Life Underwriting

Scaling Underwriting Capacity for a Fast-Growing Life Insurer

Client Type:	Project Scope:	Duration:	Team Size:
Life Insurance Carrier	Underwriting Support	6+ months	10

Problem: A relatively new and rapidly scaling life insurance carrier was growing far beyond even its own internal forecasts, beating its projections every quarter as the business expanded from startup-stage into a high-volume operation almost overnight. Built on a heavily accelerated underwriting model, where applicants submit at the point of application and receive a decision within 24 hours using an LLM-driven, automated underwriting engine, the company simply did not have enough human underwriters to keep pace with incoming applications.

Its existing third-party offshore underwriting team was too slow to scale, and leadership needed experienced, onshore individual life underwriters, including some with $2 million or above in signing authority, who could step in quickly and support both immediate and ongoing volume.

Solution: Jacobson placed and onboarded all 10 underwriters the client needed within one month, providing experienced, long-term-project-ready professionals who relieved the immediate volume crisis while supporting sustained growth. Several of the placed underwriters also have the potential to convert to permanent employees, positioning them as part of the client's long-term underwriting strategy rather than a temporary fix.

Response: Jacobson moved quickly, drawing on our deep insurance talent pipeline to identify experienced individual life underwriters who could work within a heavily automated, excel-based underwriting environment and meet the client's signing authority requirements. Given the pace of the client's growth and the limitations of their existing offshore channel, the search prioritized onshore candidates who could be productive immediately and adapt to a fast, technology-driven underwriting process.

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