

LL Johns & Associates

Aviation Insurance with an Edge

By Christy Smith



It's one thing to be knowledgeable about the business you're in - it's another to be passionate about it. The love of aviation is what makes the agents of LL Johns & Associates exceptional in a field dominated by number crunchers and rule followers. In fact, most everyone on the LL Johns team was a pilot, flight instructor or aircraft owner before becoming insurance agents. They still love aviation and they love helping others make flying affordable. And, let's face it, if you don't have insurance—let alone the right kind of insurance—the financial risks of aviation can mean you're better off not flying at all.

That's been the edge offered by the LL Johns team since Larry Johns started the agency over 35 years ago. Larry didn't start out as an insurance man. He was simply a private pilot with a little airplane and a goal that many pilots share: To turn his love of flying into a way to make a living. One thing led to another and he was offered a job by the company that insured his Piper Tri-Pacer. Johns found a challenge in coming up with solutions where others couldn't. You might think that the insurance business is all numbers and black and white and risk and loss. But the fact is, there are large grey areas that are resolved at the discretion of underwriters and a creative and well-respected insurance agent.

LL Johns & Associates now places policies on personal aircraft, liabilities for fixed-base operators, fractional ownership companies and Fortune 100 and 500 companies. Currently, they service about 1,000 policies. Their commitment to serve only the aviation industry has allowed them to focus on the service that is so crucial to their success.

That enthusiasm and passion that started the business is still alive in everyone at the company. You can see it late at night when the lights are still on. In fact, they've been known to take calls from clients in the middle of the night and to track down an underwriter at home on Saturday morning to get coverage in place. That happened to LL Johns Vice President Sean Kallsen early one Saturday morning when he was contacted by a

panicked manager of a well-known movie star on the other side of the country. The actor had found the airplane of his dreams, only to find that he couldn't close the deal without insurance. He wanted to fly the plane home and all the manager could see was an uninsured multi-millionaire about to become a multi-million dollar target of a potential lawsuit.

"We told him not to leave the phone," says Sean. "Ten minutes later, we had coverage in place."

"The aviation world is unique and changes at a rapid pace," says Kallsen, who earned his private pilot's license and aviation degree at the same time. "We speak the language and we have the expertise to ask the right questions."

Steve Johns, President of the agency, adds, "A few years ago, we made a decision to stick with our roots and specialize in aviation insurance, and we deal with this specialty with excellence."

That targeted concentration allows them to be ready when a client needs help. Like the long-time client who nearly lost his insurance at age 70, despite his 20,000 flight hours and impeccable safety record. He was about to be out of work when John Gostinger, his LL Johns agent went to work on his behalf. Gostinger, an active flight instructor, has earned a reputation with the underwriters as a trustworthy judge of aviation professionalism. It's that relationship that swayed the balance and kept his client insured and employed.

What's next for LL Johns? The same thing that's on the horizon for the rest of the aviation world. The VLJ (very light jet) market. Kallsen says. "We believe they will revolutionize the aviation world and intend to be on the cutting edge of developing insurance solutions to help that materialize." ■

For more information, visit www.lljohns.com or call 800-662-4401