

Think about this: **“My client is a student pilot with 45 hours of flying. Is that going to affect his life insurance?”**

A client's aviation activities/history plays an important role in life underwriting process. Aviation is considered a risk factor by underwriters. The client's excellent health history otherwise will not influence the underwriter to overlook the client's hobby of flying.

Do you know?

- The client could be rated preferred plus with a flat extra or aviation exclusion rider to a decline depending on the experience of flying.
- The consideration can also vary depending on if the client is a commercial (pilot or crew member on a US Airline) or private pilot.
- Instrument flight rated (IFR) pilots are treated favorably than pilots with no instrument rating.
- The number of hours logged in flying in the past 2 years and estimated flying hours in the next 1 year can influence the underwriter's decision. The more the hours, better is the rating.
- The type of aircraft flown will be an influencing factor.
- The exhibitions or stunts during flying are also an important factor in underwriting.
- Aviation violations including being fined, grounded or getting a license revoked will influence the underwriter's decision.

An agent can make the process hassle free by

1. Understanding the specifics of the client's flying habits through the use of an aviation questionnaire
2. Match the information with selected insurance companies' underwriting guidelines so that the application with the completely and accurately filled out aviation questionnaire can be sent to the "right insurance company".

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