



NATIONAL ASSOCIATION OF FLIGHT INSTRUCTORS

MENTOR

LIVE



Welcome!

NATIONAL ASSOCIATION OF FLIGHT INSTRUCTORS

MENTOR

LIVE

Insurance Claims Redux – What Happened?



Mike Adams
Avemco Insurance Company
Senior Vice President of Underwriting

LIVE



Mike Adams

- Private Instrument rated Pilot
- Earned PPC in 1983 in Hillsboro, OR
- Served a term as chapter president then as state president of Oregon Pilots Association
- Joined Avemco Insurance Company in 1986 as Pacific NW regional sales manager handling commercial and non-commercial risks
- Now leads Avemco's underwriting operations at its home office in Frederick, MD

LIVE



Insurance Claims Redux – What Happened?

Presented by
Mike Adams
Avemco Insurance Company
Senior Vice President of Underwriting

LIVE

Tow Bar - no where near a propeller



Who We Are

- **Avemco Insurance Company**
 - The only direct provider of General Aviation Insurance for almost 60 years.
 - Rated A++ (Superior) by A.M. Best
- **Mike Adams**
 - Instrument rated private pilot, 700+ hrs.
 - 36 Years Underwriting Aviation Risks

“If I have seen further it is by.....” Isaac Newton

- Learning from others experiences
- Not suffering the fate of others experiences
- Passing on to others what I have learned



Let's Take a Flight...

- Taxi to the runway
- Take off
- Go somewhere
- Land
- Back to the ramp/hangar



Exiting the hangar



Exiting the hangar



Exiting the hangar



Engine Start Up



Take Off



Year after year 4 out of every 100 claims occur during take off as a result of pilot technique (Avemco claim experience)

There just isn't anything like it.....



Did I just not see a bird go by?



The source of the “mist”



Landings – it was the best right up until.....



This plane did not have a Q-Tip prop

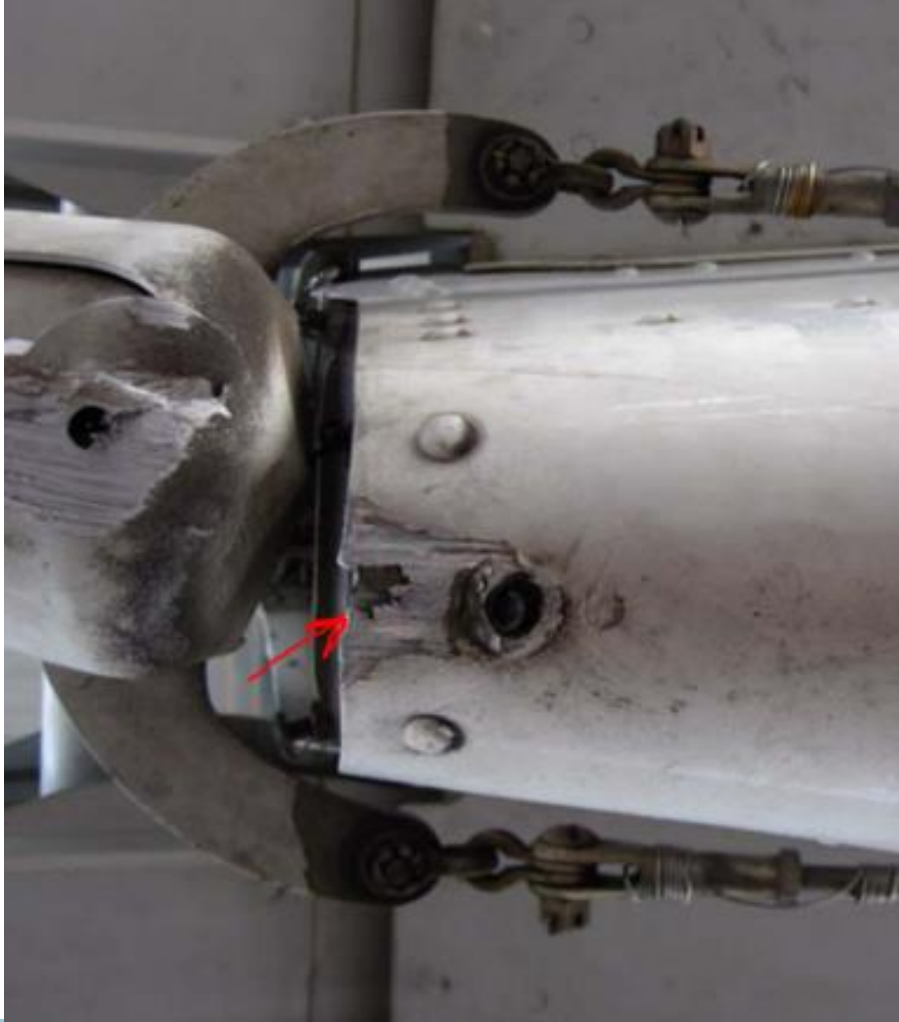


Take off, or, Landing



CLOSE UP OF THE BOTTOM OF THE TAILCONE WHERE THE TAIL TIE DOWN RING ATTACHES TO THE TAILCONE. NOTE THE MISSING PAINT AROUND THE TAIL TIE DOWN RING BOLT HOLE WHICH INDICATES A SCAB PATCH HAD BEEN PREVIOUSLY INSTALLED PRIOR TO THE LOSS AS THE RESULT OF DAMAGE OCCURRING FROM A PRIOR TAILSTRIKE.

Lesson plan gone wrong



Familiarity.....a subtle trap for the CFI



Yes, that is a prop strike on landing



It is worth repeating

- Landings, Landings, Landings
 - Pilot skills/currency account for 28 out of every 100 claims (still, after all these years)

Average # of days from last instruction to landing accident

373*

* Yes, this figure has been shown before and like landing claims, the needle hasn't moved.

Taxi Trouble



Many hands make light work, & damage planes



Cause of Claims Summary

Out of 100 claims:

- 28% are landing accidents/incidents/claims other than related to landing gear
- 11% are taxi claims
- 4% are take off claims (no mechanical contribution of aircraft to claim)
- 6% are gear malfunction on landing
- 3% are hangar rash
- 2% are gear up landing

- **54% directly related to pilots action / inaction (48% if gear malfunction is not counted)**

Don't play with fire



Molten metal from damaged taxi way





Avemco Insurance Company

Questions? (888) 636 4306
avemco@avemco.com



8490 Progress Drive, Suite 100
Frederick, Maryland 21701

A member of the Tokio Marine HCC group of companies

Avemco® does not provide technical or legal advice. Content is for general information and discussion only, and is not a full analysis of the matters presented. The information provided may not be applicable in all situations, and viewers should always seek specific advice from the FAA and/or appropriate technical and legal experts (including the most current applicable guidelines) before taking any action with respect to any matters discussed herein. In addition, content may solely reflect the view of the presenter and also should not be regarded as technical advice. Data presented is from 2004 to 2014 specific to Avemco Insurance Company. For latest ratings visit ambest.com.

PPT0028(01/20)

Insurance Claims Redux – What Happened?



Mike Adams
Avemco Insurance Company
Senior Vice President of Underwriting

LIVE

Save the Date!

***Join us for next month's MentorLIVE, March
18th at 8:00 p.m. ET***



***Regulations: The
200lb Gorilla
Nobody Wants to
Talk About***

***Presented by Todd Shellnut
CFI Academy Standardization Manager
ATP Flight Training***

LIVE

Thanks for Watching!

NATIONAL ASSOCIATION OF FLIGHT INSTRUCTORS

MENTOR

LIVE

Notice:

The National Association of Flight Instructors or Aeronautical Proficiency Training do not provide technical or legal advice. Content is for general information and discussion only, and is not a full analysis of the matters presented. The information provided may not be applicable in all situations, and participants should always seek specific advice from the Federal Aviation Administration and/or appropriate technical and legal experts (including the most current applicable guidelines) before taking any action with respect to any matters discussed herein.

LIVE



NATIONAL ASSOCIATION OF FLIGHT INSTRUCTORS

MENTOR

LIVE