We’ll help you get there.

POSITION DESCRIPTION

TITLE: MEDICAL DIRECTOR, MEDICAL AND UNDERWRITING STRATEGY

LOCATION: SPRINGFIELD, MA (preferred)
Flexibility exists for Boston, MA or U. S. based remote work arrangement.

COMPANY BACKGROUND:

MASSMUTUAL FINANCIAL GROUP

In the world of financial services, it’s all about working with an established, highly respected company based on demonstrated indications of quality and performance. Who you choose to work with matters. Consider Massachusetts Mutual Life Insurance Company.

Founded in 1851, Massachusetts Mutual Life Insurance Company is the center of the MassMutual Financial Group, a diversified financial services organization. Key subsidiaries include OppenheimerFunds, a leading mutual fund family; Babson Capital Management, a provider of investor services; and Cornerstone Real Estate Advisers, which offers real estate equities. MassMutual has a broad portfolio of products and services including life insurance, mutual funds, money management, trust services, retirement planning products, worksite, annuities, disability insurance and long-term care insurance. MassMutual products are distributed through a nationwide network of trusted and knowledgeable financial professionals who think in terms of long-term commitment to meeting individual client’s needs. Since 1851, MassMutual has made business decisions based on customer needs. Our mutual structure, along with our long-term business approach, has helped keep us strong. This strength means we will be here when our customers need us most. Together, we help people secure their futures and protect the ones they love.

MassMutual has maintained some of the highest financial strength ratings in any industry, and is committed to maintaining a position of preeminent financial strength by achieving consistent, long-term profitable growth. In total, MassMutual’s worldwide insurance in-force was $547 billion at the end of 2013, and assets under management were $639 billion, up 26% and reached its highest point in history. MassMutual is ranked 96 on the 2014 Fortune 500 list and was also named one of Fortunes “Most Admired” companies.

POSITION SUMMARY

The Medical and Underwriting Strategy team is a cross-functional team that has a high-performing culture dedicated to guiding, supporting and facilitating the development of MassMutual’s long-term underwriting strategy for all individual products (Life, Disability Income and Long Term Care). The team serves as a source of external, forward-looking perspectives that challenge, inspire and enable senior leaders and underwriters to collaborate in charting the company’s underwriting strategy. The team also maintains underwriting manuals and guidelines to adapt to competitive trends and risk stewardship thresholds. In addition, the team provides mortality and morbidity risk assessments on referred cases, and is responsible for the medical training of the underwriting staff.

In addition to case work and training, the Medical Director will play a leading role in driving multiple high-priority tactical and strategic initiatives. These initiatives could include: medical manuals, underwriting guidelines, mortality and morbidity studies, process improvement, medical advance research, algorithmic underwriting, exploration and development of new products and forward thinking idea generation (including market and competitive trends and
underwriting innovation). A collaborative and consultative approach to case work and a strong desire to expand our team’s independent voice in the insurance medicine community are key expectations.

The role requires a high-energy ‘self-starter’ with a desire to drive impact across life, disability and annuity businesses through thought leadership, relationship building, and a market-oriented approach to underwriting and risk stewardship.

This position is located in Springfield, MA (preferred), yet flexibility exists for Boston, MA or U.S. based remote.

**KEY RELATIONSHIPS:**

Reports to: VP, Chief Medical Director. Highly visible role supporting roughly 110 Life and Disability underwriters.

**BASIC QUALIFICATIONS:**

- MD (Doctor of Medicine) or DO (Doctor of Osteopathy) from accredited university with current state medical license in good standing;
- Board certified in Internal Medicine or Family Medicine preferred (subspecialty training a plus);
- 5-7 years of practice experience;
- Certification by the Board of Insurance Medicine preferred;

**PREFERRED QUALIFICATIONS:**

- Membership and active participation in AAIM, ACLIM Medical Section and/or CLIMOA;
- Demonstrated track-record of business impact through thought leadership and stakeholder influence;
- Advanced skills in team work, effective written and verbal communication (including presentation to senior management), data analysis, problem structuring and synthesis, recommendation development, and process management under tight deadlines;
- Flexibility, positive attitude and ability to engage in ambiguous and intellectually challenging assignments;
- Embrace a mindset of “continuous improvement” and challenging conventional thinking;

**COMPENSATION:**

We pay competitive base salaries and we reward performance. Our salary structure is commensurate with experience. In addition, you will be eligible to participate in our comprehensive benefits program including medical insurance and 401(K).

**CONTACT:**

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