
Job Title: Chief Medical Director
Location: Remotely Based with Commuting or Relocation:
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I. Purpose

Transform life underwriting via underwriting and actuarial partnerships through evaluation of factors influencing risk selection and mortality outcomes. Advance R&D of mortality risk factors, tools, and methodologies. Demonstrate innovation towards emerging medical trends, means of disease detection or measurement, and changing prognoses and wellness practices. Assist in creation of automated underwriting rules, integration of EHR/EMR platforms, and application of emerging sources of medical information. Identify methodologies which will increase company's market presence, influence mortality experience, improve customers' experience, and efficiently achieve profit and growth objectives.

II. Responsibilities.

1. Proactively monitor external medical and mortality trends to identify emerging opportunities to enhance risk selection, inform management and assumption setting. Translate general medical studies into actionable findings.
2. Perform analyses and studies, as required, to evaluate underwriting practices, procedures, requirements and guidelines.
3. Review industry morbidity and mortality to support changes
4. Prepare recommended changes based on profitability and cost/benefit advantage.
5. Collaborate with Actuarial team:
 - performing ad hoc studies to evaluate effectiveness of underwriting guideline, requirement and/or criteria modifications
 - advancing strategic innovation in product design, wellness, wearable and other data-driven approaches in underwriting
 - leveraging medical advancements and technology to influence mortality experience across diverse underwriting processes/platforms
 - conducting analysis of new, emerging mortality risk factors, tools and methodologies
6. With Chief Underwriter, provide medical expertise to Claims and Legal as needed
7. Conduct claim reviews and audits to identify trends and patterns for medical director/underwriter training.
8. Participant in claim review process to inform the risk selection process with appropriate modifications and updates across diverse underwriting processes/platforms.
9. Provide medical expert opinion as a Claims Committee member. Establish MD Live training sessions for underwriters. Content and material to be developed in whole or in part from medical director referrals, claim reviews, audit returns, and miscellaneous file reviews/feedback. Ensure effective timely training sessions.
10. Manage medical director team to assure decisions are rendered in accordance with philosophy and pricing/mortality assumptions. Conduct 5 monthly medical director audits per medical director.
11. Conduct performance reviews. Recommend salary adjustments as required.
12. As required assist underwriters with mortality risk assessment to ensure best possible risk selection of complex mortality risk profiles.

III. **Qualifications**

Education and Knowledge

Licensed physician, degree from an accredited medical school

Board Certified: Internal Medicine, Insurance Medicine

Cardiology, Oncology and/or Clinical Genetics and Genomics specialties preferred

Experience

10 years life insurance desired

Skills

Strong technical knowledge to include strategic understanding of changing demographics and mortality trends; standard and excess mortality and morbidity relating to specific disease states

Ability to bridge clinical medicine, insurance medicine and information technology

Advanced research capabilities

Ability to analyze data and determine mortality and morbidity probabilities preferred

Experience: Mortality and survival analysis, spreadsheets, database analysis would be an advantage

Innovative, collaborative and solution driven problem solving across diverse teams and disciplines

Analyze data and prepare recommendations on impact to mortality and profitability