



Paulo B. Pinho, M.D., FAAP, FACP
Chief Medical Director

Dr. Paulo Pinho is currently Chief Medical Director for Optimum Life Reinsurance where he is responsible for developing and maintaining up-to-date underwriting resources to shape Optimum's underwriting philosophy with attention to evolving approaches, medical trends & breakthroughs, industry, legislation & governance and other changes. He is charged with being strategic thinker about changing demographics and of disease and non-disease specific morbidity and mortality, utilizing this knowledge to enhance risk assessment and business practices. He is interested in medical futurism and innovations that could allow healthcare to become more predictive and personalized for patients and ultimately the foster improvement in morbidity and mortality outcomes.

Prior to his current role, he served as Vice President and Lead Medical Director for Prudential International Insurance focusing on global underwriting innovation for Prudential's markets in Asia Pacific and Latin America.

Dr. Pinho has practiced Medicine for close to 20 years – he is dual board certified in Internal Medicine and Pediatrics and board eligible in Insurance Medicine. He spent over a decade practicing both Internal Medicine and Pediatrics at PASE Healthcare, a medical practice serving over 8,000 patients that he founded and ran as sole proprietor. He continues as a clinical assistant professor in the Department of Internal Medicine at Rutgers, New Jersey Medical School. He remains clinically active with regular shifts with an urgent care organization.

Dr. Pinho presents at industry meetings on a variety of topics and is a well published author in both peer reviewed and industry journals. Most recently he published articles on predictors of longevity, underwriting guidelines for the assessment of congenital heart disease, autism, marijuana, cognitive health and epigenetics.

In his spare time, he enjoys long distant running and has completed half marathons in 50 states. He also volunteers in medical clinics in underserved areas, most recently in Haiti and Jamaica.

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