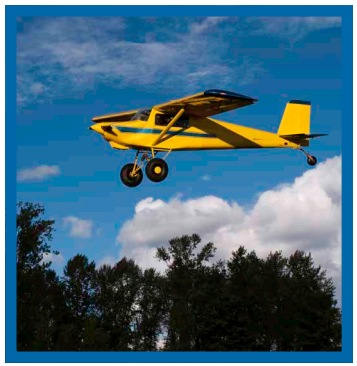
On Approach

Avemco® Policyholder News

60 YEARS AVEMCO

Spring 2021



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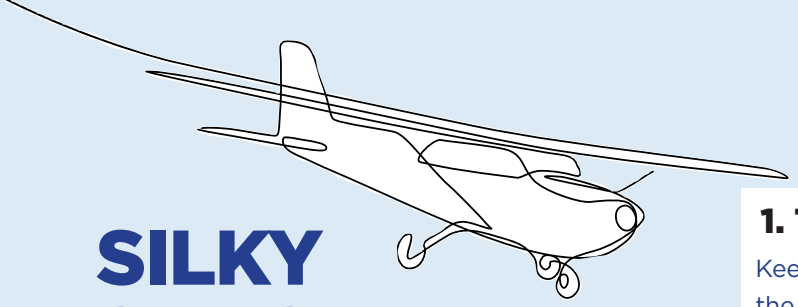


SILKY SLIPS AND CRABBY PILOTS

By David Jack Kenny, ATP ASEL, Commercial AMEL & Rotocraft Helicopter, 2,309+ Hours Combined

The debate over crosswind landing technique isn't as intense or polarizing as arguments over the wisdom of turning back to the runway after an engine failure or the proper way to enter a non-towered pattern. However, it can still spark a pretty brisk hangar discussion. It's not that there's a vast range of options or that many are incontrovertibly wrong, but people naturally become invested in whichever method works for them in the airplane(s) they usually fly.

For the benefit of any readers who've either forgotten there are alternatives or haven't yet taken their pre-solo written exams, we'll quickly review the four (yes, four) most prevalent ways of coping with significant crosswinds during approach and landing. A time, if you recall, when the necessity of reducing airspeed to get the machine on the ground results in progressively decreasing control authority just as the earth gets close enough to bite.

1. THE CRAB:

Keep the wings level and the nose pointed into the wind to maintain a ground track straight down the extended centerline. Just before touchdown, kick the downwind rudder enough to align the nose with the runway.

2. THE SIDESLIP:

Bank into the wind, then use opposite rudder to keep the airplane's longitudinal axis aligned with the extended centerline. Touch down with the upwind wing low, settling onto the other main and nose or tail gear as airspeed dissipates.

3. THE COMBINATION:

Hold the crab until short final, then transition into a sideslip after entering ground effect.

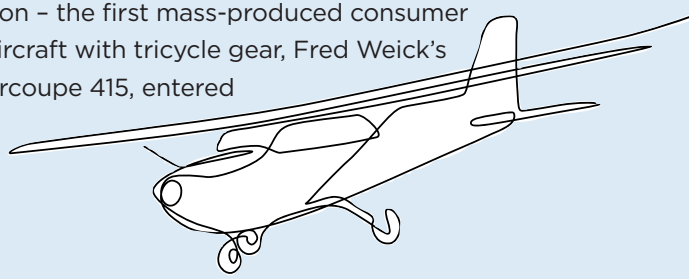
4. DO NOTHING:

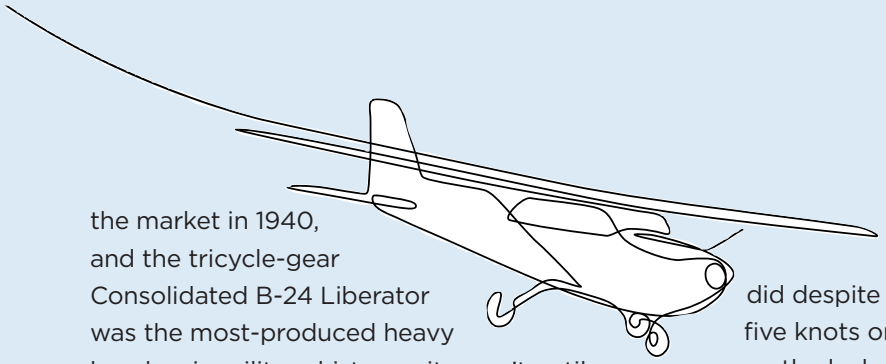
We have yet to meet the instructor who admits to recommending this, but there's no question it's in widespread use. Presumably it works until it doesn't – and it doesn't dozens of times every year, resulting in airplanes getting blown off runways, ground-looping, or collapsing their main gear, outcomes that aren't mutually exclusive.

The crosswind landing problem is a relatively recent development, at least if you consider the 1930s "recent." No less an authority than General Billy Mitchell advocated "airfields" that were actually fields: mowed grass, a mile on each side, with a windsock in the middle. This has the virtue of eliminating crosswinds: just land directly into the wind, whatever its direction. But by the time the U.S. entered World War II, paved runways were becoming more the rule than the exception, and the flight characteristics of that era's airplanes – taildraggers with ample adverse yaw – made positive control during crosswind touchdowns a significant concern.

One response was in airport design. Hundreds around the country were laid out with three runways defining roughly equilateral triangles. By assuring there's a runway within 30 degrees of the wind direction, this limits the maximum crosswind component to half the wind speed – still ample to pose a challenge during a gale on the Carolina coast or a windy West Texas spring.

Aeronautical engineers also responded, first with better-harmonized flight controls, then more significantly by introducing tricycle landing gear. Moving the center of gravity ahead of the mains curtailed weathervaning tendencies, while lowering taildraggers' characteristic nose-high attitude on the ground reduced the risk of wind lifting a wingtip. (Tailwheel pilots have made a virtue of adversity ever since by boasting of the superior airmanship required to manage their jittery mounts.) While technically not a post-war innovation – the first mass-produced consumer aircraft with tricycle gear, Fred Weick's Ercoupe 415, entered





the market in 1940, and the tricycle-gear Consolidated B-24 Liberator was the most-produced heavy bomber in military history – it wasn't until Cessna's 1956 introduction of the 172 and 182 that nose wheels began their march to dominance of the light-airplane market.

But just as automobile anti-lock brakes encourage tailgating, more tractable ground handling also provides cover for lazy feet and sloppy airmanship. (Yes, guilty as charged…) Bungled landings remain far and away aviation's most common type of unhappy ending, consistently accounting for about one-third of all reportable accidents on non-commercial fixed-wing flights. Unfortunately, the limitations of the NTSB's data collection make it difficult to tease out how many can be pinned on poor crosswind control – and impossible to marshal hard numbers proving that one technique outperforms its rivals.

About half of all landing accidents involve losses of directional control not attributed to mechanical problems (blown tires or stuck brakes), but crosswinds aren't necessarily to blame – and pilots' attempts to blame crosswinds aren't always credible.

Fewer than half cited crosswinds or gusts as contributory factors. Others did despite reported crosswind components of five knots or less. Worse yet, some were blamed on the lack of an expected crosswind: a Wisconsin Cessna 172 pilot ran off the left side of the runway after he "established a crab angle to compensate for the wind" … which was straight down the runway at, yes, five knots.

As for the crab-vs.-slip argument, not only do accident reports rarely record the pilot's technique; there's no general information on which is tried more often or under what circumstances. So, what's a confused but conscientious aviator to do?

We could start by remembering the wise words of our judo coach: "It's all physics." Since kicking out of a crab requires precise timing, it's easiest to pull off in airplanes with slow approach speeds. (Airliners also use the crab-and-kick method to avoid discomfiting passengers with prolonged banks on final, but their gear trucks are built to withstand side loads measured in tons.) Dialing in a sideslip on final is the simplest method to learn and helps reinforce the concept of the stabilized approach: Only incremental aileron and rudder inputs are required from any final flap deployment to touchdown. Holding cross-controlled inputs is a bit more fatiguing, particularly during a prolonged pattern session of crosswind practice; transitioning from a crab to a slip eases that workload. (If it also impresses passengers with your expertise, well, that's beside the point.)

If you haven't determined which works best for you, find an instructor and thrash it out. If you've got a preferred technique for a specific aircraft, keep in mind that these skills are perishable and flight-plan accordingly. If it's been six months since you faced breezes more than 10 degrees off the runway heading, you can probably still handle that dreaded five-knot crosswind…but might think twice about trying your luck with 15.

The crucial point is that positive aircraft control becomes ever more important the closer you get to solid objects, *terra firma* prominently included.

The crab, the slip, and the transition can all be made to work consistently. Mastering at least one makes flying more fun and less expensive – while repair costs and premium increases await those who rely on Option Number Four.

David Jack Kenny is an aviation writer and recovering statistician in Frederick, Maryland. He has been a statistician twice as long as he's been a pilot but enjoys flying more than twice as much as analyzing data – particularly flying long cross-countries IFR, rescuing dogs as a volunteer for Pilots N Paws, and taking friends and neighbors up for introductory flights. He ascribes his helicopter certification to a characteristic lack of impulse control.

MY WISHLIST FOR EVERY CFI

By Marci Veronie, Senior Vice President of Sales and Marketing, Avemco Insurance Company

At the request of John Niehaus of the National Association of Flight Instructors, (NAFI), I was recently asked to write a piece for their new NAFI NOTAM. I am not a CFI, but I knew that as a 30+ year veteran aviation underwriter, I had a whole lot that I wanted to impart, so I titled this piece "My Wishlist for Every CFI" and I hope you learn something you can pass on.

Aviation underwriters develop a unique perspective on things that go wrong in and around an aircraft. We see most of the accidents that are reported to the FAA and many of the incidents that are not, and I can tell you that we pay numerous claims where there is a CFI in the right seat. Many of these events have one thing in common: The accident chain started in the habits and attitudes that were formed early on, often during primary flight instruction.

That's where you come in. You may have the ability to prevent an accident before it ever happens by planting the seeds of safety and caution from Day One.

You might teach a student pilot something that will keep him or her out of trouble ten years from now. In a very real way, your students continue to learn from you long after their check ride is over, even if you never see them again. The attitude that the check ride is the day that a student is done with flying lessons is part of **Wish #1. Please teach your students that skills deteriorate over time, and recurrent training is a must (and one that helps with insurance premiums!)** Encourage them to go for other ratings, even ratings they'll never use. A seaplane rating teaches a lot about wind intensity and direction; a tailwheel endorsement teaches the importance and use of the rudder; commercial maneuvers improve precision and encourage smoother flying. An instrument rating sharpens skills that will serve a VFR pilot well on even the most beautiful of days. Even if they don't get the rating, just learning something about flying on the gauges could be a lifesaver when the weather unexpectedly goes bad. If you can instill that belief in your students from their first lesson, you will have performed one of the most essential services you can imagine, along with the fact that you have a customer for life!

Wish #2 is to reinforce that as a pilot, THEY are in charge of the flight. One of the things many new pilots have trouble with is knowing when to say no. ATC is their friend, not their boss, though it may not sound that way when a controller is issuing an instruction. As an experienced CFI, you know you always have the right to say, "Unable.", but students and less experienced pilots are easily intimidated. We see a number of landing claims because the tower asked a pilot to change runways on short final, and the pilot didn't have the confidence to say, "Unable," even if it meant a go-around or leaving the pattern and coming back for another try.

Wish #3 Practice landings! You know how they say the secret of success in real estate is "location, location, location.?" Well, in aviation, it should be, landings, landings, landings. Last week I reviewed 19 accident claims, and 12 of them were landing mishaps. Some of the comments read, "Lost it on landing." Or "Got hit with winds on landing." Frequently, what didn't need to be said was "Too slow." or "Too fast."

Wish #4, fuel and flight planning vs. fuel and reality. Instill the need to carefully calculate fuel consumption for the planned trip and then honestly monitor and measure fuel consumption vs. flight time. Don't let your student be the pilot "that lost engine power" because there wasn't any useable fuel left in the tank(s).

Wish #5 may be the most important one I have to offer. In all things related to aviation, please teach your students to crawl before they walk and walk before, they run. Those are tough attitudes to implant in the kinds of people who want to become a pilot. Pilots are, by nature, driven. They want to get from point A to B as fast as possible. They want to challenge themselves to reach the next level, then the one after that. They want to fly in more kinds of weather and land beneath lower ceilings. They want to impress their friends with their stick and rudder skills or take their family on long, cross-country trips.

It's easy for them to get in over their heads. You can change that before it happens. Your students look up to you as a seasoned professional who knows it all. Please take the opportunity to show them from their first lesson what it means to fly like a pro.

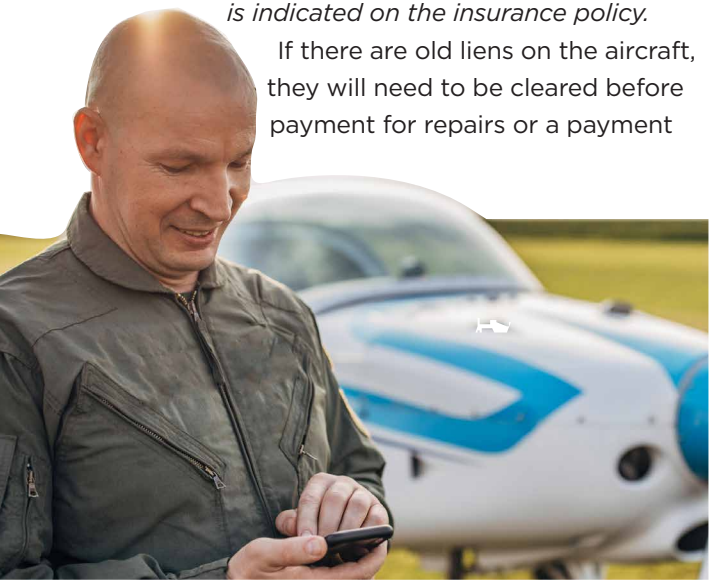
Marci is the Senior Vice President of Sales and Marketing and has been with Avemco since 1986, serving the insurance needs of general aviation aircraft owners and pilots. She holds a property/casualty insurance and life health license in all 50 states and has extensive knowledge of aviation insurance and the aircraft that Avemco covers. In April 2019, she received the prestigious Good Company Award from Tokio Marine, and in April 2020, was nominated for the Geneva Association's "Women in Insurance" Award.

AIRCRAFT REGISTRATION, TITLE, AND INSURANCE - MORE THAN MEETS THE EYE

By Marci Veronie, Senior Vice President of Sales and Marketing, Avemco Insurance Company

One important step in aircraft ownership is the registration of the airplane with the FAA. It is usually not a particularly complicated undertaking, and all information on airplane registration may be found on the FAA website.

When one of our current clients files an insurance claim, Avemco Insurance Company uses that same FAA registration record to confirm that we are defending the correct entities and making payment to the legal owner of the aircraft in the event of damage to the plane. Claim defense and payment for aircraft damages may be delayed if the FAA records report ownership *other than what is indicated on the insurance policy.*



If there are old liens on the aircraft, they will need to be cleared before payment for repairs or a payment for a total loss can be made to the policyholder. Many of the issues associated with old liens can be avoided if a title search is done as part of the pre-purchase inspection. If that is done, it is the *seller's responsibility* to clear up outstanding issues before the sale.

In the event of a claim, it is the insured's responsibility to provide a clear title - discrepancies may cost time and money during the settlement process.

Consider this scenario: A policyholder is involved in an accident resulting in third party bodily injury or property damage where they have not properly registered the aircraft with the FAA. In this situation, the registered owner (who thought they had sold the aircraft and no longer owns the title) may be brought into a lawsuit simply due to their apparent "ownership," as indicated in the registration records. That prior owner is going to spend time, money, and aggravation trying to remove themselves from the suit. I don't have to tell you who they are going to look to for reimbursement for the time and legal expense to defend themselves. This reimbursement would logically come from you, the current owner of the aircraft.

You also have to consider the FAA aircraft Re-Registration and Renewal rule that went into effect October 1, 2010. Per the FAA, you are now required to reregister your aircraft every three years.[1]

Failing to reregister your plane per FAA requirements, can hinder the settlement of a claim.

There are also non-insurance issues. You may have difficulty selling the aircraft if it does not have a clear title, and the FAA may have problems with the owner who does not correctly record the ownership interests.

The inaccurate aircraft registration is an all-too-common occurrence in claims adjusting. It has been noted that old, unreleased liens and the Named Insured on the ***policy not matching*** are common issues that must be resolved ahead of claim settlement.

Please do yourself a favor; take the time now to make sure that your aircraft registration is what it is supposed to be. You may be delighted you did.

[1] https://www.faa.gov/licenses_certificates/aircraft_certification/aircraft_registry/reregistration/

Marci is the Senior Vice President of Sales and Marketing and has been with Avemco since 1986, serving the insurance needs of general aviation aircraft owners and pilots. She 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. In April 2019, she received the prestigious Good Company Award from Tokio Marine, and in April 2020, was nominated for the Geneva Association's "Women in Insurance" Award.

IT ALL STARTED WITH A PENCIL

Julie O'Brien is the general manager of ProJet Aviation, which is located in Leesburg, Virginia, and the closest GA Jetport to DC. She launched her 21-year aviation industry career with a stint with a Frederick, Maryland airport business, Whirlwind Aviation, and then later Frederick Aviation. When she accepted her next aviation position in Leesburg, she brought with her the concept of continuing and growing an annual one-day event for students – the Aviation Education Expo.

Working with the Leesburg Airport management, the Leesburg Airport Commission, and the Town of Leesburg, Julie has brought charitable organizations and events to Loudoun County, including the Expo event she founded in 2005. That event, now in its 15th year, and hosted annually by ProJet Aviation, showcases aviation careers and educational opportunities to high school and college students. It offers incredible experiences from aviation-related vendors that include colleges, universities, federal government agencies, and businesses. Think of "speed dating for aviation opportunities" – a jam-packed, half-day of interaction for students interested in all things aviation. Past guest speakers have included military heroes, NASA astronauts, NTSB experts, the Metropolitan Washington Airports Authority, an AirForce One pilot, and aviation entrepreneurs. In October, the event will give away over $100,000 in educational scholarships and flight training awards. To date, the event has raised over 1.2 million in youth scholarships, for the aviation industry.

When Julie is Asked About What Started the Expo, the Answer Might Surprise You

"A colleague and I, Sarah Thompson, were chatting over coffee one morning, at Frederick Aviation and I was brainstorming ways to reduce the number of student field trips we were managing. I have always had a heart for education and a passion for the aviation industry, but it seemed we were hosting up to two field trips per week, in peak season. Sarah mentioned hosting just a one-day event, completing our obligation for the year. I loved it! So, the annual Expo was born. That first year we accommodated approximately 100 students in our hangar. My boss at the time, Bill Caudell, and AOPA's President Phil Boyer spoke with the students, many from Young Eagles, scouting groups, pilot clubs, and Civil Air Patrol programs, about aviation, careers, and the industry trends. Frederick Aviation, AOPA, Avemco, Frederick Flight Center, Advanced Helicopter Concepts, and the Maryland State Police Aviation Unit all participated, and we sent everyone away with a pencil and an experience to remember."

15 Years Later

"We now fill a very large corporate jet hangar and the tarmac to capacity with 800 students, 70 vendors, static displays, including the United States Coast Guard Search and Rescue, General Dynamic's Gulfstream, the FBI's flight department, Ag aerial demos, and flight school training aircraft. There are aerial demonstrations, agricultural water dumps, helicopter hoist demonstrations, and the Golden Knights parachute team, as well as TSA dog-sniffing demos. Past notable keynote speakers have been Top Gun and AirForce One pilots, Air Traffic Controllers and a female F-14/F-18 pilot. Unique to the event are walk-up interviews for internship opportunities and flight-training scholarships. They are awarded on the spot, at the close of the show. You offer them a day that ignites their destiny."

What has been the best memory from the 15 years of organizing the event?

Julie recounts a culinary arts student, Scott Bell, who submitted an essay to possibly win the first-time offered scholarship (presented by Shye Gilad, ProJet's CEO). It was in the amount of $2,000 in 2014, and Scott was the winner! He used the monies to attend Kansas State University where he excelled in the aviation program. He now flies for Sky West and returned in 2018 as the keynote speaker!

Looking back on how it morphed from its meager beginnings, Julie O'Brien notes, "there are no words that can express my gratitude, to an industry that is so generous, so compassionate, and so inspiring. We owe it to ourselves, to help a new generation soar."

Julie O'Brien serves on the Board of Directors for "Best You/Best Me", founded by Paramount Business Jet's CEO, Richard Zaher. She has volunteered for Loudoun Health panel discussions, participated in local and regional educational discussions, the Certified Tourism Ambassador Program, and carried her ProJet Team to many awards and accolades, including the Washington Business Journal's "Best Places to Work", as well as 18 Pilot's Choice Awards, the Town of Leesburg's "Best New Business", two Tourism Ambassador Awards and a Service Business of the Year Award.

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. Content has been or may be edited for length and style before publication.

RESPONSES TO JASON BLAIR'S "PROFESSIONAL DISTANCING AND FLYING HEALTH WITH OTHERS (INCLUDING INSTRUCTORS)"

As a board certified physician of internal medicine (adult medicine)with over 60,000 hr practice experience and a GA pilot, I strongly disagree with the statement that masks are optional in the cockpit. Although masks do not eliminate the risk of transmission, it is very likely they reduce the risk of transmission of Covid 19 infections. Just like seatbelts do not eliminate all injuries, we are all better off wearing them, even on a short trip to the local store. In order to keep instructors and students flying, it is essential to use masks at all times if 2 non-household people are in the cockpit, no matter how low risk and careful each person has been.

--Barbara Schach MD

RESPONSES TO GENE BENSON'S "THERE'S NOTHING LIKE A GOOD MYSTERY"

I think your messages to pilots regarding the effects of otc drugs should be expanded to prescription drugs as well. A very senior pilot, I only take two small BPH medications and basically do not like to take any medications as a general rule. The information is priceless, continue sending these to pilots, knowledge is power!

--Ed Cohn, (FAA Master Pilot and Master Mechanic)

Thank you for bringing the OTC drugs to my attention. I usually only resort to aspirin. Looks like that is a good rule of thumb.

--Rodney Williams

Having read this article, I will think twice about anything I'm putting in my body during the time leading up to a flight. Thanks for presenting this.

--Mel O'Leary

The article regarding pilot self-medication was spot on. I would add that flight instructors should emphasize to their students the old adage,"If you need to use a drug, why are you piloting an aircraft?"

--James A Babb CFIAIMEIHII 2051519

As always, Gene wrote a useful and understandable article. A good message. (By the way, thanks to Avemco for sponsoring these messages. You are making a difference in the pilot community.)

--Joe Grimes

FREDERICK CITY, FREDERICK COUNTY AND STATE OF MARYLAND DIGNITARIES VISIT AVEMCO INSURANCE COMPANY

Avemco recently hosted representatives from our city, county, and state government. The guests presented Avemco with several certificates in recognition of our 60th anniversary.

City of Frederick Mayor Michael O'Connor with Marci Veronie, Senior Vice President, accepting on behalf of Avemco

Frederick County's Jody Bollinger presents a certificate to Marci Veronie

Left to Right: Mary Ford-Naill, Economic Development Manager, Dept of Economic Development; City of Frederick; Jody Bollinger, Director, Business Retention, Frederick County; City of Frederick Mayor Michael O'Connor; Marci Veronie, Senior Vice President, Avemco; Tamar Osterman, Senior Business Development Representative, Maryland Department of Commerce; Marci D'Alessio, Director of Marketing, Avemco and Richard Griffin, Director, City of Frederick Department of Economic Development.

COMING TO A HANGAR NEAR YOU!

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

Avemco will be exhibiting at the following aviation tradeshows in 2021:

JULY 26-AUGUST 1
EAA AirVenture
Oshkosh WI
Booth #1158

AUGUST 27
AOPA Fly-In
Manassas (KHEF) VA
Booth #52

OCTOBER 1
AOPA Fly-In
Fort Worth (KAFW) TX
Booth #52

Events subject to change. Please visit our website and follow us on social media for more information and updates on these events as they become available.

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We'd love to hear from you!

Let us know what you think of our *On Approach* newsletter.
E-mail us at avemcomarketing@avemco.com

KEEP US ON YOUR RADAR

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Did you know that Avemco Insurance Company is the provider of the WINGS pins you receive?

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