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## Margaret H. O'Neill

### *Underwriter*

Meg graduated from St. Lawrence University in upstate New York, with a degree in English Writing.

Shortly after graduating, Meg joined UNUM where she worked for nine years in both benefits and underwriting. Meg began her career at UNUM in their Tarrytown, New York office as a Disability Benefits Specialist. After 18 months, Meg transferred back to Maine and finished her tenure as a Benefits Specialist. She moved to the Underwriting Organization in 1993 and spent the next three years Underwriting cases over 500 lives for UNUM. During her last two and half years at UNUM, Meg was Director of Underwriting for the West Coast offices, managing a staff of 15 Underwriters.

Meg joined the Smith Group in August, 1999 as Director of Underwriting. Meg is responsible for handling all client underwriting questions and facultative cases, as well as providing underwriting training. In addition, she works extensively on Smith Group consulting projects, providing underwriting expertise and recommendations.

