

**ON THE MEDICAL
SELECTION OF LIVES
FOR ASSURANCE**

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On the medical selection of lives for assurance by William Brinton

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WILLIAM BRINTON

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INTRODUCTORY REMARKS.

BY THE AMERICAN EDITOR.

THE subject of Life Assurance, both theoretically and practically, deservedly receives a constantly increasing attention. Its advantages have become widely known in the community, and are availed of with eagerness by nearly all classes. Even those who, personally, cannot afford to pay premiums on their lives, not infrequently enjoy the benefits of a life-policy through the disinterested foresight and kindness of friends, or else are enabled to use indispensable ready money by means of a loan secured in the same manner.

While these facts and their results are thus daily everywhere attracting more and more notice, whatever tends to perfect the science of Life Assurance, and to facilitate the decisions of the executive officers of its associations should be warmly welcomed. The community at large, no less than the immediate members of the corporate bodies referred to, is especially interested in all that can advance our knowledge in these important transactions. To the medical profession, however, this rapidly extending work appeals with singular emphasis. Scarcely any practitioner of acknowl-

edged capability, especially in large towns, escapes the responsibility of deciding questions relative to Life Assurance. It need hardly be said, that there is no position involving a higher degree of professional responsibility than that occupied by the medical examiner of a Life Assurance Company. But, strange as it may seem, this fact is not by any means fully appreciated, in too many instances. This does not arise from wilful carelessness, nor so much from a hasty presumption that examination for Life Assurance, where the individuals seem to be perfectly well, is a simple and easy matter, as from actual ignorance of the true relations of the medical examiner to the persons examined, and to the Company which he, the examiner, represents. These, then, are what all require to know, who would acceptably fulfil the duties of medical examiner for Life Assurance. It is also true that a more accurate knowledge of what is required to be understood about, and, moreover, what should be predicated of, candidates for Life Assurance, is essential for agents soliciting risks, and for candidates themselves. Such information, acquired by these persons, would prevent, in most cases, the presentation of improper candidates, and the latter would avoid the mortification and annoyance of rejection by the medical examiner. It is more than probable that attempts at fraud and concealment would also receive a wholesome check, and that, finally,

total extinction of such attempts would result from the diffusion of the right sort of information, in a clear, methodical manner.

The pages which follow, afford this information succinctly, but with great distinctness. No similar amount of composition upon the subject, within our cognizance, compares with this pamphlet in excellence; and it is believed that no greater favor, in this regard, could be conferred, both upon the medical profession and the public, than to reprint its valuable instructions. It would appear that no right is infringed by the procedure; indeed, the accomplished author may even feel complimented, in no small degree, by the reproduction of his little work in this country. Dr. Brinton's name has long carried authority with it, and his various writings have already won for him an enviable reputation.

One portion of the *brochure* before us deserves special mention, for the acuteness of its analysis and the force and justice of its conclusions, viz., that relating to the influence of the *family history* of an applicant upon the examiner whilst forming his opinion upon the life in question. This is a very important and difficult part of his task, and its value and significance are constantly underrated and misunderstood by agents, applicants, and often by medical men unaccustomed to balance, with any frequency, the questions concerning life-risks. Thus, not long since, the habitual medical adviser of

an applicant for Life Assurance, could hardly be made to understand why the latter—a passably well man himself—was not as good a risk as the average of men of his age, of sound constitution and in good health, merely because the *family history* appeared to the examiner a sufficient ground for so considering him.

Dr. Brinton's remarks and rules—so modestly, yet so convincingly, set forth—will, we are persuaded, commend themselves at once to medical examiners of candidates for Life Assurance; and will prove interesting and instructive to all connected with offices established for that purpose.

WM. W. MORLAND, M.D,

Medical Examiner New Eng. Mut. Life Ins. Co.

Boston, June 17, 1863.

PREFACE.

THE Lecture of which the following pages are substantially a transcript, was introduced by me into the Course of Forensic Medicine at St. Thomas's Hospital, in order to supply my class with some information, which it seemed strictly in accordance with the spirit (if not the letter) of my duty to impart.

I have been induced to publish it, in the belief that such information may be useful to others than those to whom it was first addressed.

In preparing it for the press, I have made so few changes in either the matter or arrangement of the original Lecture, that I must warn the reader against anticipating more than such a short discourse might fairly be expected to afford. The brevity with which I had to treat my subject forbade anything like full information, accurate description, or close and connected reasoning. The previous studies of my audience rendered it unnecessary for me to do more than allude to the various physiological and pathological details, by which alone my propositions could be sustained or illustrated. My purpose obliged me to state all the rules I could suggest in such a short and simple form as would allow them to be easily remembered. And lastly, though feeling bound to utter all I knew, I was naturally anxious to avoid dogmatizing on a subject, in which our calculations rest on what is, at present, but an imperfect basis.

But though my remarks scarcely exceed the value of suggestions, I venture to hope that they are not without traces of more care than the form in which I have thought it advisable to put them together might seem to imply. At any rate, I trust that, as the summary of a large experience, communicated without much reserve, they may fulfil my chief object: namely, that of furnishing some practical hints, which may assist those members of the profession who are new to such duties, in the medical selection of Lives for Assurance.

WILLIAM BRINTON, *London.*

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OF LIVES FOR ASSURANCE.

I SHALL not occupy much of your time, Gentlemen, in discussing the strictly Medico-legal bearings of Life Assurance. Many of these are indeed sufficiently obvious to spare the necessity of any special notice. For example, since the calculations on which the theory of Life Assurance is founded, assume the natural death of healthy persons, the contract which a Policy of Assurance really forms may evidently be rendered void by the fraudulent concealment, at the time of effecting it, of some disease calculated to shorten life; or, what is equally fraudulent, by an unnatural, voluntary, and self-inflicted death. Hence a medical witness has been asked whether a person whose life was assured was the subject of any particular disease at a given time; whether, if so, the fact must have been known to the person assuring; or, finally, whether the ensuing death of the assured was the result of some disease thus concealed, or of accident, or suicide, or temporary insanity.