

Insuring New Ag Pilots



By NAAA Insurance Committee Member Doug Davidson

It's the same old dilemma that has confronted all of us who ever desired to fly for a living. How do I get insured without enough hours and how do I get enough hours unless I can get insured. I don't profess to be smart enough to solve this age old enigma in one short article, but I can give you some ideas on how to get the upper hand.

Get Educated

There are a number of ways to make yourself a more attractive risk to an underwriter. Proper training is always a good start. I've never met an underwriter yet who didn't love training. Just for kicks, I logged on to the NAAA website and found an article that showcased four ag aviation schools. Although there's nothing like actual experience, these schools offer great simulated ag training. Many utilize ag aircraft with a dual cockpit. These schools can take a beginner with no experience all the way to a prospective ag pilot with 250 hours. They also offer abbreviated courses that teach ag aviation to private or commercial pilots without ag or tail-wheel experience.

Attend a PAASS or a Compaass Rose Program at one of the state or regional conventions. Both programs were designed to offer training and support to our industry ag pilots. PAASS is designed for the experienced ag pilot / operator and Compass Rose is designed for first year or beginning ag pilots. Compaass Rose was originated in 2002 with the specific purpose of allowing new pilots a forum to ask questions and discuss issues in a "safe" setting where no questions are considered too basic or too easy. Most underwriters will insist on PAASS Program attendance, but will also reward your efforts by taking this training into account in their premium calculation.

Get Connected

Don't be a "lone ranger". Join your state ag aviation association. Join the NAAA. As of 2009, if the ag school you attend is an NAAA member, you will receive a complimentary NAAA pilot membership upon your successful completion of the course. Attend your state or regional annual convention and trade show. Attend the NAAA convention. Take time to work the

exhibit hall and get to know the vendors that provide services and sell products to the ag aviation industry. Learn how we all work together to form the greatest agricultural production team in the world! Get acquainted with operators in your area. Get acquainted with other pilots.

This section is possibly the most important to gain insurability. I'm safe to say that an underwriter will rarely take a chance on a "lone ranger" 250 hour commercial pilot in an ag plane. However, given the proper set of circumstances, that same underwriter will frequently take a chance on that same 250 hour commercial pilot when working under the direct supervision of an operator/mentor who has proven himself to be a good manager and a good risk over many years. There's a lot more to being a good ag pilot than pushing the stick forward and pulling it back. Find an operator who is willing to pour his knowledge into a new ag pilot and who is willing to invest in your future. Keep in mind, it's entirely reasonable to expect this to come with some commitment from the new pilot to stay around for a



while and give the operator a chance to re-coup some of his investment.

Get a Plan

When I finished my flight training, I had the mistaken notion that Delta was somehow going to seek me out and hire me on the spot as a new Captain. Never happened, THANK GOD! Don't expect to start flying a \$1.2 million dollar Air Tractor AT-802 as soon as you exit ag school with your 250 total hours. I don't care what it is you're trying to do, you need a plan. Insurance Underwriters and agents love detailed plans. Keep it simple and reasonable. Crawl before you walk. Don't get impatient. Begin flying a lower valued aircraft and the underwriter and your boss will be more comfortable in sharing the risk. Where it is possible, begin applying seeds and fertilizer. Create a plan to advance from seeds and fertilizer to insecticides and fungicides before progressing to 2-4d or Round-up. Create a plan to move from a recip or a radial to a turbine. Get a plan that makes sense and provides enough time at each step to allow for a safe progression to the next phase.

Conclusion

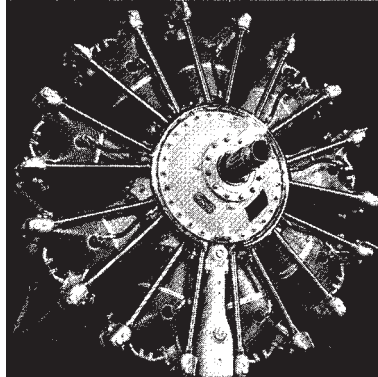
I recently obtained a seaplane rating at Jack Brown's Seaplane Base in Florida. Prior to my checkride, I learned that Jon Brown (Jack's son) had given more than 17,000 seaplane ratings over the last 33 years. I comforted myself in the probability that I was a better pilot than at least one of those 17,000 pilots who achieved their seaplane rating. And if so, I was sure I would pass the checkride. I DID!

At the next state or national convention you attend, observe a room full of ag pilots. All of these guys started out in the very same place you are standing. This should be an encouragement to you that your dream of being an ag pilot can be realized. They did it and so can you!

Final Note

Consult with an insurance agent that specializes in ag aviation. Better still, confer with the agent of the operator/mentor you plan to work for to help create the best insurability plan for your particular location.

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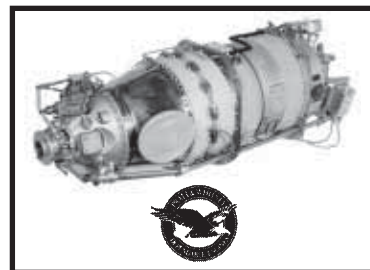
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