

Underwriting

# Senior Individual Disability Income Underwriter

## Client Type:

Mutual Holding Company

## Project Scope:

Disability Underwriting

## Duration:

6 Months

## Team Size:

1 Underwriter



## Problem

After losing two senior individual disability income underwriters within a short time span, this organization was faced with a **larger workload than its team could handle**. In addition, the company was in the middle of a major modernization project and was moving to a completely paperless environment.



## Response

**Within eight business days**, Jacobson identified a tenured senior individual disability income underwriter with more than 10 years of expertise. The consultant had a **full range of disability underwriting experience**, which encompassed reviewing financial and medical records and underwriting complex cases inclusive of own occupation and any occupation.



## Solution

The consultant immediately made an impact on the team's workload and fit in as a true extension of staff. After monitoring and reviewing the consultant's caseload for the first month, the organization found the individual's decisions to be **directly in line with their risk culture**. Since this consultant already had experience with a modernization project, the client utilized the expert for both paper and electronic applications without training on either process. Ultimately, the organization **extended a permanent offer** to the consultant.