

Suggestions for Medical Examiners.

Before conducting examinations the attention of the Examiner is called to the following suggestions : The Medical Directors do not wish to be understood as attempting to teach Examiners in matters pertaining to their profession, but rather to remind them of points specially bearing upon life assurance.

It is now generally conceded that the success of a Life Assurance Company depends in a great measure on the ability and integrity of its Medical Examiners. The most capable financial management, the most energetic business ability in other departments may be entirely neutralized unless the risks are carefully selected. Much, therefore, depends upon an accurate statement of facts and wise judgment thereon to enable the Company to make a proper selection of lives. To aid the examiners in this is the object of these suggestions.

The relation of the Medical Examiner to the applicant differs a good deal from that of the physician to his patient. While the patient will voluntarily tell, and even magnify, his ailments and infirmities, concealing nothing, in the case of a candidate for life assurance it is often quite different. His attitude is even one of antagonism ; he believes he is sound, a good risk, and resents the close questioning to which he is subjected ; is inclined to lessen and even suppress any defect of the past. Hence the necessity for an able and faithful Examiner to be on the alert to detect any deception on the applicant's part ; to see that full, fair answers are given to all questions, and to let nothing prevent him in giving a fair and candid opinion to the Company.