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INSTRUCTIONS

TO THE

MEDICAL EXAMINERS

OF THE

PHOENIX MUTUAL

Life Insurance Company,

HARTFORD, CONN.

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***To the Medical Examiners of the  
Phoenix Mutual Life Insurance Company.***

**Y**OUR most careful consideration is requested to the following remarks and suggestions:

An application for a Policy of Life Insurance is framed with a view of showing two points respecting the applicant: first, whether there is anything in connection with his physical condition which will militate against longevity; and, second, whether any circumstances connected with his family history will be likely to affect unfavorably his constitution and strength.

It is exceedingly important that the examiner shall consider these points together. The figure, in connection with the family history, will frequently be of vital importance in determining the desirability of the risk. It is therefore desired that the examiner shall read the questions which are put to the applicant, and the answers which he makes, before entering upon the examination of his person. He will in this way, before he makes his examination, become familiar with the condition, occupation, and family history, and can make his examination accordingly, paying attention to such points as may be necessary. There has been placed in the application an expectation table for the purpose of calling your attention to the length of time which the insured must live to enable the Company to successfully conduct its business. It is expected that any person to whom a Policy is granted will live at least the number of years indicated by this table, and if for any reason the probabilities are against this, the Company does not desire to issue a Policy. It is desired and expected that the medical examiner will be wholly inde-

pendent of the agent, for unless his opinion can be given without bias, it cannot be one upon which we can rely, nor its value what we expect. It will therefore be esteemed a favor if any examiner will communicate directly with the Company on any point concerning which he does not wish for any reason to enlarge in the application itself. We shall always be glad to correspond with you about any matters concerning which you desire information or advice, and ask for your candid opinion in each case which may come before you.

An inspection of our losses has shown that the use of liquor causes, either directly or indirectly, many deaths, and this is a point about which we wish to be informed particularly so far as your observations go. If the applicant is known by you to be addicted to any pernicious habit, we desire to be informed directly by you, and all such information which we may receive will be regarded as strictly confidential. It will be well to bear in mind that the mortality among the members of any company cannot be excessive and that company live and prosper. No care in the management in other respects can make up for a lack of prudence in the selection of members. The future welfare of the Company is thus largely dependent on your skill and judgment, and it is entitled to your best and most careful opinion, which should lean to the side of caution in cases of doubt.

C. H. LAWRENCE, *Secretary.*

*To the Medical Examiners of the  
Phoenix Mutual Life Insurance Company.*

GENTLEMEN:

In defining the duty we require of you, we desire to be as brief and direct as possible.

We regard you as honorable gentlemen standing in peculiar confidential relations to the Company, appointed, employed, and recompensed by it, as guardians of its interests. In our mutual relations, we expect and purpose mutual protection. We desire to repose the utmost confidence in your decisions; yet if we occasionally reverse them do not feel aggrieved or chagrined. It is not necessarily through any lack of confidence in you, but through ampler information we possess or discover at the Home Office. In your relations with our agents, we desire that you should afford them every reasonable facility for the quick and faithful completion of their work by prompt examination of the cases committed to you. While we neither ask nor desire that you should act as agents for us, we do expect, and with reason, that you should be well disposed towards us, and, when called upon by agents or applicants to do so, should give us your favorable endorsement. It may happen that you are Examiner for other companies, in which case we look for perfect neutrality on your part, and protection of the confidence reposed in you by our agents in so far as it affects their legitimate interests; cheerfully according the same right of protection to the other companies for whom you examine. At the same time, we require of you that the examination once entered upon, you act freely and independent of any bias of agent; or influenced by any other consideration than

the welfare of the Company. To this end, it is desirable that you insist upon a quiet place for making the examination, and that no person other than the applicant and yourself should be allowed to be present. In your relations to the applicant, be affable, courteous, considerate, yet at the same time firm, and calmly insistent on your right of thorough examination.

You should always keep in mind the fact that there will be a strong tendency on the part of the unscrupulous to make vague or false statements, and to cover up everything which would impair the probability of acceptance. You will, therefore, be very careful to look out for and detect hidden disease, or conditions of the system calculated to shorten life, and observe particularly the effect upon the system of any previous disorder.

A study of our application should make clear to you what we require of our medical examiners. You will note that it is divided into Part 1st, Part 2nd (subdivided into personal and family history of applicant and special report of examiner), and, in female cases, Part 3rd.

Part 1st should be completed by agent and applicant before the application comes into your hands. A brief review and verification of this acquaint you with applicant's occupation, age, amount and plan of insurance desired, amount of insurance already issued, and how recently, and whether applicant has been declined by other companies.

Part 2nd and Part 3rd to Special Report of Examiners, constitute applicant's statement as to personal and family histories and habits; to be carefully gleaned, and, wherever confused or obscure, elucidated by sagacious interrogatory on your part. The answers to these questions should be as complete, accurate, and at the same time as direct as it is possible to render them, for it is



to be remembered not only that they weigh greatly on the final decision at the Home Office, but that, together with Part 1st, they form part of the contract for insurance, and the applicant can be held strictly accountable for them.

Justice to the applicant, therefore, as well as the Company, require the utmost carefulness in interrogation and recording on your part.

### **Family History.**

In eliciting family history, make careful inquiry as to the longevity and hereditary tendencies of ancestors. Ascertain if any near relatives have been affected with Consumption, Scrofula, Cancer, Insanity, Epilepsy, Apoplexy, or any other diseases of the Nervous System, Rheumatism, Heart or Kidney troubles.

### **Personal History.**

In eliciting personal history, inquire as to various illnesses from which applicant may have suffered; particularly as to Gout, Rheumatism, Asthma, Fits, Pulmonary complaints, or symptoms of same, Spitting of Blood, Cough, etc., etc.

### **Habits.**

Most searching inquiry should be made of the applicant as to his habits, especially as to the use of Intoxicating Liquors, Opium, Chloral, Cocaine, or other Stimulants or Narcotics. Compel the applicant to be specific in his answers as to quantity and frequency of their use. It is not enough that *you* should be satisfied that he is not doing himself an injury. We must have the assurance on file at the Home Office, over his own signature, as forming part of the contract for insurance.

## **Special Report of Examiners.**

The Special Report of Examiners gives us your personal finding on physical examination of the applicant. The scope of what we require of our Medical Examiners is hardly more than outlined in the questions of this section. We expect you to note applicant's complexion, gait, puffiness of face, unusual pallor, enlarged glands, scars, distended or tortuous blood vessels, skin affections, anything and everything by which the practiced physician is accustomed to diagnose actual disease, or tendencies thereto, either inherited or acquired. Observe the character of the pulse and respiration. Count the pulse for at least one minute, in order to detect any intermission or irregularity which may exist. If the rate exceeds 85 or falls below 55, count a second time. If still rapid, 90, or upwards, take applicant's temperature and give us the record of that. It is always well to take the pulse early and again at the close of an examination. Note proportions accurately and malformations. Take height and weight. Measure, with exceeding care, the chest on forcible expiration and inspiration on a line with the fourth rib, and the abdomen with applicant standing naturally, just above the crest of the "Iliac," generally a little above the umbilicus. If greatly over or under weight, inquire whether same is a family characteristic, and if gain or loss be recent.

### **Examination of Lungs.**

Palpate, percuss and auscultate the chest, notably in the infra and supra-clavicular spaces in front and on a level with the roots of the lungs and in the supra-scapular spaces behind. Note unequal expansion in respiration; observe whether the chest be expanded or narrow and depressed in the sub-clavicular spaces; also if the "vesicular murmur" is clear and recognized in all parts



of the lungs, and whether abnormal sounds can be detected. Do not allow any covering of the chest to interfere with a thorough and searching investigation of the condition of the lungs and heart.

### **Examination of Heart.**

In examination of the heart, observe carefully its areas of visible and tangible pulsation. Note its apex beat and its relative location. Auscultate with ear and stethoscope. If applicant has given a history of rheumatism, examine carefully with reference to the effect of the disease on the organ.

### **Examination of Urine.**

Examine the urine carefully, as required, and in case of doubt of your finding, or if specific gravity is outside of limitations as prescribed on application, repeat, recording results of all examinations. Inquire as to proximate amount passed daily; as to whether applicant is accustomed to rising in the night to pass water; if so, is the habit of recent acquirement. In all cases applying for \$10,000, or upwards, we require a microscopic urinalysis. In *any* case, if the protection of the Company seems to you to require it, please refer the matter to the Home Office. We desire these microscopic urinalyses should be separately recorded on blanks provided by the Company for that purpose.

### **Venereal Disease.**

You will notice entire omission of all inquiry as to venereal disease in that portion of the application which forms part of the contract, and is therefore written in the policy. This is out of consideration for the applicant, and to secure his confidence. We request, therefore, most searching inquiry on your part, as provided for in

"Special Report of Examiner," as to time of occurrence of the same and sequelæ.

In case of Syphilis, the extent of secondary or tertiary manifestations, and how recent. In case of Gonorrhœa, if there has been or is Gleet or any other evidence of Stricture, or if the original attack was attended with other complications, Cystitis, Inflammation of the Prostate Gland, or Gonorrhœal Rheumatism, etc., etc.

Be explicit in your questions, and insist that applicant be explicit in his answers. Above all, we urge upon you that you record your finding fearlessly; without this, your examination is useless. You receive your appointment from and are employed and paid by the Company, and your fealty is due to it. In your classification of the risk, we require of you an opinion based only on your physical examination. While we invite and welcome an opinion based on hereditary antecedents, as well as on your personal finding, we desire it should be so specialized; otherwise, confusion may result.

Where the moral hazard is such as to impair the risk, or injure the good reputation of the Company; as known personally to you, or elicited during the examination, such information belongs to the Company, and may be noted in the application or forwarded confidentially by letter, exercising due care that the letter reach the Home Office before the application. We invite direct communication from you on any point, at any time, affecting our interest or your own in our mutual relations, and assure you such communications will be held as strictly confidential.

We appreciate highly and are duly grateful for all faithful endeavor on your part for the protection of the Company.

WM. D. MORGAN, M.D.,

*Medical Director,*

















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