

Job Title: Chief Medical Director, John Hancock Insurance

Location: Boston, MA, USA; Toronto, ON, Canada

Contact: Katerina Zhukova, Talent Acquisition, John Hancock - Katerina_Zhukova@Manulife.com

Link: https://manulife.wd3.myworkdayjobs.com/MFCJH_Jobs/job/Boston-Massachusetts/Chief-Medical-Director_JobReq0388322

John Hancock (a division of Manulife Financial) is a top seller of Insurance in North America, providing Life Insurance solutions through multiple distribution channels and markets.

As a licensed MD with minimum experience of 10-15 years of clinical practice in internal medicine or any sub-specialties or insurance medicine experience, sound understanding of an insurance company's various business operations, and expert knowledge of medical science, technology and their impact on mortality, the Chief Medical Officer role plays a key leadership role in the development and maintenance of the company's proprietary medical underwriting guidelines and approaches.

Reporting to the Chief Underwriter and Underwriting Transformation Officer, this position will contribute to the strategy of identifying and implementing innovative enhancements to our underwriting approach by using analytics, advances in medical science and technology – delivering a more simplified purchase process for the customer and more favorable overall results for the company.

The Chief Medical Officer also leads a team of Medical Directors across business sites and provides medical consultations on new business and claims cases, interprets EKGs, blood work and other test results, handles sensitive communications relating to a customer's medical condition, conducts research and development to keep the division at the forefront of underwriting and delivers educational programs to the underwriting department and client firms.

Accountabilities:

- Lead a team of MDs across sites to maintain exemplary service standards and quality of work provided on case consultations to the Life Underwriters who hold a variety of approval limits, including large multi-million lines of coverage
- Maintaining an industry presence, building and maintaining networks and relationships with internal and external partners and keeping informed of developing medical and technical advancements as well as an awareness of industry rules and regulations that may affect underwriting. Active participation in industry committees and working groups (ex. AIM Committee)
- Ensuring company remains at the forefront of underwriting by actively monitoring and reviewing changing medical science and translating its applicability to insurance medicine
- Responsible for enhancing and maintaining the medical content of the proprietary underwriting manual MUM (Manulife Underwriting Manual)
- Providing education to both in-house and field personnel
- Consulting with Underwriting audit team on case assessments
- Acting as main liaison with reinsurance Medical Directors
- Liaison for MIB and Medical Labs – handling sensitive customer communications

- Work closely with Medical Doctors, Actuaries, Data Analysts and Chief Underwriters across the company to draw conclusions and develop Manulife's approach

Requirements:

- MD, 10-15 years of insurance medicine experience
- Board certified in insurance medicine
- FLMI, FLHC/ALHC, FALU/AALU and/or CLU would be assets

Skills:

- Extensive knowledge of Insurance Medicine and Life Insurance, Clinical Medicine and Human Pathology
- Must be adaptable and able to quickly understand insurance medicine and how its focus differs from clinical medicine and research
- Extensive industry knowledge of medical underwriting and claim adjudication
- Ability to actively monitor and review changing medical science with an ability to recognize its applicability to insurance medicine
- Strong background in technical and medical research with technical writing skills
- The ability to motivate and maintain a positive work environment is vital
- Strong mathematical acumen and a basic understanding of Insurance Pricing and Underwriting
- Statistical analysis skills and a familiarity with statistical tools and research methodology