

BASIC ATTITUDE

I will begin this next section of the Aircraft Insurance Buyer's Guide with a sermon. This doesn't apply to most of you but there are a few gremlins in the crowd. So here it goes.

It is all about attitude, you know. If you enter any negotiation with an arrogant attitude, you will not fare as well as if you have a cooperative, friendly, professional spirit. In the South, we have a saying "you catch more flies with honey than with vinegar". Why do I even bring this point to your attention?

In my 37 years in the aviation insurance industry, I have seen all kinds. Granted, most of the people that call are very nice people. Most aircraft owners are good business people and skilled in conveying information and in distinguishing allies from adversaries.

And then there is the other group. This group approaches with an arrogance and an attitude of an adversary. They do not seem to want to help the agent help them. They are not forthcoming with information and seem to distrust all efforts to represent them. I have even had some say that they hate insurance and they hate insurance people. In our company we have a saying, "If you can't get along with a client before the loss, you certainly won't be able to deal with him after the loss."

Negotiating your aviation insurance program is a group effort. It takes the cooperation of the registered owner or named insured, the cooperation of the pilot or pilots (if different from the owner), and the market knowledge of the agent or broker. If anyone in the chain is uncooperative, your best interests as an insurance buyer will not be met.