

Who we are.

American National is a successful and stable corporation guided by five core values: Financial Strength, Integrity, Respect, Service and Teamwork. We are among America's Most Trustworthy Financial Companies according to Forbes. We've spent the last 110+ years earning this reputation and we work each day to expand this legacy. We know we're not just selling insurance, we're providing security and peace of mind to our 5 million policyholders.

The growth, innovation and success of American National are driven by our incredible employees who thrive on delivering exceptional service to our clients. Success begins and ends with our people. Their loyalty and dedication to American National is why we're successful.

If you share our values and can contribute to our mission of providing the highest quality service to our clients, we want to hear from you!

Why join us?

We know that our employees' lives encompass much more than the time they spend at work. To help them maintain a healthy work/life balance, we've compiled a generous benefits package, including: medical, dental, vision, short and long-term disability, life insurance, flexible spending account, matching 401(k), paid time off, paid holidays, tuition reimbursement and referral bonuses.

We've also incorporated unique benefits like our volunteer program where employees are provided PTO for giving their time to a non-profit of their choice. Healthy employees are productive employees so we also have a comprehensive wellness program that includes onsite fitness centers and classes or discounted gym memberships, free health screenings, free flu shots, and more.

Associate Medical Director

American National is seeking an Associate Medical Director for the Galveston, TX corporate office. The Associate Medical Director will apply independent critical thinking in order to respond to referrals from Health Claims, Life Claims, Credit Insurance Claims, Property and Casualty Claims, and Life Underwriting. The Associate Medical Director will work in conjunction with board certified Insurance Medicine physicians, a Nurse Practitioner, and a medical coding expert.

Responsibilities: After a period of training the successful candidate will be able to independently respond to questions of medical necessity and appropriateness for health claims, interpret policy language with respect to care rendered in health claims, use various resources to determine appropriate pricing for medical risk in life insurance underwriting, and determine whether material misrepresentation occurred on applications for credit life and disability insurance. Additionally, property and casualty claims will be reviewed for injuries to determine what effect the mechanism of injury has had with respect to any past medical history.

The successful candidate will be committed to obtaining board certification in Insurance Medicine over the course of four years with assistance from the company and the Medical Director.

Qualifications:

- Doctor of Medicine or Doctor of Osteopathy degree required
- Active Medical License in the State of Texas (or ability to become licensed) required
- Understanding of how gross mortality statistics by disease can be translated into pricing life insurance risk for that disease
- Understanding of medically necessary and appropriate care
- 5-10 years' experience practicing in a clinical setting
- Board Certification in Family Practice, Internal Medicine, Internal Medicine/Pediatrics, Cardiology, Geriatrics, or Pulmonary/Critical Care required

Hiring Practices

The preceding job posting has been designed to indicate the general nature and level of work performed by employees assigned to this role. It is not intended to be interpreted as a comprehensive list of all duties, responsibilities and qualifications.

American National's recruitment policies help us place individuals in a timely and efficient manner. Only the most qualified candidates will be contacted by our recruiting team. Candidates always have the ability to determine their application status by logging into our [Career Portal](#).

Learn more about our culture by following us on social media: [LinkedIn](#), [Facebook](#), [Instagram](#), Twitter: [@CareerswithAN](#)

American National is an Equal Opportunity Employer. We provide equal opportunity to all qualified individuals regardless of race, color, religion, age, gender, gender expression, national origin, veteran status, disability or any other legally protected categories.