



*Tom Coughlin, Air-Sur president and company founder*



# AIR-SUR, INC.

Meeting Insurance Needs, One  
Customer at a Time

By Larry Stevens

Just as they know one aircraft doesn't fit every pilot's needs and budget, anyone who runs an aviation or aerospace business knows that just one insurance package cannot fit everyone's specific situation. But who has time to become an expert on the myriad of insurance options available?

That's why more and more savvy folks involved in aero-enterprises turn to Air-Sur, an Ormond Beach-based specialized insurance and risk management corporation.

"Except for health, Air-Sur handles all of our insurance – automobile, environmental, directors and officers, hangar keepers, liability, all of it. And they've done so for 20-something years," says Kim Showalter, president of Showalter Flying Service, an FBO at Orlando Executive Airport. "They have resources we don't; plus they know my business inside out. And because they know us, they don't waste a lot of time bringing stuff to us that they know we simply don't want or can't do."

Another more-than-two-decades customer, Don Champion, president of Banyan Air Service at the Fort Lauderdale Executive Airport, seconds Showalter's opinion: "Air-Sur brings knowledge and expertise in all the different operations of our full-service FBO, which includes property, maintenance completed products, sales, workers' comp, 35 rental vehicles, underground fuel farm, fuel trucks, hangar keepers and more."

"They're good at picking out things that give peace of mind that, as a layman reading a thick binder, you only assume are covered or it wouldn't cross your mind to worry about until the event happens."

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(From top to bottom) Matthew S. Burtner, AAI, Account Executive; Robert W. Tyler Jr, AAI, Account Executive; Teresa A. Hauser, CPA, Customer Service Manager and Corporate Treasurer; Beth V. Carpenter, Administrative Manager.

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“Bump” Holman, president of the FBO Sun Aviation in Vero Beach, adds his enthusiastic endorsement of Air-Sur: “They’re fantastic! They’re always there with good advice like testing all employees for drugs and conducting safety-first programs, which makes for a better work environment and reduces premiums. And when we were hit by two hurricanes, Air-Sur was there the next day helping us begin the recovery process.”

That kind of customer satisfaction doesn’t come as a result of routine insurance brokering. No, it comes from the proactive advocacy practiced by Air-Sur, where integrity is an overriding corporate value – “even when it hurts.”

“My very principled parents instilled that commitment to integrity and honesty in me, and I decided that was how I’d run my business and personal life. And the people working for me subscribe to it too,” says Tom Coughlin, president of Air-Sur, the company he founded in 1976 now celebrating their 30th year serving the aviation industry. “When you approach people that way and they understand that’s your makeup, that gives them a high degree of comfort and trust, particularly when you’re giving them advice.”

That advice comes at various points in Coughlin’s relationship with his clients as part of the Professional Client Care program he instituted at Air-Sur 20 years ago when he expanded from General Aviation operations to air transport operators, service companies, component manufacturers, engine/air frame overhaul and modification centers. “When we analyzed aviation businesses, we found a lot of them were buying insurance policies with no program approach. To differentiate ourselves and fill a true client need, we decided to develop systems and people to support the entire insurance process through other risk management methods and controls,” says Coughlin.

One major component of Air-Sur’s Professional Client Care is the account management team. A team includes an account executive who does the field work and a customer service representative; both are assigned specifically to an account, so they get to know a client in detail, personalize the quality of service and build strong relationships. Team members bring specialized skills, experience and professional credentials suited to handle a customer’s particular needs.

“We have expertise that covers the aviation and the insurance side. We have four pilots on staff and ten licensed insurance professionals,” says Coughlin, who himself, in addition to having a B.S. in Aeronautical Studies from Embry-Riddle Aeronautical University, was an Army aviator for many years, first flying Hueys and OH-58s along the Korean demilitarized zone and later for a Med Evac unit out of Orlando. “And, when any issues arise that are complex, difficult or new, we have senior members of the firm there to assist.”

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A second part of the Professional Client Care program is the risk management function that is included as part of the insurance purchased through Air-Sur acting as an ad hoc extension of the client's management team. This risk management provides a critical counseling function that includes reviewing contracts, looking at them from an insurance and risk perspective, making sure a client is entering into insurable contracts and not assuming unnecessary liability.

"We help them with the wording of contracts and work closely with a customer's legal counsel. We advise on any operational changes the company may be planning to do," notes Coughlin. "We also participate in the safety and loss control services carriers provide by requesting, scheduling and coordinating them and making sure they're delivered to our client in a fashion that increases the level of safety and awareness." As an additional part of the continuing education process Air-Sur offers Risk Topics which are often picked up by aviation trades, on troublesome issues that range from employment practices liability to bidding insurance, from disaster planning to subcontractor/vendor liability.

"The Air-Sur people are very thorough and responsive. They stay way ahead of you and follow up to make sure you get them what they need to give you the best service," says Joe Crawford, president of Abilene Aero, an FBO in Abilene, Texas. "And since retaining them two years ago, they've really helped us control costs with good renewals, which is a major problem in aviation these days."

A third element of Air-Sur's Professional Client Care manifests itself on the claims side from the initial notification to expediting and monitoring a claim until it is ultimately resolved. "We've found that our clients need an advocate, someone helping them through the process," Coughlin observes. "We deal with claims on a regular basis, but a lot of our clients have never been involved in an accident or claim that involves litigation, and they don't know what the do's and don'ts are. Some claims can go on for months, and we help push them along, making sure our clients are dealt with fairly and in a reasonable way. Otherwise, if matters are left alone to take their course, communications break down, expectations are not met and things become adversarial, which we never want to happen."



Coughlin served as an Army aviator for many years, and later, flew for the Med Evac unit out of Orlando.



*The Air-Sur team's expertise and professionalism assures client satisfaction.*

Coughlin takes pride in how, after the past two hurricane seasons, his team was on-site within 48 hours helping operators do damage assessment and engaging building contractors right away. In many cases, Coughlin and his crew were out a week to ten days ahead of the adjusters. After Hurricane Wilma, when an adjuster could not get into the airports, Air-Sur used a General Aviation aircraft to pick up the adjuster and get him to five damaged clients in the same day.

Kim Showalter recalls a personal example of Air-Sur's claims support: "After Hurricane Charley, we lost millions of dollars in facilities. It was the first time we had anything like that happen, but Tom and his people made the process not the nightmare we had expected. It wasn't fun, but there was never contention. We never felt we would have to litigate to get what we needed. We always felt they were on our side, looking out for us."

A fourth critical part of the Air-Sur Professional Client Care comes in the form of a series of three-inch, three-ring binders that consolidates and indexes a client's insurance program into something manageable with sections for scheduled contracts, certificates of insurance, actual insurance policies and

all documentation that supports the program. "This may sound simple, but it's an innovative way to keep an entire program organized, current and accessible, so you can grab up these binders and have your entire program in hand," declares Coughlin.

By combining its Professional Client Care with its expertise and reputation for integrity, Air-Sur has made itself an indispensable partner for a growing number of aviation and aerospace companies that are looking for a customized insurance program and individualized risk management counsel.

David Linnemeier, president of Fort Lauderdale-based Victory Aviation, which handles flight operations for Huizenga Holdings, sums it all up from the customer's perspective: "Air-Sur has met all our needs for 21 years. I cannot imagine us doing what we do without Tom Coughlin and his organization." ■

*For more information, visit [www.air-sur.com](http://www.air-sur.com).*