

As a licensed MD with a minimum experience of 5 years of clinical practice in family practice or 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 and morbidity, the Medical Director role plays a key leadership role in the medical underwriting guidelines and approaches.

Reporting to the Chief Underwriter, 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.

In our organization, the Medical Director not only reviews rare and unusual cases, but also common cases with uncommon presentations. You can expect to review medical files crossing the spectrums of medical specialties across Canada and the world and have opportunities to research unfamiliar diseases and treatments. As the Medical Director, you'll enhance your knowledge of medicine by seeing how practitioners across the country treat common conditions.

As a member of the Medical Board in Toronto, London, or Winnipeg you'll work closely with the underwriting and claims departments of our individual insurance business. ***In this role you will make determinations that will influence cases in life insurance, disability insurance and critical illness insurance.*** Occasionally, you will be called upon to act as a medical resource for our Occupational Health Services department.

You'll work alongside other experienced physicians in a collegial environment, learning and growing in the specialized and fascinating field of insurance medicine. This salaried position features some flexibility in work hours, paid vacation and a benefits and pension package, including a performance-based bonus program.

#### **What you will do**

- Maintain an industry presence, build, and maintain 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
- Ensure company remains at the forefront of underwriting by actively monitoring and reviewing changing medical science and translating its applicability to insurance medicine
- Provide medical consultations on new business and claims cases, interpret EKGs, blood work and other test results
- Handle sensitive communications relating to a customer's medical condition, conducts research and development to keep the division at the forefront of underwriting
- Consulting with Performance Management Team on case assessments
- Acting as main liaison with reinsurance Medical Directors
- Liaison for MIB and Medical Labs – handling sensitive customer communications
- Research medical impairments for various pricing / definition / underwriting needs
- Educational presentations as required
- Perform other special projects as required

#### **What you will bring**

- Actively licensed to practice medicine in Canada
- Bilingual French / English an asset
- 5+ years of experience practicing medicine, preferably with experience in a family practice
- Comfortable working in a fast-paced environment
- Ability to work well with others in a team environment
- Strong written and verbal English communication skills
- Comfortable with the use of technology including imaged documents
- Experience working with automated underwriting rules and systems an asset
- Experience in insurance medicine an asset