WORK EXPERIENCE BRETT BERNARD

Insuring a successful career path

Since joining United States Aircraft Insurance Group as an underwriter trainee straight out of college, qualified pilot and instructor Brett Bernard has risen through the ranks to become vice-president and New York branch manager

Are you a pilot?

I'm a commercial single-engine and multi-engine instrumented rated pilot, with flight instructor and instrument instructor ratings. I've been flying for a little over 10 years now, and I have given a little more than a year of dual instruction.

Other than my grandfather, who has flown around 20h on a dual rating, I am the only pilot in my family.

Where have you worked?

United States Aircraft Insurance Group (USAIG) is my first job out of college. I was hired in January 2008 as an underwriter trainee. My current position is vice-president and New York branch manager. I manage both the people and the general aviation book of business that flows through the New York office, which mainly covers the northeastern United States — where the largest concentration of private jet aircraft are located.

I am also in charge of overseeing the pilots in our New York office who fly on behalf of the company in furtherance of our underwriting and claims-handling efforts. I make sure our employee pilots are up to speed with our flight department operations manual.

What do you insure?

We insure everything from piston singles and private jets all the way up to a Boeing 747 and other airline type equipment. In addition to the aircraft, USAIG also provides workers compensation and product liability insurance.



Bernard's responsibilities include overseeing the company's own pilots

"When you're shopping for insurance, take the time to learn who the companies are and what value-added services they're able to provide"

What makes each insurance agency different?

It has to do with the various levels of involvement a company has within the industry and the value-added services they're able to provide. There is a lot of competition these days. In recent years, more and more insurance companies have entered into the aviation insurance side of the business, and USAIG has continued to differentiate itself by providing the best service and most comprehensive products.

Any advice for aircraft owners?

The biggest advice I would have for someone would be to not always focus on the company which has the lowest price. Aviation insurance is not the same from company to company, so when you're shopping for insurance, take the time to learn who the companies are and what value-added services they're able to provide. If you're able to tap into the services a company has to offer, you'll be that much further ahead than the rest. Also, if you have time, it's not a bad idea to get to know your underwriter. Having that relationship can go a long way.

What are the best and worst parts of your job?

The best part of my job is being with the people I work with and having the ability to go out and meet our insurers. You can only learn so much by looking at a piece of paper day-in, day-out, but when you get the chance to meet with a flight department, you really get to understand what their organisation is all about and you learn how you can help them achieve their goals. The least favourite part of my job would probably have to be the paperwork, but it's also one of the most important.



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