

GENERAL AVIATION

OVERVIEW

General aviation includes private pilots flying for pleasure and/or personal business as well as corporate pilots, charter pilots, and flight instructors. Because crashes and deaths occur due to inexperience, adverse weather conditions, pilot error, and mechanical failure there is an extra risk to which the general public is not exposed.

The highest risks in this group accordingly include student pilots (inexperience), those who fly over 200 hours per year (exposure to risk) or under 25 hours per year (“rustiness” factor), and those who do not have an IFR (Instrument Flight Rating) as this last group is generally more vulnerable to abrupt changes in weather conditions. Statistics also show that private pilots who fly for business as well as pleasure have a somewhat higher risk as do pilots who have had a previous accident—even a minor one. Pilots with medical impairments, particularly at ages beyond sixty-five also represent a relatively higher risk.

A profile of an “ideal” pilot who could qualify for Standard, or with some carriers even Preferred rates would include the following: minimum 300 hours solo experience, flying between 25 and 200 hours annually for pleasure only, holding an IFR, under age 70 and with no medical impairments.