

## INTERVIEW WITH A LEADER: REGINA ROSACE



**Regina Rosace, MD**  
Vice President and Medical Director  
SCOR Global Life Americas  
Chardon, OH  
rrosace@scor.com



### The Start of My Career

Since the fourth grade, I have been interested in working in the medical field. When asked by my science teacher what I wanted to be when I grew up, I answered "A nurse." Mr. Vondriska replied: "Why don't you be a doctor? Just because you are a girl doesn't mean you can't be a doctor!" His encouragement changed my life. From that day on, I was determined to become a physician. I was accepted into a 6-year combination bachelor's/medical school program immediately after graduating high school and eventually settled on pediatrics as my specialty.

I met my late husband while we were both in undergrad in the same BS/MD program. He also chose to specialize in pediatrics. We married during medical school and had our first child while I was an intern. After our first, we had a child born every other year, with a total of nine children together. While my late husband worked weekdays as a pediatrician, I worked part-time mainly in pediatric urgent cares and emergency rooms during the evenings and weekends, so that we could both use our skills to practice medicine as we were trained, earn the income we needed, and ensure someone would always be at home to look after the children.

When our fifth child was born prematurely with many complications, including tube feeding and oxygen requirements, as well as immunodeficiency, we decided that the other children should be schooled at home to protect our youngest. This worked well for our family for many years. I taught our children all subjects, including Latin, even though I had no Latin training. My philosophy was to stay 1 week ahead of the oldest child. I used every spare minute of downtime to prepare myself to teach them, including carrying handmade Latin flash cards in my pocket to review during any free moment, even while waiting for X-rays or lab results.

**About the Subject** *This is the story of one of our industry leaders, Dr. Regina Rosace, Vice President and Medical Director at SCOR, as told to Vera F. Dolan, FALU, Associate Editor. It is a tale of how life and work have been successfully balanced by a top life insurance professional to achieve and perform in a challenging and complex industry that requires constant learning and adaptation to change and challenges. Regina's story in her own words is shared as an excellent example to inspire young and experienced professionals alike to continue their own development, participation in and contribution to the life insurance industry, while practicing critical personal life skills that prepare them for success.*

While I was homeschooling our children, I still worked during evenings and weekends in a pediatric emergency room with varying number of shifts per month, until my husband passed away from cancer shortly after our youngest child's third birthday. With nine children ranging in ages from 3 to 19 years, I knew that I could not support them financially and get enough sleep if I continued to homeschool them by day and work only nights and weekends. I put the children into Catholic school and continued my full-time emergency room job, working evenings, nights and weekends for several years, while I searched in earnest for a day job that used my skills and talents.

### My Introduction to Life Insurance Medicine

I was introduced to life insurance medicine by one of my late husband's partners, who was working part-time as a medical director for a local life insurer. She had called me occasionally, asking me to look at insurance medicine, as her company was looking for another part-time medical director. My initial thought was, "How in the world would I possibly have enough time to do one more thing?" However, my colleague persisted, and after about 6 months, I

agreed to meet with her and the company to see what it was all about. I ended up truly enjoying the work, although I was unable to quit my full-time clinical job without a full-time salary along with benefits to replace it.

I had been working as a part-time medical director in this way for a year while also doing full-time pediatric work in an emergency room when I attended my first American Academy of Insurance Medicine (AAIM) meeting. That meeting turned out to be a triennial meeting with the extended educational program and training courses, which I found to be a very exciting learning experience. I had been asked to attend that AAIM meeting as part of my training as a part-time medical director, but at the end of that meeting I was told that the chief medical director quit, and I was now going to be the new chief medical director for this small fraternal life insurer.

It took a few years balancing all of my roles, part-time life insurance medical director, full-time clinical provider, as well as mother of many, before I found the ideal job match for me: medical director for SCOR Global Life Americas. The biggest hurdle for me was that my specialty was pediatrics, which is not necessarily considered desirable to most life insurers. I believe this unique knowledge base helped me attain my current position with an international reinsurer, because they liked the variety that I brought to them with my pediatrics background.

To get up to speed as a medical director, I continued to attend AAIM meetings, joined committees, and did everything I could to become board-certified in life insurance medicine. I gave presentations whenever asked, as they are a great way to become competent in new material. Learning is a constant habit for me in all aspects of my life. It extends into my creative outlets as well, such as gardening and quilting.



### **Work-Life Balance**

Because my life has been full, I have learned to use my time in the most effective way possible so I can perform well and supervise, nurture and enjoy the people

I care about. I rise early, ensure my children are on their way to school, and begin work by 6:30 am so that I can usually log off my computer completely when the teens arrive home later that day. Surprisingly, as many parents have discovered, often teenagers require a parent's attention and listening ear (as well as their chauffeur skills) as much as younger children. I find that the quality of my work is best when there are fewer interruptions. That was especially noticed with the lockdowns during the pandemic, with two adults working from home and three students participating in online school!

I have been working remotely full time since 2016, even before the COVID pandemic. To do this successfully, I strive to be organized with my time. I make lists of things to do, and separate work from personal time when the kids are home from school. Right now, my youngest child is 15 years old and there are three still living at home. Out of seven boys and two girls, two are chemical engineers or studying to be, two are accountants, one is a computer specialist, one is in marketing and sales, one is a journalism student, and the youngest two are still in high school. Happily, I was remarried in 2013 to Mike McDonald, a wonderful and frankly very brave man, who knows nothing about insurance or medicine (his words, not mine). Admittedly, some days are overwhelming. At the end of those days, I can often be found walking my dog Cannoli, or in my sewing room creating and constructing quilts.

### **My Professional Development in Life Insurance Medicine**

Clearly, there is a difference between working in the health field as a physician and working in insurance as a medical director. Insurers are very interested in your people and organization skills as a medical director, as those are critical qualities for success above and beyond your clinical abilities as a physician.

When I attended my first AAIM meeting, I met Gretchen Bosacker, now a former medical director at Securian. She encouraged me to participate in industry activities to obtain the skills I needed to be an effective medical director. Whether a medical director or an underwriter, it is your professional association that is your primary resource for professional development, education and training. I took full advantage of the resources and support offered by AAIM. I credit this as a large part of my success. I believe that anyone who wants to grow professionally should take the time and effort to obtain the critical advantages and opportunities that such professional associations offer.

The professional community surrounding and supporting AAIM encourages physicians interested in life insurance to join AAIM. AAIM's various committees and mentoring opportunities help recently hired medical directors to learn what they need to know to be effective in their jobs. My professional development as a medical director happened by attending many AAIM and other industry meetings, giving presentations at those meetings, taking Life Office Management Association (LOMA) classes, and walking through cases with experienced medical directors showing me how they would work up a case.

The core body of knowledge for medical directors can be found on the AAIM website. I read back copies of the *Journal of Insurance Medicine* to learn those topics specific to insurance medicine that are not taught as part of general medical training. I brushed up on my EKG skills to improve my knowledge in reading the EKGs that I see daily. I attended a class offered by AAIM and required for board certification, Basic Mortality and Methodology (on my honeymoon - Be still my heart!). It took me several years to complete my board certification in life insurance medicine, but just as I did when I was teaching my children at home, I made study aids for myself and read them in every spare moment of downtime (think swim meets).

I believe good mentoring comes from direct one-on-one communication. Training and guidance from co-workers are needed by new hires to acquire necessary skills for their specific jobs. I cannot speak highly enough about my manager and co-workers at my current place of employment. I have found that I grow more when pushed outside of my comfort zone by being asked to master new tasks. An experienced manager and kind and knowledgeable colleagues have been instrumental to my professional career and development. I have learned not to be offended by the necessary constructive criticism that helps me to improve. I am frequently seeking new tasks to develop and grow in my job and profession, and having accomplished and courteous managers and colleagues has been essential to my success.

Every medical director's job is a little different, as there are various types of business that each insurer may handle. For example, medical directors may or may not get involved with claims, structured settlements, disability and/or other types of decisions. To become proficient in such varied work, I have relied on the advice of colleagues for guidance as to where to look for pertinent background information, such as articles and reference texts.

### The Way Forward

I opine that the future of insurance medicine is all about being flexible. Rules are important, and computers performing automated underwriting reflect those rules; however, it is data scientists, underwriters, actuaries and medical directors who determine what the automated underwriting rules should be, and those rules change all the time. Automated underwriting rules do need to be adjusted to reflect the changing environment and reformulate information to fit the evolving landscape called "life."

The perfection of automated underwriting rules is under way, and the constant change and updating will happen continuously into the future. Knowledgeable medical directors are a necessity of the profession, as they provide input to help interpret the way forward for the insurance industry.

What I know for sure is that things don't always go the way that one expects. Think pandemic, lockdowns and remote meetings! When faced with change, I have chosen to take my strengths and build on them. I gather new skills and knowledge and then learn to perform tasks another way. If things don't go the way I planned, I try to imagine what else can be done.

One of my favorite quotes is from sports coach John Wooden: "Things turn out best for the people who make the best of the way things turn out." I believe this is very true, and to do this I strive to be flexible, conscientious and reasonable as the foundation for my personal and professional success, now and into the future.



2019 Wedding, Rosace Family.