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## **American National Insurance Company**

One Moody Plaza | Galveston, TX 77550 | 409-621-7848

### **Ashley Villarreal**

Senior Talent Acquisition Specialist

[Ashley.Villarreal@AmericanNational.com](mailto:Ashley.Villarreal@AmericanNational.com)

## **JOB POSTING: VP, ASSOCIATE MEDICAL DIRECTOR**

American National is seeking an Associate Medical Director. This role may be remote anywhere in the U.S., or may reside out of our 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 Utilization Review Nurse, 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, use all available medical literature to determine alteration in life expectancy on Accelerated Benefit claims, 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.

### **Qualifications**

- Doctor of Medicine or Doctor of Osteopathy degree required
- Active Medical License in any state in the United States
- 5 years' experience in the life insurance industry as a medical director
- 5-10 years' experience practicing in a clinical setting
- 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
- Diplomate, Board of Insurance Medicine, or progress toward obtaining designation is preferred
- Board Certification in Family Practice, Internal Medicine, Internal Medicine/Pediatrics, Cardiology, Geriatrics, or Pulmonary/Critical Care required with other board certifications considered on a case by case basis

### **Disclaimer**

Nothing in this job description restricts management's right to assign or reassign duties and responsibilities to this job at any time.

### **EEO/ADA Statement**

American National Insurance Company is committed to compliance with the ADA. If you require reasonable accommodation during the application process or have a question regarding essential job function, please contact a member of the HR team.

### **Salary**

Salary for this position can range from \$167,362 for candidates who are minimally qualified through \$251,043 for more highly qualified candidates. Candidates outside of the range are encouraged to apply, and will be considered based on experience, skill and education.