

BEDELL. (F. L.)

medical examinations





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## MEDICAL EXAMINATIONS.

[From THE SPECTATOR, December 22, 1887.]

We print in other columns of this issue an interesting communication from a practical worker in the field on the subject of the importance of careful medical examination in life insurance. His remarks are direct to the point, and will repay careful perusal. No company can do a safe business and be negligent or careless in the matter of selection; and to the end that only healthy lives should be introduced to the companies, medical examiners cannot be too careful or exacting in their examinations. All personal considerations should be laid aside, and a conscientious performance of well-defined duties alone permitted. Examinations for life insurance have come to be regarded as an important and lucrative part of the practice of a very considerable army of medical practitioners. Some of the more prominent companies carry on their books the names of from 3000 to 5000 physicians who are duly accredited examiners for them, and there are probably at least 20,000 of them in the country. While the numerous medical colleges are turning out new doctors by the hundreds every year, it is natural that many of these should seek appointments as medical examiners for old established life companies. It not only gives them a certain amount of income, but it helps to introduce them and build up their practice. Without casting any reproach upon their medical attainments, the testimony of experienced life underwriters goes to show that many of the examiners are either ignorant or careless of the requirements of the companies as regards examinations. Too often they regard the examination of an applicant as a mere matter of form, not comprehending or appreciating the fact that it is not merely to ascertain the present physical condition of the applicant that the examination is made, but to determine his right to stand upon a platform of physical equality in the future with thousands of others who will have eventually to pay for any shortcomings of his in the matter of health, habits, heredity, etc. Many examiners, or would-be examiners, do not fully realize the responsibility that rests upon them in this respect, and it is to enlighten them as to what life companies require of their professional knowledge that THE SPECTATOR Company has undertaken the publication of a new work, entitled "The Medical Examiner in Life Insurance," by Charles

F. Stillman, M. S., M. D., examiner at the New York offices of the Mutual Life and the Travelers Life insurance companies. Dr. Stillman is well known as a writer on professional subjects, and his extended experience as an examiner especially qualifies him for this undertaking. He does not pretend to teach practitioners of medicine their business, but to point out to them, in a thoroughly practical manner, how to apply their professional knowledge in the interests of the life insurance companies. He goes into all the details of the subject, explaining the relations that must exist between the successful examiner and the executive departments of the company, and what is expected of him in the examination of applicants for life insurance. This important work, now in press, will be issued next month, handsomely printed and bound. It will prove an invaluable guide to medical examiners.

The following is the communication referred to above :

[*To the Editor of THE SPECTATOR.*]

Not long since a prominent actuary remarked that he had found some difficulty in accounting for the high rate of mortality which his company had experienced during the past year. He had carried his investigations into several different quarters, but without arriving at any satisfactory explanation. Had it occurred to him to question the proficiency of his company's medical-staff, and to inquire into their method of conducting medical examinations, the excessive death rate would have remained no longer a mystery.

One of the most important factors in the conduct of a safe insurance business is a staff of competent and reliable medical examiners. So much is proved by experience. The actuary may prepare his table of premiums with the greatest care and accuracy ; the board of directors may be most conservative, and may observe a high degree of caution and discernment in directing investments. But such efforts at the home office must prove of small avail if the medical examiners are not men of character and ability—conscientious in the performance of their duties to the company.

The successful examiner must be at all times conscious of the importance of his position, and must recognize the fact that the future of his company depends in a great measure upon the manner in which he fulfils the trust reposed in him. He owes a duty not only to the company which he represents, but to each one of its policyholders, and if he indorses a risk as "first class" which is below the ordinary standard of health, he does an injustice to the other members, who must suffer indirectly by his error when the policy becomes a claim.

It is further necessary that the examiner should not be embarrassed by any outside influences which might affect his action in deciding upon the value of a risk. It often happens that the medical examiner is placed in a peculiar and at the same time most unpleasant position. He may be called upon to examine a former patient or friend. He may, perhaps, hold intimate social relations with the agent who has secured the application. In such cases a conflict must ensue between duty on the one hand and friendship on the other. While he would not consciously mislead the company by passing a poor risk, the physician is often tempted to strain perhaps a single point, and his judgment is liable to be warped by the desire to submit a favorable report. The examiner is in all cases the representative of the company, and he must forget for the time that he is either the friend of the agent or the family physician of the applicant. If the circumstances of the case are such that he feels he cannot throw aside all prejudice and

give an unbiased opinion, the only safe way to emerge from the difficulty is to submit the true facts to the company or to refer the application to some other examiner.

But while he is an employee of the company, and should be animated by a lively interest in its affairs, such interest should not cease with a faithful performance of his duties strictly medical. His labors open up a broader field. To become a skillful examiner requires not only ability of a high order, but a certain tact and delicacy which is not, perhaps, essential in other branches of the profession. Many important points, and some, no doubt, determining the value of the risk, will often be brought out by the examiner, which could not be discovered by any other means. It is not always sufficient to fill in mechanically the answers to the questions required in the application. These are merely submitted by the company as memoranda of the most essential points, and there are sometimes cases where the examination has been favorable, and where every question has been answered satisfactorily, and yet where some almost latent evidence has led the doctor to suspect the existence of disease. The importance of the "remarks column" cannot be overestimated, and there are times when a simple suggestion inserted here is of more practical value to the company than all the questions and answers which may precede it. That doctor does not discharge his whole duty who confines himself to simply conducting the physical examination and complying with all the requirements of the form. Many claims are paid in cases where, by the exercise of a little extra care and diligence, the examiner might have suspected and even discovered the symptoms of an incipient disease, and reported adversely upon the risk.

The one important question for the physician to determine is whether the life under consideration is in all respects a safe risk, and in order to do this he must demand a separate and distinct answer to each question in the application; he must inquire into the family history; he must carefully consider the probable influence of habits and occupation, and with special reference to any weakness or ailment. He should even be expected to follow up any particular line of inquiry which may be suggested by the amount or object of the insurance. In fine, the applicant is for the time on trial with reference to his physical condition, both present and prospective, and the examiner occupies the position of an acute and discriminating judge.

There is a very large number of persons in this and other countries who consider life insurance companies as their legitimate prey. If they are applicants they do not think that they are doing a dishonest act if they prevaricate, or insert a misleading answer in the application for the insurance which they would procure for themselves or children. If they are agents they argue to themselves that they are dependent entirely upon their commissions; that it is to their interest to write as much business as they can; that they are not supposed to pass upon the applications, and that they are perpetrating no swindle when they foist upon the company a risk which they know to be bad. In such cases the company and the policyholder must rely almost entirely upon the medical examiner for protection. If the application passes his scrutiny, it is more than likely to be approved at the home office, but his position is such that by the exercise of a little sagacity he may often be able to detect fraud and conspiracy on the part of the applicant, and to discover and frustrate the schemes of dishonest agents.

In accepting the position of medical examiner the physician should first satisfy himself that the compensation is sufficient to enable him to give the time and attention necessary to a proper performance of the duties required. If his regular practice is too large to permit of his yielding the amount of time which the work demands, he should not accept the office, and the plea that the application is for a small amount, or that the compensation is inadequate, is not a valid excuse for a

careless and hurried examination. Whatever is worth doing at all is worth doing well, and if the sum which the company can afford to pay is not large enough to reimburse the doctor for his time and trouble, he should either refuse the appointment or demand a larger fee.

I would not lay down a set of formal rules for the absolute guidance of the medical examiner. It is safe to assert, however, that the physician whose services must prove of the greatest value to the company which he represents, will be the one who thoroughly understands his own work, as well as the methods employed by his company in the transaction of its business; who familiarizes himself with the special duties to be required; who educates himself, if possible, in the principles of forensic medicine; who possesses tact and patience and is ever ready to sacrifice his time in order that he may better ascertain the truth.

The duties which devolve upon the company in this connection are almost as numerous as those which pertain to the examiner, but they are far more clearly defined and better understood. I may refer, *en passant*, however, to the danger which attends the practice observed by certain companies of leaving the selection of the medical examiner to the agent. He may nominate, perhaps, a friend or a physician, whose judgment he can twist and turn to suit his own convenience. The examiner should be under obligations to no one, except the company, and should be left entirely free and unconstrained in any action to which he may be moved.

A plan has been proposed for a combination of the various companies, and the appointment of a staff of competent examiners in all the cities, who would be expected to devote their whole time to the work, and to conduct examinations at a certain stated fee. This scheme is open to objections, but it is worthy at least of some consideration. Meanwhile, a long step will be taken in the right direction when the fact becomes more fully recognized in insurance circles, that the profession of the medical examiner is distinct from that of the physician, and when a special training for this office is guaranteed by the curriculum of our medical schools.

F. L. BEDELL. ✓

NEWARK, N. J., December 15.

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