

# Repairman Courses...

## and insurance for instructors

### Repairman Inspection Courses

I would like to comment on the 16-hour Repairman Courses being offered around the country. A while ago, we were approached by enough interested parties to host another weight-shift control (WSC) repairman inspection course at our facility. The interest was there. However, as the time approached, only a few students actually committed, and the instructor canceled the course. Some of these students had other options to gain their inspection rating; others did not. We now have aircraft owners contacting us whose annual inspections are due in the near future. Unfortunately these pilots will have to hire either a light-sport repairman with a maintenance rating (LSRM) for weight-shift aircraft or an airframe and powerplant mechanic (A&P), or they will be grounded until they take this course.

The majority of transitioning ultralight pilots who need this course have already taken it. This is especially true of powered parachutes and WSC aircraft. The courses coming up will now consist mostly of incoming pilots who purchased used experimental light-sport aircraft (E-LSA) or those who choose to re-certificate their special LSA (S-LSA) so they can do their own annual condition inspection.

The key is now and then. There will be fewer and fewer of these classes offered as time goes on. If you need the class and one comes up even remotely close to you, I would suggest committing to the course. Not only are the courses becoming more scarce, but finding an A&P or LSRM to do the annual condition inspection is even more difficult. Should you be lucky enough to find

someone qualified to do your annual, I guarantee it will be much more expensive than taking the course.

For more information on a potential course in North Central Pennsylvania in late February or early March for WSC aircraft, contact Bob or Lori Keech of Cloud 9 Aerosports Inc. We need a minimum of 10 students to hold the course; e-mail [highflight@alltel.net](mailto:highflight@alltel.net) or call 814-885-6125.

#### Lori Keech

Kersey, Pennsylvania

### Sport Pilot Instructors and Insurance

I read the November article "Keep the Fun Growing" and saw those same reasons for my decision to become a sport pilot instructor. My father taught flying on the side for most of my life, and I decided to step into his footsteps. It was too costly to become a certificated flight instructor to teach at the private pilot level, so I got a sport pilot instructor ticket. I teach in an Aeronca 7DC. Most of my flying is in taildraggers. I currently fly a Smith Miniplane, a Stearman, an RV-8, a Revolution II, a Citabria, and the Aeronca. I have just less than 500 hours, mostly tailwheel. I want to share that experience with new pilots.

After getting everything completed to get my sport pilot instructor rating, I began to check on insurance. Rates were anywhere from \$5 to \$8,500. Insurers were reluctant to insure students without medicals (a real surprise since that's one of the major achievements of sport pilot), flying a tailwheel airplane, and me as a new instructor.

So we've made it easier, legally, to get into flying; however, the cost of insurance is a major hurdle. I have spoken with some instructors who are getting out of the business because they cannot afford the insurance. Others have told me they self-insure. With the cost of insurance so high, they can replace the airplane with the savings every few years. The next agenda for sport pilot and all instruction should be an equitable way to charge for insurance. If I have 10 students a year, I get charged the same as someone who trains full time and has 100 students a year. It's also amazing that so many insurers cannot give you a straight answer to the issue. The warm and fuzzy part has been accomplished; surely there is a solution to the insurance part of the problem that will be good for everyone.

**K. Grisham**, EAA 509308

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### Falcon Insurance Responds...

The folks at EAA shared your e-mail and asked me to address the items you've brought up. At the same time I would like to share with you what is going on within the aviation insurance industry subsequent to the implementation of the new rules for sport pilots and light-sport aircraft. I have copied several members of EAA staff and Falcon Insurance Agency because they are always watchful to ensure EAA members are receiving the best possible support for the EAA Aircraft Insurance Plan.

First, when it became apparent the FAA would put the sport pilot/light-

sport aircraft rules in place, EAA staff began working diligently to make sure all of the necessary infrastructure would exist to support this new arena of aviation. EAA did not just look at the needs of the individual; rather, it took a broad approach including flight training, airports, aviation fuels, aircraft financing, insurance, and other areas. Falcon Insurance Agency was fortunate to be in on the ground floor of this work, and I personally made several trips to meet with all of the aviation insurance companies that work through independent insurance agencies to share the details as to how sport pilot and light-sport aircraft would become part of the overall personal and commercial aviation industry. I am proud to say that when the new rules became effective, we (EAA and Falcon Insurance Agency) were able to offer insurance to both new sport pilots as well as existing pilots who wished to fly under the privileges of the sport pilot certificate. As new LSA entered the U.S. market, we were also able to offer insurance to the owners of these aircraft. Today, out of the dozen or so aviation insurance companies available to us, more than 50 percent will insure pilots flying under the sport pilot certificate and owners of LSA.

Yes, there are still some aviation insurance companies that will not offer insurance to pilots who do not hold a current airman's medical, and it is difficult to obtain insurance for some of the more unusual light-sport aircraft; however, we are always working to expand the envelope of available options.

Regarding commercial operations within the sport pilot and LSA community, Falcon Insurance Agency has been successful in arranging insurance for all types of commercial operations including sales demonstration, flight training, transition training, and rental. It is more difficult to arrange insurance for new operations with little or no previous experience, but this is not new or unique to sport pilot and LSA. The aviation insurance

companies we work with are, and always have been, reluctant to insure any new commercial aviation business. What I have found is that with enough details and facts from the client, we can obtain insurance terms.

There is another factor with small operations versus larger multi-aircraft operations. Traditionally, aviation insurance companies seek to insure larger commercial aviation operations because they represent more premium dollars and better odds of a profitable result. When an aviation insurance company underwrites the insurance for a smaller commercial aviation operation, it generally will try to get more premium dollars per aircraft because it wants to make sure it has profitable results. The same is true for commercial aviation operations that are limited in scope. However, we have been able to get reduced premiums in some circumstances where the operations are limited to sales demonstration and dual instruction transition training with little or no student supervised solo operations. It all comes down to how hard the insurance agent is willing to work and how well the agent can convince the aviation insurance company underwriter to provide more favorable terms.

Currently I am working with a couple of aviation insurance companies to see if we can come up with a formula (concept) where commercial aviation operations with limited activities can get either a lower price from the beginning of the policy term or perhaps some type of return credit applicable to renewal when there are not losses during the policy term. I have not completed this work, and I can't tell you what the outcome will be. All I can say is I'm working on some options. The backing of EAA carries a great amount of influence, which has been helpful.

Last item...tailwheel airplanes—insurability and cost of insurance. I have owned three tailwheel airplanes. I enjoy flying a tailwheel airplane, but I can tell you that the aviation insurance companies

will cite their internal statistics that there are more losses with tailwheel airplanes (adjusted for the distribution of the overall aircraft population) than there are with tricycle-gear airplanes. In addition, tailwheel airplanes flown by student pilots or used in rental operations have even more losses. This is why aviation insurance companies shy away from offering insurance for student pilot training or rental with a tailwheel airplane. I'm afraid this has been the situation since long before the rules for sport pilot and LSA were conceived, and I doubt we'll see any changes here. Again, it comes down to how hard the insurance agent is willing to work to distinguish the client from all the rest when trying to arrange insurance.

#### **Bob Mackey,**

Senior Vice President  
Falcon Insurance Agency Inc.  
EAA Aircraft Insurance Plan

#### **Correction to November LSA Pilot**

Many thanks for editing this article, "Short and Soft Field Takeoffs and Landings," and arranging for its publication in the November 2008 issue of *EAA Sport Pilot*. I am pleased with the printed version and hope others will find it useful. However, somewhere in the publication process the two images were swapped. The one published above the Figure 1 caption actually should be above the Figure 2 caption, and vice versa.

#### **Doug Norrie,** EAA 739489

Calgary, Alberta

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