

# On Approach

Avemco® Policyholder News

SUMMER 2016



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# FINDING THE RIGHT PLANE

*By Marci Veronie,  
Vice President of Sales & Marketing  
Avemco Insurance Company*

**IT'S REALLY GOING TO HAPPEN. You're going to buy an airplane! There are numerous considerations and I will only focus on two of them. First - what type of plane is right for you? And secondly, after settling on the type, how do you find the exact plane?**

Look at the kind of flying you want to do. Do you have a legitimate need for regular, long-distance transportation? If so, are you instrument rated? Multi-engine? If not, do you have the funds (and the time) to earn these ratings? Or do you want to fly primarily short distance for recreation, with perhaps one or two longer trips each year? Are you more interested in getting to business meetings or local fly-ins?

You might consider asking other aircraft owners about their choices and experiences. Ask your instructor, if you have one at the time. Contact local mechanics for their suggestions. Much like car shopping, you should never

consider one recommendation. Don't forget your spouse and other family members that might possibly be co-pilots or passengers. Buy-in from the relatives is very important, and if your airplane won't accommodate them all (or all their stuff) it can make a huge difference. If your spouse feels cramped and claustrophobic, flying vacations may be out of the picture.

With all of this in mind, look for a type that meets 95% of your expectations. Almost no airplane is equally as desirable for cross-country IFR transportation as it is for local sightseeing and short-distance landings at a fly-in. A lot of light-sport planes are owned by a pilot who also has a second aircraft, for the very reason that no single airplane does it all. If your funding is a little more limited, you'll want to aim at something that will do almost everything you'd like, realizing that you may want to rent the local trainer for fun flying if you buy an IFR ship, or take the airline for business and vacations if you choose an aircraft just for flying in your local area.

Now that you've narrowed down the type, it's time to find the right airplane. Take a realistic look at your finances. Sometimes pilots will buy the most expensive airplane they can afford. But a prospective plane

owner should allow themselves a bit of space between ‘wants’ and ‘needs’. Unless it is a brand new airplane, with factory warranties, you may want to budget for the inevitable repairs that come with almost any used airplane,

**If the engine and prop have been replaced, it may take a trained eye and experienced skeptic to discern why. If the tail has been reskinned, it may be hangar rash or corrosion. And, if it is corrosion, has it been dealt with properly?**

maybe even enough money for one or two really essential upgrades, and, most importantly, the cash to actually own and fly the plane. This includes costs such as fuel, hangar, inspections, scheduled and unscheduled maintenance and repairs, and, yes, insurance. The last thing you want is a relatively minor unanticipated expense to take you over budget and ground you.

Much like automobiles, the type of plane, its age, condition and upgrades will be a factor of the annual insurance cost. Although there are exceptions, Avemco’s experience paying claims suggests you might want to aim for airplanes no more than about 40 years old if you want to have the best chance of finding parts and support when you need them. Call us prior to purchasing and we can provide you with an estimate to insure your future purchase.

Now, talk to the experts. Almost all models are represented by a “type club.” There’s a comprehensive list of type clubs and contact information on the Air Affair site at [http://www.airaffair.com/Library/type\\_clubs.html](http://www.airaffair.com/Library/type_clubs.html).\*

Give them a shout and benefit from their knowledge. When you begin to focus on a particular make and model, join its type club and gain access to their website and entire newsletter or magazine history. The small investment in dues and back issues could be well worth it, and the club will provide leads to members’ airplanes that are for sale. It will also help you find a mechanic to conduct a pre-purchase inspection of potential airplanes, and an instructor to check you out in the type when you find the plane that’s right for you. The importance of a thorough pre-purchase inspection can’t be overstated. Just because a plane has a great paint job and beautiful interior doesn’t mean it hasn’t been run through the mill. Damage can be hidden with a fresh coat of paint. And the FARs do not require that all damage be specified in the logbooks. For example, there is nothing that says an owner has to admit to a gear-up landing, only the repairs that have been made. If the engine and prop have been replaced, it may take a trained eye and experienced skeptic to discern why. If the tail has been reskinned, it may be hangar rash or corrosion. And, if it is corrosion, has it been dealt with properly?

Finally, use your Avemco Aviation Insurance Specialist as a resource. Call us and let us know what you’re thinking. Our underwriters will be able to answer many of your questions about specific makes and models of airplanes. Think of your time and effort spent on research as “buying smart” and you most likely will be rewarded with a positive experience.

### **Good luck and good shopping!**

*Marci is the Vice President of Sales and Marketing and has been with Avemco since 1987 serving general aviation aircraft owners and pilots. Marci holds a property/casualty insurance and life health license in all 50 states and has extensive knowledge of aviation insurance and the aircraft that Avemco covers. Additionally, she is active in Avemco’s loss prevention efforts developing educational programs and training for her staff. She has been a member of Women in Aviation International since 2001 and a member of the local DC chapter. In March 2015 Marci was elected to the Women in Aviation International Board of Directors.*

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## ACCIDENT PREVENTION FACTS FROM THE MASTER, PART I

*By Thomas P. Turner*

*In this two-part Avemco PIREP, Master Flight Instructor and author, Thomas P. Turner, shares the most important facts he has learned in seventeen years of examining aircraft accident data.*

**I'm entering my eighth year of writing FLYING LESSONS Weekly, a discussion of flying and decision-making techniques to reduce risk in the most common air crash scenarios. FLYING LESSONS Weekly's predecessor, the Beech Weekly Accident Update goes a full decade further back than that, with analyses dating back to 1998. I think we've learned a few things about flying's risks, and its rewards, in the past 17 years of data-driven discussion. Let's look at a list of suggestions for avoiding the vast majority of all general aviation accidents... putting into practice what we've learned from the unfortunate experiences of others.**

Some of these suggestions may sound overly conservative. But I bet the pilots who crashed in the events thought they could get away with it too. You'll find, also, that these suggestions are not onerous, or restrictive, or even expensive and can easily become part of your standard operating procedure. History shows that implementing these few personal rules will make it far less likely that you, your passengers, or people over whom you fly will ever get killed, hurt, or make the evening news.

First, some general tenets:

**1. Know what the airplane is...and isn't.** The airplane you're flying may have extraordinary avionics and equipment, but it is not an airliner. It is a recreational and perhaps a business tool. It has not been designed, tested, certificated or maintained to the same level as an air carrier aircraft. It doesn't have the performance or redundancy of an airliner. It is very safe and very capable...if it's flown within limitations.

**2. Know what you are...and aren't.** You are probably not an air carrier pilot. Even if you are, or have been at one time or another, your air carrier experience does not fully prepare you for the workload of single-pilot operations in a less capable airplane. You almost certainly do not get the level of initial and recurrent training in light airplane single-pilot operations that an airline pilot routinely receives. You won't be able to do everything that you could do as part of a jet airliner crew. This is doubly true if you are a retired airline pilot, because like it or not, age takes its toll on endurance, reaction time and cognitive ability.

**3. Know and evaluate the environment.** By far, the most common reason for airline delays is adverse weather. Your airplane is less capable to handle adverse weather than an air carrier airplane. Consequently, you will need to delay, divert or cancel flights more frequently than the airlines. I flew Beech Barons 250-300 hours a year for several years in the U.S. South-east, and I routinely diverted around weather, landed at an alternate to sit out the weather, missed approaches "for real," parked myself in holding patterns for showers to move on, or fog to finish clearing, and canceled a trip and drove a rental car home because of long-lasting weather hazards. It's not "if", it's "when." The more you fly, the more you'll delay, re-route or cancel because of the weather.

If you are the person who sets the schedule for events or meetings that create the need for your trip, or if there are adverse repercussions or lost revenue if you have to delay or cancel a flight, then plan to depart in time to delay, divert or cancel and make it to your commitment by other means if necessary. This is especially true for the trip back home, when you generally have more pressure to arrive on schedule. This sometimes means traveling to your destination a day earlier, or cutting your trip a day or two short if the forecasts show the weather may close in on the last day of your trip. The old adage is spot on: “Time to spare, go by air.”

**4. Fulfill your roles.** You are pilot-in-command-the Captain of your aircraft. You are also Dispatcher and the Director of Maintenance. You are the Aviation Medical Examiner, responsible for self-certification before and during flight. Plan each flight consciously thinking about the responsibility of all four of these roles. To paraphrase a self-help cliché, “if it’s to do, it’s up to you.” Flying a cross-country aircraft is a profession, whether it’s your chosen or compensated profession or not. It requires the time and study and practice of a second job.

Now, for some specific recommendations, based on actual mishap history in the order of most to least likely cause of a fatal crash:

- **Put time into training.** One hour of flight instruction every two years is probably sufficient for the pilot of a very simple, VFR-only airplane flown outside the realm of Air Traffic Control. But it’s not nearly enough for the cross-country pilot (even in visual conditions), the instrument pilot, and/or the pilot of a complex or high performance aircraft. My four years of experience

teaching multiengine pilots at a simulator-based training facility convinced me biennial training alone is completely insufficient for a pilot to increase his or her capabilities in the practice of flying.

## A couple hours of partial panel flying every six months to a year may be worth more than a panel full of backup instruments.

The less you fly, the more you need to train and practice. A corollary is that more flying time does not by itself replace the need to train. Two hundred hours of point A to point B probably won’t protect you if an engine-driven fuel pump dies close to the ground, or if the weather moves in faster than forecast and low-level wind shear affects everywhere within the airplane’s fueled range. Two hours of solid practice and/or challenging instruction of some sort two or three times a year is probably a better measure of the prepared pilot.

- **Get very comfortable with angle of attack and stalls.** Loss of control (“LOC”) is a hot item because LOC is the cause of over 40% of all fatal general aviation events in the approach and landing phase of flight.<sup>1</sup> Although aeromedical factors and partial panel flight are included, LOC is in most cases a euphemism for “stall.” Many pilots

are not comfortable flying an airplane at the slow end of its flight envelope. These are precisely the people who need more training in stall recognition, recovery and avoidance-discomfort is a symptom of undeveloped or atrophied skill.

- **Hand-fly the airplane-a lot.** Fatal crashes often result from a pilot’s inability to hand-fly the airplane in the event of an autopilot disconnect or failure. Often pilots lose control almost immediately upon a trim runaway or autopilot disconnect, when the pilot must instantly transition from automated flight to hand-flying with an airplane that is radically out of trim as a result of the failure mode. Be as comfortable and capable hand-flying all phases of flight as you are using an autopilot.

- **Maintain mode awareness.** The corollary to hand-flying is to be adept at the operation of your avionics and autopilot, so there’s never any doubt about the mode in which it’s operating, or what the equipment is going to do next.

- **Practice partial panel.** A couple hours of partial panel flying every six months to a year may be worth more than a panel full of backup instruments. The hard part, however, is identification of a partial panel situation in the first place. Unless this has actually happened to you at night or in IMC (and you bucked the odds by surviving your first encounter), the only way to experience this realistically is in a flight training device or simulator.

- **Maintain situational awareness.** My informal review of the NTSB record suggests a noticeable decline in Controlled Flight into Terrain (CFIT) events that coincides with the widespread availability of cockpit moving map displays in general aviation aircraft. That said, CFIT continues to be

a problem, especially at night and during visual approaches in marginal visibility. Whether VFR or IFR, always know the lowest safe altitude for your current and next segment of flight.

- **Know your EPs.** EPs, short for Emergency Procedures, at those airplane attitudes, configurations (flap and landing gear positions, etc.) airspeeds, angles of attack and checklist procedures for abnormal conditions or catastrophic failures. Why are airline operations so safe? In a large part it's because the crews are required to perform normal and EPs in simulated scenarios every six months, so when an actual abnormality or emergency arises (which is almost never "text-book" as presented in the simulator) the pilots have a recent wealth of experience with which to correlate to the situation at hand. If you've not been practicing and reviewing EPs regularly, you won't be ready on the unlikely but far from impossible day an actual emergency occurs.

<sup>1</sup>[http://www.nts.gov/safety/mwl/Documents/MWL\\_2015\\_Fact-sheet\\_07.pdf](http://www.nts.gov/safety/mwl/Documents/MWL_2015_Fact-sheet_07.pdf) and <http://www.ainonline.com/aviation-news/aaa-airventure/2014-07-31/ntsbs-dr-weener-genav-accidents-typically-caused-loss-control-flight-and-ground>

*Holder of an ATP certificate with instructor, CFII and MEI ratings and a Masters Degree in Aviation Safety, 2010 National FAA Safety Team Representative of the Year, 2015 Inductee into the NAFI Hall of Fame and 2008 FAA Central Region CFI of the Year, three-time Master CFI Thomas P. Turner has been Lead Instructor for Bonanza pilot training program at the Beechcraft factory; production test pilot for engine modifications; aviation insurance underwriter; corporate pilot and safety expert; Captain in the United States Air Force; and contract course developer for Embry-Riddle Aeronautical University. He now directs the education and safety arm of a 9000-member pilots' organization. With over 4300 hours logged, including more than 2600 as an instructor, Tom writes, lectures and instructs extensively from his home at THE AIR CAPITAL--Wichita, Kansas. Subscribe to Tom's free FLYING LESSONS Weekly e-newsletter at <http://mastery-flight-training.com/>*

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**You can also call an Aviation Insurance Specialist at (888) 638 6440 for assistance.**

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## ACCIDENT PREVENTION FACTS FROM THE MASTER, PART II

By Thomas P. Turner

*Throughout 17 years of writing FLYING LESSONS Weekly and its predecessor, the Beech Weekly Accident Update, I have compiled an exhaustive collection of facts and data about what causes accidents and how to avoid them. Here are some more suggestions:*

- **Don't push it with fuel.** It seems to be in vogue to talk about flying maximum range, requiring running all but your last tank dry and the last tank down to minimum fuel. Far too many people have died trying to make it home because that's where the cheaper fuel was, or stretched the airplane's range to its limits to avoid the inconvenience of a stop or simply to have a story to tell or chat about online. When one tank is down to 1/8 full and the other is at 1/4, it's time to be inbound on the approach or entering the traffic pattern. History shows that a great many fuel exhaustion mishaps happen within five miles of the intended destination—the pilot thought he could make it, and was almost right.

- **Consider weighty matters.** Calculating aircraft weight and balance isn't a training exercise that only applies to checkrides and flight reviews. You need to know your airplane is loaded within its control and performance flight envelope at all times. An overweight airplane or one loaded at or beyond its design capability will be harder to control under abnormal

situations, and perform less well when other conditions (density altitude, wind, etc.) adversely affect the aircraft. Except in fuel as needed for endurance, fly at the lowest weight that meets the trip requirements—the lighter the airplane the better it will perform, and the more options you'll have in an emergency.

- **Stay within limitations.** This means the airplane's limitations (there's no such thing as "a little overweight" or "a little over redline"). It means the weather limitations (no flying through "a little thunderstorm" or "a trace of ice," or flying "a little lower" to find the runway on approach to your home airport). It means your limitations (certificates, ratings, and currency). If you allow yourself to "fudge" the limitations, human nature says it's likely you'll soon be accepting more and more risk as "creeping normalcy" (or as Tony Kern of Convergent Performance says, "normalization of risk") sets in, and what was once unacceptable has gradually become your norm. It means the mechanical limitations. Follow the FARs about required equipment and inoperative equipment. Get familiar with the airplane's Kinds of Operation and Equipment Limitations (KOEL chart) if one exists for the aircraft. The regulations are a minimum standard...the very edge of appropriately managed risk. Where limitations are concerned, "no means no."

- **Employ SOPs.** Standard Operating Procedures (SOPs) are the normal way you do things. Strive to take off and climb, fly an approach, and make your landings as close to the same way every time. This eliminates the need for many in-flight decisions (actually not eliminated, just decided ahead of time), and permits you to more easily detect and act upon variables like wind, traffic, equipment issues and other factors—you're not so busy with the basics of flying that you have no mental bandwidth for external variables. Knowing and using SOPs has one other advantage as well—in the very unusual case you need to do something different from your SOP, you'll know what "good" is, and be better able to judge how what you're actually doing compared to your expectations and needs.

- **Fly stabilized approaches.** Unstabilized approaches, those where the airspeed, power and airplane configuration do not conform to an established and nearly uniform SOPs for the final approach segment until the flare, commonly correlate to airport environment crashes. Further, know and use the same power, attitude and configuration cues for approach every time, and

on final approach ask yourself three things:

- Is the airplane on speed (Vref +5 knots -0 knots) at the proper rate of descent (usually 500 to 750 feet per minute, except in an obstacle landing)?
- Is the airplane on target (proceeding at the proper attitude and glide path to touch down at 1000 feet from the runway threshold or in the first third of the runway, whichever is shorter)?
- Is the airplane in configuration (flaps and gear set correctly, power and attitude as expected

If the answer to any of these is “no” when you’re within, say, 500 feet of the ground, go around, set up properly and try again.

• **Get real about fatigue.** Pilot fatigue is one of the great unknowns of general aviation air crash investigation. Yet even more so than in highly regimented airline operations, with maximum duty days and mandated sleep periods and time off, nothing stands between the pilot and command and his or her own judgment of their fatigue state. If you’re a morning person, don’t fly after work. If you dance or work the night away, don’t plan on an 0600 departure. A Friday evening trip after a long work week, or a Sunday afternoon flight home after a whirlwind vacation or active vacation trip, is setting you up for bad decision-making...which may be a factor in as much as 80% of all general aviation crashes.

Even more challenging: evaluate not only how you feel for departure, but predict how you’re likely to perform three hours later after bouncing around in turbulence or solid in IMC or at high altitude at reduced cabin pressure or on supplemental oxygen—and then are faced with a missed approach or an abnormal or emergency condition.

• **Involve your family and passengers.**

Teach your family (whether they’re riding with you, or just expecting you to be somewhere at some specific time) and your passengers what it is you’re looking for when you gather information and make informed decisions about appropriately managed risks. Ask them to concur with your go/no-go decision, and give them the power to recommending you cancel or delay a flight, or

**Often it’s pressure from family or the passengers that leads a pilot to accept an unacceptable level of risk, usually because nonpilots have no idea what conditions you require to safely complete a flight.**

divert it while en route. Often it’s pressure from family or the passengers that leads a pilot to accept an unacceptable level of risk, usually because nonpilots have no idea what conditions you require to safely complete a flight. If those around you have some basic understanding of what is acceptable, and what is not, you may find you’re under far less pressure to “go” into conditions that would normally cause you to decide against it.

• **Maintain your airplane.** Normally it’s

decision-making that results in a crash. Sometimes things do break, however. The failure may not be complete, but the status and reduced capability will demand more of the pilot’s attention, making it harder to appropriately manage risk in other areas. Pilots and airplane owners tend to interchange the words “maintenance” and “repair,” but there is a vital distinction. One is to keep things from breaking; the other is to fix it once it’s broken. Think about what “maintenance” means: It is what you do routinely, before something breaks or fails, to maintain the current level of system fidelity and functionality. It may be “safe” (appropriately managed risk) to defer some maintenance tasks for a time, assuming that you step up the intensity and frequency of inspections to confirm the item has not yet shown signs of imminent failure.

Going beyond recommended Time Before Overhaul of an engine or a landing gear motor, for example, may be safe (if it’s legal for your operation under the rules of its governing authority), but you’ll have more down time and spend more money on inspections to properly confirm it remains safe until the time comes you indeed do overhaul or replace. Continuing to defer the maintenance task will soon reach a point of diminishing returns, when the cost of more frequent and intrusive inspections could have been folded into the cost of the overhaul or replacement you know you’ll eventually need.

**There are more LESSONS from the past 17 years. But if we all followed just the tenets and recommendations listed in this series, imagine how positively we’d change the record of fatal general aviation crashes.**



# READBACK

Readback is your chance to tell us what you think about everything we have to say and do - including our PIREPs, articles, emails and previous issues of the On Approach newsletter.

## A RESPONSE TO LAST YEAR'S SERIES OF ARTICLES BY THOMAS P. TURNER ON ["Flying to Oshkosh"](#)

*I really appreciate your 2015 PIREPs on flying to Oshkosh. I'm planning to go this year and I appreciate the advice. I'm going to go out and practice some of the skills to refine them more.*

*Thank you very much,  
--Glen Cunningham*

## RESPONSES TO THOMAS P. TURNER'S ["ESTIMATING CROSSWIND LANDINGS"](#)

*The estimating crosswinds is interesting. I had always taught my students the \$5.79 rule. If the winds are about 30 degrees off the axis of the plane, multiply by 0.5, if they are about 45 degrees, multiply by 0.7 (actual number is 0.707), if they are about 60, multiply by 0.9.*

*--Dennis Boyer*

*Outstanding information on estimating crosswind wind speeds. I am somewhat lax in that I do a LOT of crosswind landings at my present airport. With a line of trees on one side there is a lot of wind shears and bubbles to watch out for. After*



*well over a 200 landings at this airport only had to make one go around... as it was at least a 90 degree XW... chose to land on the very large grass strip well away from the trees with no problem. Landings are my favorite part of flying and I usually do more when it is windy and I get real practice. The article points out that you have to stay on top of your game and know your limits as well as the planes limits. I have found that if you have trouble keeping the plane lined up on center you might consider another option. Thanks for the PIREPS emails they are very helpful very helpful.*

*--Cleon Phillips*

*I am grateful for the opportunity for receiving very pertinent and useful information that I can read and think about while at home/office. The key to the value that one can sit and think about the subject and when necessary, refer oneself to more information on the subject matter or discuss it with fellow pilots.*

*--Andrew M. Kiley*

*Good read. Simple to understand and I will use the 1/3, 2/3, 100% rule of thumb in the future.*

*--John Ebensperger*

# COMING TO A HANGAR NEAR YOU!

The most fun we have all year is meeting our customers in person and strengthening our ties within the aviation community.

This year Avemco continues to be a proud sponsor of the Bonanza & Baron Pilot Training clinics found [here](#)\*. The courses are custom designed for pilots and owners of Bonanzas, Barons, Travel Airs, Twin Bonanzas and Dukes.

Avemco will be exhibiting at the following aviation tradeshow:

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## SEPTEMBER 17

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AOPA Fly In  
WK Kellogg Airport (BTL)  
Battle Creek, MI

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