

Examination of the Heart, and Life Insurance

December 1917

The medical referee of one of the largest life assurance corporations doing business in New Zealand comments as follows on Sir James Mackenzie's book on "Principles of Diagnosis and Treatment in Heart Affections":—"I have read it through twice with great interest. It is most suggestive. I do not see, however, how the principles can be safely acted upon in life assurance. Apparently he would have us ignore physical defects such as valvular lesions unless they are accompanied by impaired 'response to effort.' Now, this weak response to effort can be estimated by a physician who sees a good deal of the case and can follow it through. He also need not in any way doubt a patient's history of his case. But how could a life assurance examiner, who only sees a proponent during his single examination, form any estimate whatever of the

capability of a heart to respond to effort? Moreover, it is the interest of a proponent to belittle any adverse experiences of that sort. It seems to me that we must still be guided by the rough and ready, even if partially incorrect, principle of rejecting or heavily loading cases with valvular lesions or much enlarged hearts. It does not seem to me possible for us to see enough of the case to assess, with safety from risk, except on our present plan. We have all known cases with valvular murmurs who have lived to good ages with no inconvenience; but we do not know what percentage of deaths from other diseases, e.g., pneumonia and typhoid, are accelerated because of old-standing cardiac lesions. Surely a man with such an affection is less capable to resist a severe physical strain caused by illness. His first line of resistance is gone."

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