



*Insuring New Horizons* <sup>SM</sup>



# Aviation Insurance

## Risk Control

Prepared for: NTSB Forum: Humans & Hardware Preventing  
General Aviation Inflight Loss of Control

Date: October 14, 2015



OLD REPUBLIC INSURANCE GROUP

# Insurance Viewpoint on LOC



## No Causation

- Database
- Others do this



## Claim

- Cost containment
- Assist Injured and families
- Remove aircraft, restore site



## Other helpers

- Associations
- Government

## Points of fact

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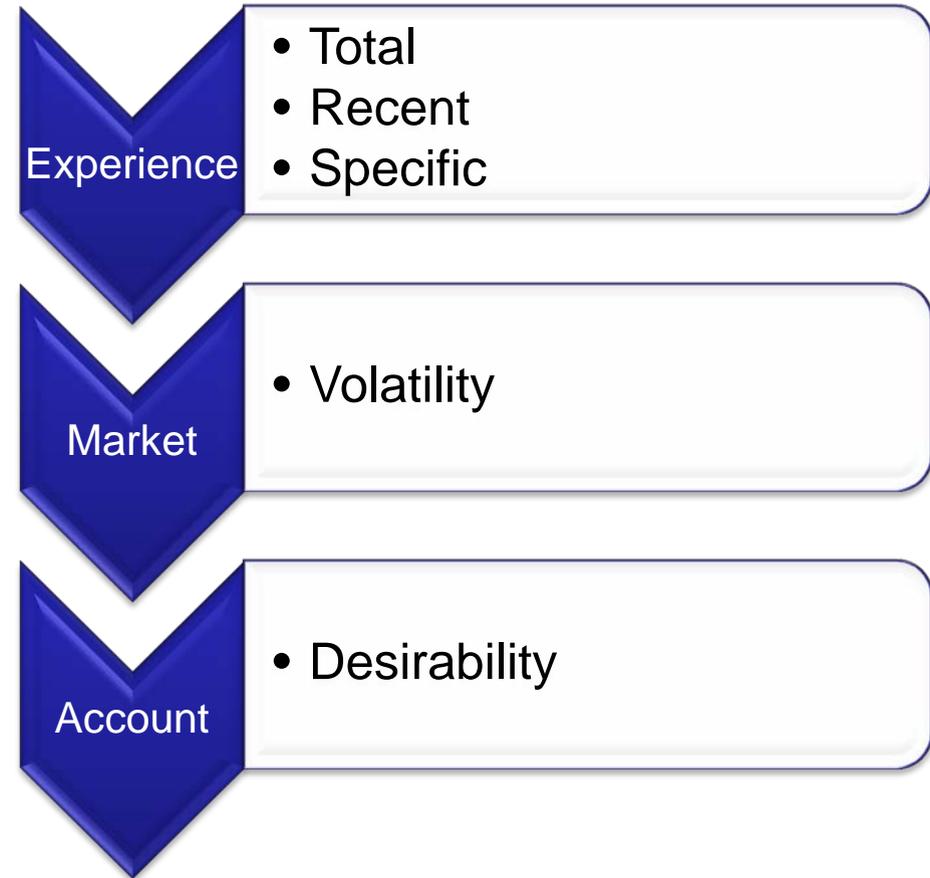
- **Some underwriters are not pilots**
- **Few meet the insured**
- **Specialty work**
- **Some track trends**
- **Business, profit centered**
- **Safety consulting services offered**

# The Desirable Pilot/Operator



- Mitigates many forms of risk
  - The result - fewer claims
- Demonstrates contingency planning
- Meets industry safety standard and **More**
- Provides/receives training
  - More frequent
  - More diverse
- Uses Risk Assessment as tool for decision making
- Forms are timely

# Premium Rate Determination



# Our Involvement

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- Participation in General Aviation Steering Committee
  - Loss of Control on Approach and Landing (09/01/2012)
- Supportive of training
  - Review and approve key training institutions
  - Use of simulators
  - Enhanced training opportunities
    - Upset recovery
    - Other flight/training modes (rotor, glider, tail wheel, floatplane, simulation, etc.)

# Risk Categories

