

Allstate Insurance Company Life Insurance Medical Director

THE UNDERWRITING ORGANIZATION

Allstate Insurance Company markets life insurance through a variety of distribution channels including the exclusive Allstate Agents, Allstate Financial Specialist and Allstate Benefits worksite channels. The Allstate Agent channel is comprised of a multi-line agent force and Exclusive Financial Specialist who sell life insurance to the Allstate customer base. Allstate Benefits worksite business, while generally done on a simplified underwriting basis, requires more sophisticated underwriting support in limited situations. Life underwriting is primarily done out of two separate locations: Northbrook, Illinois and Lincoln, Nebraska which also includes a portion of both full and part time remote staff.

POSITION RESPONSIBILITY OVERVIEW

This is a full time salaried position which includes the possibility of remote work location depending on insurance medicine and industry experience

The Medical Director will have primary responsibility to support the life underwriting function in the area of medical risk evaluation. These responsibilities include:

- Case level support in complex medical situations, older age and higher policy face amount cases.
- Medical review accountability on cases of \$2 mil and above.
- Research and monitoring of changes in medical field impacting life risk selection.
- Underwriter training, development and skills assessment.

More specifically, the duties of the position will include:

70% Case Level Support

- Support and assist the Chief Medical Director, fellow Medical Directors and Nurse Consultants
- Support Underwriting leadership and Chief Underwriters
- Support Underwriting Research and Policy leadership and senior management
- Support Underwriting and Claims staffs
- Consult as required on cases involving complex medical conditions.
- Review and recommend underwriting action on cases of \$2 mil or greater.
- Review and interpret cardiac and other medical tests and procedures.

20% Underwriter Training

- Develop and maintain training material.
- Train underwriting staff at all levels

- Support and participate in monthly medical underwriting presentations and Risk Management seminars
- Participate in medical underwriting quality and skills assessments

5% Medical Research and Policy development

- Stay current on changes in medical area affecting life risk selection.
- Provide on going education to underwriting staff regarding medical changes and incorporate changes into existing underwriting processes.
- Support Underwriting Research and Policy leadership and senior management in the development and implementation of new underwriting methods and policies and/or product development.

5% Industry Relationships

- As required, provide information needed to field on case level decisions.
- Provide consultative advice, as requested, to field on informal applications.
- Make informational presentations to field regarding advances in medical area.
- Participation in insurance medicine, underwriting and professional trade group organizations and meetings

The Medical Director will work with key individuals in the following areas:

INTERNAL:

- Chief Medical Director – Case reviews and underwriting training
- Fellow Medical Directors and Nurse Consultants – Consult on complicated medical cases
- Underwriting Leadership and Chief Underwriters with large, elderly and complicated case reviews.
- Underwriting Research and Policy – Consult on underwriting policy development.
- Life Product Managers – Consult on new product design
- Claims & Legal – Claim investigation and reviews
- Distribution – Establish working relationship with internal distribution leaders. Communicate rationale for case level risk assessments. Support field presentations that provide education on underwriting and medical risks.
- Auditing – Analysis and consult on corrective action strategies

EXTERNAL:

- Agents and other Field Personnel – assist agents and other regional personnel with medical underwriting related issues (case level and general education).

- Reinsurers – work with reinsurers on facultative business and provide supporting information for underwriting policy. Reinsurance audit reviews.
- Industry Associations – participation in and attendance at industry conferences and maintain all continuing education requirements
- Maintain licensure and medical certifications in good standing

SUCCESSFUL CANDIDATE PROFILE

The successful candidates for the Associate Medical Director position will have a combination of both technical and personal skills necessary to meet the demands of market and profit requirements of Allstate Financial.

Outlined below is the professional background and experience profile that will be used to evaluate potential candidates:

- MD or DO with medical training obtained from an accredited medical institution
- Active and unrestricted license to practice medicine in Illinois, Nebraska or licensed in the state in which they reside.
- Current certification by the American Board of Medical Specialties in a primary care or medical subspecialty
- Certification by the American Board of Insurance Medicine preferable
- 5+ years of clinical medical experience.
- 3+ years of insurance medicine experience.
- Training and education skills and experience.
- Research and analytical skills and experience.
- Working MS Outlook, Word, PowerPoint and Excel skills