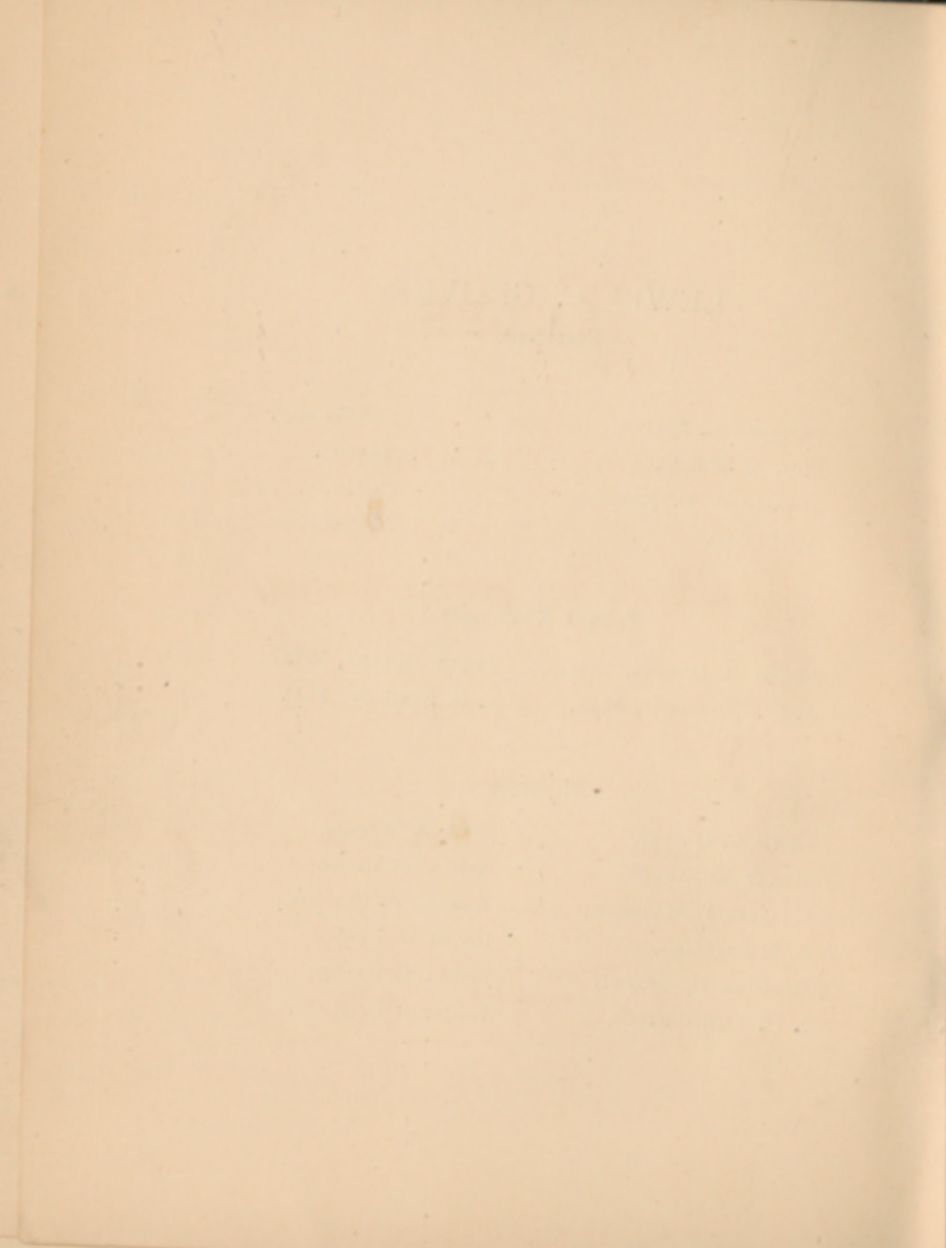
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RULES

TO BE OBSERVED BY

MEDICAL EXAMINERS

OF THE

Mutual Benefit Life Insurance Company,

IN THE

SELECTION OF APPLICANTS

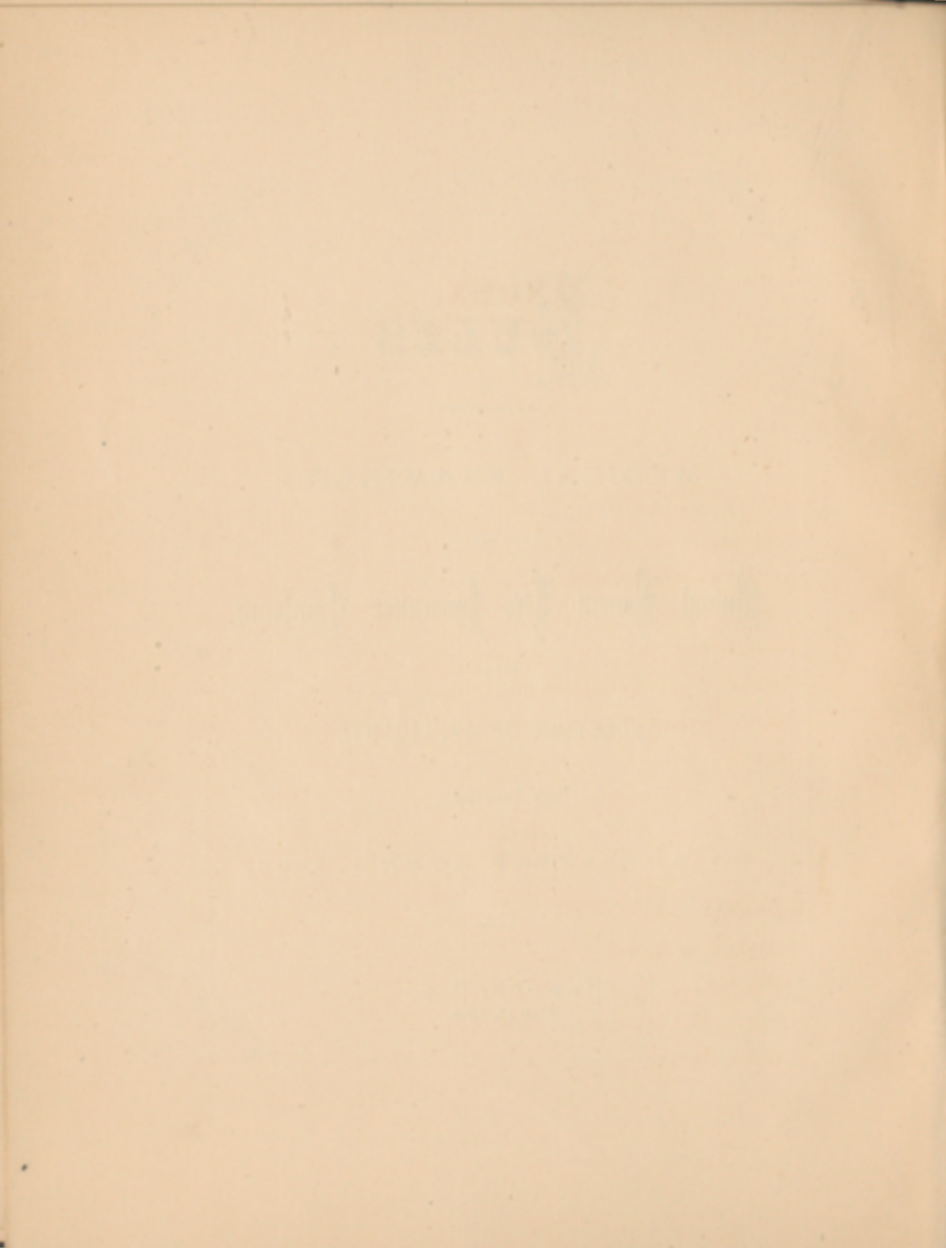
For Insurance,

ON AND AFTER JUNE 1, 1868.



NEWARK, N. J.:

May 15, 1868.





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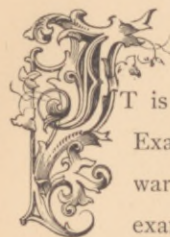
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IT is believed that many, if not a majority of Examiners feel their whole duty to be done toward the Company when they have thoroughly examined into the *present personal* condition of an applicant. This circular is issued for the correction of this error, and Examiners will please note that three important points are to be considered, and all desirable information furnished relative thereto in every case.

These are :

- I. FAMILY HISTORY,
- II. PERSONAL HISTORY, AND
- III. PRESENT CONDITION.

The rules thus furnished are based upon the large experience of the Company, and their observance at the various Agencies will save much delay, correspondence, and rejection at the Home Office.

They are not by any means to be regarded as comprehending *all* grounds for rejection, or as placing any restraint upon the judgment of the Examiner, but as indicating the decision of the Company in regard to questions about which difference of opinion may exist.

PRESENT CONDITION.

In reference to an applicant's personal and financial records in the case of ... the following ... to be regarded as ... evidence of ...

Pages 8-17 missing

I. Information Not Available

It is noted that ... which shall be ... under varying circumstances ... to be periodically ...

It is further noted that ... will be ...

IV. Information Received

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PRESENT CONDITION.

IN reference to an applicant's personal condition at the time of examination, the following are to be regarded as adequate causes of rejection *in addition to the ordinary and accepted evidences of unsoundness*, and especial care is enjoined that no impaired life may gain admission to the Company.

I. *Intermittent and Irregular Pulse.*

Intermittent
or Irregular
Pulse.

II. A pulse which shall be found (after examination made under varying circumstances, as to meals and exercise) to be persistently above ninety or below fifty.

Rapid or
Slow Pulse.

III. *Hernia*, unless a proper truss can and will be worn.

Hernia.

IV. *Incarcerated Hernia.*

Incarcerated
Hernia.

V. *Varices* of the extremities, extending Varix
above or of unusual size up to the groin.

••

ADDENDA.

I. In cases of great excess of weight, or the Weight.
opposite, a full and explicit statement should
be furnished of the build, general appearance,
average weight during preceding eight or ten
years, and information as to whether it has
been recently or rapidly acquired, (or lost.)

In case of excess of weight, the Examiner
should ascertain how far it is dependent upon
mere fat or abdominal enlargement; the exact
and not an approximate height and weight
should also in such cases be furnished.

II. The following table exhibits the proper Height and
Weight.
average relation of height to weight:

5 feet,	120 lbs.
5 feet 1 inch,	124 "
5 " 2 "	128 "
5 " 3 "	132 "
5 " 4 "	136 "
5 " 5 "	140 "
5 " 6 "	144 "
5 " 7 "	150 "
5 " 8 "	156 "
5 " 9 "	162 "
5 " 10 "	168 "
5 " 11 "	174 "
6 "	180 "

NOTE.—A variation of 20 lbs., at 5 feet, or of 50 lbs., at 6 feet, and of intermediate height in proportion, will not be considered as excessive.

III. When a policy has not been taken, or has lapsed, and reëxamination is required by the Company, the Examiner should *personally*

examine so as to be able to make certificate in the following form :

I have made a personal examination of——— and certify that he is in sound health, and that no change has occurred in his personal or family history since his former application, except———



