5X5 LAUNCHES BETTER APPROACH TO AVIATION INSURANCE

News / Business aviation



5X5 Aviation Insurance has launched its pilot-fueled, data-driven and direct-to-customer coverage to aircraft owners and pilots. The 5X5 team is excited to offer the only direct-to-consumer option in the high-end, owner-flown market, with five states approved and effective for full coverage underwriting. The launch group of Arizona, Delaware, Georgia, Illinois and Virginia will ultimately be joined by all 48 contiguous states, as regulatory approval is secured. 5X5 will update customers on its website for state-by-state coverage availability as it rolls out.

CEO and Founder Troy Kopischke commented: “By providing underwriting services directly to customers, we are able to make decisions immediately and provide customers choices on the coverage that best meets their needs. No more one size fits all. No more arbitrary age cutoffs. No inability to transition. 5X5 – an aviation radio call that means loud and clear – is all about giving customers the service and multiple options they’ve been missing. Anyone spending time around

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pilots hears – loud and clear – that the current aviation insurance process is broken, inefficient and archaic, which produces uncertain, even wacky underwriting decisions around qualifications, coverage and premiums. 5X5 is changing that."

5X5 was created by a team of pilots, entrepreneurs and insurance specialists accustomed to building businesses and filling market gaps. Its insurance model is built upon:

- **Customization and choice.** 5X5 provides multiple liability and hull coverage options. Policies and premiums are based on each individual's record and needs, not on a blanket approach.
- **No middleman.** Coverage is sold directly by 5X5 without the back-and-forth and uncertainty of the broker model. Customers work directly with an underwriter who can make decisions that meet their needs and can obtain coverage right away.
- **Safety rewards.** Regular training, membership in an owners and pilots association, frequent flying, and hangaring and maintaining aircraft deserve to be rewarded instead of overlooked. With 5X5, pilots clearly see the benefits of their safety commitment.
- **Data.** Pilots and owners who opt to share flight data earn the biggest discounts. 5X5 collects data to help customers improve skills, reduce premium costs and improve coverage. Flight data remains confidential and isn't shared with outside parties.

5X5's Instant Estimate Tool illustrates its innovative, tech-forward approach. In just a couple minutes, applicants answer questions about themselves, their aircraft and flying habits and get a ballpark figure. In as little as 10 minutes, they get detailed quotes with multiple hull and liability coverage options. The process can be done entirely online, but agents are ready to answer questions or handle applications by phone. 5X5 is committed to competitive pricing. If an initial proposal isn't satisfactory, a potential customer can call underwriters, go over their current policy and get a competitive quote.

With help from experienced owners and pilots in its Builder Circle, 5X5 honed its approach and market sector: high-performance light jets and turboprops like the Cessna Citation, TBM, Piper M-series, Beechcraft King Air and others, as well as modern in-production piston singles and twins from Cirrus, Diamond, Cessna and others. The list of makes and models will grow, and owners can use the estimate tool at portal.5X5insurance.com to see if they qualify.

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