MEDICAL EXAMINATIONS FOR LIFE-INSURANCE

Published @ 2017 Trieste Publishing Pty Ltd

ISBN 9780649645442

Medical Examinations for Life-Insurance by J. Adams Allen

Edited by Trieste Publishing Pty Ltd.
Cover @ 2017

www.triestepublishing.com

J. ADAMS ALLEN

MEDICAL EXAMINATIONS FOR LIFE-INSURANCE

Trieste

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.

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. I. A. A.

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.