AGENTS AND MEDICAL EXAMINERS.

Not seldom there is to be found a life insurance agent who considers medical examiners as his relentless foes. And perhaps a run of unfortunate applications sometimes gives colour to his prejudices. But a clearer understanding of the full circumstances surrounding the duties of examiners and head office medical directors cannot fail to satisfy agents and the public of the general fairness and justice meted out by these arbiters of insurance destinies. Dr. Grassett, medical director of the Canada Life, has done real service to insurance agents and companies in speaking frankly as he did to the Life Underwriters' Association of Toronto at a recent meeting, regarding this very matter. In the course of his remarks Dr. Grassett, said:

"It is a true idea, it is a right conception, that the success of a life insurance company depends very largely upon the ability and integrity of its Examiners—from the Medical Director down to the most outlying village practitioner. The examiner's duties to-day are very exacting. The old conception of a medical examination is not sufficient to-day.

"I will give an instance: A gentleman who occupied a prominent position in this community—a senator of the Dominion—since dead, told me that when he was an applicant for life insurance, the medical examiner—a relative of my own—looked at him, tapped him on the chest, and said: 'You are healthy, sir—you are all right for life insurance.' Contrast this with the rigid scientific examination now demanded, the questions as to family history, personal history, habits and the physical examination.

"Now, in conducting the examination for the company, the applicant's attitude is one of antagonism. He thinks he is sound. He resents the thoroughness of the examination. It is exactly opposite to the case where the patient consults the examiner in ordinary practice. In the latter case the patient is liable to dwell too prominently on every symptom, to exaggerate any abnormal sensation. It is not always easy for the doctor to steer a judicious course, and, no doubt he sometimes fails to do so. One thing, I think, we must admit. It is, that the great body of medical examiners honestly try to do their duty.

"Now, the medical examiner has certain obligations due to the agent. The agent also has certain obligations due to the medical examiner. It is a co-partnership. The agent, like most Canadians, is hustling for his daily bread. His commission from the policies he places are like the fees the examiner gets for the examination. They are his means of living. No one likes to be deprived of any prospective income. The agent has to work hard to get the application signed, and it means a good deal to him to have the applicant passed. But if the doctor does his duty and the risk is rejected, the agent loses money—money he has, no doubt, spent—spent in his imagination, at any rate. The examiner is paid regardless of the result of the application, and he should remember the agent is paid only for the cases in which a policy is issued and the premium collected. It is well known that a great percentage of business is never paid for. For some reason or other the applicant changes his mind; some friend or another agent makes him a more attractive offer, and the agent who has done his hard work, perhaps for weeks or months, gets no reward. The examiner should, therefore, endeavour not to hamper the agent's efforts, but should use his best powers of judgment and care in each and every case.

"The examiner should always be prompt in keeping all appointments made for him by the agent. Just as a consultant would do to a fellow practitioner. In London, England, should a consultation be five minutes overrun by either side it is considered cancelled. This would lead, in cases of life insurance, to great hardship. The examiner should see that the report is thorough. That every question is answered fully, so there will be no delay in endeavours to get additional information. All courtesy is due the agent by the doctor and by the agent to the doctor. We owe it also to the agent to exercise tact and courtesy to the applicant. It is not difficult to fall foul of an applicant in the physical examination so thorougly done in these days. Some men object to the removal of enough clothing to permit a satisfactory examination to be made. They have not time to strip off their clothes, and have many other excuses for not doing so. A little patience, a little tact, and the examiner will succeed.

"There is also the class of cases where the agent and examiner feel confident that their applicant should be accepted, and are surprised and disappointed the home office does not share this view. It is then the part of the medical director to remember that he sees only the report while the examiner sees the applicant in the flesh. In such a case it is the duty of the medical examiner to write his views to the home office, writing them fully, and urging the acceptance and offering, if possible, to have the applicant present himself for examination at the home office. I prefer this latter course. I do not like spineless examiners. I do not like spineless agents. I am always prepared to give my reasons and endeavour to convince either the examiner or the agent of the reasonableness of my opinion."

Dr. Grasset then dealt specifically with family history and personal habits as being matters with which agents should carefully acquaint themselves in every instance before spending too much time and energy on risks that might prove altogether unsuitable.