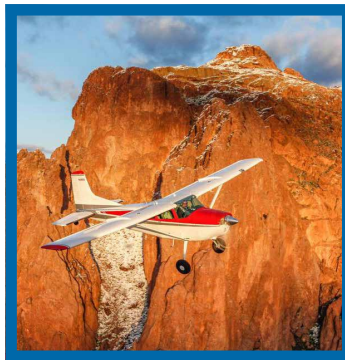




# On Approach

Avemco<sup>®</sup> Policyholder News

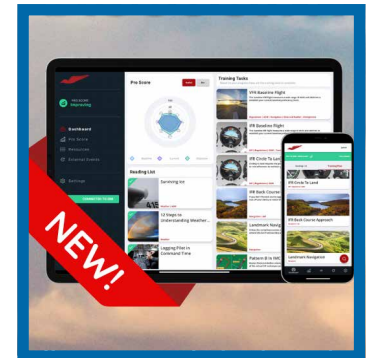
WINTER 2023



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Flight Simulators are  
Worth the Trip!  
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NEW Redbird Pro  
Discount  
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# ONE LESS STORY TO TELL

By Gene Benson, Pilot and Aviation Educator

We all have our personal aviation stories to tell. Many of them involve landings. The following hints are intended to deprive you of having a story about your landing accident.

## Landings from the Passenger Perspective

Our passengers judge our piloting ability by the quality of our landings. Nothing else seems to matter. How would your passengers judge your landings?

1. Smooth as silk. Great pilot!
2. A little rough, but not too bad. OK pilot!
3. The paramedics came quickly. @#\$%&# pilot!

## Landing Principles (Tongue in Cheek)

Older pilots will remember hearing three principles of landings:

1. Takeoffs are optional but landings are mandatory
2. Any landing you can walk away from is a good one
3. Any landing in which they can use the airplane again is a great one.

The first principle is true, but the next two need some work. Highly avoidable landing accidents happen daily. They happen to pilots of all experience levels flying all kinds of airplanes with all landing gear configurations. They happen in calm winds, winds down the runway, and crosswinds. Here are a few mentions that might help prevent your landing accident.

## Common Causes of Landing Accidents

Based on my research, I believe that the most common causes of landing accidents are:

1. Lack of proficiency
2. Complacency
3. Unstabilized approach

Both lack of proficiency and complacency can contribute to an unstabilized approach, so I would put much of the blame squarely on flying, or continuing to fly, an unstabilized approach. If you need a refresher on the stabilized approach concept, here are two references:

1. [https://www.faa.gov/news/safety\\_briefing/2018/media/se\\_topic\\_18-09.pdf](https://www.faa.gov/news/safety_briefing/2018/media/se_topic_18-09.pdf)
2. <https://www.vectorsforsafety.com/stabilized-approach>.

Landing accidents, like all other accidents, seldom are caused by the last actions of the pilot. They are the final link in an error chain that began hours, days, weeks, or months before the accident.

Lack of proficiency is mostly the result of deteriorating skills over time, adding a link to the error chain. The effects of the pandemic and the rising cost of flying may be contributing factors here. Our humanness can fool us into believing that we are still as good as we once were, but if we have done little flying recently, that is not true. Even flying frequently does not guarantee proficiency in all types of landings.

Complacency also creeps in over time. Landings may become a routine part of flying. We





become very familiar with the task and develop an expectancy of how it will work out. We now have another link in the error chain. An unexpected occurrence, such as a gusty crosswind, short runway, busy traffic pattern, distraction, or something else, can cause the task load to exceed the pilot's capabilities.

### ***What Can We Do About It?***

#### **Lack of Proficiency**

We can attack a lack of proficiency in landings by flying. Yes, flying an airplane. While general aviation simulation devices have made remarkable progress and can be valuable tools for many areas of flying, they are not great for the actual touchdown. The physical contact with the runway, a critical point of the landing, is not accurately represented. However, other areas of proficiency can benefit greatly from the use of simulation. The FAA recommends that pilots establish a proficiency plan and conduct a proficiency flight every 4 to 6 weeks. The flight includes maneuvers that may not be performed in routine flying, including crosswind, short, and soft field landings.

#### **Complacency**

Complacency is a natural part of our humanness and can be difficult to defeat. Our cognitive biases work hard to convince us that we are superior to that other pilot and can handle whatever comes along. They also provide a boost to our optimism and lead us to believe that everything will work out fine. And they push us to continue when there are signs that we should either not begin a flight or to divert if we are airborne. Our best defense against complacency is the use of a Personal Minimums Checklist or Flight Risk Assessment Tool (FRAT) along with a set of detailed checklists. Specific to landings, one of those checklists should be a preflight planning checklist to ensure that we know the details of the airports and runways we can expect to use, along with forecast wind and runway alignment.

#### **Stabilized Approach**

Finally, we must establish our criteria for a stabilized approach and "pinkie swear" to discontinue any approach that is not stabilized. Flying a stable approach helps us to broaden our situational awareness and reduce the risk of task saturation.

#### **One More Thing**

Along with that, we must know and review the go-around procedure for the airplane we are flying. The review should be accomplished mentally while approaching the airport or while downwind for every landing. It is important to stress that. Many serious accidents happen every year because of a botched go-around. Those accidents have a high lethality index.

***Even if we fly regularly, we may not be practicing situations or conditions that can arise. Let's all make the effort to be truly proficient.***

Whether you are pushing off to this year's AirVenture or simply in pursuit of that now \$100 hamburger, make sure you are polished in not only your take offs, but your landings. Remember, always fly like your life depends on it!

*Gene Benson has had a lifetime of aviation experience. He has lived and breathed aviation from his first official flying lesson at the age of 14, to his first solo on his sixteenth birthday, to his 8,000 hours of flight instruction given. He has served as the Dean of Aeronautics for an aviation college, as an instructor for a major domestic airline, consultant to several foreign and domestic airlines, and to business aviation. His academic background includes degrees in psychology, education, and business. His specialty now is the application of human factors to error reduction and safety in aviation and other industries. He is presently a FAA Team Lead Representative and has recently served as a member of the NBAA Safety Committee. View Gene's work at [genebenson.com](http://genebenson.com) and <https://www.vectorsforsafety.com>.*

# FLIGHT SIMULATORS ARE WORTH THE TRIP!

Few things can enhance your piloting skills better or more cost-effectively than simulator training. A sim can help at the beginning of your training, assist you in obtaining your instrument rating, help you stay current, and improve your skillset.

Consider it the perfect opportunity to enhance your pilot skills during the long, cold winter months. And in a warm environment that lets you pause the maneuver and reset to practice it again.

For anyone who graduated from an aviation university years ago, stepping back into a simulator reveals how technology continues to explode with improvements to visualization and graphics that are phenomenal. The ability to experience a wide range of flying conditions (such as mountain flying for the first time without peril), as well as confidence-building sessions, is an invaluable tool.

*Do you remember the famous US Airways plane emergency landing in the Hudson River? Captain Chesley "Sully" Sullenberger recalled that his time spent in a simulator was helpful to him at that critical moment.*

In 2016, the FAA increased the aviation training device (ATD) hours pilots can credit towards an instrument rating. The agency also changed 141 pilot school regulations to allow more ATD credit while training at your FAA-certified flight school.

Details on these changes from the FAA may be found [here](#).

Here at Avemco Insurance Company, we believe so strongly in the value of flight simulators that we invested in a Redbird model in 2012, that is used to introduce the basics of flight to our staff. When you call Avemco®, you are speaking to an Aviation Insurance Specialist who, at the very least, has logged flight simulator experience and perhaps is taking flight lessons or might even be a pilot.

How important do we think sim training is? When you contact Avemco, mention that you are taking simulator sessions at your local FBO or flight school, and we'll give you a discount on your policy\*.

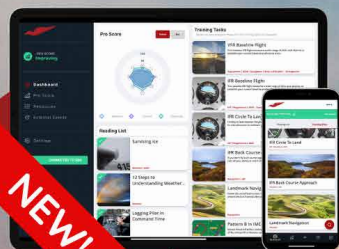
\*Premium credits are subject to underwriting guidelines.



AVEMCO

REDBIRD FLIGHT

## NEW REDBIRD PRO DISCOUNT!



We believe strongly in the value of flight simulators in the ongoing training of pilots. Avemco policyholders who continue their training with Redbird Pro, can qualify for Safety Rewards credits on their annual insurance premiums.\*

Use promo code AVEMCO at check out to save 20% on your annual subscription to Redbird Pro

**LEARN MORE**

\*Premium credits are subject to underwriting guidelines. Redbird is not affiliated with Avemco Insurance Company.

# MAKE LIFE INSURANCE YOUR NEW YEAR'S RESOLUTION

*By Pilot Insurance Center, Avemco Insurance Company's partner for pilot-friendly term life insurance*

We all start the New Year with resolutions to better our lives. In doing that, we suggest reviewing your life insurance policies and considering the following:

- Does your current policy fit your needs?
- Has your financial situation changed since you last bought a life insurance policy?
- Any recent beneficiary changes?
- Has your family grown since you last bought a life insurance policy?
- Was the policy issued with less than Preferred Rates? We will be glad to review with you.
- Was the policy issued as a smoker and you no longer smoke?
- Has your piloting status changed (ratings, type of flying, aircraft)?

When you are ready to get a life insurance policy, please consider the Pilot Insurance Center (known commonly as PIC). As a company owned and staffed by pilots, we have been serving the needs of fellow pilots since 1997. We work hard to develop relationships with our network of agents, underwriters, and carriers. And we count on them to match you to the right policy.

## Buy Life Insurance from an Experienced Aviation Insurance Agent

At the Pilot Insurance Center, we often work with underwriters who are pilots and that makes for an easier application process. Our experienced agents can understand the different types of flying and the aircraft you fly to provide you with an accurate quote. We provide quotes for level term and universal life insurance *that include aviation*.

- **Buying life insurance through your home or auto insurance agent or from life insurance online quote engines is likely the most expensive option for a pilot since they typically don't understand the pilot guidelines with the life insurance companies, which often results in an increased premium at time of approval.**
- **If you buy life insurance from an Affiliate Group, (such as your work group insurance), the policy may have rate increases. At some point, the policy might be too expensive for you to tolerate.**
- **Buying life insurance from your job may include an aviation exclusion on the policy if you are flying as a pilot of an aircraft.**

## Understanding Aviation Guidelines Before Applying

At the Pilot Insurance Center, we are versed in each insurance companies' aviation underwriting guidelines. This is important, since they are the key to the rate you are going to receive as a pilot. Without a complete understanding of these guidelines, you may receive an incorrect underwriting classification, an increased premium, and possibly, an aviation exclusion.

## To assist us in offering you a competitive and accurate rate:

- **Provide a precise flying history**
- **Provide your accurate flying hours**
- **Provide information on the future aircraft you wish to fly**

## Know Your Health Before Applying

Your health information is reviewed to provide you with an accurate quote. Life insurance companies may request medical records and complete prescription checks for approval, so be prepared to provide the following required documentation:

- **Your medical history**
- **A list of all prescription medications**

## The Bottom Line

What is one of the best ways to buy low-cost life insurance for pilots? Consider the Pilot Insurance Center, where you may obtain a level-premium life insurance policy from an independent life insurance agency. We hope to provide competitive choices for your family. Most importantly, we work for you, not for the company, and their goal is to help you get a budget-friendly policy that meets your needs.

The staff at PIC are happy to answer any questions regarding information found here and further assist you with life insurance in general. Simply visit [www.avemco.com/termlife](http://www.avemco.com/termlife) or call 800-850-3877 and speak with an Aviation Life Insurance Specialist at PIC.

## Your decisions outside, as well as inside of the cockpit should be informed ones.

*\*Any information that you provide directly to PIC on its website is subject to the privacy policy posted on their website, which you should read before proceeding. Avemco® assumes no responsibility for their privacy practices or your use of their website.*

*Avemco Insurance Company and Avemco Insurance Agency, Inc. collectively market under the service mark Avemco. Avemco Insurance Company insures general aviation aircraft and pilots and does not underwrite life insurance products. Life insurance offered through this program is provided to qualified applicants through the Pilot Insurance Center ("PIC") and are underwritten by carriers not affiliated with Avemco that specialize in life insurance products. Policies may not be available in all states - please contact PIC for details.*

# IT'S TIME TO PLAY NAME THAT CLAIM!



Last Issue's NAME THAT CLAIM Answer:



***A COW USED  
THIS PLANE'S  
WING AS A  
SCRATCHING  
POST!***

With over 60 years of aviation insurance claims experience, we've seen our fair share of the good, the bad and the ugly! Not to mention, downright mind-boggling!

We invite you to take a guess at what caused the damage pictured in this claim photo.\*

[Submit Your Guess](#)

We'll be revealing the answer in the Spring 2023 edition of our On Approach Newsletter!

\*Source: Avemco Insurance Company claims data, 2014

# 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 "RECURRENT TRAINING AND INSURANCE"

The Recent PIREP on recurrency was spot on. I complete a flight review/IPC every 6 months to keep sharp on basic stick and rudder skills, and an avid ABS, Pilot Workshop, and EAA member. It is disappointing that the vast majority of pilots rely so heavily on autopilots and not train basic skills.

-- **William Ludwig**  
**N4736M**

Thanks to Avemco for encouraging basic flight training, practical knowledge, and tenets of aviation safety.

-- **Doug Pearson**  
**Major General (retired)**

Good for you pushing the WINGS program! I have long thought it was an excellent idea and went

through 11 phases of the old one and two of the new before medial issues ended my flying.

-- **Richard Weil**

## RESPONSES TO JASON BLAIR'S "DISCOVERING NEW FLYING ADVENTURES ON GRASS RUNWAYS"

Another GREAT PIREP presentation to read and check out. It really hits the nail on the head. Good reading and I look forward to the next issue. Keep up the good work.

-- **Dennis Copeland**

If I had my choice, I probably would never land on a paved runway. That being said I live in the Pacific NW and from November to April paved runways have their charm. I fly a Maule M5-235C w/ 8.50 tires year round. I find the 8.50 tires the sweet spot for somewhat rough soft grass strips and surviving asphalt and concrete runway abrasions. We fly the backcountry strips in Idaho, Washington, Oregon, and Montana and just avoid those extreme strips that the 8.50's would not handle. I think this is in the category of knowing your and your plane's limits.

-- **Tom Donnelly**

Just wanted to let you know that I enjoyed reading this... and picked up a good pointer or two.

--**Michael A. Bucci II, Esq**

## TRANSITIONS



*It's bittersweet celebrating the retirement of our Marketing Specialist, **Susan Kraus**. Since 2012 she has been an integral member of the Avemco family. She says "I am so fortunate to have landed at Avemco Insurance Company, one of the most highly regarded aviation insurance companies in the US. The benefit for me was to become part of their awesome Marketing team. I will miss my co-workers and contacts in the aviation industry. It's been a sweet flight!" Congratulations and thank you for your years of service Susan, you will be missed by colleagues and customers alike!*

# 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 tradeshow and more in 2023:

### FEBRUARY 23-25

Women in Aviation, International  
Long Beach Convention Center  
Long Beach, CA  
**Booth #240**

### MARCH 28-APRIL 2

Sun 'n Fun  
Lakeland FL  
**Booth #C-56**

### JULY 24-30

EAA AirVenture  
Oshkosh WI  
**Booth #1158**

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.

With 4.8 stars, see what our customers are saying about us on TrustPilot!

## Avemco Insurance Company is rated Excellent

Based on 3,188 reviews



# On Approach

Avemco Policyholder News

WINTER 2023

### On Approach

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Frederick, Maryland 21701

Customer Feedback and  
Aviation Insurance Questions:  
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[avemco@avemco.com](mailto:avemco@avemco.com)

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### Publisher

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