

**The work of the life assurance examiner. Part I : examination and report /
by Sir William R. Gowers.**

Contributors

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VOL. II.

THE WORK OF THE LIFE
ASSURANCE EXAMINER.

PART I.
EXAMINATION AND REPORT.

BY

SIR WILLIAM R. GOWERS,
M.D., F.R.C.P., F.R.S.

1899.

London:

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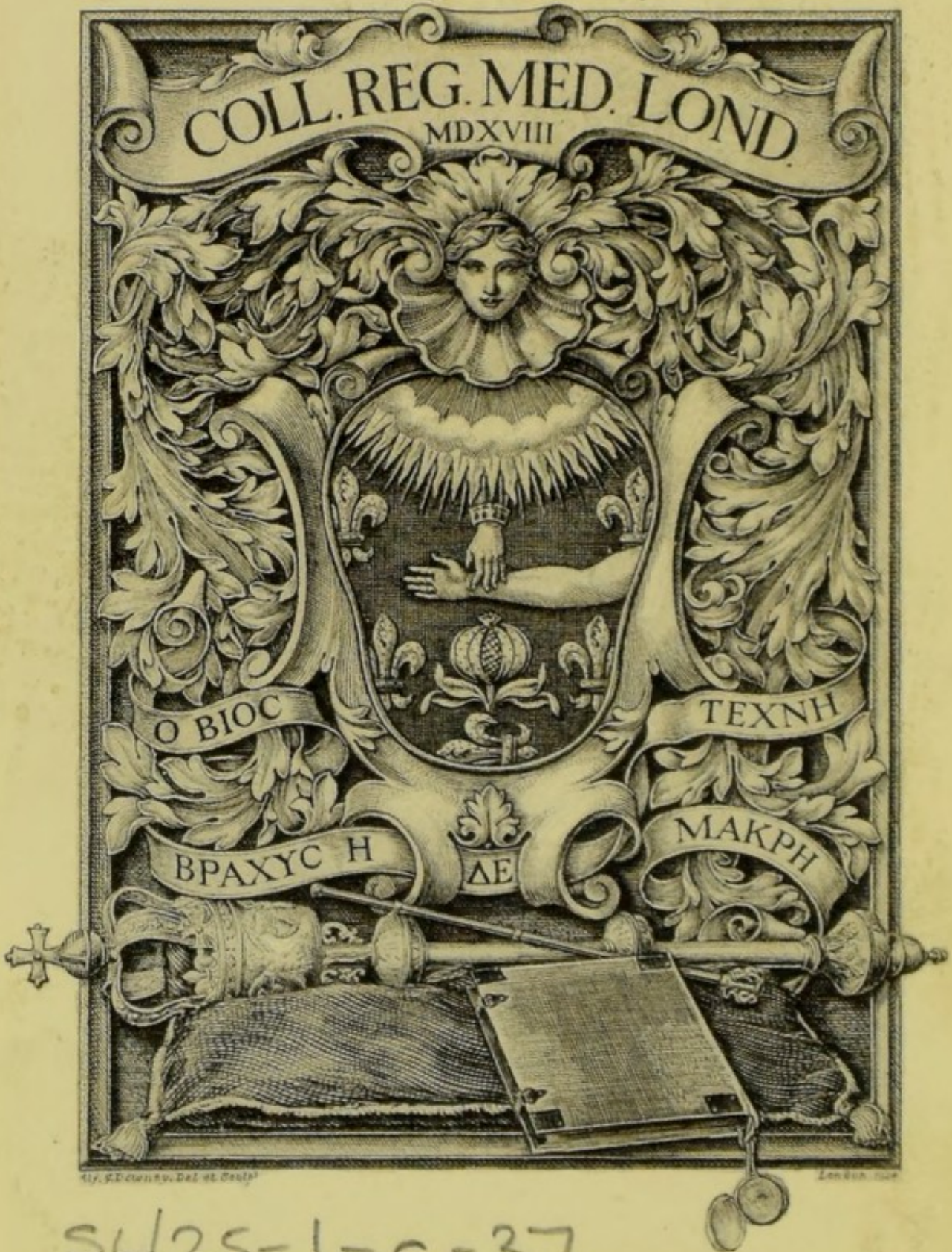
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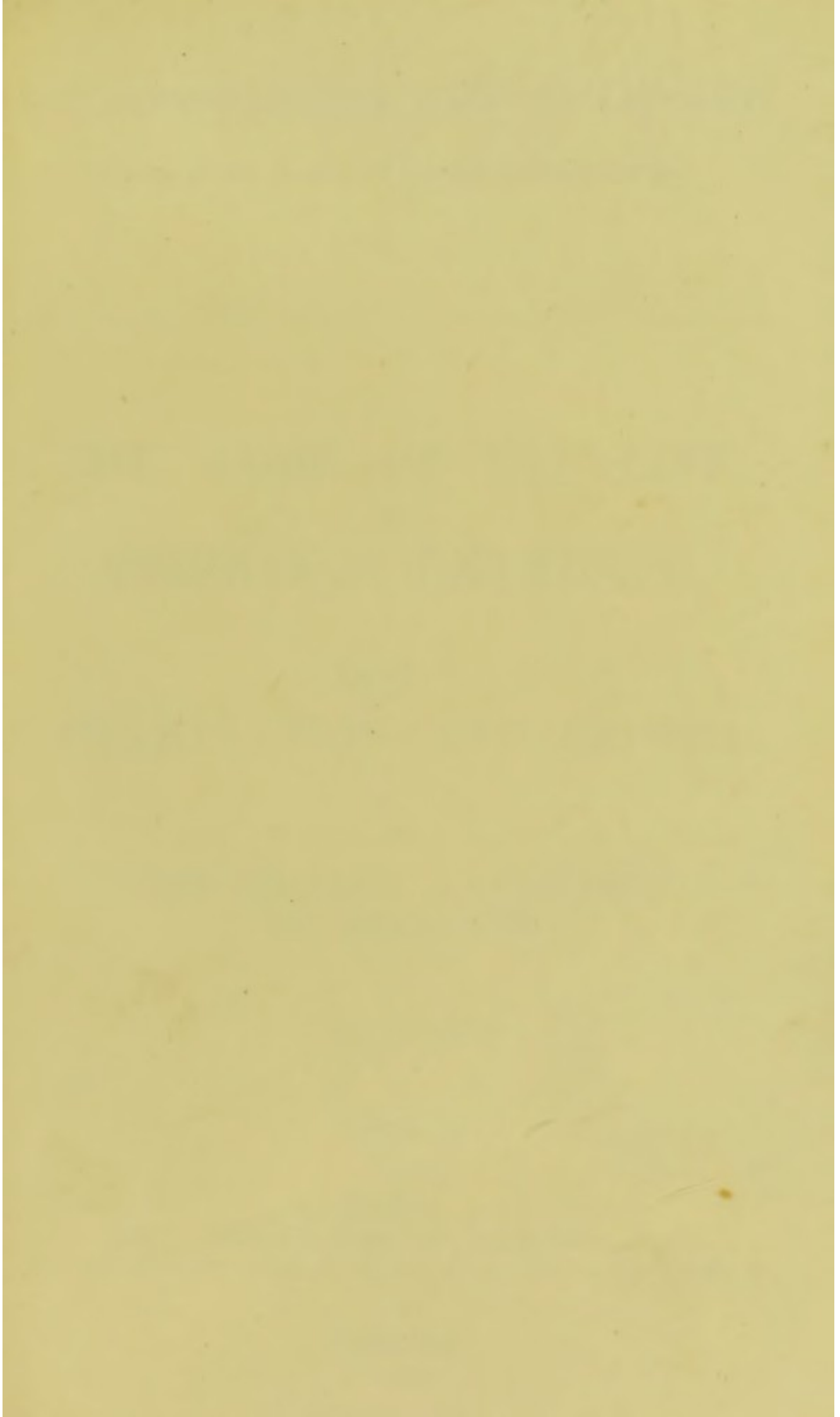
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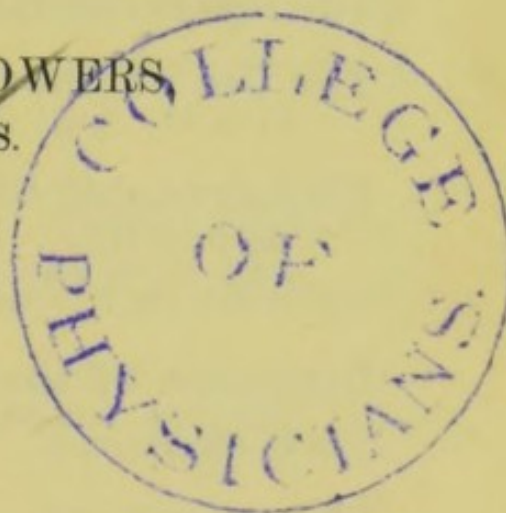
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PREFACE.

The following description of the Work of the Life Assurance Examiner presents it as perceived by a physician to an Assurance Office in the light of his own experience. It appeared as a series of papers in the Life Assurance Circulator of this Society, and is offered to the Members generally, in the belief that it may be useful to many in the direct guidance it affords, and, in some degree, to all who have to make personal examinations for the various Friendly Societies. It is, however, only a partial survey of the subject. It deals only with the process of examining and with the report. A further instalment, dealing with the value of lives and the principles of their assessment, together with illustrative examples, I hope to supply before long.

I have to express my warm thanks to Dr. Spooner for the care and pains he has taken in putting together the papers and transcribing them.

W. R. GOWERS.

LONDON, *December, 1898.*

ROYAL COLLEGE OF PHYSICIANS
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THE WORK OF THE
LIFE ASSURANCE EXAMINER.

—
PART I.
—

EXAMINATION AND REPORT.
—

Handwritten text in a cursive script, likely representing the title and part information in a different language or script. The text is arranged in approximately 12 lines, mirroring the layout of the printed text above. The characters are fluid and connected, typical of a cursive hand.

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Personal History.

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Handwritten text in a cursive script, likely Urdu or Persian, filling the page. The text is arranged in approximately 15 horizontal lines, with some characters appearing to be in a different script or dialect. The handwriting is fluid and connected, typical of the 'Nasta'liq' style. The page is framed by a simple black border.

Handwritten notes in cursive script, likely representing musical notation or shorthand. The text is arranged in approximately 10 horizontal lines, featuring various symbols, dots, and flourishes characteristic of a shorthand system.

Veneral Disease → . 4 - ~

Handwritten notes in cursive script, continuing the shorthand or musical notation. This section includes the phrase "Veneral Disease" followed by a series of symbols and lines, similar in style to the top section of the page.

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"death after confinement"

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"B"

"C"

"D"

"E"

"F"

"G"

"H"

"I"

"J"

"K"

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"M"

"N"

"O"

"P"

"Q"

"R"

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"T"

"U"

"V"

"W"

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"Y"

"Z"

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The Examination.

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Complexion, etc. ← c d √ (a), . √

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The Nervous System.

Stoop, Headache, + Tremor / . f. 9 8

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aneurism

Handwritten notes and diagrams in the middle section, featuring several small sketches of vessels and anatomical structures.

Handwritten notes and diagrams in the bottom section, including a large diagram of a vessel with a branch and several smaller sketches.

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1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

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١. ٢. ٣. ٤. ٥. ٦. ٧. ٨. ٩. ١٠. ١١. ١٢. ١٣. ١٤. ١٥. ١٦. ١٧. ١٨. ١٩. ٢٠. ٢١. ٢٢. ٢٣. ٢٤. ٢٥. ٢٦. ٢٧. ٢٨. ٢٩. ٣٠. ٣١. ٣٢. ٣٣. ٣٤. ٣٥. ٣٦. ٣٧. ٣٨. ٣٩. ٤٠. ٤١. ٤٢. ٤٣. ٤٤. ٤٥. ٤٦. ٤٧. ٤٨. ٤٩. ٥٠. ٥١. ٥٢. ٥٣. ٥٤. ٥٥. ٥٦. ٥٧. ٥٨. ٥٩. ٦٠. ٦١. ٦٢. ٦٣. ٦٤. ٦٥. ٦٦. ٦٧. ٦٨. ٦٩. ٧٠. ٧١. ٧٢. ٧٣. ٧٤. ٧٥. ٧٦. ٧٧. ٧٨. ٧٩. ٨٠. ٨١. ٨٢. ٨٣. ٨٤. ٨٥. ٨٦. ٨٧. ٨٨. ٨٩. ٩٠. ٩١. ٩٢. ٩٣. ٩٤. ٩٥. ٩٦. ٩٧. ٩٨. ٩٩. ١٠٠.

6 $\frac{3}{8}$
 Griffin,
 Garrick St, Long Acre,

(Handwritten notes in cursive script, including various symbols, numbers, and names like Griffin and Garrick St, Long Acre.)

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

The Uterine System.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

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childbirth ۱ ۲ ۳ ۴ ۵ ۶ ۷ ۸ ۹ ۱۰ ۱۱ ۱۲ ۱۳ ۱۴ ۱۵ ۱۶ ۱۷ ۱۸ ۱۹ ۲۰ ۲۱ ۲۲ ۲۳ ۲۴ ۲۵ ۲۶ ۲۷ ۲۸ ۲۹ ۳۰ ۳۱ ۳۲ ۳۳ ۳۴ ۳۵ ۳۶ ۳۷ ۳۸ ۳۹ ۴۰ ۴۱ ۴۲ ۴۳ ۴۴ ۴۵ ۴۶ ۴۷ ۴۸ ۴۹ ۵۰ ۵۱ ۵۲ ۵۳ ۵۴ ۵۵ ۵۶ ۵۷ ۵۸ ۵۹ ۶۰ ۶۱ ۶۲ ۶۳ ۶۴ ۶۵ ۶۶ ۶۷ ۶۸ ۶۹ ۷۰ ۷۱ ۷۲ ۷۳ ۷۴ ۷۵ ۷۶ ۷۷ ۷۸ ۷۹ ۸۰ ۸۱ ۸۲ ۸۳ ۸۴ ۸۵ ۸۶ ۸۷ ۸۸ ۸۹ ۹۰ ۹۱ ۹۲ ۹۳ ۹۴ ۹۵ ۹۶ ۹۷ ۹۸ ۹۹ ۱۰۰

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

The Examiner's Opinion.

1. 2. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100.

Handwritten cursive script, likely a sample for examination. The text is arranged in approximately 18 horizontal lines, showing various flourishes and letter forms characteristic of cursive handwriting. The script is dense and fills most of the page area.

Handwritten musical notation on a page, consisting of approximately 10 lines of notes and rests. The notation is written in a cursive style and includes various symbols such as clefs, notes, rests, and bar lines. The page is otherwise blank.





