Assesses the mortality risk of individual life insurance applications. Review claims for medical qualifications – critical, chronic, health, accident, and death claims.

Responsibilities
- Perform assessments of life insurance underwriting applications. Typically involves a review of complex medical conditions and the individual or combined mortality risk. May include interpretation of resting EKGs, treadmills, and MIB coding.
- Maintain a high degree of proficiency in mortality, including knowledge of new diseases, medical technologies, and treatments, with specific emphasis on the impact of business success.
- Assist in research and development of medical underwriting guidelines.
- Utilize medical expertise to assist with modernization efforts and rules development.
- Maintain effective working relationships with underwriting and medical staff.
- Conduct formal and informal medical training.
- May manage relationships with para-med exam and medical information vendors.
- May develop mortality studies in conjunction with actuaries.
- Proficient with Microsoft Office.

Qualifications
- Medical degree
- Board certified in family practice or internal medicine
- Five years of clinical experience

Preferred Qualifications
- Board certified in insurance medicine
- FLMI
- MBA
- Toxicology or Medical Examiner experience

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