REMARKS ON THE DUTIES OF THE MEDICAL EXAMINER IN LIFE INSURANCE.

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When honored by our president with an invitation to read a paper before this meeting of the Ontario Medical Association, it struck me that the subject par excellence of which so little is said, and to which such a meagre amount of attention is paid, is that of life insurance from the standpoint of a medical practitioner.

Probably the great majority of us here are examiners for some or other life insurance companies, and I will venture to state that a goodly percentage of us are far from realizing the importance of the work in which we are engaged ; we rather regard that the proper time to do life insurance work is when there is nothing else to do, but I am sure that, did we appreciate the fact that it is upon the medical department of a life insurance company that the selection of risks must devolve, we would undoubtedly lend our best efforts, our best minds, and our best consciences to the cause which we represent.

I shall divide the few remarks which I intend to make into three headings : First, the selection of the medical examiner by the home office ; second, his duties to the agent ; and, third, his duties to the home office.

The agent of the company has the right to expect that due care will be exercised in the selection of the examiner to be associated with him. He knows in his own business that not every intelligent man can win success as a solicitor for insurance. He knows equally well that not every educated physician makes a satisfactory medical examiner, and painstaking effort should be made on the part of the company to choose a man who possesses in a fair degree those qualifications which make for success in examining for life insurance. It has been said on occasions that the average medical practitioner is not a good business man; that his training unfits him for the great world of affairs; that he is a theorist; that he has a fondness for technicalities; that when he is brought into the life insurance field he comes, not with the broad conception of his appropriate function and the object to be attained, but with his conceits, his fads, his professional squint, his disposition to mag-

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