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Fall 2010

AVEMCO®
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We Have Met the Enemy and He is Us

This is a reprint of an address that Avemco Insurance Company's President Jim Lauerman has given in several major presentations including at AirVenture Oshkosh 2010.

By now many of you have come to realize that accident prevention is a key component of Avemco®'s business plan. You might ask why an insurance company like ours would spend its time and resources on trying to prevent accidents instead of just figuring out a way to profitably pay for them.

To answer I need to give you a little personal background. I have been involved with aviation safety for almost 40 years and have been privileged to participate in this fascinating industry as a Fixed Base Operator, a Chief Pilot and Flight Instructor, an aviation insurance underwriter, and now as the leader of the great team at Avemco. I am an insurance executive, and we are in the business of insuring at a profit so that we can continue to provide the best possible insurance to pilots. But I also love the people of general aviation and I care about seeing them enjoy what I like to call the "majesty of flight", and I am deeply saddened at the friends and customers that I have lost over the years to accidents and the increasing cost of those accidents.

About 25 years ago I attended my first Friday morning claims meeting. This is where we review the week's claims (especially the bad ones). That particular Friday I remember discussing an accident in which a very experienced pilot killed himself and his passengers in an accident that seemed inexplicable. With the aid of 20/20 hindsight we could determine that he did some very stupid things in spite of his experience. We dismissed the accident as just another example of "stupid pilot tricks", and moved on to the next claim. I remember thinking, "I guess that's a pretty rare event."

Well, folks, it isn't. In the subsequent 25 years I have seen that scenario played out over and over again and the Friday morning meetings haven't changed much. Pilots are still

wrecking aircraft and injuring themselves and others at pretty much the same rate and for pretty much the same reasons as they were 25 years ago. Only now the financial cost of those accidents is exponentially greater. And while during the accident investigation we sometimes find out that the pilot-in-command had displayed irresponsible behavior prior to the accident, most of the time they were intelligent, responsible adults.

There are real costs to these accidents. The first and most obvious is the human cost. I suspect that most of us know someone who died or was severely injured in a GA accident. I have known far too many, both personally and as an aviation insurance professional.

But there is also the financial cost. The cost of insurance to the personal aircraft owner and the commercial operator is not just increased premium, but also reduced availability of coverage. The cost of purchasing newly manufactured aircraft and their components has been so impacted by products liability insurance that it has priced many potential owners and manufacturers out of GA. Your bill at the shop and at the gas pump has also increased due to increased product liability costs.

It's easy to blame the insurance companies; in fact that's become a popular political sport. But doing so tends to be a case of "shooting the messenger who brings you the bad news".

Another cost that a lot of people don't consider is the public relations "black eye" our industry gets when there is a spectacular crash. This bad PR, in turn, often results in a knee jerk reaction by politicians who order our friends at the FAA to make sure that there be no more such accidents! So, the FAA makes a new rule and we all suffer the "unintended consequences." Some pilots have said that they don't report icing conditions for fear of facing an FAR violation. Think about that for a minute. Is that creating a safer system?

So why aren't we solving the problem?

The FAA regulates, doesn't it?

The technology has improved dramatically, hasn't it?

We train, don't we?

So whats the solution?

A common response is "More Regulation!" Based on our data, virtually all of the pilots who crash passed their check ride. Didn't an examiner certify that they met the Practical Test Standards? And think about it for a minute, do you really want the FAA to try to regulate away all accidents? How do you think they would do that? That's right, more and more regulations until all of our aircraft would be chained down to the ramp. Is that what we want?

But how about a "Safety Management System" like the airlines and the military use? Most of us know that both of these organizations have seen dramatic improvements in their safety records over the years after implementing these systems. Airline accidents have become increasingly rare and considering the kind of flying the military does their record is incredible. But in GA we lose about as many people in a week as the Air Force does in non-combat losses in a year according to the Air Force Safety Center aviation statistics. And the Air Force sure isn't flying Cessna 172's in VFR conditions.

The problem with implementing a Safety Management System in general aviation should be obvious. What's the system? Who is the dispatcher who decides whether to go or not? Who is the Chief Pilot who ensures that the pilot's demonstrated performance and currency is adequate? Who is the loadmaster who decides if the aircraft is loaded properly? Who's the flight engineer that verifies that the fuel load is correct?

That's right; it's the pilot in command. In Part 91 operations we perform all of those functions. There is no "system" to manage.

Ok, so how about better technology? Most pilots are techno geeks at heart. We love bells and whistles and pay big bucks to put things like PFD's and MFD's in our aircraft. These wonderful devices give us more and better information than we have ever enjoyed. Isn't it logical that the more information we have, the safer we will be?

Well, how many of you saw the recent NTSB Safety Study entitled, "Introduction of Glass Cockpit Avionics into Light Aircraft"? Did you catch their conclusion? I quote, "The anticipated safety improvements were not evident in the study*."

OK, so more regulations and better technology don't seem to be helping much. So how about *more training!* I think we are getting closer to the solution here, but perhaps not in the way you might imagine. Since I have lost a lot of my currency, I recently undertook a review of the material required to pass the FAA Private and Commercial certificates, and the Instrument rating. It struck me that since my days as a Chief Flight Instructor we've added an enormous amount of new information for the aspiring pilot to master. No wonder prospective pilots are intimidated by the sheer volume of study involved in learning to fly. The addition of aeronautical decision making material alone has added a chapter to the *Pilots Handbook of Aeronautical Knowledge.* A lot of this new material is excellent and new computer based training and the use of simulators makes the learning process much more effective and accessible.

Don't get me wrong, we need to learn all we can and a good pilot is by definition always improving his knowledge. But is memorizing the five hazardous attitudes really helping? I heard one aviation cynic say that you need at least four of the **five hazardous attitudes** to earn enough money be able to afford an airplane! My good friends John and Martha King have observed that the qualities it takes to be a pilot are the same ones that can kill the pilot. Goal-orientation, for example.

Seriously, the new material is good, but I can tell you that for the most part, from where I sit all of the content we've added to the training curriculum isn't effectively addressing what is destroying aircraft and killing pilots.

I would contend that the beginning of the solution to our accident problem isn't more training, it's better training. And I'm not just talking about improving the quality of the CFI community, although that would certainly help.

The majority of claims dollars we pay go to the two ends of the training spectrum. Let me explain.

Continued on P4

We Have Met The Enemy Continued

Not counting claims caused by weather to aircraft on the ground (and you'd be shocked by how big an issue that is), at least 25% of our claim dollars pay for losses caused by the pilot not adequately executing the four fundamentals. That's right, climbs, turns, descents, and straight and level – especially at low speeds. I would add that many pilots do a notably poor job executing these fundamentals near the runway. Runway loss of control accidents cost general aviation tens of millions of dollars a year. And we all get to pay for that. Yet many instructors – both primary and instrument – rush through the fundamentals to get to the neat stuff like GPS, cross country, and instrument approaches. But do you realize how hard it is to land in a crosswind if you can't keep the nose straight, or to fly an ILS if you can't easily perform a constant rate descent?

So my first recommendation is to master the fundamentals. They aren't sexy, but they will keep you out of the weeds.

OK. So we've identified the need for a return to basics. Pretty "basic" you say. But as I've gotten older (and hopefully wiser) I've come to learn that in most things – not just flying – when something's going wrong, go back to the basics.

But what about the other end of the training spectrum? What about the "soft" human issues that are actually killing so many people in GA? I believe there are some answers there as well. And these solutions won't be quick or easy, but they really aren't that complicated, either.

You see, in my 35 years of working in GA safety and analyzing literally thousands of claims, I have made one basic observation. It's not so much what pilots know or don't know that gets them in trouble – but what they care about.

Let me say that again. It's not so much what pilots know or don't know that gets them in trouble – but what they care about. And why do they care about the wrong things? A lot of it is the culture we have in general aviation flying. So the solution is to change the culture, starting with ourselves.

So, what does that mean? It means that we need to be much more careful about what we celebrate and about what we denigrate. For example, there have been instances of people watching a pilot overload their aircraft on a hot summer day at a short strip. Instead of doing everything they could to counsel him, they lined up in front of the FBO to watch the takeoff.

At its core, what I am talking about is more ethical than technical. It's a matter of the heart, not just the head. The culture change we need is to bring about a more professional attitude to everything we do in flying. This requires cultural change; and as I said, it won't be "quick and easy". It can be done, however, and in fact has been done in professions such as medicine, dentistry, and the military. It's about making ourselves "grown ups" in the deepest sense of that term. And by that I mean acting with emotional and moral maturity.

So what has the aviation insurance industry done to bring about the needed change in our culture? Unfortunately, up to this point not all that much. But at Avemco we have made accident prevention a major focus of our efforts.

Why? Well, because it's the right thing to do. We have an understanding of the problem that is unique and I believe it's our responsibility to share that understanding with our fellow aviators.

By doing this we are helping our customers make better decisions and operate their aircraft more safely through sharing the lessons we've learned. We are also supporting the work of the Airmanship Education Research Initiative (AERI) outlined below. We are encouraging all of the players in general aviation to join us in this effort including:

- Pilots, aircraft owners, and FBO's
- The aviation media
- Aircraft and component manufacturers
- Pilot associations and type clubs
- The FAA
- Flight Training Providers
- Institutions of higher education that specialize in aviation (the Air Force Academy and the University of Illinois are already involved.)
- And yes, our competitors

So, what are we looking for from these groups? To join us in making loss prevention a priority. To change the culture of general aviation so that acting responsibly is the norm, not the exception. And specifically, to join us in supporting an effort called the AERI.

AERI is the brain child of Dr. Bill Rhodes. Bill once owned a motor glider and is currently the owner of a Cessna T-210 with over 1,400 hours of general aviation flying experience. He is also a former professor at the United States Air Force Academy and a retired Lt Colonel. He has a background in professional and military ethics where great progress has been made in saving lives.

And that's a goal worthy of the efforts of an aviation insurance company.

* From page 4 of the National Transportation Safety Board (NTSB) report *Introduction of Glass Cockpit Avionics into Light Aircraft*

Avemco's People

Mike Adams

Vice President of Underwriting

Mike first learned to fly in Hillsboro, Oregon. That interest in aviation led him to a position at the local office of National Insurance Underwriters, which eventually led him to join Avemco. While Mike's job is to decide what Avemco will insure his goal is to help customers understand why these decisions are designed to keep them safe. "I want customers to understand that buying their aircraft is a transaction. But buying their aircraft insurance is a partnership. And when they partner with Avemco, we're in this together with them to make sure they're protected if something bad should ever happen."

Fit to Fly?

by Thomas P Turner

"I'm in good enough shape to fly today, right?"

That seemingly simple question can sometimes be a tricky one to answer — especially for sport pilots, who include pilots of gliders, balloons, and airplanes that meet specific criteria.

Under the sport pilot rule, these pilots are allowed to use their state driver's license to establish medical fitness. That's part of the appeal of flying a light-sport aircraft (LSA). They only need to comply with restrictions or limitations that apply when they're driving a car. This usually has something to do with vision correction, but also means that if their driver's license is suspended or revoked for any reason, it may not be used as the basis of medical certification for flying an LSA.

Yet that's not the whole story. FAR 61.53 provides this restriction that applies to sport pilots:

- "A person shall not act as pilot in command, or in any other capacity as a required pilot flight crewmember, while that person knows or has reason to know of any medical condition that would make the person unable to operate the aircraft in a safe manner".

This means having a valid driver's license is the minimum requirement for flying an LSA. A sport pilot is also responsible for ensuring that their current medical health doesn't jeopardize the safety of a flight. But even that's not the whole story.

FAR 61.23 also tells us that sport pilots must:

- Have been found eligible for the issuance of at least a third-class airman medical certificate at the time of his or her most recent application (if the person has applied for a medical certificate)"
- "Not have had his or her most recently issued medical certificate (if the person has held a medical certificate) suspended or revoked or most recent Authorization for a Special Issuance of a Medical Certificate withdrawn; and"
- "Not know or have reason to know of any medical condition that would make that person unable to operate a light-sport aircraft in a safe manner."

Not only does having failed a medical certificate make you unfit to fly an LSA, so does having a condition that you know would cause you to fail if you tried to pass a medical.

Pilots who think they'll transition to LSA because of medications, diabetes, a heart condition, high blood pressure, or any number of other disqualifying conditions need to understand that they could be violating regulations in doing so. And let's not forget that the Federal Air Regulations aren't just meant to protect pilots, they're designed to protect the people next to us in the passenger seat and the people below us on the ground.

But what if you're a private pilot who's passed your medical? Then how do you determine if you're fit to fly that day? FAR 61.53 provides some clarity for this quandary, too:

- If you know you have a medical deficiency that would cause you to fail an FAA medical examination if you tried to take it that day, you're not medically eligible to fly.
- If you're taking a medication, prescribed or not, or taking treatment for any medical condition that would prevent you from passing an FAA medical exam, you're not medically eligible to fly.

So let's go back to our original question: "I'm in good enough shape to fly today, right?"

Whether you're a sport pilot or a private pilot, the answer is the same: "I'm fit to fly if I think I'd pass an FAA medical exam today."

Besides, who wants to fly when they're sick?

Tom is the 2010 National FAA Safety Team Representative of the Year. With over 3600 hours logged, including more than 2300 as an instructor, Tom writes, lectures and instructs extensively from his home at THE AIR CAPITAL--Wichita, Kansas.

TRIVIA | Q1

Can you name the highest flying manned aircraft?

"Haste Makes Waste," or, "Being in a hurry around airplanes is often a bad idea."

Bill Rhodes, PhD.

This is the first in a series of articles based on findings from the Airmanship Education Research Initiative (AERI), sponsored by Avemco Insurance Company. Although aircraft, electronics, and internet-based education have made great strides over recent years, there has been little improvement in the losses GA suffers. While this relative lack of improvement may seem surprising at first, it makes sense when we remember that most losses are the result of pilot error. We can improve our equipment and systems all we want, but if we fail to improve as pilots, the loss statistics are likely to remain grim. The roots of pilot error have never been fully understood. The AERI research, however, is making progress, and while there remains much work to be done, it is appropriate to offer some preliminary findings in the interest of improving aviation safety. The AERI research is led by Dr. Bill Rhodes of Aerworthy Consulting, LLC. Feel free to contact him at brhodes@aerworthy.com

It seems so obvious that it's barely worth mentioning, and yet we see losses, sometimes fatal losses, that could most likely have been avoided had caring about safety superseded caring about a deadline.

Don't take my word for it; check these brief synopses from NTSB fatal-accident summaries:

After landing the pilot called FSS at 11:32 CST and required weather info to his next destination. The specialist advised that his weather computer was out of service and suggested the pilot contact another facility or call back in about 20 min. The pilot indicated he was in a hurry and ended the conversation. No record was found of any other weather briefing. The aircraft departed at 1155 CST. While cruising at 8000', the pilot asked the center controller about weather along his route. The controller advised his radar displayed an area of light showers ahead and cleared the pilot to deviate around the weather. Approximately 5 min later, radar and radio contact were lost and the aircraft crashed. An exam revealed one wing had separated in flight from overload failure. The wing was found approximately 1 mi from the main wreckage. No pre-accident part failure or malfunction was found. A weather study showed the aircraft crashed in an area of frontal activity where thunderstorms were building. Lcl personnel reported heavy rain, lightning and ground visibility of 1/8 mi. Convective sigmet 26c (issued at 1055) warned of imbedded thunderstorms in the area with tops above 45,000'.

And from another report:

The pilot and passengers were on a flight from TX to AR. An en-route stop was made at approximately 1900 to refuel. The owner of the airport stated that the plane arrived in a fairly heavy rainstorm. At that time, a winter type cold front was moving east thru Texas, Oklahoma and Arkansas. Numerous thunderstorms and heavy rainstorms were present and a tornado watch was in effect from 2130 to 0100 for eastern Oklahoma and west Arkansas. The airport owner suggested waiting over night and offered accommodations, but said the pilot and passengers were in a hurry. Reportedly, rain was falling quite heavily when they went to the aircraft. They waited until the storm subsided then takeoff; however, their planned route would have taken them thru the same storm. At approximately 2010 a witness near the crash site heard variations in engine power. He went outside and observed the plane approximately 10 to 15 sec before it went out of sight then heard an explosion and saw a fireball when the plane hit a mountain side at night. No pre-impact engine failure was found.

Similarly:

The pilot departed on a special VFR clearance after being advised numerous times that VFR flight was not recommended. Shortly after takeoff (8 minutes) the aircraft dove out of the clouds and crashed near the airport. The pilot was not instrument rated. Prior to taking off, the pilot had indicated that he was in a hurry to get to anchorage to participate in a gun show.

While we will never know the full story behind these accidents, it seems clear that haste played an important role. (I found these on the NTSB's website by using the keyword "hurry").

Getting to a destination on time comes with a sense of satisfaction. But if the urgency to be in the air overrides what good airmanship requires, the outcome can be tragic. Injuries or fatalities will distress our families, friends, and business associates far more than tardiness or a polite notification that plans have changed. Commercial operators delay or cancel flights when good judgment dictates they do so. Our safety record in GA would undoubtedly improve if more of us were willing to do the same or divert to alternate airports when continuing on presents hazards.

Though still in its early stage, AERI research relies in part on recreating mishaps in sophisticated simulators. Our scenarios are based upon actual accidents. While our sample size thus far is small, when we set pilots up using the same circumstances found in the accident reports, we find that a number of pilots seem to end up making the same mistakes. However, a fair share of pilots successfully complete the scenarios to

TRIVIA

Q2 How many pilots have become aces since the advent of aerial warfare?
A) Over 1,200 B) Over 3,600 C) Over 5,400 D) Over 6,300

fly another day with relatively little stress. Those who manage the problems successfully typically do so in an efficient and methodical "first-things-first" fashion. Often, they choose to terminate the scenario short of the planned destination, despite being encouraged to "press-on." Those who complete the session unsuccessfully often try to do many things in a rush, as though everything were of equal importance. Many let concern for getting to their destination override concern for safety, and so they fail at both.

While there are times that speed is important (in-flight fire, for example), most activities around airplanes are best conducted methodically. Effectiveness is not the same as speed. And this is true well before we get near airplanes. Rushed preflight planning or inspections are obviously risky. But being in a hurry, for example, to complete training, to buy an airplane, to repair an airplane, or to get to a destination can also invite regrets later.

Flying and owning an airplane is extraordinarily fulfilling, but it demands time, devotion, and properly-focused attention. That's part of what makes it so fulfilling. We're GA enthusiasts because we enjoy it; there's little reason to hurry through training or to rush the process of getting to know our aircraft. Doing so can create gaps in our knowledge or skills that may develop into in-flight emergencies. On the other hand, taking the time to engage our passion for aviation in thoughtful and deliberate ways is both fulfilling and contributes to loss-prevention. As we used to say in the military, "If you want it bad, you'll probably get it bad."

This article is based in part on NTSB reports and internal research at Avemco® under AERI. Accident synopses were developed from actual National Transportation Safety Board reports, with minor changes in specific locations and for ease of reading. No reflection is made upon any person, living or dead. .

My thanks to Katy Allen for her review of this article.

Bill Rhodes is the lead investigator for the Airmanship Education Research Initiative (AERI), of which Avemco is the charter sponsor. His ongoing participation with this program is bringing a rigorous academic approach to the understanding and prevention of accident-causing behavior in pilots. A retired military officer, Bill is also the author of *An Introduction to Military Ethics: A Reference Handbook* and a former professor at the U.S. Air Force Academy.

Elementary, Dr. Watson

By Jim Lauerman, President, Avemco Insurance Company

In the Spring 2009 issue of this newsletter, I encouraged pilots to master the fundamentals of flight. Yet I fear my recommendation fell on deaf ears – not because pilots are careless, but because that advice is given so often it's become the white noise of general aviation. So in thinking about this danger, I concluded that perhaps a story from my flight instructing past will help give this idea the prominence it really needs.

Many, many years ago I owned an FBO based in the Midwest. One day I sold a brand new Tiger to a fine man who lived on the other side of the metropolitan area. That Tiger was sweet for its day with a full Collins "Micro-Line" panel. For those of you under 40, those avionics were the latest and best with real digital readouts instead of mechanical drums for reading the frequency selected.

After a thorough check out that included a lot of flight at minimum airspeeds, stalls, and a ton of crosswind takeoff and landing practice, I sent my customer off to his home airport where he planned to get his instrument rating at a local flight school.

A few months later he called me enormously frustrated with his instrument training. He had taken quite a few lessons and yet felt he wasn't making progress. He told me he felt so dumb at not being able to control the aircraft with precision. What made his comment most compelling was that he was the orthopedic surgeon for a professional sports franchise. Not exactly the dullest knife in the drawer, you might say.

I asked him if he could carve out the following Saturday to fly over to my FBO and I'd see if I could help. So he showed up on my ramp at 8:00 a.m. on the appointed day.

I reviewed his logbook and examined the entries, which documented his instrument training. The problem was immediately apparent. The first lesson showed 1.0 hour of "4 fund" ending in an ILS approach. I asked the good doctor how that approach went and he said it was terrible, as had all the approaches since.

I wasn't surprised by that news. From the second instrument lesson on, the entries were all things like "holds, VOR, and ILS approaches," often at busy metropolitan airports. The doctor said he was ready to give up on ever getting an instrument rating. I suggested he not quit just yet.

We spent an hour going over basic aircraft control, first by visual reference, then instrument. I made sure he understood that the aircraft didn't know (or care) which reference the pilot was using, it always responded the same. We then spent about an hour on our (then state-of-the-art) ATC-610 simulator to master the "control and performance" concept of flying. After one more cup of coffee we went out and flew for two hours doing nothing but the four fundamentals of flight "under the hood." We did drill after drill, including the old "Vertical S-1s." The radios were turned off except for one communication radio turned down low.

After a short lunch we did some more fundamental air work and introduced some basic VOR navigation on top of his now excellent basic aircraft control. At the end of the last flight (our fourth) we completed two ILS approaches, one with the hood off so he could see the "big picture," and the second one all the way to minimums under the hood. He nailed it.

He was ecstatic. You see, he wasn't really stupid. (Good news for that sports team!) Instead, he had been rushed through the fundamentals by an instructor bored by the idea of helping a trainee master them. We spent two more weekends working on his training and he then easily passed his Instrument Rating check ride. The designated examiner told me his was as good a "ride" as he could remember.

Once the foundation was properly laid, this very competent man became an outstanding instrument pilot and he enjoyed his aircraft for many years.

In the many years since that experience, and especially as I look at the hundreds of claim reports that we see every year, I am more convinced than ever that we could dramatically decrease the claim count and cost if our industry would focus more on the fundamentals when teaching new pilots (VFR or IFR) to fly. These pilots would save money on training, have fewer accidents, and aircraft insurance could cost a lot less.

It's elementary, Dr. Watson. Master the fundamentals.

With over 4,000 hours of flight time – including 2,500 as an instructor – and a career that spans nearly every aspect of general aviation, Jim possesses a wealth of information on aviation, risk management, and the countless intangible aspects of flying that come with three decades of experience. His leadership at Avemco includes multiple initiatives that have made flying a safer, more enjoyable, and more accessible endeavor.

TRIVIA | Q3

Who was the first US president to get a pilot's license?

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Avemco's People

Elizabeth Yaeger
Aviation Underwriter

"The thing I love best about my job is being able to talk with and help pilots from all locales and backgrounds. It's really very rewarding." Elizabeth began as an underwriter for Avemco Insurance Company in 1999, and even spent several years as a life insurance agent with the Avemco Insurance Agency, Inc. This gave her a terrific perspective on the importance of life insurance for both pilots and their families that adds additional value to her aircraft insurance clients. Prior to working at Avemco, Elizabeth attended Penn State where she majored in Earth Science, and also attended Beaver Community College in Pennsylvania where she majored in professional pilot studies. In addition to her love of flying, Elizabeth is an avid Pittsburgh Steelers and Penn State Nittany Lions fan.

Trivia Answers: Q1: X-15 Q2: 5,400+ Q3: Dwight Eisenhower in 1939

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