

UNDERWRITING

Expertise: Medical Underwriting, Financial Underwriting, Reinsurance

Capitas' Director of Underwriting has more than 25 years of experience in the life and health insurance industry, specializing in impaired risk and financial life underwriting. He works closely with Capitas principals, marketing and new business staff, as well as point of sale, providing support of field underwriting pre-sale questions and informal and formal life insurance application processing. He assists in reviewing medical and financial information of impaired risk, rated and declined life insurance applicants and provides recommendations on how best to present and submit client applications in order to obtain the best offer, product, pricing and placement.



Bernie Connell

Senior Underwriting Consultant for Capitas Financial, Inc.

Tel: 862-286-3444 | Fax: 717-703-4722 | bernie.connell@tellusbrokerage.com

BUSINESS EXPERTISE

Impaired Risk

Financial Life Underwriting

Life Insurance Application Processing

BIOGRAPHY

As Senior Underwriting Consultant, Bernie works closely with Capitas principals, marketing and new business staff, as well as point of sale, providing support of field underwriting pre-sale questions and informal and formal life insurance application processing. Connell assists in reviewing medical and financial information of impaired risk, rated and declined life insurance applicants and provides recommendations on how best to present and submit client applications in order to obtain the best offer, product, pricing and placement.

Bernie has more than 25 years of experience in the life and health insurance industry where he specializes in impaired risk and financial life underwriting. Before joining Capitas and Tellus Brokerage, Bernie held senior brokerage underwriting positions with Prudential and MetLife Brokerage.

CAPITAS FINANCIAL, INC.

Capitas Financial is the premier partner for Financial Advisors, providing insurance solutions for investment, tax, retirement, estate, business and financial life planning needs. Formed in 2001, Capitas Financial was founded on the strength and reputation of its founding members and was created to establish strong and strategic alliances with leading insurance carriers and financial institutions.

Securities offered through: The Leaders Group, Inc. member FINRA / SIPC 26 W. Dry Creek Circle, Ste. 800 Littleton, CO 80120 (303) 797-9080.