

A Medical Examiner who has not been regularly appointed will, immediately upon receipt of his report at the Head Office, be asked to complete the usual certificate, and if upon further inquiry and investigation his appointment should seem desirable, he will be notified thereof.

In endeavoring to elicit satisfactory answers to the questions in the form supplied to them, Examiners have often to tread on delicate ground, and much tact may be required in pressing for more definite information in order that their investigation may be thorough and complete. In a measure they act as detectives in trying to elicit with accuracy the history and habits, past and present, of the applicant.

They should endeavor to maintain cordial relations with both the applicant and the Agent, bearing in mind that Agents naturally look to the Medical Examiner for reasonable co-operation in a strictly medical capacity.

*The following rules should be carefully observed :*

1. If asked to make an examination, endeavor to keep such appointment *promptly*. Delay may cause loss to the Company, the Agent and the applicant.
2. The examination should be conducted without the presence of any third person, and as no interference by Agents is allowed by the Directors in such examinations, Medical Examiners are requested to report to the Head Office any interference or any attempt to influence their opinion.
3. If from any cause the Medical Examiner deems it desirable to transmit the report of the examination and his opinion direct to the Head Office, he is invited to do so, and to notify the Agent thereof.
4. The answers in the Medical Examiner's report must be entirely in the handwriting of the Examiner.
5. The Examiner must invariably date his examination at the time and place at which it is made.
6. The Company will not accept medical examinations