

THE SENIOR PILOT

Issues in underwriting and self analysis must include pilot age. Obviously, if you are thirty years old, age is not a consideration. If you are 70 years old, however, age can become an obstacle. I did not say uninsurable, I said an obstacle. Selecting an underwriter that is age tolerant becomes much more important than the cheapest premium. Testing, both physical exams and flight reviews, give you an opportunity to prove to the underwriter that you still have what it takes to operate safely and remain a desirable underwriting risk.

This is where a veteran aviation insurance specialist can be a great asset by keeping the senior pilot in the left seat and operating as pilot-in-command.