



Medical Director- Underwriting

A career at [New York Life](#) offers many opportunities. To be part of a growing and successful business. To reach your full potential, whatever your specialty. Above all, to make a difference in the world by helping people achieve financial security. We are looking for a Medical Director to support the Underwriting team.

Role Summary:

The Medical Director should possess a broad and deep knowledge of clinical medicine and will apply that knowledge to the accurate mortality risk assessment of complex medical impairments. The Medical Director should exhibit a professional balance of motivation, curiosity, insight, customer service, and strong communication skills.

The daily functions include the review of medical records, consultative support for the Underwriting Team, and the development of medical underwriting guidelines. Medical Directors determine the appropriate mortality risk category of Proposed Insureds in collaboration with the underwriter, relative to the applicant's medical history, The Company's guidelines, and the competitive market.

As a Medical Director gains experience, the role includes projects which leverage medical knowledge as applied to business needs. Examples of such projects include regulatory issues (e.g., genetic testing), digital health data, and predictive analytics.

For physicians new to the industry, this position is based in our corporate headquarters in New York. An experienced Medical Director may work remotely.

Responsibilities:

- Reviews medical records of Proposed Insureds, including clinical notes, electrocardiograms, imaging reports, and laboratory results.
- Provides consultative support to the Underwriting Teams on mortality risk assessment.
- Reviews medical literature and applies current medical knowledge to the risk assessment of individual life insurance applicants.
- Develops accurate and competitive underwriting guidelines to execute New York Life's underwriting strategy.
- Develops knowledge of nonmedical business functions and how they integrate with the accurate assessment of medical risk.
- Teaches medical topics to Underwriters; this may include travel to our Zone Underwriting Centers.
- Develops one's professional skills in Insurance Medicine, including Board Certification.
- Establishes relationships with internal customers (agents, actuaries, data scientists, operations team) and external partners (reinsurers, laboratories), to support the goals of The Company.
- Provide subject matter expertise on a variety of projects, including regulatory issues, digital health data, and predictive analytics.

Qualifications:

- Doctor of Medicine degree (M.D.) or Doctor of Osteopathic Medicine degree (D.O.).
- Unrestricted medical license in New York State, or equivalent.
- For physicians new to the life insurance industry, a minimum of 3 years of clinical practice in Internal Medicine, Family Practice, or related subspecialty; preferably, board certified. The successful candidate will work toward achieving Board Certification in Insurance Medicine.
- For candidates from within the life insurance industry, a minimum of 3 years of industry experience. Board Certification in Insurance Medicine is desirable.
- Possess a broad and deep knowledge of mortality and morbidity risk due to medical impairments.
- Experience consulting on cases with complex medical histories.
- Excellent communication skills (written and verbal), with the ability to research, compose and format summaries of complex medical topics for distribution to non-medical audiences.
- Working knowledge of statistics and data analytics is preferred.