



How The System Works

By Bob Haag

This month I'd like to share with you a simple explanation of the different roles played by insurance agents and insurance companies in an attempt to give some insight into how the aviation insurance market works.

As an **insurance agent**, it is my job to make sure I understand the customer's needs, that they always get the right insurance at the best possible price, and provide advice and counsel when they have questions about their insurance.

Insurance companies provide products (insurance policies) and endorsements; underwrite individual risks, (review information provided by the agent); set the price and policy requirements; and settle all claims.

There are currently about ten insurance companies that offer aircraft insurance. Falcon Insurance Agency works with all of them for the customers we serve.

One of an agent's most important jobs is to collect as much pertinent information as possible regarding the customer, their airplane, and the type of flying they do. The more information the agent obtains and provides to the insurance company, the better the price and terms the agent will get for his customer. If the agent does a poor job of gathering information, it is more difficult to get a good price.

It's also extremely important for the agent to know the aviation insurance market. Aviation insurance markets have become very specialized; different insurance companies choose to insure certain risks and choose not to insure others. For example not all companies will insure Cessna 210's. Of our ten insurance companies, two of our companies will not write 210's. Of the eight that will, three companies will not offer a quote to non-IFR rated pilots. There are many cases where we may only have one or two markets willing to offer terms on a transition pilot in a C-210.

On the other hand, if the aircraft is a Cessna 172, the list of insurance companies willing to offer insurance is greater. However, the insurance agent still needs to know which insurance companies will offer the best policy and best price since factors like number of pilots, pilot age, pilot flight hours and airport location all come into play.

The aviation insurance business is about knowledge and reputation. At Falcon Insurance Agency we have the knowledge and positive reputation to get the best possible policy and price for the customer.

I encourage you to check out the Cessna Pilots Association Insurance Plan administered by Falcon Insurance Agency, where you'll get professional service resulting in precisely the insurance you need at the best available price. Call Falcon Insurance Agency at 1-800-880-2727.

Cessna Pilots Association



Which Web Form?

Please remember that for all **TECHNICAL** or aircraft questions (including documentation, service bulletins, etc) use www.cessna.org/support.

When you submit the Support form it will be answered in the order it was received by one of the tech staff. Please give us time to answer. If you submit a Support form give us 3 days to answer and if you have not received an answer within a week, please give us a call. If you need an immediate answer, (i.e. the aircraft is broken away from home or AOG) then please call 805/934-0493. Please do not submit a form **AND** call the office, as tech staff then has to respond to your question twice. Our goal is to answer all questions the same day, but due to seminars, travel and other commitments, that is not always possible.

For all non-aircraft related questions, please use www.cessna.org/inquiry. This form is processed by the administrative side of your Association. This form should be used for questions relating to Seminars, Membership, the magazine, the E-ATIS, all non-aircraft questions. Every form will receive an answer. We strive to handle all issues the same day, but please give us time to process the request prior to calling.

You can still contact the Tech and Administrative staff by calling 805/934-0493.

From all the staff at CPA, Thank you