

# AVIATION INSURANCE

Premier Products, Services,  
and Solutions





# BUILDING ON EXPERIENCE

Old Republic Aerospace, Inc. (ORAE) is a leading insurance provider serving the aviation marketplace. With 40 years of aviation insurance experience, we have grown our business by focusing on and understanding the unique challenges of our clients and designing precise risk insurance solutions to meet their needs. We take great pride in partnering with our clients, earning their trust, and exceeding their expectations.

Our underwriting approach is not process-driven; rather we take a creative, adaptable approach to accepting and pricing risk.

We specialize in managing a broad risk appetite and designing innovative risk solutions. Day in and day out we demonstrate our ability to provide quality insurance, risk control, and claim services in accordance with our clientele's expectations.

ORAE is an organization that values partnerships and long-term relationships. We have a proven, exemplary reputation for being aviation insurance specialists, for having financial strength and stability, and for our superior service. We are here to support our business partners for the long run.



# THE OLD REPUBLIC DIFFERENCE

## Aviation Specialists

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- Experienced, highly respected management team
- Stable, passionate, and consistent underwriting culture
- Well-recognized brand name in the aviation insurance industry

## Financial Strength

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- Parent company, Old Republic International Corporation, is one of the nation's 50 largest publicly held insurance organizations
- Significant financial strength and claims-paying ability
- Strong financial management and accounting practices
- Solid reputation throughout the aviation industry
- Insurance contracts are underwritten and issued by Old Republic Insurance Company, rated A+ (Superior) by A.M. Best, A2 Stable by Moody's and A+ Stable by Standard & Poor's

## Superior Service

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- Committed, in-house aviation claims expertise
- Regional claim offices strategically located in all major time zones providing local service
- Expert, tailored risk control services
- Innovative technology platforms
- Extensive, nationwide agent/broker network

# Underwriting

## FLEXIBLE SOLUTIONS FOR TODAY'S AVIATION CUSTOMER

### Business Aircraft & Corporate Aviation

ORAE understands the common and unique needs of business aircraft operators. We can provide an extensive portfolio of aircraft liability and physical damage coverages for today's aviation aircraft. Coverages that can be combined and tailored to our client's unique set of risks include:

- Business aircraft /corporate fleets
- Aircraft management companies
- Turbine pleasure and business
- Commercial/charter aircraft operators
- Non-owned aircraft



### Commercial Aviation

Commercial aviation provides critical services to airports, aircraft owners and operators, as well as numerous other aviation-related operations. These businesses face a unique and broad set of risk challenges. We understand these multifaceted exposures and can provide insurance coverage solutions specific to the needs of commercial aviation businesses including:

- Unmanned Aerial System Operations (UAS)
- Fixed-base operators (FBO), fueling operations, privately owned airports
- Maintenance, repair, and overhaul (MRO) operations
- Charter services, flight schools, and university flight programs
- Aircraft repair and service facilities
- Pay-By-The-Hour Insurance Program



# Workers' Compensation

As a long-term, leading provider of aviation workers' compensation coverage, we have the expertise to address the unique needs of aviation businesses and flight operations. Our dedicated in-house team of experienced workers' compensation underwriters enables us to service a wide range of aviation accounts on either a mono-line or supported basis. Program offerings include:

- Guaranteed cost and loss-sensitive plans
- Repatriation expense for foreign travel
- Sliding scale dividend program
- NBAA Workers' Compensation Insurance Program-all NBAA member companies are eligible

# Manufactured Products

An aviation manufactured products liability policy protects the manufacturer against third-party legal liability arising from physical damage or bodily injury as a result of an alleged product failure or defect. Liability limits up to \$100 million CSL including property damage, bodily injury, and grounding liability. Optional war and terrorism coverage is available. Coverages include:

- Personal injury and advertising injury
- Airport premises liability
- Hangerkeepers' liability with the option to include in-flight exposure
- Non-owned aircraft



## Airlines

We can offer a diverse array of coverages that can be tailored to match our clients' specific risks for all domestic airlines: scheduled airlines, national airlines, regional airlines, charter airlines, cargo airlines, and supplemental operators. Coverages include:

- Physical damage coverage
- Spares coverage
- Comprehensive airline liability
  - Third-party legal liability
  - Personal injury
  - Products / completed operations
  - Baggage liability
  - Passenger liability
  - Non-owned liability
  - Cargo and mail liability
  - Medical payments
  - Workers' Compensation

## Airports and Government Entities

Our airport and government entity team has the expertise to underwrite comprehensive and competitively priced aviation insurance products. We provide specialized, industry-specific products and services for:

- Commercial airport owners and operators
- General aviation airport owners and operators
- Government / municipal aircraft (fixed-wing and rotor-wing)

## Agricultural Aviation

We can provide a full array of aircraft physical damage and liability coverages designed for aerial applicators operating piston or turbine-powered aircraft, fixed-wing or rotor-wing. We know that every business is different so we take the time to match the right coverage to our clients' particular needs.

## Light Aircraft/ Pleasure & Business

In addition to hull, liability, and medical expense coverages, we offer one of the most extensive arrays of coverage solutions for light aircraft including use of non-owned aircraft, hurricane relocation expense reimbursement, search and rescue, runway foaming, extra expense for renting a replacement aircraft and much more. We can underwrite single-engine and multiengine aircraft including:

- Tailwheel, high-performance, pressurized / cabin class, seaplanes (straight float and amphibious) and SLSA



## Reliable Partnerships

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Few insurance providers can match ORAE's experience and commitment to the aviation marketplace. It's the reason we have remained a reliable insurance partner for 40 years.



Dedicated Expertise

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# CLAIMS MANAGEMENT

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Our dedicated claims specialists include aviation adjusters, attorneys, and pilots who average more than 15 years of aviation claims experience and can effectively manage all facets of aviation-related claims ranging from simple property damage to the most complex aviation accident. Additionally, the claims team's partnership with our aviation underwriting professionals and risk control experts assures a proactive approach to risk avoidance and mitigation.

WE TAKE A PROACTIVE APPROACH





## First-rate service whenever you need it:

- Claims reporting and acknowledgment is available 24 / 7 / 365 either online or by telephone
- Clients are contacted within 24 hours of notifying us of a loss and immediately in the event of an emergency. In addition, clients receive regular updates on the status of the claim.
- Our aviation claims professionals are ready to respond 24 hours a day, 365 days a year with the authority to make critical decisions including loss payments to policyholders and appropriate loss payees.
- The Old Republic Aerospace claims team promptly reviews each reported claim and undertakes a thorough factual investigation. This permits us to make timely decisions concerning coverage, liability and damages and thereby efficiently resolve claims.
- Our claims team has access to an extensive network of aviation experts and attorneys to address the needs of each claim and aviation resources including appraisers, engineers, technicians, and investigators that offer valuable professional support.
- Old Republic Aerospace provides a fully trained and equipped emergency response team ready to deploy at a moment's notice to a major accident site

## OUR MISSION

The mission of the Old Republic Aerospace claims team is to act with the utmost professionalism to protect the interests and integrity of our insureds by promptly and fairly resolving claims. Our goal is to help our insureds get back to doing what they know best - operating their business or aircraft. We strive to provide the most professional comprehensive service in the industry

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## Salvaged Aircraft

ORAE provides a vastly superior salvage website where the buying experience is enhanced. New features include multiple photos, videos, maps of the wreckage location, and aircraft-related documents-  
[www.aircraftsalvageonline.com](http://www.aircraftsalvageonline.com)

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AND WILL  
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WITH  
ANYONE  
ELSE, EVEN  
AT A  
HIGHER  
COST.

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- Robert Weaver  
Bobruth Services, LLC



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**No matter what industry you're in, having the  
right aviation protection for your aircraft  
and business is essential**

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# Risk Control

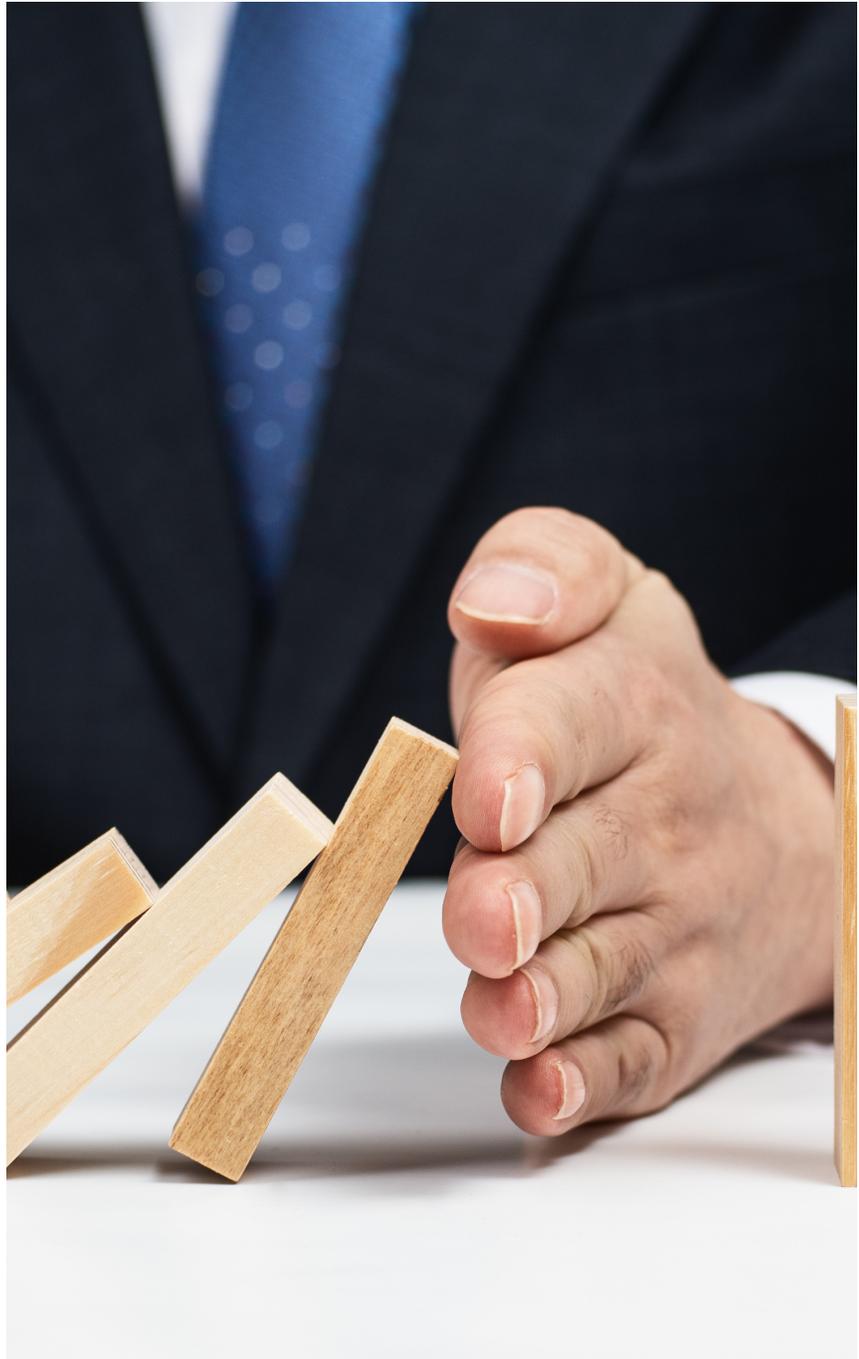
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## Unique Skills. Specialized Services.

An important part of staying in touch with our aviation clients' needs is finding new ways to reduce risk and prevent loss that may not previously have been considered. The Old Republic Aerospace Risk Control Program is a value-added service that we provide to our insureds at no additional cost, to mitigate the frequency and severity of losses. Through our consultative services, we provide recommendations for process improvement to reduce risk to equipment, property and personnel.

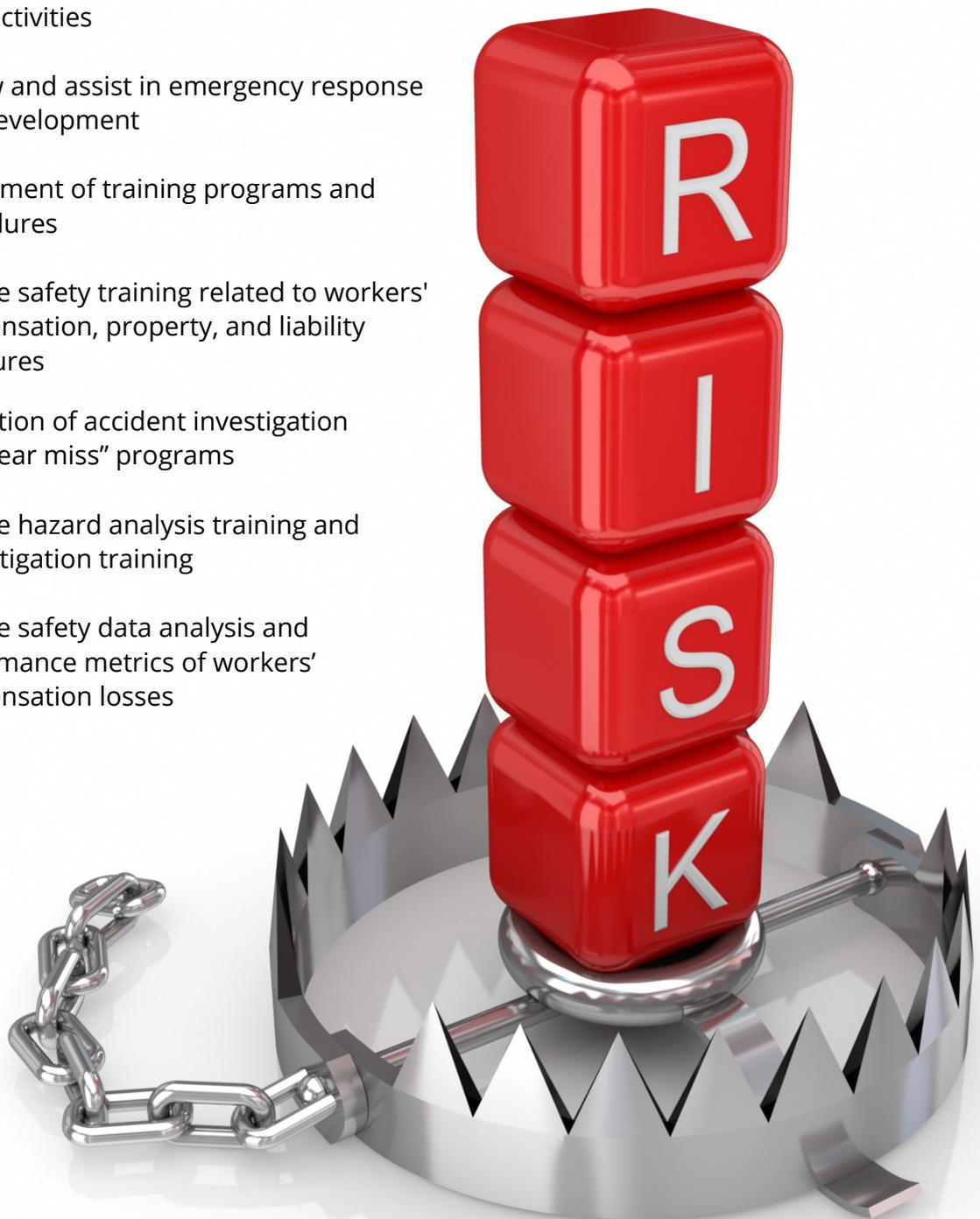
Our dedicated, in-house, highly experienced risk control professionals have extensive backgrounds in airport safety, flight operations, emergency response planning and aircraft maintenance.

We also offer personalized risk management programs to mitigate loss exposures, control costs and improve processes in conjunction with our claims services.



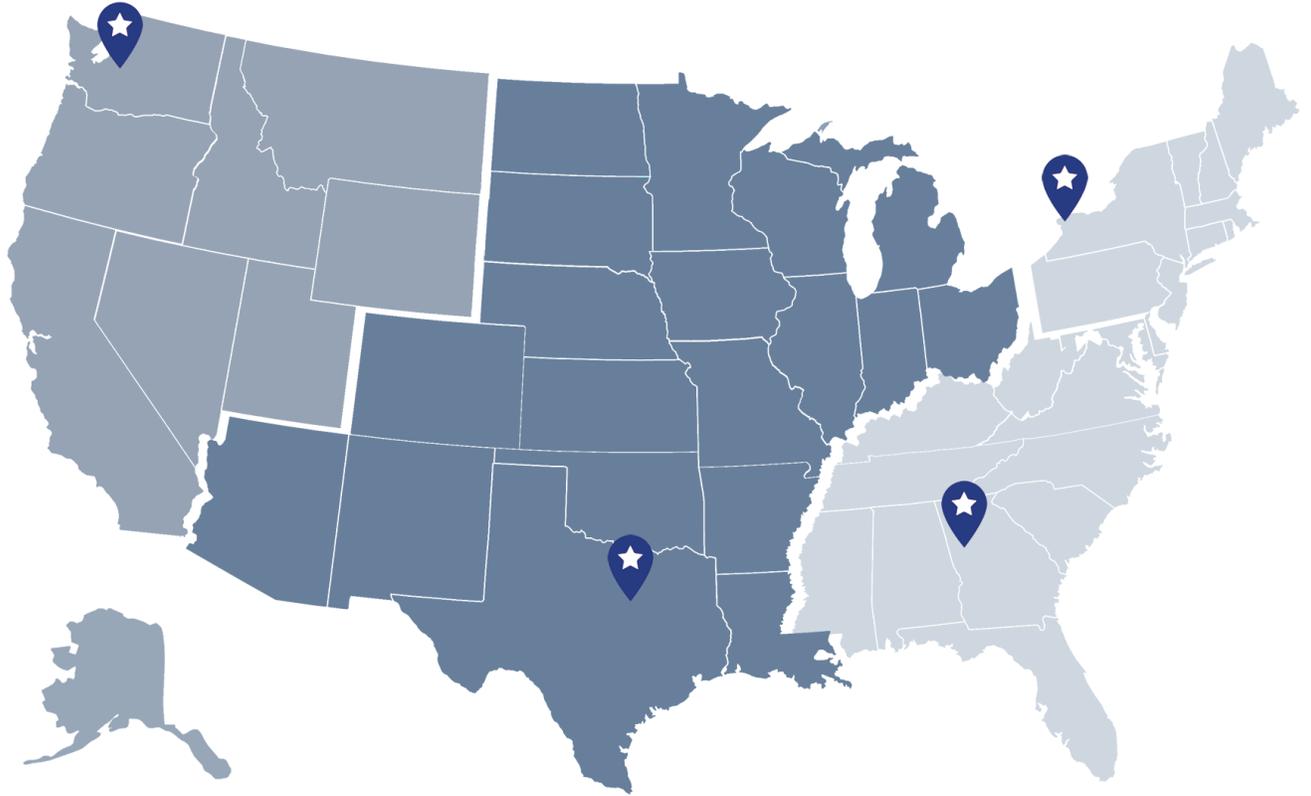
# CUSTOMIZED SERVICES TO MEET YOUR RISK CONTROL NEEDS:

- On-site safety and risk management surveys
- Assessment of ramp, maintenance, and flight activities
- Review and assist in emergency response plan development
- Assessment of training programs and procedures
- Provide safety training related to workers' compensation, property, and liability exposures
- Evaluation of accident investigation and "near miss" programs
- Provide hazard analysis training and risk mitigation training
- Provide safety data analysis and performance metrics of workers' compensation losses



# LOCATIONS

## UNDERWRITING OFFICES



### Western Region

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Seattle, WA  
Tel: 425.277.7407

### Central Region

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Dallas, TX  
Tel: 972.991.7223

### Eastern Region

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Kennesaw, GA  
Tel: 770.590.4950

### Canada

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Toronto, ON  
Tel: 905.523.5936

# LOCATIONS



## CLAIMS OFFICES



### Arizona

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Phoenix, AZ  
Tel: 678.738.0019

### California

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Newbury Park, CA  
Tel: 805.496.7181

### California

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Los Angeles, CA  
Tel: 678.738.0016

### Colorado

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Denver, CO  
Tel: 303.989.7902

### Georgia

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Kennesaw, GA  
Tel: 770.590.4950

### Illinois

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Chicago, IL  
Tel: 630.369.1076

### Louisiana

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New Orleans, LA  
Tel: 214.292.3622

### Maryland

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Baltimore, MD  
Tel: 410.321.0314

### Missouri

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St. Louis, MO  
Tel: 636.536.0832

### Texas

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Dallas, TX  
Tel: 972.991.7223

## Focus on our Clients

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With 40 years of aviation experience, we have grown our business by focusing on and understanding the unique challenges of our clients, earning their trust and exceeding their expectations.