

**Medical Director, Life Underwriting
Mid-West**

Are you an Atypical Underwriting **Medical Director?**
Report to the President

Are you a creative, intuitive underwriter, able to balance the art, science and technology of life expectancy predictive modeling?

- ❖ Proficient in using the proprietary underwriting manual, constructed in a way that the underwriters are fact finders, not making subjective medical or underwriting judgments.
- ❖ Understand the different philosophy of underwriting for the secondary market.
- ❖ Enthusiastically accept the company's automated and objective approach to underwriting.
- ❖ Strive for additional ways for technological advances and automation.
- ❖ Keep abreast of medical advances for recommendations for adjustments to basic debiting and crediting values when warranted for the company's proprietary software.
- ❖ Review clinical and insurance industry publications identifying relevant trends in disease-specific and population mortality and recommend appropriate adjustments to underwriting guidelines.
- ❖ Enhance the current underwriting manual consistent with company guidelines and underwriting philosophy.
- ❖ Evaluate mortality/morbidity data to determine its relevance in underwriting operations.
- ❖ Evaluate mortality results in collaboration with actuaries and recommend changes to the underwriting program or methodology to continually improve mortality results.
- ❖ Keep an "open door" during all hours of the day for all underwriters and management concerning questions regarding specific medical impairments, regarding the proprietary underwriting software, underwriting philosophy and the underwriting manual.
- ❖ Insure the computer-based underwriting software is applied uniformly and in a manner consistent with the underwriting manual and the company's underwriting philosophy.
- ❖ Provide advanced training and development the Diagnostics Division, the Manager of Underwriting and the Underwriters regarding body systems, diseases, treatment, diagnostics tests and general interpretation of medical records.
- ❖ Provide basic underwriting and medical training for newly hired underwriters and hold informational clinics for Underwriting Support for better screening of files prior to abstracting and underwriting.
- ❖ Enjoying the advancement of knowledge, including: teaching medical and risk selection principles to staff; and encourage and support underwriters who have developed an interest in a specialty (e.g., EKG interpretation, cardiac physiology, editing the underwriting manual, etc.).

- ❖ Participate as needed with Managing Directors in consultation with outside experts including actuaries, attorneys, and other interested parties.
- ❖ Be a major contributor for due diligence visits by current or potential clients.
- ❖ Represent the Company at industry functions and association meetings and act as “brand ambassador” to the insurance and underwriting communities and will participate in associated underwriting functions, meetings and conferences. Included will be the authorship of white papers for associated medical and insurance journals.
- ❖ Maintain a network of clinical and insurance physicians and other experts.
- ❖ Establish and maintain a library of medical underwriting resources on premises.
- ❖ Review medical charts of those individuals with a potentially life-threatening or terminal medical conditions to subjective derive a life expectancy estimate.

Qualifications:

- ❖ Doctorate degree in medicine M.D. or D.O.
- ❖ Board Certification in Insurance Medicine preferred
- ❖ Medical Director, life insurance underwriting preferred

Responsibilities: As Medical Director for the underwriting department for a company involved in the secondary market for life insurance policies, typically referred to as **life settlements** or **viaticals**, unlike a life insurance carrier which typically underwrites with protecting the company against premature death, the secondary market for life insurance typically requires protection against the prospective of life extension.

Reply to: 2569 Medical Director JLD MW

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