Claims and Underwriting Philosophy

As managers of the USAIG, United States Aviation Underwriters’ mission is to maintain USAIG’s status as the world’s best provider of aviation and aerospace insurance and value-added services.

Accordingly, we make every effort to attract and retain the most knowledgeable underwriting and claims personnel in the business and to provide these people with the resources they need to consistently outperform our competitors.

Since ours is a people and service oriented business, we not only strive to maintain continuous communication with our policyholders, agents and brokers, but to provide these individuals and organizations with underwriting and claims services that are second to none. To bring this about, we maintain the most extensive network of underwriting and field claims offices in the industry, thereby assuring prompt, personal service from people who know their professions well.

From an underwriting standpoint, our primary objective is to provide a stable, reliable aviation insurance market by: (1) insuring individuals and organizations whose safety standards and loss histories satisfy our underwriting requirements, and (2) charging premiums which are sufficient to produce an underwriting profit.

From a claims prospective, we stress a hands-on approach to claims management. Our claims staff – the largest and most experienced in the aviation insurance industry – is uniquely qualified to respond quickly, effectively and professionally to any accident or incident. This is accomplished by an in-house team of attorneys, claims representatives and support staff. Whether in responding to a major accident or in handling a claim resulting from a minor incident, our objective is to treat all claimants with respect, courtesy and compassion, and to settle all claims promptly and equitably, while maintaining a keen awareness of our insured’s potential liability, public image and other considerations.