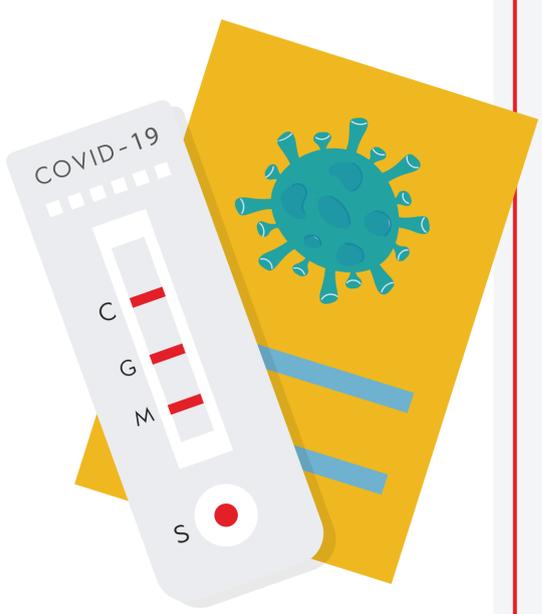


**RGA's 2021 Checking the Pulse Survey** draws on responses from 124 medical directors (from 84 companies) globally and reveals how a global pandemic and competitive pressure continue to reshape perceptions and roles for these physicians across the industry.

## RISING INFLUENCE

**53%** More than half of medical directors reported their responsibilities and influence increased the last two years.



### CHANGING ROLES

Increasingly, medical directors are being recognized as thought leaders and product strategists as well as technical experts.

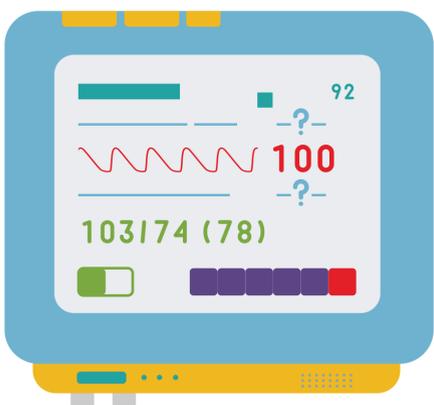
**70% TECHNICAL EXPERTS**

More than 70% of medical directors manage a variety of technical responsibilities, such as:

- Case reviews
- Product development
- Training and industry presentations
- Underwriting guideline creation
- Research and development

**31% PRODUCT DEVELOPMENT**

31% of medical directors are regularly involved in product development and this is an area where they can offer their expertise.



## DEEP EXPERIENCE

Medical directors' professional qualifications and experience levels are deep and span clinical and industry roles. In addition, retirement is looming for 18% of respondents.

**88%** Of medical directors have been active in the medical profession for 10 or more years

**55%** Of medical directors have been active in the life and health insurance industry for 10 or more years



## EVOLVING INDUSTRY

**60%**

Three of every five medical directors reported greater emphasis on competitive underwriting decisions, e-underwriting, and data analytics

**35%**

Seven out of 20 medical directors reported more claims decisions being challenged and increasing complexity of claims and products

## BREAKING BARRIERS

Medical directors identified lack of access to information and automation as their greatest challenges.

**50%** Of medical directors prioritized data and analytics skills as a key to future professional growth, and only half shared that their employers invested in training and development.

