

## *Help Your Agent Help You*

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If you want the best insurance coverage at the best price, you must think of your relationship with your insurance agent as a partnership. Although it is your agent's responsibility to negotiate with the underwriting community, you are the one that must assist in the development of underwriting information. Furnishing your agent with timely and accurate information is imperative if you are to expect the best performance from the underwriting marketplace. Complete information, pilot history forms, and training certificates on each pilot flying the aircraft are an absolute must.

Discuss and share your plans for the future. If you plan to change aircraft, discuss this with your agent and begin to develop transition training plans that would be desirable to the underwriting community.

Don't forget age. If you are in your 60s and desire to continue flying past your 70th birthday, you should discuss this scenario with your agent. Assuming good health, the right aircraft, and the right underwriting company, age should not be a limiting factor until you reach age 75. Even then, again assuming good health, you can probably stay in the left seat but you must have a long range plan. But, anticipate. Don't wait until you are in crisis mode to begin the planning process.

Never take additional training lightly. If you take extra training or attend safety seminars provided by your aircraft association, always provide documentation of your training completion to your agent and request that it is forwarded to your underwriter. Those pilots who train more than the minimum requirements imposed by the underwriting community are often rewarded with broader policy forms and/or reduced premiums, improved deductibles, and more tolerance and understanding when you need a special favor.

If you don't tell your agent what you are doing, he can't build the full picture of your emphasis on safety and training. →