



NATIONAL ASSOCIATION OF FLIGHT INSTRUCTORS

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Welcome!

NATIONAL ASSOCIATION OF FLIGHT INSTRUCTORS

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Insurance Claims – What They Can Teach Us

Presented by Mike Adams,
Avemco Senior Vice President of
Underwriting

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LIVE **Welcome Tonight's Presenter, Mike Adams Avemco
Senior Vice President of Underwriting**

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Who We Are

- **Avemco Insurance Company**
 - The only direct provider of General Aviation Insurance for more than 50 years.
 - Rated A++ (Superior) by A.M. Best
- **Mike Adams**
 - Instrument rated private pilot, 700+ hrs.
 - 35 Years Underwriting Aviation Risks

Avemco & Accident Prevention

- Claim review – Underwriting Analysis
- Mind numbing consistency
- Charter Sponsor
Airmanship Education Research Initiative
 - Dr. Rhodes, Lead Researcher



Let's Do a Little Survey...

- Somebody hurt
- Surprise?
- Willing or not?



What to do?...Or Who to be?

- Doing is important
 - Industry teaches what to do
 - Often, pilots know what to do, and fail to do it
- The sort of person one *is* matters a lot
 - Common knowledge among GA insiders
- But...
 - Little or no theory of airmanship
 - No convenient language



Tow Bar

In general aviation what is the average cost of a tow bar?



Prop & Cowl Damage

About \$10,000



???



A Dubious Beginning of The Flight

- 3% are hangar rash
- 11% are taxi claims

Damage to Hangar From Prop Strike



Different Hangar No One At The Controls



Know Your Boundaries



Loss of Control on Take off

- 4% are take off claims
(no mechanical contribution of aircraft to claim)

Loss of Control on Take Off



Animals Do Impact Take Off & Landing < 1%



Goose strike – Grumman AA5



The bird strike we all fear

Bellanca 7ECA



Plane: 1

Bird: 0

Who To Be?

- The sort of person one *is* matters a lot
- Commitment to doing it right
- Impressing others is not a factor



Landings Are Not Optional

- Equipment related
 - 6% are gear malfunction on landing
 - 2% are gear up landing
- Pilot related
 - 28% are landing accidents/incidents/claims other than related to landing gear

Retractable Landing Gear



Pilot Technique-currency-skill-practice



Landing – Loss of Control – Fixed Tricycle Gear



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)**

Being Realistic

- Most GA pilots are not trained to military or airline standards
- Few GA pilots can rely on others to master WX, MX, dispatch for them
- Few GA pilots have professional mentors



Fly as an Airman Flies

- Compartmentalize
- Professional detachment
- Think like pilot not passenger

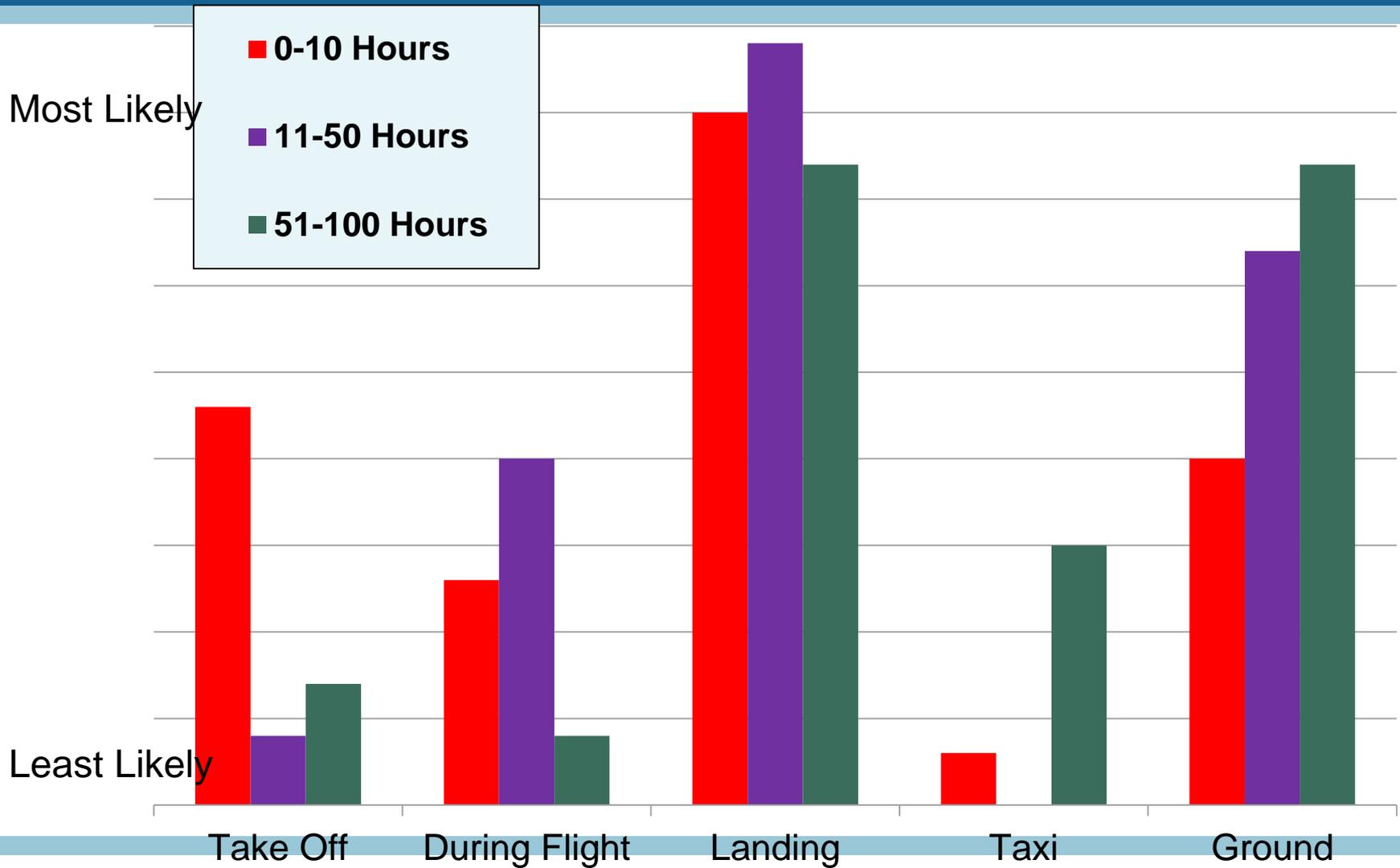


Responsible

- Admits shortcoming
- Forthright
- Honest
- “Ego” is in its place
- Willing to say something



Phase of Flight Losses Pilot in Make & Model



High Time Pilot Ground Loss



The field fix that got them home



Average # of days from last instruction to landing accident

373



Avemco Insurance Company

Questions?
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Thanks for Watching!

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