

**MEDICAL  
EXAMINATIONS FOR  
LIFE-INSURANCE**

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649645442

Medical Examinations for Life-Insurance by J. Adams Allen

Except for use in any review, the reproduction or utilisation of this work in whole or in part in any form by any electronic, mechanical or other means, now known or hereafter invented, including xerography, photocopying and recording, or in any information storage or retrieval system, is forbidden without the permission of the publisher, Trieste Publishing Pty Ltd, PO Box 1576 Collingwood, Victoria 3066 Australia.

All rights reserved.

Edited by Trieste Publishing Pty Ltd.  
Cover @ 2017

This book is sold subject to the condition that it shall not, by way of trade or otherwise, be lent, re-sold, hired out, or otherwise circulated without the publisher's prior consent in any form or binding or cover other than that in which it is published and without a similar condition including this condition being imposed on the subsequent purchaser.

[www.triestepublishing.com](http://www.triestepublishing.com)

**J. ADAMS ALLEN**

**MEDICAL  
EXAMINATIONS FOR  
LIFE-INSURANCE**



MEDICAL EXAMINATIONS  
FOR  
LIFE INSURANCE.

BY

J. ADAMS ALLEN, M. D., LL. D.,

*Prof. Principles and Practice of Medicine and Clinical Medicine in Rush  
Medical College; Formerly Prof. Physiology and Pathology  
in the University of Michigan.*



THIRD EDITION.

CHICAGO:  
CLARKE & COMPANY, 80 & 82 WASHINGTON ST.

LAW LIBRARY

---

Entered according to Act of Congress, in the year 1866,  
By J. ADAMS ALLEN,  
In the Clerk's Office of the District Court of the United States, for the  
Northern District of Illinois.

---

YIARRELL

## NOTE PREFATORY.

---

Life Insurance is rapidly growing in public favor, and it is not extravagant to say that the time is coming when it will be more general even than Fire Insurance. All men have lives—not all have houses, stores, or barns. The system of endowments, non-forfeiting policies, etc., has gone far toward making what before was considered extra-prudential and exceptional, a matter of ordinary business caution and common usage. That the Insurance Companies and the holders of their policies should have the highest possible advantage, it is clearly necessary that none but lives selected with great care should be assured. Hence the MEDICAL EXAMINER becomes their indispensable agent. To aid him in the performance of his important work, is the object of this little Manual.

It is not its intention to be argumentative, statistical, or rhetorical. Neither originality in substance nor method is sought after—but only that more clearness, definiteness, and certainty may be achieved, by attention to the suggestions herein contained.

A prime object has been to concentrate to the smallest possible bulk. Hence, conclusions only are given—reasons and authorities are rarely alluded to.

Justice to myself compels me to add that, while the urgent pressure of professional duties has obliged me to write during brief and scanty intervals only—nevertheless, the ideas advanced are the result of matured convictions, strengthened by several thousand personal examinations of applicants for life insurance.

CHICAGO, 1867.

J. A. A.

1. The first part of the document discusses the importance of maintaining accurate records of all transactions and activities. It emphasizes that proper record-keeping is essential for transparency and accountability, particularly in the context of public administration and government operations. The text notes that such records are often subject to public scrutiny and must be maintained in a clear, accessible, and secure manner.

2. The second part of the document addresses the challenges associated with data management and information security. It highlights the need for robust security protocols to protect sensitive information from unauthorized access, loss, or disclosure. The text also discusses the importance of regular data backups and the implementation of disaster recovery plans to ensure business continuity in the event of a security incident.

3. The third part of the document focuses on the role of technology in improving operational efficiency and reducing costs. It explores various digital tools and platforms that can streamline processes, enhance communication, and provide real-time insights into organizational performance. The text stresses that while technology offers significant benefits, it must be implemented thoughtfully, with a focus on training and support for staff to ensure successful adoption.

4. The fourth part of the document discusses the importance of fostering a culture of innovation and continuous improvement. It encourages organizations to embrace change, experiment with new ideas, and learn from both successes and failures. The text notes that a supportive environment for innovation is crucial for staying competitive in a rapidly evolving market and for addressing complex challenges.

5. The fifth part of the document addresses the need for strong leadership and effective communication. It emphasizes that clear vision, strategic direction, and open communication are essential for aligning the organization and motivating its members. The text also discusses the importance of listening to feedback and being responsive to the needs of stakeholders, both internally and externally.

6. The sixth part of the document discusses the importance of ethical considerations and corporate social responsibility (CSR). It notes that organizations have a responsibility to act ethically and to contribute positively to society. The text highlights the benefits of CSR, including enhanced reputation, increased employee loyalty, and improved financial performance, and encourages organizations to integrate ethical values into their core business operations.

7. The seventh part of the document discusses the importance of maintaining strong relationships with external stakeholders, including customers, suppliers, and the community. It emphasizes that collaboration and partnership are key to long-term success and growth. The text notes that organizations should strive to understand the needs and expectations of their stakeholders and work to build mutually beneficial relationships.

8. The eighth part of the document discusses the importance of financial management and budgeting. It emphasizes that sound financial practices are essential for the long-term sustainability and success of any organization. The text discusses the importance of accurate budgeting, cost control, and regular financial reporting to ensure that the organization is operating within its means and achieving its financial goals.

9. The ninth part of the document discusses the importance of human resources management and talent development. It emphasizes that the organization's most valuable asset is its people, and that investing in their development and well-being is crucial for success. The text discusses the importance of recruitment, training, performance management, and employee engagement, and encourages organizations to create a positive work environment that attracts and retains top talent.

10. The tenth part of the document discusses the importance of risk management and crisis preparedness. It emphasizes that organizations must be able to identify, assess, and mitigate risks to protect their assets and ensure their continuity. The text discusses the importance of developing a risk management framework, conducting regular risk assessments, and having a clear crisis response plan in place to handle any unforeseen events.



## THE APPLICATION.

---

The Medical Examiner should first read carefully, point by point, the interrogatories proposed by the Company for which he is acting, and the answers of the applicant. This will save time, and indicate those circumstances which require especial investigation. The form generally adopted, proposes twenty-five questions—twenty-three of which demand the scrutiny of the Examiner. For the purpose of brevity, we adopt the order of the form.

### I.

**Name, Residence, and Occupation.**—The name identifies. The residence will suggest at once the nature of the causes of the diseases prevalent, and the relative salubrity of the locality. The moist atmosphere and variable temperature prolific of phthisis; ochlesis, the products of animal decomposition, and foul air, fertile in typhoid fevers and cachexiæ; malarious districts involving endemic diseases which may especially prove noxious to the party, etc., etc.

**THE OCCUPATION**—healthful or pernicious? Statistics show the relative longevity of the different occupations of men, but the Examiner should superadd to

these the inquiry: What is the probable effect upon the applicant himself?—for that which is salutiferous to one, is often prejudicial to another. Statistics establish certain general propositions, to which, it must be recollected, many exceptions can be taken.

**PROFESSIONAL MEN.**—Teachers exhibit the greatest longevity. Next come Clergymen, who are subject to few diseases save those incident to sedentary habits. Contrary to the vulgar opinion, they are not more liable than others to pulmonary affections. Dyspepsia, with its incidents, is their principal affection. Lawyers rank next. Then professional Lecturers, and next, Physicians. Of the latter, it may be said, as a class, they have not the ordinary expectation of life, by from one-third to one-fifth subtraction. Nevertheless, the variety of exposure and habits is such that each case requires isolated investigation.

**ARTISTS.**—Painters and Sculptors rank among the best risks, particularly when the former sketch from nature, and the latter merely model. Portrait painters, and sculptors who cut marble themselves, are not as good risks. Photographers and Daguerreotypists rank second class.

**ARTISANS AND MECHANICS.**—Painters using lead and oil are undesirable risks, yet need not be wholly rejected. Workers in phosphorus and quicksilver stand upon the same level. Stone cutters and millers, and similar occupations, where insoluble or irritant particles find constant access to the pulmonary surface, are less desirable, but improved methods of ventilation, now in vogue, render them less objectionable than

former y. Glass blowers are poor risks. Compositors in printing offices signally demand caution in acceptance. Blacksmiths, Furnacemen, Carpenters, Coopers, and Cabinet Makers range among the most healthy operatives. Shoemakers and Harness Makers, mainly from their sedentary habits, are second class risks. The same remark may be made of Tailors. Butchers and Market men, aside from the chances of accident, (to the former particularly,) are good risks. Machinists, Plumbers, Tinsmiths, Tallow Chandlers and Barbers, and similar occupations, are generally good risks. Engravers, Jewelers, and the like, are liable to the diseases of sedentary life, but are otherwise unobjectionable. Brewers, Confectioners, Dyers, Hatters, Bakers, and others whose business involves constant exposure to warm vapors, often impregnated with medicinal or poisonous substances, are not as desirable. Chemists, Assayers, Gilders, Tobacconists, etc., are liable to the same objection. Day Laborers, unless exposed to accident, are equally as good risks as mechanics. Agricultural Laborers, in salubrious localities, are the highest order of desirable applicants.

The best lives, other things being equal, are those of persons engaged in out-door and yet protected employments, where the occupation is somewhat sedentary, and yet combined with a certain amount of muscular exercise, with pure air, and variation enough to secure a stimulating impression upon the system. Inertia, indolence, and absolute uniformity of meteorological influences, are as prejudicial as over-exertion and atmospheric vicissitudes.