

**COPA U**  
PBN – A Pilot's Guide

**MIGRATION**  
Room Reservations  
Now Open

**PILOT POINTERS**  
Skew-T/Log-P Charts

# COPA<sup>®</sup> Pilot<sup>✈️</sup>

**CIRRUSPILOTS.ORG**

**MARCH 2025**

**VOLUME 20 | NUMBER 3**



---

## **FEATURE**

**The Price of Staying  
Airborne**

**LAURIE EINSTEIN KOSZUTA » PG 26**



**LAURIE EINSTEIN KOSZUTA** has been a freelance writer for many years and along with her husband, John, now owns a Cirrus SR22. With John as the pilot-in-command and Laurie as the partner, they regularly travel to see family, visit friends and enjoy our beautiful country. You can read more of Laurie's work on her website: [www.laurieeinsteinkoszuta.com](http://www.laurieeinsteinkoszuta.com).



## Aging Pilots, Rising Insurance Premiums: The Price of Staying Airborne

by Laurie Einstein Koszuta





**Talking about age is like discussing the weather – everyone has an opinion, but not everyone is happy with the forecast.** So, it is no wonder feathers get ruffled when a topic of conversation turns to advancing age and aviation insurance. Such discussions often involve frustrated pilots nearing or over age 65 who heatedly question their yearly increase in insurance rates. Many feel penalized for their age despite having had no claims or accidents.

Insurance companies, underwriters and brokers understand the anger. However, they emphasize that age is not the only factor influencing premium prices. According to one underwriter, who spoke off the record, every pilot nearing age 70 ardently believes their advanced skills, extensive flight hours and vast experience should be enough to guarantee lower insurance rates. Yet, they point out, pilots cannot just say those things and expect an insurer to trust them. Insurers want proof that a pilot is proactively maintaining safety and furthering expertise.

*“Insurers want proof that a pilot is proactively maintaining safety and furthering expertise.”*

## What Defines an Older Pilot?

The truth is that no one can predict how, when or at what age physical and mental changes make a pilot unsafe. Some pilots remain healthy and can fly safely well into their 80s and 90s, while others face health-related challenges that affect their ability to fly much earlier.

## Understanding Aviation Insurance

Aviation insurance revolves around assessing risk and reducing potential losses. Underwriters evaluate risk before issuing policies using actuarial data, historical trends and market conditions. Age alone does not determine prices. Factors like aircraft type, intended use, storage, claims history and desired coverage all influence risk and premiums. For instance, insuring an SR22 differs considerably from insuring a Cessna 172, as they represent distinct risk profiles.

Additionally, underwriters consider the pilot's total flight hours, recent flying experience and compliance with medical certification. Pilots with advanced ratings and specialized training are considered lower risk, while those with a history of past accidents or incidents might see higher premiums. While some insurers are conservative and utilize stringent guidelines, others assess pilots on a case-by-case basis.

“Insurers determine the risks they are willing to cover,” said Ryan Konrath, an aviation broker with Wings Insurance. “Not every company covers all aircraft. That decision is often influenced by changing market dynamics. During soft markets, companies tend to relax their restrictions to remain competitive, which can benefit highly experienced older pilots, less experienced younger pilots and those with fewer flying hours.”

According to Konrath, some companies raise premiums typically between the ages of 65 and 75 and then have stricter or additional requirements that take effect by age 80.

## Shared Risk Pool

Insurance, say underwriters\*, operates on a shared pool system, with the aviation sector being a very small pool. Unlike the auto industry, which has millions of cars to insure on the road, only about 200,000 general aviation aircraft are insured in America. All of this contributes to a limited pool that serves the entire industry. Even if a pilot has never filed a claim, they're affected by the group's overall claims history. Rate increases often result from collective claims trends rather than individual actions.

## Broker Relationships

Does it matter if you switch brokers? Pilots should only consider a switch if they feel a lack of connection, have difficulty getting their questions answered or believe their interests are not a priority. That is why finding and establishing a long-term relationship with a broker who understands the market, has strong connections with underwriters and can secure the best coverage at competitive rates is important. Brokers stress that insurers prioritize serving their clients, regardless of which broker represents them.

“I always emphasize to clients the importance of focusing on value over the cheapest price,” said Josh Jabour, vice president of aviation and commercial lines for AssuredPartners. “While it may be easy to request the lowest quote, we want to educate our clients about their coverage and explore their options. Finding the best fit for their needs takes time and a more concentrated approach. We are unlike car insurance providers, which advertise quick cost comparisons.”

Added Shanna Linton, a broker in Gallagher's Aerospace practice, “We know which companies to approach and what specific criteria they prioritize. Some companies have specific age limitations, which vary depending on when you begin the process. These limitations may be crucial in determining when



One company recently introduced a “second-look” policy, allowing pilots whose applications were initially declined, often due to age or other factors, to submit additional information for reconsideration. This approach has enabled many pilots to secure reasonable coverage that was previously unavailable.

Aviation insurance should be thought of as a long-term commitment. All brokers caution against an ever-changing approach to insurers based solely on price. "Chasing lower premiums can sometimes backfire," noted Konrath. "If a pilot switches insurers for a better rate and later files a claim, the new insurer may choose not to renew the policy. If the pilot tries to return to the previous insurer, they may face challenges. Even at a slightly higher premium, staying with the same insurer can provide stability and continuity, particularly for older pilots."

## New Players in the Market

“There is a risk to working with newer or less established companies,” she added, “because they might not be able to sustain low pricing and long-term stability. If they exit the market, brokers face the challenge of transferring those clients to alternative providers. This process can be particularly difficult

## World's First SmartGPU™

- 28V Airframe Power
- 24V Battery Care
- Mobile Device Control

Fully charged,  
ready for my  
next flight!





# WHITE LIGHTNING

AVIATION GROUND POWER

859-233-4599

WhiteLightningGPU.com

*“Factors like aircraft type, intended use, storage, claims history and desired coverage all influence risk and premiums.”*

for older pilots who may exceed the maximum age limits set by other companies for new clients as well as pilots who may have had a recent loss. Typically, after a loss, the insurer that paid the claim is often the only one willing to provide coverage for the following year or longer.”

## Do You Understand How To Read Your Policy?

A surprising number of pilots don't understand their policies, underestimate their importance or don't know the coverage they need or have. That can leave pilots vulnerable in the event of an accident or mishap. Here is a look at standard policy information:

### Hull Coverage

- **Ground Only:** Provides coverage for physical damage to the aircraft while it is stationary.
- **Ground and Flight:** Offers coverage for damage occurring while the aircraft is in motion or flight.
- **Agreed Value:** Establishes the aircraft's value at the time of policy purchase. The policyholder receives the insured amount minus the deductible in a total loss.

### Liability

- **Bodily Injury:** Covers injury or death of passengers and third parties.
- **Property Damage:** Covers damage caused to others' property.
- **Combined Single Limit (CSL):** Often includes both bodily injury and property damage under one limit (e.g., \$1 million per occurrence)
- **Medical Payments:** Covers medical expenses for passengers and crew, regardless of fault.

- **Non-owned Aircraft Coverage:** If you rent or borrow an aircraft, this insurance covers liability and often provides limited hull coverage for the aircraft you are operating.
- **Hangar Insurance:** If you own or rent a hangar, this policy can protect against damage to the structure or its contents.

Policies typically specify named pilots authorized to operate the aircraft and may require recurrent training, especially for complex airplanes like the Cirrus. Added conditions often include listing a lender as a loss payee if the aircraft is financed and extending coverage to additional insureds, such as co-owners or other entities.

For pilots planning to fly internationally, carrying war risk hull and liability insurance is essential. This coverage protects against intentional acts such as vandalism, riots, civil commotion and confiscation.

Additionally, terrorism risk insurance (TRIA) is automatically offered due to legislation enacted after 9/11. However, TRIA must be accepted or declined on each policy before binding. For TRIA to be triggered, the terrorist act must be certified by the Secretary of Treasury in consultation with Homeland Security and the Attorney General.

It's important to note that TRIA is not the same as war risk hull and liability insurance. “For instance,” said Jabour, “if a country like the Bahamas or Jamaica were to seize your aircraft, such actions might be excluded by your standard coverage unless war risk hull insurance was purchased.”

## It's Not Age Discrimination

Time inevitably diminishes flying abilities and eventually requires concessions and establishing new personal minimums. Keep in mind that complex tasks like instrument flying and operating high-performance aircraft may become more demanding with age. One pilot shared on the COPA forums

that “as we age, we naturally become more conservative in our decision-making and develop a greater desire to avoid unnecessary stress. I would rather enjoy a relaxing flight than push myself into a challenging one just to prove I could do it.”

By a pilot's mid-to-late 70s, underwriters may impose additional requirements, including flying with a second pilot for higher-risk flights to avoid mistakes or fatigue. Minor mistakes, such as runway incursions, prop strikes or claims related to pilot error, can negatively impact your ability to obtain competitive quotes.

## Moving Forward

Be proactive and realistic. Don't let ego dictate safety in later years. Use these practical steps to keep your insurance rates in check:

1. Fly regularly to maintain proficiency and meticulously document your activity.
2. Complete annual training and submit all certifications to insurers.
3. Consider advanced ratings such as an ATP or getting a first class medical, which requires an EKG every six months.
4. Participate in programs like the FAA's WINGS proficiency program or COPA's CPPPs (which come with Wings credit for both ground and flight instruction), that emphasize education and safety.
5. Join organizations like COPA, EAA or AOPA and attend conferences, seminars and courses to stay connected and informed.
6. Seek out underwriters at gatherings like COPA Migration, AirVenture at Oshkosh and Sun 'n Fun and ask questions. They welcome the opportunity to speak with pilots and answer questions.
7. Schedule a flight review with a Cirrus Standardized Instructor Pilot (CSIP) to continually refine skills.
8. Have regular medical evaluations to demonstrate and ensure fitness for flying.
9. Keep detailed flight logbooks to highlight your diligence and commitment.
10. Read aviation magazines and journals to stay updated on trends and best practices.
11. While unconventional, have your broker forward a current photo to your insurer to show you are healthy and engaged.
12. If your rates increase, ask to have your file reviewed again and present any and all documentation for proof of engagement and safety.

“Airplanes are a significant investment, and their value is rising,” said Jabour, “and so is the cost of repairs. Underwriters look at all that and tend to favor less expensive planes that prove to be a lower risk. The bottom line is that pilots should approach their insurance needs with the same level of commitment as they do when purchasing their airplane. Regardless of age, the more you demonstrate your commitment to safety, the more likely insurers will offer favorable terms.” ⊕

\*Both underwriters interviewed for this article spoke “off the record.”

**Short-N-Numbers.com**

Aircraft Registration Numbers  
with 3-Digits or Less

1 Number + 1 Letter	2 Numbers + 1 Letter	1 Number + 2 Letters
2K	10D	58K
43	10P	58Z
4K	11F	59P
4Y	11Q	59Q
4Z	11T	59Q
5C	11Z	59K
5Y	12C	59K
5Y	12E	59S
6C	12H	59Q
6P	12L	59W
6H	12U	59X
6N	13F	60D
6S	13G	60G
70	13Q	60M
7A	13R	60H
7Q	13S	60J
7T	13U	60V
7V	13V	61B
7Y	13Y	61C
7Z	14D	61B
8C	14E	61E
8P	14F	61P
8Q	14N	61H
8Q	14S	61J
8R	14Y	61K
8T	15C	61E
9C	15G	61Z
9D	15Q	62A
9H	15W	62H
9T	16D	62P
9W	16H	62Z
9Z	16K	62C
	16T	63H
	16V	63N
	16Y	63Q
	16Z	63J
	17D	63Z
	17K	64A
	17Q	64S
	17V	64E
	17Y	64T
	17Z	64U
	18R	64V
	18Q	64X
	18Z	64Y
	18Y	65Q
	18Z	65J
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E
	18Y	65F
	18Z	65G
	18Y	65H
	18Z	65I
	18Y	65J
	18Z	65K
	18Y	65L
	18Z	65M
	18Y	65N
	18Z	65O
	18Y	65P
	18Z	65Q
	18Y	65R
	18Z	65S
	18Y	65T
	18Z	65U
	18Y	65V
	18Z	65W
	18Y	65X
	18Z	65Y
	18Y	65Z
	18Z	65A
	18Y	65B
	18Z	65C
	18Y	65D
	18Z	65E