



OPTIMUM[®]

Life Reinsurance

JOB DESCRIPTION

POSITION

TITLE	Associate Medical Director
COMPANY	Optimum Réassurance de Personnes (ORE)
DEPARTMENT	Underwriting
REPORTS TO	Chief Underwriter

KEY ROLE

Medical risk selection for multiple lines of business; life, disability, critical illness, and travel insurance. Responsible for the medical technical underwriting that will support the underwriting decisions made by ORE/ORIC Underwriters. Both on an individual case work basis as well as on a macro level to assist in underwriting manual changes. Coaching and supporting our Underwriters and if needed our client's underwriters for medical insurance expertise.

MAIN AREAS OF RESPONSIBILITY

- Based on sound, current and evidence-based medical knowledge, coupled with an understanding of morbidity and mortality data providing medical opinions on underwriting files;
 - Support the Underwriting team with ECG/stress tests interpretation and any other diagnostic imaging, pathology reports, laboratory testing for aid in risk selection.
 - Support the Claim team on reviews of Critical Illness claims; interpretation of diagnostic findings while ensuring policy definitions are met.
- Assist the Research & Development department by assisting in conducting medical research in the form of literature searches and reviews and internal experience evaluation.
- Assist in performing mortality analysis on such research to update and revise underwriting manuals.
- Internal and external training of underwriters on new sections of underwriting manuals
- Attends industry meetings and participates in industrywide organizations; with presentations to industry groups.
- Attend and participate in ORE/ORIC annual MD meeting
- Duties assigned by management

POSITION REQUIREMENTS

Required Qualifications:

- Medical degree or equivalent
- Knowledge of insurance medicine (certification of DESS)
- Ability to evaluate the mortality and morbidity impact of a technical medical report
- Continuous learning leading towards LOMA, ICA, ALU certification, AAIM designations
- Detailed understanding of the mortality and morbidity implications of the major chronic diseases
- Excellent writing and verbal communication
- Bilingual (English and French)
- FLMI and FALU an asset